

Pre-budget Submission **2021-22**

Baptist Care Australia

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About Us

Baptist Care Australia is the national representative body for Baptist community service organisations and their clients in the national policy debate. We work to bring social justice to Australian communities, advocating nationally on issues important to our members.

A core principle in our work is to make sure that the interests and voices of marginalised people are heard when decisions are made that affect them. Our vision is a nation of hope-filled, purposeful people, building communities where every voice is heard. Our advocacy work seeks to help realise this aspiration.

Baptist Care Australia members serve people in aged care, retirement living, those affected by family violence, experiencing homelessness, on low incomes, experiencing relationship breakdown, living with a disability, and affected by multigenerational disadvantage.

Services provided include crisis accommodation, social and affordable housing, out of home care for children, counselling, education, no and low interest loan schemes, and other programs that help people rebuild their lives or live independently with the right support. Aged Care Services include home services (both through the Commonwealth Home Support Program and Home Care Packages), residential aged care and respite. Additional services provided by members include post-acute care with public hospitals, Veterans homecare services and fee for service homecare for clients.

Baptist Care Australia is a company limited by guarantee, a registered charity and a public benevolent institution.

Introduction

We are pleased to provide our Pre-budget submission 2021-2022 to the Federal Government. We acknowledge the Federal Government's commitment to foster an economic and social system where all Australians can thrive and can be safe. The Federal Budget is the primary platform of the Australian Government to commit to social equity and to support the most vulnerable members in our community. We note that the previous 2020-21 Federal Budget did too little to systematically address the significant health, economic, and social challenges that Australia is facing.

In this submission, we identify a number of ways for Federal Government to improve the lives and wellbeing of the most vulnerable who have been hit the hardest by the COVID-19 pandemic and its ramifications. Whilst there is hope that the economy is recovering, the long-term effects of the bushfires and COVID-19 are still felt by the Australian people and the not-for-profit sector. More people than ever are experiencing financial stress and require social supports from an already stretched sector¹.

This Budget is an opportunity for the Federal Government to demonstrate its solidarity with those people who need the support most. Baptist Care Australia believes that it is crucial that the Federal Government takes the necessary steps now to ensure that all Australians will have a *fair go* and have equitable access to Government funded support services, financial resources, healthcare, aged care, education, employment, safe housing and domestic violence support. We anticipate that such urgently needed economic and social investments will *pay off* in the long run and create the Australia we all aspire.

Baptist Care Australia looks forward to working with the Federal Government to create a nation where all people can equitably participate in the community, live in a country which is free of poverty, and where people have good reasons to be filled with hope.

Aged Care

Baptist Care Australia supports an aged care system that is fair, sustainable, equitable and which supports the needs of all older Australians regardless of their background, culture, location or entry point. Collectively, Baptist Care Australia members are the fourth largest not-for profit aged care provider in Australia.

It is widely recognised that Australia's aged care system is in need of reform. The 2021/ 2022 Pre-Budget submission comes at a critical time for older Australians, with Australia awaiting the final report of the Royal Commission into Aged Care Quality and Safety. Baptist Care Australia recognises that Australia's aged care system needs significant reform, and although there is much that we can be proud of, it requires significantly increased investment and radical change to achieve the care for older Australians that we all really want. The Royal Commission into Aged Care Quality and Safety will map out the need for future change and guide government investment in the future of the aged care system when it delivers its final report to the Government on 26 February 2021.

It is expected that it will take up to 10 years to design, legislate for and implement the reforms required to transform the aged care system along the lines under consideration by the Royal Commission. The high-level nature of many of the proposals for structural reform will require substantial policy and systems development and sequential implementation. In order to guide a program of reform, the Government's response to the Commission's Final Report should include a commitment to a long-term vision for the design of the aged care system comprising an implementation plan for remediation, transition and transformation with a timeline and appropriate institutional arrangements.

Throughout all this, the wellbeing of older people – particularly those from vulnerable groups – should be afforded the utmost priority. We recognise the reforms will also be expensive given our growing ageing population. It will be necessary therefore for the long-term vision to address adequate funding sources for a world class system. Aged care providers are committed to supporting the changes necessary to ensure Australians can age with comfort and dignity. The following sets out the key objective to deliver this reform and form our recommendations for aged care.

Recommendations

- Accountability and human rights objective: Regulatory and service frameworks support older people to exercise their human rights and ensure both government and providers are accountable for outcomes within the system.
 - Legislate the right to sufficient high quality and safe aged care and support in a way that binds both providers and government to safeguard this right.
 - Collect and publish casemix/ risk adjusted performance indicators, including outcomes such as quality of life measures and inputs such as staffing.
 - Fund local care finders and navigation assistance, especially for vulnerable people.
- Home care objective: People can choose to age at home with comfort and dignity.
 - Set out a two to three year schedule for releasing enough home care packages to clear the queue, and uncap supply thereafter.
 - Combine home care and the Commonwealth Home Support Programme (CHSP) into a single, enablement-focused program with scalable assessment and reassessment.
 - Create a new allocation system that more closely aligns funding to an individual (and carer/s) needs.
 - Align maximum package values with subsidies for residential care.
 - Developing policies to carefully manage the shift to caring for people with more complex needs outside of residential care, including adequate and accessible respite services.
- Residential care objective: People who choose or need residential care have high quality and safe options that allow them to continue to live with comfort and dignity.

- Introduce staffing benchmarks/ requirements that take into account all staff (including nurses, personal care workers and lifestyle staff), different care models and resident needs/ acuity with appropriate flexibility and associated disclosure requirements.
- Ensure allied health is appropriately funded such as through separate Medicare items.
- Set a timetable to remove the Aged Care Approvals Round (ACAR) and assign entitlements to older people to support increased choice, while also creating clear access standards and policies for ensuring sufficient supply for vulnerable groups and thin markets.
- Workforce objective: Aged care organisations can attract and retain suitable staff from a workforce with the attributes needed to provide the care and services that the community expects.
 - Immediately fund improved and expanded workforce training and invest in a campaign to attract more workers to aged care to meet the demand created by increased access and higher levels of available support.
 - Introduce a personal care workers (PCW) registration scheme with mandatory Cert IIIs (after completing current curriculum reviews), ongoing continuing professional development (CPD), recognition of prior learning and provisional registration.
 - Commence a joint negotiation between the Commonwealth, providers and unions to ensure that workers are appropriately remunerated and aged care salaries are competitive with community and health sector equivalents.
- Transparent and sustainable funding objective: A stable funding system that transparently and independently links funding to provider costs including the cost of attracting and training a skilled workforce and accessing capital, and supports innovation and productivity.
 - Legislate for independent and transparent price determination based on regular costing studies for all types of care, ensuring that prices capture the funding implications of changes in standards and community expectations and that funding mechanisms support protections for thin markets and special needs groups, including people with low financial means.
 - As immediate measures, increase the basic daily fee by \$10 per resident per day, link indexation to award wage changes and cost, and prospectively fund any significant changes in care delivery and compliance.
 - Ensure a fair balance of contributions between government and consumers, including consistency in contributions between types of care, equitable means testing approaches and support for home equity release (e.g. a more attractive Pension Loans Scheme) and payment through superannuation products such as annuities and longevity insurance.

Housing and Homelessness

Housing and homelessness are a matter of national urgency and they require more Commonwealth Government involvement and leadership. Homelessness is a chronic problem in Australia, with the lack of long-term affordable and social housing continuing to be the greatest barrier in reducing homelessness.

There has been a failure from all levels of government to provide adequate funding and support to end homelessness. The lack of sufficient support for early intervention and prevention of homelessness has led to an increasing number of Australians having inadequate access to housing.

We recognise that there are number of issues that intersect with homelessness, including but not limited to:

- Mental health issues;
- Alcohol and other drug (AOD) issues;

- Domestic violence and family violence;
- Family breakdowns; and
- Low income and lack of employment.

Baptist Care Australia supports a *Housing First*ⁱⁱ approach to homelessness. This model focuses on providing appropriate and affordable long-term housing to those experiencing and at risk of homelessness, while providing additional support services to help address the root causes of homelessness in the longer term. We believe that rather than managing homelessness, government funding and policy should focus on ending homelessness. Access to secure and suitable housing is a basic human right. Without housing that is safe, secure and suitable, people often find themselves unable to participate in employment, education, have reduced health outcomes, experience exclusion from their communities and are put at a greater risk of homelessness.

Before COVID-19 there were 148,500 households on the waiting list for social housing - equating to more than 200,000 Australians. This includes women and children escaping domestic violence and families with members who have special needs, some of which have waited over 5 years for access to suitable housingⁱⁱⁱ. Our members have witnessed the impact of homelessness and extreme housing stress on families every day.

As a result in December 2019 we proposed to the Prime Minister a 'Safe at Home Economic Stimulus Package' (SaHNES). The proposed SaHNES was aimed at stimulating the struggling home construction industry and creating jobs across all participating jurisdictions whilst concurrently reaffirming and strengthening our nation's most fundamental economic unit, the family/ household unit. We proposed that the Commonwealth Government take the lead and commence the investment, with the States and Territories asked to co-invest and/ or provide residential development land.

The rising rate of unemployment as a result of COVID-19 has only increased the number of those at risk of homelessness and experiencing housing stress. A recent study by the University of New South Wales has shown the link between COVID-19 and homelessness^{iv}. It is estimated that as a result of high unemployment there will be a 24 per cent increase in the number of Australian families under housing stress and a 9 per cent increase in the number of Australians experiencing homelessness, compared to pre-pandemic levels^v. Given that homelessness continues to be a major social issue, Australians are looking for more Commonwealth leadership on this issue.

Baptist Care Australia advocates for more investment in social housing projects to improve the lives of Australians and ensure job creation in the construction industry through social housing developments. Commonwealth investment into social housing should be seen as a necessary national infrastructure project that provides 50-60 years of productive value to Australian people that opens up pathways to greater economic participation. Not only will an increase in social housing help the most disadvantaged and vulnerable in our country, it will also secure much needed employment during our post-COVID economic recovery. Provision of housing to low income households will enable them to spend any disposable income in their community and keep local communities alive. A construction pipeline will also assist in keeping the more than one million people working in construction in meaningful employment and further support the many businesses that rely on construction to survive.

As a means of delivery, we strongly support the *Social Housing Acceleration and Renovation Program*^{vi} (SHARP) launched by the Community Housing Industry Association (CHIA), Homelessness Australia, National Shelter, and the national housing campaign, *Everybody's Home*^{vii}. SHARP proposes four waves of investment (1) Social housing maintenance and upgrading; (2) Acquisition of sites and properties requiring renovation completion which are suitable for social housing; (3) commencement of shovel ready projects; and (4) Investment in longer term new development projects.

We also advocate for housing and homelessness services and models that are holistic, integrated, and person-centred taking into account the varying and complex needs and requirements of individuals and families. To ensure

best practice in the delivery of homelessness and housing services, programs need to be evidence-based, co-designed and tested in partnership with clients and the relevant stakeholders. It is crucial that government agencies work in closer partnership with not-for-profit organisations across Australia to better address homelessness. A whole of government approach is desirable to tackle homelessness more systemically.

Recommendations

- Develop a *National Housing Strategy* to meet Australia's identified shortfall of 500,000 social and affordable rental homes, with at least 30,000 of those delivered in the next four years. So that every person in Australia has a safe place to call home.
- Lead the national commitment to invest in the Social Housing Acceleration and Renovation Program (SHARP); and
- Develop a *National Action Plan to End Homelessness* that:
 - Addresses all the drivers of homelessness, including the lack of affordable and social housing, poverty and family violence.
 - Rapidly rehouses people who are homeless and helps them stay there.
 - Addresses the over-representation of Aboriginal people in the homeless service system.
 - Commits to ending homelessness by 2030 by taking action to prevent homelessness and delivering rapid access to the housing and support people need if they do lose their own home.
 - Embeds a co-design approach as an underlying requirement of the development of housing and homelessness services to promote the delivery of holistic, person-centred services that cater for the diverse and complex needs of all individuals.

Family and Domestic Violence

Every week an Australian woman is killed by a current or former partner. One in four Australian women (approximately 2.2 million) has experienced physical or sexual violence by an intimate partner. Women accounted for three-quarters of the people who experienced intimate partner violence since the age of 15, compared to men who accounted for one-quarter of those people. The total annual cost of violence against women and their children in Australia was estimated to be \$22 billion in 2015-16^{viii}. Stemming this epidemic of violence in Australian families must continue to be a high priority for governments, service providers and communities.

In recent years, Federal and State governments have all taken significant steps to address domestic and family violence problems within their jurisdictions. The *National Plan to Reduce Violence against Women and their Children 2010–2022* led the way to coordinated action across jurisdictions, with a strong emphasis on prevention activities to reduce the incidence of violence over time^{ix}.

Despite the national commitment to ending family and domestic violence, a survey by the Australian Institute of Criminology has revealed that the COVID-19 pandemic appears to have coincided with the onset of physical or sexual violence or coercive control for many women. For other women, it coincided with an increase in the frequency or severity of ongoing violence or abuse with 1 in 20 women experienced physical or sexual violence over the last three months^x. The restrictions associated with controlling the pandemic are also making it a lot harder for those impacted to seek help and for agencies to provide the much-needed aid to those in need.

Further, we believe that any national strategy on family and domestic violence needs to extensively engage with the community. Anecdotal feedback from our members indicates that the National Plan to Reduce Violence against Women and their Children 2010–2022 isn't very *visible* in the community. We advocate to make the Plan more accountable to the community at large. This could be achieved by incorporating outputs that can be easily measured by the general community or more targeted communication to the public.

Baptist Care Australia also received feedback from its member organisations that domestic and family violence services and responses need to take into consideration a variety of issues and supports, including housing support, community integrated housing, individually tailored support, advocacy services for clients, counselling support, and educational access for children. As an example, there is need to integrate and link domestic violence and homelessness services. Statistics from the Australian Institute of Health and Welfare showed that in 2015-2016, 38 percent of all people, which is equivalent to 106,000 people, requesting assistance from specialist homelessness agencies were escaping domestic or family violence^{xi}. Baptist Care Australia believes that one-stop shops might be a way to more effectively help victims of domestic violence and their families to get the appropriate, person-centred support they need. Such one-stop shops need to be informed by evidence and be based on leading practice. A good example of a one-stop shop approach is *The Orange Door*. In Victoria, victims of domestic violence, can access a wide range of family violence and family support services through The Orange Door. The services make it easier for people to be safe and supported appropriately^{xii}.

We highlight that support services for victims of family violence and their families need to be easily accessible in metro as well as in regional, rural, and remote areas. We also note that there is a significant number of men who admit that they require support. Stopping men from committing domestic violence in the first place through programs that change men's behaviours should also be part of the mix of domestic and family violence support responses.

Recommendations

- Urgently invest in an increase in funding to respond to the increase in family violence as a result of COVID-19 and allocate more funding to establish more women shelters or expand existing ones including in regional areas.
- Allocate resources for work to begin on developing a Second National Plan to eliminate family and domestic violence. This work must utilise a co-design approach including persons with lived experience.
- Commission funding to develop, co-design and trial one-stop shop domestic and family violence services, including effective solutions in regional Australia.
- As part of planning for a second National Plan, develop a mechanism to assess unmet need for services to assist victims/ survivors across Australia, in order to inform funding and program decisions.
- Increase and guarantee long-term funding for the full range of prevention, early intervention and tertiary programs to prevent and respond to family violence, and
- Improve the accountability to the general community for a second National Plan.

Community Connectedness

National and international studies have shown the detriments of social isolation and loneliness and the impact it can have on people's overall wellbeing and their mental and physical health^{xiii}. More specifically, 2019 findings from the Australian Institute of Health and Welfare showed that social isolation can be linked to mental illness, emotional

distress, suicide, the development of dementia, premature death, poor health behaviours, smoking, physical inactivity, poor sleep, and biological effects, including high blood pressure and poorer immune function^{xiv}.

Recent research indicates that as a result of the ramifications of COVID-19 social isolation and loneliness have worsened. The introduction of mandatory physical distancing requirements has exposed a greater number of people to social isolation and loneliness than before the pandemic. Additionally, data from *Lifeline* and *Beyond Blue* show an increase in calls from people who experienced anxiety and loneliness^{xv}. In late 2020, the Australian Bureau of Statistics presented the findings of its *Household Impacts of COVID-19 Survey*. It revealed that loneliness has been regarded by people as the most commonly reported personal stressor due to COVID-19. Personal stressors were defined as “events or conditions that occur in a person’s life that may adversely impact on the health and wellbeing of the individual or their family”^{xvi}.

Baptist Care Australia emphasises that there is a need to support vulnerable community members and families to be more socially engaged and connected in order to improve their health, mental wellbeing, and feeling of connectedness. We therefore advocate for effective mentoring programs and initiatives that successfully engage vulnerable people and families who are at risk of social disengagement with a view to strengthening their life skills and resilience.

The *COACH Community Mentoring* program of our member organisation *CROSSWAY Lifecare* is an excellent example for a community-strengthening program that aims to empower individuals and families through one-to-one mentoring by aiming to break generational cycles of poverty and family breakdown. The program partners with not-for-profits and churches to train volunteer mentors and match them with individuals in need. The role of a COACH mentor is to offer practical help and mentoring towards life goals. These goals include education, employment, training, improved mental health, reduction in addictive habits, financial management, housing, family cohesion, decrease in social isolation, and improved physical and emotional wellbeing^{xvii}. Mentoring programs such as COACH are geared to bring out *the best* in people and help them make use of their own resources. The COACH Community Mentoring program has been externally evaluated by Monash University and has a proven track record of promoting individual responsibility and build community connectedness. The impacts of the program include improved health and wellbeing of children, improvements in the life of the client in relation to their social and life skills, improvements in people’s self-esteem and confidence as well as better social connections and access to health services^{xviii}.

Recommendations

- That the Federal Government invests in the development of programs that improve community connectedness, particularly through whole-of-family support initiatives and mentoring programs.

Income Support

A recent study published by the Australian Council of Social Service in partnership with the University of New South Wales showed a widening household income gap in Australia and an increase in wealth inequality.^{xix} The report also notes that while three-quarters of the number of jobs lost at the start of the COVID recession have been restored, 85% of those new jobs are only part-time. It is estimated that about 1.5 million people rely on *Jobseeker* and *Youth Allowance* payments and 3.5 million people are supported by *JobKeeper* wage subsidies. Both of these payments have recently been reduced^{xx}.

We emphasise the inadequacy of income support benefits for unemployed people and we join the many other voices across the political spectrum crying out for an increase in the rate. The Job Seeker payment for a single person with no children is currently at \$565, 70 per fortnight and the *Coronavirus supplement* is at \$150 per person. The

Commonwealth Rent Assistance program (CRA) is at \$ 70 a fortnight for a single person with no children. We note that it is very difficult to get by on such a low amount of income support.

Prior to COVID-19, people receiving JobSeeker payment (then called Newstart) were as follows

- One in ten were single parents. 95% of these single parents were women.
- 43% had a disability or illness that prevented them from working full time (and were ineligible for the Disability Support Pension).
- 50% were over 45 years of age, with 54% of these group being women^{xxi}.

It clearly indicates the vulnerability of people on JobSeeker payments and needs to be taken into consideration by government decision-makers and social policy planners.

According to an Australian Council of Social Service survey in 2020, last year's short-term increase in rate of JobSeeker had provided hope to many people who were living below the poverty line. It allowed them to pay their rent and bills, afford fresh food and pay for medical care^{xxii}. However, the recent reduction of the JobKeeper and the Coronavirus supplement means that many Australian people and families can't make their ends meet. Anecdotal evidence from our member organisations indicate that reduction in income support payments have not only an adverse impact on people's life and wellbeing but also increase demand for charitable services, as they are the first point of call for people in need. We advocate for robust data collection to measure the impact Government income support has on the wellbeing of individuals and families and to assess the relationship between income support reductions and increased demand on charitable organisations.

Baptist Care Australia also highlights that International Students and Asylum Seekers are experiencing very significant, aggravated social, economic, and mental health challenges in the current crisis and require more financial, social, economic, and health care support than what is currently provided through basic emergency support.

Recommendations

- JobSeeker, Youth Allowance and other income support payments should be significantly and permanently increased and indexed to the growth of wages and cost of living.
- JobSeeker and JobKeeper payments be urgently extended to over one million migrants who are currently ineligible.
- That the federal Government increases the maximum rate of Commonwealth Rent Assistance by 50% to more adequately subsidise private rental costs for low-income tenants.
- That International Students and Asylum Seekers receive appropriate financial and healthcare support from government funded agencies and services.
- That a longitudinal study is commissioned that captures the impact of the decrease and increase in income support and how this affects people, families, communities, and not for profit organisations in the current context.

Equal Remuneration Order and Supplementation

In 2012 the Fair Work Commission made a landmark decision that addresses the gendered undervaluation of work performed in much of the community services sector (The Equal Remuneration Order). As a result, wages increased by up to 45% over 8 years, and most governments across Australia, including the federal Government, provided additional funding to ensure that community sector organisations could pay equitable wages, and maintain essential services to the community. While the 2020 budget and previous budgetary decisions provided for this funding for

the majority of organisations funded by the Commonwealth, there are a number of Commonwealth agencies that have yet to commit to funding for equal pay. These include the Department of Home Affairs, the Department of Health, the National Indigenous Australians Agency and the Department of Veterans Affairs and the organisations that are jointly funded by Commonwealth and the States/ Territories under the National Housing and Homelessness Agreement. Baptist Care Australia alongside the Australian Council of Social Services advocates that the continuation of this supplementation must be secured in the 2021-2022 Budget through incorporation into the base rate of community sector grants.

Recommendations

- The base rate of grants for community sector organisations currently receiving ERO supplementation should be increased to incorporate that supplementation so as to prevent cuts across the community sector.

Conclusion

Australia is in the process of slowly recovering from the pandemic. The 2021-22 Budget provides the Federal Government with an opportunity to stimulate the economy by investing in social programs and services to ensure social equity and fairness in Australia. Such needed investment will provide the necessary resources to support the most vulnerable people, families, and communities in our nation. It will promote confidence that everyone in Australia has a *fair go* and that Australia is a country we all feel a part of and are proud of.

We hope that our pre-Budget submission has provided the Federal Government with detailed information, insights and solutions to help address the pressing social policy issues, support vulnerable people in Australia, and how to work in closer partnership with the not-for-profit sector. We would be pleased to elaborate further on any of the points we raised in this submission.

Baptist Care Australia will continue to work towards our vision that is a nation of hope-filled, purposeful people, and building communities where every voice is heard. We look forward to working closely with the Federal Government to achieve this goal, foster greater social equity, and to take the necessary steps to end poverty in Australia.

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