

## Chapter 6 – Housing

### Main findings



- In Queensland in 2007, nearly half of all single female households and over one-third of female sole parent households receiving Rent Assistance were paying more than 30% of their income in rent.
- More women than men are public housing tenants, comprising 63% of all mainstream public housing tenants in Australia in 2006-07.
- More Queensland females than males access emergency supported accommodation due to homelessness. Females are particularly overrepresented in the 15-19 year old age group, which comprises almost 10% of all Supported Accommodation Assistance Program clients in Queensland.
- In Queensland in 2006-07, domestic and family violence accounted for 41.0% of emergency housing support accessed by sole females with children and 32.9% of emergency housing support for unaccompanied females who were aged 25 years and over.
- Indigenous women and girls are overrepresented amongst the homeless, comprising 27.7% of female clients of Supported Accommodation Assistance Program in Queensland in 2006-07.

*‘More Queensland females than males access emergency supported accommodation due to homelessness.’*

## Introduction

Adequate housing is an essential human right, recognised in the United Nations International Covenant on Economic, Social and Cultural Rights (ICESCR), which Australia has ratified. Article 11(1) of the ICESCR states:

*The State Parties to the present Convention recognise the right of everyone to an adequate standard of living...including adequate food, clothing and housing, and to continuous improvement of living conditions. The State Parties will take appropriate steps to ensure the realisation of this right, recognising to this effect the essential importance of international cooperation based on free consent.<sup>1</sup>*

The United Nations Committee on Economic, Social and Cultural Rights has afforded the right to housing a broad interpretation, stating that it should not merely be seen as shelter, but as the right to live somewhere in security, peace and dignity. It also notes the integral link between the right to housing and other human rights.<sup>2</sup>

Women are especially vulnerable to the violation of their right to adequate housing within contexts specific to their gender (such as domestic violence) and may experience different impacts to men (such as problems accessing childcare). Further, inadequate housing may have wider social impacts, for example, women without housing, with unaffordable housing or with housing in an inaccessible or unsuitable location may experience difficulties accessing and maintaining education and employment and accessing health and other services.<sup>3</sup>

Housing is generally the most significant household budget item. When too much of the budget is spent on housing, spending on other items such as adequate food and medical care, or participation in education, employment, sport, or other community activities, is reduced. Sometimes people make trade-offs between housing location and affordability. Areas with cheaper housing tend to be areas with poorer social amenities, transport and medical care and fewer employment opportunities. They may also be away from friends and family.

A number of public and private programs provide housing assistance to counter some of these issues. The main categories of housing assistance<sup>4</sup> are as follows:

- Public rental housing is the provision and administration of publicly-owned dwellings to low to moderate income families unable to access the private market, or those otherwise in housing need. In Queensland, the Queensland Government administers the provision of these dwellings, which are federally funded through the Commonwealth State Housing Agreement (CSHA).
- State owned and managed Indigenous housing (SOMIH), similarly, is state-administered and federally-funded (via CSHA) publicly owned dwellings, for low to moderate income families or those otherwise in housing need, but are reserved specifically for Indigenous families.
- Community housing is housing assistance usually funded by CSHA and administered by community housing providers. These are not-for-profit organisations that provide safe, secure, affordable and appropriate rental

housing, and also encourage tenant involvement in decision-making and management.

- Crisis accommodation assists people in situations of actual or impending crisis or homelessness. The national Supported Accommodation Assistance Program (SAAP) is the primary crisis accommodation support service.
- Private market assistance programs include a range of assistance for people with limited incomes to purchase or rent accommodation privately. Major programs include home purchase or ownership assistance and private rent assistance.

## **Groups of women most vulnerable to inadequate housing**

Certain groups of women are most at risk of having inadequate access to housing. These groups include single mothers, younger and older women, Indigenous women, those affected by domestic violence, women who are former prisoners, women from culturally and linguistically diverse backgrounds especially refugees, those living in rural and regional Australia, those living with disabilities, and sex industry workers.<sup>5</sup> These groups can often overlap; that is, many women fit more than one disadvantaged category.

For most of these groups, available statistical information is limited, especially information which is broken down by gender and Queensland-specific. Nonetheless, some vulnerable groups, for example, Indigenous people, are particularly targeted by specific housing programs. Where current data on vulnerable groups of women is available, it is included below.

## **Housing affordability**

Housing affordability has been especially topical over recent years following a period of extreme housing price inflation in Australia. In 2007 Australia was identified as having, for a country overall, one of the least affordable housing markets in the world.<sup>6</sup>

'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>7</sup> In Queensland in 2006-07, a total of 140,735, or 13.2% of households were in housing stress, higher than the national average of 11.0%. Of these Queensland households, private renters were the worst affected, with 16.8% of private renter households experiencing housing stress (compared with 12.0% nationally): the highest of any state. Housing stress was experienced by 10.0% of households with mortgages in Queensland, which matched the national average, though New South Wales was the only other state to record household stress for households with mortgages at a higher rate than Queensland (14.3%).<sup>8</sup>

In Queensland, for the September 2008 quarter, borrowers required an average of 39.9% of family income to meet loan repayments, as compared with 38.8% for Australia overall in that quarter. Queensland is currently ranked as the second least affordable state for home ownership, after New South Wales. In 2007, home loan affordability fell by 6.5% over the year in Queensland and 6.3% nationally, however affordability improved slightly in the 2008 year, most likely due to reductions in official interest rates experienced during this time. Between June

and September 2008, home loan affordability in Queensland improved by 2.4% and by 2.0% nationally. Renters in Queensland were setting aside on average 25.6% of their income for rent alone, compared with the national average of 25.2%.<sup>9</sup>

Table 6.1 shows the affordability of private rental housing for Queensland people who received Commonwealth Rent Assistance as at June 2007. Nearly half of all single female households receiving Rent Assistance were likely to experience difficulty affording their housing, as were over one-third of female sole parent households receiving Rent Assistance.

**Table 6.1**  
**Affordability of private rental housing, Rent Assistance recipients, by household type, by sex, Queensland, 2007**

Household type	Affordability	Female		Male	
		Households	%	Households	%
Single person	Pay less than 30% of income on rent	27,479	51.1%	28,788	56.0%
	Pay 30% or more of income on rent	26,313	48.9%	22,592	44.0%
	<b>Total</b>	<b>53,792</b>	<b>100.0%</b>	<b>51,380</b>	<b>100.0%</b>
Sole parents	Pay less than 30% of income on rent	28,149	67.8%	1,961	69.3%
	Pay 30% or more of income on rent	13,396	32.2%	868	30.7%
	<b>Total</b>	<b>41,545</b>	<b>100.0%</b>	<b>2,829</b>	<b>100.0%</b>

Source: Queensland Government Department of Housing, June 2007, *FaCS Housing Dataset of Rent Assistance Recipients in Queensland*, unpublished data.

## Public housing

Public housing is targeted at people who have difficulty obtaining affordable, secure and appropriate private accommodation.

In 2006-07, Australian females were the main tenant in 63% of mainstream public housing households and 75% of SOMIH households.<sup>10</sup> These women have an older age profile, with the average age of female main tenants in public rental housing being 62 years, compared with 55 years for males. The average age in SOMIH was 53 years for females and 48 years for males.<sup>11</sup> This reflects demographic differences in the median age and life expectancy of Queensland's Indigenous population compared to the population generally and of Queensland's male and female populations (see Chapter 1 – Demographics).

Overall in Australia, single adults were the most common household type in mainstream public rental housing, comprising 50% of all households, followed by single parent families which comprised 20%. In contrast, of all SOMIH households, single parent families made up 38% of tenancies and were the most common household type.<sup>12</sup>

Table 6.2 shows the gender breakdown of these two household types in 2005-06. Women were overrepresented amongst both household types, especially single parent families, where they made up 89.4% of main tenants.<sup>13</sup>

**Table 6.2****Australian public rental housing and state owned and managed Indigenous housing, by household composition, by sex of main tenant, 2005-06**

Household composition	Male – public housing	Male – SOMIH	Female – public housing	Female – SOMIH	Total <sup>(a)</sup>
Single adult	64,905	944	86,991	1,429	153,909
Single parent	7,087	493	59,850	4,303	71,733

<sup>(a)</sup> Totals include households where the sex of the main tenant is unknown.

Source: Australian Institute of Health and Welfare, 2007, *Australia's Welfare 2007*, 'Table 5.9: Sex of main tenant for public rental housing and state owned and managed Indigenous housing by household composition, 2005-06', Cat. no. AUS 93, AIHW, Canberra, p. 227.

**Community housing**

Australia-wide, in 2007, the majority (64%) of all mainstream community housing households had a female as the main tenant.<sup>14</sup>

At 30 June 2008, there were 5,284 CSHA-funded community housing households in Queensland. As demonstrated in Table 6.3, households tenanted by people with certain characteristics, especially households with one or more persons with a disability, are particularly represented amongst community housing tenants.<sup>15</sup>

**Table 6.3****CSHA community housing tenants, Queensland and Australia, 30 June 2008**

Household type	Queensland		Australia	
	Number <sup>(a)</sup>	% of total households	Number <sup>(a)</sup>	% of total households
Total Indigenous households	615	11.6%	2,298	6.4%
Total disability households	1,831	34.7%	10,097	28.3%
Total households from a non-English-speaking background	262	5.0%	4,950	13.9%
Total households with a principal tenant aged 24 years or under	573	10.8%	2,371	6.6%
Total households with a principal tenant aged 75 years or older	575	10.9%	2,978	8.3%
Total households	5,284	N/A	35,667	N/A

<sup>(a)</sup> Does not represent a unique tenant count – tenants may be included in more than one household type.

Source: Australian Institute of Health and Welfare, 2009, *Community housing 2007-08: Housing assistance data development series*, 'Table 2.1: CSHA community housing summary data, 2007-08', Cat. no. HOU 188, AIHW, Canberra.

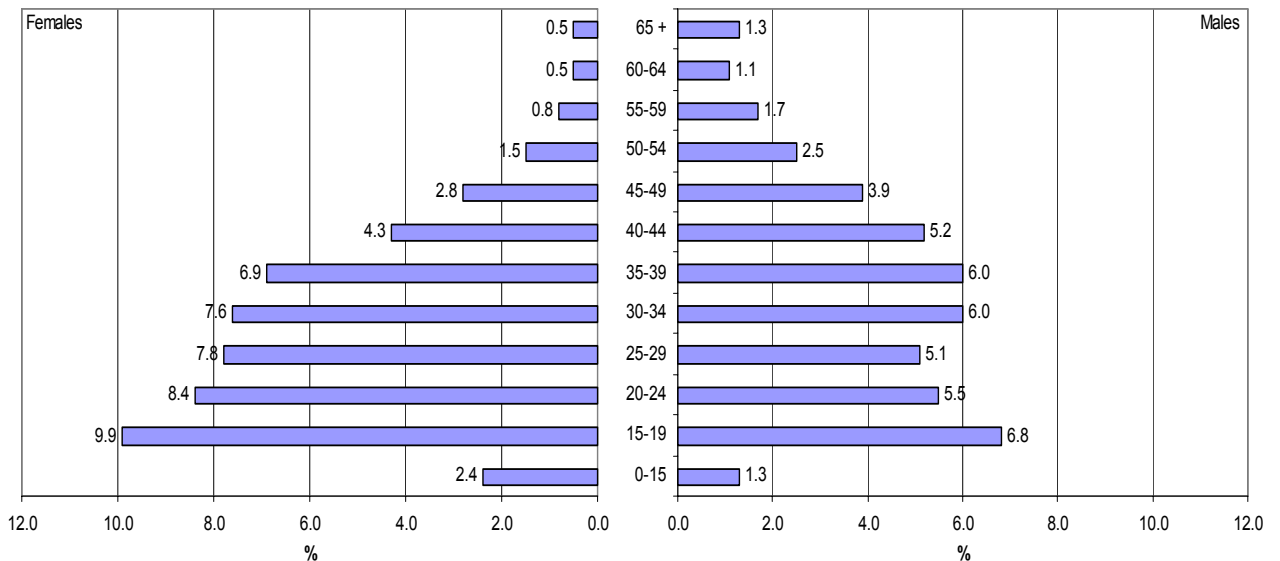
Of all Queensland community housing households at 30 June 2008, only 143 (2.7%) reported paying more than 30% of their assessable income in rent.<sup>16</sup>

## 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, and boarding houses). It may also refer to marginal accommodation, where people experience long-term housing insecurity, or unsafe or overcrowded housing. These varying forms of homelessness make the full extent of homelessness in Australia 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.

In Queensland, the majority of those supported by SAAP were female, with the largest group of SAAP clients being young females aged 15-19. Female SAAP clients outnumber males in nearly every age group, but for those aged 40 and over, there were more men than women being supported by SAAP.<sup>17</sup> The age profile of SAAP clients in Queensland is represented in Figure 6.1 below.

**Figure 6.1**  
**SAAP clients by age, by sex, as a percentage of all SAAP clients, Queensland, 2006-07**



Source: Australian Institute of Health and Welfare, 2008, *Homeless People in SAAP, SAAP National Data Collection Annual Report, 2006-2007, Queensland supplementary tables*, 'Table 4.1: SAAP clients: age, by sex, Australia, 2006-07', Cat. no. HOU 185, AIHW, Canberra, p. 21.

The age and gender profile of SAAP clients has changed in recent years. Queensland SAAP clients are now more likely to be female, comprising 53.5% of all Queensland SAAP clients in 2006-07, compared with 48.8% in 2001-02. In 2006-07, 28.5% of female SAAP clients were aged under 30 years, an increase from 26.2% in 2001-02.<sup>18,19</sup>

Table 6.4 shows that the client profile is different for males and females experiencing homelessness. Male SAAP clients were most likely to be single, with

sole males comprising 42.4% of Queensland client support periods<sup>a</sup> in 2006-07. In contrast, the demographics of female SAAP clients were more diverse. In Queensland, women with children accounted for 20.9% of all SAAP client support periods, compared to 25.8% for sole females. Analysis of SAAP support periods for clients with accompanying children reveals that in 2006-07, 80.1% of clients who presented with children were female.<sup>20</sup>

**Table 6.4**  
**SAAP support periods, by client group, Queensland, 2006-07 (%)**

Client group	Percent of all client support periods (%)
Male alone, under 25	12.5
Male alone, 25+	29.7
Female alone, under 25	12.7
Female alone, 25+	13.1
Couple no children	2.4
Couple with children	6.4
Male with children	2.0
Female with children	20.9
Other	0.2
Total	100.0
<b>Total number</b>	<b>26,400</b>

Source: Australian Institute of Health and Welfare, 2008, *Homeless People in SAAP, SAAP National Data Collection Annual Report, 2006-07*, 'Table 5.1: SAAP support periods: client group, by state and territory, Australia, 2006-07 (per cent)', Cat. no. HOU 185, AIWH, Canberra, p. 34.

Women's homelessness and experiences of domestic violence are inextricably linked. The main reason SAAP clients sought assistance in 2006-07 was domestic and family violence, which accounted for 15.6% of all support periods in Queensland and 22.4% of all support periods nationally.<sup>21</sup> In Queensland, it also accounted for 41.0% of support periods for sole females with children and 32.9% of support periods for unaccompanied females aged 25 years and older.<sup>22</sup>

Table 6.5 shows that Indigenous women and girls represented 27.7% of female clients receiving SAAP services in Queensland in 2006-07, despite being only 3.6% of the total Queensland female population (see Chapter 1 – Demographics). A similar trend is reflected nationally. The proportion of Indigenous female clients is also large compared to the proportion of male Indigenous clients and male clients generally.

<sup>a</sup> A support period commences when a client begins to receive support and/or supported accommodation from a SAAP agency. The support period finishes when the client ends the relationship with the agency or the agency ends the relationship with the client, and in unclear cases, is assumed to have ended when no assistance has been provided to the client for a period of 1 month. A client may have more than one support period within a reporting year.

**Table 6.5**  
**SAAP clients' cultural diversity, by sex, Queensland and Australia, 2006-07**

SAAP Clients	Queensland		Australia	
	Female (%)	Male (%)	Female (%)	Male (%)
Aboriginal and Torres Strait Islander peoples	27.7	17.9	21.6	13.3
Other Australian-born people	61.0	71.7	62.9	73.9
People born overseas	11.3	10.4	15.5	12.9
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Australian Institute of Health and Welfare, 2008, *Homeless People in SAAP, SAAP National Data Collection Annual Report, 2006-07*, 'Table 4.9: SAAP clients: cultural and linguistic diversity and sex, by state and territory, Australia, 2006-07 (per cent)', Cat. no. HOU 185, AIHW, Canberra, p. 28.

The Homeless Person's Information Queensland (HPIQ) Service operates statewide and offers 24 hour toll free advice and information to those who are homeless in Queensland. During the second quarter of 2007, 51% of calls were from females.<sup>23</sup>

<sup>1</sup> *International Covenant on Economic, Social and Cultural Rights*, opened for signature 16 December 1966, 993 UNTS 3, Art. 11(1), (entered into force 3 January 1976).

<sup>2</sup> Bannister, D., Blunden, H., Frohmader, C., Ogden, S., Porteous, P., & Simon, K., 2004, *Women and the Right to Adequate Housing in Australia: Report to the United Nations Special Rapporteur on Housing*, Coalition of Non-Government Workers Australia, p. 18.

<sup>3</sup> *ibid.*

<sup>4</sup> Australian Institute of Health and Welfare, *Housing Assistance Programs*, viewed 29 January 2009, <http://www.aihw.gov.au/housing/assistance/programs.cfm>

<sup>5</sup> Bannister, et al., *op. cit.*, p. 26.

<sup>6</sup> Cox, W and Pavletich, H., 2007, *3<sup>rd</sup> Annual Demographia International Housing Affordability Survey: 2007 Ratings for Major Urban Markets*, Wendell Cox Consultancy (Demographia) and Pavletich Properties Limited, p 7.

<sup>7</sup> Bannister et al., *op. cit.*, p. 13.

<sup>8</sup> Australian Institute of Health and Welfare, 2008, *Housing Assistance in Australia*, Cat. no. HOU 173, AIHW, Canberra.

<sup>9</sup> Real Estate Institute of Australia (REIA), 2008, *Housing Affordability Report: Joint Quarterly Survey No.96 September Quarter 2008*, REIA, ACT.

<sup>10</sup> Australian Institute of Health and Welfare, 2008, *Housing Assistance in Australia*, Cat. no. HOU 173, AIHW, Canberra.

<sup>11</sup> *id.*, 2007, *Australia's Welfare 2007*, Cat. no. AUS 93, AIHW, Canberra.

<sup>12</sup> *id.*, 2008, *Housing Assistance in Australia*, *loc. cit.*

<sup>13</sup> *id.*, 2007, *Australia's Welfare 2007*, *op. cit.*, table 5.9.

<sup>14</sup> *id.*, 2008, *Housing Assistance in Australia*, *loc. cit.*

<sup>15</sup> *id.*, 2009, *Community housing 2007-08: Housing assistance data development series*, 'Table 2.1: CSHA community housing summary data, 2007-08', Cat. no. HOU 188, AIHW, Canberra.

<sup>16</sup> *ibid.*

<sup>17</sup> *id.*, 2008, *Homeless People in SAAP, SAAP National Data Collection Annual Report, 2006-2007*, Cat. no. HOU 185, AIHW, Canberra.

<sup>18</sup> *ibid.*

<sup>19</sup> *id.*, 2003, *Homeless People in SAAP, SAAP National Data Collection Annual Report, 2001-2002*, Cat. no. HOU 185, AIHW, Canberra.

<sup>20</sup> *id.*, 2008, *Homeless People in SAAP, SAAP National Data Collection Annual Report, 2006-2007*, Cat. no. HOU 185, AIHW, Canberra.

<sup>21</sup> *ibid.*

<sup>22</sup> *id.*, *Homeless People in SAAP, SAAP National Data Collection Annual Report, 2006-2007*, 'Table 5.3 Queensland Supplementary Tables', Cat. no. HOU 185, AIHW, Canberra, p. 19.

<sup>23</sup> Queensland Government Department of Communities, 2007, *Homeless Persons Information Queensland (HPIQ) Key Statistics: July 2006 to June 2007*, viewed 27 January 2009, <http://www.communities.qld.gov.au/community/homelessness/documents/pdf/key-statistics.pdf>