

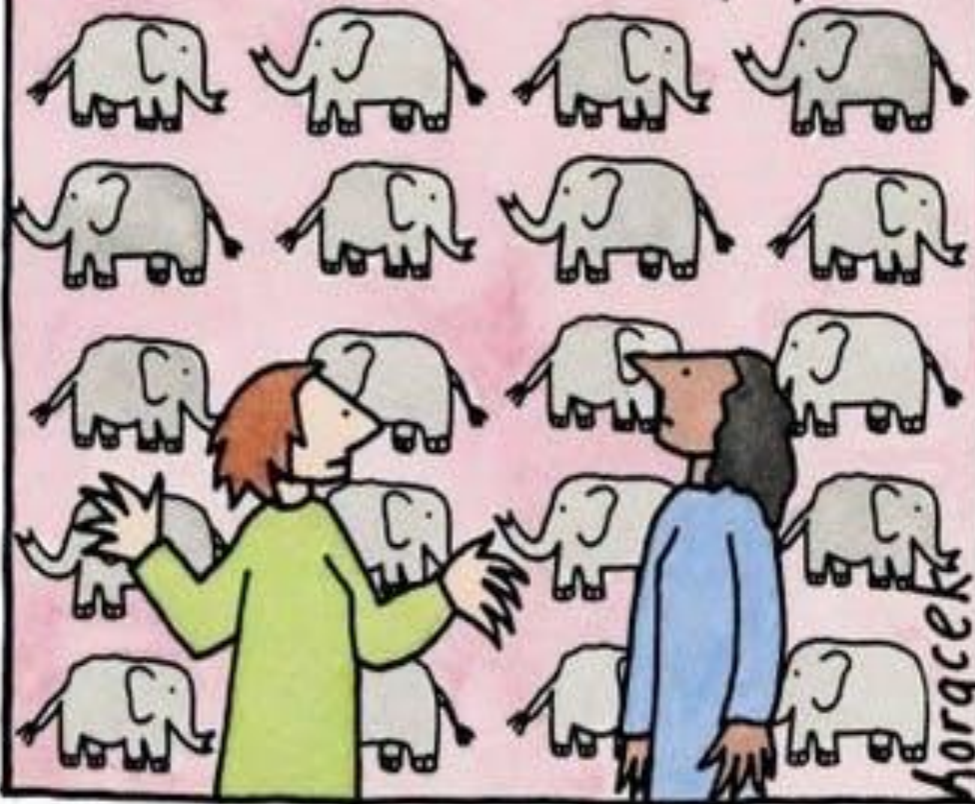
Policy Dialogue on Housing and Ageing  
CEPAR & Crawford School of Public Policy

# Housing Transitions

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Try as they might, they found  
they simply couldn't ignore the  
elephants on the wallpaper.



Horace

# Counting: Housing ownership & renting

- **‘Rates of homeownership (or any other tenure) are then calculated only for ‘householders’ or Persons 1 by age group. Never by sex.’**
- Householders - men more often householder in all age groups
- Renters - slightly higher percentage of older women living in rental accommodation
- Home owners – HILDA - Women aged 30-39: “had considerably higher rates of home ownership than men in 2002, but have experienced greater declines between 2002 and 2014, so that male and female home-ownership rates in this age range were very similar in 2014.” (Wilkins 2017)

# Housing – age and gender

- Shift in housing ‘transition’ in later life – from stable to precarious home ownership; greater demand for rental housing assistance in old age.
- Anticipated increase in need for housing assistance among sole parents with adult children and lone persons, females over- represented in both categories.
- NFAW Gender Lens on the Budget:
  - The median CRA payment is \$132 per fortnight.
  - Women make up the majority of singles who remain in housing stress *after* receiving the payment.
  - Women also make up 65% of singles paying enough rent to qualify for the maximum rate of CRA (DSS, 2018).
  - Where data are publicly available, women make up the majority of applicants waiting for public housing such as NSW (PSC, 2018) and Tas (Eccleston et al, 2018).
  - Across the country there are 195 215 applicants waiting for public, community and Indigenous housing. Every day homelessness services are unable to assist 236 requests for service. 66% of these requests are from girls and women (AIHW, 2018)
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Table 1: Homelessness categories 2016

# Homelessness – increase & gender

	Number in 2011	Number in 2016	% change
Persons living in improvised dwellings, tents, or sleeping out	6,810	8,200	20.40%
Persons in supported accommodation for the homeless	21,258	21,235	-0.10%
Persons staying temporarily with other households	17,374	17,725	2.0%
Persons living in boarding houses	14,944	17,503	17.10%
Persons in other temporary lodgings	682	678	-0.6%
Persons living in 'severely' crowded dwellings	41,370	51,088	23.5%
All homeless persons	102,439	116,427	13.7%

# Sleeping rough & gender

Persons living in improvised dwellings, tents, or sleeping out
Persons in supported accommodation for the homeless
Persons staying temporarily with other households
Persons living in boarding houses
Persons in other temporary lodgings
Persons living in 'severely' crowded dwellings
All homeless persons

‘Between 2011 and 2016 censuses, a very large 51.1 per cent increase in women in the age 65–74 group presenting as homeless.’ (AHURI Research brief #1)

**Geographical dimension:** The 2016 Census shows that the greatest number and percentage increases in homelessness between 2011 and 2016 occurred in NSW.

Although male rough sleepers outnumber females 2.4 to 1, the greatest increase in rough sleepers between 2011 and 2016 in NSW has been for women aged 65 to 74, with a 166.7 per cent increase.

# Female rough sleepers

- 'Street counts of homelessness overwhelmingly identify men. Yet women's housing services state that it is not the case that female street homelessness does not exist, it is just that women do it differently.
  - ... lone female rough sleepers go to great lengths to hide themselves – their safety demands it. They are not going to be found by any census. A second strategy is that older women will sleep in groups with a several remaining on watch to protect those sleeping. Finally, and perhaps most ubiquitous is that women sleep in their cars.'
- (Sharman, 2010)

# Concluding thoughts

- Changes in housing ownership, renting and homelessness, with trends unfavourable to women
- Gender, age and geographical dimensions to these transitions
- Targeted research and data needed to better understand the transition trends, the gender and age dimensions, and their intersections
- Definitions and policies need reviewing and changing –
- 2019 Budget –
  - No overarching, cohesive housing strategy.
  - No proposed reform to negative gearing and the capital gains tax exemption.
  - CRA will be maintained at current levels.
  - There are no funding increases to the National Housing and Homelessness Agreement (NHHA).