

Women's economic and other inequality creates disadvantage in accessing housing, including housing insecurity and homelessness. Women's economic disadvantage and poverty result from multiple lifetime factors, including gaps in pay, wealth and superannuation and women's greater responsibility for caring for children and other family members¹. In addition, women's experiences of domestic and other gendered violence including the impacts of trauma, injury, dislocation, financial abuse and disproportionate loss of wealth upon separation cause immediate and long-term economic and other disadvantage².

Women's disadvantage occurs in the context of an Australian and NSW housing market characterised by a lack of affordable rental housing, together with tightly targeted social housing with long waiting lists³. This has led to the emergence of a cohort of people on low incomes who are in precarious housing situations, for whom an adverse event may trigger homelessness. This context impacts on both women whose needs other than housing are low, and on women with more complex needs.

Domestic violence is a major reason for women's homelessness, as many women experiencing violence make the momentous decision to leave their homes, often with children, for their safety. In recent years some programs have been developed for women to stay at home where it is possible and safe to do so. While some women are able to stay at home with support and protection, many are unable to do so because of reasons including risk, fear, financial issues and problems with enforcement of protection orders⁴. Other women at particular risk of housing instability and homelessness include women in a range of situations who are on low incomes and/or experience other disadvantage, such as older single women, single mothers and their children, women with disabilities, Aboriginal, Torres Strait Islander women and culturally and linguistically diverse (CALD) women:

- Forty-one percent⁵ of all people requesting assistance from specialist homelessness agencies have experienced domestic violence, the overwhelming majority of these being women and children. Lack of access to affordable housing is a reason why women remain in violent and dangerous situations. Women on temporary visas who experience violence are ineligible for many forms of assistance and lack avenues to achieve safety and stability.

¹ National Older Women's Housing and Homelessness Working Group (2018). Retiring into poverty - A national plan for change: Increasing housing security for older women. <https://www.mercyfoundation.com.au/wp-content/uploads/2018/08/Retiring-into-Poverty-National-Plan-for-Change-Increasing-Housing-Security-for-Older-Women-23-August-2018.pdf>

² Cortis, N., & Bullen, J. (2016). Domestic violence and women's economic security: Building Australia's capacity for prevention and redress: Final report Sydney, NSW: ANROWS.

³ Anglicare Australia 2018. 'Rental Affordability Snapshot 2018.' Anglicare Australia: Canberra; Productivity Commission (2016) Reports on Governments Services: Volume G Housing and Homelessness, Canberra.

⁴ Braaf, R. & Meyering, I. (2011) Seeking security: Promoting women's economic wellbeing following domestic violence. Sydney: Australian Domestic and Family Violence Clearinghouse.

Breckenridge, J., Chung, D., Spinney, A. & Zufferey, C. (2016) National Mapping and Meta-evaluation Outlining Key Features of Effective "Safe at Home" programs that enhance Safety and Prevent Homelessness for Women and their Children who have Experienced Domestic and Family Violence. Research Report. Sydney: ANROWS.

⁵ Australian Institute of Health and Welfare (2018). Specialist homelessness services annual report 2017-18: clients, services and outcomes. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/clients-services-and-outcomes>

- Sole parents and their children are one of Australia's most disadvantaged populations⁶ with single mother-headed families most disadvantaged compared with single father-headed families and the population in general⁷. Single mothers with child/ren comprise 21% of those using homelessness services⁸.
- Single older women are more likely than single older men and couples to be private renters or still paying off a mortgage and are one of the fastest growing groups experiencing homelessness as a result of a lifetime legacy of economic disadvantage combined with the lack of available and affordable housing⁹.
- Aboriginal and Torres Strait Islander people are 3.2% of the Australian population, yet are 25% of those using homelessness services, with twice as many adult women as adult men using services¹⁰.
- Many people with disabilities live in poverty and there is a lack of affordable and suitable housing available for people with a range of disabilities¹¹. Private rental properties are generally not affordable for people on a Disability Support Pension and may also not be accessible. Social housing is not only difficult to access, but does not always suit the needs of people with disabilities. Many live in unsuitable situations or are made dependent on family members or carers including parents or partners. Women with disabilities who experience homelessness or domestic and family violence, including from carers, are very vulnerable and have limited options as refuges and homelessness services may also not be accessible or adequately resourced for women with disabilities¹².
- Culturally and linguistically diverse (CALD) women may have complex needs if they enter homelessness services, and language and understanding of service systems may present barriers¹³.

Women's housing disadvantage and their need for housing assistance is reflected in the fact that 62% of social housing tenants are women¹⁴, 61% of people using homelessness services are women, and 66% of unassisted requests for homelessness services are women¹⁵. However despite women's use of homelessness services, many women who become homeless actively avoid services, in some

⁶ Australian Institute of Health and Welfare 2017. Australia's welfare 2017. Australia's welfare series no. 13. AUS 214. Canberra: AIHW.

⁷ Australian Bureau of Statistics, 2012, Household Income and Income Distribution, Australia, 2011-12 (Cat No. 6532.0). Canberra: ABS.

⁸ Australian Institute of Health and Welfare (2018). Specialist homelessness services annual report 2017-18: Data. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/data>
 Australian Institute of Health and Welfare (2018). Specialist homelessness services annual report 2017-8: Data. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/data>

⁹ The Senate Economics References Committee, A Husband is not a Retirement Plan –Achieving Economic Security for Women in Retirement, Canberra, 2016, p. 119, retrieved 13 January 2017
 National Older Women's Housing and Homelessness Working Group (2018) Retiring Into Poverty. <https://www.mercyfoundation.com.au/wp-content/uploads/2018/08/Retiring-into-Poverty-National-Plan-for-Change-Increasing-Housing-Security-for-Older-Women-23-August-2018.pdf>

¹⁰ Australian Institute of Health and Welfare (2018). Specialist homelessness services annual report 2016-7: Client groups of interest – Indigenous clients. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/client-groups-of-interest/indigenous-clients>

¹¹ Saugeres, L. (2011) (Un)accommodating disabilities: housing, marginalization and dependency in Australia. *Journal of Housing and the Built Environment* 26(1):1-15

¹² Tually, S., Faulkner, D., & Cutler, C. (2008). Women, domestic and family violence and homelessness: A synthesis report. Adelaide: Commonwealth of Australia.

¹³ Spinney, A. (2014) Everyone Deserves to Feel Safe: The Culturally and Linguistically Diverse: Safe from the Start Project. Hobart: Phoenix Migrant Resource Centre.

¹⁴ Australian Institute of Health and Welfare (2018). Housing Assistance in Australia 2018 <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2018/contents/social-housing-tenants>

¹⁵ Australian Institute of Health and Welfare (2018). Specialist homelessness services annual report 2017-8: Data. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/data>

cases for many years, instead self-managing their situation by staying temporarily with family, friends and acquaintances, in severely overcrowded dwellings or sleeping rough¹⁶. These women delay approaching services until all informal options are exhausted and their crisis has become even more serious. Concern that services may be unsafe or not meet their needs are common reasons for women avoiding services. Their homelessness is often unrecorded and its extent is obscured.

There is a need to ensure that suitable housing is available for the full range of diverse groups of women and children and that if women do experience domestic violence and/or homelessness, that services are appropriately specialised, competent, accessible, culturally appropriate and safe.

As a result of the NSW Government's 'Going Home Staying Home' reforms, some services that previously assisted only one cohort of homeless people were changed to assist multiple groups¹⁷. This change meant greater 'mainstreaming' of services for women, so that women and their children who are escaping domestic violence, and women experiencing homelessness for other reasons are now more often accommodated together, and refuges that previously specialised in assisting women escaping violence and homelessness services without a background in domestic violence both now support this broader cohort¹⁸. The result of this is the effective closure of many specialist stand-alone domestic violence refuges¹⁹. WEL believes that this generalist response fails to meet the specialist needs of women and children escaping domestic violence, and may also reduce the response to women experiencing homelessness for other reasons. Women and children seeking refuge from violence cannot be properly supported by a generic homeless response. The risk of harm to a woman and her children frequently escalates after separation. Women and children need specialist services that can provide critical supports to prevent further harm and potential homicide. They need staff who are focused on the complex legal, child protection and social support systems required for separation and safety, and who fully understand the range of abusive behaviours involved in domestic violence, their impact and the effects of trauma on victims and their children. WEL is campaigning for funding for specialist domestic violence women's refuges to be increased to address the needs of women and children fleeing domestic violence.

¹⁶ Robinson, C., & Searby, R. (2005). *Accommodation in Crisis: Forgotten Women in Western Sydney*: UTS Shopfront; Mayock, P., Sheridan, S., & Parker, S. (2015). "It's just like we're going around in circles and going back to the same thing ...": the dynamics of women's unresolved homelessness. *Housing Studies*, 30(6), 877-900.

¹⁷ NSW Family and Community Services (FACS). (2014). *Specialist Homelessness Services: Practice Guidelines*, NSW Family and Community Services, Sydney. Retrieved from: http://www.housing.nsw.gov.au/data/assets/pdf_file/0009/327996/GHSHPracticeGuidelines.pdf

¹⁸ valentine, k., Zmudzki, F., Fotheringham, M., & Smyth, C. (2017). Early Review of the Specialist Homelessness Services Program (*SPRC Report 03/17*). Sydney: Social Policy Research Centre, UNSW Sydney. <http://doi.org/10.4225/53/59b1ef6c9d297>

¹⁹ Andrew, M. (2018) Women's refuges as part of feminism: A view from a different angle. *Parity*, 31(1):13-14

Recommendations:

1. A comprehensive Federal Government Strategy to address the underlying causes of gendered economic inequality, and women's financial insecurity including pay equity; superannuation policy and legislation; the impact of domestic violence, financial abuse and loss of wealth on separation; the national income support system; and Commonwealth Rent Assistance.
2. A gender-responsive national housing policy that addresses the factors affecting women's housing outcomes and includes actions and measurable targets.
3. An end to negative gearing to prevent taxes being used to help property investors outbid home buyers.
4. Additional social and affordable housing including additional housing configured and targeted to women in housing need in each State/Territory including women and children fleeing domestic violence, single women, single older women, single mothers and women with disabilities. Affordable housing should be in close proximity to concentrations of employment opportunity for women. WEL supports the 'Everybody's Home Campaign' target of 500,000 new social and affordable homes.
5. Public housing eligibility should be broadened to ensure access for low income women-headed households such as single mothers and their families and single women.
6. Increase Commonwealth Rent Assistance. WEL supports 'Everybody's Home Campaign' call for the Federal government to:
 - Increase Commonwealth Rent Assistance while more social and affordable housing is being built
 - Provide renters with a catch-up increase of 30% or about \$20 a week for those in the highest rental stress
 - Review the way Rent Assistance is calculated to make eligibility and payments fairer.
7. Adequate and sustainable funding to meet demand for homelessness services while ensuring that that funding goes to services that are appropriately specialised, competent, accessible culturally appropriate and safe for the full range of diverse groups of women and children who need them.
8. A \$2 billion program that ensures the continuation and enhancement of Commonwealth/State funding of specialist women's refuges and other front-line services dealing with violence against women as set out in WEL's policy on the NHH Agreement and funding. Funding should be directed to services with specialist capacity to address the gendered dynamics of domestic violence. A substantial increase in the number of, and funding for specialist domestic violence women's refuges is particularly urgent in NSW to restore a network of women's refuges with 24-hour access and support for women and children fleeing violence in that state. Governments need to cooperate to ensure all women including those on temporary visas are eligible to access assistance, and that services are resourced to support women in this situation.
9. Increase resources for programs such as Staying Home Leaving Violence but not as a substitute for a network of women's refuges.
10. An immediate \$75 per week in the Newstart Allowance.

11. National aged care policy and programs address to housing adequacy, especially for those programs that are predicated on delivering care to women in their own homes, to support women to be healthy, safe and secure in their own homes as they grow older.
12. Implement the recommendations of the Retiring into Poverty report²⁰ including:
 - a comprehensive Federal Government Strategy to address the current financial insecurity of older women;
 - special measures to assist women currently at retirement age who have not had the opportunity to accumulate superannuation due to lower lifetime earnings, and caring duties with the imposition this placed on superannuation contributions
 - a seniors Housing Gateway Program to better address the housing support needs of vulnerable older women. This program must include locating a central older persons housing information and support service in each capital city with state-wide reach.
 - expanding the Assistance with Care and Housing (ACH) Program both geographically and through the provision of brokerage (untied) funds at the same time as improving inter-sectoral collaboration at both State/ Territory and Federal levels.
13. Ensure long-term, sustainable and certain funding for remote housing.
14. Improved tenancy laws to protect tenants against evictions, unfair rent rises, discrimination and landlords who refuse to maintain properties, and to protect women experiencing domestic violence.
15. Develop better national datasets and better data informed responses based on gendered data collection and analysis.

²⁰ National Older Women's Housing and Homelessness Working Group (2018) Retiring Into Poverty. <https://www.mercyfoundation.com.au/wp-content/uploads/2018/08/Retiring-into-Poverty-National-Plan-for-Change-Increasing-Housing-Security-for-Older-Women-23-August-2018.pdf>