Chapter 5: New Directions From and in Service Delivery

Service Targeting for DV: The Need for a Much Broader Understanding of Housing and Violence

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In 2008 WISHIN published research into single, older women and hidden homelessness, Going It Alone: Single, Low Needs Women and Hidden Homelessness. One of the issues raised by the research was the contribution of housing insecurity to the incidence of domestic violence. The concern at the outset was that service targeting tends to exclude single, older, low-needs women, whose homelessness then remains hidden. The homelessness adaptation strategies revealed by the women in the study highlighted the role partner plays for women in securing housing.

The impetus for Going It Alone was a perceived increase in the number of older women seeking the assistance of the North East Housing Service who were unable to be assisted. Scoping discussions revealed interesting case studies and quickly tapped into a deep vein of women’s anxiety about housing. One of the recurring themes was a perception that women stayed in intimate partner relationships long after the woman wanted to be in the relationship. The research project however specifically excluded women fleeing DV from the study because in theory they would have been considered ‘high’ needs. The concern was that this targeting of ‘deserving’ groups of homeless and the extent of service rationing has the effect of pushing single, older, low-needs women to the end of the queue.

Robinson and Searby (2006) coined an interesting term — ‘self-managed homelessness’ — to capture the adaptive strategies used by single women who are homeless. Viewing homelessness as merely ‘rooflessness’ obscures the costs associated with private, individualised solutions to remedying homelessness (Tomas and Dittrich 1995). The most obvious example is prostitution. Less obvious examples are housekeeping, other forms of caring, and indeed partnering.

Marriage has traditionally been the major way women have secured their housing needs — at least until the last 40 years or so when women have gained more financial autonomy due to their increasing participation in the workforce. Given few women have the same financial power as men — with women still on average earning only 85 per cent of male average weekly earnings — were interested in how explicit partnering was in achieving housing security for the women in our study. In recruiting study participants we made it clear that we wanted to hear from women who were in a relationship in order to have a home. It was always going to be a long shot because it probably is not something most women would want to admit even to themselves. We did think that we could get respondents to talk about other women’s experiences.

One of the respondents was very explicit that she had deliberately partnered in order to get housing. As she put it, ‘he thinks I’m his girlfriend but I’m not’, and ‘I have to put out a bit’. Swapping sex for a place to live was a price she was prepared to pay: ‘I’m his girlfriend but I’m not’. This same woman, however, was now leaving the relationship after many years because of violence. For the other women in the study indicated that they had stayed well beyond the use by dates of their relationship in order to have access to stable housing and financial resources.

In some cases the women knew women who entered a relationship specifically for the housing. Some were contemplating it.

One my sisters friends did that — my sister still talks about — she [the friend] said she… didn’t [have to] live with all the strangers — the purpose of having a boyfriend was just to live with the one person, to know who she was living with… I have a friend whose dream is just to marry someone wealthy because that’s all she can aspire to as well. Women in this age group panic… My friend has an entire plan — it’s all she thinks of… I’m kind of guilty like my friend… I’ll have to consider getting boyfriend. If I live with a boyfriend, if they charge me rent free or less why not? If I live with a boyfriend at least he’ll talk to me not like my housemate.

[My friends] say you have to find yourself a guy — I said I did 10 years ago — it’s not so easy now.

I was talking about this last night with my friend — do you become involved with someone because he can support you instead of being on your own?

Others reflected on women that they knew.

I can think of number of people who’ve stayed in pretty shitty circumstances because they can’t envisage not having all the stuff — I mean stuff including the big house, cars, security and everything. I’ve seen women put up with infidelity, DV — not necessary physical [but] public put downs, treated badly by partners and children especially when they’re get older.
Since talking with you last time I ran through all the different women I know that fitted that category. There’s quite a few — when they talk to me about what I’m doing it’s ground breaking for them. It’s too challenging to set up as a single independent woman.

Lots of women stay in relationships because they have no where to go. Lots of women think any relationship is better than none.

It might be with a husband that’s higher earner. It’s a lifestyle choice. The nice house, the nice car, the kids go to the right schools. They stay because they’ve got all the trappings it's quite a common thing.

One of the headlines from the 2006 census data was that serial monogamy is the new norm (Farouque and Rumble 2007). Flitau, Hendershott, Watson and Wood (2004) found that Australian men and women who had the same history of household dissolution exhibit similar home ownership rates. This finding was regarded as surprising because women typically receive two-thirds of the couple’s basic assets. The authors suggest that the result may be due to male divorcee’s ability to leverage future home purchasing given his earnings profile and/or that female divorcees lose homeownership because of subsequent inability to met housing costs. This was true for a number of the women in Going It Alone.

Another dimension to the impact of partnering and separation is added by Bradbury and Norris’ (2005) analysis who identified a clear and strong ‘income gradient’ in separation rates in Australia which meant that higher income couples were less likely to separate.

In essence these studies suggest a need to examine the role of intimate partner relationships and especially the impact of serial relationships on women’s housing ‘careers’. In housing terms, partnering clearly has a very significant and positive impact on women who had the same history of household dissolution exhibit similar home ownership rates. This finding was regarded as surprising because women typically receive two-thirds of the couple’s basic assets. The authors suggest that the result may be due to male divorcee’s ability to leverage future home purchasing given his earnings profile and/or that female divorcees lose homeownership because of subsequent inability to meet housing costs. This was true for a number of the women in Going It Alone.

For ‘Wendy’, equality in the relationship meant contributing close to half of the mortgage. As a result she was paying about 80% of her income towards the mortgage. She was unable to spend on things like a holiday or social life.

I remember feeling unhappy about the inequity. I felt insecure that I didn’t have has much money to contribute as he did. When I look back...he was paying 20% of his income. I was paying 80% of mine. I later realised this was not a good arrangement but didn’t have the confidence or experience to propose something more balanced and sustainable for myself.

Given the findings of the study, it is clear that the role of partnering for housing needs far more exploration. Research is occurring on the impact of divorce and separation and family violence (Bradbury and Norris 2005, Babacan, Chamberlain, Cullen, Dockery, Stoakes and Wood 2006, de Vaus, Gray, Qu and Stanton2007) but maybe the focus needs to shift also to the entry into partnerships. As a report for Security4Women notes:

If women are to be economically secure, they must all have the capacity to achieve that security independent of their partners. The reality is that there are no guarantees of lifelong partnerships; the falling marriage rate, rising divorce rate and increased incidence of people who never partner argue for the importance of all women being able to provide financially for themselves. In many families, women are and will continue to be the sole breadwinners (S4W and Boulden 2004: 10).

For the women in this study intimate partner relationships proved problematic as a pathway to housing security.

Our lack of exploration of the history of women’s homelessness in Australia may also obscure certain changes. It actually may have been easier for single women to get housing in the past because of the availability of boarding houses, lodgings and some forms of tied accommodation. What women could not do easily in the past (without opprobrium) was move in and out of cohabitation with intimate partners. The social change that enabled a greater degree of personal freedom and choice reduced the need for paternalistic forms of accommodation such as nursing quarters. Social change however has not delivered equivalent economic benefits leaving many women, ironically, with less choice.