



Equality Rights Alliance

Women's Voices for Gender Equality

Pre Budget Submission 30 January 2014

This submission is endorsed by:



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1. Introduction

This submission from Equality Rights Alliance (ERA) represents the views of Australia's largest network advocating for women's equality, women's leadership and recognition of women's diversity. A full list of ERA members, who endorse this submission in whole or in part, is included in Appendix A.

This submission is also endorsed by the Australian Women Against Violence Alliance, economic Security 4 Women, the National Aboriginal and Torres Strait Islander Women's Alliance and the National Rural Women's Coalition.

ERA, led by YWCA Australia, brings together almost sixty organisations with an interest in advancing women's equality. To advance gender equality, ERA adopts a human rights framework and advocates for adherence to international human rights principles.

ERA is able to provide supporting information, or provide contacts for further discussion, on any of the topics within this submission, as well as on other issues affecting women. Please contact Helen Dalley-Fisher on 02 6230 5152 or email era@ywca.org.au

2. Summary

The lack of housing affordability in Australia has become a chronic problem that has steadily worsened over the last decade. Rental and home purchase affordability is in decline and housing stress is on the rise¹. Housing is a responsibility for all levels of Government and crisis a Federal-led whole-of-government policy and funding architecture is essential to provide sustained and sustainable solutions to the major problems that now exist. The Equality Rights Alliance is putting forward recommendations for action in the 2014-15 Budget to begin to address the chronic lack of affordable housing in Australia.

To decrease the long-term costs that will result from the growing dwelling gap², immediate and adequate investment in the supply of affordable housing is urgently needed. An injection of affordable supply for the lowest income brackets will have positive budgetary flow-on effects by reducing health expenditure³ and increasing employment participation⁴.

The National Affordable Housing Agreement (NAHA) and the National Rental Affordability Scheme (NRAS)

The National Affordable Housing Agreement (NAHA) and the National Rental Affordability Scheme (NRAS) have been steps in the right direction, and ERA supports the continuation of this or a similar scheme. However, neither framework has been sufficiently resourced to address the affordable housing shortfall. ERA has compared certain indicators of housing affordability since the introduction of the NAHA and the NRAS to illustrate how much further we have to go on affordable housing policy (see appendix B). The figures from the indicators tell us that the investment and funding for an affordable housing solution must reflect the growing size of the problem.

Implications for Women's Well-being

A lack of appropriate and affordable housing has significant implications for women's wellbeing. Housing is an area where women's economic disadvantage over the lifespan plays out most sharply. There are now more young women who are experiencing homelessness than men⁵, women-headed households are increasingly the new face of homelessness⁶ and as a cohort, older, single women over the age of 45 represent one of the most at-risk groups to housing stress and homelessness.⁷ Domestic violence continues to be the most cited reason for using homelessness services and Indigenous women are now more likely to be homeless than Indigenous men.⁸

A growing body of evidence shows that the numbers of women facing housing stress and homelessness will rise sharply over the next decade as women retire in greater numbers. The health, social and economic implications of housing stress and homelessness will be significant and costly. There is an urgent need for Federal housing policy to take a long term approach to address the challenges posed by this cohort of women. Without strong Commonwealth-level action now we will not be in a position to mitigate either the social or economic cost of this looming exacerbation of the housing crisis.

Because the causes of housing stress for women are based on a lack of affordable rental housing, and women's lower financial capacity to pay market rent or become home owners, any long-term approach to reducing housing stress for women must incorporate both increases in supply, and improvements in financial gender equality.

The Equality Rights Alliance is committed to working with the Federal Government to address the housing crisis and reduce the disproportionate impact of the affordable housing shortages on women. The recommendations in this submission progress from expanding existing affordable housing programs, to implementing measures which have been proposed in recent years but not acted on, through to establishing a new scheme funded by a levy that will significantly reduce gender inequity in superannuation.

3. Women in housing stress – a growing problem

Budgetary planning around housing affordability needs to take account of potential problems in the calculation of current levels of demand for affordable housing. It appears that the current figures on housing stress may be omitting a large group of women who lack *appropriate* affordable housing. We are also concerned that current budgetary planning is focused only on current levels of demand for affordable housing, when census figures make it clear that demand is likely to rise sharply in the near future.

The missing women

In Australia, women are at a significant financial disadvantage compared to their male counterparts, being over-represented in key poverty indicators, which limit the housing

options available to women and place them in significant housing stress. This financial disadvantage is compounded by other factors, disproportionately affecting women. For example, women are disproportionately affected by violence and other forms of abuse (domestic violence is the main cause of homelessness for women and children⁹) and are more likely to experience disability than men.

An individual is considered to be in rental stress when more than 30% of their gross income (less any Commonwealth Rental Assistance received) is spent on housing costs.¹⁰ The raw data on housing stress and homelessness suggests that men are slightly more likely to experience homelessness and housing stress than women,¹¹ leading to an assumption that housing stress is at best gender neutral and at worst, primarily a 'men's issue'.¹²

ERA is very concerned that the standard definitions of housing stress do not accurately record the experiences of women, who are more likely to accept financial pressures across other areas of their lives in an effort to retain a home, at any cost. Examples include women remaining in unsafe accommodation, entering into relationships or continuing relationships because they have no alternative accommodation¹³ or incurring high financial costs in other areas of their lives, such as moving to a cheaper area away from affordable child care, family supports or work. There are also challenges when housing is not available in local areas for Aboriginal and Torres Strait Islander women – families are often faced with moving significant distances away from their extended family and country or are forced to live in accommodation which is not appropriate. It is slowly becoming clear that although the current affordable housing figures indicate that we are in crisis, once these uncounted women are taken into account, the situation is even more serious than the figures suggest.

This hidden level of housing stress is of even more concern when the figures on likely housing stress in the near future are considered. The lack of affordable and appropriate housing for single, older women on low-moderate incomes is of particular concern given that their numbers are expected to rise dramatically over the next 15 years. According to the 2011 Census, there are **600 828** women in Australia who are single, over 45 years old, earn less than the median income and do not own their home. By way of comparison, there are **373 794** men in the same situation.¹⁴

Median Income or less, single, not a home owner, over 45 years old

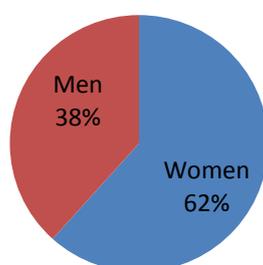


Figure 1: Women and men over 45 on low-median incomes, single and do not own their own homes (Australian Bureau of Statistics 2011)

Living alone and living in private rental are two of the key contributing factors to older women's housing stress risks.¹⁵ After the age of 50, women are much more likely to live alone than men.¹⁶ Threats to housing wellbeing for older Australians are larger because their chances of recovery are more remote.¹⁷ Older women's financial security is compromised by labour market under-utilisation¹⁸ and superannuation inequity.¹⁹ 42% of retiring women describe their main source of income as "government pension/allowance".²⁰ Moreover, a recent finding from the Australian Institute of Health and Welfare shows that over 55s are increasingly seeking homelessness assistance.²¹ As these women retire there will be unprecedented demand for housing assistance.

Even the current figures on the general demand for affordable housing make a compelling case for strong action in the 2014/15 budget. However, the existence of the 'hidden women' and the looming increases in housing stress as more than 600,000 baby boomer women retire without their own homes mean that any budgetary response needs to be well in excess of previous expenditure levels and must incorporate increases in supply, improvements in financial gender equality and be sustained over the long term.

4. Increase Supply of Affordable Rental Housing

The 2011 Census shows that 29.6% of Australian households are renting, an increase from 28.1% in 2006.²² The majority of households renting are in the bottom two income brackets. The National Housing Supply Council Report on Key Indicators shows that although the total dwelling stock in Australia increased by 142,000 (1.6 per cent) to almost 9.3 million dwellings by June 2011, the housing shortfall increased by 28,000 dwellings over the year to end-June 2011, taking the cumulative shortage since 2001 to 228,000 dwellings. In the same report, the Council estimates that there is a shortage of 539,000 rental properties that are both affordable and *available* for low income earners.²³

Meeting the need for affordable rental housing requires increased supply both in public housing, and the private rental housing market. An Affordable Housing Growth Fund would be a valuable tool to grow affordable housing supply,²⁴ but it must be adequately resourced. Funding for an Affordable Housing Growth Fund could be obtained by reducing the inequitable taxation of superannuation.

Expansion of NRAS could be funded through improving fairness in capital gains tax exemptions. Our recommendation is to raise revenue in the 2013-14 financial year, with expenditure beginning in 2014-15 to allow time for gendered analysis of the type and location of dwellings most needed. With this level of expansion, the need for affordable rental housing through NRAS could be met within five years, with the increased revenue then becoming available for other programs such as health and education.

Capital gains tax exemptions encourage negatively geared property investment, which favours investment in existing high-rent housing rather than increasing supply of new affordable housing.²⁵ The average benefit from capital gains tax exemptions for the top 20% of incomes is almost seven times greater than for the bottom 20%.²⁶ A greater percentage of

superannuation funds and trusts, rather than individual taxpayers, are claiming capital gains tax exemptions.²⁷

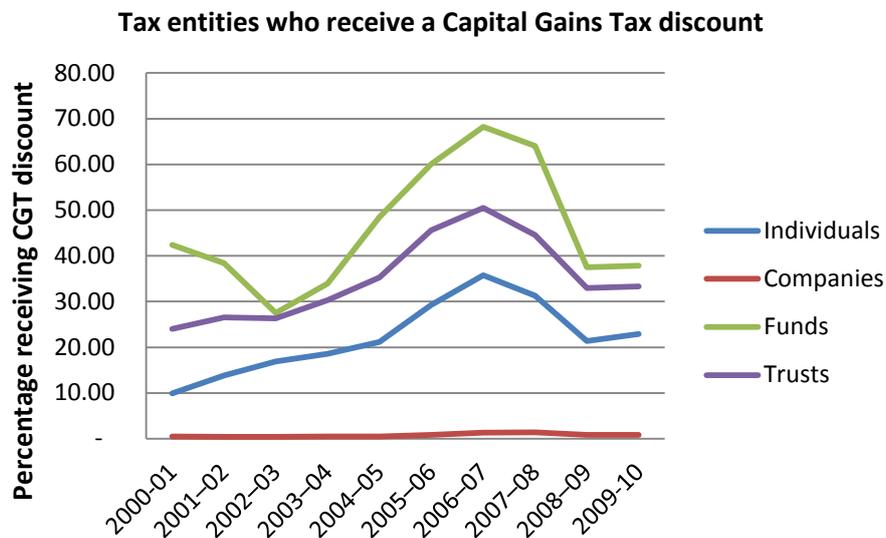


Figure 2 Superannuation Funds and Trusts receive more Capital Gains Tax discounts than individuals

5.Reduce Financial Inequality for Women

Most women do not have adequate superannuation in retirement because the system is based on workplace earnings, impacted by unpaid caring responsibilities or other barriers to paid work, including domestic violence²⁸. By 2019-20 women will hold \$600 billion, or one third of total projected superannuation assets of \$1,800 billion.²⁹ Urgent action is needed to support more than 600,000 ageing women already vulnerable to homelessness and to address the underlying structural causes of women’s financial disadvantage. Without urgent action, we will see a significant increase in Government expenditure on health, welfare payments and the provision of social and community housing as poverty takes its toll on successive generations of women.

Tax concessions mean high income earners receive a substantial public subsidy to their retirement income. The top 12% of income earners currently receive more than 50% of at least \$15b in tax concessions on superannuation contributions, and the top 20% of income earners receive more in tax concessions over their lifetimes than they would have received if paid the maximum rate of Age Pension.³⁰ A superannuation surcharge of 10% on those with income over \$99,000pa raised revenue of \$1,289m in 2005-06.³¹ Development of an Affordable Housing Growth Fund, funded by a superannuation surcharge on the top 12% of income earners, could provide an additional \$750m for public housing through NAHA. This would provide secure, affordable housing to those most in need, including Australians reliant on the Age Pension.

6. Recommendations

6.1 Retain the National Affordable Housing Agreement (NAHA) and the National Rental Affordability Scheme (NRAS) and increase funding for the NRAS

NAHA should be retained as a centralised mechanism for distribution of funds to the States and territories. Funding for NAHA should not drop below current levels.

Funding to NRAS should be increased to provide an additional 50,000 affordable rental properties. This funding could be provided at the rate of \$1b per year, beginning in 2015-16.

Estimated investment: \$1b in 2014-15, continuing until need is met (expected by 2018-2019).

6.2 Implement a surcharge of 10% on the superannuation contributions of the top 12% of income earners.

Revenue raised through this measure can be used to reduce the public costs of poverty as greater numbers of Australians become reliant on the Age Pension, initially through the establishment of an Affordable Housing Growth Fund. The programs funded through this measure may change in future years, based on areas of need. In addition, this measure reduces the financial inequity of tax concessions on superannuation contributions, which currently provide more than 50% of benefits to the top 12% of income earners.

Estimated revenue: \$750m in 2014-15.

6.3 Develop an Affordable Housing Growth Fund

Funding for NAHA has not been able to grow the supply of public and community housing stock to meet current demand. The Affordable Housing Growth Fund proposed by the Affordable Housing Summit Group in 2011 would extend the capacity of the NAHA and NRAS, in addition to State and Territory shared equity home ownership schemes, by providing support to households on very low incomes.

Investment in an Affordable Housing Growth Fund from 2014-15 could be funded through the revenue raised from a superannuation surcharge implemented in 2014-15.

Estimated investment: \$750m in 2014-15.

6.4 Implement Recommendation 14 of the Henry Tax Review: reduce capital gains tax exemption.

For every 10% reduction in the capital gains tax exemption, tax revenue would increase by \$1b. Reducing the capital gains tax exemption from 50% to 40%, except in the case of affordable and social housing through approved entities, would support affordable housing

investment. Making the change effective from the beginning of 2013-14 financial year would allow time for investors planning to sell assets to manage their tax obligations to best advantage, but the 10% reduction is unlikely to prompt large numbers of investors to realise capital gains before it takes effect.

Estimated revenue: \$1b increased tax revenue in 2014-15.

Appendix A – ERA Members

The following ERA members endorse this submission in whole or in part:

- 2020Women
- Aboriginal Legal Rights Movement
- Amnesty International Australia (National Women’s Rights Team)
- Australasian Council of Women and Policing
- Australian Baha’i Community – Office of Equality
- Australian Centre for Leadership for Women
- Australian Council for International Development Gender Equity Working Group
- Australian Federation of Graduate Women
- Australian Federation of Medical Women
- Australian Motherhood Initiative for Research and Community Involvement
- Australian Womensport and Recreation
- Australian Women’s Health Network
- Catholic Women’s League of Australia
- Children by Choice
- COTA Australia
- Enlighten Education
- FECCA Women’s Committee
- Fitted for Work
- Girl Guides Australia
- Homebirth Australia
- Human Rights Law Centre
- Immigrant Women’s Speakout Association NSW
- International Women’s Development Agency
- JERA International
- Jessie Street National Women’s Library
- Maternity Coalition Inc.
- Migrant Women’s Lobby Group of South Australia
- Multicultural Women’s Advocacy ACT
- National Association of Services Against Sexual Violence
- National Council of Churches of Australia Gender Commission
- National Council of Jewish Women of Australia
- National Council of Single Mothers and Their Children
- National Council of Women of Australia
- National Foundation for Australian Women
- National Union of Students (Women’s Department)
- Older Women’s Network NSW Inc (OWN)
- Project Respect
- Public Health Association of Australia (Women’s Special Interest Group)
- Public Interest Law Clearing House (VIC) Inc
- Sexual Health and Family Planning Australia
- Soroptimist International

- Sisters Inside
- UN Women
- Union of Australian Women
- United Nations Association of Australia Status of Women Network
- Victorian Immigrant and Refugee Women's Coalition
- VIEW Clubs of Australia
- Women in Engineering Australia
- Women on Boards
- Women with Disabilities Australia
- Women's Economic Think Tank
- Women's Electoral Lobby
- Women's Environment Network Australia
- Women's Housing Ltd
- Women's Information Referral Exchange (WIRE)
- Women's International League for Peace and Freedom
- Women's Legal Services Australia
- Working Against Sexual Harassment
- YWCA Australia
- Zonta International District 24

Appendix B - The Current Affordable Housing Landscape

Housing affordability for people on median to low incomes has declined significantly over the period from 2009 to 2013.

Homelessness

While the causes of homelessness are myriad and complex, it is generally accepted that the lack of available suitable low-cost housing is a key contributor to homelessness.³² Between 2006 and 2011, homelessness increased 17.3%.³³ Domestic violence continues to be the most cited reason for using homelessness services and Aboriginal and Torres Strait Islander women are now more likely to be homeless than Aboriginal and Torres Strait Islander men.³⁴ In their recently released inaugural report on their homelessness services, the Salvation Army found that approximately 50% of women accessing services identified domestic and family violence as their main presenting issue. 44% of clients accessing Salvation Army homelessness services identified housing affordability as their main presenting issue.³⁵

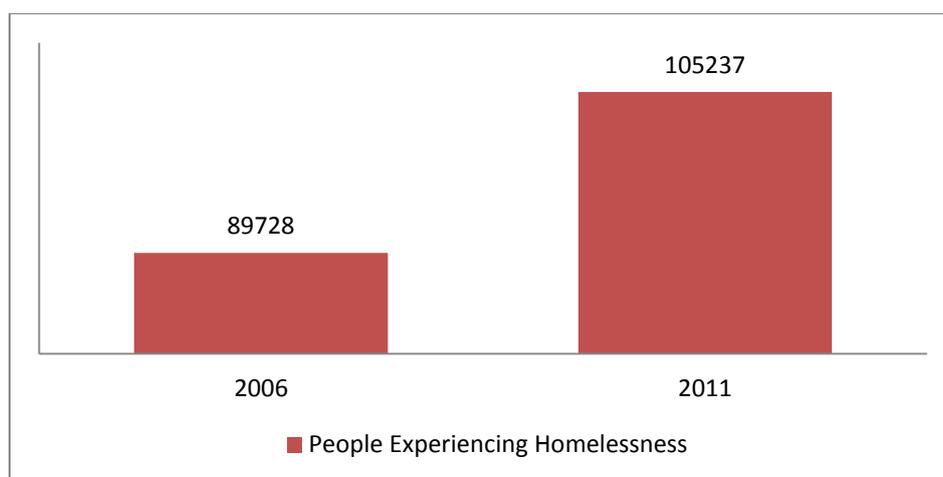


Figure 3: People experiencing homelessness in Australia (COAG Reform Council 2013)

Public and Community Housing

The number of people on the public and community housing waiting lists remains high without any sign of decline.

The community housing list has remained steady with slight dips, possibly attributable to the social housing stimulus investments. However, the 2012 waiting list shows a return to the pre-NRAS era figures. Importantly, there has been a sharp increase in the proportion of people classified as being in the “greatest need”; in 2009 those in the greatest need made up 45% of the waiting lists, today it is 65%.³⁶

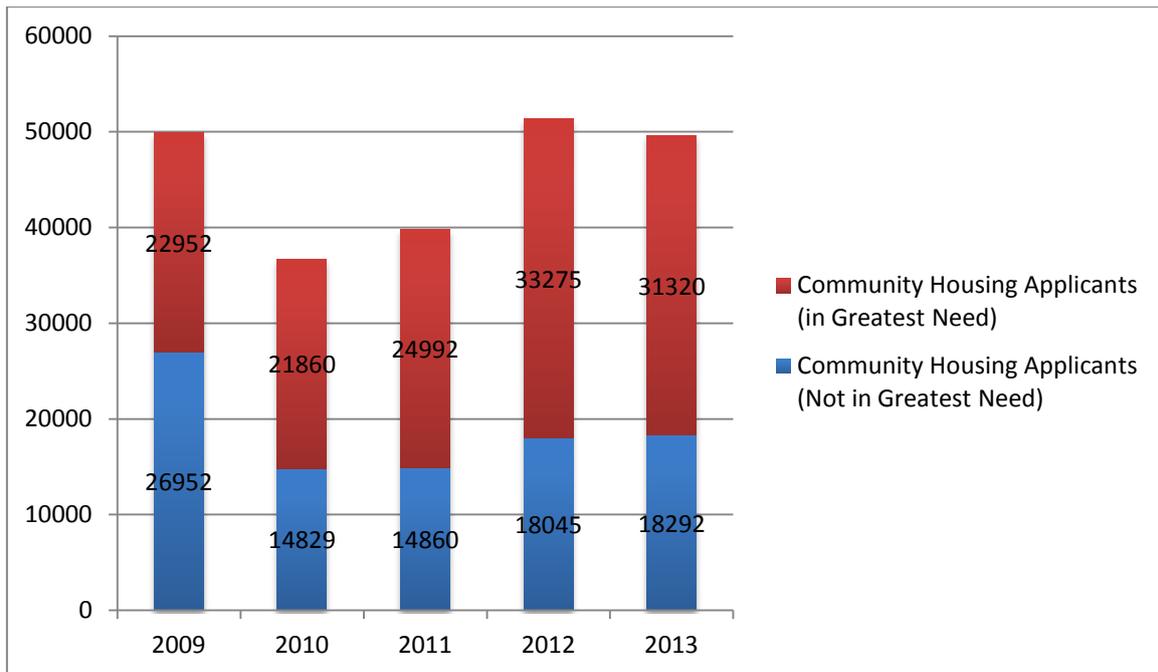


Figure 4: Community Housing Waiting Lists (Productivity Commission 2014)



Figure 5: People waiting for community housing across Australia in 2013 (Productivity Commission 2014)

The growth of applicants in the greatest need waiting for community housing was mirrored in the proportion of greatest need applicants waiting for public housing. The proportion of applicants in the greatest need for public housing has almost doubled since 2009. The demand for social housing continues to far outstrip supply.³⁷ The increases in public housing waiting lists are of particular concern given that ERA is receiving anecdotal evidence from members that women are giving up on public housing as an option and are no longer putting their names on public housing lists. Despite this fall off, the waiting lists have remained stubbornly high.

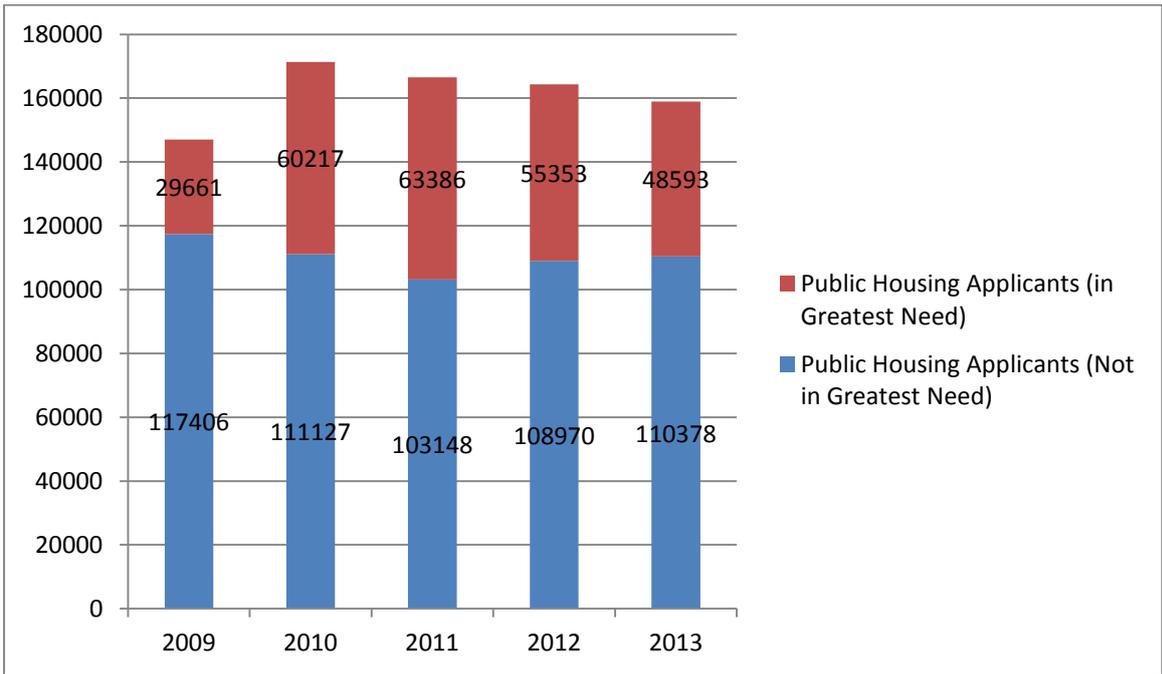


Figure 6: People waiting for public housing (Productivity Commission 2014)

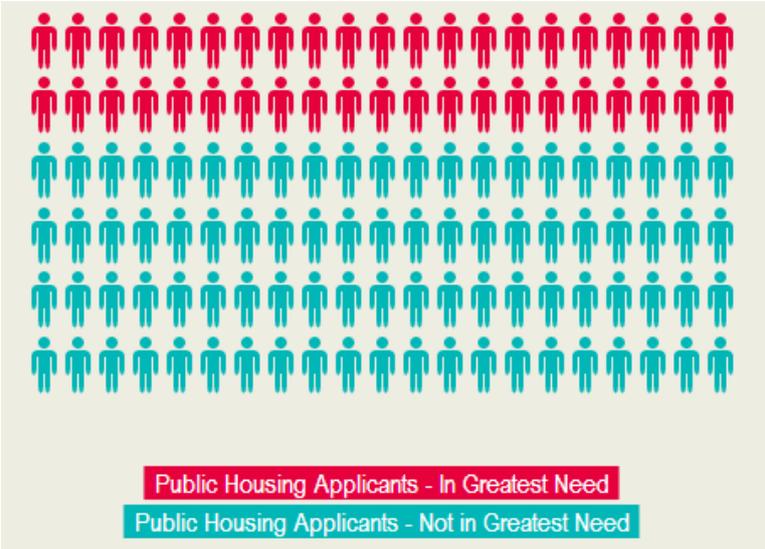


Figure 7: People waiting for public housing in Australia in 2013 (Productivity Commission 2014)

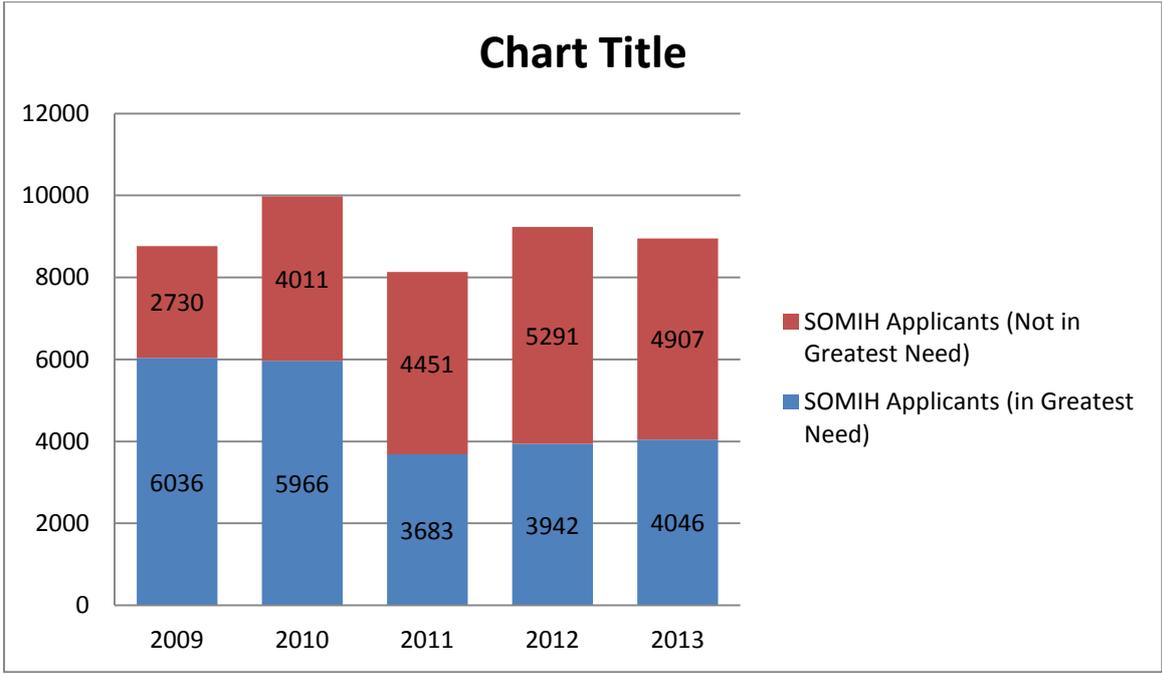


Figure 8: State owned and managed Indigenous housing waiting lists (Productivity Commission 2014)

The distribution of housing stock for State Owned and Managed Aboriginal and Torres Strait Islander Housing has remained relatively stable leaving waiting lists stagnant³⁸

3.3 Affordable Rental and Purchase

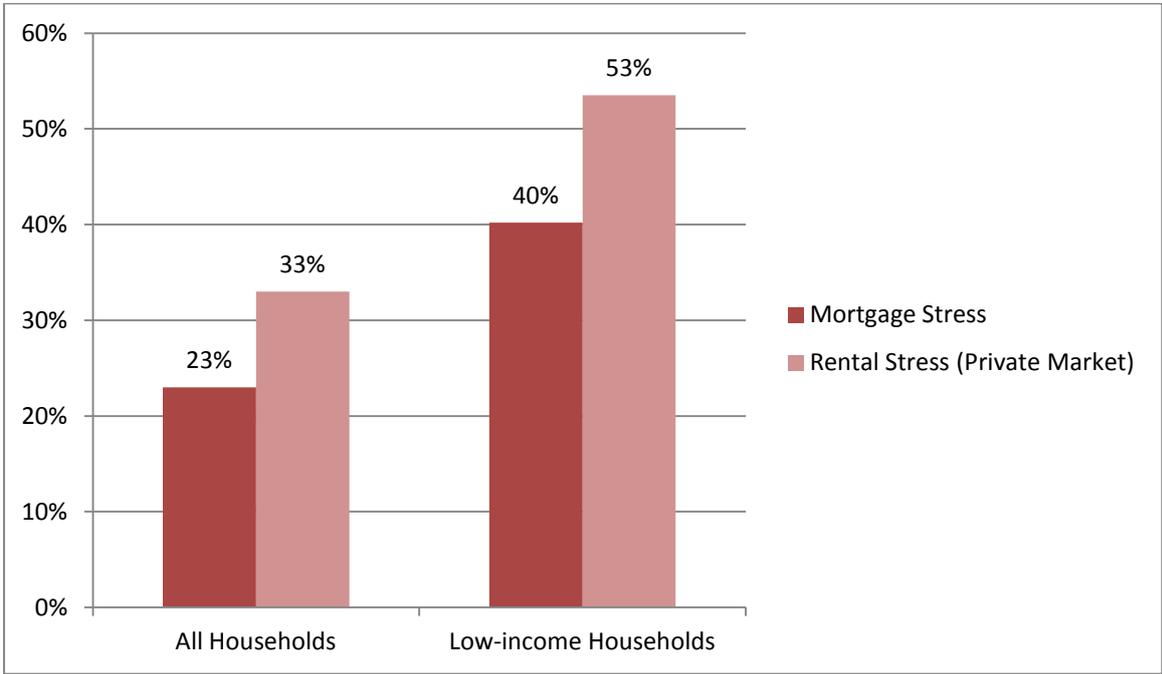


Figure 9: Comparison of all households in housing stress with low-income households in housing stress (Australian Bureau of Statistics 2013)

Median rent as a percentage of median income drew perilously close to 30% of income, the figure used to measure housing stress, in 2011 the figure stood at 26.9%. In 1981 this figure was at 19%.³⁹ There is also evidence to suggest that rising housing costs can have a detrimental effect on other sectors of the economy.⁴⁰ In other words, for Australians earning

close to the median income, such as nurses and early childhood educators, and a significant proportion of the rental options available are bordering on unaffordable.⁴¹ The situation is, of course, worse for people on lower incomes.⁴² Housing supply and demand is driven largely by middle-to-high-income owner-investors and renters, making the private rental market increasingly competitive for low-medium income renters.⁴³ Public policy and tax incentives continue to support this pattern by providing more assistance in the purchase of investment properties than to first homes.⁴⁴

Rental affordability for households on the lowest incomes continues to worsen.⁴⁵ The impact of the housing crisis on lower income households is more acute because of a limited capacity to compete for housing.⁴⁶ For the lowest 10% of households by income, rental stress jumped from 49.2% in 2007-8 to 60.8% in 2009-10.⁴⁷

Significantly, none of this tells us whether rental housing meets tenants' needs,⁴⁸ which was an objective of the NAHA. Research into household responses to declining affordability suggests that people are trading off the achievement of other aspirations such as consumption choices, quality and suitability of housing, employment participation and locational choice, and family formation to manage housing.⁴⁹

The problems faced by low – medium income households in securing affordable rental accommodation are compounded by the low rate of Commonwealth Rent Assistance. The number of CRA recipients in housing stress has remained stagnant since 2009 with 40.7% of CRA recipients in HS in 2009 and 40.3% in 2012⁵⁰ and the proportion of people receiving the maximum level of CRA is steadily increasing. The Welfare Rights Network has concluded that Rent Assistance has failed to keep up with surging private rental costs, which have increased by 32% over the last five years. Significantly, the same Welfare Rights Network report found that 62% of all single CRA recipients are women.⁵¹ The Henry Tax Review recommended that rent assistance would be adequate if it were appropriately indexed to reflect growth in line with market rents.⁵²

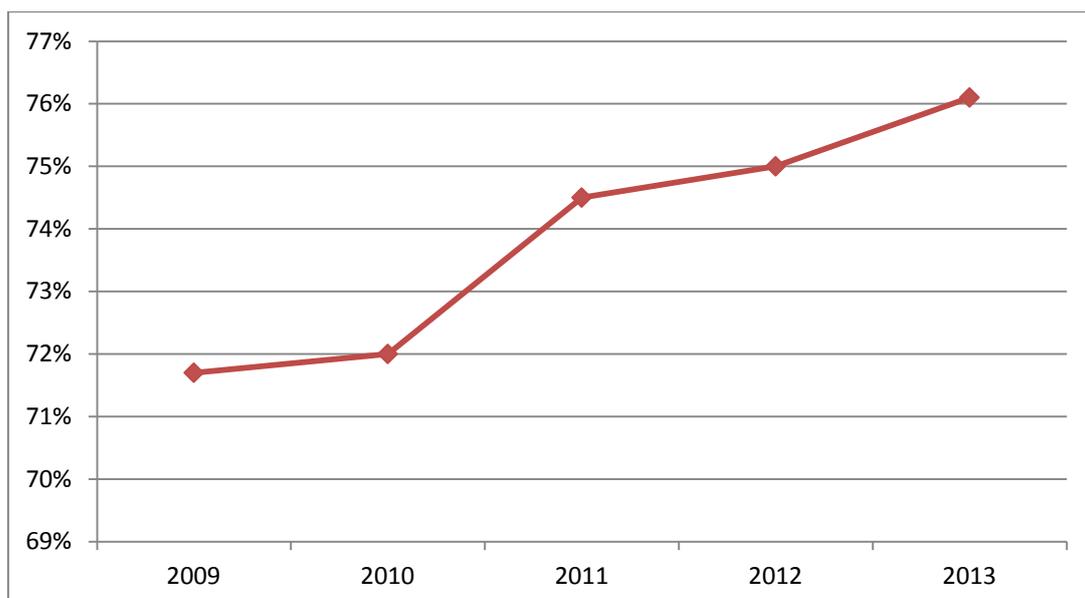


Figure 10: The proportion of CRA recipients receiving maximum CRA assistance (Productivity Commission 2014)

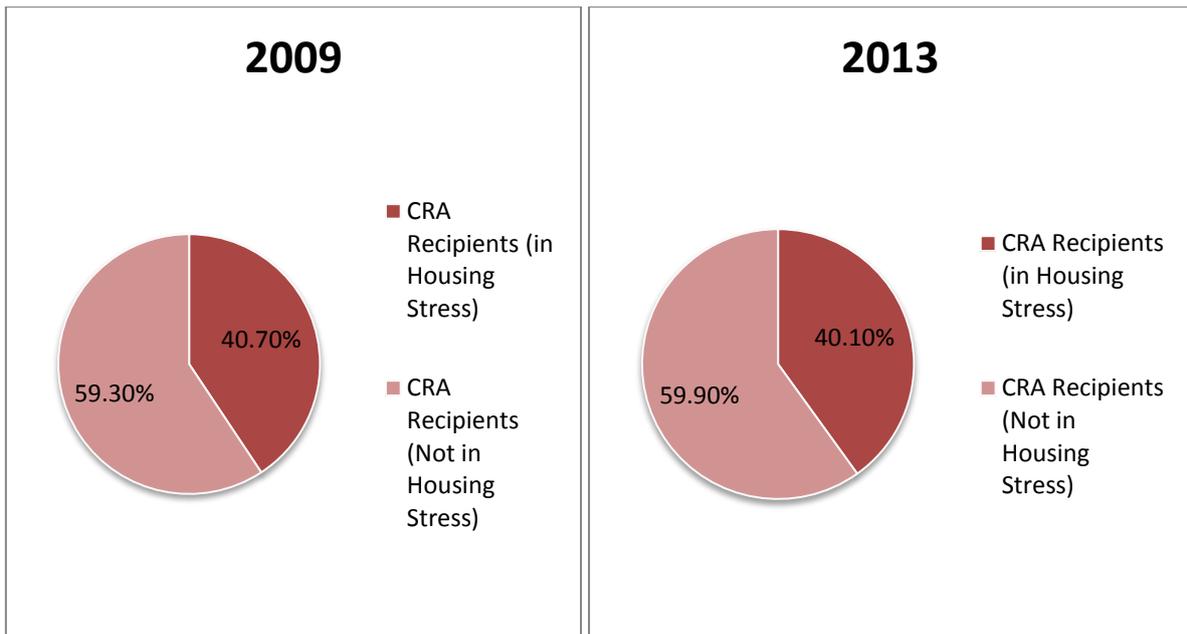


Figure 11: The proportion of CRA recipients in housing stress (Productivity Commission 2014)

The National Housing Supply Council has observed that home ownership is declining significantly across most age groups in the population.⁵³ The proportion of low income households in mortgage stress remains unrelentingly high, 42% of mortgage-holding households in the bottom half of income distribution face costs of more than 30% of their income on their mortgage.⁵⁴ On top of this, Government assistance to first homebuyers is failing to overcome competition with investor buyers.⁵⁵ First home buyers continue to make up a persistently low proportion of the owner-occupier market at 14.6% currently⁵⁶ with few indications that this will change. Between 2006 and 2011 mortgage costs increased more than wages, with Sydney experiencing the highest median mortgage costs in Australia but Local Government Areas outside the capital cities experiencing the fastest growing mortgage costs.

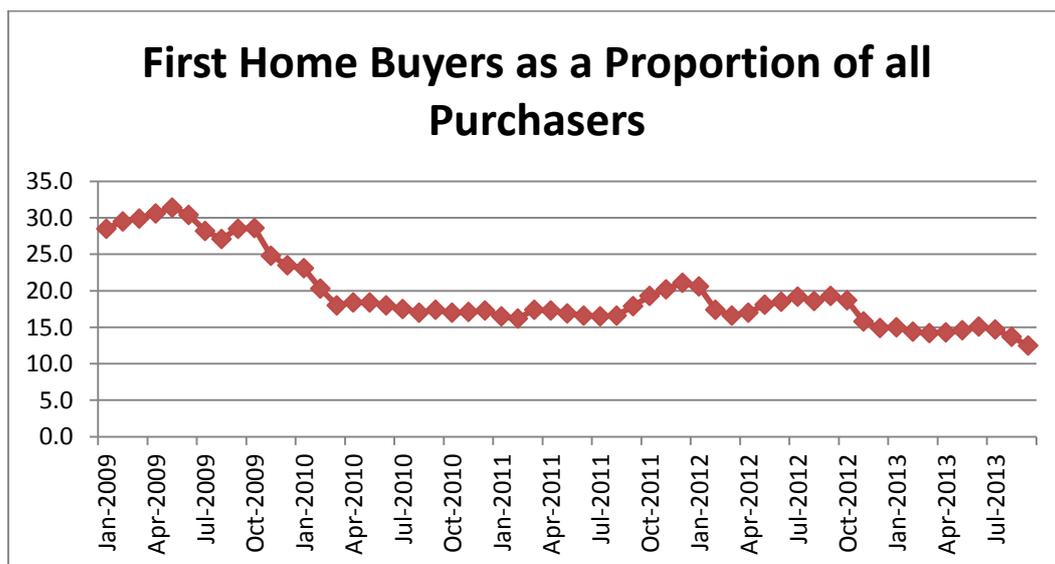


Figure 12: % of housing finance commitments to first home buyers (Australian Bureau of Statistics 2013)

Dwelling Gap

The chronic undersupply of housing adds enormous pressure to the housing market. The 2012 National Housing State of Supply report tracks the annual growth in the dwelling gap. Without action to increase affordable housing supply this gap is projected to reach 369 000 by 2016;⁵⁷ which will pose considerable budgetary and policy challenge for all levels of Government.

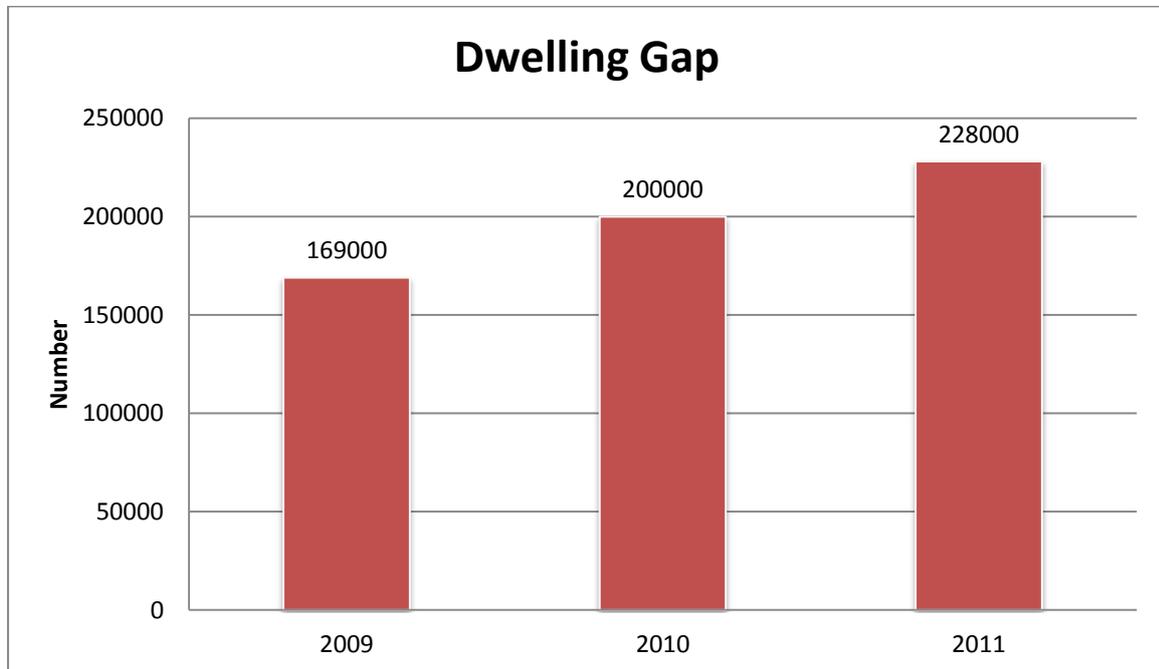


Figure 13: Estimated dwelling gap since 2009 (NHSC 2012)

Community Sector Responses

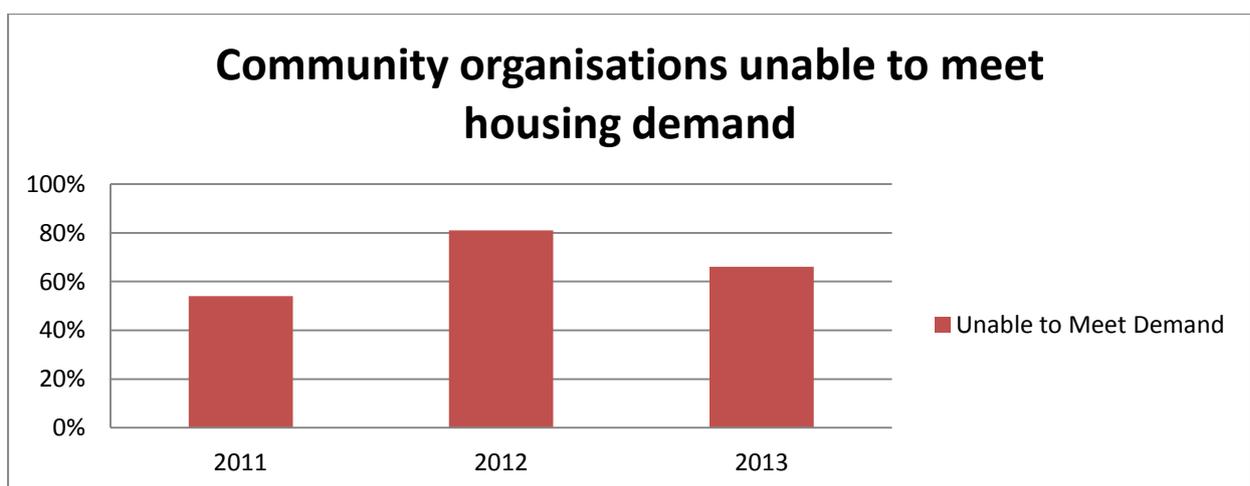


Figure 14: Housing and homelessness services unable to meet demand (ACOSS, 2011, 2012 and 2013)

Housing and homelessness providers are struggling to keep up with the increasing demand for services. This strain has a significant impact on women, who are more likely than men to seek assistance from these services.⁵⁸ The Australian Council of Social Services' Community Sector Services Survey provides some insight into the pressure that housing and homeless services face as they try to keep pace with growing and unyielding need. For

the last three years, the number of organisations unable to meet the housing needs of their clients has remained stubbornly high at well-over 40%.⁵⁹

¹ COAG Reform Council *Affordable Housing 2010-11: Comparing Performance Across Australia*, Commonwealth of Australia, Sydney 2012; and Australian Institute of Health and Welfare *Housing Assistance in Australia 2013*, Commonwealth of Australia, Canberra 2013

² National Housing Supply Council *Housing Supply and Affordability – Key Indicators 2012*, Commonwealth of Australia, Canberra, 2012

³ S Mallett, R Bentley, E Baker, K Mason, D Keys, V Kolar & L Krnjacki *Precarious housing and health inequalities: What are the links?*, Hanover Welfare Services, University of Melbourne, University of Adelaide and Melbourne Citymission, Australia, 2011

⁴ Australians for Affordable Housing *Opening Doors to Employment: Is housing affordability hindering jobseekers?* Melbourne, 2013

⁵ Homelessness Australia *Homelessness and Young People*, Fact Sheet, Canberra, 2012

⁶ Wesley Mission *More than a bed: Sydney's homeless families speak out*, Sydney, 2011

⁷ McFerran, L *It could be you: female, single, older and homeless*, Australian Domestic and Family Violence Clearing House, Sydney, 2010

⁸ COAG Reform Council *Tracking Equity: Comparing Outcomes For Women And Girls Across Australia*, Commonwealth of Australia, Sydney, 2013

⁹ Department of Families, Housing, Community Services and Indigenous Affairs *Women, Domestic and Family Violence and Homelessness: A Synthesis Report 2008*, Canberra, viewed 16 January 2013 www.fahcsia.gov.au/our-responsibilities/women/publications-articles/reducing-violence/women-domestic-and-family-violence-and-homelessness-a-synthesis-report?

¹⁰ Australian Bureau of Statistics *Gender Indicators – Housing Circumstance 2013*, Cat. No. 4125.0. Canberra, www.abs.gov.au/ausstats/abs@.nsf/Lookup/4125.0main+features1310Jan%202013, viewed 27 January 2013.

¹¹ Australian Bureau of Statistics 2013, Gender Indicator - Earnings, Cat. No. 4125.0. Canberra, www.abs.gov.au/ausstats/abs@.nsf/mf/4125.0, viewed 5 February 2013.

¹² "Much research about homelessness is not explicitly gendered, but is inadvertently dominated by the experiences and views of homeless men." Casey, R, Goudie R & Reeve, K *Homeless Women, Still being Failed Yet Striving To Survive Crisis*, London 2006.

¹³ Hill, J, 'Shacking up': Australian Housing Workers Perceptions of Women's Romantic Pathways Out of Homelessness, Australian Catholic University, Australia 2009.

¹⁴ Figure generated November 1 2012 using data provided by the Australian Bureau of Statistics from the 2011 Census.

¹⁵ City of Boroondara *Health And Housing: Older Women On The Margins – Research Report*, City of Boroondara 2012, viewed on 22 January 2014 www.boroondara.vic.gov.au/~media/Files/Residents/Health%20and%20wellbeing/Immunisation/FinalHealthandhousingresearchreportNov2012pdf.pdf.

¹⁶ Australian Bureau of Statistics *Family Community and Social Cohesion*, cat. No 1370.0, ABS Measures of Australia's Progress, 2013, viewed on 13 October 2013 [http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/1370.0~2010~Chapter~Family%20structure%20\(4.5.6.1\)](http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/1370.0~2010~Chapter~Family%20structure%20(4.5.6.1))

¹⁷ Wood, G, Colic-Peisker, V, Berry, M and Ong, R *Asset Poverty And Older Australians' Transitions Onto Housing Assistance Programs*, Australian Housing and Urban Research Institute, Melbourne 2010

¹⁸ Tilly, J, O'Leary, J and Russell, G *Older Women Matter: Harnessing The Talents Of Australia's Older Female Workforce*, Diversity Council Australia, Sydney 2013

¹⁹ Australian Human Rights Commission *Accumulating Poverty? Women's Experiences Of Inequality Over The Lifecycle*, Sydney 2009

²⁰ Australian Bureau of Statistics *Retirement And Retirement Intentions*, cat. No 6238.0, 2013, retrieved 19 December <http://www.abs.gov.au/ausstats/abs@.nsf/cat/6238.0>

²¹ Australian Institute of Health and Welfare, *Specialist Homelessness Services 2012-13*, Canberra, 2013

²² National Housing Supply Council *Housing Supply and Affordability – Key Indicators 2012* 2012 p.vi-vii

²³ *Ibid.*

²⁴ Australian Council of Social Services, *2012-13 Budget Priority Statement*, pp 18-20, downloaded 27 January 2012: http://acoss.org.au/images/uploads/2012-13_ACOSS_Budget_Priority_Statement_Final.pdf

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