CHAPTER 7
THE COSTS OF YOUTH HOMELESSNESS

Responses to youth homelessness are labour intensive and costly initially but, in the long term, savings to the State in benefits and custodial care may be more than equal to the balance sheet.

(P. Tynan, Centacare Newcastle (NSW), Transcript at page 1921).

The AIDS problem has exploded on us in the last year. Any kid who was on the street five years ago when he was 13 and 14...runs a high probability of testing HIV positive. The American street/rid is the third great wave of AIDS victims hollowing male homosexuals and intravenous drug users]...

(Father Bruce Ritter, Founder of Covenant House for Homeless Children in New York, in a recent interview).

INTRODUCTION

7.1 It is difficult to demonstrate the costs of child and youth homelessness with precision. There is no clear data base or research in Australia which quantifies the cost to society of allowing children and young people to be homeless and to live in poverty. Most of the data collected on poverty describes the damage it does to those individuals and families who survive on incomes below the poverty line. In Chapter 5, The Experience of Homelessness, the experiences of homeless young people are described in detail. The public at large tends to deny or dismiss such descriptions by 'blaming the victims' for their own troubles. However, this reaction ignores the problems presented to the whole community by homelessness.

7.2 A second difficulty is that the public debate usually occurs at the level of describing how children and young people suffer and how much it will cost the government and taxpayers to lift them out of poverty. There must be a shift in the debate. We must focus instead on the rights of children to adequate protection and increase our awareness that society cannot afford homelessness. The homelessness of thousands of children and young people carries a major cost for our community which is very real.

We, as a society, can continue our current responses to youth homelessness, or we can invest time and resources and develop real options with and for young people. The cost of the former will be borne by society and the young people themselves. The benefits will be few. The cost of creating options for young people will also be borne by the community but, in the long term, the community will benefit financially and socially. 'The choice is ours.'

7.3 The costs of homelessness, while difficult to quantify, are easier to identify. In a report commissioned by the Inquiry entitled The Costs of Child and Youth Homelessness, Mr Daryl Dixon examined the cost to the community of child and youth homelessness and outlined the potential benefits of various preventive and rehabilitative policy options. This chapter draws on his findings.

7.4 While a distinction can be drawn between the private costs to the individual and the costs to the community of homelessness, it remains true that, unless governments deal effectively with the problems of homelessness, they will increase the resulting costs to the community as well as to those individuals directly affected.

HOMELESSNESS AND POVERTY

7.5 It is evident that the costs attributable to child and youth homelessness are often generated indirectly by family poverty. This point was often made in evidence presented to the Inquiry. Poverty
contributes in a major way to family instability when, for example, unemployment affects the family. Children can be compelled to leave school to seek work or to leave home to supplement or alleviate the pressure on family resources. The number of children in unstable family situations has increased significantly over recent years reflecting the increased incidence of unemployment and marriage breakdown. We detail the link between family poverty and child and youth homelessness in Chapter 9, Family Poverty and Isolation. In the development of social policy to deal with youth homelessness, the issue of poverty — both as a cause of homelessness and as a potentially long-term concomitant — must be addressed.

COSTS TO THE INDIVIDUAL

7.6 It is clear that not all homeless children face the same problems. Much depends upon the causes, nature and duration of homelessness. For some, the situation is a short-term or transitional one with the eventual possibility of moving back into a family or alternative support network. For homelessness of a longer duration, the potential costs to the individual are much greater.

7.7 Whatever the cause of his or her homelessness, the private costs to the homeless person are enormous. When we make the effort to identify the costs of child and youth homelessness, the major contribution that all families make to the community in meeting financial and other responsibilities to their children — and the critically important role that the family plays — become clear. The homeless young person has inadequate shelter, or no shelter at all, and is therefore extremely vulnerable to all manner of threats to life and health. They also experience social costs because they lack a basic asset -- shelter — taken for granted by most. Linked with the absence of an income, or the lack of an income adequate for survival, the lack of shelter renders the homeless person highly dependent upon the goodwill of others and prey to their ill-will. The homeless child or young person is especially vulnerable.

7.8 Social isolation, alienation, loneliness and frustration are likely to be experienced by most homeless children and young people and many will suffer psychological injuries. One witness described the social isolation of homeless children, and their alienation from the institutions and shared goals of our society, as 'the most insidious' personal and community cost which they bear.'

Accommodation is fundamental to citizenship...The people who have no accommodation feel that it is an us and them thing...They feel entirely disenfranchised from it [society] and in the longer run it is going to be more damaging than any number of current youth suicides and the tragedy of child prostitution.

The most insidious [aspect] is that in a lot of respects [homeless] youth are not really full participants in our society...They are going to at best hope that society leaves them alone; at worst they are going to want to undermine it and feel that that is a moral and ethical thing to do because it is society that has stuffed them around...it is going to stuff their kids around as well.'

7.9 Inevitably the health of homeless children and young people will deteriorate and, as detailed in Chapter 19, Health Needs and Services, many typical health problems will be serious and long-lasting, and some will be permanent. Major health problems arise from a lifestyle that involves inadequate nutrition, poor hygiene, drug and alcohol abuse, multiple sexual partners and prostitution. In most cases, the costs of homelessness to the individual in terms of their health are demonstrably substantial. Early death from illness or violence or, sometimes, suicide, are the ultimate costs to the homeless young person; a price which the evidence presented to the Inquiry established that many homeless children pay.

7.10 The risks and pressures of being forced into an involvement with alcohol, drugs, prostitution and crime are major ones. The need to survive, as described in Chapter 5, The Experience of Homelessness, forces many homeless children and young people into illegal activities.

7.11 The more mundane, but also frustrating and isolating, costs of the difficulty, even impossibility, of continuing education, participating in job training, or obtaining employment, can also have long-term consequences. These consequences are clearly shared by the community as a whole as the 'opportunity cost' of forgoing the development and utilisation of the abilities and talents of large numbers of homeless
children and young people. Despite high and continuing levels of youth unemployment, the potential benefits to the community of using all human resources to their maximum potential is substantial, particularly in terms of the direct economic benefits including an increase in national income and taxation collection.'

7.12 As the remainder of this chapter describes, many of these individual costs are ultimately shared by others in the community and by society as a whole. Evidence presented to the Inquiry highlighted the private and often unquantifiable costs to the homeless young person as important costs which should not be ignored. The Inquiry was told:

We are presiding over the creation of a dispossessed under-class, alienated from wider society, unable to afford the barest necessities of life, forced into at-risk life-styles and crime merely to survive — all this at a time when Australia is generating unprecedented wealth.'

7.13 The Inquiry accepts that, as a community, 'we cannot afford the social cost of what is occurring in the lives of our young people'. In considering the economic costs detailed in the remainder of this chapter, the underlying social and individual costs must be borne in mind.

HOMELESSNESS EXACTS A HIGH PRICE FROM YOUTH. Chronic unemployment and involvement in the criminal justice and welfare systems are common among youth disaffiliated from their families.

Exploitation of homeless youth for criminal activity, drug consumption and pushing, prostitution and pornography occurs with disconcerting regularity. The social costs of persistent inhalent and drug abuse are severe. The costs to the health and medical systems and the justice system are difficult to estimate, but they are considerable. Homeless youth who are currently welfare clients are likely to be joined by others and become long-term recipients of welfare.

COSTS TO THE COMMUNITY

7.14 Dixon considered the economic costs of youth homelessness to the community in two distinct and separate categories. First, homelessness involves direct increases in government outlays. Second, individuals (other than those who are homeless) also directly suffer the consequences of homelessness. The latter costs include direct losses from crime and the associated higher insurance premiums and indirect costs resulting from a decline in community amenities and quality of life due, for example, to increased drug and alcohol abuse and personal fears for the safety of loved ones, one's property and one's self.

DIRECT GOVERNMENT COSTS: DIVISION OF RESPONSIBILITY

7.15 The provision of services to the homeless and the separate identification of the costs of homelessness borne by each level of government are both complicated in Australia's federal system as each level of government has a share in responsibility for the provision of funds and services. The costs of homelessness directly affect both the Commonwealth and State Governments.

7.16 Constitutional and historical responsibilities place the responsibility for the provision of the major services involved with youth homelessness with State governments. These include housing, health, education, crime prevention and correctional services. The States also assume responsibility for the care and protection of children without suitable family support through their children's services or community welfare departments. The Commonwealth has also assumed responsibility for homeless children and young people (and, indeed, for all children) to the extent that it has undertaken obligations by ratifying the Declaration of the Rights of the Child and incorporating it in Federal legislation in 1986. The Declaration and the responsibility undertaken by the Federal Government are discussed in Chapter 4, The Rights of the Child.

7.17 The Commonwealth's responsibility for direct financial outlays is traditionally regarded as lying primarily in the area of income support, a role which has been interpreted as involving responsibility primarily for direct payments to individual recipients aged 16 and over, and some assistance to families.
Over the years, the Commonwealth has, through shared cost programs under 'Section 96' grants, become involved with all major areas of State outlays, including health and housing. When shared Commonwealth funding is involved, the responsibility for administration either remains with the States alone or is joint, pursuant to Commonwealth-State arrangements, such as those established under the Commonwealth-State Housing Agreement of 1984.

7.18 The Commonwealth also uses its Constitutional power to direct grants to voluntary and other organisations to implement its programs without involving the States. In some cases, the States assist in determining the allocation of resources even where grants are made directly to organisations.

7.19 The responsibilities of local government authorities vary from State to State and also depend on the level of interest in each authority for the provision of community and welfare services. Evidence to the Inquiry revealed that some local government authorities are involved in housing projects by means of joint ventures with State housing authorities or within the Local Government and Community Housing Program (LGCHP) under the Commonwealth-State Housing Agreement. The most common role of local government authorities is in the provision of support services such as youth housing officers. The Community Housing Officer Project of the Waverley Council in New South Wales4 and the Wollongong Network of Illawarra Housing Services for Youth, are examples.

**Income Support — Shortterm**

7.20 The Commonwealth has primary responsibility for income support for families and children. The income support available to homeless children and young people is described in detail in Chapter 14, Income Support for Homeless Young People. The main components of income support to homeless young people are the Young Homeless Allowance (YHA) and, in common with other unemployed 16 and 17-year-olds, the Job Search Allowance (JSA). While the YHA is an income support payment specifically for homeless youth, it has been noted in Chapter 14 that only a small proportion of homeless young people are in receipt of the YHA.

7.21 Commonwealth financial assistance for homeless children under 16 years is by means of the Special Benefit which can be supplemented by the YHA. The number of successful claimants under 16 is very small. Commonwealth policy denying under-16-year-olds access to the same benefits as 16 and 17-year-olds is apparently premised on the assumption that State governments will accept responsibility for homeless children under 16 years through their child welfare networks.6

7.22 With the limited numbers of young people receiving YHA compared with the estimated number of homeless youth (see Chapter 6, The Incidence of Youth Homelessness), the Commonwealth does not bear a major social security cost associated with youth homelessness. Evidence presented to the Inquiry, and confirmed in Dixon's research, suggested that the potential demand for the YHA and the low success rate in obtaining the allowance indicate that the strict legislative and administrative obstacles to obtaining the allowance involve considerable 'savings' to the Commonwealth, at least in terms of immediate financial outlays.6 Child and youth homelessness, therefore, involve quite small additional outlays for the Commonwealth Department of Social Security, at least as the allowances are presently administered. These are estimated to be, at most, $11 million per annum.6

**Family Allowance and Family Assistance Payments**

7.23 The Commonwealth pays the Family Allowance and the Family Allowance Supplement on an income-tested basis to parents to assist with the maintenance and support of their children (up to 16 years). A child in an institution attracts slightly less than $10.00 per week in Family Allowance, but the Commonwealth does not provide a payment equivalent to the Family Allowance Supplement even when the child concerned is from a low income family. Indeed, it appears that the Federal Government took a deliberate decision when introducing the Family Allowance Supplement for low income families, not to pay the equivalent of the Supplement to children in institutions since the view was taken that these children are the financial responsibility of State governments."
The Department of Social Security terminates all Family Allowance and Family Allowance Supplement payments in respect of children who have left home, upon the notification of the parents. Thus the Commonwealth may, depending on the proportion of parents who notify the Department, make social security savings in respect of homeless children. No alternative arrangements exist to pay the allowances or their equivalents to homeless children directly or to the organisations which assist them by providing shelter.

Given that children in institutions do not receive the equivalent of the Family Allowance Supplement, it is perhaps unlikely that the Commonwealth would want to extend the Family Allowance and the Supplement to homeless children not in institutions. However, there would seem to be very good, if not compelling, reasons why children in institutions and otherwise homeless children should be eligible for the same Commonwealth assistance as children living in low income families. The States would, as they presently do, remain responsible for the remainder of the expenditure on children in institutions.

**Long-term Social Security Costs**

While Federal Government outlays on income support for homeless youth are relatively small in magnitude, the potential long-term impact on social security outlays that result directly from homelessness is likely to be substantial. Lack of income for homeless children and young people has two important aspects. First, it increases the difficulties of, and usually removes the scope for, continued schooling and participation in training and employment. Second, the lifestyle of homeless young people is likely to result in serious and often permanent health problems. Homelessness is likely to lead to longterm and chronic unemployment for many young people. Others, as a result of health problems accumulated during their homelessness, may become permanent invalid pensioners. Homelessness may also affect expected life span. Alcohol and drug abuse, poor nutrition and associated health problems, psychiatric disability and AIDS infection increase the number of unemployable young people and invalid pensioners in the community. In the long-term, then, the adult who was homeless as a child or young person may seek to claim Unemployment Benefit, Sickness Benefit or the Invalid Pension, and may be more likely than most to be a long-term beneficiary or pensioner.

In cases where homelessness is a transient or temporary phenomenon, there may well be no significant long-term social security costs. The longer the duration and the more severe the deprivations of homelessness, the less likely are the effects to be transient, and rehabilitation, should it be attempted, will be both a difficult and a costly process. There are, for example, major obstacles in the way of remedying a lack of basic education and chronic ill-health. Perpetual reliance on social security support is likely to result in such cases.

By increasing the numbers of unskilled and poorly equiped young people, homelessness increases the total number of people of workforce age dependent upon the Government for income support on a continuing basis. Such increased dependence on the social security system will increase long-term social security outlays and impose increased cost on the community.

Given the substantial costs resulting from continued reliance on social security benefits for extended periods, particularly as adult rates of pensions and benefits are greater than those for 16 and 17-year olds, the long-term social security costs of homelessness will clearly be more significant than the readily identifiable short-term outlays. This observation serves to emphasise the importance of prevention and rehabilitation programs to deal with the problems of homeless children and young people.

Homelessness among the female population may also increase the number of sole parent pensioners through both unwanted and planned pregnancies. Homeless young women face the same difficulties in obtaining the YHA and Unemployment Benefits (including JSA) as males, but there are fewer administrative obstacles to obtaining the Supporting Parents Benefit. The Supporting Parents Benefit is payable at any age to a person with a dependent child and provides a higher level of income support than the YHA or the single rate of Unemployment Benefit — although, of course, it must support two people. The risk of homelessness faced by sole parents is substantial. Sole parents are, as discussed in Chapter 9, Family Poverty and Isolation, more likely than most parents to live in poverty. They and their children are often at risk of homelessness, even if they are not actually homeless. They are likely to live in inadequate housing and their children are more likely to be unemployed when they grow older.
7.31 Estimates can be made of the long-term costs of social security payments for a young person who remains on the Supporting Parents Benefit. On an annual basis, the sole parent receiving the Benefit costs the community around $9,000 a year in terms of Benefit, Mother's/Guardian's Allowance, supplementary rent assistance, the Pensioner Health Benefit Card and associated services. Most homeless young people are unemployed. At 16 and 17 years of age they may be entitled to JSA ($25 per week: $50 at independent rate). Yet a single unemployed young person without dependants involves much lower social security costs than does a supporting parent of the same age because of the lower level of benefits payable. For 16 and 17-year-olds, the maximum rate of Job Search Allowance is $2,600 per year.

HOUSING COSTS

7.32 The major government funding for the accommodation of homeless young people is outlayed under the Supported Accommodation Assistance Program (SAAP), especially the Youth Supported Accommodation Program (YSAP) component. Funding for youth housing in the State public housing sector under the Commonwealth-State Housing Agreement is modest in comparison. The YSAP program provides emergency accommodation for young people and is by far the most significant government outlay for homeless youth. In 1984-85, the YSAP program was funded to a total of $14.5 million shared between the Commonwealth and State/Territory Governments. By 1987-88, outlays were $28.2 million, and $32 million is projected for YSAP expenditure in 1988-R9. As detailed in Chapter 15, Youth Supported Accommodation Program, services established with this expenditure can accommodate only one-quarter to one-third of all homeless young people referred to them.

MEDICAL AND HEALTH COSTS

Short-term Costs

7.33 Medicare and the continued provision of free health care in public hospitals ensure that the bulk of the health costs incurred by homeless children and young people are borne by the Federal and State Governments. Homelessness is likely to increase the total health outlay because of the health problems associated with the homeless young person's lifestyle.

7.34 Homeless children and young people are often reluctant to use health facilities except in emergency situations, despite the potential and actual health problems they face. Necessary preventative action to deal with health problems is often not sought because of the itinerant lifestyle and the young person's lack of information and concern about even chronic health conditions (see Chapter 19, Health Needs and Services).

7.35 Even if homeless children and young people recognise the need for treatment, evidence to the Inquiry points to the difficulty of ensuring follow-up treatment. Successfully taking a course of treatment presents problems to young people with an irregular lifestyle. The greater the involvement of homeless young people in drug and alcohol abuse, and their exposure to disease and illnesses, the more potentially serious the problems.

Longer-term Costs

7.36 There is evidence of a small but significant incidence of HIV infection in homeless children and young people. Based on evidence to the Inquiry, it is clear that homeless children are particularly vulnerable to AIDS due to their lifestyle (including drug abuse and casual sexual relations) and limited means (making safe sex and safer intravenous drug use difficult if not impossible). The potential costs to the community of widespread HIV infection among homeless children and young people would be substantial. In a survey in August 1988 of over 1,000 homeless children in New York, it was reported that one in 14 (approximately 7%) are now infected with the AIDS virus. The incidence was evenly divided between homeless boys and girls under 21. While homelessness is not the cause of AIDS, there is, therefore, now extremely disturbing evidence that the incidence of AIDS among homeless young people is very substantially higher than the national or local average. While every city is different, there are parallels between New York and Sydney for example, which we would be foolhardy to ignore.
of a single case of AIDS in Australia has recently been estimated at between $400,000 and $600,000. This total includes the cost of treatment as well as the loss of productivity.

7.37 In Chapter 19, Health Needs and Services, we refer to evidence given by a Sydney doctor that 85% of homeless girls under 18 attending a major health centre in central Sydney have had genital warts virus — now known to have a very strong association in the longer term with cervical cancer. Again, there is little doubt that the cost to the community, as well as to the individuals concerned, will be substantial. And again, while we do not know the incidence of this virus in the general community, there is little doubt that these alarming statistics are much higher than the overall rate of infection in the community.

7.38 As with social security outlays, therefore, homelessness is almost certain to result in very substantial longer-term health care costs for the community, especially with the emergence of chronic, and even life-threatening, health problems such as alcoholism, cervical cancer, chronic respiratory illness and AIDS.

COMMUNITY SERVICES COSTS

7.39 Apart from the YSAP outlay, the major responsibility for community services for homeless children and young people rests with the States. State welfare departments incur few direct costs for homeless children. Their outlays are primarily concentrated on wards of the State and priority is given to young children who either have no family or have been removed from the family for their protection. Evidence to the Inquiry has revealed a general unwillingness on the part of the States to become involved with homeless children in the 12 to 15 year age group who are not brought to their attention through the courts.

7.40 There is no doubt that significant costs would be involved if the States were to attempt to effectively address the current problems of child and youth homelessness. If, for example, the States were to take into their care all homeless children and young people aged 12 to 15 years, major outlays on at least 8,500 homeless people would be involved. The New South Wales Government intends, in fact, to move in this direction, empowering police and welfare officers to take homeless children into care while attempts are made to reunite them with their families. In order to achieve this, the New South Wales Government approved additional funding for YSAP services of almost $3 million in 1988-89 to bring total SAAP funding for the year to $36 million. The extra funds are to be spread among crisis accommodation services in the State.

EDUCATION AND TRAINING COSTS

7.41 Primary responsibility for the provision of education and training lies with the States. The Commonwealth assists in a major way through its funding assistance for schools and its major 'Section 96' grants for tertiary education. The Commonwealth also provides a wide variety of education, employment and training programs through the auspices of the Department of Employment, Education and Training. Evidence to the Inquiry and the research undertaken by Dixon reveal that education and training of homeless youth is a neglected area. Homeless youth are not specifically targeted by significant training and placement programs and tend not to utilise those which are available.

7.42 In order to reduce the long-term costs and impact of homelessness, solutions realistically addressing the education and training needs of homeless children and young people would involve substantial outlays. Ideally, programs would be resource intensive and would allocate small numbers of students to each teacher. However, the long-term costs to the community of supporting illiterate and poorly-educated children and young people are sufficiently large to justify a substantial allocation of resources to remedial and preventive programs. The potential savings would arise in reduced social security outlays, reduced unemployment and greater productivity of the workforce.
CRIME PREVENTION AND CORRECTIONAL SERVICES COSTS

Costs to State Governments

7.43 State Governments have responsibility for crime prevention, administration of justice and the provision of correctional services. Homelessness has a significant impact on these outlays because child and youth homelessness often leads to criminal activity" and the associated need for correctional services. Finding somewhere to sleep and money for food was reported as an impetus to crime in all cities:

"Often they break into buildings for a place to sleep...They get involved in criminal activities using drugs, smack or alcohol. That is a situation they are forced into because they do not have adequate means of income."

Similar evidence was given to the Inquiry by a Children's Court Magistrate in New South Wales:

"They are kids who have committed offences against property, such as shoplifting. Invariably the offence they commit is a minor offence and invariably it would seem from the goods that are stolen or the amount of money that is stolen, that it is probably money stolen to survive."

7.44 All States and Territories currently face major pressures on correctional facilities, where the cost of maintaining each individual in a facility ranges from as low as $18,000 per year, to a figure as high as $150,000 per year for high security prisoners." The New South Wales Department of Corrective Services recently estimated its cost per prisoner as $25,136 per year.

7.45 While data are not available, there would appear to be little doubt that the impact of homelessness adds significantly to financial pressures on law enforcement and the provision of correctional facilities. The Australian Institute of Criminology attempted to estimate the costs of crime in terms of the cost of imprisonments and the cost of associated court and police resources. Based on 1986-87 figures, the total cost per prisoner is estimated to be $40,000 per year. The evidence presented to the Inquiry clearly established that there is a significant relationship between youth homelessness, breaches of the law and, in some cases, imprisonment (see also Chapter 5, The Experience of Homelessness).

Costs to the Community

7.46 The total cost of all crime to the community is substantial. Other than the direct loss to the individual through burglary, additional outlays are needed to protect possessions or to gain insurance cover. Householders and car owners in high risk areas are required to undertake substantial private expenditure in order to acquire minimum insurance coverage. In Sydney, an outlay of approximately $300 is involved for an ordinary householder in a high risk area to install deadlocks and other security measures to meet the requirements of insurance companies." Individuals concerned about theft voluntarily spend much larger sums on security protection than the minimum essential requirements of insurance companies even if they are comprehensively insured.

7.47 Evidence to the Inquiry strongly indicates, however, that homeless children and young people — if involved in criminal activity — are more likely to commit minor offences for survival purposes. There are, nevertheless, two areas in which substantial costs — financial and human — may be incurred as a direct result of the types of offences known to be committed by some homeless young people. Money stolen to support drug habits will be very substantial in many cases, although it should be noted that some young people, according to evidence to the Inquiry, preferred to prostitute themselves to obtain the necessary funds. Of greater concern to the community are the sometimes violent (and sometimes fatal) muggings which are generally committed for a relatively small amount of money.
APPROACHES TO REDUCING OR ELIMINATING THESE COSTS

7.48 The potential benefits of effectively addressing the problems of child and youth homelessness are substantial — for the individuals involved, for the community and for governments at all levels. The major beneficiaries would be the homeless children and young people who would be assisted to obtain housing, good health, a safer lifestyle and the prospect of employment and an independent income. The community would also benefit from reduced future social security payments, crime prevention and correctional outlays, lower insurance premiums and an improvement in the quality and amenities of life. The potential social security savings, which include reduced payments of Unemployment Benefit, Supporting Parents Benefit, Sickness Benefit and Invalid Pensions, would be substantial. The Australian community as a whole would benefit both from the reintegration of these young people into social life and from their enhanced productivity.
Notes
2. I. O'Con, *Most of us have got a lot to say and we know what we are talking about*: Children's and Young People's Experiences of Homelessness (1988) at 291.
4. *Id*, at 600.
5. *Ibid*. See also, D. Hatfield, *Transcript* at 605.
7. T. More, Developmental Youth Services Association (NSW), *Transcript* at 65.
8. K. Ferdinand, Fusion Australia Launceston (Tas), *Transcript* at 1530.
13. D. McConackie, Wollongong City Council (NSW), *Transcript* at 1865.
15. *Id*, para 46.
17. *Id*, para 52.
18. M., para 57.
19. *Id*, para 60.
22. *Id*, para 65.
23. *$12 per week*.
24. Inapplicable if the person is a tenant in public housing.
26. See Chapter 14, *Income Support for Homeless Young People*, which details the difficulty of establishing eligibility for the independent rate of JSA.
28. The survey was organised by Covenant House, a highly reputable agency caring for homeless children, and the tests for seroprevalence were carried out by the New York State Department of Health.
29. ‘AIDS to cost us $390m a year’, 23 Nov 1988 *Sydney Morning Herald*.
32. The NSW Minister for Family and Community Services, Mrs Chadwick, reported in ‘Street kids aid up by $2.9m’, 17 Nov 1988 *Daily Telegraph* at 13.
35. See generally Chapter 5, *The Experience of Homelessness*.
36. M.W. Lee, Springvale-Chelsea Youth Housing Project (Vic), *Transcript* at 1087.
40. Dixon, *op cit*, para 11