Supporting Culturally & Linguistically Diverse Older Women at Risk of Homelessness

Tuesday 26 March 2024



OUR VISION

All aged care consumers in Australia experience inclusive and accessible care

OUR PURPOSE

To build the capacity and capabilities of Australian aged care providers to deliver services that are welcoming, inclusive and accessible

OUR SERVICE AREAS



Inclusive practice training and workshops



Capacity building to promote cultural inclusion and equity



Diversity advice and consulting

The Centre for Cultural Diversity in Ageing is supported by Benetas & funded by the Australian Department of Health and Aged Care through the Partners in Culturally Appropriate Care (PICAC) program.



Fiona York

Fiona has been working with older people for almost 20 years in various roles within the community sector, including elder abuse, community aged care, cultural diversity, and most recently in housing.

She has post-graduate qualifications in Community Development, Ethics and Legal Studies and brings a social justice perspective to all aspects of her work.

Fiona has worked with Housing for the Aged Action Group since 2016. She has been in the Executive Officer role since 2018, leading the organisation's strong commitment to diversity and advocacy for older people in housing stress.





Housing for the Aged Action Group

Changing Lives. Changing the System.



Housing & Homelessness and the unique needs of older people







Who we are...



Housing for the Aged Action group is a community organisation campaigning for housing justice since 1983

We believe in a society where older people have safe, secure and affordable housing





HAAG's work



HAAG

- Incorporated Association, registered Charity with DGR status
- Over 800 members, mostly from Victoria but increasingly interstate
- National advocacy includes:
 - Supporting lived experience groups in NSW, Vic, Qld
 - NSW Ageing on the Edge forum
 - Federal advocacy aged care, housing and homelessness reform

Home at Last

- Victoria-wide Information & referral service for people 50+ years
- Short-term case management support in north-west metro Melbourne,
 Western Victoria and Goulburn-Hume
- Victoria-wide Retirement housing advice and advocacy
- Early intervention community education targeting CALD and now LGBTI older people
- Care finder to assist people to link with aged care and other services



Why housing is important



Housing affordability is the most important factor in determining older people's wellbeing.

Index of Wellbeing for Older People www.benevolentsociety.org.au





Less older people live in homes that are owned outright



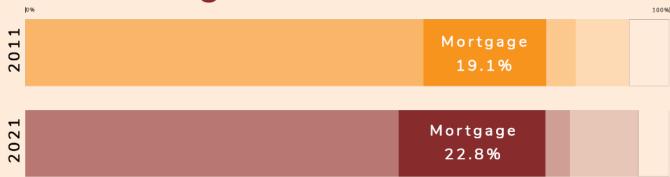
Australia's retirement system is based on the assumption of home ownership. This is increasingly not the case, and these trends are likely to continue. This has implications for pension rates, delivery of aged care, social connections and health and well-being.

DOI: https://doi.org/10.26185/87bq-4190





The proportion of older people living with a mortgage is increasing.



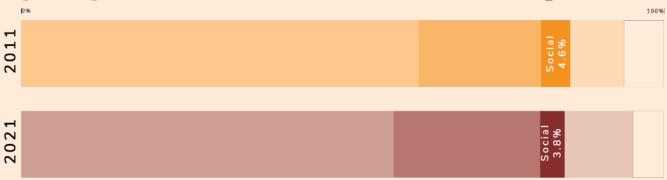
The number of older women living in a home with a mortgage increased at a greater rate (68%) than the number of older men living in a home with a mortgage (58%).

The number of older people living in low income households with a mortgage nearly doubled in ten years.

DOI: https://doi.org/10.26185/87bq-4190



Decreasing proportions of older people live in social housing.

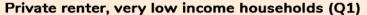


The proportion of older people that live in social housing has decreased as a proportion of the population, and the number of older people living in social housing has increased over the last decade at a rate that is *much slower* than the rate of population growth in this age group (11% compared to 34%), indicating failure to meet the needs of our ageing population.

DOI: https://doi.org/10.26185/87bq-4190



Private rent is increasingly unaffordable, especially for the lowest income households.



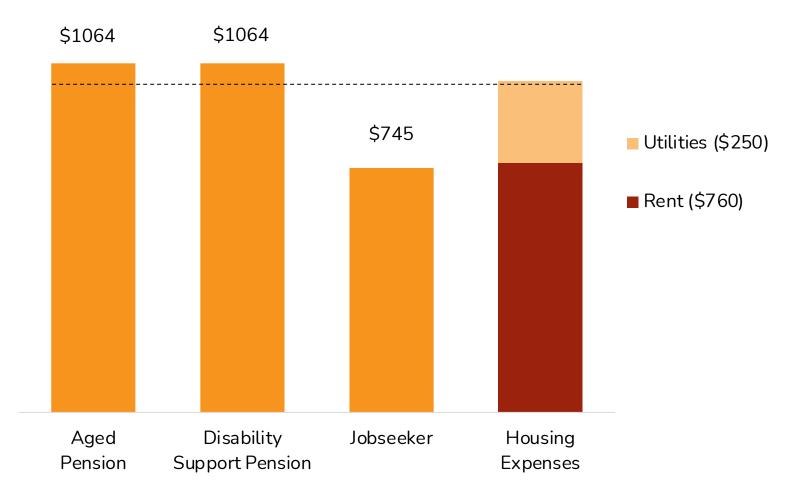


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Renting is unaffordable

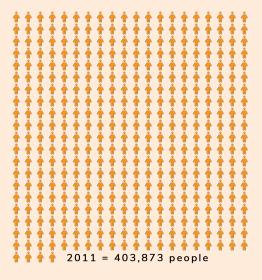


Fortnightly Income vs Housing Expenses



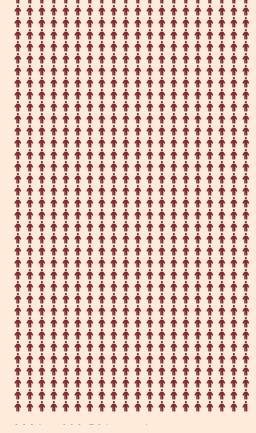


The total number of older private renters increased by 73%



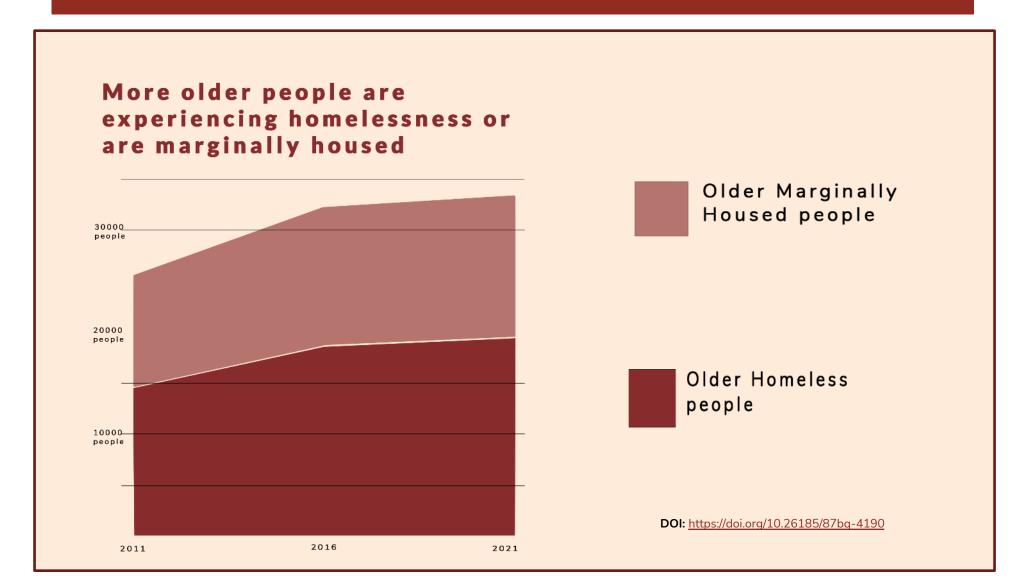
 $\dot{\uparrow}$ =1000 private renters over 55

295,688 more people rented privately in 2021 than in 2011, making a 73% increase. This is more than double the rate of increase in the number of people in this age group in the population (34%) in the same period.



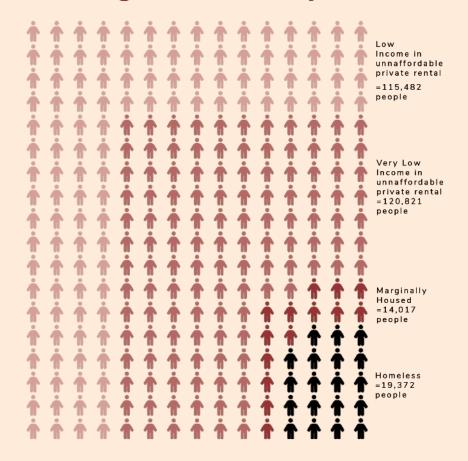
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This leaves 270,000 older people homeless, marginally housed or renting a home they can't afford



♠ = 1000 people

Growing numbers of older people in Australia live in private rental and in marginal housing, and more older people are experiencing homelessness.

Housing insecurity is increasing and affects older people across the housing system.

DOI: https://doi.org/10.26185/87bq-4190

Older women and homelessness





A lifetime of gender discrimination has meant women aged 55+ are at increased risk of experiencing homelessness.

1 in 5 people on Jobseeker are women over 50

405,000 women over 45+ are at risk of homelessness

Older homeless women more likely to be in "overcrowded" dwellings and older men more likely in boarding houses

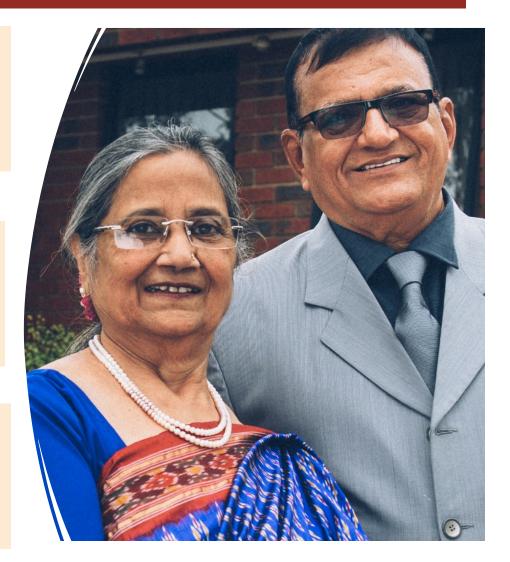
CALD Communities



Migration History plays an important part in risk of homelessness

Assurance of Support visas can make people vulnerable

Services may be difficult to access or not well known



Older Migrants & homelessness

Migrants aged 55+ from non-English speaking countries account for 15% of the overall population experiencing homelessness.

30% are from SE Asian region (Vietnam, Myanmar, Philippines) with 58% men and 42% women

The majority are in "severely crowded dwellings" and 26% are living in boarding houses

Older Migrants & marginal housing

Migrants aged 55+ from non-English speaking countries account for 29% of the overall population living in marginal housing

33% are from SE Asian region (in particular Vietnam) with other high numbers from China, Lebanon and Afghanistan

95% live in "crowded dwellings" and 5% are living in caravan parks

Our service data shows:



80% of HAAG's clients are in the private rental market

The top three reasons for seeking support are:

- Housing affordability or financial difficulties
- Housing crisis e.g., eviction
- Inadequate or inappropriate dwellings

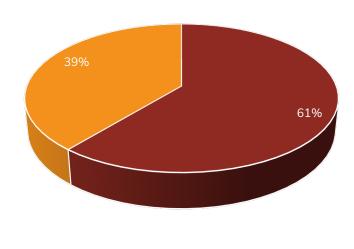
Half of HAAG's clients have mobility issues affecting their housing

64% are CALD (top languages: Arabic, Mandarin, Spanish, Greek, Turkish)

Our CALD clients

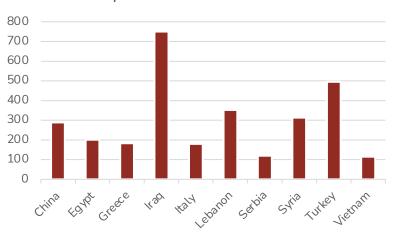


Culturally & Linguistically Diverse - Home At Last Clients (2022-23 FY)

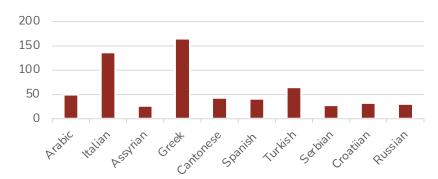


■ Yes ■ No/Unknown

Top ten Countries of Birth



Languages other than English at home



Accessing housing

- Each state has different ways of accessing social housing, with different eligibility criteria.
- Many homelessness services are crisis-focussed and may not be culturally appropriate or suitable for older people
- Access to aged care for people at risk of, or experiencing, homelessness is 50 years and older (due to premature ageing) under the Aged Care Act.
- Some residential aged care providers have extra funding to assist people who have experienced homelessness
- Care finder includes assistance to access housing (formerly the Assistance with Care and Housing program)

Our work with CALD communities

At risk of homelessness: Preventing homelessness in older culturally and linguistically diverse communities (2015)

- A ground-breaking initiative that improved access to affordable housing options for older people in CALD communities in Victoria
- Collaboration with ethno-specific services and bilingual community leaders
- Resulted in a 300% increase in number of referrals from target communities

https://www.oldertenants.org.au/publications/risk-homelessness-preventing-homelessness-older-cald-communities-0

Contributing factors - homelessness

Family conflict and family breakdown

"Some people can be settled (in Australia) for a long time, they sign as a guarantor for their family, and lose their house when their children go broke."

"Many people from our communities came after the war and didn't get a chance to establish themselves in Australia, so they live with their families who sometimes throw them out once their children are grown up."

Lack of affordable housing

"I know a lady who lived with their son, she was offered a housing commission in Morwell (she lived in Dandenong) - she didn't accept it because she was lost- she was lost already. She didn't know English and she couldn't move away from her community."

Inappropriate housing

"I have a client who is in her late 70s and she was in private rent, she needed hand rails and she asked the landlord to put them in and the land lord refused..."

• Different living arrangements compared to country of origin "In China the mum and dad will have a house and the children will live in that house, but

when they come to Australia it is reversed. This causes some tension".

Barriers to accessing services

Need for flexibility in delivery and messages

"We need to make the information that we give simple because sometimes it can be too much and it can be confusing. We need to keep repeating in different ways to make sure the message is very clear. We need to use case studies. Some people are too stressed to take in the information. The Assyrian Chaldean, most of them have come from war in their country, some of them have lost their husband, their kids - there is a lot of trauma, depression, stress. It can be difficult to understand"

Lack of confidence in using services

"If they had to face the situation in their own country they would somehow manage, but when it comes to a situation in Australia they rely more on their children, even for simple issues like shopping.

Stigma

"Culturally the Indian seniors are good at suffering. We are very good at hiding these problems, and saying that we need help from the government is the ultimate 'shame situation'.

Social isolation

In some areas the only point of contact women have with the outside world is through their children, or nurses

Our work with CALD communities

A Home for Diversity (2016)

- Training developed in consultation with our CALD reference groups to improve homelessness services cultural competency
- Key recommendations from CALD group to services:
 - Actively promote your service within communities
 - Be aware of stigma and community perceptions
 - "word of mouth" is a powerful tool
 - Elder abuse prevents people from acting on their housing issue
 - Specific communication skills are needed

"Our people always relied on each other so they will need a lot of convincing that help is available"

CALD reference group

The HAAG Cultural Diversity Reference Group is a group of service providers and community members who have an interest in making HAAG more responsive to the needs of their community (and Culturally Diverse Communities more generally).

It currently meets every two months (hybrid – both online and inperson).

Work includes

- Making sure Home at Last is responsive
- Having input into submissions
- Participating in consultations
- Co-design promotional materials
- Participate in bilingual worker training



In-Language Resources

- Translated brochures and fact sheets
- Four videos overdubbed into 10 languages (co-designed with our CALD reference group

https://www.oldertenants.org.au/multicultural



Care Finder



Care Finders assist people to access aged care and other supports in the community, including housing and health services.

Care Finders can assist with:

- Arranging an assessment with My Aged Care
- Attending and providing support at the assessment
- Finding and short-listing aged care providers
- Completing forms and assisting with aged care service agreements

To be eligible, a person must:

- have no carer or support person who can help them, or
- not have a carer or support person they feel comfortable or trust to support them, and
- be eligible for government-funded aged care

HAAG Contact details





Home at Last

1300 765 178



HAAG

9654 7389

www.oldertenants.org.au

HAAG Membership



Membership is FREE
Campaign for housing justice!
Have your voice heard.

Call **9654 7389** to get involved or go to: www.oldertenants.org.au



Word Cloud

What kind of supports do you offer older culturally diverse women?

Go to menti.com & enter code 4867 6266

Or click link in chat

Or scan the QR code





Robert Padilla

Robert has worked in the Social Services field for 27 years, including 22 years here in Australia.

He holds a bachelor's degree in Clinical and Counselling Psychology and a bachelor's degree in Sociology. Robert has worked in many environments here in Australia including Child Protection, Disability Services, Diagnostics and Social Housing.

Robert now specialises in social inclusion projects and is currently working in Uniting's Social and Affordable Housing Fund (SAHF) focusing on advocacy, data reporting, client outcomes and tenant welfare.





Supporting Culturally Diverse Older Women at Risk through affordable housing options

Robert Padilla, Manager – Data Reporting Uniting Affordable Housing



The Current Situation.

Homelessness among older women has increased 40% nationally between the 2011 and 2021 Census'.

• The number of people nationally aged over 55 accessing specialist homelessness services has risen from 14,300 in 2011-23 to 27,300 in 2022-23. Women make up 53% of this group.

Older women from culturally and racially diverse backgrounds experience
 additional challenges such as language and cultural barriers, lack of awareness of
 existing support services and discrimination.

 Digital exclusion' is another barrier where older women from culturally and racially diverse communities may not have access to the internet or technology required to apply for and access services.

Older women remain the fastest growing homeless cohort in Australia.



Uniting's role in providing affordable accommodation

Uniting has provided 600 affordable dwellings in New South Wales with Single Older Women being our priority cohort.

- While these dwellings are primarily integrated within our existing Independent Living Villages a small percentage of dwellings will also be co-located within Uniting's new development projects.
- Uniting's affordable housing program is currently housing 714 community housing tenants.
- While Uniting's primary target group is women aged 55 or older, we are willing to assist anyone who meets the eligibility criteria in consideration of their priority and circumstances.
- We are currently exploring options on how to additionally increase our affordable rentals portfolio.

Where our tenants come from

Uniting sources 80% of our affordable tenant base from Housing Pathways

'Pathways' is a NSW government managed database of tenants currently waiting for a housing placement and establishes your eligibility and housing priority.

Who is eligible?

- Australian citizens or permanent residents
- Residents of New South Wales
- Those who meet income eligibility

What you will need

- One form of ID for each household member over 16 years
- Your Centrelink number, Medicare Card or Drivers Licence
- Documents supporting your need

http://www.housingpathways.nsw.gov.au/how-to-apply

Or 1800 422 322 between 9am and 5pm

Our Priority Cohort

Uniting is currently housing 400 single older women in its affordable housing program

- 22% of our tenant cohort identified as being homeless prior to accepting their accommodation with Uniting.
- 25% of our single older women cohort identify as culturally and racially diverse.
- 30 different cultural backgrounds including First Nations Peoples currently reside in our program.



So much more than bricks and mortar

Uniting's commitments to our tenants only just begin once a prospective resident is placed in a dwelling.

- We offer an outcomes focused program that includes a 'wrap around' case management and coordination component designed to support each tenants' individual needs by providing them with the tools they need to improve their lives.
- As part of services provision, we assess a tenant's needs, work with them to develop individualised and meaningful goals as part of their Support Plan and periodically check in to see how they are travelling against their plan.
- Tenant outcomes remains the primary focus of our affordable housing, its much more than just accommodation.

Delivering services in a culturally responsive way

Providing a holistic assessment of each tenant's unique needs by respecting their culture, language and religious beliefs.

LA identifies as an Afghan woman and is very happy with her accommodation; she feels safe and secure. She's now in a position to learn English and the case management team have connected her to an English tutor in her home as well as a local church who performs their service in Dari.

Enhancing access and opportunities to participate in meaningful and relevant activities and programs.

ZE identifies as an Iranian woman and arrived at Uniting with complex health issues, little English and very few personal possessions. The Village rallied around her and were able to furnish her unit from items within the village that other residents donated including a bed. The Support Advisor was able to negotiate a fee reduction for her to attend the local aquatic centre and commence an exercise routine to assist with her health issues. She is attending an English class at the local church on Thursday nights and the Support Advisor was successful in linking her in with a Farsi speaking group that offer a variety of social gatherings to maintain links to her cultural community.



Our Case Management Specialists

A highly specialised team with qualifications, skills and experience in ageing, homelessness, Dementia, Mental Health & Disability to assist our tenants with -

- National Disability Insurance Scheme applications
- Legal Services and Support for women escaping domestic violence
- Successful networks and linkages with mental health professionals
- Squalor and Hoarding specialists
- Guardianship applications

Well networked within Uniting providing linkages to

- Home and Community Care for Packaged Care & Commonwealth Home Support Programs;
- Disability Team for linkages with NDIS;
- Residential Aged Care facilities for those requiring 24/7 support and assistance promoting an ageing in place culture.

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Challenges we face

Our single older female cohort has experienced

- Relationship separations, pay and superannuation gap issues and in some instances domestic and family violence.
- Our culturally and racially diverse female cohort have experienced language and cultural barriers, discrimination in finding employment, and a lack of community or family support.
- In many circumstances there is a significant lack of awareness of support services currently on offer.
- Due to previous traumatic experiences, some tenants take longer to open up and talk about their experiences and goals for a better future.
- There is a greater need for behavioural re-programming to address inappropriate coping skills

Why accommodation is so important

Uniting understand that meeting the needs of secure housing is the first step to stability, emotional well-being and future security.

- Tenants are supported to achieve financial stability. The ultimate goal is for someone to become so secure they exit the program. We have not evicted one tenant on the basis of their financial situation.
- Applying the Personal Well-Being Index at the start of tenancy and every 12 months thereafter, we
 have the evidence base that the longer you live in secure housing, your self-reported results on your
 PWI scores drastically increase.
- On our recent tenant survey, 90% of our cohort expressed their satisfaction on Standard of Living,
 Personal Relationships and Future Security.

What Success Looks Like

Rowena's Story - One of our First Nation's Tenants

"My husband and I were married for 32 years. I had a great job. A lovely little house. Two beautiful children," shared Rowena.

Life threw significant challenges her way. Her husband and son passed away unexpectedly, she felt isolated and turned to substance abuse. She was in and out of prison, but most of all, "I felt isolated by the stigma of my past,"

While in prison, she decided to get her life in order, but when she was released, she had nothing.

"I lost my home, the prospects of working looked impossible and I had an estranged relationship with my daughter and grandchildren," she said.

Uniting found Rowena living in a crisis shelter

"I never thought I could live in a retirement village. But when I moved in and I saw Nugget [her dog] running around the backyard, it really felt like home.

Most women come out of jail with mental health issues. By having a place to come home to is the biggest way to mend your life and get it back on track.

At Uniting, I feel safe, welcomed by everyone and included. I even have a cup of tea with my neighbours."

Rowena - four years later in her secure accommodation

"And here I am, four years later, I've finished my degree in Criminal Psychology and I'm working supporting women within the criminal justice system.

I'm feeling really proud about my accomplishments, working to gain funding grants to improve the libraries within the Women's Correctional System, including gaining access to many First Nation's People's authors for aboriginal women in custody, who are grossly overrepresented in the system yet have no access to culturally appropriate reading materials."

Rowena has also made tremendous gains in reconnecting with her family. "When my life was spiralling it had a very negative impact on my and my daughter's relationship and we became estranged and I no longer saw my grandchildren, but that's all changed. We have reconnected and they visit me, and I visit them, like a normal family again."

This is only possible because of Uniting. It's impossible to get your life back on track without a stabile home. I live in a community now, we know each other, we care for each other, we look after each other. I feel safe, I feel secure, I have my family back, I feel like I can accomplish anything again. My home has provided me with the secure foundation to live and achieve again. I can't convey my gratitude."

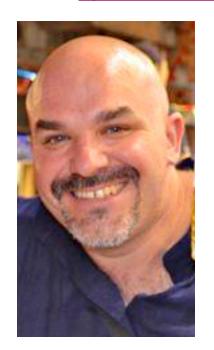
In Summary

What is your organisation doing to meet the growing female homelessness crisis?

- Additional affordable housing is a critical element towards managing the growing female homelessness crisis in NSW.
- The support required is more than just a dwelling, it requires a comprehensive program to support an individual by providing them with the tools to improve their lives more sustainably.
- Assistance is complex, and achieving the desired results isn't always easy or straight forward.
- Resources are finite, a greater emphasis on effective resource management is required to achieve the desired results.
- The changes we are making in our tenant's lives have benefits for the entire community.

Thank You!

Robert Padilla
Robert Padilla, Manager – Data Reporting
Affordable Housing
Email rpadilla@uniting.org



Visit
uniting.org
Or call us at
1800 864 864



Always welcoming you, exactly as you are.



Answer in the Chat

What are some steps your organisation can take to deliver more inclusive services to very diverse individuals?



Q & A Session



Answer in the Chat

What have you found most useful today?



Where to go for support



Centre for Cultural Diversity in Ageing Interactive Webinar Series 23-24



July Culturally Appropriate Care in Regional Areas

Aug Accessing Diverse Media

Sep Supporting a Culturally Diverse Workforce

Oct Inclusive Service Provision through an Intersectional Approach

Nov Cross-cultural Communication in an Aged Care Setting

Feb Developing a Culturally, Linguistically and Spiritually Appropriate Care Plan

Mar Supporting Culturally and Linguistically Diverse Older Women at Risk of Homelessness

Apr Navigation Programs Supporting Culturally Diverse Seniors to Access Aged Care Services

May Culturally Inclusive Recreation and Social Support Program Activities

June Overcoming Social Isolation Amongst Culturally Diverse Seniors

Book at bit.ly/IWS-23-24



CDP All webinars can be counted as time spent relating to Continuing Professional Development for nurses to meet the CPD registration standard





Aged Care Diversity Framework

The Framework works to embed diversity in the design and delivery of aged care services.

Linked to the Diversity Framework are different action plans for diverse groups, including a CALD Action Plan.

For more information please visit: https://www.health.gov.au/our-work/aged-care-diversity-framework-initiative





Inclusive Services Standards and Aged Care Quality Standards



The Australian Aged Care Quality and Safety Commission references the Inclusive Service Standards as a key resource in assisting providers to comply with the Aged Care Quality Standards.

Meeting the performance measures in the Inclusive Service Standards provides evidence that an organisation is working to embed an inclusive non-discriminatory approach to its delivery of care and services.

Fore more information about the Inclusive Services Standards, visit www.culturaldiversity.com.au/resources/inclusive-service-standards



Everyone has a story – free learning module



Everyone has a story

Delivering culturally inclusive care



Everyone has a story: Delivering culturally inclusive care module by the Aged Care Quality and Safety

Commission was created in partnership with the

Centre for Cultural Diversity in Ageing.

To learn more visit:

<u>culturaldiversity.com.au/training-development/</u> <u>everyone-has-a-story</u>



Communication Cards & Aged Care Signage

Bilingual Communication Cards, Phrases & Signage depict a wide range of daily activities & situations. They can be used to prompt discussion, assist with directions & clarify a client's needs.

The Cards cover themes such as:

- Food, Drink
- Personal Care
- Feelings, Pain
- Religion, Spirituality
- Medical & Health Specialists.

They're available in 70 languages & free to download from our website.

Go to Multilingual Resources on the home page <u>culturaldiversity.com.au</u>





Practice Guides

- Culturally Inclusive Feedback
- Communication
- End-of-Life Care
- Food and Nutrition
- Living Environment
- Ten Steps to Developing a Diversity, Equity and Inclusion Plan in Aged Care
- Spiritual Support
- Working with Bilingual Staff
- Interpreters Policies
- Accessing Diverse Media
- Digital Inclusion
- Accessing Interpreter Services
- Effective Co-design with Consumers from Culturally and Linguistically Diverse Backgrounds



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Podcast



To listen visit:

culturaldiversity.com.au/news-and-events/podcasts



Listen on Spotify



Listen on Google

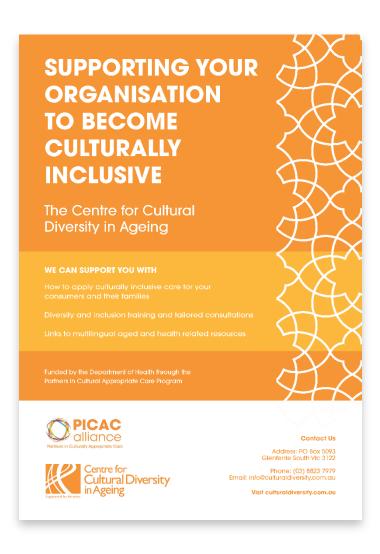


Listen on Apple





Poster



Download from

culturaldiversity.com.au/about/promotional-posters



Resources Partnership Program

The Resources Partnership Program supports aged care organisations to embed key diversity resources into their learning management systems, learning and development programs, and internal communication campaigns.

How to join the program:

- Review the 10 resources.
- Use the form on our website to select the resources you'd like to use.
- Complete the form and agree to our terms and conditions.
- We'll contact you to discuss your needs.
- We'll supply you with links, images, text and SCORM files.

The Resources Partnership Program is open to Australian Government funded and subsidised aged care organisations.

Visit: https://www.culturaldiversity.com.au/resources-partnership-program



Different languages, same aged care

One of the 2021 Aged Care Royal Commission's key recommendations was to ensure that diversity is core business in aged care. **Different languages, same aged care** is funded by the Department of Health and Aged Care in partnership with Icon Agency and aims to:

- Enhance the ability of senior Australians to access information through the timely and targeted provision of translating and interpreting services
- Produce and translate information to allow aged care providers to communicate key written messages to their care recipients in languages other than English and other accessible formats

Aged care providers can request in-language materials for free through a dedicated website by registering their request + any additional materials they want translated at diversityagedcare.health.gov.au



My Aged Care Provider Specialisation Verification

- The Royal Commission into Aged Care Quality and Safety recommended that providers' diverse needs specialisation claims are verified to improve accuracy and reliability of providers' profiles on My Aged Care.
- As part of its response to Recommendation 30 a(iii) Designing for diversity, difference, complexity and individuality, the Government implemented the My Aged Care Provider Specialisation Verification initiative on 27 June 2022.
 - The initiative puts in place a mechanism to check the accuracy of claims made by providers to deliver specialist care for older people with diverse backgrounds and life experiences.
- Prior to this date, providers could indicate that they provide specialised care without verification of these claims.

Objective

- Ensure more reliable information is available to older people with diverse backgrounds and life experiences, as well as their loved ones and representatives, when they are making decisions about their care providers.
 - The initiative helps people find the care that is right for them on My Aged Care and identify providers that are going above and beyond to specialise in the care of specific groups.





Verifying specialisation claims on My Aged Care

- Aged care providers may choose to offer specialised services for people:
 - with diverse experiences, backgrounds, and characteristics
 - who identify with one or more of the groups defined as having special needs in the Aged Care Act 1997.
- To claim specialisation through My Aged Care, providers must deliver care that:
 - is sensitive to the needs of these individuals
 - goes beyond the baseline obligations of the Aged Care Quality Standards.
- Applying to have specialisation claims verified is voluntary, however if a provider wishes to claim on My Aged Care to specialise in providing care to one or more diverse needs groups, they need to satisfy the criteria set out in the Specialisation Verification Framework.
- Only claims that have been verified through this initiative are visible to consumer My Aged Care.
 - Other specialisations are also published on My Aged Care, such as languages and health conditions. These are not a part of this initiative, and at present there is no plan to verify these.





Partners in Culturally Appropriate Care program

The Centre for Cultural Diversity in Ageing is funded through the Department of Health and Aged Care, PICAC program.

The Centre forms part of the PICAC Alliance, a national body comprising PICAC funded organisations across Australia.

The Alliance aims to be a voice and discussion conduit into information, training and resources to inform aged and community care services.

picacalliance.org







For more information, good practice stories and resources visit

- <u>culturaldiversity.com.au</u>
- <u>Centre for Cultural Diversity in Ageing</u>
- <u>CCDAAUS</u>

Feel free to contact us at info@culturaldiversity.com.au

