



## **Submission to the Senate Standing Committee on Economics Inquiry into Affordable Housing**

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## Introduction

The Women's Centre for Health Matters Inc. (WCHM) welcomes the opportunity to make a submission to the Senate Standing Committee on Economics Inquiry into Affordable Housing.

WCHM is a community-based organisation that works in the ACT and surrounding region to improve women's health and wellbeing. WCHM believes that health is determined not only by biological factors, but by a broad range of social, environmental and economic factors known as the 'social determinants of health'. We acknowledge that the environment and life circumstances that each woman experiences have a direct impact on her health, and in many cases, women's poor health is rooted in social disadvantage. For these reasons, WCHM is committed to taking a whole-of-life and social approach to women's health that is also firmly situated within a human rights framework.

WCHM focuses on groups of women who experience disadvantage, social isolation and marginalisation and uses social research, community development, advocacy and health promotion to:

- Provide women with access to reliable and broad ranging health-related information which allows informed choices to be made about each woman's own health and wellbeing
- Advocate to influence change in health-related services to ensure responsiveness to women's needs

## Response to the Inquiry

In writing this submission WCHM has chosen to limit its responses to those areas in which it has the most knowledge: ACT women's preferences, views and concerns. This submission has therefore been written with a particular focus on the following matter:

***g) Planning and policies that will ensure that women, particularly vulnerable women, have access to secure, appropriate and adaptable accommodation.***

Our response is informed by the views and concerns gained from our research with women in the ACT, and from our partners (including the ACT Women's Services Network, Women With Disabilities ACT, the Women and Mental Health Working Group and the ACT Women And Prisons group) with whom we work closely on the specific issues for and the needs of ACT women.

As an organisation that works to make the views of women experiencing or at risk of experiencing disadvantage known, we are keen to ensure that the vision for affordable housing in the ACT represents the needs of our community's women, particularly those women who are most vulnerable. Housing is very important for women and their families and their health and wellbeing—not only can housing costs take up a high percentage of household budgets and cause significant financial stress, but the accessibility and quality of the housing we live in can influence our health and well being.<sup>1</sup>

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<sup>1</sup> Dr Selina Tually, Professor Andrew Beer, Dr Debbie Faulkner, Too Big To Ignore - Future Issues for Australian Women's Housing 2006-2025, AHURI, 2007, p. iii

### **Background: Women in the ACT**

Women comprised 50.7% of the total ACT population in 2006. (ABS 2007, 2006 Census Tables, Cat. No. 2068.0, ABS, Canberra). Overall ACT women are generally better educated, have higher incomes, and have higher housing standards than women nationally. While overall ACT women have a greater life expectancy than men, for many women social and economic factors result in poorer health outcomes and a lower quality of life.

'Social and economic advantage often masks pockets of disadvantage'<sup>2</sup> and there are a significant number of women who are marginalised and isolated from their community and its wider standard of living. This comes at a great cost to their health and wellbeing.

According to the report *Health Status of Women in the ACT* (Population Health Research Centre, ACT Health (2008))

- Women are traditionally over-represented in the lower socio-economic groups (low wages, single parents).
- ACT women had lower average earnings than men.
- One in ten ACT females reported that they had times when food ran out and there was no money to buy more.
- Women were more likely than men to report having a mental health condition such as depression and anxiety, and were also more likely to report high to very high levels of psychological distress.
- The ACT female population is increasing most rapidly in the 50 to 69 year age group.

We know from the ABS Census in 2006 that:

- women outnumber men in older age groups, especially at very old age - by age 80, women outnumber men by 50% in the ACT, and by age 90, there are two women for every man in ACT; and
- 24% of people over 65 are living in lone households, with the majority of these being female households.

In the ACT, 75% of women with a disability that results in core-activity limitation are over 45 years of age.<sup>3</sup>

### **Disadvantage and Poverty in women in the ACT**

We know that social disadvantage is associated with potentially avoidable poor health outcomes. According to the report *Locating Poverty in the ACT*, by the National Centre for Social and Economic Modelling in 2002, '*financially disadvantaged Canberrans are more likely to be .....*

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<sup>2</sup> The Australian Capital Territory Chief Health Officer's Report 2010.

<sup>3</sup> Australian Bureau of Statistics, Disability, Ageing and Carers: Australian Capital Territory, ABS Cat. No. 4430.0, 2003.

women.’ Specifically, the report indicated that 56.9% of the ACT population who experience poverty are women.

A more recent report <sup>4</sup>released by the ACT Community Services Directorate in 2012 has again found that women make up around two-thirds of the most marginalised people in our community, and are more likely than men to remain marginalised.

And in 2013 a report (which used a new measure of relative socio-economic disadvantage - the Socio-Economic Indexes for Individuals or SEIFI), found that there are disadvantaged people in the ACT, but disadvantage in the ACT is being masked by many people in an area that are not disadvantaged. It showed that the ACT has a unique situation of having one of the highest proportions of diverse suburbs (where there are large numbers of both the most, and the least, disadvantaged citizens living next to each other).<sup>5</sup>

In the ACT Community Service Directorate’s report - ‘*A Picture of Women in the ACT 2013*’ – it was highlighted that ACT women were more likely to be head of lone families than men, and over half of those that reported living alone in the ACT were women as a result of various situations including relationship breakdowns, or as a result of becoming widowed.

### ***Older women in the ACT***

As AHURI reported, “*Over the next 10 to 20 years then, Australia’s female population will not only be much older, and also include significant populations of (older) Indigenous women and women from CALD backgrounds, as well as older women with disabilities, it will also include more women who have never married or had children, more women living in de facto relationships or remaining unpartnered for extended periods of time, more women who have had their first child in their 30s (or later still) and more women who are divorced or separated and who will not formally remarry.*”<sup>6</sup>

The proportion of women experiencing multiple disadvantages will increase the demand for housing support.

According to the ACT Government’s ACT Strategic Plan for Positive Ageing 2010-2014, the ACT has one of the fastest-growing populations of people aged 60 years and over in Australia, and this is expected to grow from 15.8 percent in 2010 to 19.6 percent by 2020, and to 22 percent by 2030. The ACT female population is increasing most rapidly in the 50 to 69 years age group. During the ten years from 1996-2006 the size of this age group increased by 5.3 percent per annum compared to an overall population increase of 0.9 percent per annum. By age 80, women outnumber men by 50 percent in the ACT.

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<sup>4</sup> Cruwys, T., Berry, H.L., Cassells, R., Duncan, A., O’Brien, L.V., Sage, B. and D’Souza, G. (2013). *Marginalised Australians: Characteristics and Predictors of Exit over Ten years 2001-2010*. University of Canberra, Australia

<sup>5</sup> ACT Government, *Detecting Disadvantage in the ACT: Report on the comparative analysis of the SEIFI and SEIFA indexes of relative socio-economic disadvantage in the Australian Capital Territory*, ACT, 2012.

<sup>6</sup> AHURI, *Too Big to Ignore Report – Future Issues for Australian Womens Housing 2006-2025*. Available at:

<http://www.nfaw.org/wpcontent/>

[uploads/2012/06/AHURI-Too-Big-To-Ignore-Report-Future-Issus-for-Australian-Womens-Housing-2006-2025.pdf](http://www.nfaw.org/wpcontent/uploads/2012/06/AHURI-Too-Big-To-Ignore-Report-Future-Issus-for-Australian-Womens-Housing-2006-2025.pdf)

While living arrangements for men and women up to the age of 65 years are similar in the ACT, it varies in later years. Women are more likely to live alone in their old age due to their greater life expectancy and the experience of widowhood and divorce. ABS Census (2006) data shows that one in four older people over 65 in the ACT are living in lone households, with the majority of these being female households.

Women also face particular insecurity in retirement, increasing the pressure on the supply of affordable housing. Older women experience a disproportionate likelihood of housing poverty and housing stress as a result of lower lifetime earnings and savings. Older women, particularly women living alone, have limited capacity to provide for themselves financially in retirement. As a group single women rely most heavily on government pensions in retirement making up the majority of single rate Age Pensioners.

Women hold just 37 per cent of Australia's total super savings while men hold 63 per cent. The average superannuation balance, when only those who have super are included, is \$105,000 for males and \$65,800 for females. Combined with women earning on average 17.5% less than men, the financial security of women will increasingly depend on the availability of affordable housing.<sup>7</sup>

### ***Women with a Disability in the ACT***

In the ACT there are 31,542 women with a disability, who make up 56.4% of the total population with disabilities.<sup>8</sup> This number is not only a substantial proportion of the population with disabilities in the ACT, but is a significant proportion of the ACT female population too.

Women with disabilities are more likely to be sole parents, to be living on their own, or in their parental family than disabled men;<sup>9</sup> have less financial resources at their disposal than disabled men, so are particularly vulnerable to living in insecure or inadequate housing;<sup>10</sup> and are more likely than disabled men, to be affected by the lack of affordable housing due to the major gap in overall economic security across the life-cycle, and to their experience of gender-based violence which leads to housing vulnerability, including homelessness.<sup>11</sup>

These numbers, combined with the housing circumstances and choices of these women are important for the likely demands for affordable and appropriate housing in the ACT, and will also

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<sup>7</sup> Ross Claire, ASFA 2011, *Developments in the level and Distribution of retirements saving*; Available here: <http://www.superannuation.asn.au/policy/reports/>

<sup>8</sup> Australian Bureau of Statistics, *Disability, Ageing and Carers, Australia: Summary of findings 2009*, Cat no: 4430.0, Commonwealth of Australia, Canberra, 2012, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4430.02009?OpenDocument>>

<sup>9</sup> Meekosha, H. (2004) Op Cit.

<sup>10</sup> Cited in: Australian Human Rights Commission (2010), Op Cit.

<sup>11</sup> Australian Human Rights Commission (2010), Op Cit.

have implications for the design, accessibility and location of housing.

### ***Women and domestic violence in the ACT***

Women and children escaping family violence are among those most at risk of homelessness, and domestic violence is the most often cited reason given by women presenting to specialist homelessness services seeking assistance. But it needs to be noted that many women do not report incidences of violence and so statistics on the extent of domestic violence are likely to understate the extent of such violence against women.

The availability of appropriate housing and accommodation is an important consideration in many women's decisions about whether or not to leave a violent situation, particularly the cost of alternative accommodation, safety, location and tenure. Access to affordable housing, including social and rental housing, is critical to their being able to re-establish lives post-violence. Women and children can experience extensive trauma and are often physically, emotionally, psychologically and economically displaced when they are forced to leave their homes due to violence.

The ACT Domestic Violence Crisis Service highlighted in their recent report *Staying Home after Domestic Violence*<sup>12</sup> that *'the majority of women subjected to violence in the ACT remain in their homes post crisis. .... The large numbers of women in the ACT remaining at home post crisis is in part a result of the effectiveness of exclusion orders, first introduced in 1986, and the integrated responses of the Family Violence Intervention Program (FVIP) established in 1998. The other contributor to this scenario has been the rise in homelessness. Homelessness in the ACT has risen 70.6% since 2006, outgrowing the capacity of the current ACT homelessness sector. In May 2013 it was reported that only 20% of all people experiencing homelessness in the ACT gained access to the supports they needed. As resources shrink and demand grows the option for women to leave their homes has become increasingly limited.'* The most significant finding from the report was that 54.6% of the home owners and 62.5% of the families living in private rentals lost their homes within twelve months of the separation, highlighting the need for financial assistance program to support women residing in private rental properties.

### ***Women losing a partner***

In the ACT women's housing requirements and personal and financial circumstances change substantially over their lifetime through circumstances such as divorce or separation or the death of a partner.

A number of housing studies have found that women's housing security and economic position tends to decline significantly with divorce and separation (Robinson and Searby; Flatau et. al.

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<sup>12</sup> Jo Watson. *Staying Home After Domestic Violence*, ACT Domestic Violence Crisis Service, January 2014

2004; deVaus et. al. 2007). Many women who were homeowners when they were married were found to be at risk of losing the family home following separation/at divorce or the death of a partner, particularly those on lower incomes with caring responsibilities.

This will be particularly important for women in the ACT due to rising living costs and mortgages. Without the availability of affordable housing for purchase or rent by lower income earners, more of these women may find themselves evicted from their homes and ultimately homeless because of rental arrears or mortgage default.

### ***Housing and homelessness in the ACT***

A report by the COAG Reform Council in October 2013<sup>13</sup> highlighted that more ACT women are homeless than women nationally.

In 2013, disadvantaged people in the ACT face one of the highest costs of living of all capital cities in Australia (this is partly due to high rents paid in the ACT) and households in the ACT faced the highest rent prices of any State or Territory in Australia, higher than Sydney or Melbourne rental prices.<sup>14</sup>

In 2011, there were 21,528 people living in poverty; 9,910 households experiencing housing stress; 14,148 people experiencing financial stress; 1,785 experiencing homelessness; and 28,639 disadvantaged people according to the ABS SEIFI Index in the ACT. In terms of suburb level data, there were suburbs that experienced worse poverty, housing stress and financial stress than the Australian average.<sup>15</sup>

### ***Housing and affordability in the ACT***

The affordability of housing is an important indicator of disadvantage. A shortage of affordable and appropriate housing continues to remain a key issue in the ACT, with one of the most expensive housing markets of all states and territories making it very difficult for those on low and moderate incomes to purchase or even rent somewhere to live.

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<sup>13</sup> COAG Reform Council 2013, *Tracking equity: Comparing outcomes for women and girls across Australia*, COAG Reform Council, Sydney.

<sup>14</sup> ACT Government, *Detecting Disadvantage in the ACT: Report on the comparative analysis of the SEIFI and SEIFA indexes of relative socio-economic disadvantage in the Australian Capital Territory*, ACT, 2012.

<sup>15</sup> Ibid

Housing costs in the ACT increased 63 per cent over the six years to 2012<sup>16</sup>, making Canberra's housing market one of the country's least affordable for low and moderate income earners. Mortgage repayments have increased rapidly since the mid-2000s<sup>17</sup>.

The high average incomes in the ACT mean the affordability statistics are misleading, and do not show the inaccessibility of the private market for disadvantaged women. The waiting lists are long and make public housing difficult to access, and the supply of social housing has decreased. The lack of affordable private rental in Canberra means social housing is called upon to meet a need to an extent not required in other jurisdictions, however current waiting lists indicate that availability of stock is a pressing issue and social housing can no longer meet demand.

The private rental market in the ACT is competitive and difficult to access - the ACT private rental market is among the most expensive in the country; and vacancy rates are among the lowest<sup>18</sup>.

For most low income people, renting is the only option for housing as a mortgage is difficult to secure on a low income. The report *Detecting Disadvantage in the ACT: Report on the comparative analysis of the SEIFI and SEIFA indexes of relative socio-economic disadvantage in the Australian Capital Territory* showed that rent costs in the ACT are some of the highest in Australia, higher than Sydney and Melbourne, so those who do not have high incomes need to pay a higher proportion of their incomes on rent. A measure of housing disadvantage is to look at how affordable rent is in the ACT for a low income person, and the report showed that for those on the minimum wage in the ACT, about 20 per cent of the total housing stock is affordable compared to 25 per cent nationwide. The rate in the ACT was just above rates in Sydney and Melbourne.

The rates of people in supported accommodation for the homeless were highest in the Australian Capital Territory, and around 45% of the people who experienced homelessness were women.<sup>19</sup>

In addition, the ACT housing market is characterised by a scarcity of housing appropriate for people with specific housing needs – such as affordable housing for older people; people living with disabilities, chronic health conditions and increasing frailty; and housing for larger families on low incomes.

## **Housing Design**

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<sup>16</sup> Australians for Affordable Housing 2012. *Australia's Broken Housing System* [[http://housingstressed.org.au/wp-content/uploads/2011/09/Australias\\_Broken\\_Housing\\_System.pdf](http://housingstressed.org.au/wp-content/uploads/2011/09/Australias_Broken_Housing_System.pdf)]

<sup>17</sup> iii Australian Bureau of Statistics June 2012. *Census Data Shows Snapshot of the Australian Capital Territory* [<http://www.abs.gov.au/websitedbs/censushome.nsf/home/act-03?opendocument&navpos=620>] Accessed 30/09/2012

<sup>18</sup> NSW Shelter for National Shelter, 26 August 2011, *Housing Australia factsheet – A quick guide to housing facts and figures* p6.

<sup>19</sup> Australian Bureau of Statistics, Census Tables 2049.0 Census of Population and Housing: Estimating homelessness, 2011



The physical design of housing is also a key issue in terms of housing for women, given the ageing of Australia's female population and the increase in the prevalence of disability with age for women.

It is therefore important that future housing incorporates Universal Design principles to ensure women can remain living independently as they age or acquire a disability /disabilities. For current housing, there needs to be a focus on modifying existing housing.

### ***Recommendations***

- Ensure there is access to secure, appropriate, affordable and adaptable accommodation for women, particularly vulnerable women, by increasing the supply of affordable housing, funding homelessness services and prevention programs, and providing increased support for low income renters;
- Ensure that women escaping domestic and family violence have access to safe and affordable housing options - whether they may remain in the family home, seek crisis accommodation in a refuge or other emergency housing, or move to more appropriate and affordable long term housing;
- Ensure the availability of low-income affordable housing in order to reduce unnecessary demand for other services such as homelessness services and domestic violence crisis services;
- Ensure that future new housing is built according to the Universal Housing Design principles;
- Consider innovative ways to addressing housing supply issues including options that support or enable superannuation funds to invest in affordable housing; and
- Disadvantaged women's needs are often not considered in a whole of Government way because their needs span different Commonwealth Departments – there needs to be better links between responses for preventing violence against women and their children responses, housing, ageing and disability.