

Scoping paper: women and housing policy and research

by

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Commissioned by
Women's Planning Network

30 May 2005

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Note: all figures and maps have been created by the authors, based on calculations from data sourced from the ABS, except in the cases of data related to Figures 1, 3 and 4, which was sourced from the REIV. For details, contact Alice Stoakes: alice.stoakes@rmit.edu.au

Abbreviations

ABS	Australian Bureau of Statistics
AHURI	Australian Housing and Urban Research Institute
AIHW	Australian Institute of Health and Welfare
AWHN	Australian Women's Health Network
CBD	Central Business District
CSHA	Commonwealth-State Housing Agreement
CRA	Commonwealth Rent Assistance
DHS	Victorian Department of Human Services
DPC	Victorian Department of Premier and Cabinet
DSE	Victorian Department of Sustainability and Environment
DVC	Victorian Department of Victorian Communities
FaCS	Commonwealth Department of Family and Community Services
FHOG	First Home Owners Grant
HES	Household Expenditure Survey
HILDA	Household, Income and Labour Dynamics in Australia
LGA	Local Government Authority/Area
NWHC	National Women's Housing Caucus
SEIFA	Socio-Economic Indexes for Areas
UN	United Nations
VCOSS	Victorian Council of Social Services
WEPRU	Work and Economic Policy Research Unit (Victoria University)
WHIWP	Women's Housing Issues Working Party
WISH	Women In Supportive Housing
WPN	Women's Planning Network

Introduction

The purpose of this paper is to inform a discussion by members of the Women's Planning Network (WPN) on furthering research into contemporary housing policy as it impacts on women.

The paper offers an overview of challenges related to the lack of provision of housing for women, particularly single women and female headed households. The focus is on metropolitan Melbourne, in terms of the emerging and unmet needs of women for safe and affordable housing located close to employment and to key services, such as education and health. Accordingly, this paper provides:

- A summary of the current policy context of the provision of housing, which neglects women.
- An overview of relevant and accessible data, including local spatial and temporal patterns of housing tenure, affordability and safety.
- Suggestions for research opportunities where gaps exist, specifically research to inform interventions into housing policy on behalf of single women and female headed households.

Initially, the paper briefly summarises the state of research into women and housing and the historical context of housing policy in Australia. A review of current policy is followed by discussion of federal, state and local government policies. Then the paper presents some definitions and discussion of key concepts, categories and approaches specifically relevant to proposals for research on women and housing, and which are associated with the discourses on housing in general and housing affordability in particular. The section presenting spatial data on housing and affordability also refers to labour market indicators. Relevant international research from Canada offers some policy directions. Potential research projects and approaches are listed prior to the conclusion. The paper also includes a series of appendices on sources and model policies and summary documents

Current research and gaps

In the last two decades a number of researchers have addressed the issue of gender inequalities in the Australian housing market (Cass 1998; Homewood 1994; Barclay *et al.* 1991). Much of that literature focuses on the structural disadvantages women face, especially economic and social constraints which limit women's access to owner-occupation and private rental housing. Other investigators have focussed on emergency housing needs precipitated by women having to escape domestic violence (Chung *et al.* 2000). Further concerns highlighted in the literature include:

- Meeting the specific needs of Indigenous women (Status of Women 1998).
- Gender discrimination (Cass 1998; Watson 1988).
- The absence of gender in housing policy documents (Cass 1998).
- Poverty and homelessness (Chung *et al.* 2000; Casey 2002; Watson & Austerberry 1986).
- Income polarisation accentuated by gender inequities and broader economic and social developments (Watson 1988).

This scoping paper simply focuses on data and literature addressing the broad and common housing needs of the majority of women. The paper does not focus on areas where there has been significant research and program activity: specifically

domestic violence, homelessness and Indigenous women. Extracts which summarise the ways these issues are being addressed are provided in Appendix I (Domestic violence and homelessness) and Appendix II (Indigenous housing research and policy). This paper also ignores the housing issues of other women disadvantaged because of disability, ethnicity, and senior or refugee status.

Appendix III contains an annotated list of the main gender specific data sources relevant to women and housing in Australia, which mainly derive from the Australian Bureau of Statistics (ABS). Much of this ABS data must be specially requested, which costs money and takes time. A Women's Statistics Unit was established in the ABS in 1994, but it was disbanded by the Howard government in 1996. Subsequently, housing has become a very low priority even for all the state and territory governments as well as the Australian Government.

Feminist and housing researchers focussed most on women and housing issues during the 1980s. The relative lack of attention to women and housing today expresses and reflects a decline in broader interest in housing as a significant and worthy policy issue in Australia. In contrast, in Canada, there has been a more sustained interest in ensuring women's presence in housing policy (see details below, towards the end of this paper).

In Australia, traditional perspectives on housing policies, which target the nuclear family, remain entrenched. The following section offers an historical perspective on contemporary housing policy and the neglect specifically of single women and female headed households, a perspective which is significant for any discussion of housing and women today.

Historical context

The dominance of the traditional model of a nuclear family headed by a male breadwinner has been central in gendering wages, and employment and housing opportunities.

The Harvester Judgement, handed down in 1907, was instrumental in setting the basic male wage at a level that reflected a family's costs of living. Not only was the male wage to provide for his wife and children, but also women's pay was set at around half of the male wage. This decision cemented the male breadwinner model as the foundation for policies affecting family life throughout the twentieth century. Women's earnings were, and to some extent still are, viewed as a supplement to the family wage, rather than independent income (Watson 1988).

In the interwar period, growing concerns for public health and child mortality was a catalyst for reforms which aimed to improve housing conditions for families (Watson 1988). The state intervened in housing, with low-cost public housing and rent policies, which allowed poorer families to occupy local authority owned dwellings. The Australian Government introduced the Commonwealth State Housing Agreement (CSHA) in 1945, with the underlying philosophy that a good house was not only a need but also a right of every citizen (Watson 1988: 3). However the provision of housing and housing policy focussed on the family model and its perceived needs.

The emphasis in housing policy making on meeting the needs of nuclear family households complemented the development of a sound owner-occupier sector. There was a widespread belief in the benefits of home ownership, favourable

economic conditions, cheap land, and high rates of marriage. Building controls were relaxed in the 1950s and 60s so larger family homes could be constructed. Home assistance schemes and financial lending institutions had reinforced the concept of the nuclear family by making provision for Australian service men and their dependents. Subsequently, the government subsidised housing for married couples in the post-war period. These benefits were not extended to widowed women until 1966 and to divorced people until 1970. Nevertheless, home ownership rates peaked at approximately 70 per cent of the population in 1971, and have remained relatively stable.

Even the advent of equal pay principles and increased workforce participation by women in the last decades of the century did little to improve women's home ownership prospects. During this period of marked social change, associated with gains made by the women's movement to improve the status and conditions of women's private/home and public/working lives, the nuclear family model altered specifically in terms of women's traditional functions. The size of the family diminished (ABS 2002b), single men and women were expected to be more independent and women worked more outside the home at the same time as continuing to fulfil family duties. However, at the same time, regulations to facilitate divorce have meant that women are more likely to become single heads of households for significant periods through their lives, and separations have taken their economic toll even more on women than on their male partners (Kelly & Harding 2005).

Although the government responded in various ways to these important structural changes in families, evidence from women well into the 1980s, suggests that finance companies have continued to discriminate against women (Chung *et al.* 2000). Frequently women have been unable to get loans because of their gender and single status (Watson 1988). Under non-gendered policies, the generally poorer economic and employment position of women has made it difficult to realise home ownership except when in partnership with a male. Meanwhile, most special housing projects and programs for women have addressed domestic violence and temporary emergency housing, i.e. women specifically disadvantaged because of malfunction or disintegration of the nuclear family. Such assistance supports the traditional model and has been band-aid in nature.

Given this history and the current status of women, it seems clear that unless policies and programs establishing positive discrimination are introduced to improve women's opportunities to purchase and rent safe and affordable housing, women are likely to remain in a more vulnerable position with respect to men. Therefore, it appears critical to improve women's access to affordable and safe housing independent of their couple or single status. Strategic research in the area of women and housing will be critical also, to support policy interventions on behalf of single women and female headed households.

Current policy context

In general, current housing policies and the structure of housing provision ignore the special needs and disadvantages suffered by women, and tend to reinforce their dependence on male partners. It is acknowledged that older singles and sole parents, most of whom are women, and couples with young children are particularly disadvantaged when accessing housing (National Housing Strategy 1992). Also, it is well recognised that women who have left a violent relationship are in particular need of assistance to access housing. However, in the event of any relationship

breakdown, many women are placed in social and economic disadvantage, especially those with dependent children and no independent income (FaCS 2001). Disadvantage is not limited to economic factors. Many women and especially those with children have experienced discrimination from landlords and real estate agents (FaCS 2001).¹ Therefore, Australian housing authorities and community based housing services face a major challenge to ensure the provision of affordable, good quality and secure housing for women.

Despite the clear disadvantages and structural discrimination that women face, women's advocacy groups have failed to make substantial impacts on housing policy discourse and policy-making. Many non-government organisations, including broad coalitions such as the Tenants Union Victoria and Shelter Victoria have been committed to advocating on behalf of women for many decades. Self-help organisations have developed specifically to address women and housing issues or identify this area as a key challenge. Other groups have advanced women's claims to adequate affordable housing through non-housing platforms. For instance, the AWHN (2001) claims that women's housing is a fundamental health policy concern as women are more disadvantaged in terms of housing and secure income.

Recently, a group comprising of representatives from relevant organisations, including National Shelter, the Victorian Council of Social Services (VCOSS), Women With Disabilities Australia, Tenancy Services and Community Housing Associations, came together to write a report on women and housing in Australia to present to the United Nations. The result was a collection of case studies, testimonies and best practices to illustrate current women's housing rights in Australia (Bannister *et al.* 2004). The report claimed that the Australian Government had not promoted and fulfilled the right to adequate housing outlined in the relevant article of the International Covenant to which it had committed in 1972 (Bannister *et al.* 2004). Therefore, it might be constructive to commission research into ways that a rights' based approach could inform interventions into housing policy on behalf of single women and women headed households.

Even though, in the late 1980s and early 1990s, working parties committed to women's housing issues existed at both state and federal levels of government, none of this activity translated into profound policy initiatives. Following the First National Women's Housing Conference in 1985, each state government nominated a senior public servant to the post of women's housing advisor. Consequently, a Victorian Ministerial Advisory Committee on Women and Housing was established in 1989, and produced a joint report with Women In Supportive Housing (WISH), *Speaking of Housing...* (Barclay 1991). The aims of the joint project were:

- to collect information from women on their housing experiences, views and opinions, through workshops and discussion groups, community group and individual submissions, and surveys;
- to raise the profile of, and create opportunities for all Victorian women across all tenures, ages, ethnic and economic backgrounds to voice their opinions and concerns about housing;
- to make recommendations on policies and programs.

Barclay *et al.* (1991: 3)

¹ SA Shelter has undertaken an exploratory study into discrimination faced by South Australian women looking for accommodation; *Sexcluded? Women, Homes and Sex Discrimination* (2004) is available online: <http://www.sheltersa.asn.au/sexcluded.pdf>

This joint report provided a broad overview of women's housing experiences in the early 1990s: meanings of home; relationships and housing; space and design. All these issues resonate today. Reflecting the static nature of women's housing policy, the concluding recommendations — to increase the funding and supply of public and affordable rental housing, to resource housing co-operatives and community groups better and to promote women's presence in planning and building bodies — still hold credence.

Another Victorian ministerial advisory body on women's housing policy, which was established in 2002, submitted a report to the Minister for Community Services and Housing. The terms of reference for this report were to:

- provide advice on housing and support needs for women from diverse cultures, backgrounds and socioeconomic groups;
- provide advice on housing issues faced by women with support needs;
- provide input into relevant Victorian Government reviews and strategy development;
- provide a response to existing housing policy and options, particularly with regard to access, affordability, appropriateness and sustainability;
- identify innovative strategies to improve housing options for women;
- contribute to the development of coordination between housing and support for women;
- advise on and assist with community consultation on the Women's Housing Policy, and;
- provide to the Minister a Women's Housing Policy containing recommendations aimed at promoting improved outcomes for women, and advice on further development.

Ministerial Advisory Committee on Women's Housing (2002: vii)

Five broad policy directions were outlined in the committee's report, to provide a framework for improving the housing outcomes of women:

- an increase in supply of secure, affordable housing for women;
- access to community participation through the availability of public infrastructure;
- the reduction of discrimination faced by women;
- policy development processes based on research into women's housing needs, and;
- consideration of women's housing issues as a central part of mainstream housing policy across all types of housing.

Ministerial Advisory Committee on Women's Housing (2002: ix)

The impact of this advisory body is difficult to determine; for instance, the Bracks Labor Government only responded to women's housing issues in a piecemeal way in the 2002 platform of election policies. It seems that there has been sporadic activity which acknowledges women's disadvantages with respect to housing but neither a sustained nor committed response to seriously address the multiple issues involved.

Research on women's housing during recent decades has provided some excellent overviews on gender issues in housing (Watson 1988; Watson and Austerberry 1986; Homewood 1994; Cass 1997). Their work confirms that housing policy has been gender non-specific, more or less ignoring the barriers women face in accessing private rental or home purchase. The current policy environment makes little concession to women's circumstances which are an outcome of social,

economic and demographic changes: women's disadvantages in terms of economic power and labour market participation rates, life-course transitions in gender relationships, and responsibilities for domestic and family care (Cass 1998). Current women and housing policy debates mostly centre on narrow issues such as those associated with domestic violence; all levels of government have responded to the housing and health needs of women who have left a violent relationship.

It seems clear that commissioning strategic research which will support specific interventions into housing policy would be of most benefit to women. While the different levels of government will respond best to claims which target their specific areas of responsibility, it might be most effective to work up an integrated and holistic approach which spreads the responsibility for improving women's housing careers across all levels of government and more broadly ties in with the concerns of associated agencies, such as health. Therefore, overviews of broad housing policies which are relevant at each governmental level follow.

Australian Government policy

Traditionally Australian government policy has favoured owner-occupation with a residual and increasingly burdened public and private housing sector left to accommodate those unable to purchase housing. The central commitment of the federal government is to provide funding assistance for people whose needs for suitable accommodation cannot be met by the private market. The Australian Government provides states and territories with financial assistance for rental housing, home purchase, and specific programs (including Community Housing, Aboriginal Rental Housing and Crisis Accommodation) through the CSHA. In 2003–04, the Australian Government provided \$205.3 million in housing assistance to Victoria, a decline from \$215.3 million in 1999–2000 (ABS 2005; ABS 2001a). At the same time, there has been a continual shift in Australian Government funding away from low-cost housing.

The distinct needs of women are rarely discussed in broad policy documents. However, there are national policy statements and frameworks that provide opportunities for feminist interventions to develop innovative and flexible housing policy options for women in the future. The most obvious relevant document is the 2003 CSHA which remains effective until 2008. The main principles of this agreement are:

- To maintain a core social housing sector.
- To develop and deliver an affordable, appropriate and diverse housing assistance response that offer people with choice, and is suitable to all circumstances.
- To provide non-discriminatory assistance, and regard consumer rights and responsibilities.
- To improve housing outcomes for Indigenous people in urban, rural and remote areas.
- To ensure housing assistance links effectively with other programs, and has a role in preventing homelessness.
- To promote innovative partnership with the community, private sector and other partnerships to leverage additional resources into social housing.
- To ensure housing assistance promotes social and economic participation.
- To undertake efficient and cost-effective management.

- To adopt a co-operative partnership approach between levels of government towards creating a more sustainable and certain future for housing assistance.
- To promote a national, strategic, integrated and long term vision for affordable housing in Australia.

FaCS (2003: 4)

It is clear that claims on behalf of women could be made in terms of the commitments made in this agreement, especially with respect to: social housing, 'affordable, appropriate and diverse housing assistance response that offer people with choice, and are suitable to all circumstances'; non-discriminatory assistance; link housing assistance with economic outcomes; partnerships with the community and private sector; and an integrated, national and long-term vision for affordable housing. However, what weakens women's claims in particular is the low visibility of housing policy within the political realm in general. It is relevant that at the same time as government expenditure through the CSHA has steadily declined, spending on Commonwealth Rental Assistance (CRA) has increased over the last decade (Yates and Wulff 1999). This is evidence of the government's preference for residual housing initiatives, band-aid and piecemeal 'solutions', instead of a genuine commitment to low-cost housing or a cohesive national housing strategy. Moreover, the current government's housing policy for women is mostly restricted to Indigenous housing (Status of Women 1998).

The Productivity Commission Inquiry into First Home Ownership (2004a) might have been expected to point towards a framework for developing 'women-friendly' housing policies. However, this report is an example of family-centred social and economic policies maintaining barriers against single women and women headed households accessing housing and labour markets (Homewood 1994). The report of the Productivity Commission (2004a:1) notes that the 'family home' is the most significant asset that most people acquire in their life, but that it is beyond the reach of many low income individuals and families. However, the commission was particularly concerned with supply issues rather than housing demand. There was no acknowledgement of women and sole parent families.

Women specific strategies appear to have been few and short lived. For example, the Australian Government funded a Family Support Scheme in Adelaide in the late 1970s. The purpose of the scheme was to encourage women's development and more extensive use of services and facilities, and to promote self-help initiatives (Egar *et al.* 1985). A more progressive move was the development of the National Women's Housing Caucus (NWHC), which represented the housing needs of women in all tenures, and which contributed to the Women's Housing Issues Working Party (WHIWP). WHIWP was a joint Federal-State body advising housing ministers on women's housing needs (Kennedy & Paul 1988; UN 1992). However, there is little evidence of activity by these bodies after the early 1990s².

Meanwhile, the needs of Indigenous women have been addressed by certain initiatives associated with the broader program for Indigenous peoples as outlined in *Building a Better Future: Indigenous Housing to 2010* (2001), for example, in an extract from the *Victorian Indigenous Homelessness Study* (Berry *et al.* 2001), which is contained in Appendix II. Appendix II also includes the document, *Building a Better Future: Indigenous Housing to 2010* (2001), which resulted from a meeting of state, territory and commonwealth ministers. This latter document could be used as a

² For example, a search on the Google Internet search engine results in less than a page of references to each of these bodies and they are overwhelmingly old references.

model for policy interventions made on behalf of single women and women headed households. One research project that the WPN might consider is to organise a series of women's focus groups to discuss the issues facing women and how they might be addressed by asking them to formulate a collective document on the model of *Building a Better Future: Indigenous Housing to 2010* (2001).

Victorian state and local government policies

Over the years state funded housing schemes that might have benefited women headed households have not been very visible or successful. For example, the Cain Labor Government introduced the Home Loan Opportunity Scheme in 1988, which provided government-assisted capital-indexed loans to low income earners who would otherwise not meet commercial lending standards. Many recipients were single mothers and the program was disbanded because it proved counter-productive. In many cases it eventuated that the interest on the loan exceeded the value of the house, leaving owners owing more than they had borrowed in the first place! However, for comparative purposes, Appendix IV contains an annotated list of current home purchase and rental schemes by state and territory.

More recent schemes, such as the Victorian First Home Bonus (\$5 000) — combined with the federal government's First Home Owner's Grant (FHOG) of \$7 000, and other tax reduction measures, such as the removal of stamp duty for first home buyers — are considered likely to assist women's as well as men's entry into the housing market. However, the lack of active discrimination towards women means that these schemes do not address the need to overcome historical discrimination that still leave women less capable of fulfilling the prerequisites for and obligations incurred by home ownership and mortgages. One of the greatest barriers for prospective home purchasers is meeting the 'deposit gap' to enter the housing market. The FHOG is one scheme that has been effective in easing deposit constraints of prospective home purchasers (Wood *et al.* 2003). Nevertheless, home purchase for women with children threatens to impose a considerable debt burden (Cass 1997).

The 2002 Victorian state election introduced new Labor Party policies, including *Affordable Housing* and *Working for Women*³ which illustrate a narrow focus in terms of women's housing needs; the sole explicit commitment was to improve housing responses for women escaping domestic abuse. The Victorian Labour Government also has established a three year plan, *Valuing Victoria's Women: Forward Plan for Women (2000-2003)* which outlines ongoing commitments to women's issues. One outcome was *The Women's Safety Strategy*, launched in 2002. It is founded on an 'all-of-government' approach to setting specific policy directives for addressing and reducing violence against women, including improving housing options for women. Accordingly, the Victorian 2005-06 budget included a commitment of \$35.1 million over four years to initiate a new approach to family violence. One proposed initiative aims to provide greater choice of safe housing options for women and children, including, if they choose, to stay in their own communities (DVC 2005).

Another recent development is the *Melbourne 2030 Strategy* (DSE 2003) a controversial master plan to manage future growth and change across metropolitan Melbourne. The strategy includes a policy to increase the supply of affordable housing, including to:

³ For an outline of State Labor Government policies, go to: <http://www.vic.alp.org.au/policy/>

- Monitor supply and demand in affordable housing and publicise examples of best practice in provision.
- Increase the supply of affordable housing through joint programs with the Urban and Regional Land Corporation (now known as VicUrban), Office of Housing, local councils and the not-for-profit sector.
- Continue redevelopment and renewal of public housing stock.
- Address particular areas of disadvantage through the Office of Housing's Neighbourhood Renewal strategy.
- Develop and implement initiatives to increase the supply of appropriately located affordable housing throughout metropolitan Melbourne.
- Work with stakeholders to facilitate a mix of private, affordable and social housing in Transit Cities' projects.
- Change the policy that governs the disposal of government land and buildings in favour of best use rather than highest financial gain, and base the policy on new social responsible criteria.

DSE (2003)

In the same way that the CSHA 2003-2008 offers opportunities for feminist interventions to suggest innovative and flexible housing policy options for women in the future, the points outlined from the *Melbourne 2030* strategy indicate a housing policy capable of creating housing opportunities for women and their children. Indeed, in October 2004, the Victorian government committed \$100,000 to creating affordable shop-top housing in Footscray (DPC 2004).

Local councils are typically involved with planning considerations, such as land availability, housing design and construction, and density. Only a small number of local governments in Australia have affordable housing policies or channel funding into affordable housing in their communities (Milligan *et al.* 2004). Councils have mainly limited participation in housing provision to council employees and the aged (Gurran 2003). In Victoria, the Port Phillip Council has operated its own community housing program since 1985. The council uses best practice principles in residential development and management. The council is particularly committed to providing community housing to women and families (Gurran 2003; Port Phillip 2005). Moreland Council has also made amendments to planning regulations that respond to the need for affordable housing. There is a clear need for research analysing such local government programs and assessing the extent to which they might form models for broad application throughout Victoria and Australia.

Housing tenure

There are three main types of housing tenure: owner occupation; private rental and 'social housing'. Social housing includes public housing and 'alternative housing' provided through private and/or cooperative and/or philanthropic organisations. It is generally assumed that there is a diminishing set of benefits related to residents' independence, status and comfort from being an owner-occupier through to public housing tenancy. Around 5 per cent of Australian households are public housing tenants and a further 1 per cent occupy the residual form of social housing that includes cooperative, charity and other forms of alternative housing. There is little analysis readily available on this latter form of housing which is, nevertheless, of interest to policy makers. In Europe and the UK, social housing forms a greater proportion of housing options and there are opportunities for public-private partnerships to enhance this kind of housing in Australia. The advantages, compared to public housing, can be greater participation in the management of housing that is tailored to specific needs of the occupants. The YWCA in Victoria is involved in social

housing as are its overseas counterparts, for example YWCA Toronto (http://www.ywcatoronto.org/find_place/rsearchers.htm). While there is not a great deal of non-public social housing available for, or targeting, women in Victoria to date, it seems that housing policy makers and managers are interested in public-private partnerships in this area and research into women's current participation and the future potential could assist in its expansion through pilot projects and programs.⁴

Owner-occupiers

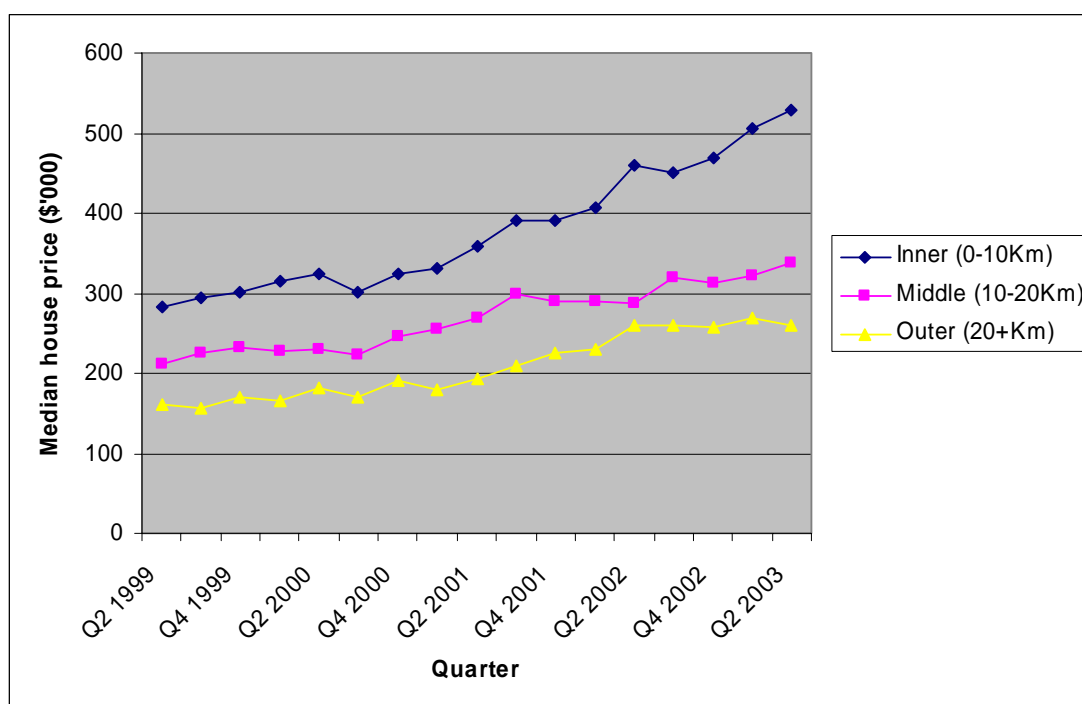
Owner-occupation has remained the preferred tenure of Australians; nearly 70 per cent of Australians have been owner occupiers since the 1970s. However, every category of housing tenure causes specific stresses. For instance, in the most privileged category, there are owner-occupiers who live with the threat of not being able to meet their mortgage, or who know that separation and divorce will mean foregoing a familiar home. The 'affordability' of a house purchase depends on the price of the dwelling, the savings and income of the owner and the impact of varying interest rates (Mudd *et al.* 2001). These factors can alter in varying ways over the course of a mortgage and the life course of the owners. Owner-occupier housing is skewed toward the financial circumstances of couples, especially relatively well paid, securely employed male breadwinners, or families with two incomes (Cass 1998).

Access to home ownership is difficult for women, particularly sole mothers. The Victorian Women's Housing Association (date unknown) states that 46 per cent of women sole parents own their own home compared to 79 per cent for married couples and 60 per cent for male sole parents. Overall, home ownership rates are high for families comprised of couples with children. However, home ownership rates tend to fall as the number of children rises. Baxter & McDonald (2004) and Mudd *et al.* (2001) have found that home ownership for sole parents under the age of 55 significantly declined between 1981 and 1996. Therefore, it appears that the prospect of homeownership is most difficult for sole mothers.

The spatial distribution of affordable housing restricts women's access to home ownership. Figure 1 shows the median house price between 1999 and 2003 by distance from the Melbourne CBD, which indicates that obtaining housing located in the area up to 10 km from the CBD would be unachievable for many low income women.

⁴ See Berry and Hall (2002) for an exploration of ways to attract private investment into provision of affordable housing.

Figure 1. Median house price, by distance from metropolitan Melbourne CBD, by quarter, 1999-2003



Public housing

The lack of programs to promote homeownership for low income women suggests that they are mainly and disproportionately restricted to public and private rental housing. The main forms of mainstream government assistance for low income women and sole parents are the CRA and public housing funded through the CSHA. Public rental housing offers low income tenants secure and affordable accommodation, and is a particularly important resource for low income single and sole parent women (Cass 1998).

Unfortunately, there is great difficulty in accessing the limited stock of public housing and there are limited choices in selecting where one lives when one is a public housing dweller. As of June 2004, there were over 35,000 applications on the Victorian public housing waiting list, which included 11,800 single parents and over 9,000 singles. Melbourne has a public housing stock of approximately 44 000 dwellings (DHS 2004). In 2003 FaCS commissioned a survey of 9 000 public housing tenants. Information was collected on tenant satisfaction with overall service delivery and dwelling conditions. The survey explored tenants' needs and labour force participation and, subsequently, demographic characteristics of public housing occupants were presented. The survey found that female respondents find proximity to family and friends important, more so than male respondents. The survey also found this need was not being appropriately addressed. Women were less satisfied with the condition of their home than men, and were more concerned with the safety and security of their home and the neighbourhood (FaCS 2003b).

Private rental

Private rental not only offers women the opportunity to reside near family and friends but also often enables them access to employment opportunities, community and social amenities and other services. Burke and Hulse (2002) have found that private renters receiving CRA were much better resourced to maintain their tenancies than

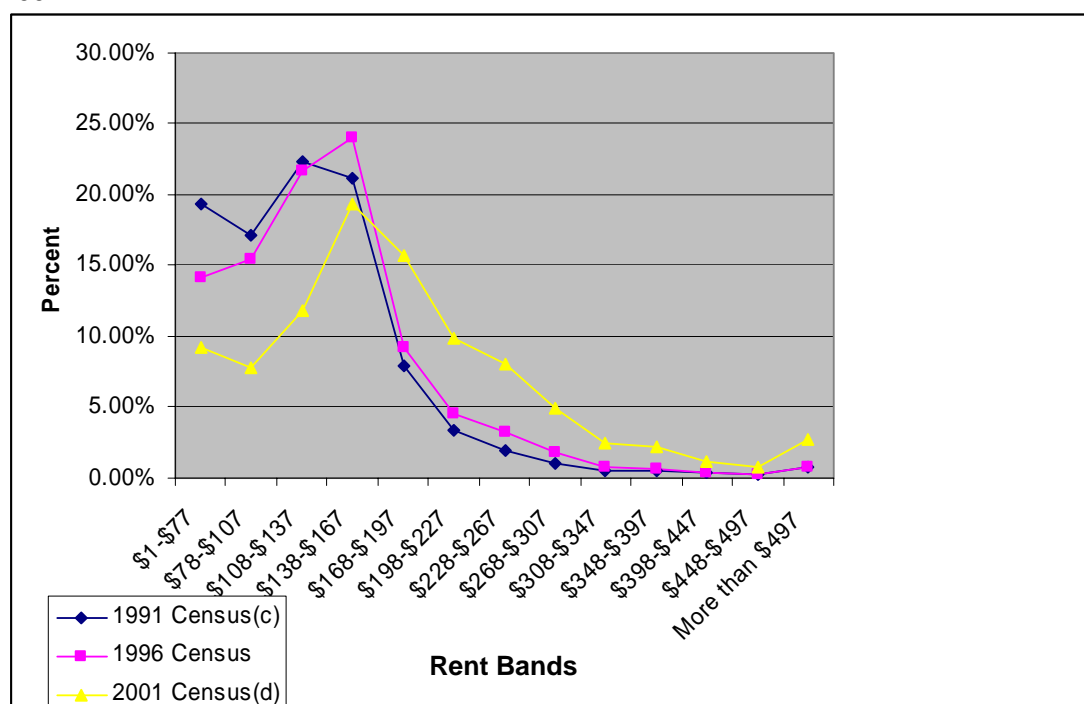
tenants in public housing. However, despite the existence of tenancy legislation trying to combat discrimination, there is evidence of continued discriminatory practices by private rental sector real estate agents toward sole mothers with children (Chung *et al.* 2000). The head-leasing model practiced by the NSW department of housing⁵ offers more flexible housing options. In the NSW community housing programs, the government acts as a broker, finding housing through real estate agents and landlords without discussing characteristics of future tenants (Bragg & Roden 1997).

However, in recent years, there has been a decline in affordable private rental dwellings paralleled by an increase in of low income household in the private rental sector. Yates & Wulff (1999: 47) have been concerned about the capacity of the private rental market to offer flexible housing options for low income households, especially because the Australian Institute of Health and Welfare estimated that there were more than 350,000 low income households in unaffordable private rental. Yates & Wulff (1999) suggest that the contraction of private rental dwellings is a result of a lack of institutional investment in private rental dwellings, low returns on this type of housing stock and the lack of a social housing sector committed to expanding affordable housing. Declines in private rental stock might have significant impacts on women, especially low income singles and sole mothers who rely on this type of accommodation.

In 2002–03, 45 per cent of low income sole parents were paying for a private rental dwelling, compared to 19 per cent in public housing (ABS 2003). Figure 2 demonstrates that the percentage of households paying less than \$167 per week rent has declined between 1991 and 2001 while more households are paying weekly rents at the upper rental bands in 2001 than in 1991. Clearly affordable housing has become less accessible in metropolitan Melbourne during that decade. On average, low income sole parent private rental households paid \$162 per week in housing costs in 2002-03. Private rental housing is typically more costly, with low income sole parents on average paying less in other tenure types: \$89 per week for public housing, and \$160 per week mortgage payments (ABS 2003). This type of data raises questions over the pressures facing disadvantaged women, given that the few housing options available are likely to mean that they become separated from established networks of social support, employment opportunities and, for instance, education and health services.

⁵ For more information, go to Department of Housing NSW (2003), *Policy: Headleasing*. Online at <http://www.housing.nsw.gov.au/phop/est0012a.htm>

Figure 2. Weekly rent paid by households in metropolitan Melbourne, 1991, 1996 and 2001



Although there are a diminishing set of benefits related to residents' independence on the sliding scale of owner occupiers, private renters and social housing tenants, there is a complementary research gap in understanding financial stresses on women who are owner occupiers in the only locations where they can afford to buy or in the only kinds of houses that they can afford. In-depth interviews and focus groups with women residing in a range of locations, such as new and more established estates, inner and outer suburbs, and representing the range in owner occupied, private rental or social housing have the potential to inform further research and development of women-friendly policy options and programs. 'Financial stress', 'locality', 'security of tenure' and 'safety' are important concepts for exploring women's past and current experiences and in creating visions and goals for ideal policies.

A 'home', not housing

It is significant that we talk of 'homelessness' not 'houselessness'. Indeed, Watson and Austerberry (1986: 8), stress that a 'home' is not just a shelter or somewhere to sleep: 'a "home" implies particular social relations or activities within a physical structure'. The special meanings that women give a home not only become strong factors in selecting housing but also express the distinctive concerns of single women and women headed households.

A home needs to be safe, well-located, secure housing and housing of a standard that does not threaten the health of its occupants. The Victorian Homeless Strategy acknowledges issues of gender, race and ethnicity and provides an important caveat around women's housing needs. The policy has recognised that there are differing notions of 'home' and 'independence'. Consequently, the homeless have been involved as active participants in the development process of strategies to counteract

homelessness (Jerome *et al.* 2003). This level of engagement is just as appropriate for interventions into policy to improve the policies for women's housing.

Meanings given to 'a home' differ between ages, lifestyles, ethnicity, cultures and religion, but women's concerns are broadly associated with:

- The notion of family (Watson & Austerberry 1986).
- A building form that is considered appropriate to raise children (Burke & Hulse 2002).
- Access to community, cultural and social services, and other amenities.
- A place for socialising and building relationships (Casey 2002).
- A place for work, relaxation and contemplation (Casey 2002).
- Security of tenure and stability (Cass 1997).

Barclay *et al.* (1991) briefly touched on all these issues in their report to the Victorian Government. In consultation with the community, the project found that the emotional, psychological and practical aspects of a home had a significant impact on women's lives in terms of belonging, security (of tenure and from physical and psychological harm), freedom of choice and personal identity.

Many women see their home as a structure within which they can nurture and develop their children, as a refuge, a place of rest and relaxation, and they fit out their homes as spaces for socialising and learning. Therefore, research on women and housing needs to be framed in the language of homes, not just housing. Drake (1994) provides an outline of British research exploring women and the meaning of home. She points to research showing how women experience the home differently from men because of the division of labour, and their role as a mother, and/or a wife. Overall, she concludes that the home is a locus of 'satisfaction as well as resentment' (Drake 1994: 28).

Measuring housing affordability

There are two main approaches to measuring housing affordability:

- The proportional, so-called 'shelter first', measure relates housing costs to gross household income to suggest that if mortgage or rental payment of lower income⁶ households is more than 30 percent of their income, they are suffering 'housing stress'.
- The residual, 'non-shelter first', measure of housing affordability is based on the 'Henderson Poverty Line'. An income-based poverty line is set as a reference point (usually below half the average income) and assumes that non-housing items have first claim on the household budget, and that the remainder is allocated to rent (Landt & Bray 1997).

Official figures, such as those released in the ABS (2004) *Housing and Occupancy Costs*, suggest that there is little evidence of a housing affordability crisis in Australian housing. According to the ABS (2004), only around 6 per cent of all low income Australian households paid more than 30 per cent of their income in housing costs during 2003–03. However, a number of commentators have expressed concerns about an increase in the numbers of low income households experiencing housing affordability stress. Berry & Hall (2002) identify a considerable increase in the proportion of low income households in Melbourne suffering housing affordability

⁶Lower income households' fall into the bottom 40 per cent of all income earners.

stress. They point out that low income tenants are restricted in the types of households they can afford to rent. They suggest that no low income tenant can afford to rent or buy an average three bedroom house in Melbourne. Moreover, research has shown that sole parents in private rental housing experience considerable housing affordability stress. Berry & Hall (2002) found that, even when they are in receipt of CRA, low income sole parents were unable to rent the average priced two or three bedroom house anywhere in Melbourne. Burke & Hulse (2002: 14) estimate that one in five low income sole parent renters or home purchasers paid more than half their income on housing costs.

A search in the AHURI publication archives (<http://www.ahuri.edu.au>), demonstrates that there is a vast literature on affordability of housing for different groups of people in society, but very little on single women and women headed households. Many of the experiences of women can only be inferred or hypotheses made from data that is not gender specific. For instance, ABS (2002) data indicates that sole parents experience the highest levels of 'financial stress', followed by singles under 35 years. Households whose principal source of income is a government benefit also register significant levels of financial stress (ABS 2002). Burke & Hulse (2002) undertook research comparing the circumstances and experiences of sole parents in receipt of CRA and those living in public housing and made housing affordability issues into indicators of the well-being of low income sole parents.

ABS data

Women and statistics was once a concern of the Commonwealth Government; the ABS housed a Women's Statistics Unit, established 1994, which was abolished in the Howard Government's first budget in 1996. This unit produced an *Australian Women's Year Book* (1994–1997) which were a compendium of basic indicators charting women's progress in: population, birth, fertility, housing and living arrangements, health, education, employment, income, and so on. Most of the data was sourced from other organisations, such as the Australian Institute of Health and Welfare (AIHW) or other ABS statistical collecting activities, for example, data from Labour Force Status and Other Characteristics of Families (Cat. No. 6224.0) and Marriages and Divorces (Cat. No. 3318.0). The Australian Government's Office for Women has produced a near identical document, *Women in Australia 2004*⁷, which provides the same statistical information as the older ABS publications. The remarkable aspect of such publications is the small amount of housing data, and particularly the lack of extra detailed research into an area of such obvious interest to all women.

The ABS⁸ provides a variety of data with detailed demographic information for an area, including gender, family type, type of dwelling, income and more (an annotated list of gender specific sources in Appendix III). However, Baxter & McDonald (2004) have expressed concern with the reliability of census data for analysing owner-purchaser households. For instance, the ABS attributes one person in a couple relationship to be the household reference person, and men are considerably more likely to be that person, reinforcing the notion that housing policy is based on a male breadwinner family model. Clearly such assumptions prevent accurate depictions of women's situations. There are other methodological problems with the use of statistics. Categories, such as sole parent, are not homogenous, but represent a

⁷ To view this publication, go to: <http://www.ofw.facs.gov.au/publications/wia/wia2004.pdf>

⁸ Basic demographic information can be downloaded from the ABS website, either for free or for a small fee. Other information, such as data on occupied private dwellings, family types or gender of occupiers, can only be acquired by making a special data request to ABS at a cost.

diverse group of families with different characteristics and needs. Also, for instance, the extent to which women of different socio-economic backgrounds move in and out of sole parent status needs deeper investigation. Women's and men's income and expenditure will differ because of influencing factors such as age, varying rates of economic activity, number of dependents and whether they are single or partnered. For example, after divorce, the woman's income remains the same, but she might well have to provide for her children, with less financial assistance from her ex-spouse. All these circumstances deserve greater investigation at a national level.

Appropriate research approaches

Approaches used by housing researchers that are likely to be particularly useful for investigations into women's situations include 'life course methodology', a similar concept to 'housing careers', which is a self-explanatory term. The life course methodology follows the experience of people across their lifetimes by grouping them into birth cohorts (Baxter & McDonald 2004). Baxter & McDonald (2004) suggest that this approach is more useful than examining rates of homeownership over successive censuses, as the latter measures a static situation. The life course approach allowed Baxter & McDonald to explore how home purchase relates to other important life cycle events, such as leaving home, getting married, having children, and so forth.

Life course research offers a useful method for collecting and linking women's experiences throughout their life course and transitions in and out of housing. An example of this approach can be found in the work of Masini & Stratigos (1991). Between 1983 and 1988, the United Nations University initiated a Household, Gender and Age Project. The project sought to understand the impact of large scale events on women and households using a number of international case studies. A life course approach was deemed most suitable for capturing the impact of macro-changes on women, and the long-term implications these events have for the structure of communities, and more broadly, society. The approach also brings to light policy implications. The methodology is long-term and is both retrospective and prospective which allows the research to capture the roles, activities and status of an individual in relation to social, cultural and economic (Masini & Stratigos 1991).

In a well-established non-gendered housing policy discourse, as exists in Australia and Victoria, 'women-friendly' housing policy directions have strategic advantages. This approach would enable women's needs to be met but sidesteps sectional criticisms so often made against exclusively women-based policies and programs. Women friendly housing policies provide a broad platform for gaining support from non-women's groups. Such policy suggestions are more likely to be heard and adopted because of their non-exclusive character.

Demographics

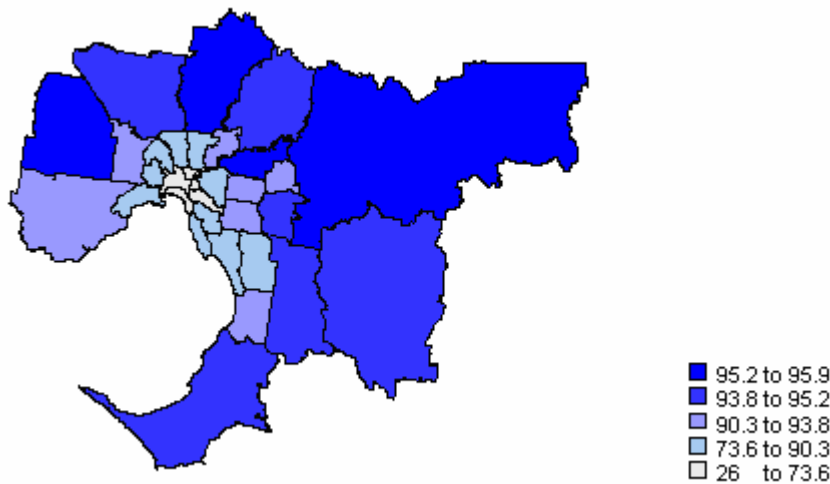
Housing affordability is an outcome of a dynamic interaction between economic, social and spatial factors. Affordable, secure and appropriate housing by definition links into networks of amenities, public transport, training and education, job opportunities, and community, social and cultural services. Ideally, housing policies take into account the location, style and standard of housing provision. Research into spatial trends and identifying key factors associated with those trends would greatly benefit discourse on women's housing needs and inform the process of defining diverse ways of meeting them. Policy interventions can be informed by spatial analyses that focus on women's needs and the places where their special needs for safety, work and educational opportunities as well as other amenities and services

are either not met or might best be met. Spatial analyses can also indicate where and how women's housing issues coincide or are otherwise associated with health, education, employment, crime and other 'non-housing' issues. Such links are significant for engaging in whole-of-government and women-friendly housing policies.

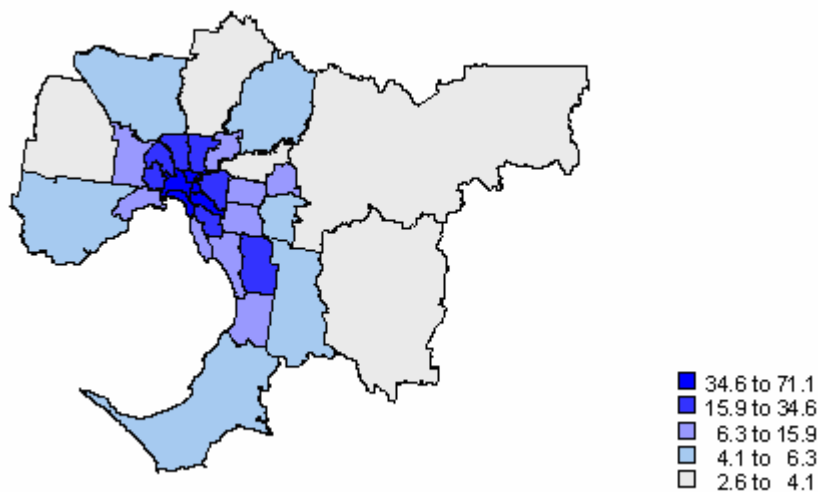
Owner-occupier housing

Dodson (2003) has found that sole parent and family households are concentrated in the middle to outer regions of Melbourne where there are also high levels of unemployment. Maps 1 and 2 (below) present data on the relative proportions of houses and flats across metropolitan Melbourne in 2001. The maps clearly show a higher concentration of detached and semi-detached housing located in the middle to outer fringes of metropolitan Melbourne, which may partially explain why more sole parent households are located in these areas. Flats are more concentrated in the inner region of metropolitan Melbourne, with the exception of Greater Dandenong. Whilst there are disadvantages and advantages with both urban and suburban living, Johnson (1997) has explored the difficulties facing women located in outer fringe new suburban developments. Through a number of interviews, Johnson found that some advantages of suburban fringe living for women were: economical housing, quiet and peaceful environs, friendliness, and safety for children. However, women outlined disadvantages too: poor public transport, poor shopping facilities, few employment opportunities, and social isolation (Johnson 1997).

Map 1. Proportion of detached and semi-detached houses as a percentage share of all dwellings in Melbourne, by LGAs, 2001



Map 2. Proportion of flats as a percentage share of all dwellings in Melbourne, by LGAs, 2001



The inner region offers access to more job opportunities, and social activities, whereas the outer regions offer, for instance, more space, which is attractive for parents with children. However, locating in the outer regions where housing is more affordable has disadvantages if parents work in the inner suburbs. Transport and childcare cost in money and time. A recent Australia Institute study (Farouque, 2005) found that workers in Melbourne spent, on average, 4 hrs 22 mins per week travelling to and from work. The same study found that 30 per cent of male parents in Melbourne spent around 7 hrs 53 mins per week or 'the equivalent of another full day's work' travelling even though they spent just 3 hrs 44 mins per week with their children or doing housework. Such findings have implications for the affordable housing policy of the Victorian State Government's *Melbourne 2030* plan and other planning regulations pertaining to affordable housing, transport and location of amenities, such as shops and schools.

Melbourne 2030 points to housing affordability problems across the metropolitan area. The strategy refers to trends towards an emerging spatial polarisation in the housing market with some well-serviced areas becoming inaccessible for low income earners, and affordable housing located in areas with limited access to job opportunities, transport and social services (DSE 2003). There has been a clear polarisation between median house prices in the inner region compared to properties in the middle to outer region in recent years. Figure 3 shows the growth in median house prices by distance from the CBD. Between 1999 and 2003 the median house price has grown in areas that are up to 20 km from the CBD, but significantly more so in the inner region. Conversely, median house prices for properties in the outer region start to decline at the end the end of the time frame. This pattern suggests that access to affordable housing in the inner city will be difficult for single women and women headed households who are more likely to retreat to the fringes of metropolitan Melbourne where their life styles and careers might be adversely affected.

Figure 3. Median house price by distance from Melbourne CBD: 1999-2003

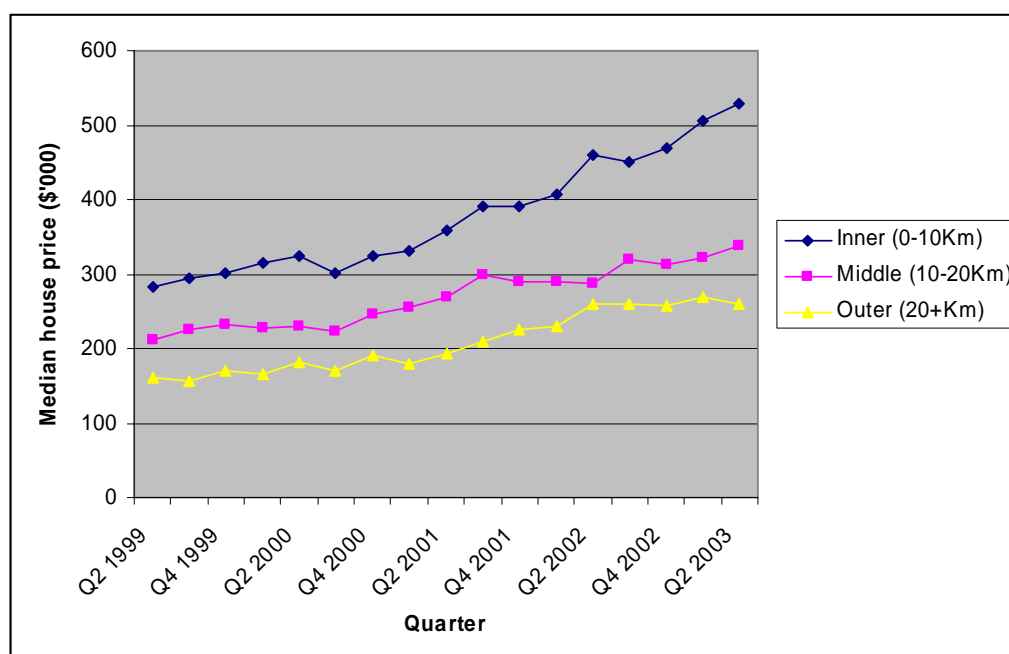
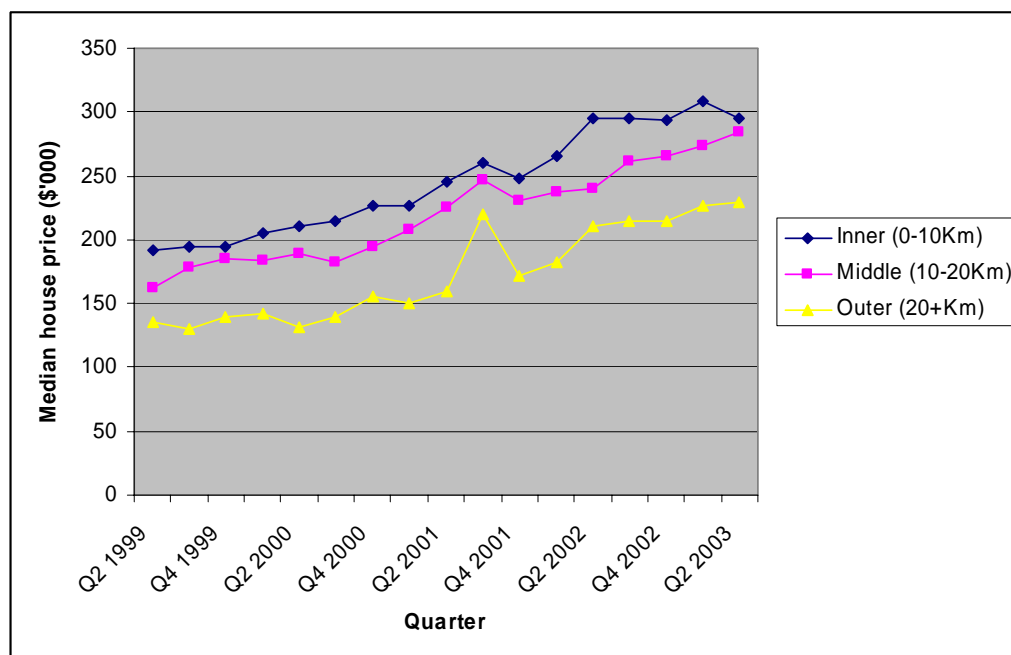


Figure 4 shows median flat prices by distance from the CBD between 1999 and 2003. There has been fewer polarisations in the prices of flats, according to the distance of their location from the CBD. Further, flats offer a cheap alternative to houses. However, as Map 2 indicates, flats are mostly concentrated in the city, which is not necessarily a suitable dwelling option, especially for women with children.

Figure 4. Median flat price by distance from Melbourne CBD: 1999-2003

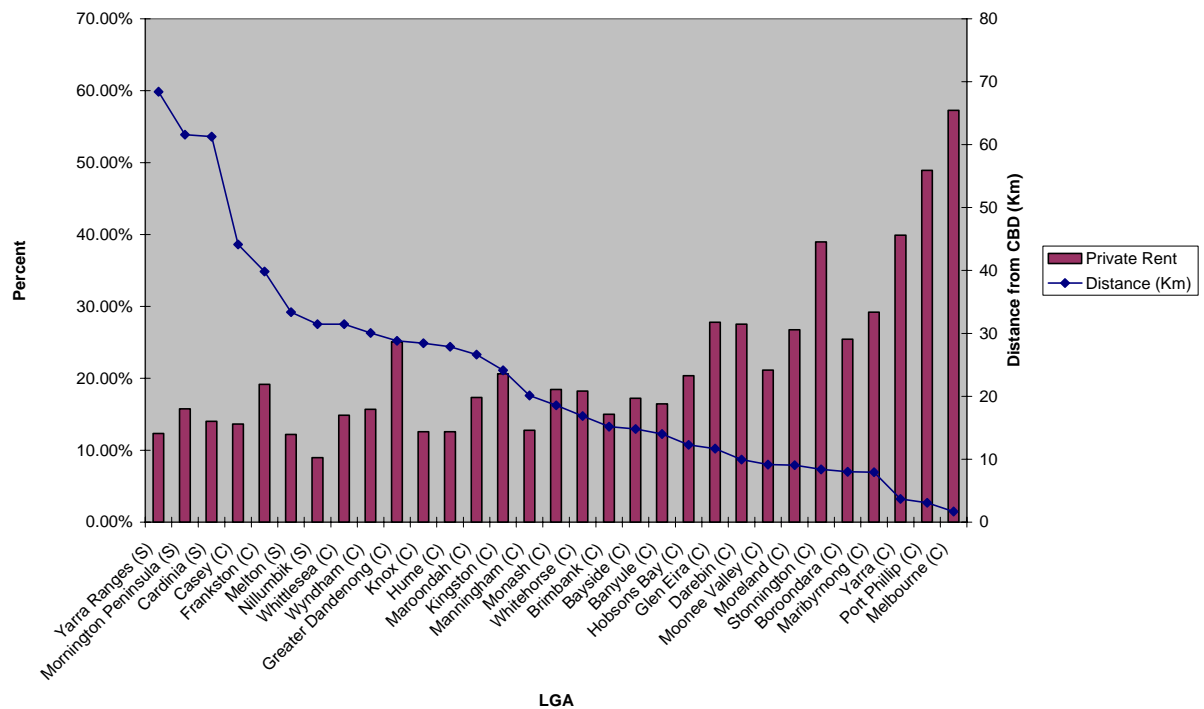


Rental

With either the absence of or pressure on public rental properties, low income women are forced into private rental. In 2002–03, private rental housed 40 per cent of sole parent families (ABS 2003). The private rental sector offers women more choice as to where they want to live than public housing. However, low income women rely on CRA to supplement private rental costs. As of June 2004, 62 per cent of income support recipients receiving CRA were women (FaCS 2004). Many social commentators have pointed out that rent assistance benefits the landlords as much as the formal recipients.

Figure 5 shows each Local Government Area's (LGAs) share of private rental housing, in 2001, with the LGAs listed according to their distance from the CBD. It is clear LGAs closer to the CBD have more private rental stock available, whereas those further from the city have less private rental housing. Inner city rental dwellings are an option for women who wish to reside in the inner city to access employment and amenities. The decline of rental housing in the outer region is consistent with the growth of low income households in the private rental market. A study by Yates *et al.* (2004) found a significant decline in the supply of affordable private rental households between 1996 and 2001 at the same time as shortages of affordable rental properties were occurring in outer regions of Sydney, Brisbane and Adelaide (Yates *et al.* 2004).

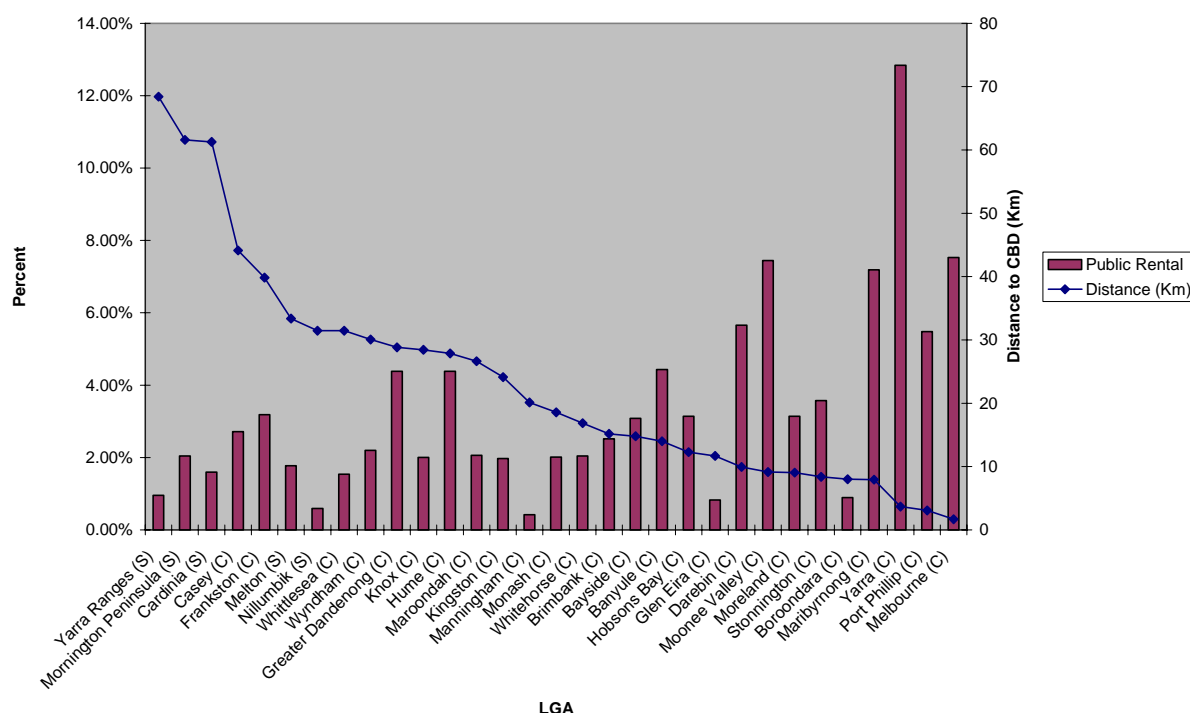
Figure 5. LGAs share of private rental housing, by distance from Melbourne CBD, 2001



Welfare reforms announced in the recent 2005–06 Federal budget have significant implications for low income families. The effects of compulsory welfare to work initiatives for sole parents of children aged over 6 years of age may make it more difficult for families to pay rent because of loss of benefits. The existence of the CRA has meant that, in 2002, 66 per cent of recipients paid less than 30 per cent of their income on rent (Productivity Commission 2004b). Any loss in benefits and assistance is likely to significantly impact on a single mother’s capacity to pay rent.

Public housing accounted for only 4.9 per cent of all households in Australia in 2002–03 (ABS 2003). In metropolitan Melbourne, public housing rental accommodation accounted for 2.6 per cent of all tenure types in 2001. This is a decline from 3.4 per cent in 1991 (ABS 2001b). Public rental housing accounted for 17 per cent of sole parent families in 2002–03 (ABS 2003). Figure 6 shows each LGA’s share of public rental housing stock by distance from the CBD. Similar to private rental housing, stock decreases further from the CBD. Moreover, the percentage share of public housing stock is significantly small when compared to other tenure types.

Figure 6. LGAs share of public rental housing, by distance from Melbourne CBD, 2001



Labour market

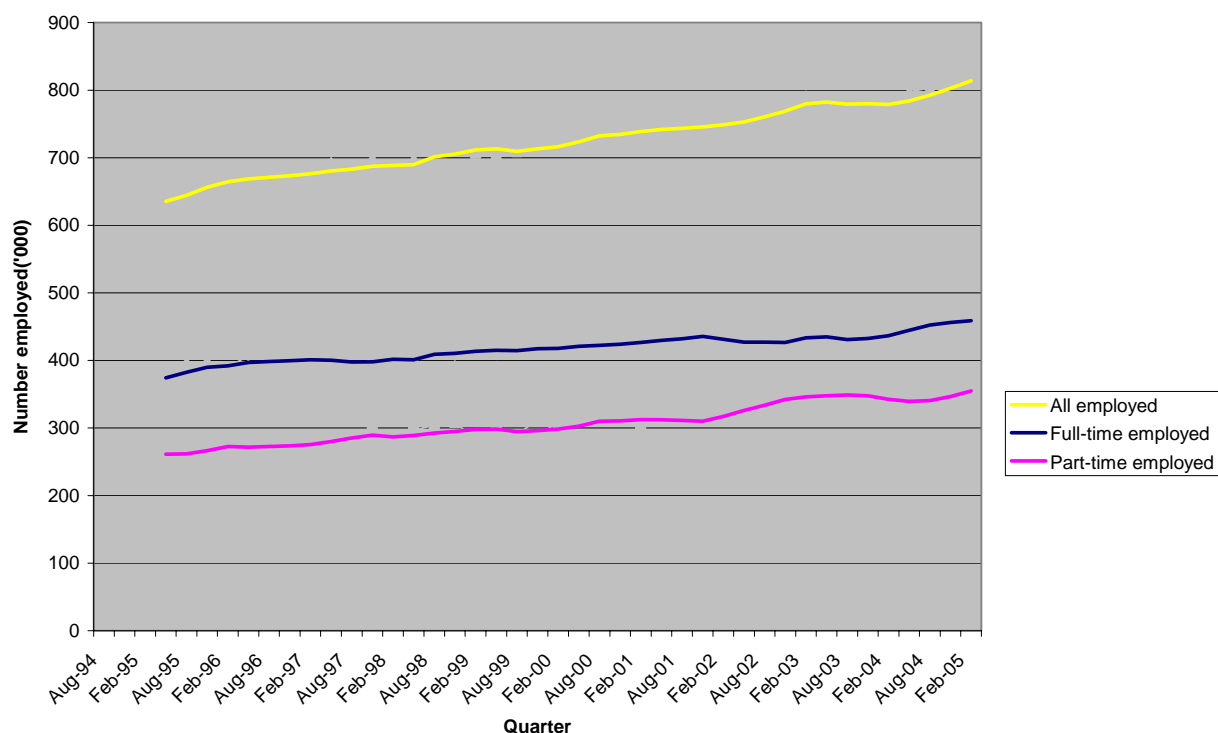
The Productivity Commission Report (2004a: 37) claims that the scope for low income households to achieve home ownership has been improved both by a growth in income and by lower interest rates. However, Yates (2002) suggests that demographic changes in age and household structure have resulted in a decline of average household income between 1986 and 1996. This, in turn, indicates polarisation of household income. While the general pattern of income polarisation is more pronounced in metropolitan regions, younger households and retirement households in particular, face greater declines in household income (Yates 2002).

Women’s increased participation in the labour market has enhanced couples prospects in homeownership. However, this has not protected women, and their children’s, access to affordable and secure housing in the event of a relationship breakdown, or when women are single (Cass 1998). Prospects of homeownership for women alone decline because their working lives are mostly characterised by insecure, irregular or part-time employment.

Figure 7 shows the proportion of full-time and part-time female employment in Melbourne is increasing. The growth in part-time work has made a significant contribution to increasing the numbers of women employed. However, part-time employment provides a limited income and is more available in specific occupations. Women are typically employed in hospitality, retail, administration and factory/process lines. The location of these types of jobs is important in terms of women’s access to the labour market and housing market. Employment patterns have a significant impact on who is included or excluded from the housing market. O’Connor & Healy (2002) and Dodson (2003) have explored the spatial mismatch between labour markets and housing markets in Melbourne. Although this work is not gender specific, it does provide an important platform from which to launch

investigations into geographic links between women's employment and housing prospects.

Figure 7. Four quarter average of number of females employed in metropolitan Melbourne, 1994 to 2005



Hulse & Randolph (2004) have investigated work disincentives in relation to rental tenants in Melbourne and Sydney. Their research found that unemployed renters faced significant difficulties accessing a job because of the detrimental interactions between housing assistance and tax and benefit systems. Women in public rental were particularly disadvantaged because of family responsibilities, and on average received Centrelink payments for a longer time as a result of being out of the workforce (Hulse & Randolph 2004). This is happening even though one of the guiding principles of the CSHA is to ensure that housing assistance promotes economic participation. More recent work (Wood *et al.* 2005) shows that many who receive income support payments are prone to poverty traps, and it would appear that many women in public housing would be financially better off not working at all. This type of work is indicative of the quantitative and qualitative research opportunities in exploring the experiences of low income women in different tenure types.

Decisions about moving into paid employment typically involve assessing the trade-offs between the financial, personal and family benefits from paid work, relative to the loss of income support payments and the personal and family impacts (Hulse & Randolph 2004). Women's decisions to take up paid employment will differ to men's because of different priorities and personal circumstances.

In 2002–2003, a team of researchers from the Work and Economic Policy Research Unit (WEPRU) at Victoria University undertook a study to discover which economic factors women believed were most significant for their economic well-being (Doughney *et al.* 2004). Over 3000 Australian women participated in a survey and nominated their top priorities for action to improve their economic well-being. The most important were:

- Work arrangements that helped balance family and other responsibilities;
 - Affordable training and education;
 - Equality of female and male wages and salaries.
- Doughney *et al.* (2004)

In their conclusion Doughney *et al.* (2004: 8) pointed out that affordable housing came within the set of choices next in importance and that affordable housing was 'especially important for more disadvantaged women'. This project and its findings deserve a deeper analysis because many of the economic measures defined were related more or less to affordable housing, including measures such as: 'affordable quality respite and aged care support and facilities'; 'equal availability of credit and other financial services', 'fair financial outcomes following family breakdown' and 'education about financial and economic issues' (Doughney *et al.* 2004: 3). It is also remarkable that many measures showed home-centred characteristics, such as the highest priority given to 'work arrangements that helped balance family and other responsibilities'. The nine-page summary of this research, *What Women Want*, is reprinted in Appendix V.

Dodson (2003), O'Conner & Healy (2003), and Winter & Stone (1998) clearly show the importance of exploring the links labour market barriers and housing to assess the extent to which polarisation of groups should be a policy concern. Polarisation in terms of earned income is not the only financial disadvantage women face. Kelly & Harding (2005) demonstrate that on average women who are separated from an ex-spouse experience a 42 per cent fall in disposable household income. The income support system may help cushion the loss of the ex-partner's income, but only marginally. In addition, the woman's household income has decreased significantly, but she must still provide for dependent children (Kelly & Harding 2005). Further, home owning lone parents have most of their investments tied up in their home, which is unlikely to provide adequate financial support for their retirement (Kelly & Harding 2005).

International research

Governments in Canada have made efforts to provide affordable housing to women (see Appendix VI on Canadian International Development Agency's women's housing policies). Associated research is clearly of interest. For instance, Reitsma-Street *et al.* (2001) undertook a multi-method policy-oriented action research project to propose urban housing strategies for local and regional governments to consider. The methods used were:

- A qualitative community-based assessment of housing needs and policy gaps;
- An analysis of selected policy documents
- A statistical analysis of Census data relating to women, poverty and housing in the three case study cities.

Reitsma-Street *et al.* (2001)

Subsequently, this research provided a platform for the development of supportive housing strategies for women in different circumstances, and there have been ongoing discussions about responding to affordable housing needs. The participants have involved representatives from non-profit agencies, private landlords, builders, developers, architects, accountants, and all levels of government.⁹

Interestingly, affordable housing has been made the mandate of regional health boards. Canadian researchers had investigated the links between women's health and housing policies when the government withdrew from social housing responsibilities. Rude & Thompson (2001) found, through interviews with low income women, that they were all living in unaffordable dwellings, and that many had been dealing with housing issues for years. Moving between dwellings had a psychological affect on the women's children, and pre-existing health conditions were exacerbated (Rude & Thompson 2001).

McCracken & Watson (2004) have studied the different effects of various housing policies on women health and well-being, economic security, and skills in Winnipeg (Canada). By conducting focus groups with women in different housing situations, the study found that safety was a primary concern: safety from abusive ex-partners as well as general safety features of the house, such as lighting and cameras in stairwell. They also found that women were quite often not aware of their rights, the forms of assistance available to them, and various organisations, such as tenant unions, that could provide an avenue for participating in the governance of the rental dwelling. Some key recommendations were:

- a gender-based analysis policy be implemented at all levels of government;
- women with low income from diverse backgrounds should be incorporated into a participatory decision-making process of housing policy and programming;
- create affordable housing options for low income women with meaningful input from the women.

McCracken & Watson (2004)

Model studies such as these emphasise that engagement and consultation with women's' housing groups and women at the grass roots needs to become common practice in research and policy formulation on women and housing. Crime Prevention Victoria (Department of Justice, Melbourne) has already supported urban planning conferences, and is one example of a non-housing agency to explore for sponsorship.

Research possibilities

This paper has argued that more strategic research in the area of women and housing is critical to support policy interventions on behalf of single women and female headed households. Obviously it is important to be clear about what kinds of policy interventions are required because the research agenda will flow from this, but also research will inform future strategies and directions.

Suggestions for further research, many already made throughout the text above, include:

⁹ Here, collaboration with specific bodies, such as the National Association of Women in Construction (<http://www.nawic.com.au/>), could be useful in designing and promoting housing which is adaptable to differing life and family stages.

- Researching overseas' examples and exploring the local barriers to and implications of a rights' based approach to inform interventions into housing policy on behalf of single women and women headed households.
- Using points and policy directions indicated in documents such as the *Ministerial Advisory Committee on Women's Housing* (2002), the CSHA 2003-2008 and the *Melbourne 2030* strategy as a basis for identifying further research, including, to audit, advocate for and monitor housing outcomes.
- Developing an integrated and holistic approach which spreads the responsibility for improving women's housing careers across all levels of government, and more broadly ties in with the concerns of associated agencies, such as those with responsibilities for health, safety and crime.
- Analysing local government programs and assessing the extent to which they might form models for broad application throughout Victoria and Australia.
- Conducting women's focus groups to discuss issues facing women and how they might be addressed, for instance, using the *Building a Better Future: Indigenous Housing to 2010* (2001) document as a model for creating a vision and strategies for meeting women's needs.
- Exploring non-public housing social housing initiatives (such as those provided by the YWCA) to inform discussions and advocacy for public-private partnerships pilot projects and programs to meet specific needs of women.
- Conducting in-depth interviews and focus groups with women residing in a range of locations, such as new and more established estates, inner and outer suburbs, and representing the range in owner occupied, private rental or public housing have the potential to inform further research and development of 'women-friendly' policy options and programs.
- Focusing on issues of 'financial stress', 'locality', 'security of tenure' and 'safety' to explore women's past and current housing experiences, and to create visions and goals for ideal policies.
- Further developing on studies of women's meanings of 'home' and exploring them more locally especially with respect to women's priorities in terms of different tenure types and housing needs.
- Following life course and housing career methods to gain broad understandings of the changing needs of women through their life cycle and social and economic circumstances that attend partnering, separating and having children.
- Identifying 'women-friendly' housing policy directions that complement a non-gendered housing policy discourse, while furthering women's needs.
- Analysing and presenting data in the form of spatial trends to identify key factors to inform discourse on women's housing needs and diverse ways of meeting them.
- Integrating insights from qualitative and quantitative methods to understand the multi-dimensional barriers to independent living for women, especially single women, sole mothers and older women who renting or own a dwelling.
- Exploring the spatial mismatch between women's housing and employment opportunities, i.e. women's job loss and/or insecurity and associated housing choices and hardships.
- Collaborating with SA Shelter and interstate AHURI/university research bodies on research into discriminatory practices towards women in housing.
- Engaging with women about their needs as well as their experiences so that they become part of the process of formulating policy interventions and proposals (See summary paper by Doughney *et al.* 2004 in Appendix V).

Appendix VII outlines costs of a small research project. It has been included as a guide to deciding what is feasible. Decisions on aims and methods of proposed

research need to take into account the practical aspects of the range of methods that can be used for addressing the research question:

- One-on-one discussions or focus groups with women in specific cohorts through to a range of circumstances.
- Formal and in depth interviews with housing providers, housing advocates, mortgage lending institutions, and policy makers around key topics for future directions, such as social housing and women-friendly mortgage opportunities.
- Analysis of statistical data relevant to women's housing: ABS, Centrelink etc.
- Analysis of key government documents, including policy and research.
- Local comparisons and rigorous assessments of existing housing programs (see Appendix IV, which lists home purchase and rental schemes by state and territory).
- International comparisons of housing programs developed to meet women's needs (see Appendix VI indicating the progress in Canada).

Developing a research agenda is not only critical in providing firm evidence to support housing policy interventions, the process of research can also assist in bringing together a range of organisations and individuals to share understandings and to collectively intervene in housing policy.

Conclusion

This brief scoping paper argues that there is a strong need for further research into women and housing, especially research that is designed to assist in strategic interventions into housing policy discourse on behalf of single women and women headed households. For instance, at least in the short-term, it would appear that developing and advocating for 'women friendly' policy options would have strategic advantages. This strategy would enable a broad coalition of women in a variety of circumstances to engage in discussion and assist in formulating a strong platform of demands to support basic standards for housing and women across the broad range of social and economic situations.

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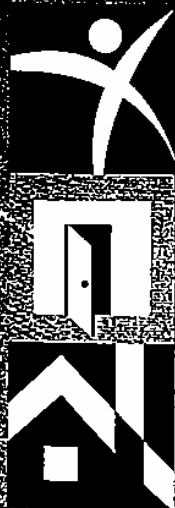
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Appendix I – Addressing Domestic Violence and Homelessness

1. Commonwealth Advisory Committee on Homelessness (2001) *Working Towards a National Homelessness Strategy*. Consultation Paper, Department of Family and Community Services, Canberra.

Working Towards a National Homelessness Strategy

Commonwealth Advisory Committee
on Homelessness



National Homelessness

Consultation Paper

16. Women and children affected by domestic violence

The most common reason women with children give for accessing SAAP services is domestic and family violence. In most instances, the woman and her children are forced to leave the family home. Financial and legal constraints — and considerations of personal safety — often make it difficult to find alternative accommodation that is stable and affordable. This is especially true in rural and remote communities. Domestic violence has a profound impact on children, who need to be supported in their own right.

16.1 Goals

- To eliminate family and domestic violence in Australian communities.
- To reduce the number of women and children forced to leave the family home because of domestic violence.
- To increase affordable housing options for women and children.
- To establish adequately resourced, child-focused intervention programs to deal with the effects of family and domestic violence.
- To improve the quality of life for women and children affected by domestic and family violence.

16.2 Priority actions

INCREASE the availability of safe, affordable private and public housing and associated support services for women and children affected by domestic and family violence.

DEVELOP intervention programs to prevent homelessness for women and children who have experienced domestic and family violence, especially by assisting women to remain in their own homes.

INCREASE support for women endeavouring to maintain secure and safe accommodation or re-establish their independence and restabilise their lives after experiencing domestic and family violence.

PROMOTE awareness of the special needs of children and young people affected by domestic and family violence.

IMPROVE the range of services to children and young people affected by domestic and family violence.

PERSUADE financial institutions to change their lending practices (especially procedures for restructuring loans) to make it easier for women to remain safely in their own homes following the breakdown of a relationship due to family and domestic violence.

DEVELOP child and youth mental health services to address the affects of domestic violence, especially for children and young people from culturally and linguistically diverse backgrounds.

Who is involved?

- Commonwealth Attorney-General's Department
- The judiciary
- Commonwealth Department of Family and Community Services
- Centrelink
- Child Support Agency
- Commonwealth Department of Health and Aged Care
- State housing authorities
- Local government
- Homelessness peak organisations
- Police
- Correctional services
- General practitioners
- Emergency health-care providers, including public hospitals
- Community groups and community-based agencies providing domestic violence services
- Homelessness service providers
- Private rental landlords and real estate agents
- Community housing associations
- Family and youth services
- Children's services
- Financial institutions
- Legal service providers
- Rural and remote communities
- Families and communities
- Indigenous communities
- Women and children escaping domestic violence

EXPAND the functions and capacities of emergency accommodation services for men to include sheltering men removed from the family home as a result of domestic violence.

DEVELOP an integrated, whole-of-government response to removing the perpetrator from the family home.

DEVELOP an education package for magistrates on the operation and enforcement of restraint and exclusion orders with a view to increasing the use of sole occupancy and exclusion orders to remove the perpetrator of domestic violence from the family home (in cooperation with the Australian Institute of Judicial Administration and the Australian Association of Magistrates).

MAKE discretionary funds available as part of the standard funding formulae which can be brokered to meet the specific long-term home security needs of women who have experienced domestic and family violence.

DEVELOP training and information packages to help service providers form mutually productive relationships with local real estate agents.

IDENTIFY and promote best practice in outreach services, women's refuges and other domestic violence services, and use these services to meet strategic objectives — across jurisdictions where appropriate.

PILOT a coordinated service system response in a regional area for women and children experiencing domestic violence with the aim of giving them the option of remaining safely in their own home.

GIVE indigenous communities the support they need to develop community-led and community-owned initiatives to address domestic violence.

DEVELOP perpetrator programs that are culturally and linguistically inclusive.

Related initiatives

- Commonwealth–State Housing Agreement
- Partnerships Against Domestic Violence
- SAAP IV
- State and Territory domestic violence initiatives
- State and Territory homelessness strategies
- DV Clearing-house
- WESNET

16.3 Rationale

Women and children who experience domestic and family violence inevitably also experience social and economic dislocation and disadvantage as a result. This makes the task of finding secure, affordable and suitable housing both more urgent and more difficult.

Most women and children experiencing domestic and family violence are forced to leave their homes and seek alternative accommodation. Some of these women become socially isolated as a result of the perpetrator's abusive behaviour and may not have friends or family to turn to. They must be able to draw on a wide variety of services if they are to re-establish themselves safely and quickly — and services must be flexible enough to meet individual needs. In particular, they should be geared to helping women stay in the family home where appropriate. The woman's wishes and safety should be the central consideration. At the same time, domestic and family violence also has a profound impact on the wellbeing of children, and services should recognise their independent need for assistance and entitlement to support.

16.4 Evidence

Domestic violence is the most common reason people give for needing SAAP services. In 1999–2000, 23 per cent of all clients cited it as their main reason for seeking assistance, rising to 44 per cent for single women aged over 25, and 57 per cent for women with children. The figures were even higher for indigenous women and women from culturally and linguistically diverse backgrounds.

Children do not merely suffer from witnessing and living with the consequences of domestic violence. Recent research suggests that domestic violence and child abuse frequently go together — a child who experiences one is much more at risk of experiencing the other (PADV, 1999). This makes it even more important that children be placed beyond the reach of the perpetrator, in an environment where they can feel safe.

Further research

We need to know more about:

- best practice in outreach services and women's refuges, for women in different circumstances and locations
- the relationship between domestic violence and child protection.

Appendix II – Indigenous Housing Research and Policy

1. Berry, M., MacKenzie, D., Briskman, L. & Ngwenya, T. (2001) *Victorian Indigenous Homelessness Study*. Final Report for the Aboriginal Housing Board of Victoria, Melbourne. (Online)
http://www.infoxchange.net.au/vhs/library/contents/documents/reference_documents_VictorianIndigenousHomelessnessStudyFinalReport0.pdf



VICTORIAN INDIGENOUS HOMELESSNESS STUDY

FINAL REPORT

Prepared for

ABORIGINAL HOUSING BOARD OF VICTORIA

By

RMIT University Research Team

**Professor Mike Berry, David MacKenzie, Assoc. Prof. Linda Briskman
and Thami Ngwenya**

August 2001

the person' and high recidivism rates need to be addressed. More exploration is required of the specific issues confronting Indigenous men and women within the prison system and the implications of this for post-release homelessness.

3.4.3 Women

Women as a group face specific problems in relation to homelessness and housing. Their needs are taken care of in limited ways in existing service provision: women with children are generally treated as a priority in the range of public housing provision, although there is a severe shortage of appropriate housing. Some women face additional disadvantages and are difficult to accommodate within the existing service system. These cases include women with major psychiatric problems, women with drug and alcohol dependence, and women experiencing domestic/family violence.

One non-Indigenous rural community service worker stated that she felt that Aboriginal women were particularly disadvantaged. From her experience, she called for a more holistic response:

I would like to see a program which works intensely with women to help with living skills (i.e. assertiveness training, financial counselling, fitness, dental, education, hygiene etc) – the list goes on. It would be great if these programs could be enforced for a six month period for all women who...continue to accept domestic violence as part of their lives.

There are a number of Victorian Government reviews currently underway which will have an impact on how Indigenous women's homelessness is incorporated into policy developments. These include the Ministerial Advisory Committee on Women's Housing, the Women's Safety Strategy and the Family Violence Crisis/Protection Framework.

The State Government recognises the importance of crisis and transitional accommodation and associated support services for women in extreme need of housing assistance. Specific reasons for women requiring such assistance that have arisen in other consultations are similar to those arising in the consultation process for Indigenous women. These include sexual assault and family violence, drug and alcohol problems and mental health issues (Ministerial Advisory Committee on Women's Housing, 2001). Family violence is one of the most difficult issues confronting Indigenous women. Of the 9,300 female SAAP clients escaping family violence in Victoria in 1988-99, 450 (4.8 percent) were Indigenous Australians (Ministerial Advisory Committee on Women's Housing, 2001).

Like most Indigenous people, Indigenous women face discrimination in the housing market. From discussions held during the consultations, little has changed since a 1991 report which found that discrimination in the private rental market severely disadvantaged Indigenous women. This report noted that 'the Koori women we spoke to had a lifetime of stories to tell about discrimination' in that market (Barclay, Johns, Kennedy and Power 1991, p. 196).

One issue with women's homelessness is invisibility as they tend to stay with relatives rather than on riverbanks or in parks. When homeless women are in dangerous, visible locations it is more likely that the service system will come to their aid, for reasons of

the safety and health of children where relevant, even though the solution may be reactive and 'band-aid' in nature.

In Victoria, crisis and protection services for women and children experiencing family violence are provided through SAAP and the Crisis Accommodation Program (CAP). The major forms of assistance are women's refuges and domestic violence outreach services. Over the past ten years, there has been little growth in Government funding or change in the types of family violence responses (*Victorian Homelessness Strategy*, 2001). In Melbourne, two specific services for women operate, one funded through SAAP and one through Aboriginal Hostels. The SAAP service is an Aboriginal Women's refuge which is free and has staff employed to support women. The Hostels-funded service requires rental to be paid and has no support staff directly employed, resulting in the refuge staff performing a support role which stretches their resources. The hostel takes women with a range of needs, including homelessness associated with overcrowding, substance abuse and gambling problems.

3.4.4 Single Men

The unmet needs of homeless single men were raised continually throughout the consultation process, in both Melbourne and rural areas. The issue of single men with children was also referred to frequently, although it was considered that the service system was beginning to respond to the changing demographics in family types. However, lone single men were seen as slipping through the service net, only appearing if they had other problems which enabled them to access specific programs. Little has been documented about the needs of single men, as priority has been given to the needs of children (and therefore single mothers), youth because of their vulnerability, and even single women, as their safety and security needs are more evident.

Single men are often forced into situations considered unsuitable and even dangerous. At best, they may be faced with adequate but insecure housing, such as caravan parks, or be forced into living with relatives who are reluctant to offer support for lengthy periods. Some live in rooming houses which may be expensive, substandard and precarious in length of tenancy. All these alternatives may result in a transient lifestyle, not from choice, and thus marginalise this group further from access to employment, family and community supports and specialised services. For men experiencing substance abuse issues, the problems are compounded and short and long-term health issues are a serious problem. When living in open spaces, such as parks, there is a risk of coming under the notice of police and other authorities. For men separated from their children, lack of regular access can be an outcome of forced mobility.

In one rural consultation meeting concern was expressed that many single men are forced into sharing accommodation as they were not eligible for public housing. These share arrangements were often doomed to failure. One suggestion to overcome this was to change allocation practices:

There are a lot of empty homes because of the economic situation. Is the Housing Commission selling them off? Why can't they be used more flexibly to accommodate groups that are not generally housed. Buying patterns need to take single men into account. Single men can only get a flat on the private rental market and discrimination comes in.

2. Commonwealth Department of Family and Community Services (2001) *Building a Better Future: Indigenous Housing to 2010*. Australian Housing Ministers' Ten year Statement of New Directions for indigenous Housing, Aboriginal Housing Office, Sydney. (Online) http://www.housing.qld.gov.au/pdf/atsih_building_future.pdf

Australian
Housing
Ministers'
Ten Year
Statement
Of New
Directions
For Indigenous
Housing

Building a Better Future: Indigenous Housing to 2010

ISSN 1446-0416
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Housing Ministers' Conference May 2001

Communiqué

At today's meeting, Commonwealth State and Territory Housing Ministers adopted a new policy of 'safe, healthy and sustainable housing for Indigenous Australians'. Implementation of the new policy, and the strategies outlined in the ten-year statement, will provide better housing and housing-related infrastructure, which will lead to improved environmental health outcomes for Indigenous people.

Ministers recognised that Indigenous housing is a major national issue and called on all governments to adopt this as a priority until the problem is solved.

Ministers also noted the alarming levels of Indigenous homelessness. Ministers reaffirmed their commitment to work together on appropriate responses that, like housing with essential community supports and encourage Indigenous involvement in shaping solutions.

State and Territory Ministers present formally apologised for any past policies and practices that caused or supported the inappropriate removal of Aboriginal children from their families.

The Northern Territory Minister abstained from commenting on this matter, stating that past policies predate self-government.

The Commonwealth Minister expressed deep and sincere regret that Indigenous Australians suffered injustices under the practices of past generations, and for the hurt and trauma that many Indigenous people continue to feel as a consequence of those practices.

Ministers agreed that considerable progress has been made since they last met on Indigenous housing issues in 1997, but acknowledged that further effort is required. This was reinforced by the Ministers' visit to the Marja community, where there is a need for more houses and repairs, and upgrades to existing

houses. The visit informed the Ministers' decision to commit to a ten-year statement of new directions for Indigenous housing.

Ministers agreed to focus efforts on helping Indigenous community housing organisations improve their housing management and maintenance capacity.

Environmental health remains a major concern, with little expectancy for Indigenous people 14 to 19 years below that of other Australians. Indigenous people experience much higher prevalence of infectious diseases.

Ministers noted the effectiveness of the cooperative and coordinated efforts of recent years, and the widespread consultation with Indigenous people and community groups which occurred during development of the new policy and directions for Indigenous housing.

Today, Ministers agreed to continue the joint, and consultative approach to improving Indigenous housing, and endorsed the establishment of a new Indigenous housing committee, with representative from the Commonwealth and all State and Territory housing agencies, the Aboriginal and Torres Strait Islander Commission, and the Torres Strait Regional Authority.

Ministers present at the meeting included the Hon. Dr Richard Lin (NT), the Hon. Peter Adamson (NT), the Hon. Amanda Vanstone (QW), the Hon. Philip Ruddock (QW), the Hon. Dr Andrew Boshuige (NSW), the Hon. Bronwyn Pike (Vic), the Hon. Tom Stephens (WA), the Hon. Judy Jackson (Tas) and the Hon. Teriana Turla (NZ). In his absence, the Australian Capital Territory Minister's support for the formal apology was also noted. On other matters Queensland, South Australia and the Australian Capital Territory were represented by their officials.

The Vision

A VISION FOR BETTER INDIGENOUS HOUSING

- *Aboriginal and Torres Strait Islander people throughout Australia will have:*
- *access to affordable and appropriate housing which contributes to their health and well being; and*
- *access to housing which is safe, well-designed and appropriately maintained.*

- *There will be a vigorous and sustainable Indigenous community housing sector, operating in partnership with the Commonwealth and State, Territory and Local Governments.*
- *Indigenous housing policies and programs will be developed and administered in consultation and cooperation with Indigenous communities and with respect for Aboriginal and Torres Strait Islander cultures.*

- *Indigenous housing policies and programs will be developed and administered in consultation and cooperation with Indigenous communities and with respect for Aboriginal and Torres Strait Islander cultures.*

The Challenge

As the new century begins, Aboriginal and Torres Strait Islander people still typically endure much lower standards of housing than other Australians. Redressing this unacceptable situation will be one of the important challenges for public policy over the next decade. It will require a sustained and concerted effort by governments in close partnership with Indigenous people.

Commonwealth, State and Territory Housing Ministers, together with the Commonwealth Minister for Reconciliation and Aboriginal and Torres Strait Islander Affairs, affirm their commitment to a national effort to make a real difference in housing and environmental health outcomes for Indigenous Australians.

This document outlines the new directions for improving Indigenous housing over the next ten years.

Indigenous community housing organisations have played an important role in providing housing in all parts of Australia, and under the new directions their role will be further strengthened. Indigenous control and management of housing enables communities to make or influence decisions about their future. It also facilitates community ownership of housing resources, contributing to the economic independence of communities.

Desired outcomes

The new directions for Indigenous housing aim to achieve the following outcomes:

- **better housing:** housing that meets agreed standards is appropriate to the needs of Aboriginal and Torres Strait Islander people, and contributes to their health and well being;
- **better housing services:** services that are well managed and sustainable;
- **more housing:** growth in the number of houses to address both the backlog of Indigenous housing need and emerging needs of a growing Indigenous population;
- **improved partnerships:** ensuring that Indigenous people are fully involved in the planning, decision making and delivery of services by governments;
- **greater effectiveness and efficiency:** ensuring that assistance is properly directed to meeting objectives, and that resources are being used to best advantage;
- **improved performance linked to accountability:** program performance reporting based on national data collection systems and good information management; and
- **coordination of services:** a whole of government approach that ensures greater coordination of housing and housing-related services linked to improved health and well being outcomes.

Building a Better Future

This part sets out the principles, objectives and implementation strategies for achieving substantial and enduring improvement in Indigenous housing outcomes over the next decade.

Principles

The guiding principles for achieving the vision for better Indigenous housing are:

1. Governments and the Indigenous community will work collaboratively in policy development, planning, service delivery and evaluation.
2. The Indigenous community housing sector is recognised as a vital partner in Indigenous housing provision and will be involved in all aspects of service planning and delivery.
3. Best practice will be encouraged in service coordination, housing provision and asset management.
4. Adequate resources will be provided to support the vision.
5. Policy will promote an environment that builds and strengthens community capacity and involvement and is responsive to local needs and initiatives.
6. Self-management and socio-economic independence will be advanced through employment, training and enterprise development opportunities for Indigenous people in housing and infrastructure construction, maintenance and management.

7. Responsibility for achieving sustainable housing will be shared by those who provide housing and those who use housing.
8. All stakeholders will be accountable for outcomes and for the proper use of public funds.

Objectives and Strategies

The Governments of Australia in developing the new directions are committed to achieving the following objectives through the implementation strategies outlined.

Objectives

There are four objectives for achieving the vision for Indigenous housing:

1. Identify and address unmet housing needs of Indigenous people.
2. Improve the capacity of Indigenous community housing organisations and involve Indigenous people in planning and service delivery.
3. Achieve safe, healthy and sustainable housing.
4. Coordinate program administration.

Each objective has a number of implementation strategies.

Implementation strategies

1. Identify and address unmet housing needs of Indigenous people
 - 1.1 Develop and use a multi-measure approach to quantifying Indigenous housing need, and to assist in informing resource allocation at national, State, Territory and regional levels.
 - 1.2 Develop an effective balance between new housing provision, upgrading and maintenance, and housing management.

- 1.3 Ensure policies, plans and service provision take account of the needs and aspirations of Indigenous people and communities with regard to:
- the mix of housing type, tenure and location;
 - the desire for home ownership;
 - cultural, social and environmental factors; and
 - people's life stages and special needs
- 1.4 Continue to improve Indigenous access to mainstream public and community housing programs.
- 1.5 Implement the Agreement on National Indigenous Housing Information, including data collection to support national performance indicators, a national minimum data set and reporting systems that will facilitate performance appraisal at the national, State, Territory, regional and local levels.
- 1.6 Maintain a national Indigenous housing research program and clearing-house.
- 1.7 Encourage development of improved technologies for housing and infrastructure in remote areas, and dissemination of information on developments
2. **Improve the capacity of Indigenous community housing organisations and involve Indigenous people in planning and service delivery.**
- 2.1 Implement the National Skills Development Strategy for Indigenous Community Housing Management.
- 2.2 Link training opportunities with the Indigenous community housing sector's need for skilled employees in housing and project management and administration.
- 2.3 Maximise opportunities for Indigenous people to be involved in housing construction and maintenance, including:
- Investigating a tender preference system and building incentives into the tender process; and
 - voluntary registers of Indigenous companies and tradespeople, and companies that employ Indigenous people.
- 2.4 Develop principles and standards for service delivery by Indigenous community housing organisations, and ensure Indigenous people are fully consulted about, and involved in, planning and delivery of housing and related services.
- 2.5 Encourage streamlining of the sector and provide incentives to organisations to achieve effective and efficient management practices.
- 2.6 Support organisations to develop housing management plans containing:
- objectives for housing assistance delivery;
 - an asset management plan, including a cyclical maintenance program;
 - a tenancy management plan, including client consultation and feedback mechanisms, and appropriate information and training for tenants to ensure tenants' responsibilities are understood and their rights protected;
 - rent collection policies and systems; and
 - financial practices and reporting systems that link resources to outcomes.
- 2.7 Outsource tenancy management and support services, where practicable, to Indigenous organisations to foster enterprise development and employment opportunities.
- 2.8 Foster the capacity of the Indigenous housing sector to represent and advocate its own interests.
- 2.9 Investigate recurrent funding options for
- Indigenous community housing organisations that are linked to effective asset management and recognise regional differences.
3. **Achieve safe, healthy and sustainable housing**
- 3.1 Target resources to reduce the backlog of maintenance and upgrades in order to improve health and safety.
- 3.2 Implement the National Framework for the Design, Construction and Maintenance of Indigenous Housing.
- 3.3 Implement the National Strategic Asset Management Best Practice Principles
4. **Coordinate program administration**
- 4.1 Finalise and implement Indigenous housing agreements between the Commonwealth, State/Territory housing agencies, ATSIIC and the Torres Strait Regional Authority (where appropriate).
- 4.2 Maximise outcomes by coordinating planning and delivery across governments, ATSIIC, the Torres Strait Regional Authority (where appropriate) and communities with respect to:
- Infrastructure programs;
 - primary and environmental health programs;
 - mainstream public and community housing;
 - the income support system;
 - community services programs;
 - Community Development Employment Projects (CDEP);
 - education, training and employment programs; and
 - communication technology.
- 4.3 Establish Indigenous employment policies in State, Territory and Commonwealth housing agencies.
- Evaluation and Review**
- In order to monitor the progress of the implementation of the new directions and make appropriate program delivery decisions, it is agreed that:
- All jurisdictions will work to improve availability of good quality data through the Agreement on National Indigenous Housing Information.
 - All jurisdictions will develop and implement reporting systems that will facilitate performance appraisal at the national, State/Territory, regional and local levels.
 - All jurisdictions will implement a regular program of evaluations of all aspects of the strategy that will assist in ensuring that problems are promptly addressed, assistance is properly directed and resources are used efficiently.
 - All jurisdictions will report annually to Housing Ministers and the Minister for Reconciliation and Aboriginal and Torres Strait Islander Affairs against the desired outcomes defined in this strategy, and make recommendations for action to address any shortfalls in performance.
 - Ministers will ensure that a full-scale review of the new directions is undertaken in 2005. The review process will provide for consultation with key stakeholders, including the Indigenous community

Appendix III — Gender specific data sources

Australian Social Trends (ABS 2004 Cat. No. 4102.0) presents information on contemporary social and policy concerns. The 2004 edition looks at family and community issues, including families with no employed parent, and lone parents (mothers and fathers), and housing issues like homelessness and home ownership.

The Australian Family Project survey was undertaken in 1986 by the Australian National University to investigate the social, demographic and economic forces changing the shape and nature of the Australian family. The survey comprised of one of women aged 20 to 59 years and a companion survey of men aged 20 to 59 years.

Australian Housing Survey 1999 (ABS Cat. No. 4182.0): household characteristics, affordability and adequacy of dwellings; demographics, tenure and housing costs for individuals and households.

Centrelink data is available to purchase from Centrelink. One can request information such as numbers receiving CRA, by payment type, sex, and so forth. A request needs to be sent to bi.frontdoor@centrelink.gov.au. They will inform one of what is available and provide a quote.

Household Expenditure Survey 1998-99 (ABS Cat. No. 6535.0) provides data on household expenditure (e.g. housing costs, food, clothing, services, and so forth), income and household finances, socio-demographic information, labour force and employment characteristics. The data can assist in measuring the economic well-being of the population.

Household Income and Income Distribution¹⁰ (ABS Cat. No. 6523.0, latest issue 2002-03) presents the income and characteristics of households and persons resident in private dwellings. The survey collects information on sources of income, amounts received, and characteristics of people aged over 15 years.

Household, Income and Labour Dynamics in Australia (HILDA) Survey (<http://www.melbourneinstitute.com/hilda/>): ongoing household-based study collecting data about economic and subjective well-being, labour market dynamics and family dynamics.

Labour Force Status and Other Characteristics of Families (ABS Cat. No. 6224.0, latest issue 2000) provides data on families, classified by family type (e.g. couple families, sole parent families), family size, number of family members employed and unemployed, labour force status, number and age of dependents, and age of husband/wife/lone parent.

Negotiating the Life Course: a longitudinal study undertaken in 1997 and 2000 by the Centre for Social Research, the Demography and Sociology Program (ANU) and the School of Social Science (UQ). The project is designed to study the changing life courses and decision-making processes of Australian women and men (<http://lifecourse.anu.edu.au/>).

Socio-Economic Indexes for Areas (SEIFA) 2001 (ABS) contains four indexes summarising different aspects of socio-economic well being in specific areas:

1. Index of Advantage/Disadvantage
2. Index of Disadvantage (based on access to infrastructure such as schools, community services, shops and transport).
3. Index of Economic Resources
4. Index of Education and Occupation.

Time Use Survey (ABS 1997 Cat. No. 4151.0) studies the differences in patterns of paid work and unpaid household and community work by sex and other characteristics.

¹⁰ Compiled from the Survey of Income and Housing (SIH), previously known as the Survey of Income and Housing Costs (SIHC).

Window on Women: Women's Data Warehouse (<http://www.windowonwomen.gov.au/>) is a gateway to statistical information about women.

Appendix IV — Home purchase schemes by state and territory

State and Territory House Purchase Schemes

Victoria (www.sro.vic.gov.au)

The Victorian Government currently offers \$5,000 First Home Bonus (in addition to the \$7,000 First Home Owner Grant) to first home purchasers. Some pensioners and/or concession card holders are also eligible for duty exemptions.

NSW (www.osr.nsw.gov.au)

The NSW State Government has similar duty concessions scheme as the state of Victoria. First Home Plus provides exemptions or discounts on transfer duty and mortgage duty for first home buyers. Homes valued up to \$500 000 are duty-free (www.osr.nsw.gov.au).

South Australia (www.homestart.com.au)

HomeStart Home Loans are an initiative of the South Australian State Government. HomeStart repayments are linked to changes in the cost of living (not interest rates), and repayments are generally set at 28% of total yearly income before tax. Thus home buyers are protected from affordability problems that arise as a consequence of unanticipated rises in interest rates. A component of the HomeStart scheme is the Advantage Loan. This is specifically tailored for homebuyers with an income of less than \$31,720 per annum, and allows people to borrow \$25,000 at a low interest rate (no interest if repaid within 5 years). The advantage loan is designed to give customers greater purchasing power and more choice in the housing market by allowing them to meet lower deposit requirements when they do not have adequate savings.

Another element of the HomeStart scheme is HomeStart Family Assist. This package provides two loans – one for the person buying a home and the other for a family member who is financially assisting the home purchaser.

A HomeStart Graduate Loan is also available to recent TAFE or university graduates. This enables graduates to borrow 100% of a property's value or purchase price and repay it at approximately 28% of their gross income.

Queensland (<http://www.housing.qld.gov.au>)

The Queensland State government offers the Queensland Housing Finance Loan (QHFL) to low to moderate income earners (\$27,000 to \$55,000 p.a.). The loan features a capped rate for the first five years, no mortgage insurance fees, and requires a 5% deposit (<http://www.housing.qld.gov.au/building/loans/finance/>).

Western Australia (http://www.housing.wa.gov.au/key_front.cfm)

The Keystart program is an initiative of the West Australian Government, and provides access to homeownership to marginal income earners by offering low deposit home loans. Since 1989, Keystart has advanced over \$3.8 billion in low deposit home loans to over 47,000 home buyers. The West Australian government also provides schemes that offer pathways to homeownership for: families that are public housing tenants (the GoodStart scheme); Aboriginal and Torres Strait Islanders (Aboriginal Home Ownership); disabled people (Access Home Loans), and homeowners facing unexpected financial difficulties (Safety Net scheme and the Restart Loan Scheme). (http://www.housing.wa.gov.au/key_front.cfm)

Tasmania (<http://www.dhhs.tas.gov.au/services/view.php?id=443>)

The Home Ownership Assistance Program (HOAP) assists low and moderate income earners to buy their homes. Repayments start at 25% of the purchaser's income, which is increased every year in line with inflation. A deposit of \$3,000 or 5% (whichever is the greater) is needed to secure a loan. The Tasmanian State Government also offer interest free stamp duty loans that enable first home buyers to pay duty on their property's transfer and mortgage

in instalments. A component of HOAP, The Streets Ahead Program, offers a range of assistance, including a deposit assistance scheme (available to public housing tenants or those on the waiting list). (<http://www.dhhs.tas.gov.au/services/view.php?id=443>)

Northern Territory

(http://www.territoryhousing.nt.gov.au/dcdsca/web.nsf/pages/th_ho)

Northern Territory Government incentives assisting home buyers include a First Home Owner Concession on duty (of up to \$3,640.60). The Northern Territory also offers the HomeNorth Share Equity Loan, which enables home buyers to purchase between 70% and 99% of a property, with the NT Government purchasing the remainder. The Territory's share can be purchased when the owner's circumstances improve. The NT Government also offer low deposit loans and assistance to low income groups that helps meet up front cost

ACT (<http://www.revenue.act.gov.au/>)

The ACT Government administer a means tested Home Buyer Concession Scheme. The concessional duty payable depends on the value of the property. A property valued less than \$273,000 attracts \$20 minimum. No concession is available on properties valued more than \$375,000. (<http://www.revenue.act.gov.au/>)

State and Territory Private Rental Support Programs

Private Rental Support Programs (PRSP) is the generic term used to describe the various programmes offered by State and Territory Housing Authorities to low income households seeking private rental accommodation. Types of assistance differ from State to State, and are characterised by varying repayment conditions and eligibility requirements. But normally the assistance is a one off payment towards bond, rent or costs associated with moving house. The assistance is targeted at people experiencing financial difficulty accessing private rental dwellings. All states offer a bond loan, and in most states, the bond is lodged with Rental Bond Authorities (except Tasmania and Northern Territory). At the end of a tenancy, landlords are required to repay the bond to the tenant.

Victoria (www.dhs.vic.gov.au)

The Victorian Government's Office of Housing offers interest free bond loans to low income tenants seeking private rental housing. The full amount of the bond loan is to be paid back at the end of the tenancy, even if the landlord withholds some because of unpaid rent or damages. The amount that can be borrowed is determined by the number of bedrooms and the number of adults living in the dwelling.

The Housing Establishment Fund (HEF) is an initiative that assists people facing an imminent housing crisis. The Office of Housing resources Transitional Housing Management and community-based services that provide direct assistance to individuals and families in housing crisis. HEF enables clients to access the private rental market, assists clients to access overnight or emergency accommodation when no other option is available, and promotes long-term affordable housing. (www.dhs.vic.gov.au)

New South Wales (<http://www.nsw.gov.au/housing.asp>)

The NSW Office of Housing Rentstart scheme offers three levels of financial assistance to eligible clients who move into the private rental market. Firstly, Rentstart Standard gives assistance of up to 75% of the bond. Secondly, Rentstart-Plus provides up to 100% of bond assistance, plus 2 weeks advance rent. Thirdly, Rentstart-Tenancy Assistance can offer clients up to 4 weeks to meet rental arrears to secure an existing tenancy.

South Australia (http://www.service.sa.gov.au/DisplayServices.asp?Cat1=9#anc_55)

The South Australian Housing Trust assists people with securing private rental housing. South Australia's PRSP provides bond guarantees and, in some instance, rent in advance and rent in arrears to aboriginal clients.

Queensland (<http://www.rta.qld.gov.au/>)

The Department of Housing in Queensland assists renters in the private market through bond loans and rental grants. The bond loan is interest free and repaid in various ways (periodical payments, EasyPay scheme, Bpay). A Rental Grant is a one-off payment of two weeks rent to help meet the costs of moving into private rental housing. The grant does not have to be repaid, and is aimed at assisting people experiencing housing crisis.

Western Australia (<http://www.dhw.wa.gov.au/>)

The Department of Housing and Works in Western Australia offers interest-free bond loans. Tenants are required to repay the loan in instalments of at least \$15 per fortnight.

Tasmania (<http://www.dhhs.tas.gov.au/services/view.php?id=348>)

In Tasmania, the PRSP is administered through two non-profit welfare organisations, Colony 47 and Anglicare. People eligible for assistance receive a flat rate of 75% of their bonds. In certain circumstances, 'one-off' financial assistance can be provided for rent or relocation assistance.

Northern Territory (<http://www.nt.gov.au/ntg/housing.shtml>)

Northern Territory Government provide bond assistance that is repaid by tenants at a minimum rate of \$10 per fortnight by direct deduction from Centrelink benefits or pay. There are two levels of assistance. The first provides 4 weeks rent as bond, and the second, for those in extreme housing hardship, provides bond and 2 weeks in advance.

ACT (<http://www.dhcs.act.gov.au/hcs/default.htm>)

The Australian Capital Territory Government established a Rental Bonds Housing Assistance Program in July 2003. Eligible applicants are able to apply for a loan of up to 80% of the bond required on a private rental property.

Appendix V — What Women Want

Doughney, J., Macdonald, F., Pyke, J., Lyon, A., Leahy, M. & Rea, J. (2004) *Lifelong Economic Well-being for Women*. Summary paper: What Women Want, Victoria University, Melbourne. Online — www.security4women.com.au [accessed 10 May 2005].



Lifelong economic well-being for women

Summary Paper: What Women Want

This summary paper, July 2004, is an edited version of the 118page report that goes by the same name, which was commissioned by the Security4Women consortium in 2003. The report was written by James Doughney, Fiona Macdonald, Joanne Pyke, Anne Lyon, Mary Leahy and Jeannie Rea from the Work & Economic Policy Research Unit (WEPRU) at Victoria University. References for all data analyses and literature reviews are appended to the full document which is available from The Project Office, Security4Women, 288 Brunswick Street, Fitzroy, Victoria 3065.
www.security4women.com.au

Abstract

In 2002-2003, over 3000 Australian women participated in research conducted by the Security4Women consortium. The research was designed to discover the economic measures that women regard as the highest priorities for the creation of economic wellbeing in their lives.

Preliminary research for key concerns was conducted through a literature review and wide-ranging discussion groups. The former identified that the problems existed in the areas of both paid and unpaid labour, which had a negative impact on women's economic wellbeing. The discussion groups identified 22 potential economic measures that women felt needed to be addressed to improve economic equity.

The major research consisted of two stages. In the first, comprehensive literature reviews and analyses of existing data were conducted in the areas of paid and unpaid labour. These produced overwhelming evidence of the inequities in both these areas and concluded that there seem to be **two general interrelated problems** that impede women's progress towards equity:

- a division of domestic, voluntary and community labour, such that even when women work similar hours in paid work to their male partners, they still perform 60.1 per cent of unpaid labour; and
- structural barriers due to Australia's highly gender segregated labour market

The second stage of the major research consisted of a survey that asked women to nominate their top priorities for action among the 22 key concerns identified in the preliminary research. The results of this survey were unequivocal. Australian women, irrespective of age, education and socio-economic status, were remarkably consistent in their choices that three broad economic measures would most to improve their wellbeing. In order their **top three priorities** were:

- work arrangements that help balance family and other responsibilities
- affordable education and training for all ages
- equality of male and female wages and salaries

The priorities expressed by participants in this survey and the evidence about women's economic position in Australia today shows us the direction policy must head. While changes have occurred, fundamental progress has been slow to materialise over the past two decades.

We know the problems. We have women's views on what they think are their most important needs. We understand that equity for the diverse women in Australia is essential to the economic foundations of wellbeing and security. The task now is to produce hard policy options and monitor their implementation to ensure that the necessary changes are brought into effect.

Introduction

Economic well being and financial security are essential to achieving equity for women. Historically, women were largely excluded from economic life. However, particularly in recent decades, some women have achieved enormous gains. These include unparalleled access to education and training, fertility control, finance and superannuation, improved childcare provisions and work and family arrangements, anti-discrimination legislation, the removal of restrictive work barriers and increasing professionalisation of many traditionally 'women's jobs'.

The benefits of this progress have not been shared evenly across all women, and can be very different for individual women according to age, ethnicity, physical ability and race. Many women miss out on even basic rights and entitlements, such as maternity leave, training and superannuation, because they work in less regulated sectors or are employed as casual or temporary workers.

There are no simple measures to ensure the achievement of equity as many factors contribute to women's economic status. The relative status of women is enmeshed with global, environmental, economic and social change as well as being defined by the diversity of women's concerns. These concerns take shape according to place, age, gender, ethnicity, indigeneity, religion and personal history.

For example,

- Mature aged women can find it increasingly difficult to access suitable employment due to social stereotypes around age, gender and appearance.
- Immigrant women experience qualitatively different issues from many Anglo-Celtic women, such as gaining recognition of overseas qualifications, racially based discrimination at the point of employment and continuing problems based on ethnic stereotyping.
- Newly arrived immigrant women face the further problem of not having access to a social security net, leading in some cases to major career compromises as they try to earn an income to survive.
- Indigenous women face disproportionately higher unemployment rates, and problems of discrimination in employment, education and training.

The diversity of women's experiences will shape the ways individual women regard the importance of any given issue, although the different issues faced by different women may overlap and be of equal importance in terms of advancing women's overall progress. This complexity can seem overwhelming when seeking to prioritise equally important yet diverse needs for change. Yet achieving some degree of consensus among women is essential in order to set a clear agenda for continuous and progressive change.

A search for this consensus was the impetus for the 2003 Security4Women project which set out to identify the issues that Australian women think are important to lifelong economic wellbeing. Security4Women commissioned the Work & Economic Policy Research Unit (WEPRU) at Victoria University to undertake research on how financial and economic factors affect women's wellbeing throughout their lives. More than 3000 women around Australia volunteered their opinions during this project.

Preliminary Research

Throughout this phase hundreds of women around Australia discussed in detail the sorts of issues the research would cover and considered specific 'key questions' for the research to address. The results of these discussions and a literature review were primary resources in helping to identify the key concerns that shaped the survey.

In all 22 economic measures that were identified as **key concerns** for all women formed the major content of the research that ensued. These measures, each of which can be considered as a policy head, are:

- Work arrangements that help balance family and other responsibilities
- Paid parental leave
- Equal access to secure well paid jobs
- Affordable housing
- Equal superannuation entitlements
- Affordable, flexible quality childcare
- Prevention of violence against women
- Access to work-related training and education
- Adequate incomes for women in groups vulnerable to poverty
- No sex discrimination in employment practices and at work
- Reduced impacts of drug and alcohol abuse and gambling
- Equality of male and female wages and salaries
- Affordable education and training for all ages
- Equal availability of credit and other financial services
- Affordable quality respite and aged care support & facilities
- Fairer sharing of household and childcare work
- Better job opportunities for disadvantaged women
- Fair financial outcomes following family breakdown
- Tax and income support for women who are carers
- Equal representation in management and leadership
- Education about financial and economic issues
- Fair treatment in business and pricing

Major Research Project

The major research phase of the project comprised **Stage 1: Summary of literature reviews and Data Analyses**. This part of the project involved comprehensive reviews of existing literature and extensive analyses of existing ABS data to examine the experiences of women in the areas of paid and unpaid labour. **Stage 2: Survey** involved a survey of Australian women to determine their priorities for action among the 22 key concerns identified in the preliminary research phase

Stage 1: Summary of Literature Reviews and Data Analyses

1.1 Paid Work

A review of the existing literature and an analysis of the most recent data available identified that the most significant change in the Australian labour force over the past four decades has been a profound increase in the proportion of women in paid work.

Despite this increase the economic position of women in Australia has not improved to anything approximating the same degree. Even with the formal equality of men's and women's wages achieved in the landmark equal pay case before the then Commonwealth Conciliation and Arbitration Commission in 1972, it will be more than another 100 years for equal pay to become a reality for women, if the past 20 years' trends continue.

Evidence for conclusions such as these is contained in the following points summary, which describe women's actual position in the paid labour force.

Labour force composition and participation

1. Rising women's labour market participation¹ (from 44.6 per cent in 1982 to 56.3 per cent in November 2002) has been the main change in Australian labour force composition in recent decades
2. Women now comprise 44.0 per cent of the labour force compared with 35.4 per cent in 1982.
3. The increase in women's labour market participation has contained a heavy component of part time employment, with women taking up 67.5 per cent of all part-time jobs created from 1982-2002.
4. Alternative explanations of labour force change, especially those related to baby boomer ageing and early retirement, do not gain strong support from the data.

Earnings ratios for women

5. Women's earnings lag considerably behind men's for all three of:
 - adult full time ordinary time earnings (84.7 per cent of men's),
 - adult full time total earnings (81.3 per cent) and, most importantly for women on average,
 - total earnings (65.4 per cent).
6. While the earnings gap has narrowed, the narrowing has been less than one percent per annum for all three of these key ratios.
7. In some industries with a large proportion of female employees, in particular finance and insurance, the ratios of female to male earnings in all three categories have actually declined.

Labour force status of women

8. Women's share of part time employment remains at 71.6 per cent, compared with men's at 28.4 per cent.
9. The proportion of women working part time has grown from 32.6 per cent to 43.0 per cent in the past two decades. Meanwhile the proportion of women working full time has fallen from 57.0 per cent to 51.1 per cent.

¹ Percentage of women aged 15+ in the civilian labour force.

10. The high proportion of part time work for women is compounded by the problem that women account for a greater proportion of unpaid overtime (53.5 per cent) when compared with men (33.2 per cent).

Labour force characteristics and women

11. Casual employment comprised 74 per cent of the growth in the total number of employees between 1988 and 2001.
12. Women's share of casual employment is 57.3 per cent.
13. The proportion of women employees working casually is substantially larger than that of men (33.6 per cent compared with 22.8 per cent).
14. 35.9 per cent of all women employees are temporary, compared with 24.5 per cent of all men.
15. Women make up 57 per cent of all temporary (non-permanent) employees
16. The higher proportion of casual and temporary work for women helps to explain the gap between ratios of female to male adult full time total earnings and total earnings.

Labour market segregation and women's earnings

17. The ratio of adult women's to men's total earnings in November 2002 was 65.4 per cent.
18. The 34.6 per cent gap between women's and men's total earnings is made up of:
 - A gap of 15.9 per cent is due to women's disproportionate share of part time and casual work
 - A further 3.4 per cent gap is due to men receiving more overtime earnings and women working a disproportionate amount of unpaid overtime
 - An additional 15.3 per cent gap results from the lack of genuinely equal pay
19. Women are segregated heavily by industry of work into:
 - health and community services (ratio of 3.5:1)
 - education (about 2:1)
 - finance and insurance (about 1.3:1)
 - accommodation, cafes and restaurants (about 1.25:1)
20. By occupation women are segregated into the classifications of:
 - advanced clerical and service worker (about 8:1)
 - intermediate clerical, sales and service worker (about 2.5:1)
 - elementary clerical, sales and service worker (about 2:1)
21. In every industry and occupation - even those into which they are segregated - women receive lower earnings than men, which suggests strongly that segregation by industry and occupation alone are not the cause of the remaining 15.3 per cent earnings gap.
22. A significant finding is that the 15.3 per cent gap in November 2002 between the Australia-wide average for non-managerial women's and men's average weekly total ordinary full time earnings is due entirely the fact that women are segregated into lower broadly classified job levels than are men and thus are simply paid less.
23. Moreover women occupy an even lower proportion of managerial jobs (23.5 as against 76.5 per cent), exacerbating the gaps highlighted above.

Despite the significant increase of women's participation in the labour force, women's earnings ratios lag considerably behind those of men. Women predominate in part time, casual and temporary employment. Australia maintains a highly gender segregated labour market, which in turn reflects its highly segregated social division of labour. These factors have profound implications for women's economic security and wellbeing.

1.2 Unpaid Work

It is not possible to understand women's paid work circumstances without understanding women's role in unpaid work. Women's continued disadvantaged position within the paid labour force follows from their position as society's principal carers. Women bear the major share of care responsibilities for dependent children and aged relatives, and they continue to bear most other forms of unpaid domestic labour.

While this care giving status is unquestionably something to honour, it also represents a disproportionate burden that stands as a barrier to women achieving full equality. In particular it inhibits women's full participation in the workforce, especially in the child bearing and child raising

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Economic well being and financial security are essential to achieving equity for women. Historically, women were largely excluded from economic life. However, particularly in recent decades, some women have achieved enormous gains. These include unparalleled access to education and training, fertility control, finance and superannuation, improved childcare provisions and work and family arrangements, anti-discrimination legislation, the removal of restrictive work barriers and increasing professionalisation of many traditionally 'women's jobs'.

The benefits of this progress have not been shared evenly across all women, and can be very different for individual women according to age, ethnicity, physical ability and race. Many women miss out on even basic rights and entitlements, such as maternity leave, training and superannuation, because they work in less regulated sectors or are employed as casual or temporary workers.

There are no simple measures to ensure the achievement of equity as many factors contribute to women's economic status. The relative status of women is enmeshed with global, environmental, economic and social change as well as being defined by the diversity of women's concerns. These concerns take shape according to place, age, gender, ethnicity, indigeneity, religion and personal history.

For example,

- Mature aged women can find it increasingly difficult to access suitable employment due to social stereotypes around age, gender and appearance.
- Immigrant women experience qualitatively different issues from many Anglo-Celtic women, such as gaining recognition of overseas qualifications, racially based discrimination at the point of employment and continuing problems based on ethnic stereotyping.
- Newly arrived immigrant women face the further problem of not having access to a social security net, leading in some cases to major career compromises as they try to earn an income to survive.
- Indigenous women face disproportionately higher unemployment rates, and problems of discrimination in employment, education and training.

The diversity of women's experiences will shape the ways individual women regard the importance of any given issue, although the different issues faced by different women may overlap and be of equal importance in terms of advancing women's overall progress. This complexity can seem overwhelming when seeking to prioritise equally important yet diverse needs for change. Yet achieving some degree of consensus among women is essential in order to set a clear agenda for continuous and progressive change.

A search for this consensus was the impetus for the 2003 Security4Women project which set out to identify the issues that Australian women think are important to lifelong economic wellbeing. Security4Women commissioned the Work & Economic Policy Research Unit (WEPRU) at Victoria University to undertake research on how financial and economic factors affect women's wellbeing throughout their lives. More than 3000 women around Australia volunteered their opinions during this project.

Preliminary Research

Throughout this phase hundreds of women around Australia discussed in detail the sorts of issues the research would cover and considered specific 'key questions' for the research to address. The results of these discussions and a literature review were primary resources in helping to identify the key concerns that shaped the survey.

In all 22 economic measures that were identified as **key concerns** for all women formed the major content of the research that ensued. These measures, each of which can be considered as a policy head, are:

- Work arrangements that help balance family and other responsibilities
- Paid parental leave
- Equal access to secure well paid jobs
- Affordable housing
- Equal superannuation entitlements
- Affordable, flexible quality childcare
- Prevention of violence against women
- Access to work-related training and education
- Adequate incomes for women in groups vulnerable to poverty
- No sex discrimination in employment practices and at work
- Reduced impacts of drug and alcohol abuse and gambling
- Equality of male and female wages and salaries
- Affordable education and training for all ages
- Equal availability of credit and other financial services
- Affordable quality respite and aged care support & facilities
- Fairer sharing of household and childcare work
- Better job opportunities for disadvantaged women
- Fair financial outcomes following family breakdown
- Tax and income support for women who are carers
- Equal representation in management and leadership
- Education about financial and economic issues
- Fair treatment in business and pricing

Top 5 ranked priorities for 'all women', **weighted responses**

Rank	Proposed economic measure to improve women's wellbeing
1	Work arrangements that help balance family and other responsibilities
2	Equality of male and female wages and salaries
3	Equal access to secure well paid jobs
4	Affordable education and training for all ages
5	Affordable, flexible quality childcare

Question 12

Which FIVE (5) measures from the list below do you think would benefit YOU most today in your current circumstances? (Please mark 5 boxes only)

Top 5 ranked priorities for 'you', **respondents**

Rank	Proposed economic measure to improve your wellbeing	% of respondents nominating this measure
1	Work arrangements that help balance family and other responsibilities	45.2
2	Affordable education and training for all ages	39.8
3	Equal representation in management and leadership	38.2
4	Equality of male and female wages and salaries	33.3
5	Education about financial and economic issues	33.2

Top 5 ranked priorities for 'you', **weighted responses**

Rank	Proposed economic measure to improve your wellbeing
1	Affordable education and training for all ages
2	Work arrangements that help balance family and other responsibilities
3	Affordable housing
4	Education about financial and economic issues
5	Equality of male and female wages and salaries

Conclusion

Almost 3000 women around Australia volunteered their opinions during the project. Their voices were clear and unequivocal. Women, irrespective of age, education and socio-economic status, were remarkably consistent in their choices that three broad economic measures would most to improve their wellbeing. In order they were:

- work arrangements that help balance family and other responsibilities
- affordable education and training for all ages
- equality of male and female wages and salaries

Next were 'equal access to secure well paid jobs', 'affordable, flexible quality childcare', 'education about financial and economic issues', 'equal representation in management and leadership' and 'affordable housing'. The last was especially important for more disadvantaged women.

A strong message in the personal comments made by research participants is that work arrangements need to undergo significant change to enable a better work-life balance. Some women commented on the need for specific employment conditions including paid maternity leave. A large number suggested more far-reaching changes to paid work arrangements so that

opportunities and incomes afforded by paid work (economic wellbeing) are not dependent on participation in full-time work for 48 weeks of every year. In particular:

- Time out of the paid workforce to have and raise children should not result in severe loss of opportunities.
- 'Women's work' must be given legitimacy. More value must be placed on parenting and caring work and on community work. Skills gained should be recognised by employers.
- Being able to combine participation in paid work with caring and other family responsibilities is a necessity for the economic wellbeing of many women and their families.
- More flexible work arrangements for men can bring about changes for women. Men must take on greater responsibility for caring and household work.

The research demonstrated that the most significant change in the Australian labour force over the past four decades has been a profound increase in the proportion of women in paid work. Yet the economic position of women in Australia has not improved to anything approximating the same degree.

A significant finding is that the 15.3 per cent gap in November 2002 between the Australia-wide average for non-managerial women's and men's average weekly total ordinary full time earnings **is due entirely the fact that women are segregated into lower broadly classified job levels than are men and thus are simply paid less.**

Moreover women continue to predominate in part time, casual and temporary employment. Australia still has a highly gender segregated labour market, which in turn reflects its highly segregated social division of labour. Women carry disproportionate care responsibilities for dependent children and aged relatives, and they continue to bear most other forms of unpaid domestic labour such as cooking and housework.

The priorities expressed by participants in this research and the evidence on which they are based show us the direction in which the next stage of this research endeavour must head.

We know the problems. We have women's views on what they think are their most important needs. We understand that equity for the diverse women in Australia is essential to the economic foundations of wellbeing and security. The task now is to produce hard policy options.



Canadian International
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développement international

Appendix VI – International Housing Programmes

1. Canadian International Development Agency (1998) *Housing Programmes and Equality Between Women and Men*. Sida Equality Prompt Sheet No. 14, Canada. (Online)
[http://www.acdi-cida.gc.ca/INET/IMAGES.NSF/vLUIImages/Policy/\\$file/14housing.pdf](http://www.acdi-cida.gc.ca/INET/IMAGES.NSF/vLUIImages/Policy/$file/14housing.pdf) [accessed 10th May 2005].

Housing programmes & equality between women and men

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Canada

How are gender equality issues relevant in housing programmes?

Attempts to integrate a gender perspective in housing programmes have often focused on increasing the involvement of women-headed households. Several Sida programmes (including FUPROVI and PRODEL) and have made inroads in recognising the obstacles faced by women-headed households and developing strategies to encourage their participation.

Although the participation of women-headed households is a fundamental issue, gender equality considerations are relevant across housing programmes and across all types of households. In fact, a focus on women-headed households may obscure the equality issues for other households.

- **The vision of the 'household':** It is important that housing professionals and government officials not view the household as a homogenous unit. For example it cannot be assumed that a male representative will act in the interests of all members. There are important differences within and among households.
- **Home ownership and equitable control of domestic resources:** Title to land and housing provides guarantees and security to the holder. Does the programme provide for joint tenure to the lot and house? Are women's ownership rights promoted within the programme?
- **Equitable decision-making in the housing programme:** Given differences within households, it is important to ensure that both women and men are consulted on the primary direction and components of a programme. A participatory approach that only involves men is fundamentally flawed.
- **Promoting community leadership and increased involvement in decision-making:** Some housing programmes aim to increase the community's ability to interact with local authorities (for example, negotiate improved neighbourhood services or improve the accountability of local officials). These initiatives should seek to involve women as well as men and ensure that women benefit from training and capacity development.
- **Housing design and productive activities:** Given women's domestic and childcare responsibilities (and only limited options), many women (often more so than men) attempt to run a small business out of their home. A standard housing design may not support this. Features could include workspaces, storage facilities (for bulk purchases and finished articles), light to work by and electrical capacity. (It might also be necessary to consider zoning requirements.)
- **Housing design and domestic responsibilities:** A poorly designed or inadequate home can intensify domestic work – increasing women's workload more than men's. Earth floors can make cleaning more difficult. Overcrowding can increase health problems and women's work in caring for the unwell. Lack of space may mean constant re-organising of rooms to facilitate various functions (i.e. cooking, sleeping, and studying in the same room).
- **Gender division of labour in housing construction:** Women and men tend to face different obstacles when attempting to work in housing construction. There may be stereotypes about appropriate work for women. Women are often allocated the fetching and carrying tasks with little opportunity to learn new skills. Or they may be given inferior tools since "they won't be doing the real work anyway."
- **Labour contributions:** When housing programmes require direct participation in construction, several features can contribute to more equitable participation between women and men. Women's participation has been improved through complementary supports that recognise their domestic responsibilities (such as childcare). Research has also shown that allowing women to hire labour for their contribution is often a preferred option. Although this makes the process more expensive, women are often willing to make significant investments to acquire a house. Finally some programmes have offered a broad range of options for labour contributions – not just construction (for example, bookkeeping, supply inventory or meal preparation)
- **A focus on participation to the detriment of other factors:** Some initiatives have worked to increase women's involvement without a consideration of what this will mean to their overall workload. In the end, they are worse, rather than better off. Creative approaches are needed to address equality issues at the level of impact, not just participation.

Gender Equality: Excerpt from the *Habitat Agenda* (Istanbul – 1996)

Paragraph 46. We commit ourselves to the goal of gender equality in human settlements development. We further commit ourselves to:

- a) Integrating gender perspectives in human settlements related legislation, politics, programmes and project through the application of gender-sensitive analysis;
- b) Developing conceptual and practical methodologies for incorporating gender perspectives in human settlements planning, development and evaluation, including the development of indicators;
- c) Collecting, analysing and disseminating gender-disaggregated data and information on human settlements issues, including statistical means that recognise and make visible the unremunerated work of women, for use in policy and programme planning and implementation;
- d) Integrating a gender perspective in the design and implementation of environmentally sound and sustainable resource management mechanisms, production techniques and infrastructure development in rural and urban areas;
- e) Formulating and strengthening policies and practices to promote the full and equal participation of women in human settlements planning and decision-making.

Tips: How to Include a Gender Perspective in Housing Projects

1. Acknowledge diversity (between women and men, within groups of women and men and among household structures). Check all assumptions about who does what work and who has what responsibilities relating to housing before moving ahead with an initiative.
2. Use technology appropriate to women's (and men's) needs and capabilities, and to local materials, traditions, and the environment.
3. Support the provision of infrastructure (potable water, sanitation and energy) that meets women's as well as men's needs.
4. Establish close contact with community organisations and NGOs promoting gender equality in the area.
5. Encourage the active participation of women users in project design, implementation, and evaluation.
6. Make provision to facilitate women's involvement in the project, such as convenient hours, collective childcare and transportation.
7. Minimise paperwork and bureaucracy to encourage the involvement of uneducated or illiterate women and men.
8. Ensure that both women and men are offered training in project management, shelter design, construction and maintenance (skills transferable to the formal economy after project completion).
9. Offer appropriate financing, including flexible down payment, repayment and collateral requirements.
10. Publicise the project through information channels accessible to women, such as community centres, trade unions, and women's groups.
11. Promote collective organisation and action by women to increase their bargaining power and leadership skills.
12. Plan for a design that will allow women to build and improve their homes in stages as their incomes grow.
13. Promote an architectural design that will provide women with adequate space for productive home-based activities, both cash earning and non-cash-earning. The design shouldn't assume that women are solely responsible for domestic tasks.
14. Create mechanisms for ongoing monitoring and evaluation by women and men users, including communication channels with programme planners so that the women users may continually articulate their concerns.

Adapted from: Decent Shelter. A Women's Right. Posted on the gender page of a Habitat II Website:
<<http://www.cedar.univie.ac.at/habitat/gender/gender.html>>

Resources

- J. Beal & C. Levy (nd). *Moving Toward the Gendered City*. A paper commissioned by the Women in Human Settlements Development Programme of the United Nations Centre for Human Settlements (Habitat). <<http://www.cedar.univie.ac.at/habitat/gender/gen2.html>>
- S. Chant (1996). *Gender, Urban Development and Housing*. United Nations Development Programme, Publication Series for Habitat II, Volume 2. <<http://www.undp.org/undp/gender/resource/housing.htm>>
- A. Lind & M. Farnelo (1996). *Gender and Urban Social Movements: Women's Community Responses to Restructuring and Urban Poverty*. UNRISD Discussion Paper No. 76. <<http://www.unrisd.org/engindex/publ/vis/ldp/dp76/fgov3.htm>>
- Two other Sida equality prompt sheets are especially relevant for Sida's housing programmes: Sida Equality Prompts #6: Micro-credit and #10: Participatory Processes.

Prepared for Sida by B. Woronluk and J. Schalkwyk, December 1998

Sida Equality Prompt # 14: Housing Programmes and Equality Between Women and Men

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Appendix VII — Sample budget for a university research project

Staff Salary Costs

1. Project Manager
 - project and budget management/quality assurance/reading drafts
 - 8 days at \$67,976 plus 26% on costs **\$2,635**

2. Principal Researcher
 - interviews/report writing
 - 40 days at \$54,378 plus 26% on costs **\$10,540**

3. Research Assistant
 - document analysis, transcription, interviews and interview organisation
 - 15 days **(10 interviews and 5 focus groups)**
 - at \$40,090 plus 26% on costs **\$2,914**

Report Production Costs **\$1,000**

Consumables (tapes, disks, printing etc) **\$400**

Subtotal \$17,489

Plus University Overheads @ 20% **\$20,986**

Plus GST @ 10% **Total \$23,085**