

**Key Policy in discussion**

**Housing and Homelessness**

**Key Minister and or agency**

**DEPT OF SOCIAL SERVICES, TREASURY**

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### **Executive Summary**

Women are amongst the most at risk in the housing system. Lower average incomes, time out of the workforce to care for children, and less savings and superannuation make it difficult for many women to achieve secure housing through the private housing market. Women and children are overrepresented in homelessness data and single older women are the fastest growing group of homeless people nationally. Single parent families face particular challenges. Most are headed by women and earn in the bottom 40% of incomes in Australia. There is a shortage of affordable housing for these families. Urgent action is needed. We need a national housing policy that sets a cross-tenure vision for housing access and affordability, that invests in social housing and addresses tax settings that are unduly stimulating housing markets.

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### **Key Questions of concern that need to be addressed if elected:**

1. What steps will your Government take to address the lack of social housing and access to secure and affordable rental and homeownership options for low income households, including income support recipients?
2. What steps will your Government take to address taxation settings that are stimulating the cost of housing in Australia, including negative gearing and capital gains tax discounts?

The National Foundation for Australian Women 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 and working in partnership with other women's organisations.

This release has been authorised by the National Foundation for Australian Women, Canberra: President Ms Jane Madden.

3. Will your Government raise Commonwealth Rent Assistance rates to immediately support very low income households to access the rental sector, and increase JobSeeker rates to lift households out of poverty?
4. How will your Government address the needs of women who are at most risk in the housing system, including older women, women leaving family violence, and those heading single parent families?
5. Will your Government develop a national housing policy that sets a cross-tenure vision for housing access and affordability nationally and that addresses climate change resiliency?

### **Details about this policy**

Secure, affordable housing is a [human right](#). Housing is also an essential [care infrastructure](#). Without secure housing, access to education and employment are disrupted and it is more difficult to age in place, including accessing Home Care Packages to support that. Women are amongst the most at risk in the housing system, with lower average incomes and less savings and superannuation, making it difficult for many to achieve secure housing through the private housing market.

Nationally, homelessness is [increasing faster amongst women compared to men](#) and [women and children aged under 10 are overrepresented amongst people seeking homelessness support](#).

Alarmingly, women account for 60% of clients accessing specialist homelessness services (despite being only [50.7% of the population](#)), while 17% of clients are children aged under 10 (despite being only [12.7% of the Australian population](#)).

Single older women are one of the fastest growing groups of homeless people nationally. The gendered pay gap, time out of the workforce to care for children, and little or no superannuation lead to poverty in later life and underpin this worrying statistic (as also flagged in the welfare briefing). [245,000 women aged 55 and over](#), and 430,000 women aged 45 years and over are at risk of homelessness. Women aged 45-55 have nearly [double the risk](#) of homelessness compared to men and older women who rent have more than two times the risk of homelessness compared to those with a mortgage.

Particular action is needed in the private rental sector. The [Productivity Commission](#) (2019) describes the private rental sector as a “driver of disadvantage” for low-income households, reporting that “a quarter of low-income households spend over half their income on rent, and 7 per cent spend over 75 per cent.” In 2017-19 “half of all private renter households with a reference person aged 65 and over” and 60 per cent “of private renter households with government pensions and allowances as their main source of income were in rental stress.” ([Productivity Commission 2019](#), p66). Data from the [Department of Social Services](#) shows that more women than men receive the Age Pension, Carer Allowance, Carer Payment and Parenting Payment.

Women are also at higher risk of losing their housing due to domestic violence, rates of which have [increased since COVID-19](#). In 2020 [1 in 3 women and girls experiencing family violence who approached specialist homelessness services needing accommodation were unable to be housed](#). Migrant and refugee women [are disproportionately affected by domestic family and sexual violence](#) and consequently are at greater risk of homelessness. The 2020-2021 [Women’s Budget Statement](#) notes that “in 2016-17, Indigenous women aged 15 and over were 34 times as likely to be hospitalized due to family violence as non-Indigenous women.” Housing support is vital for women leaving family violence.

Single parent families, the majority of which are headed by women (82.4%), face particular challenges. 38.4% of single parent households are in the [lowest income quintile](#) (Q1) and 31.2% in the second quintile (Q2). These families face real barriers accessing secure housing. [There is a national shortage of affordable and available rental housing for Q1 and Q2 households and in 2016, 4 in 5 Q1 households paid unaffordable levels of rent.](#) The rental market [does not generate housing affordable to Q1 households](#) and homeownership is out of reach. Consequently this group is overrepresented in homelessness data, representing [34% of clients \(91,700\) seeking homelessness support](#) despite being only [15.8% of families](#) in Australia.

Specialist Homelessness Services play a critical role in managing homelessness risks. However, to be sustainable, they must be [supported by affordable, suitable housing across the housing system](#) to enable women to prosper longer-term. Assistance and access to affordable and appropriate housing along the housing continuum - from crisis care to social housing, from the private rental sector through to home ownership – is essential to support the well-being of women and children and mitigate the risk of homelessness.