

A Home of One's Own

Philanthropic & social sector solutions for women's housing

PER CAPITA FOR AUSTRALIANS INVESTING IN WOMEN

Housing insecurity and homelessness in Australia are gendered problems

The risk of becoming homeless is unacceptably high for too many Australian women. Addressing housing insecurity before women reach crisis point and find themselves without a secure home is an urgent challenge requiring a collaborative, community-wide response.

The greatest cause of homelessness in Australia is domestic and family violence, which forces women and their children out of the family home, often with nowhere to go.

It has become an oft-repeated lament that the fastest growing group of homeless people in Australia are women aged over 55.

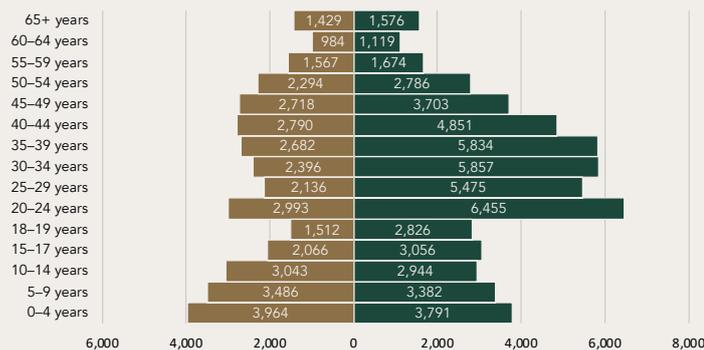
Single mothers with school aged children suffer significant housing stress and insecurity of tenure, often struggling to find suitable and safe accommodation in the private rental market.

While data from the Australian Bureau of Statistics consistently shows that more men than women are homeless, women's experience of homelessness is not adequately captured in this analysis, which records the residence of Australians on the one night the census is taken every five years.

In fact, the latest data from the Australian Institute of Health and Welfare, from June 2022, shows that more women than men in all age groups other than children under the age of nine sought assistance from Specialist Homelessness Services (SHS).¹

Specialist Homelessness Services Clients by Age and Sex June 2022

■ Male
■ Female



¹ Note that those who recorded their sex as 'other' were combined with 'female' by the AIHW for "privacy and data quality reasons. The option to record sex as 'other' has only been offered since 2019.

Women without their own home are hidden by census statistics, as they manage their homelessness differently to men - they are less likely to 'sleep rough', often because they are accompanied by dependent children. Instead, they seek temporary shelter with family and friends, and are more likely to seek help from government and community services.

There are particular social and economic factors that contribute to women's risk of homelessness. Older women, especially those who are divorced or widowed, women who live alone or with dependent children in private rental accommodation, women who are not in full time employment, and those fleeing family violence are most at risk. The risk is especially

severe among Aboriginal and Torres Strait Islander women and those from first generation non-English speaking immigrant backgrounds.

Notably, women living alone are estimated to be *eight to nine times more at risk* than those living in a coupled household.

A role for the philanthropic and social sector

This risk can and must be alleviated, and the challenge cannot be met by government alone. Australia's highly financialised housing market, in which property is treated as a means of wealth creation rather than a source of shelter, is a significant contributing factor to the housing crisis that has been building for decades, and which has now become acute across most Australian cities and regional centres.

Australia's philanthropic and social purpose sector is substantially engaged in the issue of housing

insecurity and homelessness, but investments in this critical issue so far have not reflected the gendered elements of the growing crisis.

This report sets out the facts and challenges of housing insecurity among women in Australia and proposes intervention points for social purpose impact investors, institutional investors and philanthropists to make a meaningful and effective contribution to mitigating the risk of more women falling into homelessness.

Social Impact and Philanthropic Solutions for Change

1

Establishing innovative financial services models to provide more accessible mortgage lending

2

Philanthropic funding of shelters and permanent housing for women and children fleeing family and domestic violence

3

Co-funding cooperative housing developments for women

4

Investment in charitable trusts connecting single homeowners with single renters for homeshare

5

Shared equity investment for single older women and single parents

Download the report here:



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INVESTING IN
WOMEN**

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