

Housing vulnerability for women in the ACT

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This is an excerpt from the Anti-Poverty Week 2015 green paper on housing affordability, called Safe + Well: Redefining the Housing Affordability Crisis.

Abstract

Canberra is regarded as a prosperous city with higher than average income and education levels. However, this assessment ignores the significant disadvantage experienced in the ACT, particularly in regard to housing vulnerability.

YWCA Canberra supports the definition of homelessness advanced by ACT Shelter, which reveals the scope and magnitude of homelessness in the ACT. This definition captures those sleeping rough (primary homelessness), couch surfing or living in crisis accommodation (secondary homelessness) and living in inadequate housing with no security of tenure (tertiary homelessness) (ACT Shelter 2014:8).

Analysis and discussion

Housing vulnerability in the ACT is a significant and growing issue. Although the gross domestic product per capita is well above the national average at over \$85,000 (Invest Canberra 2015), the prohibitive cost of living means that those who are disadvantaged face severe housing challenges.

People in the ACT face the highest cost of living of all Australian capital cities, primarily due to rental prices which are the highest of any state or territory (ACTCOSS & ACT Shelter 2015:2). Additionally, the ACT has the second highest rate of homelessness in Australia, with many crisis response services simply unable to meet demand (ACTCOSS & ACT Shelter 2015:2).

Although housing vulnerability can affect all Australians, women are particularly susceptible. This issue must be considered within a gender lens, with policy responses designed to meet the specific needs of vulnerable women.

This submission will explore the unique circumstances which place women at a higher risk of housing vulnerability and will also consider certain groups of women who are at particular risk.

Domestic violence and homelessness

The Australian Bureau of Statistics reported in 2006 that one in three women over the age of 15 has experienced physical violence, and one in five has experienced sexual violence. Sadly, these shocking statistics are considered conservative. In Canberra, calls for help to

the Domestic Violence Crisis Service surged by almost 50 per cent over the past five years (YWCA Canberra).

Male violence against women is a significant contributing factor to homelessness. Fifty-five per cent of women presenting to specialist homelessness services cite domestic violence as the cause, with many of these women often cycling in and out of homelessness over a substantial period of time (Homelessness Australia).

The Australian Housing and Urban Research Institute identifies two reasons for this. Firstly, that violence destroys the sense of safety and belonging normally associated with home, and secondly that leaving a domestic violence situation usually requires fleeing home (AHURI 2011:12).

Women (and their children) may be forced to leave their homes suddenly out of fear for their personal safety. Although many women escaping violent situations have rights to their home as a mortgage or lessee holder, they are often unable to access the house due to the risk of violence.

Additionally, 32 per cent of women escaping violence face poverty or financial hardship, with many perpetrators cutting off access to finances and assets. This negatively impacts on a woman's ability to find a home after escaping domestic violence (Homelessness Australia).

There has been a growing interest in policy responses which allow women and children to stay in their home by forcing violent perpetrators to leave. While this approach may be appropriate for some women, it requires significant legal, judicial, police and housing interventions (AHURI 2011:16).

Women choosing to stay in their homes following a domestic violence situation are often confronted by two serious barriers to remaining there. Firstly, the risk to their and their children's personal safety, as the perpetrator knows their location and is familiar with the home.

Second, women face a financial burden as they are required to maintain mortgage or rental payments by themselves, and may face lengthy legal proceedings to be able to sell the home or break a lease, if the perpetrator is uncooperative.

It is also crucial to consider appropriate housing options for young women escaping violence. Young women who are no longer able to live at home can be at serious risk of sexual violence in unsafe housing situations.

Current statistics on domestic violence indicate that safe and appropriate housing options for women and children escaping violence will continue to be an urgent issue requiring action.

Older women

It is often assumed that older people own their own home and thus do not experience housing vulnerability. Sadly, this isn't the case, with single, older women more likely to face housing vulnerability than any other demographic (ACT Shelter 2014:9).

A landmark research project undertaken by ACT Shelter last year explored older women's housing vulnerability in the ACT. They found that in 2011 there were 11,431 women in the

ACT over the age of 45 on low to median outcomes who did not own their own home. In contrast, there were 7356 men living in the ACT in the same category (ACT Shelter 2014:10).

Older women facing homelessness tend to avoid seeking help and feel ashamed of their situation. As such, it is believed that statistics on this issue are conservative and do not reflect the extent of the problem (ACT Shelter 2014:26).

Older women are particularly vulnerable to homelessness due to gender-based economic and financial inequality (Homelessness Australia 2013:2). On average, Australian women earn less than men, have lower superannuation and are more likely to work in part-time or casual positions (ACT Shelter 2014:9). Additionally, throughout their lives many women take significant periods of time out of the workforce to care for children and fulfill other caring responsibilities, further diminishing their financial position once they become older.

Significant life shocks including the death of a partner or divorce can quickly lead to housing crisis. A 2010 study of homeless women found that a third of women became homeless after a separation or the death of a partner (ACT Shelter 2014:10).

Many women surveyed by ACT Shelter stated that long-term tenure was their biggest concern, rather than owning their own home (ACT Shelter 2014:29). Moving house is financially, physically and mental draining. One woman surveyed had moved eight times within one year (ACT Shelter 2014:16).

It is essential that housing options for older women are appropriate - the issue is more than simply one of supply, but of ensuring that housing options for older women allows for their specific needs, including managing a disability.

Housing options also need to take into account proximity to transport, health facilities and other community services, and the ability for older women to have space for grandchildren or pets - seemingly simple factors which can contribute greatly to overall wellbeing.

Women's housing services in Canberra

YWCA Canberra currently provides several housing support services for women.

The Supportive Tenancy Service (STS) is a partnership between YWCA Canberra, Woden Community Service and Belconnen Community Services. This service works directly with people to help them retain their current tenancies (private and public) or mortgages by providing practical information, referrals and advocacy. Funding for the STS is currently extended until June 2016, however long-term funding is required to ensure the longevity of this essential service.

As part of YWCA Canberra's Affordable Housing Program, Lady Heydon House and Betty Searle House provide safe, affordable housing for 13 single older women. Each woman has her own bedroom, sitting room, ensuite and kitchenette, and shares a larger kitchen, dining room and living spaces.

In addition, there are several specialist housing services in Canberra including Beryl Women Inc., Doris Women's House, Reach Home and Toora House.

While these and many other organisations have provided invaluable services to Canberra women for many years, they currently face significant challenges. There is an extreme shortage of emergency and transitional housing in the ACT, and funding cuts have significantly reduced the ability of services to respond to women in need.

Conclusion

Costs of not addressing the issue

- Without strong, well-supported services ranging from adequate emergency and transitional housing to longer-term support for women including trauma counselling, the cycle of homelessness and violence will continue.
- The fiscal cost of homelessness is extremely high as those experiencing homelessness are high users of government services. This cost has been estimated to range from \$18,021 per individual (for tenant support clients) to \$44,147 per individual (for supported accommodation clients). (AHURI 2014).

In contrast, it has been demonstrated that homelessness programs for single women produce significant benefits, with the cost of providing the programs offset by reductions in health, justice and welfare costs (AHURI 2014).
- Substantial indirect costs of inadequate housing services include people spending longer periods in health care facilities, increased use of emergency health services, increased risk of criminal offending, and a reduced capacity to complete education and obtain and retain employment (ACTCOSS & ACT Shelter 2015 6).

Recommendations

- It is recommended that there be a greater focus on homelessness prevention for vulnerable women, including the provision of tenancy support and advice and legal assistance
 - Considering Canberra's tight housing market, these services are particularly crucial to support vulnerable tenants (ACTCOSS & ACT Shelter 2015 6).
- It is recommended that all housing policy is developed with the specific needs of women in mind.
 - In the ACT, this involves a boost to the supply of affordable and appropriate housing for women, for example to support the specific needs of women with a disability or women escaping violence.
- It is recommended that specific housing options for older women be given greater attention. Practical measures include:
 - Promoting older women as preferred tenants
 - Providing government incentives for landlords to make modifications in houses for older women
 - Ensuring that housing for older women is not confined to the outer suburbs of the ACT so that women are close to essential services and networks.

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