

Catholic Social Services
Australia

Submission to the Commonwealth Government

2014-15 PRE-BUDGET SUBMISSION

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Overview

This submission presents Catholic Social Services Australia's (CSSA) recommendations for the 2014-15 Commonwealth Government budget. In this submission, CSSA has identified budget priorities that focus on those people who are most disadvantaged.

Catholic social teaching holds that the most important measure of the success of a community is the manner in which the community directs resources to assist those most in need. As a Catholic organisation, CSSA applies this principle in its recommendations to the Government.

Just as physical infrastructure, such as roads and railways, is important to the economic prosperity of the nation, CSSA believes that investing in social infrastructure and services returns an economic as well as a social return on investment to communities.

The 2013 mid-year economic outlook¹ has painted a cautious picture of the economy with a slow transition from a decline in resource investment to a more diversified economy.

Despite this transition and the impact of the Global Financial Crisis, Australia is one of the wealthiest nations in the world, experiencing relatively low unemployment and low interest rates. Unlike many countries, Australia has a moderate and manageable level of debt even though it has been increasing in recent years. One of the National Commission of Audit's Terms of Reference² requires a 1 per cent surplus in GDP by 2023-24 which if implemented would require substantial changes to the current levels of government spending and revenue streams. CSSA's objective is to ensure that the people who are most disadvantaged in our community are not adversely affected by any budgetary changes.

Australia still has a long way to go to ensure fair treatment for citizens experiencing entrenched disadvantage. The outcomes for the most vulnerable people are well behind most other OECD countries. CSSA members are seeing an increase in demand for social support services as a result of such social and economic factors as unemployment, financial pressures, mental health issues, drug and alcohol related violence and instability, and the many and complex pressures on parents and families, children and indeed communities.

About CSSA

CSSA envisages a fairer, more inclusive Australian society that reflects and supports the dignity, equality and participation of all people.

CSSA is the Catholic Church's peak national body for social services.

For over 50 years we have assisted member agencies to promote a fairer, more inclusive society that reflects and supports the dignity, equality and participation of all people.

Our 60 member agencies employ around 12,000 people, with 4,000 voluntary contributors to this work.

The network provides community services to over one million Australians each year, with programs valued at around \$600 million.

CSSA partners with a range of government and non-government organisations to pursue our mission and contributes to social policy development based on the experience and expertise of its member network.

CSSA believes it is important in this time of economic transition that support for those people who are most vulnerable remains the utmost priority. For example, even small changes to living costs, such as an increase in doctor's fees, have been shown to have a detrimental impact on the quality of life of low income people. People living in the poorest neighbourhoods are already more than three times more likely to delay visits to the doctor because of costs, than those living in the wealthiest suburbs.³ An additional 'bulk billing' fee is likely to worsen that statistic.

CSSA is aware that the 2014-15 Commonwealth Government Budget is being prepared whilst several significant inquiries are still underway such as the National Commission of Audit, Government Review of Payments and Allowances and the White Paper on Taxation Review. The recommendations of these inquiries are likely to affect the lives of the most disadvantaged Australians and CSSA will remain vigilant in advocating for fair and balanced policy responses that do not further disadvantage already disadvantaged people.

CSSA would also like to take this opportunity to stress the importance of the Not-for-profit sector in delivering social services across the whole of Australia. Whilst the value of our sector is difficult to quantify, CSSA member services alone support around one million people every year. These services have a social and economic benefit, for example, through assisting people transition back into the workforce and supporting people with mental illness. Our member organisations provide a high level of professional services which are supported by around 4,000 volunteers.

In this submission, CSSA has focused on the Commonwealth Government program areas that we believe have the potential to improve the lives of the most poor and disadvantaged in our communities. In finalising the Commonwealth Budget, CSSA requests consideration of the following recommendations:

Supporting vulnerable children and families

- *Continue and regularly index funding for family support services, with contract periods not less than four years and allowance for future growth built into projections. The level of funding should reflect the real costs of service delivery.*
- *Support long-term financial commitment to the Family Support Program (FSP) and to projects implemented under the National Framework for Protecting Australia's Children, which recognise the economic and social benefits of investing in stronger universal and early intervention services to assist vulnerable children and families at critical stages of their development and life.*

Working with the Not-for-profit sector

Indexation of Commonwealth Government funding for social services

- *The proposed Centre for Excellence for the Not-for-profit (NFP) Sector should undertake an analysis of the cost pressures on NFP agencies delivering social services to ensure that an appropriate level of indexation is applied and hours of service delivery are considered in funding allocations. This analysis could cost around \$250,000.*

Creating a social innovation fund

- *Through the newly established Centre for Excellence for the NFP sector, establish a Social Innovation Fund to trial and evaluate innovative approaches to entrenched disadvantage. The indicative cost could be around \$20M per annum.*

National Disability Insurance Scheme

- *The National Disability Insurance Scheme (NDIS) be implemented as agreed in the pre-election promises.*
- *The evaluation of the launch sites includes monitoring the impact on access to support services by vulnerable groups particularly people with mental illness.*
- *Funding is maintained or increased for mental health support services.*

Mental health reform

- *Retain, at a minimum, existing and already forecast funding levels for community mental health programs.*
- *Commit to ongoing reform of the mental health system through integrated, whole of government approaches covering all aspects of the lives of people affected by mental illness. This will entail taking full account of reviews and plans undertaken or implemented over recent years.*

Improved help for jobseekers with multiple and severe barriers

- *Review assistance to jobseekers with multiple and severe disadvantages to better enable these jobseekers to achieve sustained job outcomes.*
- *Improve the integration of services that assist jobseekers with such barriers as mental illness, homelessness and drug and alcohol abuse.*
- *Consider providing targeted funding to specialist agencies outside Job Services Australia (for example, providers of mental health and homelessness services) to offer employment assistance as a complementary service.*

Income support

Level of income support

- *Establish an independent commission to establish and maintain evidence-based benchmarks of adequacy for income support payments to people of working age.*
- *Increase the adequacy of payments to unemployed Australians using these benchmarks as a guide.*
- *Index income support payments to unemployed Australians against adequacy benchmarks rather than the consumer price index.*

A review of working age payments

- *Undertake a comprehensive review of the working age payments system with a view to simplifying this system and correcting the effects of significant discrepancies between methodologies used for different payment types.*

Disability Support Pension

- *Recipients of the Disability Support Pension (DSP) should be supported with job placements, employer support and not be penalised should their job situation change.*

Supporting rural and remote communities

- *Commit ongoing funding to significantly strengthen social support services and community connections in rural and remote communities and address the funding shortfall currently met by NFP agencies which partner with the Commonwealth Government to cover very high costs related to rural social services, travel and housing.*
- *Support the Centre for Excellence to undertake research and a trial in how IT technology can be utilised to successfully supplement the delivery of face-to-face social services to rural and remote communities.*

Housing

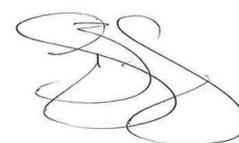
Affordable housing

- *Build on the Government's current investment in low cost housing, by supporting collaborative partnerships with non-government agencies to access and develop land in those parts of Australia where the shortfall in affordable housing is greatest.*

Homelessness

- *Extend the National Partnership Agreement on Homelessness for a further five years.*

The rationale for the above recommendations is outlined in the following section.



Jackie Brady

A/Executive Director

Rationale and Recommendations

1. Supporting vulnerable children and families

Recommendations:

- *Continue and regularly index funding for family support services, with contract periods not less than four years and allowance for future growth built into projections. The level of funding should reflect the real costs of service delivery.*
- *Support long-term financial commitment to the Family Support Program (FSP) and to projects implemented under the National Framework for Protecting Australia's Children, which recognise the economic and social benefits of investing in stronger universal and early intervention services to assist vulnerable children and families at critical stages of their development and life.*

The FSP is a key Commonwealth program supporting children and young people, individual adults and couples, parents and carers to improve individual and family functioning and wellbeing. The whole-of-life costs to the wider community of under-investment in families, particularly vulnerable or disadvantaged families for whom early intervention can make the difference between 'coping' and 'crisis', far outweigh the costs of family support and early intervention to promote developmental and social outcomes for children.

There is substantial evidence that intensive investment in family support at an early stage – before problems become entrenched - pays off.⁴ To achieve significant impact, this support needs to take a universal approach, including flexible connections with schools, community centres, the justice system, health facilities and other public and community facilities and groups.

CSSA believes that the ongoing funding arrangements for the FSP (July 2014-June 2017) should be flexible enough so that non-government agencies can tailor holistic, flexible care to vulnerable families in ways that will ultimately strengthen them to participate fully in community life in the future.

2. Working with the Not-for-Profit sector

2.1 Indexation of Commonwealth Government funding for social services

Recommendation:

- *The proposed Centre for Excellence for the Not-for-profit (NFP) sector should undertake an analysis of the cost pressures on NFP agencies delivering social services to ensure that an appropriate level of indexation is applied and hours of service delivery are considered in funding allocations. This analysis could cost around \$250,000.*

The NFP sector has an important role in delivering social services across the whole of Australia. Whilst the value of the social services sector is difficult to quantify we do know that the CSSA member services alone support around one million people every year. These services have a social and economic benefit as well for example through assisting people transition back into the workforce and supporting people with mental health illness.

However, CSSA believes that the current funding is not commensurate with the costs of wages to deliver these services. Commonwealth Government agencies purchasing the expertise of social services agencies to deliver social services should apply appropriate indexation to funding arrangements so that the full cost of service delivery is met.

Indexation of Commonwealth-funded programs delivered by social service agencies fails to keep pace with the rising cost of delivering these services. The main cost of delivering these services is wages/staffing. The annual average change to the wage price index for the last 12 months prior to September 2013 was 2.6 per cent.⁵ With current rates of Commonwealth-funded program indexation of between 1.3 per cent and 1.8 per cent, it is clear that there is a funding shortfall. With wages accounting for between 70 and 90 per cent of funding outlay – the Wage Price Index would be an appropriate reference point. Australian and international models of indexation policies should be reviewed such as the Western Australia Government’s indexation policy for the human services sector.⁶

In addition, some of the work that is undertaken by CSSA members occurs on the weekend, such as child contact services. In these instances the wages payment to staff is 1.5 times on a Saturday and double time on a Sunday. The funding allocation for programs assumes a standard week day service delivery, which for weekend services results in a funding shortfall. CSSA recommends that, as well as full indexation, the hours of service delivery should be considered in the funding allocation.

As the new Centre for Excellence for the NFP sector will have scope to research topics of interest to the sector, CSSA recommends priority be given to research on indexation of funding agreements to ensure appropriate indexation, reflecting actual costs of service delivery, is applied to grants. This is essential for the future viability of the social service sector.

2.2 Creating a social innovation fund

Recommendation:

- *Through the newly established Centre for Excellence for the NFP sector, establish a Social Innovation Fund to trial and evaluate innovative approaches to entrenched disadvantage. The indicative cost could be around \$20M per annum.*

A whole-of-government social innovation fund would provide support to community organisations to plan, deliver and learn from innovative services as well as funding independent evaluators to assess the impact of innovations and opportunities for applying lessons learned more broadly. The fund would also be responsible for publishing and disseminating evaluation findings.

A Social Innovation Fund could also assist NFPs and charities seek out and establish social enterprise endeavours. This role could be undertaken by the new Centre for Excellence for the NFP sector.

3. National Disability Insurance Scheme

Recommendations:

- *The National Disability Insurance Scheme (NDIS) be implemented as agreed in the pre-election promises.*
- *The evaluation of the launch sites includes monitoring the impact on access to support services by vulnerable groups particularly people with mental illness.*
- *Funding be maintained or increased for mental health support services.*

CSSA acknowledges the Government's pre-election commitment to implement the full roll out of the NDIS. The NDIS should be implemented efficiently and be cost effective to government and it also needs to ensure that people included in the scheme receive reasonable and necessary support and services to live, work and fully contribute to society.

The evaluation of the launch sites will assess the way services are used by people with a disability and the longer-term funding implications for government. Reports in the media have suggested that early, unconfirmed, evaluation results have shown higher than anticipated expenditure which when extrapolated nationally would cause significant pressure on the NDIS budget.

It would be premature to make major decisions about the administration of the NDIS until the trial sites have been fully operational for more than twelve months. Initial data will not provide a sound evidence base to assess overall outcomes and budgetary implications. CSSA recommends that the NDIS continue to be rolled out in the launch sites as planned and any modifications to assessment of clients, formulation of care plans and re-estimation of unit prices be made following full analysis of the evaluations.

CSSA members are concerned about people with mental illness being able to access appropriate services given the design of the NDIS and the reallocation of funding from existing community mental health programs to the NDIS. The Mental Health Council of Australia ⁷ is concerned that the current design of the NDIS risks leaving people who currently access services ineligible for support under the NDIS. There is also no certainty that Commonwealth and State and Territory Government community mental health programs currently accessed by this group will continue to be funded.

CSSA recommends that the Government commits to maintaining or increasing existing funding and levels of service for consumers of mental health services, regardless of whether or not they are eligible for support under the NDIS.

4. Mental health reform

Recommendations:

- *Retain, at a minimum, existing and already forecast funding levels for community mental health programs.*
- *Commit to ongoing reform of the mental health system through integrated, whole of government approaches covering all aspects of the lives of people affected by mental illness. This will entail taking full account of reviews and plans undertaken or implemented over recent years (see below).*

The Commonwealth Government Budget provides a key opportunity to lead a much needed 'joining up' of various national initiatives that have contributed to progressing mental health reform processes. These include the establishment of the National Mental Health Commission, COAG's Ten Year Roadmap for Mental Health Reform, the Report Card on Mental Health and Suicide Prevention and related reforms including the NDIS, the introduction of Activity Based Funding, Partners in Recovery, increased rollout of headspace centres, the establishment of Medicare Locals and the new Hospital and Health Networks.

The National Mental Health Commission's second Report Card on Mental Health and Suicide Prevention⁸ released in 2013 reported that many initiatives have not been implemented.

CSSA supports Government funding the National Mental Health Commission to conduct a review of the Mental Health System. This review needs to be conducted as soon as possible. There is an opportunity for the review to inform the national mental health targets and indicators development of the next National Mental Health Plan which is due to be finalised by mid-2014. CSSA requests that the Government make the review meaningful by ensuring that it leads action on its findings and recommendations.

CSSA members provide various kinds of support to people whose lives are in some way affected by mental illness. Too often, these people have experienced the failings of a mental health system which focuses on treatment rather than recovery, is disjointed, with poor integration of acute, specialist and community supports, and offers minimal pathways to 'joined up' services that result in holistic health, wellbeing and participation outcomes. Our members would welcome an integrated and long-term commitment to action, including the funding required to see improvements to all parts of 'the system' so that people with mental health issues can thrive.

5. Improved help for jobseekers with multiple and severe barriers

Recommendations:

- *Review assistance to jobseekers with multiple and severe disadvantages to better enable these jobseekers to achieve sustained job outcomes.*
- *Improve the integration of services that assist jobseekers with such barriers as mental illness, homelessness and drug and alcohol abuse.*
- *Consider providing targeted funding to specialist agencies outside Job Services Australia (eg providers of mental health and homelessness services) to offer employment assistance as a complementary service.*

Over time the Commonwealth Government has increased funding for Stream 4 of the Job Services network. However, according to the Department of Employment, less than 23% of jobseekers in Stream 4 achieved an employment outcome. This marks a decline from 2011–2012 when the employment outcome figure was 31%.⁹ This decline in outcomes may reflect a softening in the labour market. Another constraint is the lack of sustained (and properly supported) employment placements for this group.

Constraints within the current Job Services Australia (JSA) contractual system make it difficult to hire appropriate staff on competitive rates of pay, especially bearing in mind that many Stream 4 jobseekers have been unemployed for more than three years. Yet, the typical annual fee to support a jobseeker in the work experience phase to move into employment is only \$400.¹⁰

There are no simple answers to improving better transitions to employment for those with severe and multiple barriers. However, better integrating employment services with complementary services for mental illness, homelessness, drug and alcohol abuse and other problems is a key part of the solution.

An example of how this approach can work is the Individual Placement and Support (IPS) model for people with severe mental illness. IPS is an evidence-based model. Evaluations in Australia and overseas have shown that it is effective at moving highly disadvantaged jobseekers into paid employment. A key feature of the IPS model is that employment and mental health services are provided by a single agency and therefore employment and mental health specialists work together to plan and deliver services.¹¹

The current review of the JSA system and Disability Management Service provides a vital opportunity to significantly improve the support for the most disadvantaged jobseekers to get into the workforce if they are able to do so. Based on the experience of the CSSA network over many years, an enhanced investment to support this cohort of jobseekers is likely to achieve significant and long-term outcomes for them.

The current Government review processes need to address both the pattern of inadequate funding over recent years and systemic issues, such as placing jobseekers in appropriate streams. It should identify appropriate incentives to ensure that providers achieve much better outcomes in terms of sustained employment placements. It is also important that the services provided by JSA be much better integrated with the services that help jobseekers with barriers such as mental illness, homelessness and drug and alcohol abuse also access and utilise.

Bearing in mind that around three quarters of Stream 4 job seekers do not secure an employment outcome, the future JSA system needs to provide more effective incentives for providers to actively pursue improvements for jobseekers against broader measures of client well-being.

6. Income support

CSSA acknowledges that a Government Review on Payments and Allowances (led by Patrick McClure) including the Newstart allowance and the Disability Support Pension (DSP) has commenced. CSSA supports this review being undertaken given the current inadequacy of payments and allowances and the barriers associated with the welfare to work transition. CSSA's recommendations below also reflect the priority areas that CSSA would want the Government Review to consider.

6.1 Level of income support

Recommendations:

- *Establish an independent commission to establish and maintain evidence-based benchmarks of adequacy for income support payments to people of working age.*
- *Increase the adequacy of payments to unemployed Australians using these benchmarks as a guide.*
- *Index income support payments to unemployed Australians against adequacy benchmarks rather than the consumer price index.*

The level of income support for people who are unemployed needs to be increased significantly and an independent commission should be established to provide a credible, evidence-based process for recommending payment rates to reflect changes in economic conditions and in community standards.

Unemployment payments are designed to provide a safety net to protect Australians from poverty. While employment assistance improves a person's *chances* of finding a job, unemployment payments are *guaranteed* to those who are genuinely seeking work and are unable to find it.

Current income support payments to unemployed Australians are manifestly inadequate and its employment programs hold little prospect for those who have been on Newstart for more than two years to successfully find employment.

CSSA agrees with the conclusion of Australia's Future Tax System Review that income support payments should be indexed against an objective measure of community living standards.¹² Since 1990 Newstart Allowance has fallen relative to the average earnings of full time workers. Since 1996 Newstart has fallen relative to the minimum wage.¹³ These payments have not been adjusted in line with community living standards for over 18 years.

Adequacy should be based on evidence and informed by the kind of expertise which the Remuneration Tribunal has provided to successive governments regarding salaries for politicians, senior public servants and judges.

Since 2009, CSSA has called for an Independent Commission along the lines of the Remuneration Tribunal be established to provide such evidence-based recommendations to the Government. It would define benchmarks for allowance adequacy and advise on periodic adjustments to ensure payment rates are maintained against community living standards. The absence of such a mechanism will continue to push nearly 700,000 Australians who do not have a significant voice into continued poverty. Creation of such a Commission would also demonstrate the Government's claims to provide fair treatment of people who are most disadvantaged.

6.2 A review of working age payments

Recommendation:

- *Undertake a comprehensive review of the working age payments system with a view to simplifying this system and correcting the effects of significant discrepancies between methodologies used for different payment types.*

Government social service programs provide a real safety net for many vulnerable people. Whilst acknowledging that the investment by the Commonwealth Government in pensions and allowances is considerable, CSSA urges caution in the treatment of cuts to measures that in many instances provide basic requirements for people most in need in our community. Budget cuts should not be made to programs that affect people who have few alternatives.

Under Australia's current income support system, small differences in personal circumstances can translate into large differences in payment levels. For example, a single adult recipient of DSP receives \$752 per fortnight while a similar recipient of Newstart Allowance receives only \$501.

Unemployment payments may have been designed as short term supports for those between jobs but for some groups with a partial capacity to work, Newstart can often be a long term payment.

The Government should review the working age income support system as a whole to ensure recipients have an adequate level of support that reflects the cost of living and participating in the community rather than political judgments about deservingness.

6.3 Disability Support Pension

Recommendation:

- *Recipients of the Disability Support Pension should be supported with job placements, employer support and not be penalised should their job situation change.*

CSSA understands that the Government will be reviewing eligibility assessment for the DSP given the increase in recipients on this pension. This increase is due to a range of factors such as population ageing, an increase in the age at which women become eligible for the age pension, and the phasing out of non-activity tested payments for women such as widows' pensions.¹⁴ CSSA would caution the Government in having a "blanket"

approach to its view that all DSP recipients should be reviewed for Newstart allowance eligibility. There would be significant cost savings to the Government if a more selective approach to the review was taken.

In addition, CSSA believes that Government resources, rather than being directed to checking eligibility, should be targeted at suitable job creation, job placements and on the job support. An example of reducing “red tape” in this area would be that people with permanent disabilities who might never be able to work should not be subject to regular/periodic reviews assessing eligibility.

The Commonwealth Government should also be taking a far more significant leadership role in providing workplaces that provide greater opportunity for people with disabilities to participate. For example, the current track record for the Government could be improved – with latest figures showing a drop in the rate of employment for people with disabilities within the public service.¹⁵

In late 2011, CSSA, in partnership with the Major Church Providers, released a discussion paper relating to people with disabilities and their employment participation barriers.¹⁶ This paper outlines the challenges faced by people with disability when it comes to finding employment.

There should also be mechanisms in place that provide a safety net for DSP recipients to return to the workforce without fear of protracted waiting times to return to previous benefits if their job situation changes.

7. Supporting rural and remote communities

Recommendations:

- *Commit ongoing funding to significantly strengthen social support services and community connections in rural and remote communities and address the funding shortfall currently met by NFP agencies which partner with the Commonwealth Government to cover very high costs related to rural social services, travel and housing.*
- *Support the Centre for Excellence to undertake research and a trial in how IT technology can be utilised to successfully supplement the delivery of face-to-face social services to rural and remote communities.*

Many small rural communities lack access to basic social support programs. During times of extreme hardship, such as prolonged drought, bushfires and floods, communities in prescribed zones have been eligible for temporary funding through initiatives such as the Family Support Drought Response Teams.

While such funding has provided a welcome way to assist communities in crisis, the provision of social services in areas previously unable to access them has also revealed ongoing social and emotional needs that are not connected with disaster-related crisis. In reality, these communities have ongoing needs and once these social support programs are lost the community has little chance of receiving future funding.

As part of a broader effort to help communities manage the unpredictability of their local environments, Commonwealth, State and Territory Governments have recognised the

value of investing in resilience and, in the area of drought/disaster recovery for example, some are moving away from crisis-oriented responses to 'exceptional circumstances' to a more sustainable risk management and competency-strengthening model.

The Commonwealth Government, in partnership with the Western Australian Government, conducted a valuable pilot of drought reform measures in 2010-12. The aim was to better support farmers, their families and rural communities in preparing for future challenges, rather than waiting until they are in crisis to offer assistance. This project panel provided authoritative guidance on ways to address unmet demand for social support in rural communities.

The project panel recommended adequately funded social support programs that are available at all times, not just during drought or other crises. It also found clear evidence of significant unmet need in supporting these communities and argued that social support services should be embedded in rural communities, making them available alongside existing community services and at community events.

CSSA has member agencies operating programs in all parts of rural, regional and remote Australia. Their experience confirms the panel's findings about building the capacity of small rural communities to meet social and emotional needs through the provision of sustainable support services and an increased emphasis on managing the practical and psycho-social risks associated with living on the land.

The WA Drought Reform Pilot and related evaluative work provides a sound basis to proceed with ministerial commitment to enhanced support services and to the inclusion in contracts with NFP agencies for the very high costs of service delivery which are linked to accommodation, relocation of staff and travel.

Providing social services to rural and remote communities is expensive, involves long travel time, requires vehicle fleet and staff resources are limited. More should be done to provide services with the use of technology but setting this facility up can be costly and is at risk of being duplicated across community service agencies. CSSA calls for funding to trial and investigate the increased use of IT based services to supplement face-to-face delivery of social services including video links and web conferencing.

8. Housing

8.1 Affordable housing

Recommendation:

- *Build on the Government's current investment in low cost housing, by supporting collaborative partnerships with non-government agencies to access and develop land in those parts of Australia where the shortfall in affordable housing is greatest.*

A report by the Australian Institute of Health and Welfare Specialist Homelessness Services found that 230,000 Australians received accommodation support in the 2011-12 financial year.¹⁷ For those adults and children who have experienced domestic violence, chronic mental health challenges and other disabilities, access to affordable housing is particularly poor.

Many low income and disadvantaged people are suffering housing stress. Around two-thirds of households with the lowest 40 per cent of income distribution with a mortgage or renting were spending over 30 per cent of their income on housing, which is the established benchmark for 'housing stress'.¹⁸

The rising cost of housing ownership and rental and the underlying lack of supply is also placing greater pressure on supported accommodation, homelessness services and social housing. It is becoming more difficult for low income and disadvantaged households to achieve self-sufficiency in housing.

At present, there are only around 60,000 properties available in the Community Housing sector.¹⁹ A major effort at all levels of government is needed to address this acute situation.

The Commonwealth Government appears keen to consider a range of community housing models to address housing shortfalls and has been supportive through infrastructure funding support of a number of projects.

Within the CSSA network the Affordable Housing for Life (AHFL) Project is a successful initiative that brings together the residential building industry and community services sector to provide more housing on Church owned land. At the same time, this Project gives young people at risk a pathway to a lifetime of independence by providing skills, training and employment. The AHFL achieves these goals by bringing together individuals, groups and businesses with differing skills and knowledge, who form working partnerships with the AHFL to supply goods, services and/or opportunities aimed at assisting disadvantaged and unemployed young people on an individual or group basis.

8.2 Homelessness

Recommendation:

- *Extend the National Partnership Agreement on Homelessness for a further five years*

CSSA notes that the National Partnership Agreement on Homelessness will expire at the end of June 2014. Homelessness services delivered through funding under this agreement are a critical part of the social infrastructure that supports Australia's most vulnerable people. CSSA urges the Commonwealth Government to ensure that State and Territory Governments will continue to have access to adequate funds to be able to deliver services that they are responsible to deliver. For funding certainty the agreement should be extended for five years.

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- ¹ Australian Government http://www.budget.gov.au/2013-14/content/myefo/html/index.htm?utm_source=Liberal+Party+E-news&utm_campaign=c6cdebc1fb-MYEFO&utm_medium=email&utm_term=0_51af948dc8-c6cdebc1fb-57654429
- ² <http://www.ncoa.gov.au/>
- ³ <http://m.theage.com.au/federal-politics/political-news/john-glover-voices-fears-gp-fee-will-make-poor-suffer-20131231-304go.html> last viewed on 9 January 2014
- ⁴ The evidence base underpinning family and community policy, summarised by the Australian Institute of Family Studies in <http://www.aifs.org.au/sf/pubs/bull1/bulletin1.pdf>, was used to support FAHCSIA's Stronger Families and Communities Strategy, a pre-cursor to the Family Support Program.
- ⁵ ABS September 2013 Key Figures <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/6345.0Main+Features1Sep%202013?OpenDocument> last viewed on 29th January 2014
- ⁶ Western Australian Government *Indexation Policy for the Non-Government Human Services Sector 2008* https://www.finance.wa.gov.au/cms/uploadedFiles/Government_Procurement/Policies/nghss_indexation_policy.pdf?n=7528 last viewed on 29th January 2014
- ⁷ MHCA Position Paper - *Mental Health and the National Disability Insurance Scheme*, 2013 <http://www.mentalhealthcommission.gov.au/media/94938/Summary%20Report.pdf> last viewed on 27th January 2014
- ⁸ Mental Health Council <http://www.mentalhealthcommission.gov.au/our-report-card.aspx> last viewed 30th January 2014
- ⁹ Department of Employment, *Labour Market Assistance Outcomes*, June 2013 http://docs.employment.gov.au/system/files/doc/other/labour_market_assistance_outcomes_report_june_2013.pdf
- ¹⁰ Joint Interagency submission to the Senate Inquiry on the Adequacy of the Allowances for Jobseekers and others (pp 133-134)
- ¹¹ Gary R Bond, 'Principles of the individual placement and support model: Empirical support' *Psychiatric Rehabilitation Journal*, Summer 1998, Vol. 22, Issue 1
- ¹² *Australia's Future Tax System* Report to the Treasurer December 2009 Part two detailed analysis, p 496
- ¹³ ACTU Submission to the *Allowance Inquiry* of the Senate EEWCR Committee, p 13
- ¹⁴ Peter Whiteford, 'Will the budget slow the growth of disability support pension numbers?', Inside Story 2011 <http://inside.org.au/growth-of-disability-support-pension-numbers/>
- ¹⁵ As reported in the Sydney Morning Herald 27th January 2013 <http://www.smh.com.au/national/public-service-sheds-disabled-employees-at-shameful-rate-20131226-2zy54.html>
- ¹⁶ 'What If Employers Say No?' jointly released by Catholic Social Services Australia, Anglicare Australia, the Salvation Army and UnitingCare Australia (2011) <http://www.cssa.org.au/policy-and-publications/policy-papers/discussion-papers/#.Uuh-ZV-4bIU>
- ¹⁷ AIHW 2012 <http://www.aihw.gov.au/publication-detail/?id=60129542549>
- ¹⁸ http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Former_Committees/hsaf/report/index

¹⁹ AIHW *“Housing assistance in Australia 2011”* Canberra