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Keynote Address

National ALP Women's Conference 2014 Canberra 3rd August.

Bag ladies, shacking up and going it alone: women, housing and homelessness in Australia

"I wish to acknowledge the Ngunnawal people as the traditional owners and custodians of land on which we meet today"

I'd like to thank the organisers of this conference for the honour of inviting me here today. I'd also like to acknowledge the great work of the Equality Rights Alliance, and Economic Security 4 Women for their work in relation to women and housing. These two national women's partnerships were established & funded under the previous Labour government. I also offer my congratulations to ACT shelter on the launch of their new report, Home Truths on women and housing insecurity.

The limited accounts of homelessness we have in Australia present women as appearing amongst the so called 'new homeless' in the 1980s. In 1983 there was a Commonwealth State/Territories review of homelessness services. The review found that there were groups other than older single men, such as young people, who were homeless. This led to the establishment of the Supported Accommodation and Assistance Program or SAAP which is now called the Specialist Homelessness Assistance Program (SHS). Funding for women's refuges has flowed through SAAP and its successors. The women's movement campaigned hard for funding with women under 25 years and/or women leaving domestic violence the major beneficiaries. Single women not in these two groups have fared far less well

in terms of funding for supported accommodation. The last publicly available data, close to a decade old, put it at a meagre 4% of funding.

Most Australian research about homelessness and its causes uses SHS client information, but the difficulty, is that service targeting results in the problem of under-representation of traditional non-target groups such as older, single women, thereby skewing who we understand as homeless, as well as the 'causes' of homelessness and the experience of it. In addition to service targeting, heavy rationing, as is practiced in Victoria, means that if you have any place to sleep that night you are not likely be assisted. Rough sleepers, who mostly men, are more likely to get assistance and hence be counted. But women are understood to be in the most at risk group.

Further, single wave studies such as street counts, and the Census, are more likely to identify longer term or recurring homelessness whereas women's homelessness is more often situational and once off and this too means they are less likely to be captured in the data. Street counts of homelessness overwhelmingly identify men. Women's housing services point out though that lone female rough sleepers go to great lengths to hide themselves – their safety demands it. Perhaps more commonly is that women sleep in their cars or swap sex for a place to stay. Thus, we have a problem of 'hidden homelessness' the extent of which is hard to substantiate.

For public policy makers the question is: is the problem significant enough to warrant government attention? Small scale qualitative studies are an inadequate evidence base although for the rest of us these studies ring alarm bells because we know women who are in trouble. This is our generation. And just so we are clear I'm not talking about the elderly – I'm talking about women at mid life – so aged over 40 and over. Older, not old. That's young

and that's scary but it's because housing has to be sorted by retirement.

What we do have in addition to the qualitative work is a small but growing body of evidence from the HILDA - – the household, income, labour dynamics in Australia longitudinal survey - quantitative data – 12 years of it now. Highly acceptable as evidence for policy makers. This data suggests there is an issue but also shows us the issue needs to be re-framed not to focus solely on the homelessness but on impoverishment and the role of gender and housing in that.

But before I do that a little excursion into history.

In the nineteenth century numerous Christian institutions administered to homeless and poor women. Female rescue organisations were the height of fashion for middle class women wanting to do good works. Concern focussed on women in prostitution or perceived as being at risk of becoming prostitutes. Historian Shirley Swain notes about the latter part of the nineteenth and early twentieth centuries that

Female rescue organisations, constituting prostitutes as victims, offered shelter and retraining to the penitent. Although they focused on young women, their greatest success was with the old and broken-down, who no longer had great currency on the streets (Swain 2010a).

Women however were not only encouraged to leave or avoid prostitution by humanitarian measures. Prostitution itself was forcibly suppressed and vagrancy laws captured the aged, ill, poor and unemployed. It was only in 1977 in Victoria that having insufficient or no visible means of support was repealed as a statutory offence.

In 1864 the *Neglected and Criminal Children's Act* established state reformatories and industrial schools for juvenile offenders. "Neglect" was defined as 'wandering', consorting with undesirables, committing minor misdemeanours and being 'uncontrollable' with the latter often used to justify the incarceration of young women.

Amendments to the *Education Act* in the 1920s and 30s extended the definition of neglect to include street hawking, 'lapsing into a career of vice and crime', and 'being a female ... behaving in an indecent manner'. These laws were used until the mid-1970s.

The incarceration of young women in the late 60s and early 70s has been described as follows:

girls would be sentenced on a general committal charged with non-criminal 'status offences' such as truancy, uncontrollability and exposure to moral danger for an indeterminate period, usually six to nine months... 'semi-penal' institutions such as Parramatta were promoted by authorities "as a solution to female juvenile delinquency of all kinds: criminality, sexual promiscuity, homelessness or parental neglect."

Researchers as late as 1997 were concerned that girls were still being charged with statutory offences rather than 'care and control applications' because the girls were transgressing gender stereotyping.

Various other institutions have existed since white settlement to house adult women. The Heritage Council of Western Australia notes the disproportionate number of women who were held in the Asylum for the Criminally Insane noting that it had more to do with

the nineteenth century ideology of women and morality than with criminal insanity. Colonial women... were expected to live up to the idealised role of woman and motherhood, and it was considered that women who failed to live up to this ideal threatened society. The Asylum served society by taking "fallen Angels" out of circulation and thus preventing their "corrupting" influence extending further and tainting society (HCWA n.d: 2).

In Victoria the *Dangerous Lunatics Act* (1843) led to the establishment of a Women's Refractory Ward at the Lunatic Asylum in Sunbury, 'dedicated to the treatment of refractory, or difficult, women. Not insane and not criminal, just difficult or inconvenient, or some cases homeless.

In 1987 *The Age* newspaper in Victoria ran a story quoting someone from the Department of Human Services who said that being drunk in public or being unwanted by one's husband was little enough cause for women to be incarcerated (Hutton 1987). This person moreover, explicitly linked the ease in which women could be locked away, with women partnering in order to avoid homelessness although it frequently meant being subject to domestic violence (Hutton 1987). Historically housing assistance to women has largely existed within a framework that explicitly or implicitly viewed women as 'dependents' or 'deviants'. Little wonder women did not appear amongst the homeless population until the 1980s.

Many changes occurred in the 1960s, 70s and 80s. Very importantly the contraceptive pill was affordable and widely available from the mid-1960s permitting women to have vastly expanded scope for reproductive control. Since then access to safe abortion has greatly enhanced that control. The *Family Law Act 1974* and no-fault divorce has fundamentally altered

relationships and cohabitation. Serial monogamy is now the norm. Equal pay and equal opportunity were intended to deliver economic equality but as we know women are still earning far less than men and still undertake the vast majority of unpaid work and care. Women's life time earnings are significantly lower than men's so superannuation largely fails women.

As I indicated earlier, I believe it is important to re-frame the debate on homelessness. Two very significant sets of changes have occurred that demand we take a different approach. The first is the housing market, and the second are the implications of serial monogamy, women's poorer economic position and the baby boomers reaching retirement.

Firstly, the housing market:

- there is a chronic under-supply of housing
- Housing price inflation has put the purchase of housing beyond the reach of lower income groups and is starting to pinch the middle classes
- the tight housing market has seen an historical jump in rents with significant displacement of low income groups from traditional low income rental housing. In spatial terms the poor are being pushed to the outer edges of our cities and into regional areas where there are few jobs and fewer services.
- At the same time multiple home ownership is at record levels – holiday homes and investment properties – driven by tax concessions and the desire to make capital gains
- Policy levers such as negative gearing, reduced capital gains tax, first home owner grants and Commonwealth rental assistance are ostensibly intended to stimulate supply but do not work but are inflationary

- National rental affordability scheme has perhaps stimulated supply but it is middle class welfare
- private rental is the fastest growing tenure with home ownership sliding – and this is a structural and generational shift
- there are poor legal protections for tenants and virtually no housing standards so low income rental housing is often very sub-standard – so high utility costs and poor health outcomes – and a lot of grumbling about electricity bills
- the taxpayer subsidies going into private housing are very large – at least \$10b a year
- social housing is a poverty trap. Relatively small increases in household income mean not only do Centrelink benefits reduce but rents go up

Turning to the second point about women: Gavin Wood at RMIT recently analysed movement into and out of homeownership over a ten year period. Around half of households who purchase, subsequently move out of homeownership. Many do go on to re-purchase. However, a stand out finding was that women are far less likely to re-purchase and to go on to require public assistance. Other research shows

- High house prices increases the importance of economies of scale – that is, two incomes are required to purchase - partnering is the main means by which this is achieved.
- Single person households struggle with housing affordability, and lower paid workers like women struggle even more
- young lone person households are more likely to be male and older lone person households women. Meaning that women go it alone when partnerships end but men are more likely to re-partner
- Relationship breakdown and the need to form two households results in

significant losses for both men and women. Around half of marriages end in divorce.

- re-partnering aids recovery
- men are far more likely to recover from divorce and separation because they are paid more and work more hours.
- Women generally take majority care of children limiting their opportunities for paid employment
- women tend to get the family home in property settlements but often later relinquish home ownership because of lack of income
- single parent families – who are mostly women have much higher mobility rates and tend to move to low value areas with fewer employment opportunities and services
- women at retirement own fewer assets than men – primarily only their home and more commonly withdraw housing equity in order to fund essential consumption
- Indeed equity withdrawal is commonplace and one implication is that inter-generational transfers of housing equity will decline.

So what does this mean? While partnering is a great strategy for obtaining housing equity, un-partnering is detrimental especially for women. Serial monogamy means un-partnering is the norm so couples who split up, lose and have to make up for these losses. If they go through more than one split especially if they have children the likelihood of getting to retirement with full home ownership is much less.

As women are paid less and shoulder the majority of care – of children in particular but also of the elderly and disabled – loss of housing equity as a result of divorce or separation, in the current housing market, is a recipe for these women being at risk of homelessness in retirement. Being in private

rental as an aged or disability pensioner, or unemployed - which is the case for many over 55s puts you at risk of homelessness.

An age pensioner owning their home outright is easily \$8000 a year better off than a tenant paying a moderate level of rent. Assuming a moderately priced place is there to rent at all.

So the baby boomers: they've have hit retirement - its the news all the time. It means we have large population cohort to think about. Social change means there is a larger number of older single women approaching retirement with little or no housing equity, and facing the tightest and most expensive rental market we have seen in decades, and at a point when social housing expenditures are at an historical low. This is what I have described elsewhere as a predicable crisis.

We also need to think about these women going into aged care earlier than their home owning sisters, and dying younger because the health impacts of housing stress and impoverishment. We may yet achieve equality in dying at a similar age to men.

So what to do about it?

There are many components such as income and care responsibilities but I will concentrate on housing.

- It goes without saying that negative gearing should be abolished. Close the scheme to new claims. Put that money to better use
- If governments want to subsidise private investment in housing there are far more efficient ways of doing it such as housing bonds. Public subsidises for private speculation is utterly wrong.

- Direct investment in social housing – we need a national economic stimulus plan for social housing every year. Much of the huge budget outlays for negative gearing and CRA could go into social housing.
- Social housing systems needs to be un-residualised – there needs to be broader eligibility so that cross-subsidies can be created to make these systems more financially and socially robust.
- Cities and urban planning: much of the inflationary pressure on housing prices is caused by locational competition and migration adds to this. We have mono-centric cities with the good jobs and the services and the educational opportunities largely contained in a central core. Uneven economic opportunities results in suburbs that are increasingly segregated by income, so much more attention is required to create or get good jobs into the outer suburbs and regions. This includes making these areas attractive places to live for higher income groups
- We must invest heavily in public transport: poor public transport militates against mobility and access to economic opportunities
- Housing price inflation is not being driven by lack of access to greenfield land - new construction of housing in growth suburbs has slowed down because those people willing to live in these areas have a capacity to pay problem. Those who can pay want to live somewhere else.
- Land values in inner areas of cities are inflated by planning processes that permit developers to seek higher density and yields. Landowners more so than developers punt on uplift in values. This speculation needs to be dampened by robust – and non-negotiable - planning controls.
- Having advocated for better planning controls in high value areas, the 40 or 50 year old- suburbs - what we call the greyfields - should not be

protected from re-development (as is occurring in Melbourne). This housing is at the end of its life, and the opportunity should be taken to re-aggregate sites to undertake precinct level urban renewal to enable some intensification so that there is more housing but with new layouts and building forms that improve amenity and economic opportunity. And we should follow the Germans on this – where this type of development is owner occupied and consumer driven not developer driven.

So how should we approach the issue of women and homelessness? Firstly it is recognising that social changes, whilst providing personal freedoms have, because other desired changes have not been widely realised, left single women particularly vulnerable in terms of housing security. Housing security is the basis of all other security. For women, it is about the many tens of thousands who are terribly impoverished rather than the small number who against the odds make into official homelessness statistics. It's hard to imagine the plight of older women ever being a water cooler conversation.

But, growing inequality in society is being fast tracked by housing markets and housing policy. We are witnessing a generational and structural change in which housing wealth is becoming the great social divide. But the pursuit of wealth via housing markets is also an engine room generating inequality. In the past growth suburbs were filled with new home owners. Today a solid proportion of new housing in new estates goes directly to rental and these tenants are paying the equivalent of a mortgage but are unable to get a mortgage – and there is no relief in sight for them. The water cooler conversation I hear is loss of hope of ever being able to purchase, and of rents that take half a household's income. Housing should be an issue of greater prominence in the national debate: maybe this conference and work of many of you here on behalf of older women will achieve that. I hope so

thank you for hearing me today.