**WEL Women and Housing Policy (February 2020)**

**THE CONTEXT FOR WOMEN’S HOUSING DISADVANTAGE**

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 members[[1]](#footnote-1). 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 disadvantage[[2]](#footnote-2).

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 lists[[3]](#footnote-3). 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.

**2020 CAMPAIGN FOR WOMEN AGEING WEL**

Older women are the fastest growing cohort of homeless people in Australia, with the numbers aged over 55 increasing by 31% between 2011 and 2016, and the numbers aged between 65 and 74 increasing by 51% in that time[[4]](#footnote-4). Women account for 37% of people aged 55 and over counted as homeless in the 2016 Census.

In NSW the rate of increase is even more shocking: the number of women aged 55 and over experiencing homelessness increased by 48% and the number aged between 65 and 74 experiencing homelessness increased by 78%.

Most of these older women have had a conventional housing history and are homeless for the first time. They are homeless due to being unable to access housing they can afford[[5]](#footnote-5).

Older people’s homelessness is increasing, due to Australia’s shortage of available and affordable housing, reductions in welfare provisions, demographic shifts, changes in gender relations and changed composition of households. These factors are compounded for women by our disadvantaged financial position, longer lifespan and the impact of domestic violence. As a result of the combination of these factors, there is a ‘gender gap’ [[6]](#footnote-6) in pre-retirement and retirement incomes and savings.

Housing costs of the different tenures vary greatly, with homeowners on the Aged Pension generally in a good financial position after paying housing costs, social housing tenants less well-off but generally able to manage their rent and other costs, and private renters in a poor position after paying rent, with a disposable income below the poverty line[[7]](#footnote-7). Anglicare’s 2019 survey of private rental properties found that less than 1 per cent of private rental properties are affordable for a single person receiving the Aged Pension[[8]](#footnote-8).

Women in NSW who are eligible for social (public and community) housing can wait for wait for a decade or more to be housed, and are forced to live a day-by-day existence while they wait. Compounding this situation is their ineligibility for priority housing on the basis of age. If there are no other priority circumstances a woman isn’t eligible for social housing until she is aged 80. This is an absurd and unacceptable situation that needs to be fixed immediately.

Research indicates that much older women’s homelessness is hidden and never recorded. Women often avoid visibly sleeping rough, but instead stay with friends or family, live in a car or outside in hidden locations, stay in their home in a violent situation or stay in other temporary situations such as hostels or house sitting. Older women who become homeless may delay approaching services, exhausting their savings and superannuation, and when they do approach services, have nowhere to live, a lack of supports, little money to support them into the future and they may find that there is no appropriate response available[[9]](#footnote-9). IN NSW there is currently no service focussed on assisting older people in this situation.

**Priority recommendations for Women Ageing WEL are at the end of this document.**

**WOMEN’S HOUSING INSTABILITY AND HOMELESSNESS**

Domestic violence is a major reason for women’s housing instability and homelessness, as many women experiencing violence make the momentous decision to leave their homes, often with children, for their safety, and face severe financial challenges as a result of financial abuse. 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 orders[[10]](#footnote-10). 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, young women, women with disabilities, Aboriginal, Torres Strait Islander women and culturally and linguistically diverse (CALD) women:

* Forty-one percent[[11]](#footnote-11) 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.
* Sole parents and their children are one of Australia’s most disadvantaged populations[[12]](#footnote-12) with single mother-headed families most disadvantaged compared with single father-headed families and the population in general[[13]](#footnote-13). Single mothers with child/ren comprise 21% of those using homelessness services[[14]](#footnote-14).
* 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 including from domestic violence, combined with the lack of available and affordable housing[[15]](#footnote-15).
* Almost 2 in 3 (64% or 27,500 clients) of young people (aged 15–24) presenting alone to a specialist homelessness agency in 2017–18 were female[[16]](#footnote-16). Census data has revealed that the rate of youth homelessness in NSW (young people aged 12-24) increased from 6,631 in 2011 to 9,041 in 2016, which includes rough sleeping, couch surfing, sleeping in homeless shelters or in severe overcrowding. This alarming increase signifies that youth homelessness needs to be given more attention and resources.
* 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 services[[17]](#footnote-17). Severe shortages of crisis and long-term housing, especially in regional and remote areas, mean ATSI women and children are routinely turned away, are unable to access help and may have no option but to return to an unsafe situation[[18]](#footnote-18).
* Many people with disabilities live in poverty and there is a lack of affordable and suitable housing available for people with a range of disabilities[[19]](#footnote-19). 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 disabilities[[20]](#footnote-20).
* Culturally and linguistically diverse (CALD) women may have complex needs if they enter homelessness services, and language and understanding of service systems may present barriers[[21]](#footnote-21). Women from CALD backgrounds who are in Australia either as refugees, 457 visa holders or their spouses/dependants not only find language and trauma a barrier but also fear police and government institutions/systems. Additionally, the complexities of Centrelink and Immigration laws make it time-consuming and difficult for DV and Homelessness workers.  There is a distinct lack of specific funding for this cohort[[22]](#footnote-22).

Women’s housing disadvantage and their need for housing assistance is reflected in the fact that 62% of social housing tenants are women[[23]](#footnote-23), 61% of people using homelessness services are women, and 66% of unassisted requests for homelessness services are women[[24]](#footnote-24) However despite women’s use of homelessness services, many women who become homeless actively avoid services, in some cases for many years, instead self-managing their situation by staying temporarily with family, friends and acquaintances, in severely overcrowded dwellings or sleeping rough[[25]](#footnote-25). 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 groups[[26]](#footnote-26). 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 cohort[[27]](#footnote-27). The result of this is the effective closure of many specialist stand-alone domestic violence refuges[[28]](#footnote-28). 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.

**RECOMMENDATIONS:**

**PRIORITY RECOMMENDATIONS FOR WOMEN AGEING WEL**

* Lower the qualifying age for priority social housing on the basis of age to 55 years;
* Increase the supply of social housing;
* Establish a state-wide housing information and support service for older people to provide a central point of contact and advocacy for those at risk of homelessness and those who wish to plan for their retirement housing;

These changes will help those older women experiencing housing problems now or in the near future. Other changes to improve women’s lifetime economic security are important to protect future generations of women.

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.

1. 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.
2. 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.
3. Increase resources for programs such as Staying Home Leaving Violence but not as a substitute for a network of women’s refuges.
4. An immediate $75 per week in the Newstart Allowance.
5. National aged care policy and programs to address 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.
6. Implement the recommendations of the Retiring into Poverty report[[29]](#footnote-29) 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.

1. Ensure long-term, sustainable and certain funding for remote housing.
2. 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.
3. Develop better national datasets and better data informed responses based on gendered data collection and analysis.

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