



SHELTER TAS SUBMISSION TO THE TASMANIAN WOMEN'S STRATEGY 2022-25

November 2021

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Shelter Tasmania acknowledges the Traditional Owners of country throughout Tasmania and their continuing connection to the land, sea and community. We pay our respects to them and their cultures, and to elders past and present.



Shelter Tas welcomes and supports people of diverse genders and sexual orientations.

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15 November, 2021

Shelter Tas submission to Tasmanian Women's Strategy (2022-25)

About Shelter Tas

Shelter Tas is Tasmania's peak body for housing and homelessness services. We are an independent not-for-profit peak organisation representing the interests of low to moderate income housing consumers, community housing providers and Specialist Homelessness Services across Tasmania. Our members include all the funded Specialist Homelessness Services, including all Women's Shelters in Tasmania. We provide an independent voice on housing rights and a link between the Tasmanian government and the community through consultation, research and policy advice. We work towards a fairer and more equitable housing system. Our vision is affordable, appropriate, safe and secure housing for all Tasmanians and an end to homelessness.

Shelter Tasmania recognises housing affordability, family breakdown, family and domestic violence and ageing as particular issues impacting the housing security of women and girls, including all people from LGBTIQ+ communities who identify as being part of this cohort. More broadly we recognise that secure, affordable and appropriate housing is the foundation for a safe and healthy community, and a strong economy. This submission is informed by consultation with our Policy Committee and other members.

Our submission

Shelter Tas appreciates the opportunity to provide feedback to the development of the Tasmanian Women's Strategy (2022-25).

We draw your attention to our submission to the 2018-21 Tasmanian Women's Strategy <https://shelertas.org.au/wp-content/uploads/2017/10/ST-Submission-Womens-Strategy-2017-10-12-FINAL-Submitted.pdf> and attached as an appendix to this document.

In 2017, we noted that

Tasmania has a deepening housing crisis impacting all Tasmanians. The Tasmanian community faces a shortage of affordable, appropriate, safe and secure housing, with current and forecast need unable to be met. This is both an issue and a barrier for women and girls, as individuals and as members of family and household groups.

Secure and appropriate housing has a direct impact on health, employment and educational outcomes for all people. Housing stress can be detrimental to mental health, family relationships and physical health when there is not enough money left over after housing costs to meet other necessary costs. Being forced to move due to housing instability can impact children's school achievement; make it difficult to sustain employment; and cause stress in older people faced with housing insecurity and the loss of established social ties. The impacts of homelessness can be far more profound, and include heightened mental health issues and poorer overall health outcomes.¹

In 2021, Tasmania still lacks a specific housing policy for women.

We note that the survey questions focus on the economic security, health and wellbeing, and safety of Tasmania's women. However, the survey does not directly address issues of housing security, housing stress, housing hardship and homelessness, which are fundamental to ensuring the economic security, health and safety of all Tasmanians, particularly women. Tasmania's housing crisis has worsened substantially since 2017, and disproportionate impacts on women. It will be vital for the 2022-25 Strategy to address issues around women and housing availability, cost and security.

Women of all ages, including women on lower incomes, single women, young and older women, and women who are caring for children and others face particular challenges in Tasmania's competitive and unaffordable private rental market. Women are also the majority of people seeking assistance from Specialist Homelessness Services, 56% of clients.

We know from our members who provide emergency accommodation to women who have experienced family and domestic violence that it is increasingly difficult to find opportunities for women to exit shelters into a long term, affordable, safe and stable homes. This inability arises as a direct result of the chronic shortage of affordable rental options for people on low and moderate incomes. Since 2017, the social housing wait list has continued to grow. Applications have now reached 4 468, with an average wait time for priority applicants of 59 weeks. Fifty-eight percent of applications were made by women, including women headed households.²

National research and experience in Tasmania show that

...women with children that have experienced domestic violence can face discrimination from landlords that preference childless couples with stable incomes

¹ Shelter Tas 2017, submission to the Tasmanian Women's Strategy, 2018-2020, see Appendix.

² The Department of Communities advised Shelter Tas that as at 30 September, there were 2 591 females, 1 872 males and five other sex on the Housing Register.

in tight rental markets. Access can be further complicated where women have poor rental or credit records due to the behaviour of ex-partners.³

Since our submission to the previous Tasmanian Women's Strategy, Tasmania has seen unprecedented growth in both purchase prices and rental prices. Hobart has been Australia's least affordable capital city since 2018, on the standard measure that compares income to rental cost.⁴ Hobart has been in the top two capitals for unaffordable rentals since the National Rental Affordability Index began in 2015. This chronic lack of affordable rental housing leads to increasing numbers of people experiencing housing stress and homelessness across the state.

In 2016, 1 622 Tasmanians were experiencing homelessness on Census night, and we anticipate that the 2021 Census figures will show an even higher number. The latest report from the Australian Institute for Health and Welfare (AIHW) shows that every day in Tasmania, 36 requests to specialist homelessness services go unassisted – this is more than one-third higher than in FY 2016-17 when 25 requests for assistance were unmet each day.⁵ Over 120 000 Tasmanians live in poverty.⁶ Older single women are the fastest increasing cohort of people experiencing homelessness.⁷

The cost of housing in Tasmania, including both purchase and rental, is rising much faster than people's incomes, leaving more and more households in rental stress and facing the risk of homelessness. Because women generally have lower incomes, these higher prices present greater barriers to finding safe and secure homes.

It is essential to recognise that many women may have a home, but that home is not a safe place to be. This forces women and children into unsafe situations.

Domestic and family violence makes a woman's home the least safe place she can be, and getting to safety often means finding somewhere new to live. But a lack of available social and affordable housing drives many women to return to their perpetrators and the risk of violence, or into homelessness.⁸

Shelter Tas appreciates the focus on safety in the *Women's Strategy*, and emphasise housing must be part of this response, because women cannot be safe without appropriate housing.

³ Nowhere to go p 11. http://everybodyshome.com.au/wp-content/uploads/2021/07/EE_Women-Housing_Domestic-Violence_WEB_SINGLES.pdf

⁴ <https://www.sgsep.com.au/projects/rental-affordability-index>

⁵ <https://www.aihw.gov.au/getmedia/0351fdb4-07f1-4ed8-9685-3ff0c668ff6f/aihw-hou-322-tas-factsheet.pdf.aspx> <https://www.aihw.gov.au/getmedia/c58999e7-db14-42ad-937e-d7880359e9ea/shs-2016-17-tas-factsheet.pdf.aspx>

⁶ <https://www.tascoss.org.au/120000-tasmanians-live-in-poverty/>

⁷ <https://www.older tenants.org.au/content/it-could-be-you-female-single-older-and-homeless>

⁸ http://everybodyshome.com.au/wp-content/uploads/2021/07/EE_Women-Housing_Domestic-Violence_WEB_SINGLES.pdf

Statistics provided by a Shelter Tas member service who operates a Women's Shelter include:

- Last year, the Shelter was able to assist 151 women and 132 children (283 total). A further 369 women and 513 children (882 total) requested assistance from the Shelter and did not receive assistance.⁹
- 76% of requests made to this Shelter were unassisted.
- While women and their children escaping family violence need secure long term homes, there is increasing need for immediate emergency assistance as an interim measure.
- Women who have experienced family violence need emotional as well as physical safety. Some women report feeling unsafe in emergency accommodation with people of all genders, such as a low-barrier night shelter.
- Shelters across Tasmania are at full capacity, and people are staying longer due to the lack of access to private rental and social housing. This increases unassisted requests and turnaway rates.
- Broader data from Tasmania's system of Specialist Homelessness Services shows there were 5 279 unassisted requests from men, and 13 934 unassisted requests from women – more than twice as many.

These statistics reinforce our call for a specific housing strategy for women within the Tasmanian Women's Strategy.

In 2021, the Anglicare Rental Affordability Snapshot found only 729 properties advertised for rent across Tasmania, in contrast to 2677 properties in 2013. In Tasmania's Southern region, which includes Hobart, there were only 433 properties advertised as available to rent in 2021, compared with 1304 in 2013.¹⁰ When women experiencing family violence cannot find a home to rent, they may be unable to leave, or forced into homelessness or back into an unsafe domestic situation. More broadly, access to secure, appropriate and affordable housing is a priority issue for women and girls, providing the essential foundation for all other realms of their lives (including personal health and wellbeing, relationships, education, training and employment), enabling them to participate successfully in society.

The shortage of affordable rentals is affected by many factors, including reduced supply as residential properties are converted to short stay accommodation in all regions of Tasmania.¹¹ At the same time, Tasmania's population is increasing, and house prices are surging while home ownership rates are declining.¹² This means people are renting for

⁹ Many women will seek assistance more than once, but only the first request is included in these numbers.

¹⁰ <https://www.anglicare-tas.org.au/research/anglicare-tasmania-rental-affordability-snapshot-2021/>

¹¹ <https://cbos.tas.gov.au/topics/housing/short-stay-accommodation-act>

¹² <https://www.corelogic.com.au/reports>

longer before being able to purchase a home, and higher proportions and greater numbers of people will be life-long renters. This particularly affects older women, whose life time earnings and superannuation are typically lower than male counterparts.

As noted above, the waiting list for social housing in Tasmania is growing, reflecting increased hardship and need. Shelter Tas supports the *Tasmanian Affordable Housing Strategy*, and calls for an increase to the supply of social housing, beyond current commitments.

We note and appreciate the actions to support women experiencing family violence in the latest Tasmanian Women's Strategy Progress Report, and in the Tasmanian Affordable Housing Strategy and Action Plans, including Rapid Rehousing and funding to "increase the operational capacity to deliver support of community-based specialist family violence support services."¹³ Shelter Tas recommends that the Tasmanian Women's Strategy's 2021 dedicated Action Plan relating to women's safety include new specialist family violence shelters, in addition to the current responses including shelters for women experiencing homelessness.

Tasmania needs to deliver social rentals that stay affordable in the long term, from the current level of 6.2% to a level of at least 10% of all dwellings. We have advocated for this target in Tasmania since 2018.¹⁴ We also need a specific housing strategy for women, including women who have experienced family violence.

The Tasmanian Women's Strategy has an important part to play in ensuring that all Tasmanian women have a safe, secure, appropriate and affordable place to call home. Likewise, to deliver good policies on women's economic security, health and well-being and safety, the Strategy needs to address women's experience and systemic disadvantage in housing stress and homelessness. As pressures on the private rental sector increase, from reduced supply and increased demand, Shelter Tas recommends a specific housing strategy for women within the Tasmanian Women's Strategy, alongside our call for a general target for social housing to be 10% of all dwellings.

Recommendation: A specific housing strategy for women, and dedicated funds within the Tasmanian Women's Strategy to deliver specialised housing for women, including specialist family violence shelters

For further information on this submission, please contact

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¹³ https://www.women.tas.gov.au/__data/assets/pdf_file/0024/133971/Tasmanian-Women-s-Strategy-Progress-Report-2019-20.pdf

¹⁴ https://shelertas.org.au/wp-content/uploads/2021/03/Shelter-Tas-2021-22-Budget-Submission_final.pdf

APPENDIX

Department of Premier and Cabinet

SUBMISSION TO THE TASMANIAN WOMEN'S STRATEGY, 2018-2020 – CONSULTATION

Submission from Shelter Tasmania

12th October, 2017

CONTACT: Pattie Chugg, Executive Officer, Shelter Tasmania



INTRODUCTION

Shelter Tasmania is pleased to make a submission to the Department of Premier and Cabinet regarding the Women's Strategy, 2018-2020 (the Strategy).

Shelter Tasmania is an independent, not-for-profit, peak organisation representing the interests of low to moderate income housing consumers, housing providers and homelessness services across Tasmania. We are committed to working towards a fairer and more just housing system. Shelter Tasmania recognises housing affordability, family and domestic violence and ageing as particular issues impacting the housing security of women and girls.

More broadly we recognise that secure, affordable and appropriate housing is the foundation for a safe and healthy community, and a strong economy, impacting on all four priority areas the Strategy sets out to address:

1. Economic empowerment
2. Leadership and participation
3. Health and wellbeing
4. Safety.

ISSUES AND BARRIERS

The consultation process invites commentary on key issues and barriers to positive outcomes for women and girls in Tasmania.

Tasmania has a deepening housing crisis impacting all Tasmanians. The Tasmanian community faces a shortage of affordable, appropriate, safe and secure housing, with current and forecast need unable to be met.^{i,ii} This is both an issue and a barrier for women and girls, as individuals and as members of family and household groups.

Secure and appropriate housing has a direct impact on health, employment and educational outcomes for all people. Housing stress can be detrimental to mental health, family relationships and physical health when there is not enough money left over after housing costs to meet other necessary costs. Being forced to move due to housing instability can impact children's school achievement; make it difficult to sustain employment; and cause stress in older people faced with insecurity and the loss of established social ties. The impacts of homelessness can be far more profound, and include heightened mental health issues and poorer overall health outcomes.

Housing affordability and homelessness

The Rental Affordability Index (RAI) shows that Hobart is the second least affordable capital after Sydney, with the lack of rental affordability affecting single parent families, young people, singles (including pensioners), and more recently, working households.ⁱⁱⁱ In Tasmania, 39% of low income households are in rental stress, while 47% of low income home buyers are in mortgage stress. The

inability of the housing market to provide affordable housing is forcing more and more low income households into extreme housing stress^{iv} and, at worst, homelessness.

The 2011 Census revealed that 1,579, or 1 in 300 people in Tasmania were homeless. We anticipate soon to be released data from Census 2016 will show an increase in homelessness given that there has been a 28% increase in the number of people seeking help from Specialist Homelessness Services (SHS) since 2011.^v On average each day, 21 requests for help go unassisted – over half are from single parents, mostly women.^{vi} The fastest growing cohort of SHS clients in Tasmania is children and young people: 1 in 3 are under 24 years and 52% are girls and young women. Most children under 15 years who are accessing homelessness services are part of a family group, usually headed by the mother.^{vii}

Family and domestic violence

Family and domestic violence (FDV) is a major cause of homelessness, and is cited as the primary reason for seeking help by more than half (55%) all of female clients presenting to SHS agencies.^{viii}

The shortage of suitable housing for people escaping violence is at a critical point. SHS services are routinely unable to assist people in need, particularly parents with children. Some members have recently reported they are regularly turning away between 30-50 requests for help a month^{ix}.

The trauma of FDV is exacerbated when, unable to access the housing and support they need, victims turn to expensive, unsuitable or unsafe accommodation (in motels, caravan parks, couch surfing, or sleeping in cars).

Exposure to homelessness at an early age has potentially damaging and long term implications for young people's ability to succeed, impacting their social and economic wellbeing and their health, and increasing their risk of homelessness later in life^x.

Ageing

Tasmania has the oldest population of all Australian States and Territories: by 2020, 1 in 5 Tasmanians will be aged 65 years or older, increasing to 1 in 4 by 2030.^{xi} Most older Tasmanian also have low incomes and rely substantially on the Age Pension,^{xii} with poverty twice as prevalent than in the general population.^{xiii} Single older women typically have had lower earnings and superannuation savings than men, leaving them more vulnerable to poverty in retirement.^{xiv,xv,xvi}

A trend has emerged where increasingly, older people are now reliant on private rental housing.^{xvii} This means that more older people are living with less housing security, with their housing at risk if a lease is not renewed, if the rent increases but their income is fixed, or if their landlord won't modify their home if their mobility declines.

In recent years SHS services in Tasmania have reported an increase in the number of older women who are experiencing homelessness.^{xviii} Many older women have led conventional lives but face homelessness when a combination of factors comes together, including: job loss, illness or injury,

relationship breakdown, domestic violence and elder abuse.^{xix} These factors, combined with accumulated financial disadvantage associated with lower earnings and savings, place many older women at heightened risk of homelessness.

RECOMMENDATIONS

Shelter Tasmania recommends that the Women's Strategy:

1. Identify the need for better access to secure, appropriate and affordable housing as a priority issue for women and girls, to provide an essential foundation for supporting all other realms of their lives (including personal health and wellbeing, relationships, education, training and employment), enabling them to participate successfully in society.
2. Be aligned with *Tasmania's Affordable Housing Strategy, 2015-2025* and seek an increase the overall supply of affordable and social housing to address the escalating demand for social and affordable housing.
3. Seek an increase in the supply of crisis accommodation so that women and children can be safely housed immediately upon seeking assistance.
4. Seek increased resourcing of early intervention and prevention services, as well as ongoing support for families and individuals transitioning from supported accommodation into independent housing, to help keep people housed and reduce the risk of homelessness.
5. Advocate for a comprehensive approach to addressing the changing housing needs of older Tasmanians, including women:
 - increase the supply of universally designed social housing options to support ageing in place and ageing in community;
 - increased tenure security in private rental housing including long term leases, rent setting measures and property adaptation; and
 - more flexible land use planning provisions to promote greater housing choice.

Stable housing is a key component of addressing family and domestic violence, gender equity and access to opportunity and achievement for women and girls. However, appropriate and affordable housing, crisis accommodation and effective early intervention and prevention services are under supplied and under resourced in Tasmania. These issues must be addressed if the Womens Strategy is to positively influence the inequality experienced by women and girls in Tasmania.

Thank you again for the opportunity to contribute to this important Strategy. We would welcome the opportunity to discuss our submission with you.

Yours sincerely,



Pattie Chugg
Executive Officer, Shelter Tas

TERMS USED

Social housing	Public and community housing
Affordable housing	Rental housing that is well located, appropriate and affordable to households in the bottom two quintiles of household income, managed by a registered social housing provider.
Private market housing	Housing for sale or rent in the private housing market.
Housing stress	Where bottom two quintiles of household income pay more than 30% of household income on housing cost.
Homelessness	Not having suitable accommodation – includes: sleeping rough, crisis/boarding accommodation; couch surfing; overcrowding, cars and tents.

END NOTES

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- ⁱⁱⁱ SGS Economics and Planning 2017, *Rental Affordability Index, May 2017*. Community Sector Banking, National Shelter and SGS Economics and Planning: Canberra
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- ^v AIHW Special Homelessness Services 2011-12 and 2015-16, Supplementary Tables, Tasmania.
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