

WHISE response to the Inquiry into the rental and housing affordability crisis in Victoria

Submission prepared by Women's Health in the South East,
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About WHISE

Women's Health in the South East (WHISE) is the regional women's health promotion, advocacy, and support service for the Southern Metropolitan Region of Melbourne. We are a not-for-profit organisation that focuses on empowering women. We form part of a network of coordinated women's health services that cover Victoria. Therefore, we have a unique insight into issues that affect women in our region. We work to improve the health and well-being of women in our region by providing capacity building to our community, health information and education to governments, organisations, education providers, and community groups.

Executive Summary

WHISE welcomes the opportunity to provide input into the Inquiry into the rental and housing affordability crisis in Victoria. Our submission will apply a gender lens to this inquiry and by doing so, we will demonstrate the need for equitable access to housing for all women and their children.

Gender norms (man, woman, non-binary or other gender identities), socialisation, roles, differentials in power relations and access to and control over resources are all structural and social factors which contribute to health outcomes. Therefore, gender is a key social determinant of health and wellbeing, which contributes to risk factors for homelessness and housing instability among women. We therefore argue that the policy platform for affordable housing should be more engaged with health and social policy, rather than development policy and the needs of developers.

These factors include, family violence, gendered discrimination, disability, and mental health and wellbeing, which are compounded by the impact of systematic barriers and structures that disadvantage women. The issues and recommendations outlined in this submission recognise and respond to the unique experiences of women and gender diverse people.

These include:

- Single parent mother discrimination.
- Older women as a most at-risk demographic of experiencing homelessness.
- Gender pay gap and its contribution to gendered housing discrimination and homelessness.
- Investment in culturally safe services for marginalised groups.
- Housing to be recognised as a gendered issue.
- Lack of culturally safe services in community to keep Culturally and Linguistically Diverse (CALD) women out of poverty.
- Best practice early intervention and prevention programs to prevent the criminalisation of homelessness.
- Family violence as a key driver of homelessness.
- Mental health as a leading cause of homelessness.

A note on inclusive language

This submission uses the term “women” throughout, inclusive of all people who identify as women. WHISE recognises that trans men, non-binary, agender, intersex and other gender diverse people or people assigned female at birth who do not identify as women also use and need access to affordable, safe and accessible housing. We acknowledge the need for the Senate Standing Committees on Community Affairs to consult with organisations that represent those communities, to ensure services are inclusive, equitable and appropriate for all.

Introduction

Housing is recognised as a leading social determinant of health (Mikkonen & Raphael, 2010; AIHW, 2018) as it can impact on physical health (e.g., due to poor maintenance, mould, dampness and heat, and eating less to afford rent) and psychological health (e.g., due to a reduced sense of security, control, and comfort) (Daoud, et al., 2016; Baker, et al., 2003) . For this reason, stable housing is defined as a fundamental human right (United Nations, n.d.). However, women are often denied or do not have access to this basic human right.

Housing and homelessness are therefore gendered issues with a disproportionately higher number of women experiencing housing instability than men. In 2019-2020, the Australian Institute of Health and Welfare (AIHW) reported that 60% of clients who accesses specialised homelessness services were female; 4.7% were women aged 55 or older (compared with men, 3.7% of total clients); and 34% were single parents with one or more children (2020). Moreover, women made up 77% of clients who reported experiencing domestic and family violence (DFV); and 55% of those who were aged over 55 years were women (AIHW, 2020). Yet, homelessness is typically viewed as a male issue because women’s experiences of homelessness are less visible as “they will move between family members, stay with friends, sleep in cars or vans – anything that will keep them off the streets” (The National Older Women’s Housing and Homelessness Working Group [NOWHHWG], 2018, p. 7). Therefore, on Census night when displaced people are being enumerated, women will often be counted as a guest staying at a friend’s or family member’s house rather than disclosing their homeless status.

Despite the inherent difficulties of enumerating displaced people, the data reported by specialised homelessness services highlights a higher proportion of women who are homeless. The data also

demonstrates that family violence and older age are two factors which greatly influence housing instability and homelessness among women. Given that more women experience family violence than men, and older women are more likely to experience financial hardship in the absence of a partner, it is likely that the reported rates of homelessness among women is vastly underreported. Nonetheless, available data from the Australian Bureau of Statistics (2018) shows that the number of women facing or experiencing homelessness between 2011 and 2016 grew 6%. In the most recent census data (2021) the number of women and girls experiencing homelessness has increased by about 10% since the previous census in 2016 (ABS, 2021). Therefore, this is a high-risk population which requires specialised attention and consideration when the committee hands down their recommendations for the housing instability and rental crisis.

Some groups of women are especially vulnerable to homelessness, including Aboriginal or Torres Strait Islander women, formerly incarcerated women, single parent mothers, women who are culturally and linguistically diverse (particularly those with student or temporary visas), women aged 55 and older, LGBTQI+ people, young women (i.e., students), women with low incomes, or those with a disability or mental illness (AIHW, 2021). And thus, housing is an intersectional barrier significantly contributing to the disadvantage of all women.

It is also reported that the lack of safe, affordable housing is a critical issue, and Victoria's specialist homelessness services can't provide enough accommodation and other supports, turning away 57 women every day (Launch Housing, 2021; DSHS, 2021).

A staff member at WHSISE has disclosed their recent experience with requesting housing and how basic needs of housing are not being met in our State but specifically in the South East region.

I can attest to this as a resident of the South East catchment area, where to complete a service intake form a million eligibility criteria hoops need to be jumped through. Even if one criterion is not met, then support is zero. But the agency has all of one's personal information (name, address, dob etc.) to then mark them as a 'client' of the service so they can then use that statistic to generate funding. It is quite the loophole. I felt very obviously data extracted from.

Summary of recommendations

Family violence

1. INVEST in the primary prevention of violence against women to reduce the incidence of family violence as the key driver of homelessness for women and children.
2. INCREASE investment in short-, medium- and long-term accommodation options to support women who are homeless or at risk of homelessness due to family violence.
3. STRENGTHEN and fast-track the *Family Violence Housing Taskforce* that oversees development of an affordable housing framework.
4. ADHERE to the principles of the Family Violence Experts by Experience Framework to ensure victim-survivors are engaged in co-production of a social and affordable housing system.
5. ENSURE all workplaces have included domestic violence/family violence leave, within their leave entitlements. This is to ensure that employees who are experiencing family violence are provided with the necessary support and flexibility to act against family violence while maintaining their employment.
6. REMOVE rental history requirements for victim survivors of family violence to make housing more easily accessible for victim survivors who may experience structural barriers (such as bad credit rating, no prior rental history, criminal history, or visa status)
7. EMBED a *Safe at Home* approach within the Private Rental Assistance Program.
8. CUT land tax for developers and landlords who *temporarily* convert vacant buildings into emergency and low-cost accommodation.
9. FAST-TRACK planning approvals for empty buildings through the Department of Planning's development facilitation unit to avoid potentially lengthy delays associated with the local government planning process.

Older women

10. INVEST and strengthen programs that assist in finding solutions to affordable housing and housing discrimination (such as the social enterprise *Home Ground Real Estate*).
11. INCREASE and commit to paying superannuation during periods of Parental Leave and Carer's Leave, reducing the cost of childcare, and other measures.
12. ENSURE that domestic and family violence support services are inclusive of older women.
13. REQUIRE the State Government to undertake and publish a gender impact statement for any changes to the pension or retirement income/redundancy policies to address the women's retirement gap.
14. INCREASE and align wages (especially within feminised industries, such as aged care, nursing, retail, hospitality, and education) to the Consumer Price Index (CPI) to reflect inflationary pressures.
15. INCREASE the minimal wage to a living wage and align the minimal wage to the CPI to reflect inflationary pressures.
16. MANDATE all workplaces and business to undergo a gender pay gap analysis.
17. INTRODUCE an initiative specifically for older women at risk of homelessness for an ongoing independent supported housing option.
18. COMMISSION research into the advantages of the collaborative initiatives between Government, industry, corporates, funders, and the community sector to provide more affordable housing through feminist and intersectional principles.
19. INTRODUCE subsidised professional training and education (including up-skilling) for women over 55 to ensure continued employability.

Marginalised women and general recommendations

20. INCREASE access to culturally safe holistic programs which focus on rental assistance, social housing, and broader health/social/legal services.
21. INCREASE funding for culturally appropriate (long term, sustainable), place-based outreach, wraparound services.
22. FUND and commission research that is culturally safe to inform strong policies aimed at marginalised women.
23. COMMIT to building at least 6000 social housing properties each year for a decade. Investment in housing (creating housing stock) is not only about investing in housing programs.
24. INTRODUCE tenancy agreements that are more flexible yet offer security: if abuse or harassment happens then tenants should be able to leave without financial penalties.
25. INVEST in programs that do family reunification for young people at risk of homelessness (such as Detour by Melbourne City Mission). These programs support and encourage families to stay together and prevent child/youth homelessness.
26. REVIEW private rental programs from an intersectional feminist perspective (addressing racial institutional discrimination).
27. ADVOCATE to the Federal Government for rental changes that incentivise private rental to provide affordable housing to low-income people. For example, introduce tax breaks for private rental to Health Care Card holders.
28. REVIEW and re-invest in intermediate affordable housing options, such as the NRAS, to improve the number of affordable housing options to women on low incomes.
29. INTRODUCE incentives to landlords to be a part of the NRAS program. This is to continue to monitor and evaluate the program with the goal of long-term program sustainability.

CALD women

30. STRENGTHEN and provide more housing pathways for newly arrived migrant women and/or women on temporary visas.
31. DEVELOP a state-wide, multilingual, information infrastructure to deliver appropriate, in-language preventative women's health and wellbeing education and support programs across Victoria, including in rural and regional areas to assist in the accessibility of public housing.
32. INTRODUCE changes to data collection in housing services that collects information on cultural/linguistic backgrounds.
33. EXTEND and fund emergency housing for migrant and refugee women on insecure temporary visas who are at risk of homelessness and/or family violence.
34. INVEST in training and capability workshops for bicultural workers and mainstream workers to ensure culturally safe services. This includes housing workers.
35. FUND services that deliver culturally safe and wraparound services with a family approach. This is to ensure that there is no time-limit and women remain financially independent, therefore maintaining and securing tenancy. This must be extended to those on insecure temporary visas.
36. BUILD suitably sized dwellings in culturally appropriate neighborhoods, with ready access to culturally appropriate foods, places of worship, communities, childcare, schools, and health services. This also includes when women need to move into refuges or transitional housing.

37. INCREASE funding for services to assist in recruiting housing workers with bilingual/bicultural skills commensurate to the communities they serve.
38. INVEST in targeted programs for migrant and refugee women which deliver programs on rental rights for self-advocacy (such as Wellsprings, who have bicultural workers who could be trained to deliver such programs).
39. ADVOCATE to the Australian Government to introduce crisis payments for women on temporary visa holders who are victims of family violence to access housing.

Women with disabilities

40. INTRODUCE a NDIS housing information program to provide skills and knowledge on how to access and navigate NDIS housing assistance.
41. ABSORB the costs of disability required modifications into public/community housing properties and especially for those who are ineligible for NDIS/Disability payments.
42. ADVOCATE to the Federal Government for the easier access to NDIS housing assistance.
43. INVEST in disability friendly cities to address locational disadvantage.
44. INVEST in programs that aims to reduce violence and discrimination towards those with a disability, such as the Gender and Disability Workforce Development Program.
45. EXPAND and improve access to services that aim to assist women with disabilities (particularly with children their care) to access affordable housing with required specialist housing solutions. Particularly for those who are not eligible for NDIS housing, but still need assistance.

LGBTQI+ people and women

46. INTRODUCE training and capacity building for private landlords and agents on cultural safety to combat rental discrimination and biases.
47. FUND specialist LGBTQI+ housing services, with embedded referral pathways from mainstream organisations.

Aboriginal and Torres Strait women

48. INVEST in culturally appropriate, safe, and affordable housing that meets the specific needs of Aboriginal and Torres Strait Islander women.
49. EMBED ecological approaches to affordable housing in recognition of the harms of new developments on the environment.

Women and Prison

50. INVEST in services that address the underlying causes of criminalisation and homelessness (such as FlatOut and Living free program via TaskForce).
51. INCREASE funding for services who have a lived experience workforce which provides a trauma informed approach to assist formally incarcerated women and those who are gender diverse to find affordable housing (such as Beyond Bricks and Bars, who specifically support trans women and non-binary people).
52. INVEST in programs that focus on dual diagnosis. Currently for women in criminal justice – there is a revolving door because mental health services exclude people who have alcohol and substance abuse issues, and similarly, alcohol and substance abuse services will not work with people with mental health issues.

53. REMOVE the ability of real estate agents and rental providers to ask for a police check or a criminal history check when assessing rental applications.
54. INCREASE the supply of government-owned social housing in postcodes with higher rates of justice system involvement.
55. EXPAND the Homes Victoria Affordable Scheme into the South East of Melbourne and increase the number of houses provided through this scheme.
56. INCENTIVISE private rental providers to offer more affordable housing options in postcodes which have higher rates of justice system involvement.

Mental health

57. FURTHER invest in prevention programs that sustain a rental tenancy (such as Launch Housing).
58. TIGHTEN regulations and service support for Rooming Houses to protect women with mental health challenges.
59. FURTHER invest and strengthen permanent supportive housing for those at risk of mental health relapse.
60. EMBED programs that support the timely transition to appropriate housing when discharged from hospital (such as Launch Housing).
61. EMBED additional mental health clinicians in homelessness services.
62. BUILD the homelessness sector's knowledge and skills on mental health, trauma informed practice and family violence.
63. EMBED therapeutic and recovery-oriented responses within homelessness services.

Single parent mothers

64. IMPLEMENT a statewide client-centred legal help program which expertly helps women and their children to navigate tribunals and courts, and to maintain or access safe housing (such as the Women's Homelessness Prevention Project via Justice Connect). This is also extended to LGBTQI+ people, Aboriginal and Torres Strait women, CALD and refugee women, and women with a disability.
65. INVESTIGATE single mother discrimination to formally recognise single mother discrimination in Victoria.
66. INTRODUCE a childcare subsidy for single parents to allow flexible working arrangements.

Domestic and family violence, housing instability and homelessness

In Australia, it is estimated that one in six women have experienced physical or sexual violence by a partner (current or previous) since the age of 15 (AIHW, 2019; ABS, 2022). It is well-established in the literature that family violence is an important determinant of women's health (Montesanti & Thurston, 2015) as it can have significant psychological (such as, depression and post-traumatic stress disorder) and physical (e.g., acquired brain injury) effects and result in poorer wellbeing and health outcomes (Shen & Kusunoki, 2019; Dillon, et al., 2013). In addition to these negative health impacts, family violence is also a major contributing factor to housing instability, affordability, and homelessness among women (Ponic, et al., 2011). This is due to difficulties with maintaining housing, paying mortgages, bills or rent, or having to live in temporary accommodations with family and/or friends (Kushel, et al., 2006).

In 2020–21, 116,200 people (42% of all SHS clients) who presented as clients to a Specialist Homelessness Service (SHS) reported that they were escaping family violence (AIHW, 2022). Of the approximately 756,800 women who were forced to leave their home, there were 509,700 instances of staying at a friend or relative's house; 65,100 instances of staying in a refuge or shelter; 49,600 instances of staying in a motel, hotel, serviced apartment or caravan park; 12,000 instances of staying in a boarding house/hostel; and 24,400 instances of sleeping rough (e.g. on the street, in a car, in a tent, squatted in an abandoned building) (AHURI, 2022).

There are numerous and overlapping barriers to housing for victims of family violence which place women's safety and wellbeing at risk (Ponic, et al., 2011). Some of these barriers include low income, housing discrimination against them as survivors of DFV, and ongoing harassment by the perpetrator (Baker, et al., 2010). That is, women who attempt to leave their abusers may have difficulties with securing employment or difficulties staying employed as; 1) the perpetrator may harass them at work, 2) they may still be dealing with their children's and/or their own mental and physical health needs as a result of the abuse, and/or 3) they may have limited employment experience (Baker, et al., 2010). Abusive partners may also make it difficult for women to secure housing as instances of violence may disrupt neighbours, damage property, and cause the victim to be entered into a 'bad tenant' database (Flanagan, et al., 2019). Together, these barriers to seeking out and maintaining secure housing can impair the health and wellbeing of women and children and compromise their ability to maintain separation from their abusive partner. In fact, many women report that they are forced to return to an abusive partner because they are not able to secure alternative housing (Daoud, et al., 2016; ANROWS, 2019). For instance, it has been estimated that over 90% of DFV victims who submit first-time requests to specialised homelessness services for long-term accommodation are not able to be met (ANROWS, 2019).

The Family Violence Housing Assistance Implementation Taskforce was established in May 2016. While this recommendation has been approved, and progress to establish the taskforce has been made, the taskforce is yet to be physically implemented. WHISE understands that careful planning and strategic evaluations need to be undertaken to provide an evidence base support framework for policy and program development to achieve high quality service delivery to reach the needs of victim survivors. Saying this, we argue that there is substantial evidence that can support the first stage of implementation which can be improved and adjusted with the development of further research. Survivors of family violence cannot wait for this support, fast tracking this service will ensure safe affordable housing for this cohort.

Whilst the *Safe at Home* approach is provided in all Australian jurisdictions to assist women and their children to remain safely in their home and community, or a home or community of their choice after leaving a violent relationship, the Private Rental Assistance Program (PRAP) (revised in 2019) does not embed this framework within their guidelines. Objectives of the PRAP are to *Support at risk households to sustain affordable and appropriate housing in the private rental market and assist people who currently live in crisis, transitional or social housing to become independent in the private rental market.* Without embedding a Safe at Home approach, victim survivors are at risk of returning to their partners as alternative housing is absent. Enabling women to have the choice to remain safely within their own homes, rather than believing they must leave and seek refuge, is a key component in this reform program. Thus, supporting women to financially support themselves after their perpetrator as left the home is a key component to renting and housing affordability.

Case study: A program in our region

Launch Housing in partnership with Uniting, donors and the Victorian Government is preparing to open the doors of Viv's Place, an Australian first apartment building for at-risk women and children.

Based in Dandenong, Viv's Place will provide permanent housing with wrap around support services in a new building to provide a fresh start for more than 60 women and 140 children escaping family violence and homelessness.

Access to housing and supports will allow women to find stability and foster a healthy family environment, creating new futures for children, who will be supported to stay in school and to reach their full potential.

The building includes 60 dual key apartments along with communal kitchen and living spaces, children's play spaces, offices, community gardens and family and child specific services on site.

This Australian first project has been supported by the Victorian Government and generous philanthropic, community and individual donors and is recognised as an innovative and holistic approach to addressing two of the biggest issues facing Australian society.

The total cost of the Launch Housing project is \$30 million, of which the Victorian Government contributed 40%.

Bevan Warner, CEO of Launch Housing, hopes projects such as Viv's Place can be a model for increased funding. "A National Housing Strategy is desperately needed to guide higher levels of investment in projects like Viv's Place that look to make a real difference in the lives of women and children," Mr Warner said.

Housing instability and homelessness among women aged 55 and over

We know that for women, gender and ageing intersect and compound inequality. Women

aged 55 and over (who we refer to as 'older women' in this submission) experience significant levels of social exclusion which see them lacking resources, opportunities to work and live healthy lives. A critical part of their social exclusion is housing which is tightly bound to their experiences of financial insecurity (NOWHHWG, 2018). Older unpartnered women are the "fastest growing cohort of people experiencing housing stress and homelessness" (NOWHHWG, 2018, p. 6). Recent data shows that homelessness among older Australian women increased by 31% between 2011 and 2016 (Women's Agenda, 2019). Meanwhile, in Victoria, the same time period saw a staggering increase of 40% (ABS, 2018).

The majority of homeless older women have not been homeless before (Petersen & Parsell, 2014). This suggests the circumstances which lead to them being displaced are uniquely related to their older age and gender. Indeed, several compounding and systemic factors are commonly linked to homelessness among older women. The most salient factors include not benefiting from superannuation when they started working; being paid at a lower rate than men working in the same role; and stopping paid work for a period of time to raise a family or care for others that require part- or full-time support, divorce or separation from their partner, or becoming widowed (NOWHHWG, 2018). In fact, for many women now aged over 70, it was once compulsory to cease paid employment once they married. Thus, these risk factors stem from the standards and norms that were present in their young adult life and now place them in a position of financial vulnerability. A lifetime of discrimination experienced by older women has meant they are more likely to be living in poverty and experiencing housing instability and homelessness than older men.

Furthermore, older women are often excluded from accessing social housing or discriminated against in the renting market due to financial instability rather than having complex needs. As stated by the The National Older Women's Housing and Homelessness Working Group, "they [older women] are marginalised in the private rental market, marginalised in the social and affordable housing markets, and even marginalised in the homelessness services sector" (2018, p. 7).

WHISE recommends investing and funding programs that specialise in bridging the gap between homelessness services and real-estate agents. For instance, Home Ground Real Estate is a not-for-profit real estate agency that is committed to providing landlords and tenants with a professional property management service, while reinvesting our revenue back into the community. 100% of program profits go towards funding the services of Melbourne's largest housing and homelessness support provider, Launch Housing. WHISE also urges the government to implement initiatives that target the gender pay gap to ensure women are financially independent.

Housing instability and those from marginalised backgrounds

CALD women

Migrants and refugees are overrepresented among the homeless population. The 2016 census estimated that 15% of the homeless population were people who arrived in Australia in the previous five years, which is more than three times the size of that group in the general population (ABS, 2018). In the Inquiry into Homelessness in Victoria in 2020, the Centre for Multicultural Youth estimated that young people from refugee backgrounds are six to 10 times more likely to be at risk of homelessness than Australian-born young people (CMY, 2020). The Australian Bureau of Statistics said it had measures in place to accurately measure the make-up of homeless populations in the latest census, however there is no recent data on migrant and refugee populations (ABS, 2021). Saying this, services that work with refugees and migrants said it was hard to know the scope of the problem because housing and support services often don't often record data on cultural and linguistic backgrounds (CMY, 2020). Despite this, there has been a joint consensus across services that migrant women are highly at risk of housing instability, however to date, there is very little empirical research dedicated to, or inclusive of, the experiences of migrant homeless women.

What we do know is racism, discrimination, language barriers, financial constraints, limited housing options and access to support can coalesce to make migrant women and women on student/temporary visas vulnerable to housing instability. For instance, a survey conducted by the Victorian Equal Opportunity and Human Rights Commission (2012) found that single parents with children, those of particular ethnic groups (particularly Indigenous Australians and recent migrant groups), young people aged 18 to 25 and those with a disability reported that these characteristics had led to them being refused a rental property in the past. Other factors include:

- Not wanting to rent to tenants with ethnic sounding names.
- Not wanting to rent to tenants without a renting history.
- Not wanting to rent to tenants with the assumption of an unstable income.

Female students are more likely than their male counterparts to experience discrimination, physical abuse, sexual harassment, and social exclusion during their stay in Australia. Female students who have a male partner on a secondary student visa may also find themselves at increased risk of violence (VicHealth, 2017). It has been found that male partners may resent the female visa holder's ability to have them deported, which can lead to attempts to assert their masculinity via controlling and violent behaviours. Although the ability to have a partner deported is essential for the safety of female students, this, and all of the above speaks to the need for increased support for international students and women with temporary visas experiencing violence (Alsinai, et al, 2023; MCMH, 2011).

Financial issues arise from the high cost of living, low-paid positions, and restrictions around employment. This creates dependency on the perpetrator of violence, or family back home which creates shame, or finance stress. The short-term nature of student and temporary working visas also prevent access to appropriate safety pathways. Women on temporary visas are not eligible for many of the essential services required for independent living such as affordable and suitable housing, or access to Medicare and Centrelink benefits. In addition, most government agencies restrict their services to those with permanent residency (such as Centrelink) (AWAVA, 2020; Safety for Women’s Health and Wellbeing, 2021). CALD, migrant, and refugee women usually obtain insecure employment in ‘feminised’ industries, (such as, shift work, cleaning, caring roles) with lower rates of pay (Baird et al, 2018; FECCA, 2017). Furthermore, women on temporary visas usually are ineligible to work legally in Australia, or only be allowed to work minimal hours. International students in Victoria, Australia are living in insecure housing that is often unsafe and in poor condition and are at risk of financial exploitation, a report by WEstjustice has found. Researchers found that students have faced homelessness after illegal evictions and have fallen victim to scams by unscrupulous rental providers (WEstjustice, 2020).

Availability of affordable rental properties particularly affects migrant and refugee women who want to stay in certain areas which are populated with members from their communities. Decrease in affordable housing in areas where there may be established migrant communities is pushing migrant and refugee women outward to regions and areas where they may be isolated from community. This often leads to decreased cultural food access, religious practices, and community centers, contributing to assimilation of the next generation and loss of culture. Furthermore, due to the limited access to cultural food stores and religious centers, could make women become more reliant on driving, public transport, and walking alone or with children – compromising their safety.

WHISE urges the Victorian government to apply an intersectional lens when planning and designs policies in cities which have migrant populations. We recommend that the government commit to building at least 6,000 social housing properties each year for a decade. Victoria needs to build 6,000 new units of social housing, including 300 units of housing especially for Aboriginal Victorians every year for the next ten years to meet the need for affordable housing in our state (Community Housing Industry Australia, 2020). This will Investment in housing (creating housing stock) is not only about investing in culturally safe housing programs.

Case study: [Greater Dandenong has the second highest rate of rent-related poverty in Victoria.](#)

Nearly 2500 Greater Dandenong residents are at risk of homelessness, but homelessness does not only mean sleeping rough, but it also means having no stable place to live.

Greater Dandenong had the second highest rate of rent-related poverty in Victoria. This has led to a 28.2% increase of homeless people between 2011 and 2016. The 2016 Census revealed that 38% of renting households face poverty after paying their rent.

One of the main reasons for high levels of homelessness is that there is not enough social and affordable housing in our city. Greater Dandenong ranks 23rd amongst Victorian councils for the amount of social and affordable housing available, yet we have the highest level of homelessness in the State.

The proportion of rental properties that those on Centrelink payments could afford in Greater Dandenong fell from 83% in 2001, to 4.9% by 2019. Just over half (55%) of single-person households and 59% of renting one-parent families are living in rent-related poverty.

LGBTQI+ and LGBTQI+ women

In 2017, Gay and Lesbian Foundation of Australia study revealed LGBTQI+ people were at least twice as likely to have experienced homelessness than the general Victorian population. The report found stigma and discrimination were key drivers of this disparity (McNair et al., 2017). In 2019, the Victorian Pride Lobby carried out a survey of 36 members of Ballarat's LGBTQI+ community. About 36% of respondents said they had faced discrimination in housing and/or access (including being refused a home or evicted) because of their sexual orientation, gender identity or intersex status. Participants were also more likely to be renting than the rest of the Ballarat population (Jeuniewicz, 2022).

These studies demonstrated that LGBTQI+ people are more than twice as likely to experience homelessness than the rest of the Victorian population. Despite the state government has committing 12 additional specialist staff to help LGBTQI+ people find housing (Jeuniewicz, 2022). The Victorian Pride Lobby says industry leaders such as Real Estate Institute of Victoria (REIV) need to do more to end discrimination amongst landlords and agents (Victorian Pride Lobby, 2012). A survey by the Victorian Equal Opportunity and Human Rights Commission (2012) found instances of people being refused rental properties because of their sexual orientation and that stereotypes regarding same-gender relationships can affect people's chances when competing for properties in the private rental market.

Furthermore, economic stability and employment status provides an important context for housing stability, particularly for renters. LGBTQI+ people are overrepresented among the unemployed, having experienced rates of unemployment both pre and post COVID-19 which are higher than the national unemployment rate. Trans and gender diverse people are particularly overrepresented in this regard (Equality Australia, 2020). We recommend that specialist housing services across the state which support LGBTQI+ people need to be funded, with referral pathways from mainstream organisations. Homelessness is the unfortunate culmination of many economic and social issues that disproportionately harm LGBTQI+ people. From being kicked out of home to facing rental insecurity, the state of homelessness can prevent a person from ever finding financial or social stability again.

Women with disabilities

Persons with a disability are vulnerable both to, and within, homelessness because many have low incomes, may have limited engagement with the labour market, and limited housing options due barriers for housing modifications. People with disabilities generally have lower rates of labour force participation and employment, and higher rates of unemployment, compared with working-age people without disability (Beer et al, 2012; ABS, 2022). People aged 15–24 with disability are more than twice as likely to be unemployed (25%) as those aged 25–64 (7.9%) (ABS, 2022). Furthermore, 1 in 3 (30% or 6,700) specialist housing services (SHS) clients with disability have a severe or profound disability. People living with disability often struggle to find affordable housing and are vulnerable to housing or rental stress (AIHW 2022). They may also struggle to find accommodation that is appropriate to their needs.

Women are particularly vulnerable as 1 in 6 (16% or 3,700) SHS clients with disability seek support because of domestic or family violence. Women with disability report higher rates of past sexual violence and intimate partner violence than men, with 1 in 4 women with disability have experienced sexual violence after the age of 15, compared with 15% without disability (AIHW 2022). Although women with disability are affected by similar types of violence as women in the wider community, they often experience different forms of physical, psychological, and sexual violence. The violence may be perpetrated by a partner, relative, paid, or unpaid support worker as well as strangers. In a residential or institutional setting the perpetrator could be another resident or staff member, a medical practitioner or a service provider. Those who rely on personal care assistance may be subject to frequent violence and abuse, ranging from neglect and poor care to economic, verbal and sexual abuse (1800RESPECT, 2023). Therefore, safe affordable housing is an important protective factor to prevent women from choosing between homelessness or violence.

To address housing instability amongst women with a disability, we must increase the supply of affordable housing stock to those on the lowest incomes, and this is achievable with support and commitment from governments. But we also need to ensure that these housing options are disability friendly (i.e., allows for modifications, in a safe/accessible location) and permanent. This is to also address locational disadvantage to which research confirms that there is considerable variation in the rate of disability within cities and that, while disability is less common in metropolitan areas than regional and remote areas at a broad level (AIHW, 2008a) some local areas within cities still have relatively high rates of severe disability.

Women and the criminal justice system

Between 2010 and 2020, the number of people imprisoned in Victoria has grown by approximately 57% (Parliament of Victoria, 2022). Research shows for people who have been in the justice system, homelessness is more common, more likely to reoccur and lasts longer. People experiencing homelessness are more likely to interact with the justice

system because being forced to live outside can lead to citations or arrests for low-level offenses like loitering or sleeping in parks. And people currently or previously involved in the justice system, who are often disconnected from supports and face housing and job discrimination, are more likely to experience homelessness (Justice connect, 2020). Victoria's female prisoner population has nearly doubled over the last decade, with the number of Aboriginal women in prison growing at an even faster rate. Two-thirds of female prisoners report being a victim of family violence (Corrections, 2022).

More than half (54%) of people exiting prison expect to be homeless on release from prison, and if a person exits prison into homelessness, they are twice as likely to return to prison within the first nine months of release (AIHW, 2022). This is particularly a risk factor for those from marginalised backgrounds, such as Aboriginal and Torres Strait women, women with a disability, transwomen and non-binary people, and CALD women.

Aboriginal and Torres Strait women

Over the past decade there has been a dramatic increase in the number of Aboriginal and Torres Strait Islander women incarcerated in Victoria (Corrections Victoria, 2019). There is a clear causal link between family violence, housing instability and homelessness, and the incarceration of Aboriginal and Torres Strait Islander women. Family violence is the leading cause of homelessness in Victoria. In 2015-16, 35% of Aboriginal and Torres Strait Islander women entering remand were experiencing some form of housing instability or homelessness (Corrections Victoria, 2019).

Housing instability and a lack of culturally appropriate supports are key reasons for Aboriginal and Torres Strait Islander women remaining on remand. Barriers to housing stability include women being unable to accept or keep social housing while in prison. For Aboriginal and Torres Strait Islander women with disability, this is compounded by a lack of accessible housing options for women who require modifications (The Our youth, our way report, 2021).

Aboriginal and Torres Strait Islander women exiting prison into homelessness or unstable housing are more likely to experience further legal and non-legal issues and have an increased risk of recidivism. For Aboriginal and Torres Strait Islander women subject to both Community Corrections and Child Protection orders, there is often inadequate communication and coordination between the services. This means women can be forced to nominate bail addresses far away from their children or in a geographic area that is unsafe due to family violence. The lack of suitable housing available puts Aboriginal and Torres Strait Islander women and their children at unacceptable risk (The Our youth, our way report, 2021; Corrections Victoria, 2021).

WHISE urges the government to invest in appropriate and culturally safe housing options to ensure Aboriginal and Torres Strait Islander women are safe from violence and not criminalised due to lack of housing. WHISE also recommends clear referral pathways to ensure formally incarcerated women are linked into specialised and culturally safe services.

We also emphasise on the importance of increasing the supply of government-owned social housing in postcodes with higher rates of justice system involvement. However, the Homes Victoria Affordable Scheme needs to be expanded into the South East of Melbourne, with an increase of the number of houses provided through this scheme. This is to ensure our have the option of stepping into the private market.

Case study: One of our partner's programs -Beyond Bricks & Bars

This program by has been developed over the past 3 years through building relationships with, and providing direct support to trans and gender diverse people who are incarcerated in Victoria.

So far, this work has been undertaken without any funding, on a voluntary basis by Witt Gorrie. Witt is a transgender social worker who, for the past decade, has worked alongside communities impacted by criminalisation and incarceration.

This program provides transport upon release and assisting with accessing immediate services and need such as crisis accommodation, Centrelink, grocery shopping and other essential basic needs.

Housing instability and mental health

There is evidence to support the idea that environmental exposure to stress, such as housing instability or homelessness, can lead to mental illness. An analysis of the Journeys Home survey for the AHURI-Mind Australia Trajectories research project (2019) identified that for those who were homeless before they developed a mental illness, the onset of the illness occurred on average nine years after first experiencing homelessness, and that it developed at a much older age than for those whose mental illness was present prior to becoming homeless or for the general population .

The AHURI report into mental health and housing pathways (2020) also noted that there is the simple lack of access to good mental healthcare. The extraordinary fact is that many people experiencing homelessness, including those with high needs, do not access or use mental health services. The ability to secure mental health assessments and other clinical health interventions in a timely manner is crucial. And even when mental healthcare is provided this can sometimes be episodic and haphazard. The uncertainty and transience of homelessness, including rough sleeping, is certainly a contributing factor (AHURI, 2020; Launch House , 2022).

It is also critical for this inquiry to address the interaction between acute mental healthcare in hospitals and housing. Hospitalisation is common among adults who are experiencing homelessness and mental illness typically deteriorates without a safe place to live. Hence the provision of 'step down' programs, or programs that support the timely transition to appropriate housing when exiting hospital following a mental health episode are needed. The chronic shortage of affordable housing in Victoria results in more than 500 people

being discharged from acute mental healthcare into rooming houses, motels, and other forms of homelessness each year (DHHS, 2020).

Furthermore, the AHURI 2020 report also reveals that people living in private rental or those experiencing housing unaffordability are generally most at risk of mental ill-health under adverse circumstances. Researchers have found that mental health and social functioning worsened for low-to-moderate income households whose housing became unaffordable. The decrease in mental health appeared to be limited to households in the bottom 40% of income bracket, and interventions that can improve housing affordability (e.g., increase of household income, reduce of housing costs) are likely to be the most effective for low-income groups and could reduce inequities in mental health.

Housing instability and single parents' discrimination

In Victoria, it is against the law to stop somebody from renting a property because of certain personal characteristics, including age, carer status, family responsibilities, parental status. However, that does not stop landlords from declining applications based on these characteristics. Research by Single Parent Rights (Dixon et al, 2023) in the UK found that 26% of single parents reported experiencing discrimination in accessing housing, with 42% being left in unsuitable housing as a result. The vast majority of this was in private rental properties where single parents reported being discriminated against both for their single-parent status and (for some) for their reliance on housing benefits. Similarly, a study by Bankwest Curtin Economics Centre found more than a third of single parents in Australia reported discrimination in their rental search. When asked to describe discrimination experiences, the most common themes were single parents with children, being on government benefits, race, and pets (Rowley & James, 2018).

With more than 250,000 single parents in Victoria and 80% cent of those are women (Premier of Victoria, 2022). Women face more challenges than most heading back to work or increasing their hours, often carrying the most load of share of caregiving. This issue is representative of systemic discrimination which seriously impacts on women's financial security and circumstances which increases their risk for homelessness in their older age. On average, females spend 4 hours and 31 minutes a day doing 'unpaid work activities', such as cleaning and childcare activities. Less than half of males (42%) spent time on housework, compared to 70% of females (ABS, 2022). Furthermore, women with children who are moving due to family violence are less likely to have the financial means to obtain suitable housing (Elwick & White, 2021). This is mainly due to:

- Child caring responsibilities which prevent the procurement of full-time work
- The high cost of childcare which creates a paradox where parents can't find full time work because they can't afford childcare.

WHISE recommends that women who work doing unpaid domestic duties, including raising children and caring for family members, should be entitled to subsidised childcare and/or contributions to their superannuation.

Case study: Gendered impact of COVID-19 in our region

WHISE recently facilitated focus groups with women in our region to discuss the gendered impact of COVID-19. Part of our discussions involved inviting suggestions for the types of supports that would greatly improve their quality of life and reduce stress. The most commonly raised suggestion was free or cheaper childcare.

Childcare in Australia is very expensive and for many women, the high cost prevents them from returning to work for the desired number of days or at all. Women who return to work will typically calculate the number of days they can work and place their child/ren in childcare before it becomes financially unpractical. That is, it may not be feasible to return to work full-time whilst also covering the high childcare fees; or it may seem like too much upheaval as the earnings from her wage may not amount to much once the fees for childcare are deducted. This represents not only a barrier to women progressing their careers but also means women are not receiving contributions to their superannuation which negatively impacts their financial security leading to housing instability.

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