



# Housing



## Main findings

- More women than men are public housing tenants.
- Women aged under 35 years use emergency housing the most.
- More than half of women with children accessing emergency housing are homeless due to domestic violence.
- Women living alone outnumber men living alone by three to one.
- 48% of women living alone and getting Rent Assistance pay more than they can afford for their housing.



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Allocating too much of the budget on housing means missing out on other important parts of life.

## Introduction

Housing is generally the most significant household budget item. When too much of the budget is spent on housing, other items such as adequate food and medical care, or participation in education, employment, sport, or other community activities, is reduced. This leads to poor social, medical and economic outcomes for individuals and the community.

Sometimes people make trade-offs between housing location and affordability. Areas with cheaper housing tend to be areas with poorer social amenity, transport and medical care and fewer employment opportunities. They may also be away from friends and family. Such a trade-off tends to compound the poor outcomes.<sup>1</sup>

Discrimination is another barrier to appropriate housing. While anti-discrimination laws make it illegal to discriminate, particular groups (young people, single women with children, Indigenous people, and people from culturally and linguistically diverse backgrounds) report finding it more difficult to obtain private rental housing than other groups.<sup>2</sup>

A further issue is that the private market does not always cater to people's housing needs, particularly for people with disability.

Women and children seek emergency accommodation mainly because they are escaping violence perpetrated by a male partner in their own home.<sup>3</sup> Safety needs, coupled with financial insecurity, limit options with regard to location and other attributes of housing, with ongoing implications for the health, education and employment of women and children.<sup>4</sup>

Women in older age groups are living alone at three times the male rate. Property maintenance, transport and housework become issues for women aged over 65.

A recent study found that 'social connectedness' is strongly linked to longevity.<sup>5</sup> This suggests it is important that people who live alone have avenues for community engagement, and a means to participate in their community.

## Housing affordability

“Housing stress” occurs when a household, with an income in the lowest 40% range, pays more than 30% of that income on housing costs.<sup>6</sup>

Table 17, below, shows the affordability of private rental housing for people who received Commonwealth Rent Assistance as at June 2002. Nearly half of all single female households receiving Rent Assistance were likely to be having difficulty affording their housing, along with nearly one-quarter of all sole parent households receiving Rent Assistance.<sup>1</sup>

Sole parents receiving rental assistance in the private rental market are highly mobile. A recent survey found that 67% of this group had moved twice or more in the previous three years, compared with 39% of sole parents in public housing. More than one-third of the private renting sole parents expected to live in their current dwelling for less than one year, compared to only 9% of the surveyed sole parents living in public housing. High mobility rates mean relocation expenses, along with the possibility of disruption from schooling and employment.<sup>7</sup>

**67% of sole parents in the private rental market are likely to have made costly moves, twice or more in three years.**

Table 17

Affordability of private rental housing, Rent Assistance recipients, Queensland, 2002.					
Household type	Affordability	Female		Male	
		Households	%	Households	%
Single person	Pay less than 30% of income on rent	29,498	52.1%	36,772	58.0%
	Pay 30% or more of income on rent	27,110	47.9%	26,651	42.0%
	<b>Total</b>	<b>56,608</b>		<b>63,423</b>	
Sole parents	Pay less than 30% of income on rent	38,795	79.9%	4,321	78.1%
	Pay 30% or more of income on rent	9,730	20.1%	1,215	21.9%
	<b>Total</b>	<b>48,525</b>		<b>5,536</b>	

Source: FaCS Housing Dataset of Rent Assistance Recipients in Queensland, June 2002, unpublished data.

<sup>i</sup> Note: In many cases the household type “single person” and “single parent” have been used. This is because these are the only household types for which data at the household level can be disaggregated at a gender level.



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## Public housing

Public housing is targeted at people who have difficulty obtaining affordable, secure and appropriate private accommodation. About 60% of applicant households have women either as the joint or sole head of household (at June 2003).<sup>8</sup>

More women than men are public housing tenants: 60% of all single person households and 89.6% of all single parent households at June 2003.

Table 18

Single person and single parent households in public housing, Queensland, June 2003.		
	Female	Male
Single person	12,398	8,250
Single parent	13,567	1,576

Note: Excludes households where two or more families are cohabiting.  
Source: Department of Housing, June 2003. Unpublished data.

In the Aboriginal and Torres Strait Islander Housing Program, women represented 66.7% of single person and 84.8% of single parent households.

Table 19

Single person and single parent households in Aboriginal and Torres Strait Islander Housing Program, Queensland, June 2003.		
	Female	Male
Single person	272	136
Single parent	897	161

Source: Department of Housing, unpublished data.

## Homelessness

Homelessness can mean many different things. It may refer to a complete lack of shelter. It may mean moving between various forms of temporary accommodation (such as staying with friends, emergency housing, boarding houses). It may also refer to marginal accommodation, where people experience long-term housing insecurity, or unsafe or overcrowded housing. This makes the full extent of homelessness difficult to measure. The Supported Accommodation Assistance Program (SAAP), which provides short-term emergency supported accommodation assistance, is the primary response to homelessness in Queensland and in Australia.

Women's homelessness and experiences of domestic violence are inextricably linked. Almost 9,000 women (53.3% with children) were clients of emergency supported accommodation services in Queensland in 2001–2002: more than half of these cases were due to domestic violence.<sup>9</sup>

Table 20

SAAP clients by age and gender, Queensland, 2001–2002 (as % of all SAAP clients).			
	Male	Female	Persons
Under 15	0.8	1.6	2.4
15-19	7.6	9.2	16.8
20-24	6.6	8.0	14.6
25-29	6.6	7.4	14.0
30-34	7.3	7.2	14.5
35-39	6.2	5.7	11.9
40-44	5.8	4.4	10.2
45-49	3.8	2.4	6.2
50 and over	6.5	2.9	9.4
<b>Total</b>	<b>51.2</b>	<b>48.8</b>	<b>100.0</b>

Source: AIHW, 2003. *Homeless People in SAAP. SAAP National Data Collection Annual Report, 2001-02.*

**Women's homelessness and experiences of domestic violence are inextricably linked.**

Women under 35 years are the largest category of people housed in SAAP emergency supported accommodation services. More men were SAAP clients in the older age groups. Indigenous women and girls represented nearly 30% of the total clients receiving SAAP services in Queensland, despite being only 3.5% of the total Queensland population.

The age profile of SAAP clients has changed since 1996–1997, when 53.8% were aged under 30 years. In 2001–2002, 47.8% were aged under 30 years.<sup>10</sup> As well, in 1996–1997, women represented 39.7% of SAAP clients, and by 2001–2002 this had increased to 48.8%.

## Women living alone

As the “Demographics” chapter illustrates, in the 75-plus age group, women living alone outnumber men living alone by almost three to one. This is in part an effect of women's longer life expectancy. It is a trend likely to increase as the large ‘baby-boom’ generation ages.

Almost all pensioners renting privately receive government rental assistance. Half of those women living alone are paying more for their housing than they can afford. Poverty is clearly a significant risk for older women. They face other challenges too: an inability to maintain social relationships, maintain the home, and care for themselves.

In 1998, 46.9% of people aged 65 years and over reported needing assistance, mainly with personal activities, property maintenance, transport and housework. Older Queensland women reported their needs were not fully met with regards to the latter three activities.<sup>11</sup>



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## References

- <sup>1</sup> *Brotherhood of St Laurence, 2003. Changing Pressures. Issue No. 12, February 2003.*
- <sup>2</sup> *ABS, 1997. Australian Social Trends, 1997, cited in Queensland Department of Housing, 2003. Young People's Housing Statement.*
- <sup>3</sup> *AIHW, 2003. Homeless People in SAAP. SAAP National Data Collection Annual Report, 2001-02.*
- <sup>4</sup> *Eg. QUT Centre for Philanthropy and Non-profit Studies, 2003. More than just a roof: A study of family homelessness in Queensland. Brisbane.*
- <sup>5</sup> *Berkman, L. 2003. Why strong communities hold the secret to living longer and better. Paper presented to The Communities in Control Conference, Melbourne, 7-8 April.*
- <sup>6</sup> *Department of Community Services and Health, 1991. National Housing Strategy.*
- <sup>7</sup> *Australian Housing and Urban Research Institute (AHURI), 2002. Sole parents, social wellbeing, housing location and housing assistance. Research and Policy Bulletin, June 2002.*
- <sup>8</sup> *Department of Housing, Unpublished data.*
- <sup>9</sup> *AIHW, 2003. Homeless People in SAAP. SAAP National Data Collection Annual Report, 2001-02.*
- <sup>10</sup> *AIHW, 1997. SAAP National Data Collection Annual Report, 1996-97.*
- <sup>11</sup> *ABS, 1998. Cat. No. 4430.3.40.001. Disability, Ageing and Carers, Summary Tables, Queensland.*