

WOMEN'S HOUSING NEEDS IN REGIONAL AUSTRALIA

SUMMARY RESEARCH REPORT



YWCA
National Housing
Women Building Futures



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Acknowledgements

Acknowledgement of Country

We wish to acknowledge the Traditional Owners of the lands on which we work, and pay our respects to Elders past, present and emerging. We recognise First Nations peoples as the custodians of the lands and waters of Australia, and the more than 60,000 years of knowledge, strengths and expertise they bring to caring for country.

European settlers came to these lands and took them without authority, right or permission. We recognise that YWCA National Housing has benefited from colonisation and we have a responsibility to acknowledge the harm done and to work towards respect and recognition. This land is Aboriginal land – always was and always will be.

Thank you to our contributors

Thank you to all the women who participated in this research. 1,039 women offered us their perspectives in surveys and focus group discussions. We appreciate their time, generosity and willingness to share their insights and recommendations for the future.

Thank you also to our research partners The Curious Co, who undertook the quantitative survey and qualitative research, and JLL, who undertook detailed housing needs and sociodemographic analysis across regional and rural communities.

This research was jointly funded by YWCA National Housing and the Commonwealth Department of Infrastructure, Regional Development and Cities through the Building Better Regions Fund (BBRF) Community Investments Stream Round Three.



Australian Government

BUILDING OUR FUTURE

Intersectional perspectives

People's experiences may be influenced by the interplay between different forms of discrimination and prejudice, whether it is based on gender, race, age, class, socioeconomic status, physical or mental ability, gender or sexual identity, religion or ethnicity.

This is apparent in the experiences and perspectives reported by Aboriginal and Torres Strait Islander women, women who have experienced domestic violence, women with disabilities, women living in remote areas, women with children and single parents, younger women and older women.

These issues are outlined in detail with whole page features in the Key Findings of this report.

Definitions

Disability

Disability is defined as any physical, intellectual, psychiatric, sensory, neurological, learning disability, physical disfigurement and immunological disability.

Generations

The generations in this report refer to the following age groupings:

- Gen Z (born 1995-2009)
- Gen Y (born 1980-1994)
- Gen X (born 1965-1979)
- Baby Boomers (born 1946-1964)
- Builders (born before 1946)

Homelessness

In this research, we define homelessness as:

- Not having access to conventional accommodation (i.e. sleeping rough or in improvised dwellings); or
- Frequently moving from one temporary shelter to another (i.e. 'couch surfing', emergency accommodation, youth refuges); or
- Staying in accommodation that falls below minimum community standards (i.e. boarding house or caravan park)

Non-Indigenous women

The report uses the term non-Indigenous women when reporting findings that distinguish between Aboriginal and Torres Strait Islander women and women more broadly. The term non-Indigenous women refers to women more broadly. We recognise that language is important, and we value and respect the perspectives of First Nations peoples.

Regional women or low- and moderate- income women

YWCA Australia recognises women in all of their diversity, including transgender women.

Terms such as 'women' or 'regional women' or 'low and moderate income' regional women are used interchangeably in reference to research participants.

Note:

This report uses the term 'currently' throughout the report. Where this is used, the term refers to the time of the study with fieldwork conducted 24th September to 7th October 2019.

From the Chair of YWCA National Housing

On behalf of YWCA National Housing and with the support of YWCA Australia, I am proud to present this report 'Women's Housing Needs in Regional Australia'.

Women across Australia face particular housing challenges. They experience structural barriers such as lack of pay equity, gender inequality, and interrupted or limited earning capacity due to primary caring responsibilities. Women are more likely to experience economic insecurity as a result of relationship breakdown, separation and divorce, and they are more likely to reach retirement with much lower superannuation balances than men.

The recent impact of natural disasters including bushfires, drought and flooding, has amplified existing inequalities within our communities and added to challenges faced in regional Australia. There are enormous social and economic impacts due to the COVID-19 pandemic. Domestic and family violence is increasing, home and unemployment stress is rising, and family work-life balance is upended.

First Nations women, young women, women living with disability, older women, culturally and linguistically diverse women and people working in essential services such as health and social care (the majority of whom are women), are particularly vulnerable.

The pre-COVID-19 scarcity of regional social and affordable housing for women, many of whom are escaping domestic and family violence, presents us with an increasingly alarming reality.

Our research found that one in eight women living on low to moderate incomes in regional Australia had been homeless in the past five years.

This is a shocking mirror to too many Australian women's lives. Together, now, we have a unique opportunity. We have already proven across Australia, that a cross sectional approach during a global health pandemic, can help to solve homelessness.

This report highlights the critical and timely need for significant investment in social and affordable housing. Women in regional areas desperately need homes to call their own. Concurrent expansion of women's specialist homelessness and housing supports are also crucial for those who are at risk of or are experiencing homelessness.

Coordinating these approaches will not only address chronic community shortages of homes and support for women, but will crucially stimulate the economy during COVID-19 towards recovery.

We welcome the opportunity to work in partnership with all levels of government, other housing providers, the private and not for profit sectors, to build positive futures and homes that women in regional Australia can call their own.

I thank our joint funder Building Better Regions Fund and our research partners for supporting this important work. I particularly want to thank all of the women who participated in this research for sharing their perspectives, insights and experiences with us.

We will continue to work towards a future where women in all of their diversity are valued, respected, safe and secure, with equal access to opportunities, resources and a home of their own.

Helen Conway
Chair, YWCA National Housing

EXECUTIVE SUMMARY

This report outlines key housing needs and challenges for women through national research undertaken across regional Australia. It offers new knowledge and insights that are relevant for policy and key decision makers across all levels of government, community housing providers, researchers and the private sector.

HOUSING CHALLENGES

1 in 5

said their current housing was not appropriate or suitable for them

1 in 3

women who live in unsuitable housing do not feel safe at home in their own house

1 in 4

(23%) said their finances and housing had been impacted by domestic violence

1 in 3

have experienced physical and/or mental health issues that affected their financial and housing situations

3 in 10

experienced separation or divorce affecting their finances and housing



MANAGING FINANCES

87%

carry some level of financial stress

78%

worry about having enough money in retirement

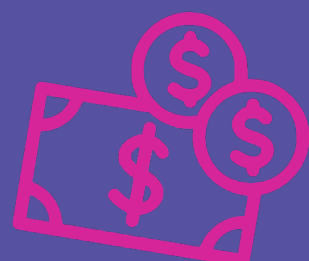
76%

worry about having enough money to meet all their expenses

51%

worry they could become homeless if their circumstances change

IN THE PAST 12 MONTHS, WOMEN EXPERIENCED SIGNIFICANT FINANCIAL HARDSHIP.



41%

asked for financial help from family or friends

39%

could not pay their electricity, gas or telephone bills on time

28%

could not pay their credit card or other personal debt on time

Women used different strategies to meet rent or mortgage payments including refraining from heating or cooling their home (44%), pawning or selling something (36%), going without medical treatments (33%) and going without meals (30%).

EXPERIENCES OF HOMELESSNESS



63%

have some level of housing stress. One quarter are very or extremely stressed. 77% of these women say this stress impacts their mental health and wellbeing, and more than half report this stress impacts on their ability to manage their day-to-day, relationships, friendships, and work.

1 in 4

have lived in temporary accommodation in the last five years because they could not afford private rental accommodation

1 in 8

have been homeless in the last five years. 1 in 4 of them hid their homelessness from others.

1.7%

are currently homeless

20%

know at least one woman who is currently homeless

SUPPORT AND ASSISTANCE

What do women say would help them the most?

49%

a reduction or subsidy on current housing costs

34%

access to more affordable housing in the community

16%

access to better quality housing

11%

help to move closer to support networks

Women would ask for assistance from:

1

FRIENDS AND FAMILY

2

GOVERNMENT PROVIDERS

3

COMMUNITY PROVIDERS

HOUSING PRIORITIES

Women in regional areas told us their key housing priorities are:

1. Safety
2. Independence and autonomy
3. Security of tenure
4. Access to community amenities and social infrastructure
5. Reduced costs and financial pressures

Appropriate housing for women enhances their health, wellbeing and safety.

Women who currently live in unsuitable housing (n=182) say their overall quality of life would improve with more appropriate housing.



YWCA
National Housing
Women Building Futures

EXECUTIVE SUMMARY

Methodology

The research was undertaken in three parts:

- Detailed socio-economic and housing market analysis across regional Australia
- A national online survey of 1,009 women on low and moderate incomes living in regional Australia
- Qualitative research with 30 women on low and moderate incomes living in Bendigo and Rockhampton.

Recommendations

1	Government to review the findings from this research and identify opportunities to fund affordable housing for women across regional Australia.
2	Government to disseminate these findings across government agencies to highlight the issues faced by women in regional Australia.
3	Government, private and not for profit sectors to develop partnerships to fund housing for women across regional Australia.
4	Research presented to the Constellation Project to support increasing innovative affordable housing supply for women in regional Australia.
5	YWCA builds on strengths through existing landholdings, to increase housing choices for women.
6	YWCA adopts a specific focus on young women in future housing delivery to meet identified and unmet need.



INTRODUCTION

Background

There are a range of current housing pressures and needs identified across Australia, due to lack of affordable housing options, increased housing and land costs, stagnation in wages growth, the rising costs of living, and limited housing supply.

The recent impact of natural disasters including drought, bushfires and flooding has added to housing challenges in regional areas of Australia. The economic and social impacts of the coronavirus (COVID-19) pandemic are also likely to increase pressures in regional communities.

A gender lens

Economic disadvantage

Women's housing needs and situations are shaped, in large part, by economic inequality, violence against women and significant caring responsibilities¹.

Women are more likely to:

- experience economic insecurity as a result of relationship breakdown, separation and divorce
- reach retirement with much lower superannuation balances than men
- be the primary beneficiaries of housing support systems²
- live in low-income or single-parent households
- receive Centrelink payments and for longer periods.

1. National Foundation for Australian Women, 2019, Women & Housing Fact Sheet

2. Australian Women Against Violence Alliance (AWAVA) and Equality Rights Alliance (ERA) 2017, Submission to the Productivity Commission Introducing Competition and Informed User Choice into Human Services Draft Report, page 5

Gender-based violence

Domestic and family violence is the leading cause of homelessness in Australia, with women making up the majority of those accessing specialist homelessness services³.

Seventy-eight percent of women accessing specialist homelessness services report a history of family and domestic violence⁴. In 2018-19, over half of the women housed by YWCA National Housing had experienced family violence.

Women also experience disproportionate impacts during natural disasters and pandemics. Such events exacerbate gendered structural and systemic factors, across social, economic and environmental spheres⁵.

In the immediate aftermath of natural disasters and pandemics, housing and employment are disrupted, rates of domestic and family violence increase, and social services and community supports are strained.

In regional areas, the impacts may be particularly significant where social and housing supports may be limited and under pre-existing strain.

3. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2016-17/contents/client-groups-of-interest/clients-who-have-experienced-domestic-and-family-violence>

4. *ibid*

5. See research and case study snapshots outlined by the Gender and Disaster Pod at <https://www.genderanddisaster.com.au/>. The GAD Pod was formally established to promote an understanding of the role played by gender in survivor responses to natural disaster, and to embed a gender lens to natural disaster.



METHODOLOGY

The study engaged women who are on low and moderate incomes and living in regional areas of Australia in quantitative and qualitative research.

National Demographic and Social Trend Analysis⁶

JLL undertook demographic and socioeconomic research including analysis of the following:

- Demographics including population, dwellings, tenure, age and income
- Measures of socio-economic disadvantage (including the SEIFA and IRSD Index)
- Homelessness
- Family, domestic, and sexual violence
- Gender pay gap
- Housing market trends in specific locations.

Qualitative Research – supplementary focus groups⁷

Four supplementary focus groups were conducted in Bendigo and Rockhampton in November 2019, based on socio-demographic profile.

Participant selection criteria included:

- Gross household income less than \$70,000 per year.⁸
- Did not own any property outright.

Focus Group Participants



30 WOMEN IN TOTAL

- 14 parents aged up to 45 years
- 16 women aged 55 and older
- 4 women were Indigenous
- 6 women with disabilities



3 out of 4

self-identified as being financially disadvantaged

7. Housing challenges for women in Bendigo and Rockhampton: Qualitative Research Insights by The Curious Co, December 2019

8. Note this was not true of two participants in Rockhampton, who had slightly higher incomes

National Quantitative Research Study⁹

A national quantitative survey was conducted online with 1,009 women from 24th September to 7th October 2019.

Women met strict criteria to ensure the sample matched 2016 ABS Census profile of women in regional Australia. There was a slight skew towards younger women because women who own their homes outright (without a mortgage) did not qualify.

Respondents were split fairly evenly over three age ranges (18-39, 40-54, 55-73), with a small subset (5%) aged over 74 years of age.

Finances and employment



Respondents had to fit one of these two income criteria:

- Women earning under \$70,200 (n=910) a year.
- Women earning between \$70,200 and \$109,199 per year with dependent children (n = 99)

Two-thirds of respondents received regular income support through Centrelink.

Two-thirds were not in paid employment, reporting their status as home duties, retired, or on a disability or carer support pension. Only 11% of respondents were employed full-time.

Housing and home ownership

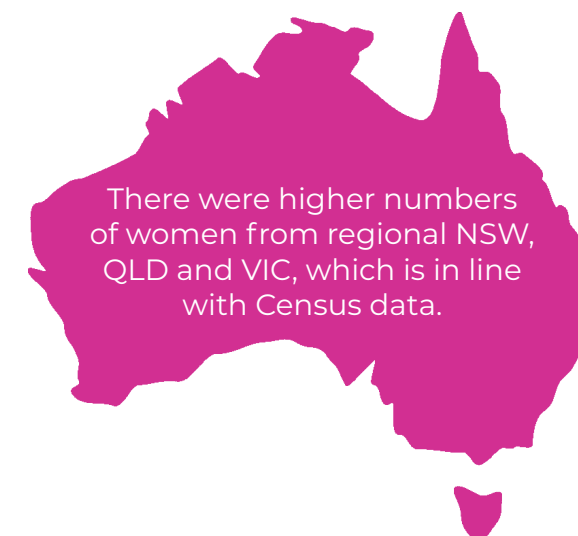


Three in five (63%) were renting, and one third (33%) were paying off a mortgage. Others were living with family, boarding, couch surfing, or in other alternative accommodation.

Four in five women spend more than 30% of their gross annual income on housing costs.

Respondents included single person households, couple families with and without children, single parent families and shared households.

9. Housing challenges among women in regional Australia: National Quantitative Research Study by The Curious Co, October 2019



There were higher numbers of women from regional NSW, QLD and VIC, which is in line with Census data.

1009 respondents



Aboriginal and/or Torres Strait Islander women (n = 61, 6%)



Culturally and linguistically diverse women (n = 113, 11%)



Women who have experienced domestic and family violence (n = 225, 23%)



Women with dependent children (n = 382, 38%) including single parents (n = 150, 15%)



Women with disabilities (n = 370, 37%)



Women living in remote areas (n = 169, 17%)

6. Women's Housing in Regional Areas – Cohort Demand Study by JLL prepared for YWCA National Housing, October 2019



KEY FINDINGS

Multiple and complex factors affect women's access to housing

Nearly one in five low- and middle-income women in regional areas (18%) say that their current housing situation is not suitable and appropriate for them.

Two thirds are concerned about the cost of living (68%) and two in five (43%) about the cost of housing.

Changing demographics

The rapid rise of housing prices in capital cities is having flow-on effects in the regions. Regional cities within reach of capital cities attract city-dwellers seeking affordability and weekend getaways, in turn pushing locals into the bottom end of the market.

“The demographics are starting to clash: high value renters versus public housing residents (in our city).”

Regional cities with a tertiary education sector face competition for housing stock from students who are often willing to pay higher rents than locals.

“I know lots of people who compete with 20-30 people for rental properties, and if they have young kids or an animal or haven't held their current job for the long term, they get rejected.”

Prices below purchase values in declining regional markets

In other regional areas, there has been a substantial fall in house prices, particularly over the past five years.

Women who are homeowners are struggling to pay mortgages valued

above their property values and hold on to hope that prices will rebound.

“I want to sell but I'm waiting for the market to come up. I went to the bank after the house was done up but the bank wouldn't let me refinance because the house was valued so low.”

Low wages and an increasing cost of living

While women in regional areas have rents and mortgage repayments lower than those in the capitals, they also have lower incomes to match.

Of the 3.2 million women aged 18 and older who live outside capital cities, 24% of them have a personal income of under \$400 per week¹⁰.

This is influenced by several factors.

Gender-based financial inequality

Women earn less on average than men, both in full-time and part-time occupations¹¹.

The full-time average weekly earnings for a woman in Australia is \$242.90 less than for a man, a 14% pay gap¹².

Caring responsibilities

Women are more likely leave the workforce due to caring responsibilities and return on a part-time or casual basis. For parents with a dependent child aged 0-5 years, only 64% of women participate in the labour force, compared with 95% of men¹³.

One in five women (18%) were responsible for caring for an adult relative, partner, child with disabilities or friend.

10. ABS Census 2016; SEXP Sex, AGEF Age and INCP Total Personal Income (weekly) by GCCSA (UR)

11. Gender Equity Insights, Workplace Gender Equality Agency, 2018

12. Workplace Gender Equality Agency, Australia's Gender Pay Gap Statistics, available at <https://www.wgea.gov.au/data/fact-sheets/australias-gender-pay-gap-statistics>

13. ABS Cat 4125.0 - Gender Indicators, Australia, Nov 2019

Loss of employment

Two in five women (39%) had faced a loss of employment which impacted their financial and housing situation.

Physical and mental health

More than a third of women had experienced physical health issues (38%) and mental health issues (35%) which impacted their financial and housing situation.

“Because I have injuries and had surgery, the house is becoming too hard to manage. I was a prisoner in my own house for months because I couldn't get out by myself.

Relationship breakdown

Three in ten (29%) women had experienced divorce or separation which had a direct impact on their financial and housing situation.

Domestic violence

Low-income women in the regions are more likely to have experienced domestic and family violence.

According to the ABS Personal Safety Survey 2016, one in six Australian women over the age of 15 (17%) have experienced physical, psychological and/or sexual violence at the hands of a current or former partner.

Almost 1 in 4 women (23%) in our research stated their financial and housing situation had at some point been impacted by domestic violence¹⁴. Domestic and family violence is the key driver of homelessness for women in Australia¹⁵.

14. Question wording: "Have any of the following events ever had an impact on your financial and housing situation?" (Domestic violence (emotional, physical and/or sexual abuse at the hands of a partner) – Yes / No

15. Council for Homeless Persons analysis of AIHW, Specialist Homelessness Services Collection, 2017-18, available from <http://chp.org.au/wp-content/uploads/2019/01/Women-and-Homelessness-Fact-Sheet.pdf>

Going 'without'

The high cost of living and housing in regional Australia requires that many women go 'without' in order to pay bills or their rent or mortgage on time.

The cycle of debt and the struggle to pay bills on time

Women reported it was often difficult to make ends meet. In the past 12 months:

- 41% had asked for financial help from family or friends
- 39% could not pay their electricity, gas, or telephone bills on time
- 28% could not pay their credit card or other personal debt on time
- 19% could not pay their mortgage or rent on time.

“We borrow from credit card to credit card.

“I just recently borrowed money from my parents to fix my car.

Forgoing necessities to pay rent or the mortgage

In the past 12 months, a significant proportion of women had refrained from heating or cooling their home (44%), gone without medical treatments (33%), refrained from using transport (31%), or gone without meals (30%) to meet rent or mortgage payments.

“I don't do anything or go anywhere. I always postpone my dentist or optical appointments.

Women use a number of strategies to meet rent or mortgage payments. Most commonly they pawn or sell a possession (36%), sell assets (26%), or take on a secondary job / pursue another income stream (19%).

Nearly one in five (18%) had accessed emergency food relief in the past 12 months to free up cash to pay their rent or mortgage.

Housing insecurity and housing stress in regional Australia

Many low- and moderate-income women in regional Australia are living in unsuitable housing, express concern about their finances, and are stressed about their future.

One in five live in unsuitable and insecure housing

Nearly one in five women (18%) say their current housing situation is not suitable or appropriate for them and their needs.

“I live in a run-down house and am too scared to complain.

“I took keys to a rental that wasn't completely accessible to my child with disabilities because the rental availability in our price range is low.

The same proportion of women (19%) say they do not feel secure in their housing situation. This is influenced by temporary accommodation, short-term rental contracts, and uncertain (or capped) personal income.

Many do not feel safe in the area where they live or in their home

One in seven women (14%) do not feel safe in the area where they live, and one in nine (11%) do not feel safe in their own home. One in eight (13%) say their home is not a positive environment for them.

It is particularly common for women who live in unsuitable housing to feel unsafe. A third (33%) of women who live in unsuitable housing say they do not feel safe at home. This is more than five times the rate of those who live in suitable housing (6%).

“I don't feel safe in my home. I've been burgled twice... I've made the house safe now, but the goal is to move on.

Many are concerned about their finances and future

Two thirds of women (68%) on low and moderate incomes in regional Australia are concerned about the cost of living. Two in five (43%) are concerned about the cost of housing.

Women feel significant levels of concern regarding their present and future finances.

- 78% worry they do not have enough to support themselves in retirement
- 76% worry about their finances and capacity to meet expenses
- 72% worry about increases to their rent or mortgage
- 59% worry about continuing to afford their current rent or mortgage
- 51% worry that if their circumstances change, they could become homeless.

Half (50%) of respondents are extremely or very stressed about their finances, and 87% carry some level of financial stress.

Women are also stressed about their housing and this has flow-on effects.

A quarter of women (25%) are extremely or very stressed about their current housing situation and 63% face some level of stress in this area of their lives.

Women who feel stressed in their housing and/or accommodation situation (n=638) were asked to share what impact this stress has on other areas of their life.

- 77% report impacts on their mental health/wellbeing
- 69% report impacts on their ability to manage their day to day
- 63% report impacts on their relationship with their partner
- 57% report impacts on their friendships and social connections
- 53% report impacts on their relationship with their children¹⁶.

16. "My relationship with my partner" was answered by women with housing stress who live in a couple household. "My relationship with my children" was answered by women with housing stress who have dependent children living with them.

Without a home

Increasing homelessness

Many regional women are becoming locked out of the private housing market.

Two thirds (66%) of women in our research agree that homelessness is a growing problem in their community. Homelessness is often hidden.

Women's homelessness is characterised by overcrowding, couch surfing, living in temporary accommodation with friends or relatives, and moving in and out of unsuitable dwellings.

Women reported they are seeing an increase in 'non-traditional' homelessness, observing many women living in temporary accommodation.

- "I have to house sit because I can't afford to pay rent."*
- "I think if you were homeless you wouldn't want anyone to know because you'd feel ashamed that you couldn't look after yourself."*

Regional women are relying on temporary accommodation

A quarter of women (24%) have lived in alternative accommodation in the past five years. This includes:

- 13% temporarily with friends or relatives
- 5.4% in caravan parks
- 4.6% in government managed properties
- 4.3% in their car
- 4.3% in crisis accommodation
- 2.2% on the street
- 1.6% long-term in a hotel.

Homelessness among regional women is underestimated

Many regional women are priced out of the housing market and face little prospect of accessing community housing. National statistics may underestimate the true rates of homelessness among regional women.

- In 2016, the ABS recorded that 49,017 women (0.4% of all women) were experiencing homelessness on Census night in 2016¹⁷.
- Specialist Homelessness Services (SHS) provide alternative figures, assisting 290,300 clients in 2018-2019, (1.2% of the Australian population)¹⁸.

The incidence of homelessness reported in our research is significantly higher. In our survey of low- and moderate-income regional women, one in eight (13%) reported having been homeless in the past 5 years, and 1.7% said they are currently homeless.

One in five (20%) personally know at least one woman who is currently homeless.

17. ABS Census, Estimating Homelessness, 2016, cat no. 2049.0
18. AIHW, Homelessness and homelessness services, 18 Dec 2019, available at <https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services>

Accessing support

Going it alone

Many women cope with housing challenges alone. Ashamed to share their financial and relationship burdens with others, they do the best with what they have and try to stay optimistic about the future.

This is particularly common among women who are experiencing homelessness.

Of the 134 women who faced homelessness in the past five years, one in four (25%) hid their homelessness from others, including close family members and friends.

- "A lot of women hide that they're homeless because they don't want to be looked down upon as a mother or as a person. There's a lot of shame."*

Other women would welcome help but simply don't know where to turn to. A third (30%) are not sure where they would turn to if they were in dire need of housing or facing homelessness.

Young women were more likely to want the following supports with their housing.

	Gen Z	Gen Y	Gen Z	Boomers
Accessing more affordable housing	40%	39%	34%	28%
Accessing better quality housing	26%	17%	13%	15%

Family and friends the first point of call

For many women, family networks are their first point of call if they are in need. More than half (56%) say they would first turn to family and friends for assistance. Reliance on family can be difficult where relationships are strained, but many women have few other options.

- "I've thought about living in shipping container in back of the family (my daughter's) house. It's cheaper than building a house or unit."*

Formal and community-based service providers

After the possibility of seeking help from family and friends, women say they would seek help from Centrelink or another government service provider (33%), a not for profit provider in the community (19%) or a church or faith-based organisation (13%).

Most women say they would welcome some form of formal support. Four in five women (78%) who do not own their homes outright and are facing housing stress would welcome assistance.

What help would be most useful?

- 49%** would choose a reduction or subsidy on their current housing costs
- 34%** would choose having access to more affordable housing
- 16%** would choose better quality housing

YOUNG WOMEN

Young women aged 25-34 are the most likely age cohort to experience homelessness, making up 21% of all homeless women on Census night in 2016. Our research shows that young women, specifically those identifying as Gen Z and Gen Y, are experiencing mental health issues and stressors in different aspects of their life. This is especially true for areas such as finances, health and housing, and also true in areas such as family, work, friendships and personal safety.

Young women who feel stressed about housing (as three in ten do) often say that their mental health and wellbeing is further impacted because of their housing and/or financial situation. The full extent of their concerns is demonstrated in the table below where they are more likely to:

- Live in unsuitable housing than older women
- Be stressed about housing and accommodation costs
- Experience greater financial struggle
- Experience homelessness or live in temporary housing
- Have mental health issues impact on their housing and financial situation

	Gen Z	Gen Y	Gen X	Boomers	Builders
Housing suitability					
Their current housing situation is not suitable and appropriate for them	25%	21%	19%	12%	15%
Their home is not a positive environment for them	17%	16%	12%	9%	10%
Housing stress					
They are very/extremely stressed about housing and accommodation	29%	33%	29%	17%	8%
They are concerned about the cost of housing.	50%	50%	45%	36%	25%
Experiences of financial struggle					
They have asked for financial help from friends or family in the past 12 months	54%	57%	45%	22%	15%
They have gone without meals in the past 12 months to pay for their rent or mortgage	38%	35%	36%	20%	13%
Experiences of homelessness and temporary housing					
They have lived temporarily with friends or relatives in the past five years because they were unable to afford the private rental market	27%	22%	10%	6%	4%
They have been homeless in the past five years	25%	20%	12%	5%	4%
They are currently homeless	1.8%	3.2%	1.4%	1.0%	0.0%
They know at least one woman who is homeless	30%	21%	24%	13%	2%
Mental health					
They have had mental health issues impact on their financial and housing situation	56%	41%	37%	25%	7%



“Next year is another ‘0’ birthday year. I don’t have super. I have to make something work because I won’t be able to afford where I live.”

OLDER WOMEN

Homelessness among women over 55 is growing at a more rapid rate than for any other age cohort (31% between 2011 and 2016)¹⁹.

Desire for independence

Many older women have a strong desire to navigate their housing challenges independently and report feeling shame if they have to rely on children or family for housing.

Older women who are stressed about their housing situation are the least likely to say they need help from an organisation that helps women facing housing stress (36% of Builders and 26% of Baby Boomers say they do not need help, compared to 21% of Gen X, 18% of Gen Y, and 19% of Gen Z).

Risk of isolation

The drive for self-sufficiency can lead to isolation for older women who move further away from family in order to afford housing.

A third of Baby Boomers who face housing stress have moved to a more remote or regional location to reduce this stress (31%, compared to 21% of Gen X and 17% of Gen Y). One in four Baby Boomers who face housing stress have moved further away from family and friends than they would have liked to (24%).

Fear and uncertainty

Older women who feel insecure in their housing situation are fearful about the future. Their earning potential and incomes are capped, and they often have limited savings or superannuation.

As they picture the future, they recognise there may be few options for better housing, particularly if their current housing situation is unsuitable.

Nearly one in four women (23%) who participated in the research had experienced domestic and family violence (DFV).

- 1 in 20 are currently experiencing homelessness
- 3 in 5 have asked for financial help from friends or family in the past 12 months
- 4 in 5 are stressed about their housing situation
- Twice as likely to have been unable to pay their bills on time

	DFV	No DFV
Housing suitability and safety		
Their current housing situation is not suitable and appropriate for them	34%	13%
They don't feel safe at home	20%	8%
They don't feel safe in the area where they live	23%	11%
They do not feel secure in their housing situation	32%	16%
Experiences of homelessness		
They have lived in alternative accommodation in the past five years	63%	21%
They have been homeless in the past five years	32%	7%
Multiple and complex needs		
They have gone through divorce or separation	64%	19%
They have experienced mental health issues	64%	27%
They have physical health issues	57%	32%
They have disabilities	55%	38%

WOMEN WHO HAVE EXPERIENCED DOMESTIC AND FAMILY VIOLENCE

19. ABS Census, Estimating Homelessness, 2016, cat no. 2049.0 as analysed by <http://chp.org.au/wp-content/uploads/2019/01/Women-and-Homelessness-Fact-Sheet.pdf>



**ABORIGINAL AND
TORRES STRAIT
ISLANDER WOMEN**

Aboriginal and Torres Strait Islander women face significant housing challenges.

We surveyed 61 Aboriginal and Torres Strait Islander women. Their replies show they are significantly more likely to experience housing and financial difficulties when compared to non-Indigenous women.

31% had been homeless at some point in the past five years (12%*)

36% know at least one woman who is currently homeless (19%*)

56% had gone without meals to pay for their rent or mortgage (28%*)

43% had accessed emergency food relief (17%*)

Aboriginal and Torres Strait Islander women are more likely to have accessed accommodation outside the private housing market in the past five years due to affordability. This includes:

25%
with friends or relatives (13%*)

21%
in caravan parks (4%*)

16%
in crisis accommodation (3%*)

15%
in their car (4%*)

**Responses from non-Indigenous women indicated as (X%).*

Women living in remote areas have access to more affordable housing options, but they are often isolated from social relationships and services.

29% are concerned about their access to healthcare



25% are concerned about their access to transport



Women living in remote areas are more likely to be concerned about the cost of living (71%), and more likely to have asked for financial help than women in cities (48%, compared with 41% of women in regional cities or towns and 33% of those in capital or major cities).

Half (50%) of women in remote areas could not pay their electricity, gas or phone bills on time (compared with 39% of those in regional cities and 30% of those in capital or major cities).

Remoteness is a challenge but it is also attractive to many seeking a better economic life.

Nearly half (46%) of women agree they would consider moving out of their city, town, or region due to housing affordability.



1 in 5 who are stressed about housing have made that move, embracing life in a more remote location and reducing housing stress.



**WOMEN LIVING IN
REMOTE AREAS**

Women with children experience particular financial pressures, compared to women who do not have dependent children.

More than half (51%) have asked for financial help from family or friends in the past 12 months (compared to 34% of women who live alone and 26% of women who live with a partner but have no children).

Women who are single parents are one of the cohorts most affected by a lack of affordable housing in their communities. Three in ten (29%) say their current housing situation is not suitable or appropriate for their family's needs (compared to 18% of all women).

Compared to women in other living arrangements, they are least likely to feel safe in their home, safe in the area where they live, and secure in their housing situation.

Three in five women who are single parents could not pay utility bills on time in the past 12 months.

Women with children often feel discriminated against as rental applicants, and families are often subject to crowding due to a lack of affordable, larger homes in their communities.

“

You are not guaranteed you'll get a place because the landlords pick and choose. There's discrimination against single parents with kids over couples with two incomes.”

Women who are single parents struggle to access housing finance and feel that the dream of home ownership is largely out of reach.

“

You get told you are a high risk as a single parent, looking for finance. I feel disadvantaged as a result of being a single mum.”

Women with Young Children and Single Mothers

WOMEN WITH DISABILITIES

More than a third of women surveyed (38%) had disabilities. Women with disabilities in regional Australia face multiple challenges.

Women with disabilities are less likely to feel safe at home (15% feel unsafe). 18% say their home environment is not positive for them.

Their health may be affected by housing costs that are not affordable. Two in five (41%) have gone without medical treatments in the past 12 months in order to pay for their rent or mortgage (compared to 29% of women without disabilities).

Women with disabilities are nearly twice as likely to have been homeless in the past 5 years (18% compared with 10% of women more broadly).

Women with disabilities are twice as likely to have experienced domestic and family violence (32% compared with 16%). One in five (22%) say their housing situation is unsuitable (compared with 14% of women without disabilities).

KEY PRIORITIES FOR WOMEN IN REGIONAL AUSTRALIA

Safety

The greatest concern women have when seeking appropriate housing for personal safety. Women across all ages in both locations often did not feel safe where they live, and they wanted to feel safe in their home.

“**Security is the most important thing... When you're vulnerable you can tolerate a lack of outdoor space and décor if you feel safe.**”

Independence and autonomy

Women wish to have their own space. Older women talked about the importance of having their own space to retreat to. Women with children prioritised safe spaces for children away from the 'unknowns' of strangers.

“**I'd rather live in a smaller place alone than share with another woman.**”

Security of tenure

Women expressed the challenge of short-term housing. Women who have a direct connection to a landlord reported that a positive relationship made all the difference. Landlords who recognised women's needs were praised.

“**I wouldn't move somewhere else if it was only for the short-term. It would need to be a long-term arrangement.**”



Access to community amenities and social infrastructure

Younger women emphasised the importance of safe access to a car, which ensures they can get to work and the broader community (including schools, child-care, and shopping centres).

“**As a single mum, your car makes or breaks you getting to work.**”

Older women had a strong desire to have access to hospitals and allied health services and shopping centres, whether through a personal vehicle or public transport. They also wanted to be close to facilities that 'nurture the mind, body, and soul', including the library, theatre, and nightlife.

Women continuously expressed the desire to be close to green spaces and to have access to nature. This was true for both women with children (where access to gated playground equipment was desired) and older women seeking time in the outdoors.

“**We need a bit of outdoor living in our part of the world... I grew up on land. We're used to having access to large open spaces. If you don't have that, it's hard.**”

Reduced costs and financial pressures

Energy efficient internal fittings and fixtures, including heating and cooling, were emphasised as a point of concern. Women did not want to have the added financial stress of large utility bills.

“**Less money spent on power equals more money spent on kids' food and school books. Saving also (eventually) helps buy your own house.**”

The dream of home ownership

Despite the challenges surrounding housing affordability, many women in regional and remote Australia aspire to own a home one day.

Three quarters of those who are currently renting (76%) aspire to be homeowners.

The dream of home ownership is strongest among Gen Y renters (93%, compared to 72% Gen X and 61% Boomers) and families with children (90%).

Whilst out of reach for most, 55% of retired women say they would like to own a home one day. The reality, however, is that most women are priced out of the home ownership market. This is particularly true for older women.

“**I'm 70 and there's no hope in Hades I will own. I'm happy to rent, but at my age, what's next for me?**”

Those who do acquire property, particularly if they do so later in life, face the challenge of sustaining significant financial commitment without the capacity for increased earnings.

Alternative pathways to home ownership

Some women were aware of alternative pathways towards home ownership. Two in five (44%) have heard of co-ownership, 28% have heard of co-operatives, and 21% have heard of shared equity schemes.

Many women did not trust or were skeptical about alternative ownership models. This was partly due to poor experiences of alternative ownership pathways in the past, as well as lack of knowledge about the benefits. They were also worried they may be taken advantage of, or had little appetite for financial risk-taking.

“**People in financial difficulty can't afford a lawyer to check out details.**”

Low financial literacy may be a factor in the consideration of alternate ownership arrangements.

One in five women (24%) said that when others have conversations about financial arrangements for housing and housing finance, they either feel they do not really understand what they are talking about, or find the entire conversation confusing.

Perspectives on social housing

There was a concern that social housing may further disadvantage people due to stigma, lack of security, inappropriate design and unsafe environments. Focus group participants identified some particular areas for consideration.



Prioritise safety and security

...with secure access to and within self-contained units. This includes the presence of security doors, security screens, adequate lighting, off-street parking, and security cameras.

Prioritise privacy

...including the ability to retreat to personal space alongside areas for community interaction.

A well-managed community

...with positive engagement and communication and proactive management as issues arise.

A cohesive and inclusive community

...where resident interactions and engagement are encouraged, relationships are built on trust, and there are opportunities for personal growth and transformation.

HOPEFUL FOR THE FUTURE

Despite the housing challenges women identified through this research, they also displayed hope and resourcefulness in thinking about the future.



“I’m a single mum with three kids and on my part-time income we have \$25,000 per year. But the kids have more than they’ve ever had (compared to when I was still with my partner).”

We measure out every dollar into envelopes and I teach the kids (how to make the most out of what we have). I don’t mind skipping dinner for myself so that my daughter can go to dance once a week.”

“I’ve recently resigned from one of my jobs as I’ve had enough after working 35 years. My rheumatoid arthritis is playing up and I want to start my own business.”



Appropriate housing would enhance women’s health, wellbeing and safety

Women who report they currently live in unsuitable housing (n=182), say that if their housing were to become more appropriate, their overall quality of life would improve.

75%

said their mental health would improve

73%

said their emotional health would improve

66%

said they would have a stronger sense of security

46%

said they would have improved physical health

43%

said they would have improved feelings of safety

RECOMMENDATIONS



“There is no simple solution. All levels of government, the private sector and community and not for profit sectors have a key role to play in addressing these issues.”

Recommendations

1	Government to review the findings from this research and identify opportunities to fund affordable housing for women across regional Australia.
2	Government to disseminate these findings across government agencies to highlight the issues faced by women in regional Australia.
3	Government, private and not for profit sectors to develop partnerships to fund housing for women across regional Australia.
4	Research presented to the Constellation Project to support increasing innovative affordable housing supply for women in regional Australia.
5	YWCA builds on strengths through existing landholdings, to increase housing choices for women.
6	YWCA adopts a specific focus on young women in future housing delivery to meet identified and unmet need.





YWCAHOUSING.ORG.AU

03 8341 8700

Level 1, 210 Kings Way, South Melbourne VIC 3205

🐦 @YWCANatHousing 📌 @YWCANationalHousing 📷 @YWCANationalHousing