

## **WEL Submission on NSW Housing Strategy**

### **Introduction**

Women's Electoral Lobby, established in 1972, is an independent, non-party political lobby group dedicated to creating a society where women's participation and their ability to fulfil their potential are unrestricted, acknowledged and respected and where women and men share equally in society's responsibilities and rewards.

WEL applies a feminist approach to all its work from policy analysis and development to campaigning. WEL has developed a Feminist Policy Framework, which sets out the values, which we use to measure fairness for women and fairness for society. WEL believes that good policies should address these indicators and works with governments at all levels on achieving better and fairer policy outcomes.

WEL believes that fair policies are those that:

1. Ensure the benefits and outcomes are fairly distributed between women and men, as well as between different groups of women
2. Value and reward fairly people's different skills, experiences and contributions
3. Recognise the value of caring and supporting roles, whether paid or unpaid
4. Recognise and rectify past and current inequalities between men and women; and
5. Enhance opportunities for both women and men to take on equal rights and responsibilities in all aspects of society: politics, community, employment and social life.

WEL welcomes the *Housing Strategy for NSW* discussion paper and supports the vision statement. However, we note that the housing experience of many disadvantaged NSW residents differs greatly from this vision, and that new strategies are required. WEL is surprised that the Discussion Paper does not address the needs of women in particular nor does it disaggregate data on housing disadvantage by gender, given that women's housing disadvantage has been a matter of public discussion for some time and the subject of a number of research reports. Women's relative disadvantage and poverty mean that they are over-represented in those facing housing stress and homelessness and, in some areas, face particular challenges. We note that the discussion paper does not canvas the specific needs of women in any detail nor proposes options for meeting those needs.

The impact of COVID-19, not discussed in the Housing Strategy paper, will exacerbate this situation, with the resulting anticipated recession expected to leave lasting economic scars, in particular for those experiencing unemployment and underemployment. This situation will have a particular impact on women, affecting their access to suitable, safe and secure housing. We emphasise the need for a sustained increase in social housing, starting now and continuing over the next decades, along with strategies which address needs more specific to women

### **Context**

Prior to the impact of COVID-19, NSW already experienced a serious housing affordability challenges, with a lack of private rental properties for people on low incomes and tightly targeted social housing

with long waiting lists<sup>1</sup>. This has already led to the emergence of a cohort of people on low incomes in precarious housing situations, for whom an adverse event could trigger homelessness. The *Housing Strategy for NSW* discussion paper notes the sharp increase in the number of people experiencing homelessness in NSW between 2011 and 2016.

For women, this context has now been compounded by the gendered economic and other effects of COVID-19, which have impacted on women's short and long-term housing security and which will turn back progress towards gender equality, leaving more women living in immediate and lifetime poverty and propelling a new group of women into destitution and homelessness. WEL believes NSW needs a housing strategy which will address these issues.

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<sup>2</sup>. 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<sup>3</sup>.

Some key issues to consider in relation to the housing experience of women are:

- Prior to COVID-19, forty-one percent<sup>4</sup> 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<sup>5</sup> with single mother-headed families most disadvantaged compared with single father-headed families and the population in general<sup>6</sup>. Single mothers with child/ren comprise 21% of those using homelessness services<sup>7</sup>.
- 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

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<sup>1</sup> Anglicare Australia 2019. 'Rental Affordability Snapshot 2019.' Anglicare Australia: Canberra;

Productivity Commission (2016) Reports on Governments Services: Volume G Housing and Homelessness, Canberra.

<sup>2</sup> 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>

<sup>3</sup> 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.

<sup>4</sup> 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>

<sup>5</sup> Australian Institute of Health and Welfare 2017. Australia's welfare 2017. Australia's welfare series no. 13. AUS 214. Canberra: AIHW.

<sup>6</sup> Australian Bureau of Statistics, 2012, Household Income and Income Distribution, Australia, 2011-12 (Cat No. 6532.0). Canberra: ABS.

<sup>7</sup> 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>

homelessness as a result of a lifetime legacy of economic disadvantage including from domestic violence, combined with the lack of available and affordable housing<sup>8</sup>.

- 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<sup>9</sup>. 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<sup>10</sup>. 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<sup>11</sup>.
- Women with disabilities who experience homelessness or domestic and family violence, including from carers, are particularly vulnerable and have limited options as refuges and homelessness services may also not be accessible or adequately resourced for women with disabilities<sup>12</sup>.
- 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<sup>13</sup>. 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<sup>14</sup>.

## Current situation

WEL has expressed concern about poverty and homelessness amongst older women since 2014, when we first outlined emerging evidence of older women’s hidden homelessness in a submission to the NSW Legislative Council Inquiry into Social, Public and Affordable Housing. In 2020 older women remain the fastest growing cohort of homeless people in Australia, with women in NSW experiencing the most extreme increases. In NSW during the last census period between 2011 and 2016 the number

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<sup>8</sup> 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>

<sup>9</sup> Australian Institute of Health and Welfare (2018). *Specialist homelessness services annual report 2017-18*:

<sup>10</sup> 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>

<sup>11</sup> Cripps, K. and Habibis, D. (2019) *Improving housing and service responses to domestic and family violence for Indigenous individuals and families*, AHURI Final Report 320, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/320>, doi: 10.18408/ahuri-7116201.

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

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

<sup>14</sup> Goldsmith, E. (N.D.) *DFV survivors with no access to income. Domestic Violence NSW: DVNSW, Redfern, NSW*. <http://dvnsw.org.au/wp-content/uploads/2017/08/Women-No-Income-Summary-of-Issues-DVNSW.pdf>

of women aged 55 and over experiencing homelessness has 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<sup>15</sup>.

WEL supports the Premier's Priority of reducing rough sleeping. However, it is widely acknowledged that homelessness among women, especially older women is often hidden<sup>16</sup>. While many women do approach services, many others sleep in their cars, travel in vans, housesit for people on holidays, stay temporarily with family, friends and acquaintances, stay in severely overcrowded dwellings or sleep rough in concealed places that they assess to be comparatively safe. Women in these situations often miss out on assistance and may become long term homeless. There is a need to recognise and prioritise responses to these forms of homelessness. Some of these arrangements such as house sitting and staying with family and friends are no longer available or are problematic because of the pandemic, increasing the urgency of addressing women's homelessness.

Given the exacerbated economic and social inequality that women of all ages have experienced during COVID-19, WEL is now raising serious concerns about how this will further impact on women's short and long-term housing security. Without immediate government response to these social and economic drivers, women's progress towards gender equality will be impacted now and for future generations, and younger women will not escape the poverty and homelessness in later life that some older women experience now.

In just a short time during the initial COVID-19 period, women have been impacted in multiple ways, and their short and long-term financial and housing risks have surged. The pandemic's effects increase the gender pay gap, the superannuation gap, women's unemployment and underemployment, the workload of women who are still employed, women's caring responsibilities and the prevalence of domestic violence.

Women, especially younger women who are more likely to work in part time, casual and insecure jobs, and in industries such as hospitality, retail and tourism have had their employment disproportionately impacted<sup>17</sup>.

Where women, especially those from lower paid jobs are forced to use the government's superannuation early release scheme to meet immediate needs, they will risk facing even more serious financial consequences in later life<sup>18</sup>. On average women already retire with 47% less superannuation than men, and 40% of older single retired women live in poverty and experience economic insecurity in retirement<sup>19</sup>.

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<sup>15</sup> McFerran, L. 2010, It Could be You. Older Women's Network: Millers Point.

Petersen and Parsell 2014 Older Women's Pathways out of Homelessness in Australia. Institute for Social Science Research: Brisbane.

<sup>16</sup> <https://www.tandfonline.com/doi/abs/10.1080/02673037.2014.991378>

[https://www.mercyfoundation.com.au/latest\\_news/new-research-gender-responsive-strategies-for-women-experiencing-long-term-and-recurrent-homelessness/](https://www.mercyfoundation.com.au/latest_news/new-research-gender-responsive-strategies-for-women-experiencing-long-term-and-recurrent-homelessness/)

<sup>17</sup><https://www.abs.gov.au/ausstats/abs@.nsf/Previousproducts/6160.0.55.001Main%20Features3Week%20Ending%2018%20April%2020?opendocument&tabname=Summary&prodno=6160.0.55.001&issue=Week%20Ending%2018%20April%202020&num=&view=>  
<https://theconversation.com/jobkeeper-payment-how-will-it-work-who-will-miss-out-and-how-to-get-it-135189>

<sup>18</sup> <https://www.afr.com/companies/financial-services/millennials-focused-super-vulnerable-in-30b-early-release-spre-20200427-p54nk1>

<sup>19</sup> <https://www.womeninsuper.com.au/content/the-facts-about-women-and-super/gjumzs>

Sex Discrimination Commissioner Kate Jenkins has commented that: "This is laying the groundwork for some pretty serious poverty for women in the future if you piece it all together"<sup>20</sup>.

It is expected that the economic impact of COVID-19 will persist, especially for those who are disadvantaged in the jobs market. Consistent with WEL's focus on the need for fair outcomes between women and men, as well as between different groups of women, WEL advocates safe, appropriate and affordable housing outcomes for all women, especially those women experiencing most disadvantage. We urge the NSW government to respond to the heightened financial pressures that will be experienced by a large segment of the population, in its Housing Strategy for future years.

### **Housing needs of women experiencing domestic violence**

WEL is advocating for significantly increased funding for specialist domestic violence women's refuges to address the needs of women and children fleeing domestic violence. This is particularly important in the context of increased violence during COVID-19. There is a significant shortage of crisis accommodation providing specialist DFV support. In NSW, for example, the crisis properties that do exist are predominantly communal houses with shared common areas. The pandemic has resulted in fewer places being available for women and children because of the need to observe COVID safety procedures like social distancing and other health measures. Those DVF refuges which were purpose built with self-contained cluster buildings continue to operate to capacity.

During this pandemic, there has been a significant increase in domestic violence as illustrated by many women's organisations and the recent survey from the Australian Institute of Criminology<sup>21</sup>. Some services have reported a 50% increase in requests for community support. Many of the women with children have been offered temporary accommodation usually in hard to let motels with other cohorts of homeless people. Women often consider such an accommodation option as unsafe. In some circumstances, because of the inadequacy and lack of DVF crisis accommodation, services have had to try and support women while they remain living in violence.

WEL maintains that this form of crisis accommodation and attendant support services are essential because frequently life-saving and a true refuge. There should be clarity, however, in the operation of these services in the way they differ from other homelessness services dealing with clients presenting for assistance for reasons other than DFV.

There has not been any significant investment in the infrastructure of DVF refuges or women's shelters since the 1990's and there is a pressing need for this investment to be prioritised and addressed as part of the larger investment urgently required for social housing.

### **Recommendations**

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<sup>20</sup> <https://www.smh.com.au/lifestyle/gender/this-is-laying-the-groundwork-for-some-pretty-serious-poverty-for-women-20200522-p54vp0.html>

<sup>21</sup> <https://www.aic.gov.au/publications/sb/sb28>

Women's housing needs should be specifically addressed in the *Housing Strategy for NSW*. The strategy needs to include a timed step by step plan and financial commitments to deliver affordable, well located social housing which meets the needs of all low income people, including young women who are now more likely to be unemployed and economically vulnerable and older women with low or no super and facing unemployment. The strategy should include a section on the Government's plans for housing for women and children fleeing domestic violence and needing to reestablish their lives after experiencing domestic abuse.

Multiple factors impact on women's access to stable and appropriate housing. The list of recommendations below should be complemented by actions at Commonwealth level to address 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. There needs to be a gender-responsive national housing policy that addresses the factors affecting women's housing outcomes and that includes actions and measurable targets.

### **1. Improving housing data collection**

As the Housing Strategy discussion paper points out: 'All parties involved in planning for the state's housing supply will make better decisions if we can draw from relevant, accurate and robust evidence'. We urge that data collection in relation to NSW housing needs be disaggregated by gender wherever relevant to ensure that policy responses are effective in addressing the issues of concern outlined in our submission.

### **2. Improve tenancy laws to enable long term and secure tenancies**

WEL advocates 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. Address housing stress and homelessness for older people (older women are most affected)**

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<sup>22</sup>. Further, private rental is often not the most suitable form of tenure for the elderly (the majority women), because of the difficulties in making home modifications to enable ageing in place and in moving house in later life should the lease end<sup>23</sup>. WEL advocates that the NSW government respond to the current crisis through the following measures:

- improve access of older people to appropriate social and affordable housing by lowering the qualifying age for priority housing on the basis of age from 80 years.
- Establish an innovative state-wide specialist seniors housing support service to improve housing outcomes for disadvantaged older people, as advocated by Ageing on the Edge NSW

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<sup>22</sup> Anglicare Australia (2019). *Rental Affordability Snapshot 2019*. Canberra: Anglicare Australia.

<sup>23</sup> <https://researchdirect.westernsydney.edu.au/islandora/object/uws:56836>  
<https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

Forum, including those at risk of homelessness and those who need assistance to plan for their retirement housing. Features of this model include:

- One-on-one engagement with clients (including face-to-face) to assist them to understand and navigate the service system and provide them with tools to access the right support.
- Flexible responses in terms of duration and type of support and the ability to provide a continuum of service options that can be tailored to meet individual needs. The model also includes a focus on ensuring that clients are linked with other needed supports such as home care and social support.
- Specialist expertise on the issues that older people face and the housing and aged care service systems.
- Embedding the voice of people with lived experience to deliver a more tailored and relevant program. For example, using peer educators to deliver community information and development sessions.
- Targeted, tailored support and engagement with different groups, such as, Aboriginal, CALD and LGBTI people.

#### ***4. Crisis accommodation for women experiencing homelessness that provides a rapid pathway to permanent housing***

Increased poverty as a result of unemployment and underemployment, combined with the tapering of JobKeeper and JobSeeker, will result in more women becoming homeless. There is a need to prioritise responding to women's hidden homelessness. Crisis accommodation for women experiencing homelessness must be safe and provide a rapid pathway to permanent housing so they can re-establish their lives. In particular, generalist crisis accommodation is often unsuitable for older women or women fleeing domestic violence.

#### ***5. An increase in specialised refuges for women experiencing domestic violence***

There is a need to ensure that services for women experiencing domestic violence and/or homelessness, are appropriately specialised, competent, accessible, culturally appropriate and safe. Women and children seeking refuge from violence cannot be properly supported by a generic homeless response. 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.

These specialist women's services need to be established under best practice principles which include: a rights-based approach that incorporates an understanding of the gendered nature of violence; respect for and empowerment of survivors/victims by enabling self-determination and control over processes and choices; proven good practice service provision; a client-centred trauma-informed approach accountable to survivors placing their safety, need and interests at the centre of all decisions; cultural sensitivity that is well-informed and supportive of diverse groups of women; access to legal assistance for personal protection and family law matters; support to remain or return to their home when and if it is safe to do so. There is also a need to increase resources for programs such as Staying Home Leaving Violence but not as a substitute for a network of women's refuges.

## **6. Increase social and affordable housing**

For those who cannot afford to buy their own home, the private rental market has clearly failed to address serious housing affordability problems for people on low incomes. Tightly targeted social housing has long waiting lists. An investment in social housing will not only assist low income Australians, especially women, but building additional housing will also provide much-needed stimulus.

Additional social and affordable housing should include housing configured and targeted to women in housing need, including women and children fleeing domestic violence, single women, single older women, single mothers and women with disabilities. We support the use of universal design principles in building or retrofitting social housing stock to best meet diverse needs. Affordable housing should be in close proximity to concentrations of employment opportunity for women.

WEL supports the 'Everybody's Home Campaign' led by an alliance of charities and community associations in conjunction with the Community Housing Industry Association and Homelessness Australia. The target for this campaign is 500,000 new social and affordable homes nationally.

Initially, we ask that the NSW Government provide at least an additional 5,000 social housing dwellings in 2020-21, as part of a long-term plan to significantly increase social housing stock. This could be achieved by using the three point action plan put forward in the Equity Economics report commissioned by NCOSS and the NSW housing peaks. The calculation of the build per year should take into account the anticipated NSW shortfall of 76,100 social housing and 24,100 affordable housing by 2036.