



Housing

KEY POINTS

- Women's housing needs and situations are shaped, in large part, by economic inequality, violence against women and significant caring responsibilities.
- The Commonwealth Government's approach to housing affordability is fundamentally lacking and oblivious to gender. There is currently no overarching housing affordability strategy to draw the dots between tax settings, income support, housing as infrastructure in regional development, gender equality, and housing and homelessness.
- NFAW recommends that a comprehensive gender-responsive national housing strategy be developed to set ambitious goals to reduce homelessness and increase affordable housing stock. A gender-responsive strategy would include the principles of visibility, capability and accountability, ensuring that women in their diversity are named and included, that housing systems are adequately resourced, and gender indicators are included in the performance framework. It should:
 - ❖ reform tax settings to curb negative gearing and reduce the capital gains tax exemption
 - ❖ improve Commonwealth Rent Assistance to better meet the needs of renters
 - ❖ increase capital funding through the National Housing and Homelessness Agreement
 - ❖ ensure long-term, sustainable and certain funding for remote housing
 - ❖ determine and implement a public subsidy and/or direct government investment to support the National Housing Finance and Investment Corporation
 - ❖ maintain income-based rent setting in public housing and abandon changes to public and social housing which curtail the financial independence of tenants
 - ❖ recognise the acute risk of homelessness facing women on temporary visas experiencing domestic and family violence, and
 - ❖ recognise the need to respond to older women's housing crises.

NFAW is dedicated to promoting and protecting the interests of Australian women, including intellectual, cultural, political, social, economic, legal, industrial and domestic spheres, and ensuring that the aims and ideals of the women's movement and its collective wisdom are handed on to new generations of women. NFAW is a feminist organisation, independent of party politics. This position paper is one of a set of position papers developed by NFAW's Social Policy Committee which summarise current government policy and make key recommendations for change on issues of importance to women in Australia.

WHY IS THIS AN ISSUE FOR WOMEN?

Women are more reliant on housing assistance and services because of violence, economic disadvantage and caring responsibilities. Shortcomings, gaps and failings in these systems disproportionately impact on women. For example, women make up **62.2%** of the 416,640 single people who remain in housing stress **after** receipt of Commonwealth Rent Assistance (CRA).¹

Women are significantly more likely than men to lose their housing as a result of violence. Overall, of the 288 000 people assisted by specialist homelessness services in 2016-17, 40% were experiencing domestic and family violence. **Ninety-four per cent** of people experiencing domestic and family violence and being assisted by specialist homelessness services are women and children.

- According to the 2016 Personal Safety Survey, of women who have previously temporarily separated from previous partners who were violent, 11.2% cited “nowhere else to go” as a reason for returning to the relationship.² As a result, a lack of affordable housing is linked to women remaining in violent relationships.³ Women on temporary visas experiencing violence are especially disadvantaged and crisis and long-term housing has been identified as the service most required by this group.⁴

The confluence of economic inequality and unaffordable housing is seen in the high rates of housing stress among single mothers and the rising ranks of single, older women experiencing homelessness.

- Across Australia there are 89,700 single mother-led households living in rental stress.⁵
- From 2006 to 2016 there was a 97% jump in the number of older women in the private rental market.⁶ Between the 2011 and 2016 Census, the numbers of women aged 55+ experiencing homelessness rose by 31%.⁷ Data from the Australian Institute of Health and Welfare indicate a 10.8% annual average increase of women aged 55+ assisted by specialist homelessness services between 2011-12 and 2017-18. For the total specialist homelessness services population, the average annual increase has been 3.4%.⁸

CURRENT GOVERNMENT POLICY

The Commonwealth Government’s approach to housing affordability does not look beyond domestic violence in its gender analysis. It has recently foreshadowed a welcome Budget commitment of \$78 million for housing programs as part of the National Plan to Reduce Violence against Women and their Children, including \$60 million in capital funding for emergency accommodation over three years and \$18 million

¹ As of September 2018, data requested by Equality Rights Alliance from Department of Social Services.

² ABS: 2017, Experience of Partner Violence DataCube Table 22.3

³ Wendt 2015

⁴ National Advocacy Group on Women on Temporary Visas Experiencing Violence 2018

⁵ National Shelter et al 2018

⁶ National Older Women’s Housing and Homelessness Working Group 2018

⁷ ABS: 2018

⁸ AIHW: 2018 Historical data 2011-12 to 2017-18 tables 1 and 6.

in renewed funding for the Keeping Women Safe in their Homes program. It is, however, unclear at this stage how women's specialist services will be prioritised for this funding.

No new funds have been announced thus far by the Government for long-term social and affordable housing for women. There is currently no overarching gender responsive strategy to draw the dots between housing affordability, tax settings, income support, housing as infrastructure in regional development, and housing and homelessness policies, and gender equality. These include:

- ❖ Tax Settings: Capital Gains Tax and Negative Gearing
- ❖ National Housing Finance and Investment Corporation (NHFIC)
- ❖ The National Housing and Homelessness Agreement (NHHA)
- ❖ National Partnership on Remote Housing (NPRH)
- ❖ Commonwealth Rent Assistance (CRA)
- ❖ Proposed Changes to Social Housing – compulsory rent deduction.

NFAW'S POSITION

NFAW recommends that a comprehensive gender-responsive National Housing Strategy be developed. An effective national strategy would set ambitious goals to reduce homelessness and increase affordable housing stock, and tackle the policy incongruities that plague current policy settings. A gender-responsive strategy would include the principles of visibility, capability and accountability, ensuring that women in their diversity are named and included, that housing systems are adequately resourced, and that gender indicators are included in the performance framework.

- Australia should seek guidance from Canada's National Housing Strategy, which has quarantined 25% of its funding for projects and services that directly address the needs of women and their families (Government of Canada, 2018, p.11).

The key components of a national strategy should:

- ❖ reform tax settings to curb negative gearing and reduce the capital gains tax exemption
- ❖ improve Commonwealth Rent Assistance to better meet the needs of renters
- ❖ increase capital funding through the National Housing and Homelessness Agreement
- ❖ ensure long-term, sustainable and certain funding for remote housing
- ❖ determine and implement a public subsidy and/or direct government investment to support the National Housing Finance and Investment Corporation
- ❖ maintain income-based rent setting in public housing and abandon changes to public and social housing which curtail the financial independence of tenants
- ❖ recognise the acute risk of homelessness facing women on temporary visas experiencing domestic and family violence and require the state, territory and Federal Governments to work together to implement the recommendations of the *Path to Nowhere* report⁹, and
- ❖ recognise the need to respond to older women's housing crises and implement the recommendations from the *Retiring into Poverty* report.¹⁰

⁹ <http://dvnsw.org.au/wp-content/uploads/2018/12/National-Report-on-Women-on-Tempo...3.pdf>

¹⁰ National Advocacy Group on Women on Temporary Visas Experiencing Violence 2018

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