



Affordable and safe housing for women

PRIORITIES

1. Develop a gender-responsive national housing policy and strategy that addresses the factors affecting women's housing outcomes and includes actions and measurable targets. This should include a new national Aboriginal and Torres Strait Islander housing strategy with increased resourcing for Indigenous Community Housing Organisations to provide culturally appropriate housing in urban, rural, regional and remote areas and a new inter-governmental remote Indigenous housing agreement.
2. Provide Commonwealth funding for additional social and affordable housing including housing configured and targeted to women in each State/Territory, in particular women and children fleeing domestic violence, single women, single older women, single mothers, Indigenous women, women with disabilities and CALD women including refugees and those on bridging or temporary visas. Affordable housing should be in close proximity to existing social structures/networks and employment opportunity for women. WEL recommends the target be 300,000 new social and Aboriginal and Torres Strait Islander housing properties and 200,000 affordable homes over the next decade. WEL calls on the Federal Government to partner with state and territory governments to deliver an immediate boost of 30,000 dwellings to social housing and to renovate existing dwellings that have fallen below maintenance standards.
3. Increase the maximum rate of Commonwealth Rent Assistance by 50%.
4. Ensure 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. WEL calls on the Federal Government to commit to increased funding for homelessness services and women's domestic violence refuges, and rapid access to housing and support.

Other policies and programs affecting women's housing

5. Implement a comprehensive strategy to address the current financial insecurity of older women. Special measures to address housing adequacy are required for women currently at retirement age who have not had the opportunity to accumulate superannuation due to lower lifetime earnings and caring duties. Federal government initiative is required to harmonise this approach nationally, including by requiring access to priority housing on the basis of age, and appropriate housing information and support for older people at risk of homelessness.

6. Ensure that national aged care policy and programs also 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.

RATIONALE

Australia is facing a housing affordability crisis, with older women the fastest growing group experiencing homelessness, and women and children escaping domestic violence the largest group. The number of women aged over 55 counted in the 2016 Census as homeless increased by 31% in just five years from 2011 to 2016, and the numbers aged between 65 and 74 increased by 51% in that time. Domestic violence is the main reason for women's housing instability and homelessness, making up 41% of people, overwhelmingly women and children, requesting assistance from specialist homelessness agencies, according to the Australian Institute of Health and Welfare (2018).

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. Many however are unable to do so because of reasons including risk, fear, financial issues, emotional and cultural issues and problems with enforcement of protection orders. Only 3.2% of these women and children are accessing the long-term housing that they need, as indicated by Equity Economics research for Everybody's Home in 2021. Lack of access to affordable housing is a reason why women remain in or return to violent and dangerous situations. Women on temporary visas who experience violence and homelessness are ineligible for most forms of assistance and lack avenues to achieve safety and stability.

For older women, long-term inequality causes loss of housing, disadvantage in accessing housing and homelessness. Older women's economic disadvantage and poverty result from multiple lifetime factors, including gaps in paid work and superannuation and women's greater responsibility for caring for children and other family members. In addition, older 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 disadvantages that reverberate throughout women's lifetimes.

COVID-19 has negatively impacted women and their housing security, particularly for women living with violence and women who have lost income. Women at particular risk of housing instability and homelessness include women in a range of situations who are on low incomes, in casual work and/or experience other disadvantage, such as single mothers and their children, women with disabilities, Aboriginal and Torres Strait Islander women and culturally and linguistically diverse (CALD) women.

While many women do approach homelessness services, women's homelessness is often hidden, with many not assisted by services. Women also generally avoid visibly sleeping rough, and few are assisted by programs for rough sleepers. Instead, they stay temporarily with family, friends and acquaintances or in other temporary places such as hostels or house sitting; remain at home in a violent situation; live in severely overcrowded dwellings; live in a car or sleep



outside in hidden locations. As a result, women's homelessness may be unrecorded and its extent obscured.

There is a lack of affordable private rental housing in Australia, together with increasingly reduced availability of social housing in recent decades as demonstrated by Anglicare Australia's 'Rental Affordability Snapshot 2021'. There has been a continuing fall in the proportion of Australian households who live in social housing, from over 7% of all households in 1991 to 4.2% in 2016. Between 1991 and 2017, lettings by social housing providers declined from 52,000 to 35,000, a reduction of around one third, or a slump of 53% proportionate to population. Social housing is tightly targeted with long waiting lists. 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.

There is a need to ensure that suitable housing is available for all women and children in need, and that if women do experience domestic violence and/or homelessness, that services are appropriately specialised and resourced, competent, accessible, culturally appropriate and safe. In 2018 it was estimated by a report for the Australian Housing and Urban Research Institute that there was an overall backlog of 433,400 social housing dwellings needed, and that it would grow to almost three quarters of a million by 2036. Each year there is an immediate need for around 17,000 additional social housing dwellings for women fleeing domestic violence alone (Equity Economics (2021) Report).