

# National Strategy to Achieve Gender Equality: Consultation – Housing & Infrastructure –Meeting Summary

23 November 2022

*The government is developing a new* [*National Strategy to Achieve Gender Equality*](https://www.pmc.gov.au/office-women/national-strategy-achieve-gender-equality)*. The National Strategy will guide whole of community action to help make Australia one of the best countries in the world for equality between women and men.*

*Consultation with diverse stakeholders is key to developing a strategy that speaks to the experiences and ambitions of women and girls around Australia. The first phase of consultation took place in late 2022 and summaries of these discussions are shared to support further consultation and input into the development of the National Strategy.*

*This note summarises a consultation meeting held on 23 November 2022 focused on housing and infrastructure, which included representatives from industry, academia, advocacy groups, not-for-profit organisations, non-government organisations, and community service organisations. The consultation drew on a* [*discussion paper*](https://www.pmc.gov.au/office-women/national-strategy-achieve-gender-equality/national-strategy-achieve-gender-equality) *prepared by the Office for Women. This summary note reflects the discussion amongst the participants. These are not the views of Department of the Prime Minister and Cabinet.*

### Summary of key points raised by participants:

* 1. Housing must be seen as a human right that benefits all of society. It improves productivity, education and training outcomes, children’s wellbeing, and has generational impacts.
  2. There is a need to consider policy responses to address the gendered and intersectional nature of the housing affordability crisis, with a focus on sole parents and single women. Targets and timeframes are needed to monitor and ensure housing outcomes for all people.
  3. Commitments under the Government’s housing agenda need to be streamlined and align with the State and Territory commitments. Clarifying the responsibility across jurisdictions should also be clear and well designed to ensure they are delivering on housing for women.
  4. Housing insecurity needs to be addressed before people become homeless and ensure people have access to trauma-informed wrap-around support services, particularly for women experiencing family and domestic violence and/or recovering from homelessness.
  5. Government responses need to address housing supply and demand challenges. Supporting women’s housing services, reviewing taxation settings that benefit men more than women, and reviewing policy settings to enable innovative funding and housing models that meet women’s needs women can address housing affordability and ensure housing options are fit for purpose.

### Discussion at this roundtable focused on four questions.

### What are the drivers of gender inequitable outcomes in access to secure, affordable, long-term housing?

Participants noted that current taxation and policy settings make housing a tool for wealth rather than a tool for home and shelter, disproportionately benefiting for men and locking women out.

Some rental properties are not being utilised or not offering longer-term leases despite demand and benefits of long-term tenants. This is making it harder for people to find homes to rent.

The housing crisis impacts people of all ages in different ways, and with intersecting barriers. This has compounding impacts for housing inequalities and housing securing.

Notable impacts discussed were:

* Inability to enter the housing market as a home owner places additional pressure on the private rental sector, and social and affordable housing.
* Women’s traditional roles as low paid workers and unpaid carers have flow-on impacts for their savings, superannuation, and wealth into older age.
* Rental stress is forcing key workers, such as nurses, to areas with cheaper housing. This has workforce implications by limiting attraction and retention in metropolitan areas.
* Housing or mortgage stress and insecurity are exacerbated by the disability pay gap.
* Waitlists for social housing are so long some people do not apply.
* There are small numbers of single parents in social housing. Most sole parents are living in   
  high-cost private rentals with low rates of government assistance eligibility or coverage.
* Separation and divorce leads to older women entering retirement with half the equity they had planned.

Family and domestic violence is one of the biggest causes of housing risk for women and impacts people of all socio‑economic backgrounds.

Housing insecurity is driven by insufficient tenancy laws which vary across each state. Narrow eligibility criteria for social and affordable housing across Australia also results in people losing their homes due to changes in circumstances that mean they are no longer eligible.

### What are the barriers to improving gender equality outcomes across the housing spectrum?

There is no shared understanding of ‘affordable housing’ or metrics. Affordable housing encompasses both home ownership and rental accommodation. Participants discussed that the current guideline of   
30 per cent of income used on housing is not appropriate for the lowest income households and needs to be lower, such as 25 per cent.

Across Australia there is inadequate supply of emergency accommodation, and social and affordable housing. Generalist housing services are not tailored to support women with experiences of trauma.

There is a lack of support for tenants exiting their lease. Participants discussed that 57 per cent of property managers have dealt with a domestic violence matter in a tenancy over a 12 month period, and 30 per cent have dealt with domestic violence in tenancies two to three times per year.

Housing is often inaccessible for women with disability, and wait times are increasing. Participants discussed that 90 per cent of Australians acquire a disability by age 90 and that this has implications for supporting people to age.

Current procurement processes are complex and costly. Community housing providers and industry need to participate in co-design. Service providers find it hard to understand the delineation of responsibility at the Commonwealth and jurisdictional level, and get conflicting advice from local governments trying to interpret information from Commonwealth and jurisdictional sources.

Financial services regulation prevents people from working together to build cooperative and collaborative housing. Communities need to be designed to allow people to age in their community and be co-located with services, people, and access to care.

Young people entering the housing market today have bigger deposit hurdles to overcome and pay a bigger proportion of their lifetime income to service the mortgage than people who purchased a home in the 1990s. Affordability is linked to wage growth, with affordability being at its worst at the end of the global financial crisis and close to reaching this again now.

### What are some concrete policy options that should be considered as part of this Strategy and the Government’s broader housing reform agenda, to achieve more gender equitable outcomes in secure, affordable, long-term housing?

#### *Ensure Australian Government’s housing reforms consider the gendered nature of housing*

Participants suggested that the various commitments under the Government’s housing agenda are joined up and streamlined, to ensure they are delivering housing targets for women. This could be aided by greater clarity in roles and responsibilities between the Commonwealth and the States and Territories.

Having representation on the National Housing Supply and Affordability Council that understands women’s housing and needs, revisiting how we benchmark affordable housing by income, and changing our perceptions of social housing as being temporary – if it is seen as a legitimate lifelong choice for people, more equitable outcomes would be created for women.

#### *Immediate-term options in response to the housing crisis*

Participants highlighted the need to raise the rate of JobSeeker, Commonwealth Rent Assistance (CRA), Parenting Payment, and to look at indexation. Additional loading on CRA, especially for women who accept high housing stress to be close to schools for children, would also help address housing insecurity. Ultimately the Government needs to consider longer-term solution beyond raising CRA.

The group suggested an immediate nation-wide audit of all government housing to identify vacancies in light of latent capacity in social and affordable housing complexes. An urgent repairs program across social and affordable housing complexes should also be commissioned.

Participants expressed a range of views around incentivising investors to develop Build to Rent and Rent to Buy housing, and consider mechanisms to identify appropriate options to address the housing investment market. Participants recommended capturing these consideration in the *Productivity Commission review into the National Housing and Homelessness Agreement.*

#### *Trauma-informed wrap-around support for people, including those in private rental*

Participants proposed a national program for property managers supporting tenants experiencing family and domestic violence. To further support survivors, Government should provide trauma-informed and system-wide support for relocations. Government could also incentivise property owners to rent vacant properties by introducing a waiver for land tax or local government rates. A service to support women to improve rental applications could also be useful.

#### *Reviewing Commonwealth taxation and macro policy settings that drive gender inequality and high housing costs*

Participants suggested a review of the tax settings, including negative gearing and the role of tax concessions for superannuation, which disproportionately benefit men. These settings incentivise property investment and the use of property for wealth accumulation. This review should also consider macro regulatory reform to allow innovative funding and housing models. Participants suggested a stocktake of housing owned by foreign investors who do not pay tax, regulation of the private market to ensure those with the greatest need can access housing, and changes to reflect a shared understanding of affordable housing.

#### *Addressing states and territory levers*

States and local councils should consider zoning and planning reform. States and territories should consider redirecting earnings from stamp duty and into social and affordable housing, as well as regulating (or introducing controls) on private rental increases as this forces women to move at the end of lease.

#### *Improving housing supply and quality is critical for addressing gender equality*

Build more homes and consider location and utility property costs from the outset. Current procurement processes are complex and costly. Community housing providers and industry need to participate in co-design to ensure these are fit for purpose. Government should also encourage innovations in rapid builds to ensure quick housing for key workers and women.

Government should support women’s housing services to deliver new homes and housing for women. These service providers understand women’s needs and are able to deliver trauma-informed services and wraparound supports.

Introduce mandatory standards for accessible housing. Ensure the National Construction Code incorporates Livable Housing Australia Gold Level design.

Introduce innovative funding and housing models which allow women to access secure rooms in other people’s houses, and support models of co-operative housing and community-based housing while considering universal access issues.

Participants also suggested incentivising superannuation companies to invest in affordable housing for women. Policy solutions need to be mindful that that superannuation industry must provide returns to its members. Participants noted concerns that incentives for superannuation industry involvement, such as tax concessions, could cause further inequities for women. There are opportunities to ensure superannuation companies establish long-term Build-to-Rent supply.

#### *Supporting women in retirement*

The retirement industry has a role in developing better financial models to allow shared equity in retirement homes. For example, the industry could consider designing double ensuite homes to allow two single women to share an apartment and split the cost of living. Government could impose a requirement that 30 per cent of base accommodation is made available for people who cannot afford to get into a retirement community.

Participants also noted the need to support separated women entering retirement with financial literacy and financial planners, and proposed reducing the age at which Federal Government surveys women to check in on a range of issues (such as health, housing and finance) from 65 to 50.

### What will success look like and how can that be measured?

Participants viewed success as the following:

* everyone has a secure home, no forced homelessness, housing insecurity eliminated
* reduced wait lists for social and affordable housing
* reduced evictions and longevity of tenure, but allowing women to break leases as needed
* improvement in women’s home ownership rates compared to men over the longer-term
* improved measures regarding housing stress (ratio of income to rent, or income to mortgage paid)
* increased rental listings available in affordability range and location
* innovative funding models for women’s housing (aged care context, or shared equity)
* introduce a gender equity scorecard with an intersectional lens
* invest more in the Australian Bureau of Statistics to increase available disaggregated data, including by gender, ethnicity, and sexuality
* ensure clarity around funding and timing for announcements from the Commonwealth Government and state and territory governments
* implement Gender Responsive Budgeting and include local governments in-scope
* young people not placed in nursing homes or hospitals because of inadequate housing
* Elimination of systemic racism in housing.

Participants agreed that timeframes were essential to each success measure.