

# **Social Justice Statement 2018–19**

## **A PLACE TO CALL HOME**

**MAKING A HOME FOR EVERYONE IN OUR LAND**

## Chairman's message

On behalf of the Australian Catholic Bishops Conference, I present the 2018–2019 Social Justice Statement, *A Place to Call Home: Making a home for everyone in our land*.

The Statement reflects the deep concern of Australia's Bishops at the growing problem of homelessness and insecure housing in Australian society. All over our nation, a ruthless housing market leaves people struggling to find secure and affordable housing, whether they live in cities or in regional areas. That struggle has a corrosive effect on family life, on employment, on study and on our capacity to contribute to and benefit from our society. At its worst, the struggle leaves the vulnerable in our society homeless – sleeping on the street, in cars or in doorways, or hoping for a space on someone's couch or floor. The last Census showed the number of homeless Australians had increased to more than 116,000 people.

The document begins with Jesus' famous parable of the Good Samaritan – as challenging to us today as it was to his hearers. We are reminded that we have the same experience as the Samaritan: we see people in the street who are in need of help, wounded by violence, misfortune or poverty. We face the same choice: do we walk past or do we stop and help?

Behind the people on the streets is another legion – those who are battling to keep the roof over their heads, wondering if they can make the next rent or mortgage payment. Often, these are people who are employed but whose income is barely enough – or not enough – to keep themselves and their families housed and fed.

The Bishops emphasise that housing is a human right, asserted by documents like the UN Declaration of Human Rights and by the teachings of our Church. Housing, the Bishops say, is 'an essential entitlement for all people to meet their basic needs, flourish in community and have their inherent human dignity affirmed and upheld by others'.

That human right and the call of the Church has been reinforced by the words and example of Pope Francis, who has made it a priority to reach out to the disadvantaged and marginalised of Rome, including homeless people.

We pray that Australia will hear the challenges that this Statement offers: to confront an economy that has allowed housing to become out of the reach of so many; to reach out, like the Samaritan, to the wounded and helpless; and to call on our governments to make hard decisions that will allow everyone in our communities to find secure accommodation. The Statement's concluding sentence is a message for all of us: 'Everyone deserves a place to call home'.

With every blessing,

Most Rev. Vincent Long Van Nguyen DD OFMConv  
Bishop of Parramatta  
Chairman, Australian Catholic Social Justice Council

# A PLACE TO CALL HOME

## Making a home for everyone in our land

*A man was going down from Jerusalem to Jericho, and fell into the hands of robbers, who stripped him, beat him, and went away, leaving him half dead. Now by chance a priest was going down that road; and when he saw him, he passed by on the other side. So likewise a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan while travelling came near him; and when he saw him, he was moved with pity. He went to him and bandaged his wounds, having poured oil and wine on them. Then he put him on his own animal, brought him to an inn, and took care of him. The next day he took out two denarii, gave them to the innkeeper, and said, 'Take care of him; and when I come back, I will repay you whatever more you spend.'*

(Luke 10:30–35)

Every day in our streets, we, like the Samaritan, see wounded people desperately in need of help. They are the homeless and the lost, injured by misfortune, by violence and by poverty. How have so many people come to be on the streets of such a rich nation? And how is it that housing has become so unaffordable that it excludes increasing numbers of Australians?

Jesus told this parable in response to a lawyer who challenged him: 'What must I do to inherit eternal life?' and 'Who is my neighbour?' The lawyer clearly wanted to test how far the commandment to love our neighbour extended.

In the parable, the man by the roadside, stripped and left half dead, had experienced what most people who sleep rough in our cities and towns know and fear: danger, violence and being robbed of the little they own. He, like many who are homeless in our society, was helpless.

While the priest and the Levite passed by, the Samaritan went out of his way, came close and tended the victim's wounds with oil and bandages. He put his hand into his own pocket to help. All four characters illustrate the social and political circumstances of the day. There was division between Jews and Samaritans. There was division between the rich and the poor.

We too live in a divided society – one in which we can so easily cross to the other side of the road. Jesus challenges us as individuals and as a nation. Will Australia let its heart go out to the homeless or will we continue to walk past? Can we be like the good Samaritan who bridges the divide and addresses both the symptoms and causes of distress?

In the face of entrenched homelessness in such a prosperous nation, it is time for Australia to reassert the true value of housing as a human right that is fundamental to individual and family wellbeing. All are our neighbours – all are owed this right.

## THE HOUSING CRISIS A Homelessness Tragedy

In his encyclical *Laudato Si'*, Pope Francis highlights the vital importance of housing to our human dignity:

*Lack of housing is a grave problem in many parts of the world, both in rural areas and in large cities, since state budgets usually cover only a small portion of the demand. Not only the poor, but many other members of society as well, find it difficult to own a home. Having a home has much to do with a sense of personal dignity and the growth of families. This is a major issue for human ecology.*<sup>1</sup>

Having a place to call home is essential for personal security, for the stability and flourishing of families, the education of children and the health and wellbeing of each family member. It is the place where friends are welcomed and where the memories of generations are fostered. It is a sanctuary from the stresses and demands of the world as well as the threshold from which we step into society to engage in school, work and community life. A place to call home is indispensable to our sense of self. Without it 'our spirit and identity are adrift, and our capacity for community engagement is weakened'.<sup>2</sup>

This idea of home as a place of belonging was captured in the celebrated Australian film *The Castle*. The Kerrigan family face eviction when government and big business seek the compulsory acquisition of the family house. The father, Daryl Kerrigan, bursts out: 'It's not a house, it's a home. You can't just walk in and steal our home ... you can't buy what I've got.'

As he challenges the acquisition through the courts, he says to his wife, 'I'm really starting to understand how the Aborigines feel! Well, this house is like their land. It holds their memories, the land is their story, it's everything, you just can't pick it up and plonk it down somewhere else. This country's gotta stop stealing other people's land!'<sup>3</sup>

Daryl, perhaps, does not realise the significance of his words, but he touches on the deeper spiritual significance of home for Australia's First Peoples.

In his 1968 Boyer Lectures, anthropologist William Stanner gave us a fuller picture of the spiritual link Indigenous people have to their land:

*No English words are good enough to give a sense of the links between an Aboriginal group and its homeland. Our word 'home', warm and suggestive though it be, does not match the Aboriginal word that may mean 'camp', 'hearth', 'country', 'everlasting home', 'totem place', 'life source', 'spirit centre' and much else all in one. Our word 'land' is too spare and meagre. We can now scarcely use it except with economic overtones unless we happen to be poets ... What I describe as 'homelessness', then, means that the Aborigines faced a kind of vertigo in living. They had no stable base of life; every personal affiliation was lamed; every group structure was put out of kilter; no social network had a point of fixture left.*<sup>4</sup>

More than two centuries after colonisation, there needs to be a greater acknowledgement of how the dispossession of the First Peoples of this land has rendered them 'homeless' for

generations. Their deeper appreciation of what it means to have a place to call home stands in sharp contrast to the view of property as being just another commodity to be acquired and traded in the market place.

## **The dream of home ownership increasingly out of reach**

Australia once prided itself on its high levels of home ownership. Following the Second World War, the great Australian dream of a home on a quarter-acre block gained momentum. As the nation moved from economic reconstruction into the boom years there was a strong emphasis on ensuring affordability through increasing the supply of housing and providing access to finance.

In 1947, 52 per cent of Australians owned their own homes. By the mid-1960s, that proportion had grown to 72 per cent. Since that time, however, home ownership rates have fallen to around 65 per cent. Australia now lags behind many other nations in terms of housing affordability. Since the early 1990s, the greatest decline in home ownership has been for people in the prime of their working lives. It is likely that an increasing number of people currently under 55 years of age will enter their retirement not owning a home or still paying off a mortgage.<sup>5</sup>

In the mid-1990s, the Church's welfare agencies warned:

*As a nation we cannot allow so many of our fellow citizens to continue living in situations where the cost of a roof over one's head and for one's family is either beyond their reach altogether or only achieved at great cost either financially or in terms of the ability to participate fully in the life of the community.<sup>6</sup>*

Sadly, more than two decades later, the situation has become worse, with increases in house prices far outpacing average earnings. All households are spending more of their income on housing, particularly the poorest 20 per cent.<sup>7</sup>

A global survey has ranked all of Australia's major cities and some regional areas as being among the least affordable housing markets in the world. Sydney is the second most unaffordable and Melbourne the sixth. All of Australia's capitals rank in the 50 least affordable markets.<sup>8</sup>

Increasingly we hear stories of low- and middle-income workers who provide essential services to the community being pushed further to the fringes of urban centres because of the high costs of home ownership and renting. They face long commutes to work, rising rents and the likelihood of future house moves or job changes.<sup>9</sup>

The housing crisis is not confined to the metropolitan centres. Rural and remote areas of Australia are also affected, particularly where incomes are low and costs of living are high, where jobs and affordable housing are scarce and social services are out of reach.<sup>10</sup>

These circumstances are relevant to the broader debate on homelessness.

How has housing become so expensive? Overly limited supply and increased demand as a result of population increases, negative gearing, capital gains tax concessions and investor demand have all played a part. More middle-income households are feeling the pinch as the

costs of home ownership have risen. People are servicing huge debts and affordable rental housing is harder to find.

While an overpriced market has undermined the great Australian dream, we must remember that low-income households – the most vulnerable of our fellow citizens – face a seemingly unending nightmare of homelessness. If Australia is experiencing a housing crisis, it is facing a homelessness tragedy.

## The nightmare of homelessness

The 2016 Census has revealed there are 116,427 people in Australia who are homeless – up from 102,439 in 2011.<sup>11</sup> That number includes not only people who are on the streets or sleeping rough, but also those who are ‘couch surfing’, living in boarding houses or emergency accommodation, or staying in severely overcrowded dwellings.

The people we see on the streets are just the tip of the iceberg. Indeed, homelessness is a spectrum – there is no clear line that differentiates the homeless from those in housing. The journey there can be quick or it may be gradual.

These figures give an indication of the scale of the problem beyond the numbers recorded in the Census:

- It is estimated that 875,000 households experience **housing stress** – having to pay more than 30 per cent of their income on accommodation.<sup>12</sup> Low-income households are particularly at risk here: half of those in the private rental market are experiencing rental stress.<sup>13</sup> This has been exacerbated by the increased number of people entering private rental as home ownership becomes less affordable. The National Affordable Housing Agreement set a target for a 10 per cent reduction in low income rental stress between 2007 and 2016. By 2013, however, there had been an *increase* of seven percentage points.<sup>14</sup>
- There is a dramatic **shortage of community and social housing**. Australia needs more than 270,000 extra affordable homes for low-income households.<sup>15</sup> Currently there are almost 39,000 people on community housing waiting lists and more than 150,000 people on the waiting lists for state-owned social housing.<sup>16</sup> The Productivity Commission has declared: ‘Australia’s social housing system is broken’ and that ‘there are people in the community who wait 10 years or more to access the financial support and security of tenure offered by social housing’.<sup>17</sup>
- **Specialist homelessness services** are struggling to meet demand for emergency accommodation and support. While these vital services assisted almost 290,000 people in 2017, they were unable to respond to over 53,000 requests for help. Over the previous five years, the number of requests for these services increased by 18 per cent while the number of people with an identified need who were not provided with support jumped by almost 70 per cent.<sup>18</sup>

Homelessness reaches more widely across our society than we might realise and touches more than those who are evicted or who cannot find a permanent home. In fact, a shadow of homelessness falls on anyone who struggles to meet barely-affordable rent or mortgage payments.

Poorly resourced housing assistance is failing to address the problem. Meanwhile, an overpriced market is pushing more individuals and families into homelessness. How can we expect those who face a complex range of social and personal issues to negotiate this market place? There are key challenges that see certain already disadvantaged groups further excluded from the mainstream.

### ***The challenge of health and family welfare***

A single mother says:

*I have three boys and had worked full-time for over 18 years. The last six years unfortunately took a turn for the worse: my ex-husband ... caused our life to be a world of violence, drama and humiliation ... I lost my home ...*

*I pay \$285 for rent, trying to make ends meet on Newstart: \$450 a week. My rent got behind, gas and electricity accounts got too much ... It not only causes stress, worry and anxiety, but also shatters self-esteem and causes humiliation.<sup>19</sup>*

For any of us, a sudden personal or health crisis can cause great hardship and put pressure on family life. But for some people who lack the necessary economic resources or social support, such crises can lead to homelessness.

**Domestic violence** is one of the main reasons that women and their children seek housing assistance. Over 40 per cent of people seeking crisis support – some 115,000 people – experience such violence. Nearly half are single parents and one-fifth are aged nine years or under.<sup>20</sup> For families escaping domestic violence, the lack of safe and affordable housing is a frightening obstacle which inevitably increases the risk of women and children being subjected to further violence.

**Mental illness** is a common experience for people who are homeless. More than a quarter of the clients of specialist homelessness services experience a mental health issue and more than 60 per cent have needed homelessness assistance more than once in the previous five years.<sup>21</sup> People living with a mental illness are often isolated, have difficulty accessing employment and have disrupted family, social and peer networks. For many, mental health issues lead to homelessness. For others, a mental illness is caused or has been made worse by it. The shortage of affordable and appropriate housing makes recovery and rehabilitation more difficult.<sup>22</sup>

What will be our response to people who have fallen into homelessness as a result of health and family crises? It is not enough to just sympathise or say that they have had bad luck.

### ***The challenge of economic instability***

An older person says:

*After my husband died, I was moving between my four adult children's houses. I knew it wasn't a long-term solution but I never thought of myself as homeless until someone pointed it out and told me about the homelessness services out there. If I didn't meet her, I would still be moving around without a permanent place to live.<sup>23</sup>*

Having to survive on a low fixed income is difficult at the best of times. Any increase in basic costs of living – food costs or power bills – can stretch limited finances. But it is the increase in accommodation costs that so often break the budget. For people on fixed incomes, especially those dependent on welfare payments, renting has become an enormous challenge and is often severely unaffordable.<sup>24</sup>

**Older people** can encounter particular challenges – physical, cognitive and financial – when it comes to finding accommodation. Often they experience discrimination on the basis of age.<sup>25</sup> A national survey by Anglicare Australia shows that for a couple on the Aged Pension in a major city, less than five per cent of available housing is affordable.<sup>26</sup> Older women are particularly at risk – they are the fastest growing group exposed to homelessness, often for the first time in their lives. A number of factors, including separation, divorce and domestic violence, combined with inadequate income and insufficient superannuation, make them more vulnerable to housing stress and homelessness.<sup>27</sup>

**Unemployed people**, especially young people on the Youth or Newstart Allowance, also struggle to find affordable housing. They would find it virtually impossible to find an affordable home anywhere in Australia.<sup>28</sup> Housing stress affects people’s ability to study, look for work or maintain a job. They have far less chance of improving their circumstances.<sup>29</sup> If you’re on Newstart or Youth Allowance, you have to rely on someone else to put a roof over your head.

Even for **people who are in work**, the erosion of pay and conditions makes finding a home very difficult. Over 20,000 employed Australians sought homelessness support last year – an increase of almost 30 per cent over the past three years.<sup>30</sup> Low minimum wages, increasing casualisation, slow wage growth and the removal of penalty rates all play a part here. For a single person on the minimum wage, less than three per cent of available dwellings nationwide would be affordable.<sup>31</sup> That a wage can no longer protect workers and their families from homelessness is an indictment of our society.

### ***The challenge of chronic levels of exclusion***

A person leaving prison says:

*It’s a scary world out there and when you’ve been locked up for so long that your door’s locked for you and you’re told what to do ... and then all of a sudden you’re in that big wide world and you don’t know where your next meal’s coming from or where you’re laying down. So it’s quite daunting.*<sup>32</sup>

Economic insecurity, crises relating to health and family welfare and an inability to navigate the private rental market are common experiences for people who are homeless. Some groups, however, experience chronic levels of disadvantage that mean that the deck is stacked against them when it comes to securing affordable housing.

**Ex-prisoners** struggle to secure both employment and housing. In 2016–17, specialist homelessness services assisted 8100 people who had left custodial arrangements.<sup>33</sup> The lack of affordable housing means there is an insidious ‘revolving door’ effect between prison and homelessness. Lack of secure accommodation can also jeopardise parole. There is a strong correlation between homelessness and crime; 25 per cent of people entering prison report that they were homeless immediately prior to imprisonment. Ex-prisoners desperately need access

to affordable housing if they are to have the best chance of re-integrating into the community.<sup>34</sup>

**Aboriginal and Torres Strait Islander people** make up 3.3 per cent of the Australian population but 20 per cent of people who are homeless.<sup>35</sup> A large number of Indigenous people who seek homelessness services are young – a quarter are children under the age of 10 and around half are under 25.<sup>36</sup> Historically, economic disadvantage has put home ownership out of the reach of many Indigenous Australians and they often experience prejudice and discrimination in the private rental market.<sup>37</sup> The lack of affordable and appropriate housing often leads to overcrowding.<sup>38</sup>

People coming to Australia as **refugees or asylum seekers** are particularly vulnerable to homelessness. Many arrive in Australia with few or no financial resources and are reliant on social security payments while they look for work. Some may feel obliged to send money to family members still living in precarious situations overseas, which adds to the burden of meeting private rental costs. Discrimination, combined with a lack of English language skills, employment and rental history also make it harder to secure a tenancy.<sup>39</sup> Recent moves by Government to cut income support provided under the Status Resolution Support Service have put thousands of asylum seekers at even greater risk of homelessness.

These are mums, dads and children who have experienced great turmoil in their lives. They will not find a place to call home without a genuine commitment from our society.

## The real cost to society

Homelessness involves significant social and economic costs not just for those it affects but also for society as a whole. Some studies have estimated the basic cost of a person sleeping on the streets is over \$25,000 per year. Increased investment in emergency accommodation and affordable rental homes can help decrease the immediate and longer-term costs relating to health, human services and policing.<sup>40</sup> It makes economic sense to invest more in homelessness services and affordable and social housing.

But the real cost to society relates to the damage done to people's human dignity and the weakening of the community. These costs are far more than financial. In the words of one person who is homeless:

*Homelessness separates you from society because, or you feel, yeah, really you do become separated from society cause you don't live the same as other people. You don't have a home to go to. You don't have something to do with yourself like a job ... your hygiene becomes poor because you don't have access to washing facilities. Your diet, your eating, becomes affected because you don't have access to food the same as you would if you have your own home.<sup>41</sup>*

Homelessness destroys the bonds of solidarity and 'neighbourhood'. Its roots lie in structural injustices – a market that fails to accommodate, policies that distort access to that market, and programs that are failing to address the symptoms of homelessness. We must remember that the difficult circumstances surrounding the homelessness of all of the groups we have just mentioned cannot be treated simply as a collection of individual tragedies that evoke feelings of sympathy. They require a national response that addresses the structural causes of homelessness as a shared social responsibility.

The lawyer who challenged Jesus asked ‘who is my neighbour?’ If we ask the same question, we will find that the answer includes the tens of thousands of our fellow citizens who are homeless. Their circumstances reveal the state of our community’s health, where it is wounded and where it needs to heal.

Pope Francis raises the challenge directly in his apostolic exhortation *Gaudete et Exsultate*:

*If I encounter a person sleeping outdoors on a cold night, I can view him or her as an annoyance, an idler, an obstacle in my path, a troubling sight, a problem for politicians to sort out, or even a piece of refuse cluttering a public space. Or I can respond with faith and charity, and see in this person a human being with a dignity identical to my own, a creature infinitely loved by the Father, an image of God, a brother or sister redeemed by Jesus Christ.*<sup>42</sup>

Will we assist the person lying by the side of the road or will we pass on the other side?

## HOUSE AND HOME A Human Right

It is time for Australia to reassert the value of housing as a basic human right. A house is not merely an investment whose value is determined by the laws of supply and demand. Houses are built to become homes. We want to find again the ideal we once prized – that housing for all should be seen as an uncontested public good.

In 2018 we mark the 70<sup>th</sup> anniversary of the UN Declaration of Human Rights, proclaimed by the UN General Assembly as ‘a common standard of achievement for all peoples and all nations’. Article 25(1) of the Declaration provides:

*Everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family, including food, clothing, housing and medical care and necessary social services ...*<sup>43</sup>

Australia is a signatory to that Declaration and indeed played a significant role in drafting it. In addition, our nation is a signatory to international treaties including the International Covenant on Civil and Political Rights, the Covenant on Economic, Social and Cultural Rights and the Convention on the Rights of the Child. The experience of homelessness is a violation of a person’s human rights.<sup>44</sup>

The social teaching of the Catholic Church emphasises exactly this point. The Second Vatican Council’s Pastoral Constitution on the Church in the Modern World, *Gaudium et Spes*, placed secure housing alongside other basic human rights including food, work, education and health care. These entitlements are associated with the ‘exalted dignity proper to the human person’, whose ‘rights and duties are universal and inviolable’.<sup>45</sup>

Housing is not just one more item on a checklist of what makes a good society. It is fundamental to the wellbeing and equal opportunity of every citizen. Social exclusion is inevitable where secure and affordable housing is lacking.

Key principles of **Catholic social doctrine** challenge this exclusion.

Pope Francis and his predecessors have identified this as an issue that relates directly to the foundational principle of *human dignity* – calling us all to act for the rightful claim of the homeless to have a roof over their head. The principle of the *universal destination of goods* recognises that the right to private property is subordinate to the right of the common use of wealth and resources in order to ensure the integral development of each person and all of humanity. There is a responsibility on society to display *a special concern for the poor* – guaranteeing the very basics of an acceptable standard of living that protects individuals and families and ensures their participation in the mainstream of community life.<sup>46</sup>

This concern for an inclusive society is inextricably linked to the *common good*. The exclusion of vulnerable groups is to the detriment of all. By contrast, public policies and regulations that break down divisions and build an inclusive society are beneficial to all aspects of our nation’s life. And the principle of *solidarity* says that people experiencing poverty are never to be regarded as ‘a problem’, but as principal partners in the work of building up bonds of unity and social cohesion.<sup>47</sup>

The Church and international law both regard housing as an essential entitlement for all people to meet their basic needs, flourish in community and have their inherent human dignity affirmed and upheld by others.

## Challenging policies of exclusion

In his apostolic exhortation *Evangelii Gaudium*, Pope Francis challenges the policies and economics of exclusion:

*Just as the commandment ‘Thou shalt not kill’ sets a clear limit in order to safeguard the value of human life, today we also have to say ‘thou shalt not’ to an economy of exclusion and inequality. Such an economy kills. How can it be that it is not a news item when an elderly homeless person dies of exposure, but it is news when the stock market loses two points? This is a case of exclusion ... Today everything comes under the laws of competition and the survival of the fittest, where the powerful feed upon the powerless. As a consequence, masses of people find themselves excluded and marginalised: without work, without possibilities, without any means of escape.<sup>48</sup>*

The Holy Father’s words are matched by his deeds.

When he arrived in Rome as Pope, he was struck by the situation of the people living on the city’s streets – many of them desperate asylum seekers and economic migrants. He set up a dormitory, showers and a barber near St Peter’s Basilica. He has distributed hundreds of sleeping bags to the homeless on the streets of Rome.<sup>49</sup> The Pope also opened the *Lavanderia di Papa Francesco* (Pope Francis Laundry), free for those who need it and intended as ‘a place and a service to give concrete form to charity to restore dignity to so many people who are our brothers and sisters and who are called, with us, to build a city we can trust’.<sup>50</sup>

In 2017, the Pope instituted the World Day of the Poor on the second-last Sunday of the liturgical year. After the celebration of Eucharist, he invited 1500 destitute and marginalised

people to join him in a meal. Other monasteries and religious houses opened their doors in the same way.

In his homily he said:

*There, in the poor, we find the presence of Jesus, who, though rich, became poor (cf. 2 Cor 8:9). For this reason, in them, in their weakness, a 'saving power' is present. And if in the eyes of the world they have little value, they are the ones who open to us the way to heaven; they are our 'passport to paradise'. For us it is an evangelical duty to care for them, as our real riches, and to do so not only by giving them bread, but also by breaking with them the bread of God's word, which is addressed first to them. To love the poor means to combat all forms of poverty, spiritual and material.*

*And it will also do us good. Drawing near to the poor in our midst will touch our lives. It will remind us of what really counts: to love God and our neighbour.*

Here Pope Francis speaks to each of us about the personal decisions we make about responding to those in need. But his words also challenge the priorities of our nation.

*Today we might ask ourselves: 'What counts for me in life? Where am I making my investments?' In fleeting riches, with which the world is never satisfied, or in the wealth bestowed by God, who gives eternal life?<sup>51</sup>*

Where is Australia making its investments? What counts most in the life of our nation – quick financial returns for a few or ensuring everyone has a fair go?

The funding we devote to addressing homelessness should be regarded as much more than a budget expenditure or a cost we pay grudgingly. Our economy must give priority to the redistribution of resources so that people who have been disadvantaged and excluded can participate once more in society.<sup>52</sup> It is an investment in the dignity of our neighbours and the very fabric of our community.

## **MAKING A HOME FOR EVERYONE**

For Pope Francis, the way to help the poor is not just through personal assistance. There is a vital role and urgent need for the State, business and civil society, including the Church, to address the structural causes of homelessness and to ensure adequate levels of support for the many thousands of citizens who are homeless or at risk of becoming so.

It's time for us all to see the complex reality of homelessness, to judge the situation from the perspective of the person in the street, and to act competently and compassionately so that everyone in our land has a place to call home.

All levels of our society have a responsibility to take up the challenge that Jesus put to the lawyer who tested him. The Lord invites us to consider the role of the good Samaritan – not as some occasional act of doing good, but as a duty to provide the resources and assistance to fellow citizens struggling to find a home.

## The call on governments

In recent times, social service providers and some governments have promoted the policy of ‘Housing First’. This approach recognises that the first need is for stable and affordable housing. Once accommodation has been secured, other services can address a range of complex needs related to health, education, employment and social inclusion. ‘Housing First’ recognises that suitable housing is a human right.<sup>53</sup>

A decade ago, Australia introduced a national homelessness strategy that aimed to halve homelessness by 2020 and ensure that all rough sleepers had accommodation. The strategy had three parts:

1. *Turning off the tap*: providing early intervention services to prevent homelessness
2. *Improving and expanding services*: making services more connected and responsive to achieve sustainable housing and improve social inclusion, and
3. *Breaking the cycle*: moving people as quickly as possible through the crisis system and providing support to prevent future homelessness.<sup>54</sup>

But this strategy was abandoned, and ten years on, we have no comprehensive plan to address homelessness. There is an urgent need for such a plan, involving all levels of government, to address three issues:

- **Assistance for low-income groups must meet basic material needs.** Centrelink payments such as the Newstart Allowance and Rental Assistance need to be increased to meet basic costs of living. At the same time, more regulation of the private rental market is needed to ensure greater security of tenure for low-income renters. The vital support provided by specialist homelessness services must receive a significant boost in funding.<sup>55</sup>
- **There must be greater cooperation to increase social and community housing.** This requires greater cooperation between all levels of government and with the business and community sectors.<sup>56</sup> State and local governments have a key role to work with developers to streamline and standardise planning practices so as to encourage a greater proportion of mixed-use housing that incorporates affordable homes. There is a need for incentives for developers to plan both in their own interests and in ways that recognise the shared value of land.
- **We must address the major structural issues that drive up prices.** We need to find ways of reducing unnecessary demand and curbing speculative investment. Housing policy experts say that measures such as restricting overseas investment and taxing empty dwellings will not be enough. Increasing subsidies to first-home buyers risks driving up prices. Other more effective solutions may be found in policy areas such as reducing negative gearing and capital gains tax concessions, reforming state land taxes, increasing density with appropriate affordable housing zoning regulations in established areas and improving infrastructure and services to fringe suburbs and non-metropolitan areas.<sup>57</sup>

Such decisions may be politically difficult, but they need to be considered on the understanding that it is the role of society as a whole to make housing affordable. While there have been some steps to address housing affordability<sup>58</sup>, we need significantly greater investment and cooperation between governments, the business sector and the community.

## The call on Church and community

In Australia there are many organisations working to help people who experience marginalisation and homelessness.<sup>59</sup> In particular, Catholics can be proud of the work of diocesan social services, charities like Vinnies and initiatives by religious orders that reach out to people who are homeless.

These organisations know too well what homelessness does to families and communities. In their commitment to people in need we see a respect for human dignity that recognises the face of Christ in each person they serve.

Here are just a few examples of initiatives from religious and lay organisations:

- In Western Australia, MercyCare provides housing and homelessness services in urban and rural areas. The Derby Aboriginal Short Stay Accommodation is available for Aboriginal people visiting the town, while in Perth, Carlow House helps young people learn skills and build confidence as they find housing.
- In Tasmania, CatholicCare Affordable Housing manages some 400 dwellings for rent to people on low incomes. Many of these properties have been developed on former parish land or land owned by the state government.
- Cana Communities in the Sydney area provides short- and long-term accommodation for people who are homeless, leaving prison or suffering from addiction or mental illness. They have recently expanded to Fremantle in Western Australia.

An important new initiative is the **Australian Catholic Housing Alliance** (ACHA), formed to find ways of diverting unused or under-used Church property towards affordable housing. The ACHA helps find new solutions to the housing challenge, supports dioceses considering new uses for Church property, and provides information and advice about financing and partnership models.

Here there is an important opportunity for parishes and dioceses. As a Church we can support the vision of ACHA by promoting its work within the agencies of various dioceses and by considering how Church land, buildings and other property could be used for low-cost housing projects.<sup>60</sup> There is a vital role here for finance and property managers.

## A call to each and every person

The challenge of homelessness can seem so overwhelming that we may ask: ‘What can I do as an individual? There are so many people in need, with such complex problems.’ The challenges of homelessness can seem insurmountable. And, of course, there are limits to what each of us can do.

However, Jesus’ parable shows us how revolutionary and effective the actions of one person can be. Each one of us can make a difference and, when we join with others, we can be a real force for change. We are called to be like the Samaritan – to tend to those who find themselves on the street; to challenge those who pass by on the other side; and to work with others who, like the innkeeper, can provide shelter that is safe and secure.

- **We can make sure all are welcomed** in our parishes. How welcome would an individual who is homeless or a family struggling to keep their home feel in our worshipping community? Are we aware of young or older members of our own communities who may be living under the shadow of homelessness? We are called to extend our hospitality to all who cross the threshold of our churches.
- **We can all lend a hand.** There are many organisations and programs working to prevent homelessness, to support and help find accommodation for people who are homeless. We can support the outstanding work of organisations like CatholicCare and Vinnies by volunteering our time or raising donations. We commend and encourage the commitment of young people engaging in many works of charity and justice for the poor through their schools and youth apostolates. This is an essential witness of our faith.
- **We can raise awareness** about the problem of homelessness in various ways:
  - *Research* how homelessness affects your local area.
  - Encourage your parish pastoral and social justice groups to *hold discussions*.
  - *Guest speakers* can bring focus and encouragement to people in your parish. Organisations like Vinnies or CatholicCare may be able to help here.
  - Talk to your *local member of parliament* and *community newspaper* about making homelessness a higher priority.
  - *Engage* with other groups that address the issue of homelessness. Groups like the Sydney Alliance, the Queensland Community Alliance and other groups emerging in Melbourne and Adelaide are bringing community, church and trade union representatives together to promote affordable and community housing.

And let's remember that putting your hand in your pocket and greeting the homeless person with a smile can be more than just an occasional act of charity. It is an essential encounter with a sister or brother in need that can reinforce our commitment to bringing about more far-reaching change needed in our society.

## A PLACE TO CALL HOME

*Indifference. It is when we say, 'That doesn't regard me; it's not my business; it's society's problem'. It is when we turn away from a brother or sister in need, when we change channels as soon as a disturbing question comes up, when we grow indignant at evil but do nothing about it. God will not ask us if we felt righteous indignation, but whether we did some good.*

Pope Francis<sup>61</sup>

Speaking these words on the first World Day of the Poor, Pope Francis repeated one of his central challenges – to overcome a culture of indifference that deadens us to the suffering of others.

This challenge is the same one Jesus gave the lawyer who tested him. Will we be the good Samaritan? Will we draw near and assist the person on the street or will we pass by on the other side?

The character of the Samaritan is a model in how we can address the great shame of homelessness. For him, the person by the side of the road did not remain invisible. The victim could not be regarded as just one of many others who are unlucky enough to fall by the wayside. The Samaritan came near, met the man's immediate needs and found him shelter. No divisions of race, caste, politics or social convention could prevent compassion for the other.

The story does not end there. The Samaritan enlisted the help of the innkeeper and paid generously to house the man so he could recover. He would return to ensure the man's recovery. A relationship was formed that went beyond just treating some of the symptoms.

Jesus Christ knew what it was to be homeless. He was born homeless (Luke 2:7). The young family went into exile, fleeing Herod's wrath (Matthew 2:14). Throughout his ministry Jesus served and lived with the homeless – 'the Son of Man has nowhere to lay his head' (Luke 9:58). In the final days of his life he travelled homeless to Jerusalem where he would be rejected, betrayed, tortured and nailed to a cross among thieves.

When we see the impact of homelessness in our society, and when we draw near and engage with the person who is homeless, we will find Christ himself. Pope Francis reminds us that 'if we truly wish to encounter Christ, we have to touch his body in the suffering bodies of the poor'.

*Blessed, therefore, are the open hands that embrace the poor and help them: they are hands that bring hope. Blessed are the hands that reach beyond every barrier of culture, religion and nationality, and pour the balm of consolation over the wounds of humanity. Blessed are the open hands that ask nothing in exchange, with no 'ifs' or 'buts' or 'maybes': they are hands that call down God's blessing upon their brothers and sisters.*<sup>62</sup>

Australia needs to become more a community willing to address both the causes and the consequences of homelessness. We need the social, economic and political resolve to address this crisis. The challenge may be great, but the rewards will benefit every Australian.

Everyone deserves a place to call home.

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