

# Submission to the Parliamentary Inquiry into Homelessness in Victoria – March 2020

## 1. Overview

Women's Health Victoria (WHV)<sup>1</sup> welcomes the opportunity to make a submission to the Legal and Social Issues Committee's Inquiry into Homelessness in Victoria.

WHV endorses the submission by safe steps and all twelve recommendations outlined in its submission.

Further, WHV emphasises the importance of considering both the gendered drivers (or risk factors) for homelessness, and the specific needs of women experiencing homelessness, in any prevention and response efforts. In particular, this submission highlights the need to pay specific attention to older women and women who have experienced or are experiencing family violence.

Taking a gendered approach to homelessness includes:

1. Ensuring the gendered drivers of homelessness for women are prioritised in efforts to prevent homelessness, by:
  - Increasing investment in programs and initiatives promoting gender equality, with a particular focus on reducing income inequality, increasing women's financial independence and increasing access to affordable housing for women who experience additional barriers to access, including women on low incomes, older women, single mothers, Aboriginal and Torres Strait Islander women, women without permanent residency, and women with disabilities;
  - Investing in the primary prevention of violence against women to reduce the incidence of family violence as the key driver of homelessness for women and children (safe steps recommendation 1).
2. Increasing investment in short-, medium- and long-term accommodation options to support women who are homeless or at risk of homelessness due to family violence, including addressing the critical shortfall in affordable and social housing (safe steps recommendations 2, 4, 6, 7 and 11).
3. Recognising the links between women's experience of gendered violence, mental ill-health and homelessness and ensuring there is an adequate supply of integrated, trauma-informed supports for women across these three service sectors.

---

<sup>1</sup> Women's Health Victoria (WHV) is a state-wide women's health promotion, advocacy and support service. WHV works collaboratively with women, health professionals, policy makers and community organisations to influence systems, policies and services to be more gender equitable to support better outcomes for women. As a state-wide body, WHV works with the nine regional and two other state-wide services that make up the Victorian Women's Health Program. WHV is also a member of Gender Equity Victoria (GEN VIC), the Victorian peak body for gender equity, women's health and the prevention of violence against women.

WHV's submission is endorsed by:



## 2. The gendered drivers of women's homelessness

While men experience higher rates of homelessness overall, 61% of those accessing specialised homelessness services are female.<sup>2</sup> Family violence is the leading cause of homelessness for Australian women and children<sup>3</sup> and women over the age of 55 are the fastest growing population group experiencing homelessness in Australia.<sup>4</sup> A gendered approach to homelessness is therefore critical to prevent homelessness among women and to meet the needs of women who are experiencing homelessness.

Financial inequalities between men and women and women's experience of family violence are key gendered drivers that need to be addressed in preventing and responding to women's risk and experience of homelessness. It is also essential to consider the ways in which other forms of inequality and disadvantage, such as racism, ableism, age discrimination, homophobia, and stigma towards those with a mental illness, intersect with gender inequality to increase the barriers to secure and affordable housing for particular groups of women.

### Financial inequalities

The fact that women generally accumulate less wealth over their lifetimes compared with men, combined with an increasing lack of affordable housing, contributes to women's increased risk of experiencing homelessness. Financial inequality affects women's capacity to escape family violence, as well as being a key driver of homelessness for women over 55, single mothers and women on low incomes.

This financial inequality arises due to the gender pay gap, where women in paid work in Australia earn on average 14% less than men, as well as other income inequalities.<sup>5</sup> The pay gap is driven by a number of factors, including the fact that women often work in industries which pay less than male-dominated industries, are more likely to take time out from work due to caring responsibilities,<sup>6</sup> and are more likely to be engaged in part-time work, impacting their income and opportunities for promotion. The cumulative effect of the gender pay gap means that women accumulate less superannuation than men; in 2016 the average woman's superannuation balance was only 61% that of the average man's.<sup>7</sup>

Gendered financial inequalities increase women's economic dependence on men and affect their capacity to escape family violence.<sup>8</sup> Immediately after divorce, women generally experience a reduction in their incomes, meaning they may be unable to afford their mortgage

<sup>2</sup> Australian Institute of Health and Welfare (AIHW) (2017), **Specialist Homelessness Services Collection**, cat. no. HOU 299. Cited in: Council to Homeless Persons (CHP) (2019) **Fact Sheet: Women and Homelessness**. CHP, Collingwood. Available from: [URL](#)

<sup>3</sup> CHP (2019) **Fact Sheet: Women and Homelessness**. CHP, Collingwood. Available from: [URL](#)

<sup>4</sup> Australian Bureau of Statistics (ABS) (2018). **Estimating Homelessness**, cat no. 2049.0. 2016 Censuses, ABS, Canberra. Available from: [URL](#)

<sup>5</sup> Workplace and Gender Equity Agency (WGEA) (2019). **Australia's Gender Pay Gap Statistics, Fact Sheet**. WGEA, Sydney. Available from: [URL](#)

<sup>6</sup> WGEA (2016) **Unpaid Care Work and the Labour Market, Insight Paper**. WGEA, Sydney, p.4. Available from: [URL](#)

<sup>7</sup> Clare, R (2017) **Superannuation Account Balance by Age and Gender**. ASFA Research and Resource Centre. Cited in: WGEA, **Superannuation & Gender Pay Gaps by Age Group, Fact Sheet**. WGEA, Sydney. Available from: [URL](#)

<sup>8</sup> Corrie, T. (2016), **Economic Security for Survivors of Domestic and Family Violence: Understanding and Measuring the Impact**, Good Shepherd Australia New Zealand, Melbourne, and

Cortis, N. & Bullen, J. (2015), **Building Effective Policies and Services to Promote Women's Economic Security Following Domestic Violence**. ANROWS, Sydney. Cited in: Mission Australia, **Out of the Shadows**. City Mission Australia. Sydney.p.62



or rental payments, whereas men's income remains at a similar level.<sup>9</sup> Women are also more likely to lose home ownership after a relationship breakdown.

Many older women who experience homelessness are experiencing homelessness for the first time. Contributing factors include not being financially independent, having a small amount or no savings, and the ending of a relationship due to death, divorce or escaping family violence. Given the growing aging population, the shortage of affordable housing, and women's financial disadvantage, the number of older women experiencing homelessness is likely to increase further.<sup>10</sup>

Financial inequalities and unequal access to housing are often heightened for women who experience other forms of discrimination such as racism or ableism. For example, women living with a disability experience higher rates of unemployment and insecure housing than other women.<sup>11</sup>

Investing in initiatives that promote gender equality and aim to reduce financial inequalities between men and women throughout their lives are therefore key to preventing women's homelessness. This might include, for example, initiatives to address barriers that prevent older women and those with caring responsibilities from entering or re-entering the workforce, as well as ongoing efforts to address gendered income inequalities, such as promoting gender equitable recruitment and promotion practices within workplaces; raising wages for feminised industries; addressing the gendered imbalance in unpaid caring responsibilities; and raising the level of income support.<sup>12</sup> At the same time, ongoing effort is required to address the intersecting social and economic inequalities that reduce access to secure and affordable housing for particular groups of women.

### Women's experience of violence

The submission by safe steps provides a comprehensive summary of the links between family violence and women's homelessness. Family violence is the leading reason Aboriginal and Torres Strait Islander women seek support from specialist homelessness services and is also the number one reason older women experience homelessness.<sup>13</sup>

Evidence shows that gender inequality sets the necessary social context in which violence against women, including family violence, occurs. *Change the Story*, Australia's national framework to prevent violence against women and their children, identifies promoting women's independence and decision-making as a key strategy for preventing violence against women.

This further strengthens the case for promoting gender equality – in particular, ensuring women have access to adequate financial resources and affordable housing to enable autonomy and independence – as key to preventing women's homelessness.

---

<sup>9</sup> Australian Human Rights Commission (AHRC) (2019) **Older Women's Risk of Homelessness: Background Paper**. AHRC, Sydney, p.13. Available from: [URL](#)

<sup>10</sup> AHRC (2019), **Older Women's Risk of Homelessness: Background Paper**. AHRC, Sydney, p.15. Available from: [URL](#)

<sup>11</sup> AIHW (2019), **People with Disability in Australia 2019: in brief**. Cat. no. DIS 74. AIHW Canberra, p.15. Available at: [URL](#)

<sup>12</sup> Gale.B, **Closing the Gender Pay Gap**. Chifley Research Centre. Canberra. Available at: [URL](#)

<sup>13</sup> AIHW (2014). **Homelessness among Indigenous Australians**, Cat. no. IHW 133. AIHW, Canberra, p.vi. Available from: [URL](#)

WHV highlights safe steps' recommendation:

*# 1 Continue to invest in gender equality and primary prevention of violence against women to reduce the incidence of family violence as the key driver of homelessness for women and children*

### 3. Responding to women's experience of homelessness

The submission by safe steps also provides an incisive analysis of the shortage of appropriate short-, medium- and long-term housing options for women escaping family violence. Our submission therefore focuses on response efforts needed to support women generally – specifically older women – at risk of or experiencing homelessness.

Older women experiencing or at risk of homelessness are often less visible than men; for example, they are more likely to be employed and live with family members.<sup>14</sup> This means they face a gap in supports; they are often ineligible for community or public housing, yet they may not have the financial means to secure (or retain) housing in the private market. More investment in affordable housing is critical to meet the needs of older women and other population groups who fall into this gap between eligibility for social housing and capacity to (re)enter the private market. There is also an opportunity to invest in innovative approaches to assist older women to (re)enter the private housing market, for example through shared/reverse equity schemes, new loan products and private rental brokerage. In addition, earlier and centralised access to information on housing options, assistance and services and wrap-around supports should be considered.

There is also a need to ensure support and accommodation options suit the needs of older women experiencing homelessness. For example, one research study found older women were cautious of going to refuges for women due to their perceptions of the type of clientele.<sup>15</sup> Another study found that older women prioritise having their own space over size of accommodation, but are open to sharing facilities such as outdoor courtyards.<sup>16</sup> Given that women over 55 are the fastest growing cohort of people experiencing homelessness, it is important to ensure that suitable short-, medium- and long-term accommodation options are available that meet their needs, for example, accommodation suitable for single person occupancy or sharing of outdoor space.

WHV highlights safe steps' recommendation:

*# 7 Increase access to affordable and secure long-term housing for women on low incomes, older women and women recovering from family violence*

As recommended by safe steps, there also needs to be further investment in services that meet the housing and support needs of Aboriginal and Torres Strait Islander women and women with disabilities. There is also a need to collect better data on women in rural and regional areas to better understand their risk and experience of homelessness.

<sup>14</sup> AIHW (updated 2019). **Specialist Homelessness Services Annual Report 2018-2019**, Cat. no: HOU 318. AIHW, Canberra. Available from: [URL](#)

<sup>15</sup> Petersen M, Cameron Parsell (2013), Older Women's Pathways Out of Homelessness in Australia. Institute for Social Science research. The University of Queensland Australia Brisbane, p.33. Available from: [URL](#)

<sup>16</sup> AHRC (2019), Older Women's Risk of Homelessness: Background Paper. AHRC, Sydney p.17. Available from: [URL](#)

WHV highlights safe steps' recommendations:

*# 10 All levels of government should prioritise housing for Aboriginal and Torres Strait Islander families, particularly those affected by family violence, by providing additional resources to Aboriginal community-controlled housing organisations.*

*# 12 Ensure that women with disabilities are able to access timely and specialist family violence supports in a crisis timeframe by extending the Disability Family Violence Crisis Response Initiative for three more years.*

#### 4. Intersections between homelessness, family violence and mental health

There is a well-established correlation between experiencing homelessness and poor mental health. A high proportion of people experiencing homelessness are also living with a mental illness, and the Australian Institute of Health and Welfare reports that mental health services are one of the most commonly sought specialised homelessness services by clients.<sup>17</sup>

For women, the intersection between homelessness and mental ill-health is often mediated by experience of gendered violence. Experiencing family violence or sexual assault is linked to poor mental health outcomes, including depression, anxiety, substance misuse, post-traumatic stress disorder and thoughts of suicide,<sup>18</sup> as well as increased risk of homelessness. Experiencing homelessness also commonly impacts women's mental health overall.<sup>19</sup>

Despite the clear links between mental health and homelessness, the mental health needs of people experiencing homelessness are frequently unmet.<sup>20</sup> It is imperative that the Committee emphasises the intersections between gendered violence, mental ill-health and homelessness in its report and brings this to the attention of the Royal Commission into Victoria's Mental Health System.

All three service systems are under pressure and there is a clear need for increased investment across all three sectors to ensure there are sufficient services to meet demand. At the same time, an integrated, woman-centred approach is needed across these services that responds holistically to women's needs. This includes ensuring specialist homelessness services are trauma-informed and staff are trained in responding to women who have experienced violence.

WHV highlights safe steps' recommendation:

*# 8 Ensure that the established links between exposure to family violence, poor mental health, gender inequality and homelessness are reflected in the final recommendations (and subsequent investment by government) to come out of the Royal Commission into Mental Health.*

<sup>17</sup> AIHW (updated 2019). **Specialist Homelessness Services Annual Report 2018-2019**, Cat. no: HOU 318, AIHW, Canberra. Available from: [URL](#)

<sup>18</sup> Rihan Parker (2019) **How Domestic Violence Affects Women's Mental Health**, VincentCare. Available from [URL](#)

<sup>19</sup> Dr Brackertz N, Wilkinson Alex, Davison Jim (2018) **Housing, Homelessness and Mental Health: towards systems change**. Australian Housing and Urban Research Institute, Melbourne, p.13.

<sup>20</sup> AIHW (updated 2019) **Specialist Homelessness Services Annual Report 2018-2019**, Cat. no: HOU 318. AIHW, Canberra. Available from: [URL](#)