

**Submission of the Equality Rights Alliance to the  
Inquiry of the House of Representatives Standing  
Committee on Social Policy and Legal Affairs into  
Homelessness in Australia**

**12 June 2020**

This submission is endorsed in whole or part by:

- Aboriginal Legal Rights Movement
- Alevi Federation of Australia
- Amnesty International Australia
- Australasian Council of Women and Policing
- Australian Baha'i Community - Office of Equality
- Australian Centre for Leadership for Women
- Good Shepherd Australia New Zealand
- Australian Federation of Medical Women
- Australian Graduate Women
- Australian Motherhood Initiative for Research and Community Involvement
- Australian Women's Health Network
- CARE Australia
- Children by Choice
- COTA
- Federation of Ethnic Community Councils of Australia
- Feminist Legal Clinic
- Fitted for Work
- Girl Guides Australia
- Homebirth Australia
- Human Rights Law Centre
- Immigrant Women's Speakout Association NSW
- International Women's Development Agency
- JERA International
- Jessie Street National Women's Library
- Justice Connect
- Marie Stopes Australia
- Maternity Choices Australia
- Migrant Women's Lobby Group of South Australia
- National Association of Services Against Sexual Violence
- National Council of Churches Gender Commission
- National Council of Jewish Women of Australia
- National Council of Single Mothers and their Children
- National Council of Women of Australia
- National Foundation for Australian Women
- National Older Women's Network
- National Union of Students Women's Department
- NSW Council of Social Service
- Project Respect
- Public Health Association of Australia - Women's Health Special Interest Group
- Reproductive Choice Australia
- Safe Motherhood For All
- Sisters Inside
- Soroptimist International
- UN Women National Committee Australia
- Union of Australian Women
- United Nations Association of Australia Status of Women Network
- Victorian Immigrant and Refugee Women's Coalition
- VIEW Clubs of Australia
- Women in Adult and Vocational Education
- Women in Engineering Australia
- Women on Boards
- Women Sport Australia
- Women with Disabilities Australia
- Women's Electoral Lobby Australia
- Women's Equity Think Tank
- Women's Housing Ltd
- Women's Information Referral Exchange
- Women's International League for Peace and Freedom
- Women's Legal Services Australia
- Women's Property Initiatives
- Working Against Sexual Harassment
- YWCA Australia
- Zonta International Districts 22, 23 and 24

## **Equality Rights Alliance**

Equality Rights Alliance (ERA) is Australia's largest network advocating for women's equality, women's leadership and recognition of women's diversity. We bring together 64 non-government organisations and social enterprises with a focus on the impact of policy or service delivery on women.

ERA believes the advancement of women and the achievement of equality are matters of fundamental human rights and advocates for gender equality, women's leadership and government policy responses that support women's diversity.

We are one of the six National Women's Alliances, funded by the Commonwealth Office for Women. ERA is auspiced by YWCA Australia.

## Recommendations:

1. **Develop a gender-responsive national housing strategy which includes ambitious goals to reduce homelessness and increase affordable housing stock.** It must include actions and measurable targets to create additional permanent social and affordable housing options for women in all States/Territories, and particularly for single women and women experiencing violence – to complement the NHHA;
2. **Re-establish a federal Minister for Housing cabinet position to reflect the importance of housing and homelessness;**
3. **Invest in social housing as COVID-19 recovery stimulus, based on the successful Social Housing Initiative in 2009;**
4. **Investigate Older Women’s Cohousing (OWCH) as a model to be implemented through social housing economic stimulus;**
5. **Increase resourcing to special women’s crisis and emergency housing services and specialist women’s housing agencies to meet increased demand following the COVID-19 crisis;**
6. **Expand and extend Safe Places program to increase refuge supply considering potential surge in demand once immediate crisis of is over.** Further the program should be strengthened by
  - a. removing requirement to arrange matched funding;
  - b. keeping requirement to be led by specialist service;
  - c. incorporating funding for service provision, via direct coordination with States and Territories;
7. **Increase funding for women’s specialist and domestic and family services staffing to do specialist outreach, support and safety planning where necessary remotely and if appropriate to support women and children being placed in temporary accommodation** (such as hotels and motel), including funding for therapeutic staff (counsellors and therapists);
8. **Increase investment in Safe at Home programs;**
9. **Ensure governments in all jurisdictions work together to extend access to government funded services, including crisis payments and emergency housing, to all victims/survivors of domestic, family, sexual and intimate partner violence, irrespective of current visa status;**
10. **Ensure services that are appropriately specialised, competent, inclusive, accessible and culturally safe are resourced to meet the needs of women experiencing domestic and family violence and their children;**
11. **Align all social security payments to a liveable income, including by maintaining an increase to the rate of JobSeeker, Youth Allowance and related payments** following the expiry of the Coronavirus Supplement and in line with the recommendations of the report from the Inquiry into Newstart and related payments;
12. **Reform Commonwealth Rent Assistance (CRA),** including through assessment of individual need, rather than solely by assessment of source of income. Reform the base rate and indexation of CRA to address the fact that over 40% of recipients remain in housing stress;
13. **Undertake tax reforms to curb negative gearing, such as limiting negative gearing to income from investment, and reduce the capital gains tax exemption.** Redirect revenue generated from tax reform to the capital gains tax exemption and negative gearing should be redirected to housing support systems for low-income households.

## **A context of crisis**

Between the summer of bushfires, in which almost 2,500 homes were lost in NSW alone, and the COVID-19 pandemic, the need to ensure access to housing as part of an adequate standard of living is and will continue to be an urgent imperative. The UN Special Rapporteur on the right to adequate housing stated that “*Housing has become the front line defence against the coronavirus... Home has rarely been more of a life or death situation.*”<sup>i</sup> At a time when increasing numbers of Australians are becoming unemployed, keeping people housed is crucial to prevent further waves of the virus and enable economic recovery.

## **Women’s risk of homelessness in Australia**

Homelessness, and access to housing, are not gender or age neutral. Prior to COVID-19, women’s risk of homelessness was reflected in their high levels of use and demand for housing assistance and support. While data from the AIHW indicates that the majority of people experiencing homelessness are men, women are 60% of those accessing homelessness services, who are either at risk of or already experiencing homelessness.<sup>ii</sup> First Nations Australians make up 23.7% of those accessing homelessness services, 61.2% of whom are women. Women who are particularly at risk of homelessness, include:

### *Women experiencing domestic and family violence*

Domestic and family violence and family violence is a primary driver of homelessness and pathways into housing insecurity for women and their children, and housing is a key social safety net for leaving violence. In 2018-19, 116,400 or 40% of people accessing homelessness services experienced domestic and family violence at some point during the reporting period. 76.2%, or 88,464 of the total number of these people, which also includes children, were women.<sup>iii</sup> 40% of Supported Housing Services clients seek services due to family violence, with 48% of these being single mothers.<sup>iv</sup> A lack of available and affordable housing is a reason that women remain in dangerous situations, particularly Aboriginal and Torres Strait Islander women.<sup>v</sup> In addition, women on temporary visas may not be eligible for many support services, such as crisis or social housing, depending on the policies of the relevant State or Territory, as well as of the individual crisis services, leaving many victims/survivors financially dependent on a perpetrator (partner or other family member) or with no income. In the context of the COVID-19 pandemic and recovery from the 2019-2020 Australian bushfire season, violence is expected to increase.<sup>vi</sup> Evidence from the 2009 Black Saturday bushfires indicates that both general community aggression and rates of domestic and family violence increased post-disaster.<sup>vii</sup>

### *Older women*

Before COVID-19, single, older women were the fastest growing cohort at risk of homelessness.<sup>viii</sup> 4.6% of clients accessing homelessness services in 2018-19 were women aged 55 and over.<sup>ix</sup> Between the 2011 and 2016 censuses there was a 31% rise in homelessness among older women and a 97% increase in the number of older women forced to rent in an increasingly unaffordable private market.<sup>x</sup> Older women’s homelessness is driven by lifetime accumulation of economic insecurity. Anecdotal reports suggest that single older women are already disadvantaged in finding employment as a result of providing unpaid care over their lifetime.<sup>xi</sup> Women aged 55 and over are more likely to be receiving Newstart payments (now Jobseeker), and are more likely to report no earnings while doing so. Domestic and family violence also affect’s older women’s housing security. 35% of older women clients of specialist homelessness services requested domestic and family violence assistance in 2017-18, and domestic and family violence was the most frequent primary reason for seeking homelessness support.<sup>xii</sup>

**Impacts of COVID-19 on older women:** Anecdotal reports from housing providers, including YWCA Canberra suggest increasing precarity among older women experiencing homelessness during COVID-19. Women who were previously staying or “couch surfing” with family and friends while homeless have become rough sleepers as a result of concern around COVID-19 and social distancing in homes. These reports suggest that COVID-19 has resulted in increased pressure on housing support services as a new cohort of women seek support.

### *Single mothers and their children*

Over 1 in 3 (36%) of people accessing homelessness services in 2018-19 were living in single parent families with children. Women currently head the majority (81.8%) of one-parent households<sup>xiii</sup>. Single mothers and their children are acknowledged to be one of Australia’s most disadvantaged populations, but there is a lack of research about their experiences of homelessness and about the barriers (such as ineligibility for public housing) to their access to housing support. In 2016-17, 35% of unassisted requests for homelessness services were sole parents.<sup>xiv</sup> 22.3% of unassisted requests for homelessness services were single mothers.<sup>xv</sup> One third of single parent families live under the 50% of median income and under the poverty line.<sup>xvi</sup> The poverty rate among unemployed single parent families rose from 35% in 2013 to 59% in 2015.<sup>xvii</sup> The extreme disadvantage experienced by single mothers, as well as increased burdens of child care and job losses in feminized sectors from COVID-19, will increase their risk of homelessness.

### **Women’s economic insecurity as a driver of women’s risk of homelessness**

The mandated Superannuation Guarantee is one pillar of Australia’s retirement income system, alongside the age pension and voluntary savings (which may be accumulated within a superannuation account). Home ownership can be regarded as the fourth pillar. Economic security, and related risk of homelessness, results from feminization of poverty over the life cycle and is apparent through the retirement incomes system. Economic insecurity among older women is increasing, particularly among older single women.<sup>xviii</sup> Currently, women hold superannuation balances that are significantly less than their male counterparts. Women’s lower superannuation balances are driven by time taken out of the workforce, including for parental leave, and other caring responsibilities, as well as historic gender pay gap.<sup>xix</sup> The flaw in the system is that it is based on lifetime earnings. A worker with stable, continuing work over their working life will see this reflected in their retirement savings, but this is not the case for many women.<sup>xx</sup> The link to employment earnings means that the effect of the gender pay gap is also reflected in retirement balances. As noted above, the superannuation gap is apparent from the 20 to 24 age group, which is the age group where most people enter the workforce, and in the 25 to 29 age group women’s balances are 80% of their male counterparts.<sup>xxi</sup>

Impacts of the economic downturn resulting from COVID-19 to date have not been gender equitable, with women, in particular young women, losing employment at a higher rate than men (men’s employment down 6.2% and women down by 8.1% between 14 March and 18 April).<sup>xxii</sup> Women will also experience greater future disadvantage from measures enabling early access to superannuation,<sup>xxiii</sup> as they already accumulate less superannuation by retirement.<sup>xxiv</sup> It is concerning that people under 30 are the largest group wanting early access,<sup>xxv</sup> as negative impacts will be compounded for young women and people experiencing multiple forms of disadvantage, who will lose benefits accumulated over the lifetime. There is a risk that the factors which have led to older women’s risk of homelessness in the present, are being recreated for the current cohort of young women.

It is possible to see these potential impacts by considering older women's housing patterns today. Older women in Australia are also facing increasingly precarious housing futures, with growing numbers of retirees holding mortgage debt or living in the private rental market. In particular, single women are more likely than single men or couples to be renting or still paying off a mortgage in their retirement.<sup>xxvi</sup> According to the 2016 Census, there are 290 326 single women over the age of 45 in the private rental market, with a median weekly income of \$579. There are 249 610 men in the same situation, whose median weekly income is \$7254. Older women are more likely to be dependent on the age pension payment,<sup>xxvii</sup> which is not enough to support housing costs in the private rental market or mortgage repayments.

### *Social Security and Transfers*

All social security payments must be set at a liveable income beyond the pandemic to ensure relief from risk of homelessness in the longer term. The need to increase JobSeeker for Australians to cope with the COVID-19 crisis, as well as the fact that Newstart Allowance (now Jobseeker) was a crucial, yet insufficient, social safety net for women before COVID-19 are evidence of the need for an increase. Women are the majority of income support recipients<sup>xxviii</sup> and require income support payments for longer periods.<sup>xxix</sup> Inadequate income support is a key driver of poverty in Australia and thus a critical Federal-level policy lever to address it.<sup>xxx</sup> Commonwealth Rent Assistance (CRA) is also in need of reform. The standardized rate of CRA should be considered to assess whether it should be tailored to individual and geographically determined need. The base rate and indexation of CRA should also be examined and reformed to address the fact that over 40% of recipients remain in housing stress after receiving the full payment.

### **What is needed: a gender-responsive approach to housing and homelessness**

Bipartisan agreement across the Federal Government and States/Territories is essential to improving housing outcomes for women, given that responsibility for housing policy is shared across jurisdictions. The National Housing and Homelessness Agreement (NHHA) is a start, but a gender-responsive approach to housing and homelessness policy in Australia is needed to engage with the structural disadvantages experienced by women. A gender-responsive housing strategy would acknowledge and address the gendered drivers of women's experience of homelessness, including gender-based violence and women's economic insecurity. It would be founded on the principles of visibility, capability and accountability. Visibility ensures that women in their diversity are named and included. Capability ensures that housing systems are adequately resourced to meet the housing needs of women in their diversity. Accountability ensures that such a policy includes gender indicators in the performance framework. The approach of Canada's National Housing Strategy, which quarantines 25% of its funding for projects and services that directly address the needs of women should be considered.<sup>xxxi</sup>

### *Specialist women's housing agencies*

Funding and support for specialist women's housing agencies is critical to meeting women's housing needs. More generalist services have been shown to have problems or lack of sensitivity to the needs of women leaving violence, such as the physical security of properties. Generalist services may lack a capacity to support women escaping violence who are experiencing trauma and 24-hour support, as well as the appropriate expertise to support women experiencing violence. In contrast, specialist women's housing agencies are connected to other women's services and provide pathways into long-term housing from crisis and transitional support. Secondly, there are issues for vulnerable women who may not feel safe or supported in approaching generalist or mainstream organisations.<sup>xxxii</sup> Thirdly, these agencies have a heightened understanding of what appropriate housing for vulnerable women is, including location safety, security and use of women contractors to conduct housing repairs and maintenance.<sup>xxxiii</sup> According to the

Australian Institute of Health and Welfare there are approximately 815 community housing organisations (mainstream and Indigenous) in Australia. Yet, we estimate that there are only 7 gender specialist and women specific community housing organisations in Australia which provide long-term housing.

### *Safe Places program*

The Fourth Action Plan of the National Plan to Reduce Violence against Women and their Children included Commonwealth funding for the Safe Places program, for capital works to increase emergency and crisis accommodation targeted at women fleeing domestic violence. Given the expected increase in violence against women during the COVID-19 pandemic, we support the calls of AWAVA to expand and extend the Safe Places program to prevent risk of homelessness for women who experience violence during the pandemic. Further, there was no inclusion of funding for services alongside this expenditure. While agencies and organisations looking to align capital works funding with service funding were instructed to draw on State/Territory government grants, there was a lack of COAG collaboration for this purpose and no efforts to integrate the Commonwealth expenditure with State/Territories.

### *Alternative housing models and services for older women*

There is a need to explore innovative models to meet older women's needs for appropriate housing. Housing is not simply having a roof over one's head but is also a facilitator for accessing services and social connection.

Per Capita's recent Mutual Appreciation report<sup>xxxiv</sup> demonstrates the benefits of the UK model of Older Women's Cohousing (OWCH),<sup>xxxv</sup> in which women live in one- or two-bedroom apartments which share common areas for group dining, a garden and others. The housing is auspiced by the equivalent of an Australian Community Housing Provider and collectively governed by its occupants. Australian women in Per Capita's report expressed preference for this model over others such as live in care, for its balance of financial savings and opportunities for community and social connection.

**Case study:** Melanie is a single woman in her 50s who was working as a cleaner when she made the decision to move into a property with her former partner. A confluence of life events; the loss of her job and the disintegration of her relationship meant that she found herself in financial crisis, homeless and unemployed despite having had a conventional housing and work history. Melanie stayed in local shelters while she proceeded to apply for social and government housing. Her experience of the shelter system was far from positive. She felt the accommodation was unsafe and limited her capacity to have important personal belongings on hand.

Melanie's circumstances meant she was invited to apply for one of YWCA Canberra's share houses for older women. Since moving into her new house, Melanie has made friends with her housemates and has returned back to the workforce.

However, OWCH and shared housing may not be appropriate for or preferred by all women. Other alternative and tailored programs include those such as Home at Last in Victoria, a free and confidential housing support service which provides people over 50 with intake, referral and support, including assistance in making housing applications, moving, referrals and health support. A diversity of accessible and affordable housing models and programs are needed to meet older women's needs, including social housing.

## *Social housing for economic recovery*

Before COVID-19, the private rental market was already unaffordable for women. According to the 2019 Rental Affordability Snapshot, only 0.8% of the market was affordable for single people on the Age Pension or single parents with one child on the Single Parenting Payment, 0.5% for single parents with two children on the Single Parenting Payment, 0.1% for single parents with one child on Newstart Allowance (now Jobseeker).<sup>xxxvi</sup> The availability of public and social housing, with rent based on income, is therefore a crucial social safety net for women at risk of homelessness. Public and social housing plays a critical role in women's safety as a key exit point for specialist homelessness services and crisis accommodation.<sup>xxxvii</sup> Between 1991 and 2001 funding for social housing fell by 25%,<sup>xxxviii</sup> and is now at historic lows.<sup>xxxix</sup> The Federal NHHA contribution of approximately \$1.5 billion to cover all service provision and housing construction is insufficient to address the urgent need to increase social housing stock.

In approaching economic recovery, the construction of social housing should be considered as economic stimulus. The \$5.6m 2008 Social Housing Initiative (SHI) has been credited for adding \$1.1 billion per annum to the GDP over the 4 years of the initiative, and for increasing employment in the construction sector by an estimated 14,000 FTE during its duration.<sup>xl</sup> The SHI had positive benefits for the social housing system including the addition of almost 20,000 dwellings. Almost 100% of dwellings achieved 6 star- energy rating and adaptability, constituting additional savings and poverty alleviation for social housing users. Constructing social housing is also an opportunity to pilot alternative models such as Older Women's Cohousing (OWCH) and build dwellings to address the loss of homes in regional areas following the 2019-20 bushfires and housing stress among regional women. 63% of regional women experience housing stress, and 1 in 4 have lived in temporary accommodation in the last five years.<sup>xli</sup> New housing stock must also be appropriate to the needs of all women, including universal design as a standard and considering adaptable designs which would permit repurposing or re-sizing where appropriate.

## *Tax reform*

Housing policy settings are currently skewed towards ownership and investment through tax levers such as negative gearing and capital gains tax rebates. There is an urgent need for a reprioritisation of federal housing funding. While estimates vary, the Parliamentary Budget Office posits that the budget impact of negative gearing is at least \$2 billion.<sup>xlii</sup> Compare this to the \$1.5 billion allocated to the NHHA. The gendered implications of this resource distribution point to the inequities at the heart of housing policy: "the typical negatively-g geared investor is male, aged in his mid-to-late forties; employed full-time and has a tax assessable income of \$91, 000"<sup>xliii</sup> and, as previously mentioned, the typical social housing tenant is a low-income woman. The majority of negative gearing benefits are received by men.<sup>xliv</sup>

The recently announced HomeBuilder program, which provides owner-occupiers with \$25,000 to build or substantially renovate their homes, is a continuation of the trend of policy skewed towards ownership over the urgent need for social housing.

In the wake of the 2019-2020 bushfires and the impacts of COVID-19, now, more than ever, affordable and appropriate housing solutions will be crucial to wellbeing and economic security of Australian women.

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