



10 YEAR WOMEN'S PLAN DEPARTMENT OF COMMUNITIES WA

Shelter WA submission

31st July 2018



Department of Communities

By email: women@communities.wa.gov.au

31 July 2019

Dear Sir/Madam

Shelter WA submission into the development of the State Government's Women's Plan

Shelter WA is the independent peak body, based in Perth, Western Australia, that advocates for social and affordable housing and ending homelessness. Our vision is that all people living in Western Australia have housing that enables them to thrive. Shelter WA brings together a strong coalition committed to diverse and affordable housing choice for all. With a focus on housing for people on low to moderate incomes and groups that experience housing insecurity.

The State Government's development of a Women's Plan is a welcome strategic direction, and we are pleased to provide a submission into this process.

The plan will focus on four priority areas: health and wellbeing; safety and justice; economic independence; and leadership. The evidence shows to deliver these four priority areas access to a safe, affordable and secure home is critical. We feel that the discussion paper has missed this. The importance of housing for women needs to be made clear in the plan. Housing is a core element to enable women, especially women on low to moderate incomes, women with health and mental health issues, women who experience family and domestic violence and women over 55 with limited income, to participate in the community and economy. Housing is fundamental to the delivery of each priority area, along with access to the wrap around services that women may need to sustain and maintain their homes. Given the importance of housing, we believe housing needs to be acknowledged and elevated within the plan.

Women who are at risk of housing insecurity

There is a raft of evidence based research conducted by organisations like the Australian Housing and Urban Research Institute (AHURI), the Centre for Social Impact at the University of Western Australia and the Bankwest Curtin Economic Centre (BCEC), that all point to the following key issues facing women and housing insecurity:

- Family and domestic violence is the major reason that women and children find themselves experiencing homelessness.
- There is a growing pool of women over 55 years of age who are reliant on income support and cannot readily access safe, appropriate and affordable housing options, leading to housing stress, housing insecurity and homelessness.
- Women over 55 are at greater risk of financial and housing insecurity than older men. This can be connected to a variety of systemic and compounding factors.

- Private rental accommodation is becoming a growing reality of housing for women over 55 years of age, and with this comes issues of housing insecurity.

The research shows that women, especially over 55 years of age, did not benefit from compulsory superannuation at the beginning of their career, and they were more likely to have been paid at a lower rate than their male counterparts. They also were more likely to have taken time out of the paid workforce to have children and/or undertake caring roles.

People who do not own a house and who are living on income support, such as a Centrelink's Newstart allowance, find it almost impossible to find an affordable rental property or purchase a home. The National Rental Affordability Index (2018) shows a severely unaffordable private rental market for single aged pensioners and Newstart recipients.¹ The reduction of social housing stock across all Australian States and Territories and the increasing cost of privately renting and home purchase has resulted in the demand for social and affordable housing far exceeding the current supply.²

Older single women are emerging as the fastest growing cohort of people in Australia experiencing housing stress and homelessness.³ This unstable environment makes it extremely difficult to secure regular employment and get out of the cycle of welfare dependence.

The estimate of women over 55 years experiencing homelessness in Australia in 2016 was 6,866, which was a 31% increase from the figures in 2011. This significant increase in only five years raises severe concerns.⁴

In addition, the number of women over 55 years in the private rental market has increased expressively over the past three census periods, whilst the housing market has become more unaffordable and unstable. In 2006, 91,549 older women were classified as private renters and in 2011, this number had increased to 135,174. By the 2016 census the number had risen to 180,617, which represents a 97% jump over the last ten years.⁵

The three most commonly accessed Commonwealth social security payments are Newstart, the Age Pension and Commonwealth Rent Assistance, and these are currently inadequate for women over 55 years to afford housing. The Newstart allowance has not been increased in over twenty years,⁶ while the Age Pension level was set on the presumption that upon reaching retirement age, people would be living as couples and own their homes outright.

¹ https://www.sgsep.com.au/download_file/view_inline/1602.

² National Older Women's Housing and Homelessness Working Group. (2018). *Retiring into Poverty. A national plan for change: Increasing housing security for older women*.

³ Petersen, M. & Parsell, C. (2014). *Older Women's Pathways out of Homelessness in Australia*. University of Queensland.

⁴ Australian Bureau of Statistics (2016). *Census of Population and Housing. Estimating homelessness*.

⁵ Australian Bureau of Statistics (2016). Census data. Customised table TableBuilder.

⁶ <http://www.anu.edu.au/news/all-news/election-factcheck-qa-is-it-true-australias-unemployment-payment-level-hasnt-increased>.

Women over 55 years have a considerably lower rate of workforce participation compared to men in the same age group, with 58.9 per cent and 71.9 per cent respectively.

Women over 55 years are vulnerable to housing insecurity and are facing difficulties to enter the employment market. The importance and need of supporting this group of society has also been recognised by the then Turnbull Government. Where the former Minister for Employment and Minister for Women, Senator the Hon Michaelia Cash, has launched a key strategy to increase the number of women in the workforce through the program Towards 2025: An Australian Government strategy to boost women's workforce participation.

The Towards 2025: An Australian Government strategy to boost women's workforce participation outlines the Turnbull Government's roadmap to reduce the gender labour force participation gap by 25 per cent by 2025.⁷

One of the focus groups of this strategy are mature age women and the Federal Government aims at giving mature age women the choice to remain or re-enter the labour market. In order to facilitate workforce participation of women over 55 years, the Federal Government will launch various reskill, training and support schemes to assist women over 55 years in finding and remaining in employment.⁸

The Housing First Model

The AHURI report, What is the Housing First Model and how does it help those experiencing homelessness?, provides a definition of what the principles are behind the concept and how it can be applied. It states "the Housing First model prescribes safe and permanent housing as the first priority for people experiencing homelessness. Once housing is secured, a multidisciplinary team of support workers can address complex needs through services like drug and alcohol counselling or mental health treatment."⁹

The Model doesn't require those individuals housed to engage in the support services and importantly and individual is treated and assisted in a way that enables them to work towards "reintegration with the community at their own pace."¹⁰ That is, people are not penalised or their housing taken away if they are not fully engaged in the support services provided to them. Other housing models do in fact do this.

Housing First is an important model to use in ensuring that people in our community have the support base they need in which to create a life of meaning to them. This approach must be at the foundation

⁷ <https://ministers.pmc.gov.au/cash/2017/towards-2025-boosting-australian-womens-workforce-participation>.

⁸ <http://womensworkforceparticipation.pmc.gov.au/sites/default/files/towards-2025-strategy.pdf>.

⁹ AHURI, 2018, What is the Housing First Model and how does it help those experiencing homelessness?, <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-the-housing-first-model>.

¹⁰ Ibid.

of all our policies that aim to reduce the incidence of housing insecurity in our community, especially with older women who are the growing group of our community in risk of homelessness.

To deliver housing first there needs to be diverse social and affordable housing options to meet the needs of women.

What is an Assisted Rental Pathway Program?

The elements of such a program can be positioned around two pillars:

1. Provision of either a graduated subsidised rental assistance model or a flat subsidised rental assistance model to the target group to access the private rental market
2. II. Provision of various services and initiatives to create a consistent, stable and reassuring safety net for the target group to promote independence and autonomy

Discussions of affordable housing and workforce participation are often treated as an unrelated, separate issues. However, the relationship between affordable housing and employment is undeniable.¹¹

Inadequate supply of affordable housing has forced people to spend more on housing. An increasing number of households have become cost burdened, meaning they pay 30 per cent or more of their monthly income on housing. This can force people to choose between paying rent, buying food, or paying various bills. An unscheduled bill or financial emergency can throw off a precarious monthly budget which can affect their ability to pay rent, which can lead them to be involuntarily removed from their current housing situation. What makes it more difficult is that housing insecurity can often threaten a person's job security or even ability to secure a job, compounding their challenges at every level.

A Rental Assistance Pathway Programme can help resolve these issues. Most importantly, having a stable and reliable Rental Assistance Pathway Programme can address the causes of housing insecurity, thereby giving the individual a better chance of success in securing work as they have one less uncertain circumstance to contend with. Having the financial support can lessen the effects of being cost-burdened, thus giving the tenant increased financial stability. Increased financial security and stability can help keep job performance high and reduce the likelihood of intervening events that can cause job loss.

Without stable employment many cannot pay for housing. Thus, it becomes a question of how proposed solutions recognize and deal with this relationship. Current policy focuses on the workforce side of the equation. Job training, education, and skills training can expand employment opportunities, but a lack of housing stability may hinder or even reverse the potential of these initiatives, and therefore the solution needs to be centred on housing with specific wrap around services to support

¹¹ AHURI (2007). How does housing assistance affect employment, health and social cohesion? *Issue 87 March 2007*.

the transition and create pathways to employment.¹² The end result is to move women over 55 years of age off Newstart allowances and into paid employment where they can support themselves, develop confidence and be a contributor to our society and economy.


The Department of Communities is running a rental pathways pilot program. Similar private rental assistance or support schemes have already been implemented in NSW under the name “Rent Choice”. Rent Choice is a form of Private Rental Assistance that supports households to access safe and affordable housing in the private rental market through providing a time limited private rental subsidy for up to three years and it facilitates access to support services, including training and employment opportunities. The goal of this policy is to create the capacity for independent living.¹³

Recommendation

That safe, secure and affordable housing for all women, and access to wrap around services that women may need to live independently in their home, is a priority of the Women’s Plan.

Thank you for the opportunity to respond to the Women’s Plan. For any further information please contact Lisa Kazalac, Consultant Policy and Advocacy at policy@shelterwa.org.au or 08 9325 6660.

Yours sincerely,



Michelle Mackenzie
Chief Executive Officer

¹² Desmond, M. and Gershenson, C. (2016). Housing and Employment Insecurity among the Working Poor. Social Problems, (63)1, 46-67.

¹³ <https://www.facs.nsw.gov.au/housing/policies/rent-choice-policy>.