



BPW Australia Policy Statement on Housing Stress

BPW Australia takes action for women's equality at work, on boards and in leadership, and works for women's economic security and equal opportunity.

Recognising that housing policies and programs are delivered by State and Territory governments, using funds provided by the Federal government, the 2023 BPW Australia Conference resolved to advocate nationally for a significant increase in the funds budgeted for addressing the shortage of affordable and social housing to realistically address the full extent of housing need, and to urge the Federal government to work with the States and Territories to ensure the national housing and homelessness plan recognises the burden of housing stress is disproportionately borne by women. Numerous studies have identified that homelessness impacts women, particularly single and older women, at a greater rate than men.

BPW Australia commends the Federal government for recognising the urgency of the problem, initiating a housing reform agenda, and consulting publicly on the development of a National Housing and Homelessness Plan. BPW Australia submitted our concerns about housing and homelessness to the consultation process, emphasising that the current housing stress across Australia disproportionately impacts women, and especially single and older women and rural women. A more targeted focus on how women's safety and security are impacted by the lack of availability of affordable housing – both to purchase and to rent – is required.

The [Centre for Equitable Housing](#) reports women experience disadvantages across a range of social and economic indicators. [Nowhere is this more evident than in housing](#). For example, women reported experiencing significantly higher financial difficulties in relation to housing than men, whether they are renting or have mortgages. Women were more likely to put off leaving an unwanted relationship due to housing costs than men, and more likely to be negatively affected by higher house prices and higher rents, whereas men feel they are more likely to benefit from them.

Key message

BPW Australia advocates for the Federal government to:

- urgently increase the funds budgeted for addressing the shortage of affordable and social housing to realistically address the full extent of housing need
- and work with the States and Territories to develop and implement a national housing and homelessness plan that recognises the burden of housing stress is disproportionately borne by women.

BPW Australia advocates for State and Territory governments to:

- as an urgent priority, ensure sufficient emergency housing for women and families escaping domestic violence
- ensure that a fair proportion of those funds are allocated to rural and remote regions to address women's housing stress

and for local governments to work with State and Territory governments to:

- amend short-term rental accommodation regulations in order to encourage the return of houses and units to the long-term rental market
- remove barriers to innovative housing solutions for women such as co-housing models, micro villages and tiny houses.

Prioritising women: BPW Australia concurs that the most urgent priority is ensuring sufficient emergency housing for women and families escaping domestic and family violence. The 84 page issues paper mentions women only 22 times, but predominantly in relation to women escaping violence. Women are far more vulnerable than men when they are under housing stress, in precarious housing or homeless so the plan needs to apply a wider gender lens. It isn't only women experiencing violence who require a focus; the plan needs to specifically address women in rural and remote Australia, older women, and women with dependent children who are experiencing economic stress and insecurity. The gender pay gap and the superannuation gap mean that women at all life stages are at risk of economic insecurity to a greater extent than men, which means the cost of housing is a more onerous burden on women.

Meeting social housing needs: BPW Australia welcomes the additional commitment for \$1 billion for the National Housing Finance Investment Corporation provided it does deliver \$1 billion worth of public and community housing. The reform agenda's initial \$10 billion Housing Australia Future Fund promised an inadequate 30,000 social and affordable homes over a 5 year period, but only from the interest earned by the Fund. There is a shortfall of 640,000 homes across Australia, and the National Plan must address the full extent of social and affordable housing need. Australia has committed to the [United Nations Sustainable Development Goals](#); SDG 10 sets a target of 2030 to ensure access for all to adequate, safe and affordable housing and basic services. This is the standard Australia should aim for.

BPW Victoria established and has managed [Probus Women's Housing](#) for almost six decades, providing long term, high quality, affordable social housing for older women experiencing housing insecurity and facing potential homelessness or premature and unnecessary admission into residential aged care. This may be the result of an inability to afford their own home; rental stress; or lack of access to safe, secure and affordable private rental accommodation. Probus Women's Housing demonstrates a financially sustainable, long-term, affordable housing model targeted at a specific, at-risk cohort, successfully operated by a Not-For-Profit created for that sole purpose. We refer you to the comprehensive response to the issues paper submitted by Probus Women's Housing.

The Housing Older Women Movement's submission to the Productivity Commission describes a "missing middle of women" who have some savings/superannuation which locks them out of social housing, but they are not able to rent in the private market or purchase a single dwelling on their own. This leaves a [significant cohort in extreme housing-related stress](#) paying much more than they can afford and having to compromise on other essentials such as food, utilities and medical support... They will inevitably move into poverty as they age".

Rental stress: BPW Australia welcomes the 15% boost to Commonwealth Rent Assistance. While accurately claimed as "the largest increase in more than 30 years", maximum payments remain far below market rents. As economist [Bruce Bradbury argued in The Conversation](#), the increase should have been 100%, commenting that these initiatives are significant contributions to relieving rental stress when compared to the previous decade of federal inaction, however, that is a low bar.

Nearly a quarter of couples who started their family more than 5 years ago are still renting privately as do more than half of Australia's single parents. [While renters have changed, Australia's rental rules have not](#). Renting remains insecure: most tenancy agreements are for a single year and, in many states, landlords retain extensive rights to end leases, including via no-grounds evictions. [Rents go up so renters can't save a deposit to buy](#).

Rural and remote housing: Rural and regional Australia is short of nurses, teachers and aged care workers because these low-paid working women can't find affordable suitable housing within a reasonable distance of their workplace and their children's schools. Investment in affordable and social housing in [rural and regional areas is lacking](#). The majority of social housing (69%) is located major cities, and some rural areas have seen a decrease in investment at a time when homelessness is increasing.

Older women: [Swinburn University reports](#) housing insecurity is increasing and affects older people across the housing system. According to the [Housing Older Women Movement](#), housing insecurity of older women results directly from the legacy of gender inequality including:

- gender pay inequity resulting in lower super balances for women at retirement
- child support not being mandatory until 1988
- superannuation not being mandatory until 1992
- many women worked in feminised industries with lower pay rates

- many women took unpaid career breaks to raise children and look after ageing relatives
- many women received inequitable property settlements on divorce
- older women are unable to access loans for house purchase.

The national plan must be based on evidence, but [the invisibility of homelessness for older women](#) means that the data for this cohort is incomplete – they don't always appear in ABS statistics. Homeless women are more likely to be sleeping in a locked car or on someone's couch – safer options than visibly sleeping in doorways or in boarding houses. Gender discrepancies in superannuation are a factor driving poor housing outcomes for older women, whose lower superannuation savings mean that housing costs and mortgage debt are more impactful for women later in life. Recent [research](#) by The [Centre for Equitable Housing](#) found that 1 in 5 private sector renters reported "struggling" or "falling behind" their rental payments – women are 6% more likely to rent privately so are disproportionately affected by low tenure security. Women are 5% less likely to be an owner-occupier and are more likely than men to be struggling or falling behind with their mortgage payments.

We do not believe that the landscape of housing stress and homelessness faced by women has substantially or meaningfully changed since these recent studies. For this reason, we urge the Australian Government, along with Governments at all levels, to apply discrete, dedicated policy and program focus on the housing stress that continues to disproportionately affect women, and particularly older women.

Innovative housing solutions:

[Interviews with single older women](#) facing homelessness revealed an overwhelming preference to have their own home, and for that home to be permanent and safe so they would not be homeless again and could be supported as they aged. They were less concerned about the size of the dwelling, provided it had the essential services – a kitchen and a bathroom – and offered independence, safety and security. Older women living alone express interest in co-housing in a group setting with women in similar circumstances. One popular option is granny flats; another is [tiny houses](#) sharing a block of residential land. However such arrangements are often disallowed by State and Territory Regulations and local council By-laws. In particular, reference is made in the Probus Women's Housing submission to regulation under the Retirement Villages Act 1986 (Vic), which applies standards and restrictions aimed at for-profit entities to a Not-for-profit Community Housing provider. If these bureaucratic barriers to these permanent housing arrangements were removed or ameliorated, many older women in housing stress could quickly find a safe secure affordable home.

About BPW Australia

BPW Australia is a community of women working to end gender inequity with a history of advocacy of over 75 years. Our members share an interest in the issues that affect working women in Australia and around the world today. BPW's membership includes employers and employees who work across many sectors including corporate, small business, professions, trades, non-profit and government. BPW Australia is affiliated to BPW International, which has consultative status with the United Nations Economic and Social Council (ECOSOC) and has expert and experienced representatives accredited to most United Nations agencies.

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