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## **WEL POLICY – WOMEN AND HOUSING**

Many women in NSW struggle to attain appropriate and affordable housing. Women are disproportionately affected by the housing shortage crisis in NSW. WEL has identified five specific areas of disadvantage suffered by women and calls for policy reform in the following areas:

1. Short and long-term secure housing for women leaving domestic violence
2. Older single women in need of rental accommodation
3. Single mothers on Commonwealth Rent Assistance
4. Women's access to employment and housing
5. Women and social housing

WEL's 'housing for women' policy consists of the following key asks:

1. Restore a NSW network of women's refuges with 24/7 access and support for women and their children fleeing domestic violence;
  - 1.1 Increase support for these women to transition into alternative, secure, long term housing with specially designated social housing;
  - 1.2 Ensure workers have specialist domestic violence training to support women and children;
  - 1.3 Fund the new generalist service providers to re-establish quality domestic violence support services that have been lost. A homelessness response is not enough; a quality domestic violence support service is needed in all locations;
  - 1.4 Establish women's committees with experienced women members to support and guide homelessness services so that they meet the needs of women and their children fleeing domestic violence.

- 1.5** Increase resources for programs such as Staying Home Leaving Violence but not as a substitute for a network of women's refuges.
  - 2.** Design and fund options for the growing number of older women in rental accommodation.
  - 3.** Advocate on behalf of single mothers to increase Commonwealth Rent Assistance.
  - 4.** Make affordable housing available in close proximity to concentrations of employment opportunities for women.
  - 5.** Strengthen social housing by adding to stock to provide diverse options for women needing secure long term and permanent accommodation following partner perpetrated domestic violence and for older single women at risk of homelessness.
- 5.1** Implement Recommendation 7 of the September 2014 report of the NSW Parliament's Select Committee into Social, Public and Affordable Housing:

*That the Department of Family and Community Services develop, as a priority, a strategy for improving access to social, public and affordable housing for vulnerable groups, including: women, including women with children; young people; people with a disability or mental illness; veterans; Aboriginal people; victims of domestic or family violence; asylum seekers, refugees and migrants; older people; and key/essential workers.*

## BACKGROUND

### 1. LEAVING HOME: WOMEN SUFFERING DOMESTIC VIOLENCE

#### THE CURRENT SITUATION: A NATIONAL EMERGENCY

This year's Women in NSW Report reveals an increase in Domestic Violence related assault rates. Over the last two years (to March 2014) rates grew by 2% overall, the highest recorded rate of domestic violence in the past 12 years. The Australian Bureau of Crime Statistics' most recent figures (from 2012) state that 87% of domestic violence victims are women. In NSW, in the 12 months to March 2014, 81% (21 out of 26) of female homicide victims were killed by someone with whom they were in a domestic relationship. Of the 128 women who were killed in a domestic violence context between July 2000 and June 2009, 12% (or 15) of the deceased were Aboriginal.<sup>1</sup>

On average women who experience violence from their partners endure 35 assaults before they make their first complaint.<sup>2</sup> The level of male perpetrated violence experienced by Australian women is a toxic symptom of women's continued social and economic inequality. Women earn and accumulate less across their lifetime, continue to spend more time in the home on care related activities and remain marginalised in the workforce during childbearing years. Much partner-generated violence happens in the family home. Women seeking refuge due to domestic violence require specialist, feminist-informed responses, as practitioners in the women's refuge movement have long recognised. Women escaping domestic violence need to be distinguished from people made homeless for other reasons; the specific needs of groups effected by homelessness must be catered for and it is pertinent that governments move away from a one-size fits all homelessness policy structure.

#### THE NEED FOR CRISIS ACCOMODATION:

Many women who experience extended violence from their husbands and partners feel they that must make the momentous decision to leave their homes, often with children, for their safety. Despite this, the NSW Government's recent reforms, *Going Home*, *Staying Home* have closed many refuges and amalgamated their services into generic homelessness services managed under contract by faith organisations, charities and other NGOs successful in the bidding process.

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<sup>1</sup> Family and Community Services, Women NSW, *Women in NSW 2014*:151; access all the annual reports at [www.women.nsw.gov.au](http://www.women.nsw.gov.au)

<sup>2</sup> Cited in Hill, J 'Home Truths' *The Monthly* March 2015:18

This change in policy focus has placed a new emphasis on removing the perpetrator from the home. While this approach may be appropriate and viable in some situations it is by no means appropriate or possible in all situations, neither on a practical level nor in securing women's physical safety. The Federal Government's \$300 million cuts over the last two years to services supporting women victims, including cuts to community legal centres have quelled advocacy and support groups. WEL believes that NSW women's housing and options in dealing with domestic violence related trauma and dislocation have dangerously narrowed.

#### THE NEED FOR LONG-TERM SUPPORT:

Women whose partner's violence compels them to leave their homes face accommodation challenges beyond the period they spend in crisis accommodation.

*Start Safely* is a rental subsidy scheme that provides short to medium term financial help of up to two years to eligible clients, including those with children, who have experienced domestic or family violence. *Start Safely* helps women to secure private rental accommodation so that they do not have to return to the violent situation. Given the often traumatic and enduring aftermath for women and children from partner perpetrated violence in the home, WEL believes many women will often need longer than 2 years to establish new lives on a secure footing. Women eligible for the subsidy should, if necessary be able to access this support for up to three years and have priority access to specially designated social housing.

#### **WOMEN STAYING HOME AND LEAVING VIOLENCE SAFELY**

This type of program helps women and children escaping domestic violence to remain safely in their homes. Support should be provided for programs such as Staying Home Leaving Violence (SHLV), which enables women to staying safely within her home or another home of their choice. The aim is that in certain circumstances and with strong safeguards women and children could be free from domestic and family violence in their own home, and remain so over time.

Services funded under the program work with the police and courts to remove the violent family member so that if she chooses, the victim and children can stay in the home. Women receive support services ranging from practical assistance such as installing security measures in their homes and help with financial, legal and personal problems.

This approach has been trialled and evaluated in several locations in NSW. Implementation as a genuine option would require extensive and dedicated funding, together with close collaboration amongst agencies and expert domestic violence caseworkers at critical points in the process. WEL is concerned that this approach is often not realistic and should not be seen as a substitute for a strong system of refuges leading to secure housing.

### **WEL'S ASK FOR WOMEN NEEDING CRISIS AND LONG TERM HOUSING DUE TO DOMESTIC VIOLENCE**

WEL urges the NSW government to:

- Restore a NSW network of women's refuges with 24/7 access and support for women and their children fleeing domestic violence.
- Increase support for these women to transition into alternative, secure, long term housing with specially designated social housing.
- Ensure workers have specialist domestic violence training to support women and children.
- Fund the new generalist service providers to re-establish quality domestic violence support services that have been lost. A homelessness response is not enough; a quality domestic violence support service is needed in all locations.
- Establish women's committees with experienced women members to support and guide homelessness services so that they meet the needs of women and their children fleeing domestic violence.
- Increase resources for programs such as Staying Home Leaving Violence but not as a substitute for a network of women's refuges.

## **2. OLDER SINGLE WOMEN: RENTAL ACCOMMODATION AND HOUSING**

Research shows that large numbers of single older women will soon reach retirement without economic and housing security. In the last decade the number of older women renting privately has risen by at least 50% and there is evidence of hidden homelessness amongst older women who are forced to stay temporarily with friends or family, often in overcrowded accommodation, due to lacking alternatives.<sup>3</sup>

Many older women already suffer housing stress with little or no post retirement superannuation income. According to the ABS, 600,828 women in Australia are single, over 45 years old, earn less than the median income and do not own their

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<sup>3</sup> Pederson, M *Older Women's Pathways Out of Homelessness in Australia*. Report for the Mercy Foundation Queensland, Feb 2014:5-6

own home [...] there are 373,794 men in the same situation'.<sup>4</sup> Women's average superannuation balances after lifetimes of lower earnings, often equating to just over half than that of men.

A recent study 'Older Women's Pathways Out of Homelessness' supported by the Mercy Foundation states that:

*The largest proportion of older women presenting with housing crisis in Australia have led conventional lives, and rented whilst working and raising a family. Few have had involvement with welfare and support systems. With rapid rehousing it is put forward a large proportion of these older women will continue to lead independent lives.*<sup>5</sup>

This and earlier studies undertaken by the Older Women's Network have advocated a range of solutions to older women's homelessness beginning with services that engage with such women experiencing housing crisis, linked with their life circumstances and their social contexts. There are a diversity of models suggested including shared living arrangements, affordable hostel type housing and retirement communities underpinned by shared services that support other parts of the older person's life.

### **WEL'S ASK FOR OLDER SINGLE WOMEN**

WEL urges the NSW government to:

- Plan, design and fund, as part of community infrastructure investment, affordable housing options for older women with a focus on community and social housing and other models to support the growing number of such women unable to access or afford private rental accommodation.

### **3. SINGLE MOTHERS AND COMMONWEALTH RENT ASSISTANCE**

The most recent NSW Family and Community Services online publication 'Women in NSW 2014' states that 'Single women are the group most affected by housing stress. Out of the total over 45 population paying rents and mortgages, single women made up 60% of people experiencing rental stress and 56% of those experiencing mortgage stress.'<sup>6</sup>

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<sup>4</sup> Submission from Equality Rights Alliance to Senate Economic References Committee Inquiry into Affordable Housing 22 March 2014:14 Submission 95

[www.aph.gov.au/parliamentary\\_business/senate/economics/affordable\\_housing\\_2013](http://www.aph.gov.au/parliamentary_business/senate/economics/affordable_housing_2013)

<sup>5</sup> See Pederson, M op.cit

<sup>6</sup> Women in NSW 2014:125

There is a national shortfall greater than 500,000 dwellings in the private rental market available for households in the bottom two quintiles of income distribution,<sup>7</sup> households often headed by women.

Commonwealth Rent Assistance does not relieve housing stress for many women in the private rental market, especially single mothers. *Women in NSW* presents evidence to show that around 397,000 single people or families in NSW received Commonwealth Rent Assistance (CRA) in 2012, of whom single people and sole parents made up approximately three-quarters of recipients (73.5%).<sup>8</sup>

The 2013 *Women in NSW* report states that 'CRA is paid to alleviate rental stress, but the percentages of women receiving CRA and still experiencing rental stress are significant.

46 percent of single women with no children receiving CRA experienced rental affordability stress in 2012; 45% of single women with children living in Sydney receiving CRA experienced rental affordability stress in 2012. Overall 39% of single mothers received Commonwealth Rental Assistance in NSW in 2012/13.' More NSW women than men meet the eligibility criteria for Commonwealth Rental Assistance, and women make up 91% of sole parents on CRA<sup>9</sup>.

### **WEL'S ASK FOR SINGLE MOTHERS ON COMMONWEALTH RENT ASSISTANCE**

WEL urges the NSW government to:

- Advocate to the Federal Government via COAG and in other forums on behalf of single mothers to increase Commonwealth Rent Assistance

#### **4. WOMEN'S ACCESS TO WORK AND HOUSING**

The lack of affordable housing in metropolitan areas with concentrations of employment, limits women's entry and re-entry (after childbearing) to the labour market. Instruments such as taxation incentives increase supply through speculative investment in luxury and high-end dwellings, rather than encouraging low rent housing. Increasingly low or even moderate rent housing is only to be found in the

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<sup>7</sup> Figures cited in Professor Judith Yates submission to the Senate Economic References Committee Inquiry into Affordable Housing Submission 53:2

<sup>8</sup> Women in NSW 2013:125 [www.women.nsw.gov.au](http://www.women.nsw.gov.au)

<sup>9</sup> Women in NSW 2013:125

outer and fringe metropolitan areas with poor access to those inner city areas providing a critical mass of jobs in typically female occupations such as nursing, paid care roles, hospitality and office work.

Anglicare's 2014 Rental Affordability Snapshot found that of the 11,397 properties available for rental in Sydney on the snapshot weekend, only 21 were identified that satisfied the criteria of affordability and appropriateness without placing households dependent on income support payments in rental stress (rental stress is commonly defined as paying 30% or more of household income in rent). There was one suitable property for single people (mostly women) on Parenting Payment and only 28 for single people on the minimum wage.<sup>10</sup>

The Rental Affordability Snapshot goes on to state that most of the affordable properties identified were at least 20km from the Sydney CBD, with a similar disjunction in the Illawarra Region.<sup>11</sup>

A just released study from the Grattan Institute *City Limits: Why Australia's Cities are Broken and How We Can Fix Them* says that in large outer areas of Australia's biggest cities only 10% of the jobs can be reached in a forty five minute drive. Alarmingly for women, the study also found that one in four employees in Australia spend more time commuting that with their children.<sup>12</sup>

WEL therefore strongly supports Recommendation 26 from the NSW Legislative Council Select Committee on Social, Public and Affordable Housing to develop a strategy that identifies priority locations for new affordable housing development which are located close to employment opportunities, education, transport and 'wrap around' services.<sup>13</sup>

### **WEL'S ASK FOR WOMEN ACCESSING WORK AND HOUSING**

WEL urges the NSW government to:

- Make affordable housing available in close proximity to concentrations of employment opportunities for women.

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<sup>10</sup> Anglicare 2014 Rental Affordability Snapshot:53 See [http://www.anglicare.asn.au/site/rental\\_affordability\\_snapshot.php](http://www.anglicare.asn.au/site/rental_affordability_snapshot.php)

<sup>11</sup> Anglicare 2014 Rental Affordability Snapshot:54

<sup>12</sup> City Limits – new book exposes Australia's great city divide and how to fix it.

Media release 1 March 2015 Grattan Institute <http://grattan.edu.au/city-limits-newbook-exposes>

<sup>13</sup> Report for Inquiry into Affordable Housing NSW Legislative Council Select Committee on Social, Public and Affordable Housing 8 Sept 2014 see <http://www.parliament.nsw.gov.au/socialhousing>



## 5. WOMEN AND SOCIAL HOUSING

One hundred and forty thousand households or 290,000 people live in social housing in NSW. A further 70,000 individuals are supported via private rental assistance or temporary accommodation each year. The waiting lists for Social Housing are impossibly long due to many decades of underinvestment in new social housing stock and maintenance. There are close to 60,000 eligible applicants registered for social housing in NSW (2014). The number of eligible households registered is expected to grow to 86,000 by 2016.<sup>14</sup>

In NSW women comprise the majority of applicants for social housing, with 56% of applicants: 25% are single parents with children and 13% are aged 65 and over.<sup>15</sup>

Diminishing Government support for public investment in housing leads to even fewer options for low and even middle-income people as the shortfall between provision and demand escalates. The total national stock of social housing was less in 2006 than in 1986.<sup>16</sup> The NSW Government has embarked on a program of selling existing social housing.

In November 2014, Minister Upton also released a Discussion Paper on Social Housing in NSW. The Discussion Paper is the basis for a consultation on a model for such housing as a safety net for the poorest and most vulnerable. While recognising that there are some tenants who need social housing as a permanent option, the paper places an emphasis on a movement towards short-term tenancies and rapid transition of tenants to economic independence and the private rental market. WEL strongly supports the concerns Shelter NSW has raised in the response to the Discussion paper.

Neither Housing NSW nor Family and Community Services have long term plans for social housing to manage and provide for diverse groups, including the majority of applicants who are women, struggling with the private rental market and fear of homelessness. WEL calls for the implement Recommendation 7 of the September 2014 report of the NSW Parliament's Select Committee into Social, Public and Affordable Housing, which proposes such a strategy.

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<sup>14</sup> The figures cited here are taken from 'Social Housing :A Discussion Paper' Family and Community Services December 2014

<sup>15</sup> Figures provided by the Department to WEL on request

<sup>16</sup> Figures cited in Professor Judith Yates submission to the Senate Economic References Committee Inquiry into Affordable Housing, Submission 53:2

## **WEL'S ASK FOR WOMEN IN NEED OF SOCIAL HOUSING**

WEL urges the NSW government to:

- Strengthen social housing by reversing asset sales and using innovative approaches such as waratah Bonds to add to stock to provide diverse options with a focus on for women needing secure long term and permanent accommodation following partner perpetrated domestic violence and older single women at risk of homelessness.
- Commit to implement Recommendation 7 of the September 2014 report of the NSW Parliament's Select Committee into Social, Public and Affordable Housing.