

Glass Ceilings

Gendered Inequality in the Housing System

The Australian Housing Monitor
Report 2, 2023



Centre for
Equitable
Housing

A Per Capita initiative

percapita
FIGHTING INEQUALITY IN AUSTRALIA

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About Per Capita

Per Capita is an independent public policy think tank. We work to build a new vision for Australia based on fairness, shared prosperity and social justice.

Our office is located on the lands of the Wurundjeri people of the Kulin Nations, which were never ceded. We strongly support the Uluru Statement from the Heart and the call for a First Nations Voice to Parliament.

Per Capita's research and policy prescriptions are rigorous, evidence-based and long-term in outlook. All our publications and activities are intended to deepen political, social and economic democracy, and we are focused on challenges for the next generations rather than the next election cycle.

Our approach to public policy

Per Capita's approach to public policy challenges the dominant narrative that disadvantage arises from personal fault or failure by pointing out the policy choices that have deepened inequality and proposing alternative choices that will lessen it.

Our policy analysis and recommended solutions seek to recognise the challenges, and work within the complex economic, political and social conditions, of our age, such as:

- The impact of rapid climate change and extreme weather events;
- Growing economic inequality, with increasing returns to capital and a decline in returns to labour;
- The growing difficulty of accessing good jobs, adequate income support and secure housing; and
- The negative effects of privatisation and the deliberate shrinking of essential public services.

In doing so, we strive to incorporate new thinking in social science and economics, innovative ways of working with data, and effective evaluation tools to measure outcomes. We also engage actively with organisations across society, including the union movement, civil society, the community sector, academia, business, government and the public service, and social change movements.

In all our work, we seek to understand and highlight the experiences of those who bear the brunt of the effects of policy choices that exacerbate inequality, including underpaid and exploited workers, people who can't get a decent job, women, First Nations people, members of the LGBTQ+ community, people with disability and their carers, migrants and refugees, and others who are marginalised by our economic and social structures and denied their fair share of power and resources.

We live and work in hope and solidarity

The democracy Per Capita works for is one that shares its knowledge, wealth and power, to ensure all its citizens can live meaningful and fulfilling lives, able to take care of each other and of our shared planet.

About the Centre for Equitable Housing

The Centre for Equitable Housing (CEH) is a new initiative within Per Capita, which provides research, policy advice and public engagement on housing affordability-related issues. The Centre was established with funding from V&F Housing Enterprise Foundation, in response to the failure of the housing market to deliver a pathway to affordable housing for many Australians in recent decades.

CEH works toward a future where all Australians have access to affordable, secure, and appropriate housing, regardless of their personal circumstances. Housing meets a fundamental human need for shelter, safety, and stability. It is essential to individual and community wellbeing, as well as our shared economic prosperity. Home is a necessary foundation for building a productive and fulfilling life, and for raising children. But despite our growing national wealth it is increasingly difficult for Australians to find homes that are affordable and appropriate to their needs.

Housing policies at the national, state, and local level are failing to provide reasonable pathways to housing, contributing to unaffordability, and entrenching inequality. Policy making around housing is often described as a wicked problem because of the deep conflict of interest we have as a society: high property prices represent wealth for homeowners and investors, but unaffordability and insecurity for others.

And things are getting worse: many trends show that negative policy outcomes are being borne by an increasingly large proportion of society, while the benefits accrue to a shrinking share of the population.

Per Capita and V&F Housing Enterprise Foundation believe that the time has come for a significant overhaul of housing policy at all levels of government.

About the Authors

Lucy Tonkin, Andrew Herington Research Fellow

Lucy Tonkin is the current Andrew Herington Fellow at Per Capita, having commenced this program in September 2022. As the Andrew Herington Fellow, she assists and produces research into a variety of policy fields, with a focus on housing, urban planning and sustainability.

In 2021, Lucy commenced work with Per Capita as an intern while completing her Bachelor of Arts (International Studies) degree at RMIT University Melbourne.

She is currently completing a Master of Urban Planning at the University of Melbourne.

Andrew Herington was a founding director of the John Cain Foundation and a driving force in Victoria's public policy for four decades. In Andrew's memory, and in dedication to his tireless work in Victoria's planning policy, Per Capita has initiated the Andrew Herington Fellowship in Public Policy and Planning.

Matt Lloyd-Cape, Director of the Centre for Equitable Housing

Matt has worked in project management, policy development and research for over 20 years.

His career includes work with the trade union movement, international development NGOs and with universities on issues of economic and social development, and social justice. His experience includes managing disaster relief and development projects, policy development, and research on industrial relations, education and livelihoods, in Eastern Europe, Russia, Central America, East Africa, Papua New Guinea and South Asia.

Before joining Per Capita Matt worked at the Australian Council of Trade Unions as an international officer. Prior to this, he worked at Islamic Relief International, Tufts University, Builders and Woodworkers International and Central European University. He also worked as a carpenter for several years.

Matt holds an MSc in International Relations and Development from the School of Oriental and African Studies (SOAS), University of London, and an MPhil in Political Economy from Central European University.

Dr Margaret McKenzie, Senior Research Economist

Prior to joining Per Capita Margaret held the position of ACTU Economist at the Australian Council of Trade Unions, preparing the submissions to the annual review of the minimum wage. She has held academic positions in Australia and the UK, most recently as lecturer in economics at Deakin University, and as an Honorary Research Fellow at Federation University. She has worked in economic policy in the Australian public service, mainly at the Australian Competition and Consumer Commission.

Her research focuses on empirical aspects of macroeconomics, market failure, regulation and economic policy, working within labour economics and industrial relations, privatisation and outsourcing, technology, industry and trade policy, development, housing, and applied econometrics.

She has a PhD and MSc in economics from Birkbeck College London and a BA (hons) in anthropology from Monash. She is a member of the Executive Committee of the Australian Institute of Employment Rights. She has presented widely in the media, including on regular economic expert panels for The Conversation and The Age / SMH Scope surveys.

Executive Summary

Women experience disadvantages across a range of social and economic indicators. Whether in education, the job market, unpaid domestic labour or the superannuation system, women consistently experience poorer outcomes than men. These outcomes reflect the gendered development and character of culture, institutions and social policy in Australia.

Nowhere is this more evident than in housing.

This paper explores some of the gendered inequalities within the housing system, based on the Australian Housing Monitor, a recent survey of nearly 4000 people. Differences in how men and women experience affordability, security, and quality of housing are evident across nearly every metric.

For example, women reported experiencing significantly higher financial difficulties in relation to housing than men, whether they are renting, or have mortgages.

Women were more likely to put off leaving an unwanted relationship due to housing costs than men. They are also more likely to report being negatively affected by higher house prices and higher rents, whereas men feel they are more likely to benefit from them.

Not surprisingly, women were more pessimistic about their future housing prospects than were men.

Perhaps uniquely, our survey offers the opportunity to examine in detail women's attitudes toward housing policy at a national level. The survey reveals that women are significantly more likely to prefer government intervention in the housing market to address housing cost and inequity than are men. While this aligns with research findings that women are more likely to support more redistributive policies than men¹, the scale of difference between male and female support for more housing intervention appears to be much higher than in other policy areas.

For example, recent research indicates a marginal difference of 2-3% in support for greater government investment in the care economy between men and women,² and very little difference over support for increasing Jobseeker payments.³ However, when it comes to measures to address the drivers of inequity in housing, such as supporting the building more public housing or introducing rent caps, the gender difference is frequently above 10%.

This wide gap is likely to be symptomatic of the material differences in outcomes that men and women experience: men are far more likely to benefit from ownership, both as owner-occupiers and as investors, which has been increasingly rewarded under housing tax and spending policies of the past three decades.

¹ Eva Ranehill and Roberto A Weber, 'Gender Preference Gaps and Voting for Redistribution' (2022) 25(3) *Experimental Economics* 845.

² Essential Research, *Essential Report Topic Health System* (April 2022) <<https://essentialreport.com.au/tag/health-system>>.

³ Essential Research, *Support for Raising the Rate of JobSeeker* (1 May 2023) <<https://essentialreport.com.au/questions/support-for-raising-the-rate-of-jobseeker>>.

Women on the other hand are more likely to rely on social housing which has been chronically underfunded and largely residualised over the same time period.

The disadvantages women experience in other areas of society, such as in the labour market, contribute to and are to a degree caused by poorer housing outcomes. The scale of difference between male and female attitudes toward housing policies may reflect the foundational nature of housing for securing other outcomes in life.

As with other “losers” in the current housing system, such as young and low-income people, and recently arrived migrants, the gender differences in attitudes towards housing affordability will likely make housing more of an electoral issue for parties to grapple with, as the proportion of “losers” increases in relation to “winners”.

Overall, this paper shows that housing in Australia is at the heart of an experiential and policy preference complex, made up of multiply interacting characteristics – demographic, family structure and care, labour market, welfare, climate, locational and other circumstances – which are specifically highly gendered. Targeted gender-sensitive housing policy measures are needed in order to address horizontal and intergenerational inequality between women and men. Without appropriate policy intervention, inequality will also continue to worsen vertically (through population cohorts), with women, and also children, disproportionately located towards the bottom.

Key Findings

Experience of Housing

Women are more likely to rent

Both female and male renters indicated a significant level of rental stress in the survey. Approximately 1 in 5 private sector renters of any gender reported “struggling” or “falling behind” their rental payments. However, **women are 6% more likely to report being a private sector renter, meaning that they are disproportionately affected by low tenure security, and other disadvantages affecting renters.**

Women are less likely to own

Women are 5% less likely to own a house as an owner-occupier. Female owner-occupiers were also 9% less likely to own an investment property.

Women who own property report a significant level of mortgage stress in the survey. More than 1 in 4 female mortgage holders reported either struggling or falling behind with their mortgage payments, compared to less than 1 in 5 male mortgage holders. A gender gap in confidence with mortgage repayments was also visible between members of the same generation. Female Millennial homeowners were 10% more likely to report that keeping up with their mortgage was a “constant struggle” than male Millennial homeowners,

while Baby Boomer women were 21% less likely to report “keeping up with [their] mortgage without any difficulty” than men of the same generation.

Women own later

Men report buying a home earlier and paying off their mortgage at a younger age. 41% of male outright owners were under the age of 60, compared to 31% of female outright owners. This delay in outright ownership for women means higher housing costs later in life.

The ‘Gift Gap’ – Women receive less from the bank of mum and dad

Young women were significantly less likely to report receiving financial support to purchase a home than young men. **Only 21% of female Millennial homeowners reported receiving financial support or a gift from their family in order to buy their house, compared with 33% of male Millennial homeowners.** For Gen Z homebuyers 30% of men reported having received financial support from their family or partner’s family to buy their first home, compared with 25% of women.

We find that not only are women less likely to report receiving financial support within each generation, but that the rate of change between generations shows that women are receiving proportionately less family support over time.

This indicates a gender imbalance in intergenerational wealth transfers, which, if true of the wider population, would replicate and entrench wealth disparity between women and men.

Women benefit less from housing wealth which interacts with superannuation

The gender gap in superannuation was reflected in the Housing Monitor results. 61% of men reported being “fairly” or “very” confident that they would have enough superannuation for retirement. This is contrasted with 45% of women. Gender discrepancies in superannuation savings have been identified as a factor driving poor housing outcomes for older women,⁴ **with lower superannuation savings meaning that housing costs and mortgage debt are more impactful for women later in life.**

Women report fewer benefits from rising house prices

Overall, women were less likely than men to report having benefited from long term increases in house prices. These findings reflect the ownership rate difference between men and women, with wealth gains from property ownership flowing disproportionately towards men.

Women have lower expectations of the future

Women report less optimism regarding their ability to own a home in the future. 54% of women who do not already own a home stated that they were “very concerned” with their ability to afford a home in their lifetime. This is compared with 41% of men.

⁴ Thevini Kirupakaran, *A Right to Housing: A Gendered Perspective on Housing and Taxation* (St Vincent De Paul Society, 8 October 2015).

Housing insecurity and relationships

Past research has found domestic and family violence to be a significant driver of women's homelessness⁵, while inability to secure suitable housing leads thousands of Australian women and their children to return to abusive households annually⁶.

Alarmingly, 1 in 10 respondents to the Housing Monitor reported that they had delayed leaving a partner due to costs associated with moving out. This number grows amongst lower and middle-income respondents, with 22% of low-income Gen Z Men and 22% of middle-income Millennial women reporting this experience.

Attitudes to policy

The Housing Monitor found a very large gap between the attitudes of men and women when it comes to housing policy.

Women respondents to our survey were more likely to consider housing affordability as an extremely important issue, with 53% of women compared with 36% of men ranking this issue as a 9 or 10 on a 1-10 scale of importance when it comes to voting intention.

Women were more likely to designate the lack of social housing as being an issue of extreme concern when it comes to voting. Female respondents were more likely than male respondents to support rental caps and an increase to Commonwealth Rent Assistance.

Women were also more supportive of interventions which would improve equity in housing than were men. However, women appeared less supportive of interventions that would affect their personal property or neighbourhood, such as subdivision of nearby land or the prospect of their home stopping growing in value, to help housing affordability.

Additionally, while 50% of men stated that they would "strongly" or "somewhat" support removing tax incentives such as negative gearing, 43% of women chose these responses. These responses are consistent with higher levels of housing insecurity revealed in the experience reported by women.

⁵ Charlene K Baker et al, 'Domestic Violence, Housing Instability, and Homelessness: A Review of Housing Policies and Program Practices for Meeting the Needs of Survivors' (2010) 15(6) *Aggression and Violent Behavior* 430 ('Domestic Violence, Housing Instability, and Homelessness').

⁶ Equity Economics, *Nowhere to Go - The Benefits of Providing Long Term Social Housing to Women That Have Experienced Domestic and Family Violence* (15 July 2022) <<https://www.equityeconomics.com.au/report-archive/nowhere-to-go-the-benefits-of-providing-long-term-social-housing-to-women-that-have-experienced-domestic-and-family-violence>>.

Methodology

This paper draws extensively on existing academic literature on gender and housing. Since the paper covers many areas of housing experience, the drivers of gendered housing inequality and the differences in attitudes between men and women over policy, we do not offer a discrete literature review, but reference relevant research as each issue is discussed.

The primary research discussed comes from CEH's Housing Monitor 2022 survey. Field work was carried out by Essential Media and conducted between 13th – 23rd December 2022. It was conducted online, with panel members being invited to participate and complete the questions in their own time without an interviewer present. The survey generally took around 15 to 20 minutes to complete. This provided around 160 data points per respondent, producing a rich dataset of around 750,000 data points.

Quotas were applied to ensure the findings are representative of the target population by age, gender and location. RIM and cell weighting was applied to the data using information sourced from the Australian Bureau of Statistics (ABS) and Australian Electoral Commission (AEC). The factors used in the weighting were age, gender, location as well as an adjustment for previous vote (May 2022 Federal Election). The RIM weight efficiency was 90% with an effective sample size of 4245.

The survey was designed by Per Capita and Essential Media, and programmed and hosted by Dynata, an international online sampling and data collection organisation. All Essential Research staff hold Research Society membership and are bound by professional codes of behaviour. This research is compliant with the Australian Polling Council Quality Mark standards.

The number of responses was large enough to allow most categories of response according to gender to be statistically reliable. This enabled analysis and cross tabulation of results in order to distinguish the experience and attitudes of women and men. The sample size is large enough to yield results which are representative of the population.

The Housing Monitor methodology ensures a high degree of breadth. But as with any methodology there are limitations: the sampling design could not capture the experiences of some smaller groups who experience particularly poor housing outcomes, including Indigenous Australians, LGBTQI+ individuals, the homeless population and single parents.

Women's Housing Experience

Women are known to have a significantly different relationship to housing across a number of measures, including tenure type, affordability, pathways to ownership and so on. We explore several of key differentiating factors below.

Housing tenure

A surprisingly small pool of data exists examining gendered differences in home ownership in Australia. A recent report by CoreLogic examines rates of home ownership amongst men and women by analysing first names of dwelling owners. This report found that more property was owned by men (either a sole male or two men) than was owned by women. In 2022, 26.6% of property was owned outright by women, and 29.9% of property was owned outright by men, while the remainder had joint female and male ownership.⁷

The gender gap in homeownership is cited as being due to a range of factors: women experience a discrepancy in lifetime earning potential, with lower rates of full-time employment amongst women;⁸ they experience discrimination and underpayment in the workplace;⁹ female dominant industries tend to offer lower wages;¹⁰ and women experience the 'motherhood penalty', exiting the workforce in prime earning years to raise children and then re-entering the workforce at a much lower career trajectory. Additionally, the much higher frequency of female headed single-income households can disadvantage their ability to achieve property ownership.¹¹ The gender income gap means that women have lower access to acquiring mortgages. Women may also face discrimination in various aspects of housing, especially single parents.

The survey sheds light on how these translate into women's experience in relation to housing affordability.

Women were significantly more likely to report that they are renting than men. While 29.5 per cent of women are renting from private landlords, the proportion of men who rent in the private market is much lower at 23.2 per cent.

⁷ Core Logic, *2022 Women and Property- One Year On* (March 2022) <<https://www.corelogic.com.au/news-research/reports/women-and-property-22>>.

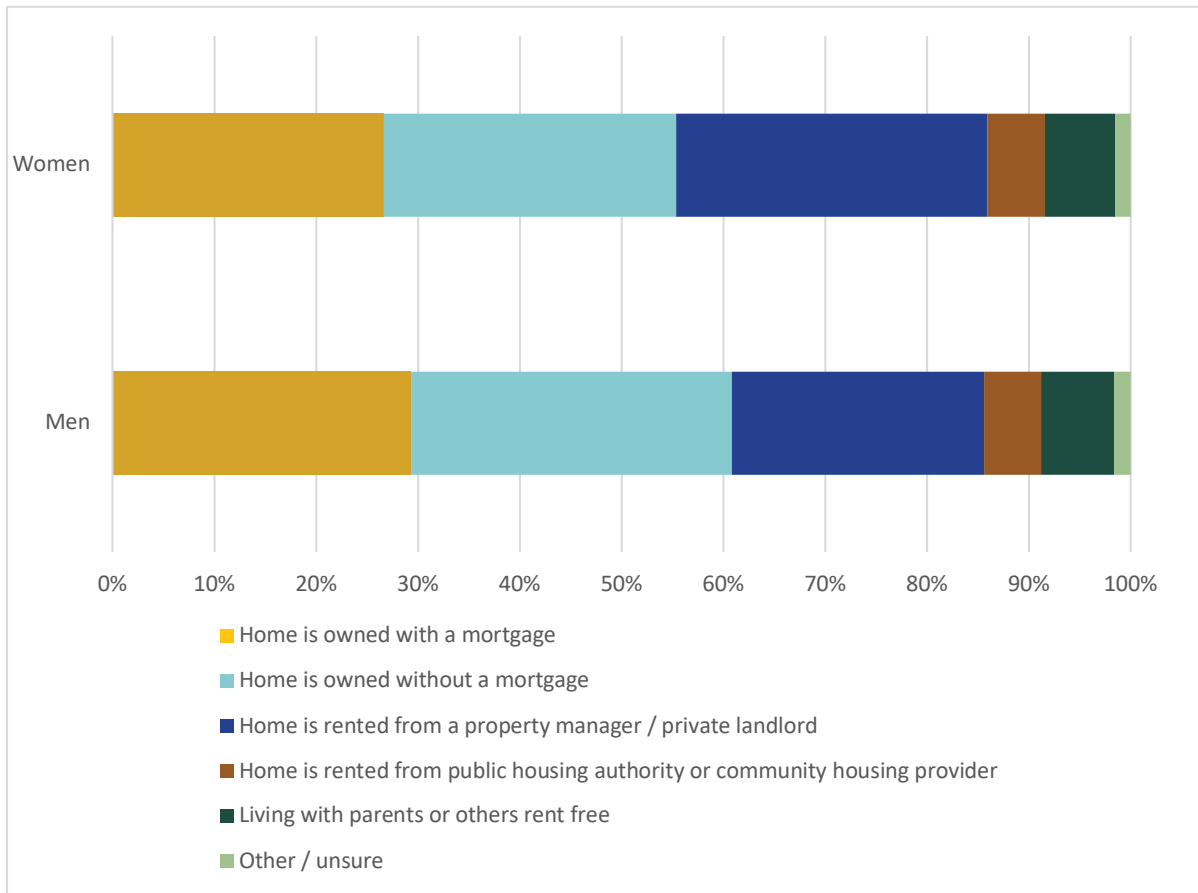
⁸ Valerie Kupke et al, 'Female-Headed Households and Achieving Home Ownership in Australia' (2014) 29(7) *Housing Studies* 871.

⁹ Joshua Chang et al, 'Gender Wage Gaps in Australian Workplaces: Are Policy Responses Working?' (2014) 33(8) *Equality, Diversity and Inclusion: An International Journal* 764 ('Gender Wage Gaps in Australian Workplaces').

¹⁰ Damian Grimshaw and Jill Rubery, *Undervaluing Women's Work* (No 53, European Work and Employment Research Centre University of Manchester, Spring 2007).

¹¹ Kupke et al (n 8).

Figure 1
H1: Which of the following best describes the home you live in?



Affordability

Rental affordability

While more women than men reported living in the private rental sector (30.0% to 23.1%), men and women reported similar levels of confidence over their ability to pay their rent.

When asked: “Which of the following best describes how you feel about paying your rent” 35.3% of men and 36.2% of women reported “keeping up with rent without any difficulty”. Similarly, 36.8% of men and 35.1% of women reported “generally keeping up with rent, but that they struggle from time to time”.

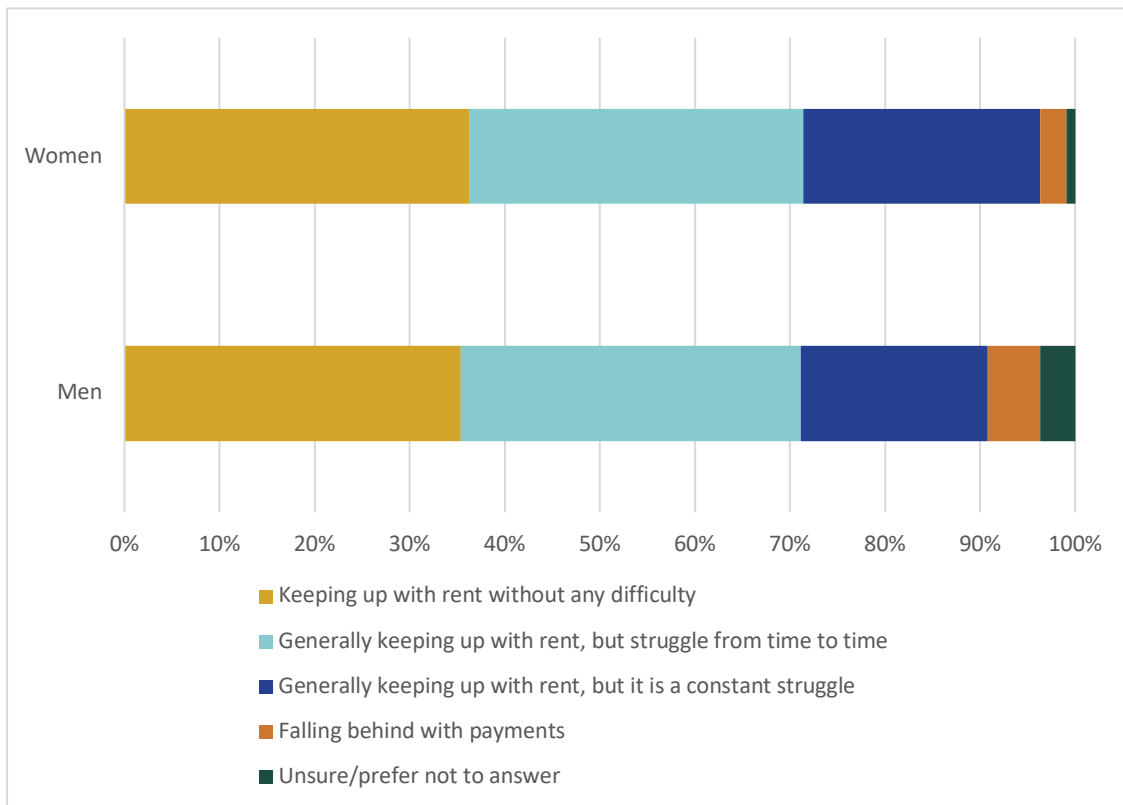
25.2% of men and 27.7% of women either reported that keeping up with rent was a “constant struggle” or reported “falling behind with payments”, with significantly more men reporting falling behind than women.

These findings may reflect that women have found lower value rentals reflecting their lower ability to pay, while men’s average rental is higher. AHURI (2023) states that given that women’s average full time weekly

earnings are 14% lower than men's, 'affordable' weekly rent (no more than 30% of income) for women is close to \$100 less than men¹², a concerning figure in a rental market with record-low vacancy rates.¹³

In effect, the results imply women may experience a lower standard of private rental housing than do men. This does seem to be corroborated by gender differences in dwelling satisfaction, with female renters being less likely to be satisfied with the quality of their dwelling. Because children are more likely to live with female parents than this implies a poorer quality of residence for children too.

Figure 2
R7: Which of the following best describes how you feel about paying your rent?



¹² 'What Are the Real Costs of Australia's Housing Crisis for Women?', *Australian Housing and Urban research Institute* (8 March 2023) <<https://www.ahuri.edu.au/research/brief/what-are-real-costs-australias-housing-crisis-women>>.

¹³ Ibid.

Mortgage affordability

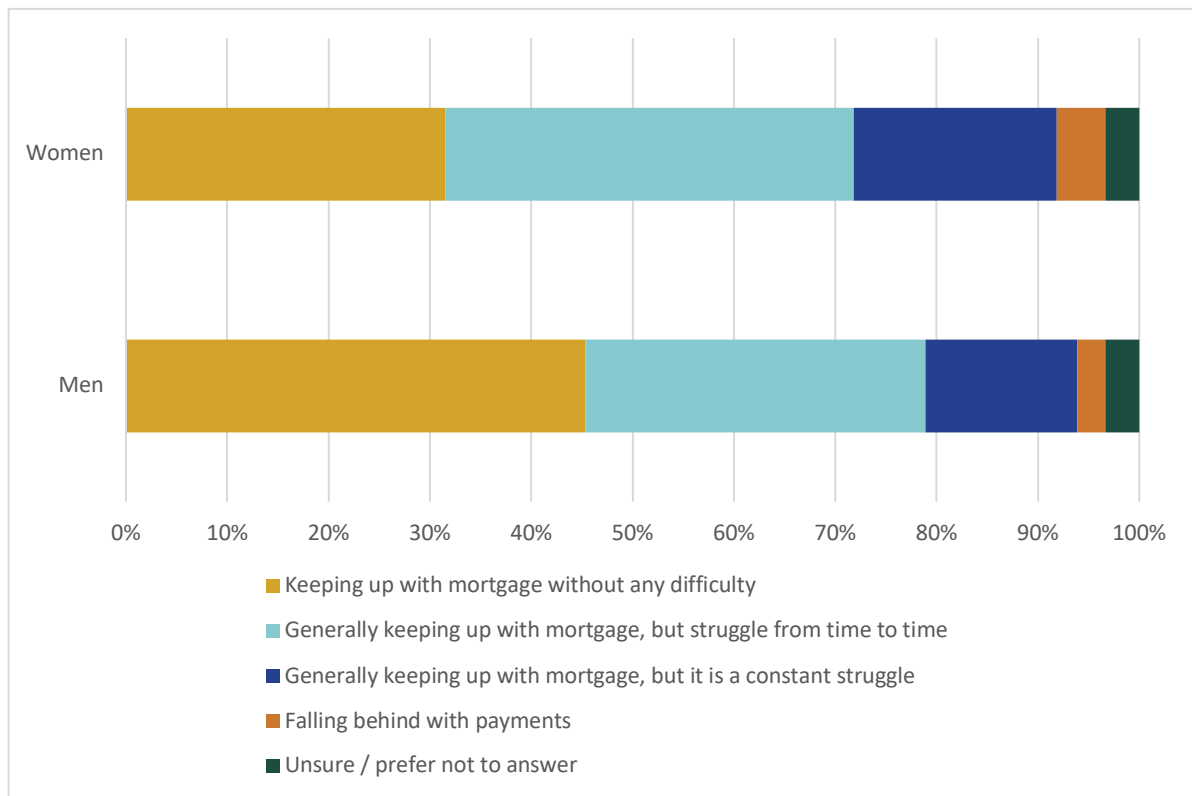
In contrast to paying rent, women mortgage-holders were significantly less confident in their ability to keep up with mortgage payments.

When asked “Which of the following best describes how you feel about paying your mortgage?”, 45.3% of male mortgage holders reported that they were “keeping up with [their] mortgage without any difficulty”, compared to 31.5% of women.

Conversely, 24.9% of female mortgage holders reported either “generally keeping up with the mortgage but it is a constant struggle” or “falling behind with payments”. This is compared with 17.8% of male mortgage holders.

Figure 3

O3: Which of the following best describes how you feel about paying your mortgage?



Large gaps in self-reported mortgage affordability were visible between men and women of the same generation¹⁴

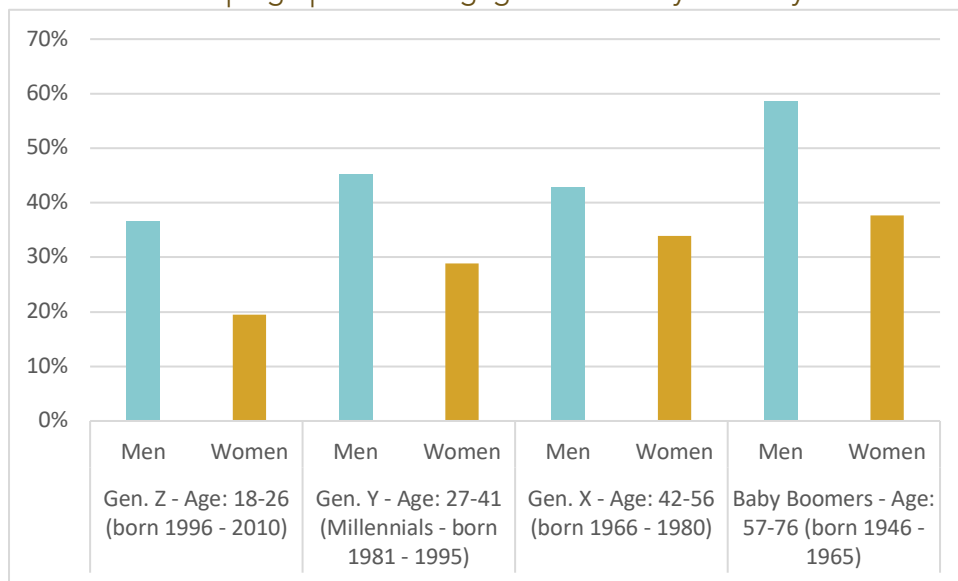
45.3% of male Millennial mortgage holders reported “keeping up...without any difficulty”, compared with 28.9% of women of this generation. Additionally, while 58.5% of Baby Boomer men who own property reported “keeping up with mortgage without any difficulty”, a far smaller proportion (37.7%) of female Baby Boomer mortgage holders recorded this response, revealing the accumulated bite of the gender financial gap in that cohort.

Women’s comparatively lower median superannuation balances at retirement reduce their ability to pay off a mortgage during their retirement¹⁵. This may explain the comparative gap in confidence in mortgage payments between male and female Baby Boomer mortgage holders. This finding supports arguments put forward by Ong et. al (2019) who found that older women (aged over 55) who are mortgage holders tend to have higher levels of psychological distress than men of this age group who are still paying down their mortgage¹⁶. High mortgage debts may lead older mortgage-holders to postpone retirements to pay down debt, which may increase vulnerability to shocks such as redundancy or illness¹⁷.

Figure 4

O3: Which of the following best describes how you feel about paying your mortgage?

Keeping up with mortgage without any difficulty



¹⁴ It should be note that the Gen Z sample for this question is small (71 women and 88 men). This may influence the accuracy of these results. Silent generation respondents were not included due to a small sample size.

¹⁵ ‘What Are the Real Costs of Australia’s Housing Crisis for Women?’ (n 12).

¹⁶ Rachel Ong et al, ‘Mortgage Stress and Precarious Home Ownership: Implications for Older Australians’ [2019] (319) *AHURI Final Report* <<http://www.ahuri.edu.au/research/final-reports/319>> (‘Mortgage Stress and Precarious Home Ownership’).

¹⁷ Rachel Ong, Gavin A Wood and Melek Cigdem, ‘Housing Wealth, Mortgages and Australians’ *Labour Force Participation in Later Life* (2022) 59(4) *Urban Studies* 810.

For respondents who speak a language other than English at home, 22.5% of female mortgage-holders reported “keeping up with mortgage without any difficulty”, compared with 43.1% of men. This is also lower than the broader female population.¹⁸ This may reflect average lower earnings for women who speak a language other than English at home, as well as a more recent mortgage profile than for the overall population.

Much of the research into intersectionality and housing inequality finds that women from culturally and linguistically diverse (CALD) backgrounds, refugees and Aboriginal and Torres Strait Islander women are most subject to housing inequalities. For example, the Equality Rights Alliance note that social disadvantages intersect to produce precarious economic outcomes such as housing stress and homelessness.¹⁹

The options for housing provision including in public housing have shrunk for these vulnerable categories of individuals and for women within those.

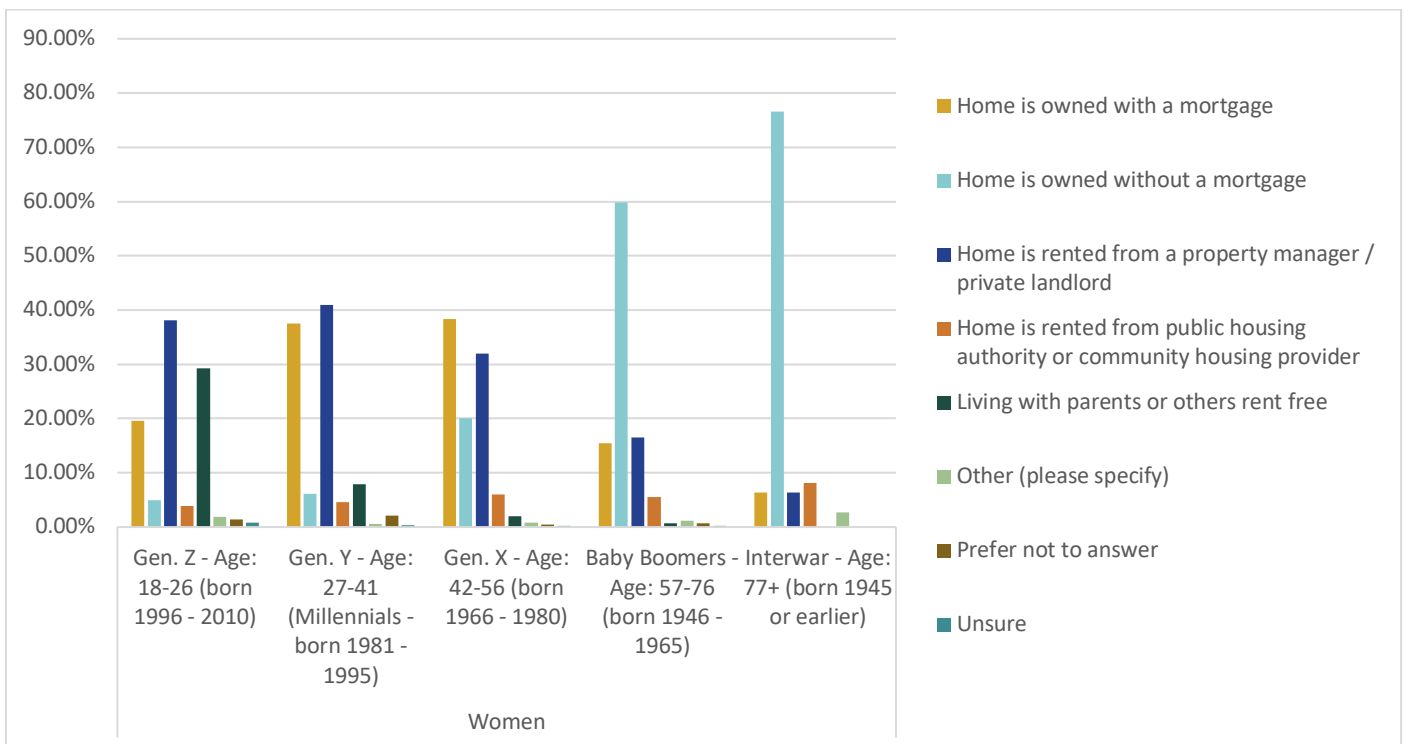
¹⁸ It should be noted that the sample size (women speaking a language other than English at home who had a mortgage) was 89. This is slightly lower than a desired sample of 100 for each sub-group. Smaller samples may lack generalisability, especially in cases where a subgroup is expected to have a diverse range of characteristics. Robin Hill, ‘What Sample Size Is “Enough” in Internet Survey Research’ (1998) 6(3–4) *Interpersonal Computing and Technology: An electronic journal for the 21st century* 1.

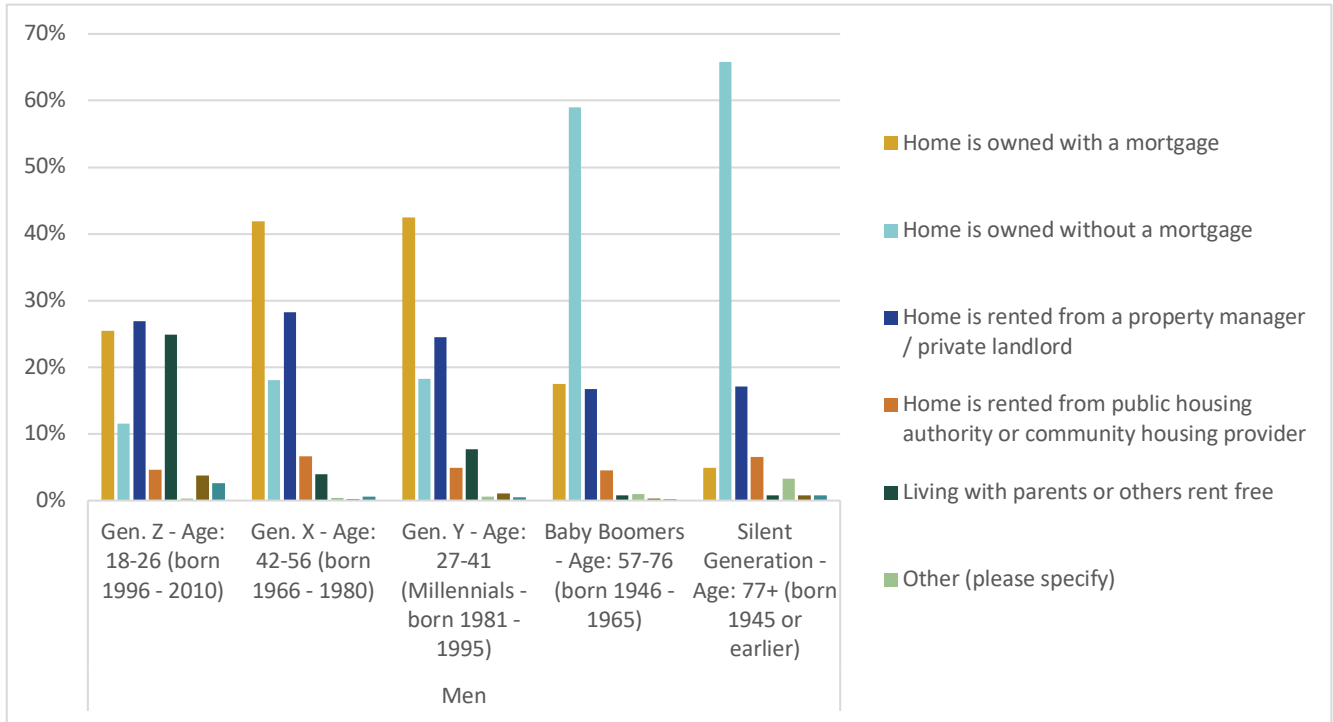
¹⁹ Equality Rights Alliance, *Submission of the Equality Rights Alliance to Senate Standing Committee on Community Affairs Inquiry into Extent of Income Inequality in Australia 27 August 2014* (No Submission 36, 27 August 2014).

Home ownership

In terms of home ownership, 55.6 per cent of women reported owning the home they currently lived in compared with 61.8 per cent of male respondents. The proportion of female homeowners was lower than men both for those paying a mortgage, and those who owned outright. This difference is all the more stark given the much higher proportion of women in older age groups where more dwellings are owned outright.

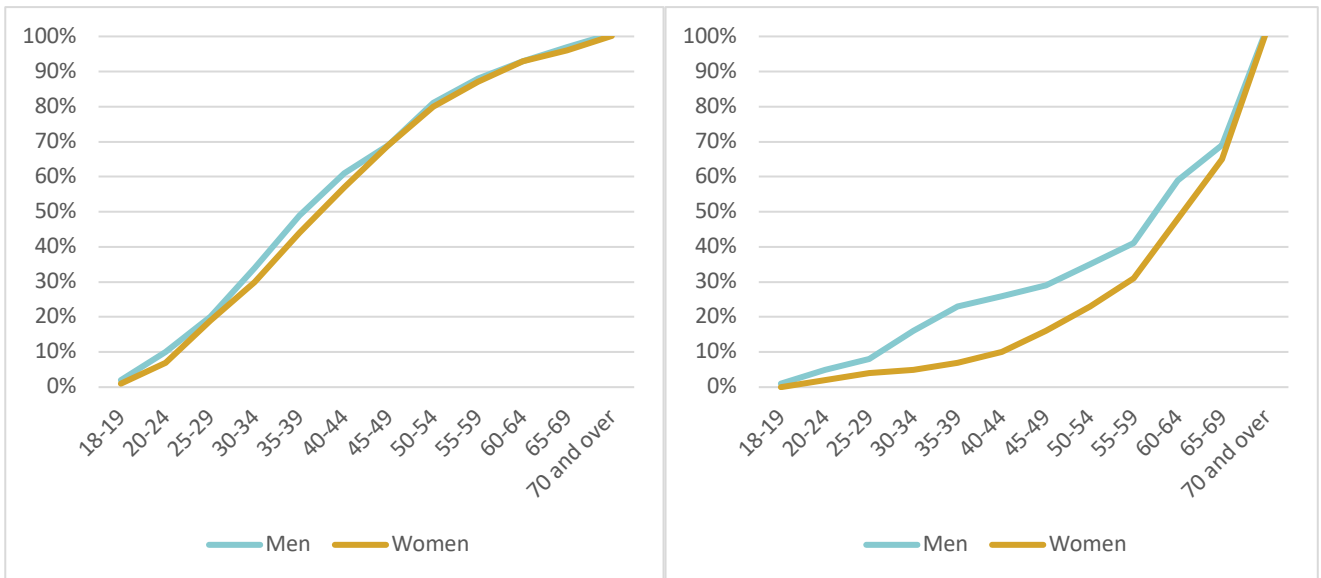
Figure 5
H1: Which of the following best describes the home you live in?
Gender and Generation





Men also report owning a home earlier, both mortgaged and outright. The gap between ownership with a mortgage is relatively small, with 49% of men reporting owning with a mortgage being under the age of 40. For women mortgagees, 44% were under 40. When it comes to outright ownership, men report owning without a mortgage at a far younger age: 41% of men reporting outright ownership were under the age of 60, compared to 31% for women.

Figure 6
Age at which home ownership is reported, with (L) and without (R) a mortgage (cumulative)



This has implications for how the benefits of home ownership are distributed. While the gap between the average age that men and women move out of home is narrowing, women have and continue to move out at a younger age than men,²⁰ and stay in the rental market until later in life, meaning they are likely to be paying more for housing costs over their lifetimes. With men moving out at a later age, getting a mortgage at a younger age and paying off their mortgage significantly more quickly, they will have spent a far higher proportion of their housing expenses toward paying into housing assets. This allows for greater and earlier wealth-building, and a longer period with low housing costs after the mortgage is paid off.

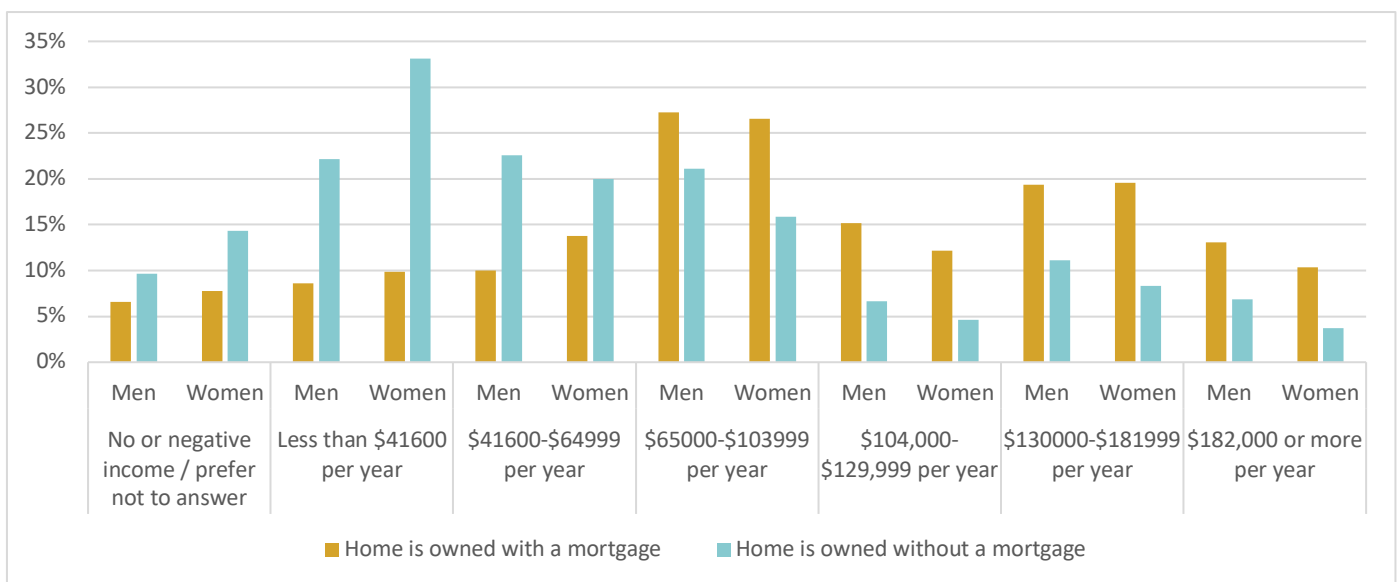
In relation to household income, women are underrepresented in the higher income ranges and overrepresented in the lower ranges. 9.0 per cent of men compared with 6.4 per cent of women lived in households with income of \$182,000 per year or over. At the same time, 25.6 per cent of women compared with 19.8 per cent of men had household incomes of less than \$41,600.

Men who own residences with or without mortgages are concentrated disproportionately at higher income brackets compared to women. The high proportion of women in the lower income brackets who own houses outright may be attributed to women who are over retirement age and who have paid already paid off their houses.

Figure 7 shows that renters, particularly those living in social housing, are concentrated at incomes less than \$41600 annually, with high proportions of female renters within this income group.

Figure 7

D6. What is the total of all wages/salaries, government benefits, pensions, allowances, and other income that your household usually receives (GROSS - before tax and superannuation deductions)?
Weekly income by home-ownership status



²⁰ Roger Wilkins and Esperanza Vera-Toscano, 'Over 50% of Young Australian Adults Still Live with Their Parents – and the Numbers Are Climbing Faster for Women', *The Conversation* (online, 30 July 2019) <<https://theconversation.com/over-50-of-young-australian-adults-still-live-with-their-parents-and-the-numbers-are-climbing-faster-for-women-120587>>.

House vs unit ownership

Women also tend to be more likely to own cheaper dwellings than men. Corelogic reports that women have slightly higher incidences of unit ownership, than men: 35.2% of units are owned exclusively by women (either jointly or with a sole female owner) compared to 34.7% owned exclusively by men.

Women are less likely to own detached homes than men, meaning that they gain less from growth in land values which accrue to detached homes at a higher rate than units. This also means that female homeowners as a group experience higher ongoing relative costs, insofar as body corporate fees exceed rates.^{21,22}

The importance of incumbency for wealth accumulation is also shown in the gender gap in home ownership. In the survey results, women who spoke only English at home were more likely to own their current residence (57.3 %) than women who spoke a language other than English at home or with close family (47.2 %). These proportions were both lower than the corresponding figures for home ownership for men who spoke only English of 62.8 % and for men who spoke a language other than English of 60.0 %.

Intersections of disadvantage influence the lifetime earnings and home ownership attainment of women from CALD backgrounds. CALD women are more likely to be employed on a temporary or casual basis²³, while women who have migrated to Australia are 7% less likely to be employed than Australian-born women.²⁴

Women are less likely to own investment property

Women are less likely to own investment properties than men. The ABS estimates that around 21% of Australians own at least one investment property.²⁵ The results in the Housing Monitor were comparable, with 17.8% of male owner-occupiers reporting also owning one investment property in Australia, compared with 11.3% of women in this category. An additional 6.0% of male homeowners owned two or more investment properties in Australia, compared with 3.1% of women.

This gender divergence is broadly in line with previous research which found that 29.1% of investment properties in Australia are owned by women (either sole or joint ownership) compared with 36.4% being owned by men. 34.5% of investment properties in Australia have joint male and female ownership.²⁶

²¹ Christa Viljoen et al, 'Female Perspectives on Housing Quality and Household Characteristics, Perceptions and Challenges: Evidence from Australia' (2020) 105 *Habitat International* 102276 ('Female Perspectives on Housing Quality and Household Characteristics, Perceptions and Challenges').

²² Body corporate annual fees paid for apartments affect females disproportionately to males.

²³ Diversity Council Australia, *Culturally and Racially Marginalised Women in Leadership* (2023) <https://www.dca.org.au/sites/default/files/carm_women_infographic_intersectionality_explained_final.pdf>.

²⁴ State Government of Victoria, 'Victoria's Gender Equality Baseline Report' (November 2019) <<https://content.vic.gov.au/sites/default/files/2019-12/319%20DPC%20Gender%20Equality%20Baseline%20Report%202019%20web%207.pdf>>.

²⁵ <https://www.abs.gov.au/statistics/people/housing/housing-occupancy-and-costs/2019-20>

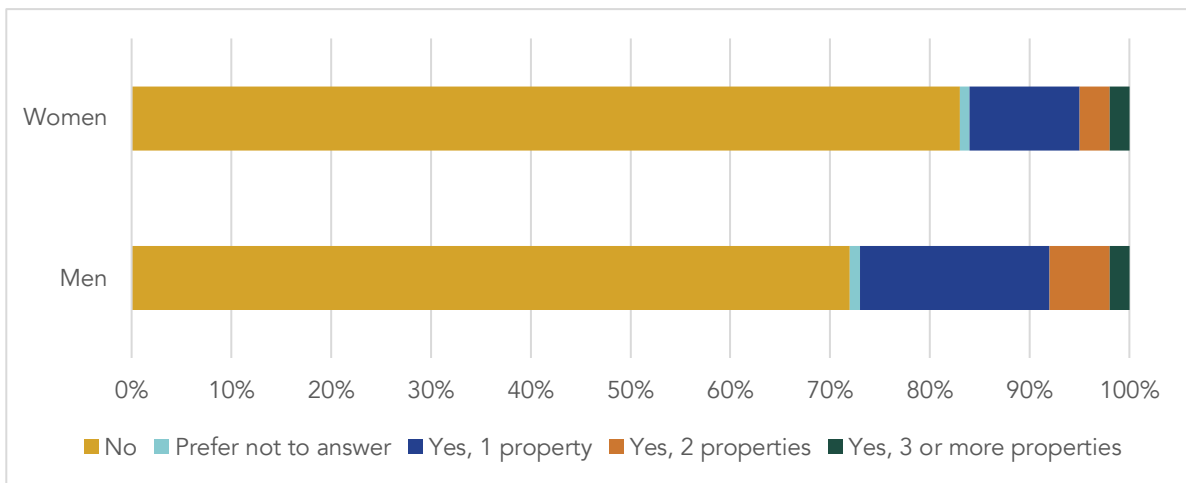
²⁶ CoreLogic Australia, *Recent Surge in Property Prices May Have Widened Gender Wealth Gap* (Web Page, 8 March 2022), <<https://www.corelogic.com.au/news-research/news/2022/recent-surge-in-property-prices-may-have-widened-gender-wealth-gap>>.

Men are far more likely to report being “rentvestors” – living in a rented home but owning an investment property elsewhere. Overall, 7.3% of renters reported owning an investment property. This included 5.2% of female respondents and 10.3% of male respondents, a significant difference and an area that warrants further research.

The implications of these findings are that generous tax arrangements in place for property investors disproportionately skew towards men, both for owner-occupier investors and rentvestors. For example, negative gearing for investors cost the Treasury \$3.6 billion in revenue foregone in the financial year 2019-20. Grudnoff and Littleton estimated that 70% of benefits from negative gearing flow to men.²⁷ All else being equal, this would indicate that men received \$2.52 billion compared to women, who received \$1.08 billion.

Figure 8

P1A: Apart from the home you live in, do you own any residential investment properties in Australia?



²⁷ Matt Grudnoff and Eliza Littleton, *Rich Men and Tax Concessions* (Australia Institute, April 2021).

Homelessness and risk of homelessness

Homelessness affects people of all genders. Transgender and gender diverse individuals are particularly at risk of homelessness. Over one fifth of LGBTQI+ individuals surveyed by ACON Health in 2020 reported having experienced homelessness at some point in their lifetime, with the highest rates of homelessness being experienced by transgender and non-binary respondents.²⁸

A much greater range of literature exploring women's experiences of homelessness is available. While women are less likely to "sleep rough" than men, women's "hidden homelessness" is widely reported upon. Women are more likely to access specialist homelessness services than men.²⁹ Women experiencing homelessness are also more likely to experience secondary homelessness, often referred to as 'couch surfing' whereby individuals or families stay temporarily with friends or relatives due to a lack of secure housing.³⁰ This further indicates a higher degree of precarity in women's experience of housing.

In response to the Housing Monitor survey, 11.2% of men and 7.4% of women reported "*I have been without a place to live without an extended period of time (apart from situations where you were waiting for a new home to move into)*".

A small group of respondents choosing the tenure type "other" provided responses such as "living with my aunt" or "paying rent at a friend's house" which may suggest a lack of secure longer-term housing. Additional respondents reported living in boarding homes, both alone and with children, and living in caravans. This indicates a likely experience of "hidden" or "secondary" homelessness among these survey respondents.

A significant body of research and census data reveals the growing vulnerability among women towards homelessness.

The 2021 Census found that women and girls "accounted for 81.7% of the 6,067 increase of people experiencing homelessness in 2021".³¹ The rate of homelessness for women and girls increased in 2021 to 42 women and girls per 10000, up from 41 in the 2016 Census.³² The number of women and girls who were homeless increased by 10.1% between the 2016 and the 2021 censuses, while homelessness among men and boys increased by 1.6%.³³

²⁸ Adam Hill et al, *Private Lives 3: The Health and Wellbeing of LGBTIQ People in Australia* (No No. 122, Australian Research Centre in Sex, Health and Society,) <https://www.latrobe.edu.au/__data/assets/pdf_file/0009/1185885/Private-Lives-3.pdf>.

²⁹ Emma Dawson, *A Home of One's Own: Philanthropic & Social Sector Solutions for Women's Housing* (Per Capita, October 2022) <<https://percapita.org.au/wp-content/uploads/2022/10/AllW-Report-A-Home-of-Ones-Own-FINAL-flattened.pdf>>.

³⁰ Australian Institute of Health and Welfare, *Couch Surfers: A Profile of Specialist Homelessness Services Clients*. (HOU No 298, 2018).

³¹ Bureau of Statistics, *Estimating Homelessness: Census* (Web Page, 22 October 2023), <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/2021>

³² [Ibid.](#)

³³ [Ibid.](#)

While secondary homelessness is often associated with young people, a growing number of older women have reported 'couch surfing' in censuses throughout the past decade³⁴. Older women's homelessness increased 31% between the 2011 and 2016 censuses, with the 2016 census also estimating that close to 6,000 women nationally were at risk of homelessness.³⁵ Previous research by Per Capita projects that this population will increase to close to 12,000 by 2026 on current trends.³⁶

34% of older women accessing homelessness services between 2017 and 2018 did so due to domestic and family violence. Other reasons for accessing these services included financial difficulties, increased housing costs, and inadequate dwelling conditions.³⁷ Many of these women may not have been homeless before, but often they have experienced compounding factors worsening their housing outcomes such as living with a disability, being a survivor of domestic and family violence, or being of Aboriginal or Torres Strait Islander background³⁸.

Alarming, Equality Rights Alliance estimated in March 2022 that 151 women were being turned away from homelessness services every day, with members of the LGBTIQ+ community, women from culturally and linguistically diverse backgrounds and Aboriginal and Torres Strait Islander women being more likely to experience difficulties in accessing appropriate specialised services.³⁹

Three in 10 transgender and gender diverse participants in ACON Health's *Private Lives* survey (2019) reported having experienced barriers in accessing housing and homelessness services due to their gender identity, with a lack of safety amongst other service users and staff being identified as a primary concern when seeking homelessness services. 21% of respondents to the *Private Lives* survey also stated that they would prefer to access a support service catering only to LGBTIQ+ individuals.⁴⁰

³⁴ Australian Institute of Health and Welfare (n 33).

³⁵ Australian Bureau of Statistics, *Census of Population and Housing: Estimating Homelessness* (Web Page, 14 March 2018) <<https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release>>.

³⁶ Emma Dawson (2022), *A Home of One's Own: Philanthropic & social sector solutions for women's housing*, https://percapita.org.au/our_work/a-home-of-ones-own/

³⁷ Kay Patterson, Kathryn Proft, and Joanna Maxwell, 'Older Women's Risk of Homelessness: Background Paper' <<https://apo.org.au/node/232951>>.

³⁸ Equality Rights Alliance & Women's Property Initiative, *Joint Submission of Equality Rights Alliance and Women's Property Initiatives to the Productivity Commission's Review of the National Housing and Homelessness Agreement* (Submission No 32, 16 March 2022) <https://www.pc.gov.au/__data/assets/pdf_file/0005/337451/sub032-housing-homelessness.pdf>.

³⁹ Equality Rights Alliance (n 19).

⁴⁰ Hill et al (n 28).

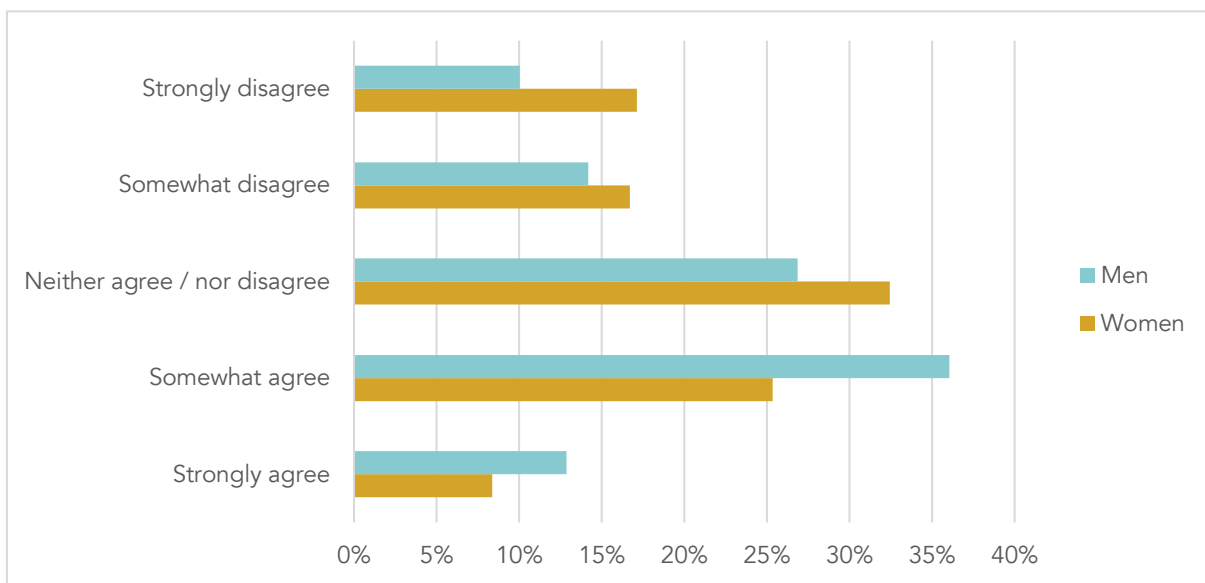
Satisfaction with housing system

A key finding of the Australian Housing Monitor was a lower-than expected level of belief in the benefits of increase in house prices over the longer-term. Overall, 40.5% of homeowners chose “strongly agree” or “somewhat agree” in response to the statement “I have benefited from the longer-term increase in house prices”.

While the overall response was significantly lower than anticipated, variation between male and female respondents was also significant. Women were less likely than men to either strongly or somewhat agree with this statement. 48.9% of men who owned a home chose these options, compared with 33.8% of women. Different expectations about whether they would move or sell in the future, or inheritance arrangements, may affect responses, but this is significant difference in opinion between male and female homeowners.

Figure 9

P4_5: Thinking about the Australian housing market, how strongly do you agree with the following statements: I have benefited from the longer-term rise in house prices.



Respondents’ tendency to agree with this statement correlated with income to a certain extent. 43.3% of women with annual household income of over \$104,000 responded with “strongly agree” or “somewhat agree” to this question. Conversely, only 30.0% of women with a household income of \$52,000 or less (including those with no or negative income) agreed with the statement. This demonstrates that female homeowners’ perceptions about the benefit of house price increases are related to the income level of their household.

56.6% of men with an annual household income over \$104,000 chose “somewhat agree” or “strongly agree” in response to this question. 43.8% of men with an annual household income of under \$52,000

(including no or negative income) “somewhat” agreed or “strongly” agreed that they had benefited from the longer-time rise in house prices. This is over 10% higher than women in this income group.

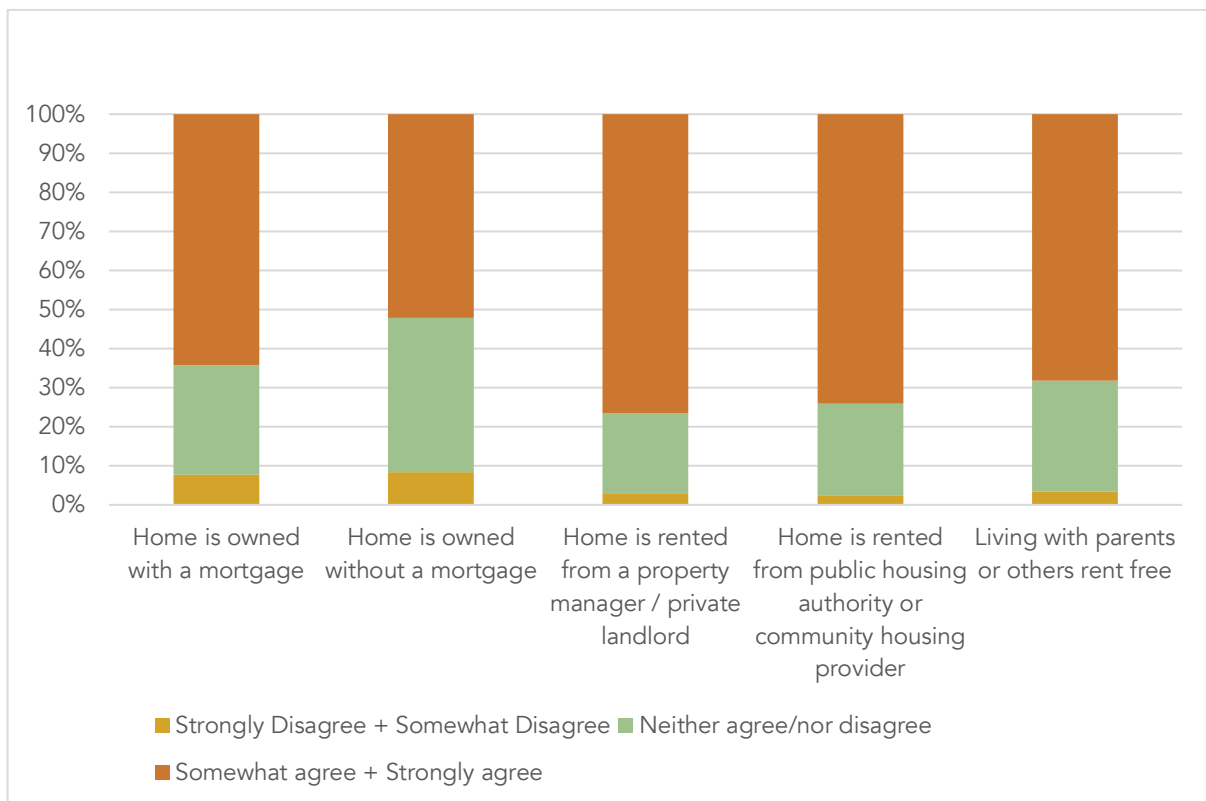
When asked “Thinking about the Australian housing market, how strongly do you agree or disagree with the following statements: The continued increase in house prices is bad for the Australian economy”, women were 6.8% more likely to select “strongly agree” or “somewhat agree” than men. 58.5% of male respondents chose these responses, compared with 65.3% of female respondents.

While agreement that rising house prices were hurting the economy was relatively high amongst women across tenure types, respondents who were renting showed a greater tendency to agree with the statement.

76.6% of women renting from the private sector and 74.1% of female social housing tenants agreed that the continued increase in house prices is bad for the Australian economy. This compares with 64.2% of women who owned a house with a mortgage, and 52.1% of women who owned a home outright.

Figure 10

P4_4. Thinking about the Australian housing market, how strongly do you agree or disagree with the following statements: The continued increase in house prices is bad for the Australian economy
Women by Tenure Type



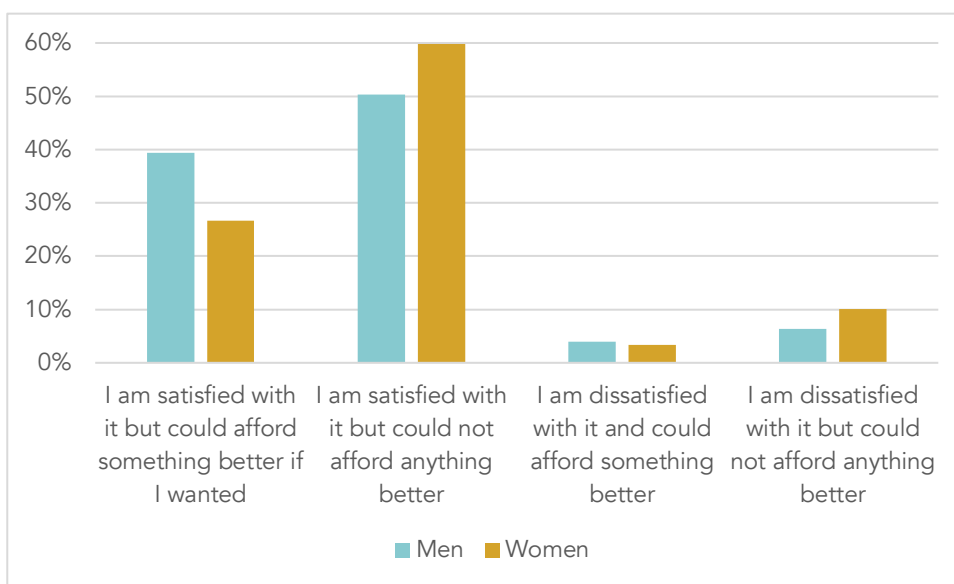
Housing quality and satisfaction

Women responding to the Housing Monitor were significantly more likely to report dissatisfaction with their housing than men. 10.1% of women and 6.3% of men living in all tenure types agreed with the statement “I am dissatisfied with [the house I live at the moment] but could not afford anything better”.

Additionally, 59.8% of women compared with 50.3% of men reported “I am satisfied with [the house I live in at the moment] but could not afford anything better”.

Figure 11

H8: Which of the following best describes the place you live at the moment?

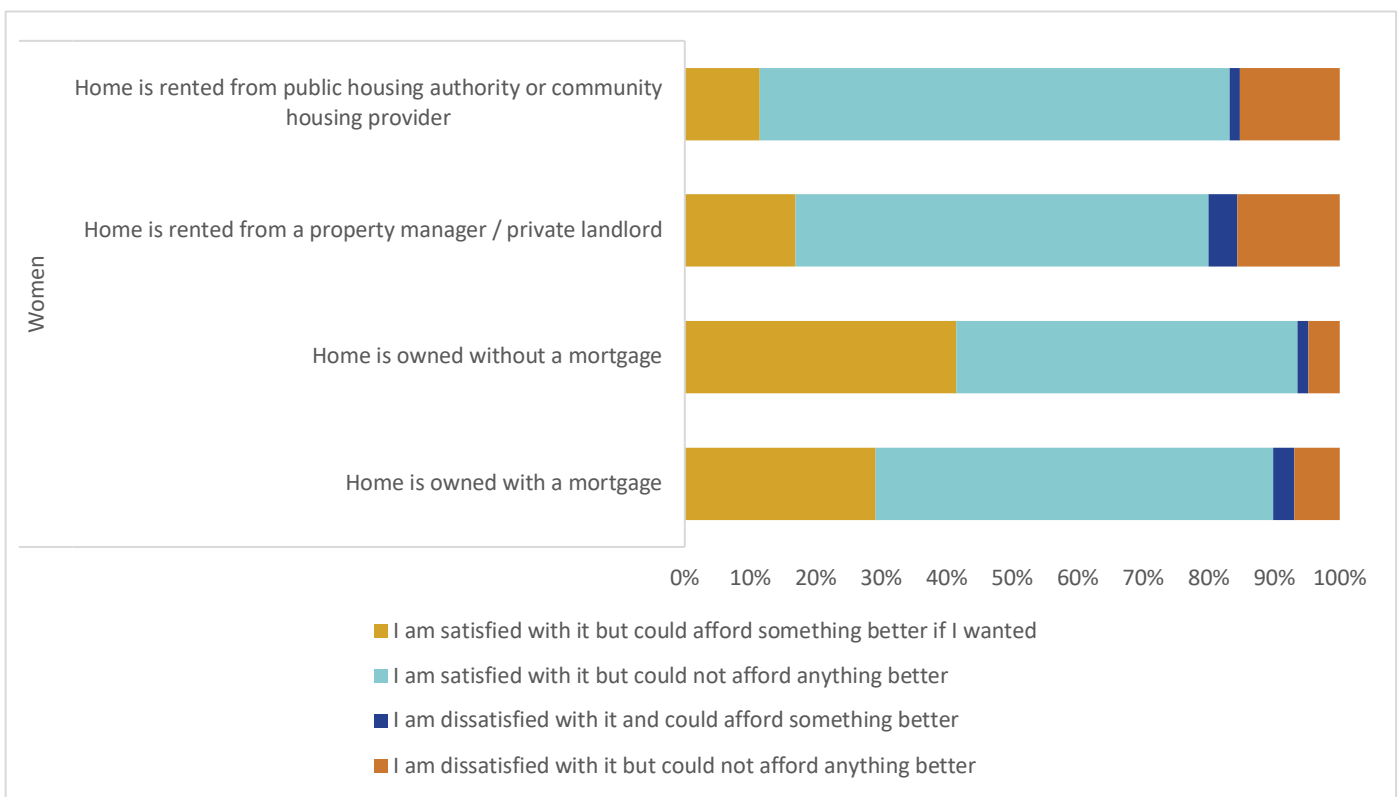


These differences may be due to a number of reasons. As discussed above, women may be less able to afford a decent quality of housing than men, due to generally lower incomes. Women may be more likely to feel that if their housing conditions deteriorate, they may not be able to find more suitable accommodation.

Women’s satisfaction with their current dwellings varies by tenure type. Women renting from a private landlord were the most likely to report dissatisfaction with their home, while women owning without a mortgage were the least.

6.5% of women owning homes without mortgages reported dissatisfaction with their current home, compared with 20.0% of female private renters and 16.8% of women renting from public or community housing providers.

Figure 12
 H8: Which of the following best describes the place you live at the moment?
 Women by Tenure Type



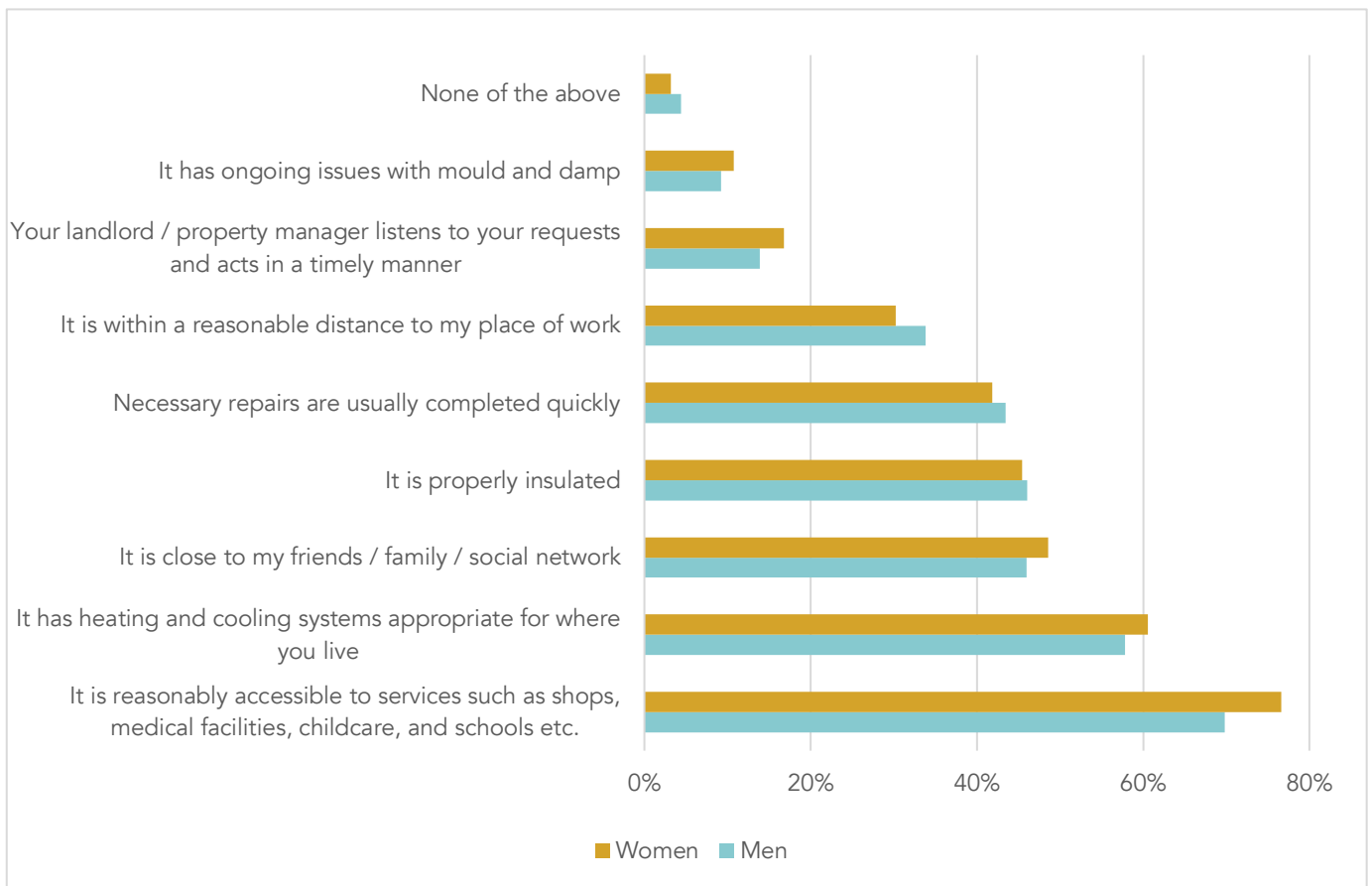
When asked about specific characteristics of their homes, women’s responses were mixed.

Women were slightly less likely to agree that their homes were within a reasonable distance of [their] place of work than men (30.2% to 33.8%). This may be due to location being more likely related to men’s employment than women’s. Men and women reported similar rates of satisfaction with repairs, insulation and reported issues such as mould and damp at a similar rate.

Previous research into housing attitudes in Australia found that women tend to rate their housing satisfaction lower than men. It has been suggested women’s tendency to be the de facto “homemaker” – conducting a disproportionate share of housework and acting as primary caregivers within the home – may influence their perceptions of their dwelling’s quality. Tomaszewski & Perales (2014) speculate that women may be spending more time at home, and therefore have been more exposed to sub-standard conditions within the dwelling and may be more concerned about exposing their children to these conditions.⁴¹

An inability to secure housing in suitable locations may also contribute to poorer labour market outcomes, a vicious circle which can reinforce poor outcomes both in housing and in work. International research indicates that commuting time has a stronger impact on the employment decisions of women with children than men, with women restricting job searches to positions in their immediate area due to caring responsibilities. This is thought to contribute to gendered differences in earning potential.⁴²

Figure 13
H5. Which of the following apply to the home you currently live in?



⁴¹ Wojtek Tomaszewski and Francisco Perales, ‘Who Settles for Less? Subjective Dispositions, Objective Circumstances, and Housing Satisfaction’ (2014) 118(1) *Social Indicators Research* 181

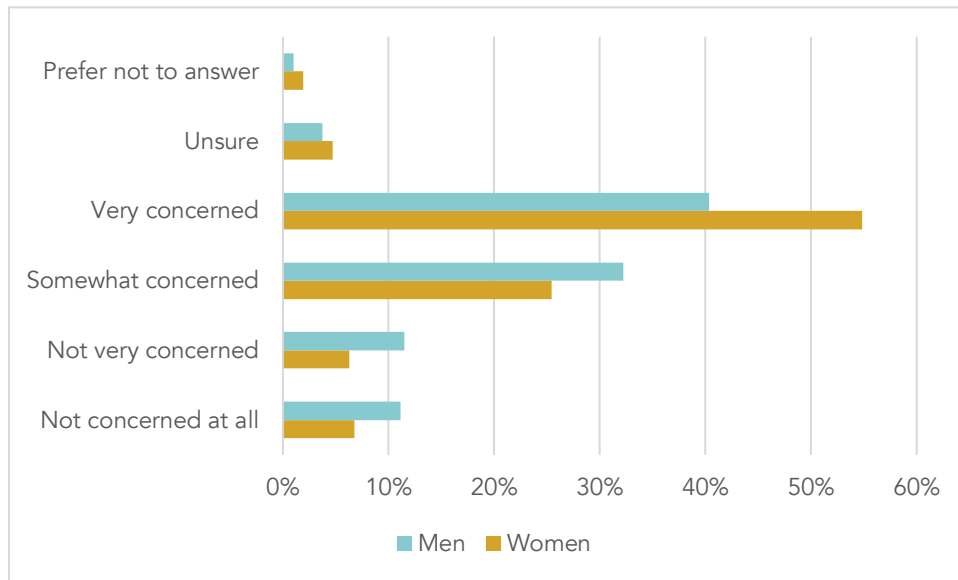
⁴² Thomas Skora, Heiko Rüger and Nico Stawarz, ‘Commuting and the Motherhood Wage Gap: Evidence from Germany’ (2020) 12(14) *Sustainability* 5692 (‘Commuting and the Motherhood Wage Gap’).

Expectations about housing in the future

Women were far more likely than men to respond that they were very concerned or somewhat concerned about being able to afford a house during their lifetime across almost all ranges of income, with high proportions of both women and men saying so.

Figure 14

R3: How concerned are you about being able to afford to buy a house during your lifetime?



Long-term renting

Women who are currently renting were overall more likely than men to agree with the statement *“I would be happy to rent long term if I could treat the property as my home”*.

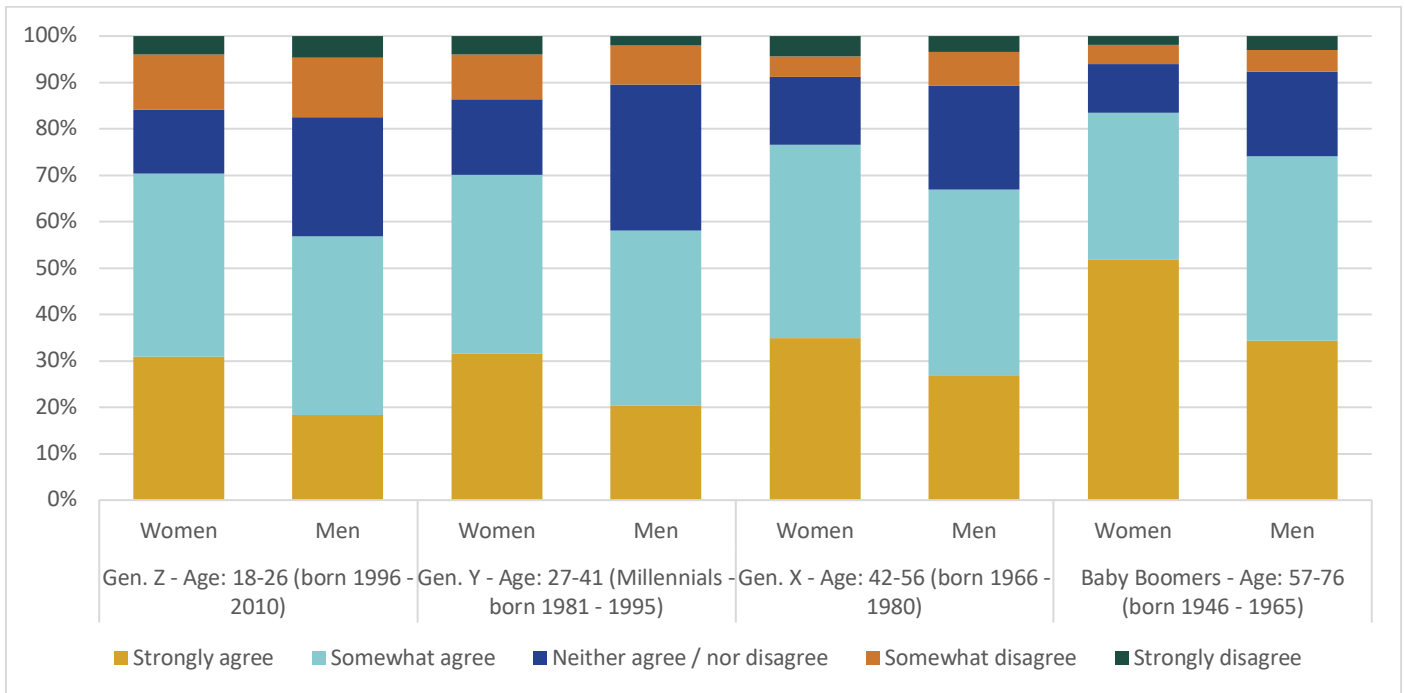
74.5% of women responded either *“strongly agree”* and *“somewhat agree”* with this statement. This is contrasted with 63.1% of men.

Attitudes towards long-term renting slightly vary across generations⁴³. While 70.8% of Generation Z women and 69.6% of Generation Y women either strongly or somewhat agreed with the above statement, this proportion generally increases with age, as did the gap between men and women. 84.0% of female Baby Boomers who are currently renting chose these options compared with 71.3% of male Baby Boomers. This may reflect a difference between female and male renter perceptions of ability to purchase property in the longer term.

⁴³ “Silent Generation” respondents were not included due to a small sample size.

Figure 15

R6_5. How strongly do you agree or disagree with the following statements? I would be happy to rent long term if I could treat the property as my home



The findings of the survey largely confirm previous findings of female disadvantage in that women are less satisfied with their housing, and are less likely to report being able to buy. This is likely why women also report more discontent with the current state of the housing system, and greater pessimism about its future.

Drivers of housing insecurity amongst women

The Australian Housing Monitor fills a gap in existing Australian research addressing women's satisfaction with their housing situation and future housing outcomes. Existing research has explored such issues in more targeted contexts. This has included research examining single older women's housing aspirations and current living situations^{44,45} and a survey examining housing conditions and affordability for women who were heads of lone parent households.⁴⁶

However, little analysis using national-level survey data has been conducted in Australia. The preceding section aims to contribute to understandings of housing affordability, satisfaction, and aspirations among women across Australia. While several of the mechanisms through which housing disadvantage is transmitted have been touched upon, the following analysis explores some of the cultural, social, political and economic drivers of housing disadvantage that women experience.

We examine how household make up, domestic and family violence, poorer labour market outcomes and lower levels of income and wealth generally contribute to a structural disadvantage of women in the housing system. The gendered nature of Australian institutions including the labour market, childcare and the welfare system are revealed in the housing disadvantage faced by Australian women.

Our housing system is predicated on the notion that home ownership is the natural destination for all Australians. However, the survey data, in combination with existing literature, confirm that women's pathway to home ownership is significantly curtailed. Accordingly, women are disproportionately excluded from home ownership in the Australian institutional context where home ownership is advantaged over other forms of tenure.

⁴⁴ Sandy Darab, Yvonne Hartman and Louise Holdsworth, 'What Women Want: Single Older Women and Their Housing Preferences' (2018) 33(4) *Housing Studies* 525 ('What Women Want').

⁴⁵ Sharam, Andrea, *No Home at the End of the Road? A Survey of Single Women over 40 Years of Age Who Do Not Believe They Will Own Their Housing Outright at Retirement* (Salvation Army Australia Southern Territory, 2011) <<https://researchbank.swinburne.edu.au/items/eb811cab-98c3-4314-adf4-2922e88f1008/1/>>.

⁴⁶ Andi Sebastian and Irit Ziv, *One in Eight Families Australian Single Mothers' Lives Revealed* (Council of Single Mothers and Their Children, November 2019).

Household structure

Divorce/relationship breakdown

Disadvantages faced by women in relation to housing are exacerbated by relationship breakdown or changes to parenting responsibilities. Current institutional arrangements in Australia leave gaps where relationship breakdown causes or exacerbates financial strain and housing insecurity. Relationship breakdown has been described as a “critical life event” which can adversely affect both partners’ wealth, lead to tenure change and cause individuals to fall out of home ownership⁴⁷.

Institutional arrangements that disadvantage women are shown in the consequences of separation and divorce for women. Approximately 60% of women experience financial hardship in the first year of divorce.⁴⁸

Research from 2000 found that a statistically significant relationship between gender and post-divorce household incomes has been found by the Australian Institute of Family Studies (AIFS), with women being more financially disadvantaged than men. AIFS found that older women are the group most disadvantaged after divorce, followed by young women.⁴⁹

More recent research by de Vaus et al (2017) found a similar effect, noting that while divorce had “little short-term effect” on equivalised household income women’s equivalised household incomes fell substantially (21%) in the year following divorce.⁵⁰

Analysis of HILDA data by Wood et al (2008) found that women were more likely to lose a home after household dissolution and are less likely to re-partner later in life than men, a common method of re-gaining homeownership status after relationship breakdown.⁵¹ The corollary is in anecdotal evidence that younger women may feel obliged to partner to get the level of household income needed to support their children, again as a survival strategy in the absence of institutional support. Moreover, individuals attempting to save to purchase a new dwelling after divorce report difficulties balancing a single person’s consumption patterns with a savings regime.⁵²

⁴⁷ Andrea Sharam, ‘The Voices of Midlife Women Facing Housing Insecurity in Victoria, Australia’ (2017) 16(1) *Social Policy and Society* 49.

⁴⁸ Kay Patterson, Kathryn Proft, and Joanna Maxwell (n 37).

⁴⁹ ‘Financial Living Standards after Divorce’, *Australian Institute of Family Studies* <<https://aifs.gov.au/research/research-reports/financial-living-standards-after-divorce>>..

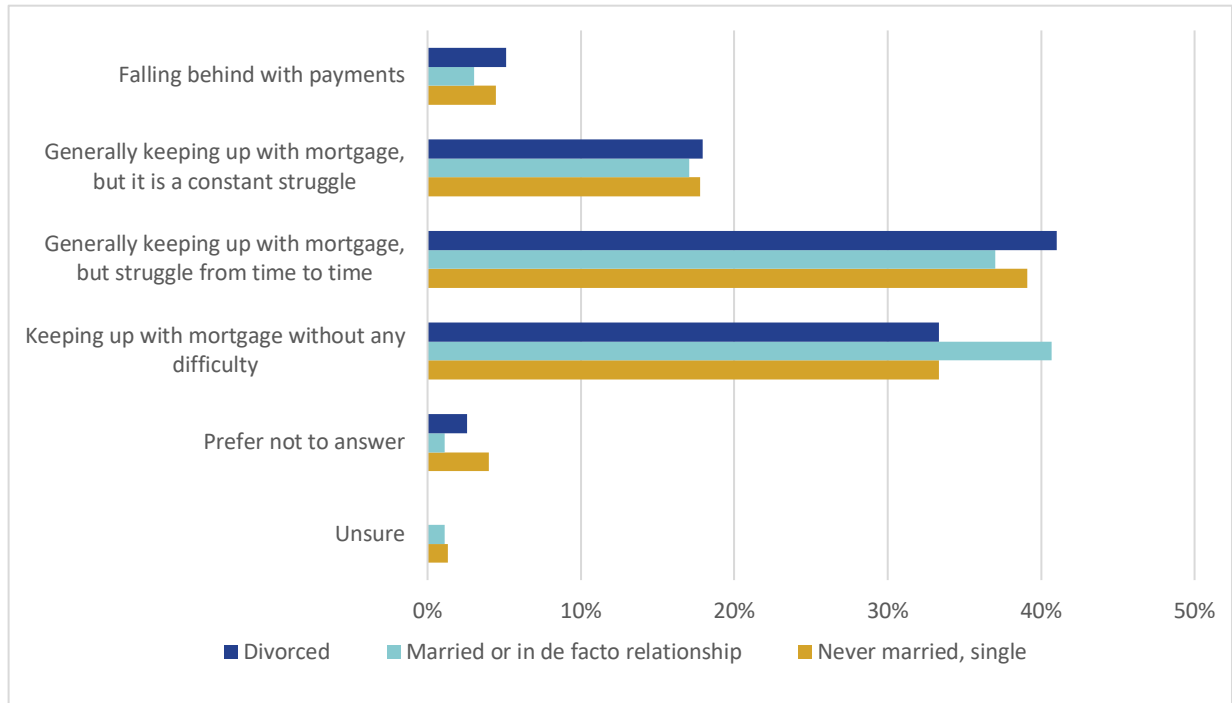
⁵⁰ David De Vaus et al, ‘The Economic Consequences of Divorce in Six OECD Countries’ (2017) 52(2) *Australian Journal of Social Issues* 180. This research groups dissolution of de jure marriages with couples that were cohabiting (de facto partnerships). The research does not specify whether analysis included any partnerships other than heterosexual partnerships.

⁵¹ Gavin Wood et al, *The Implications of Loss of a Partner for Older Private Renters* (FR, Australian Housing and Urban Research Institute Limited, 2008) <<https://www.ahuri.edu.au/research/final-reports/116>>.

⁵² Patric H Hendershott et al, ‘Marital History and Home Ownership: Evidence from Australia’ (2009) 18(1) *Journal of Housing Economics* 13

Figure 16

O3: Which of the following best describes how you feel about paying your mortgage?
Relationship Status



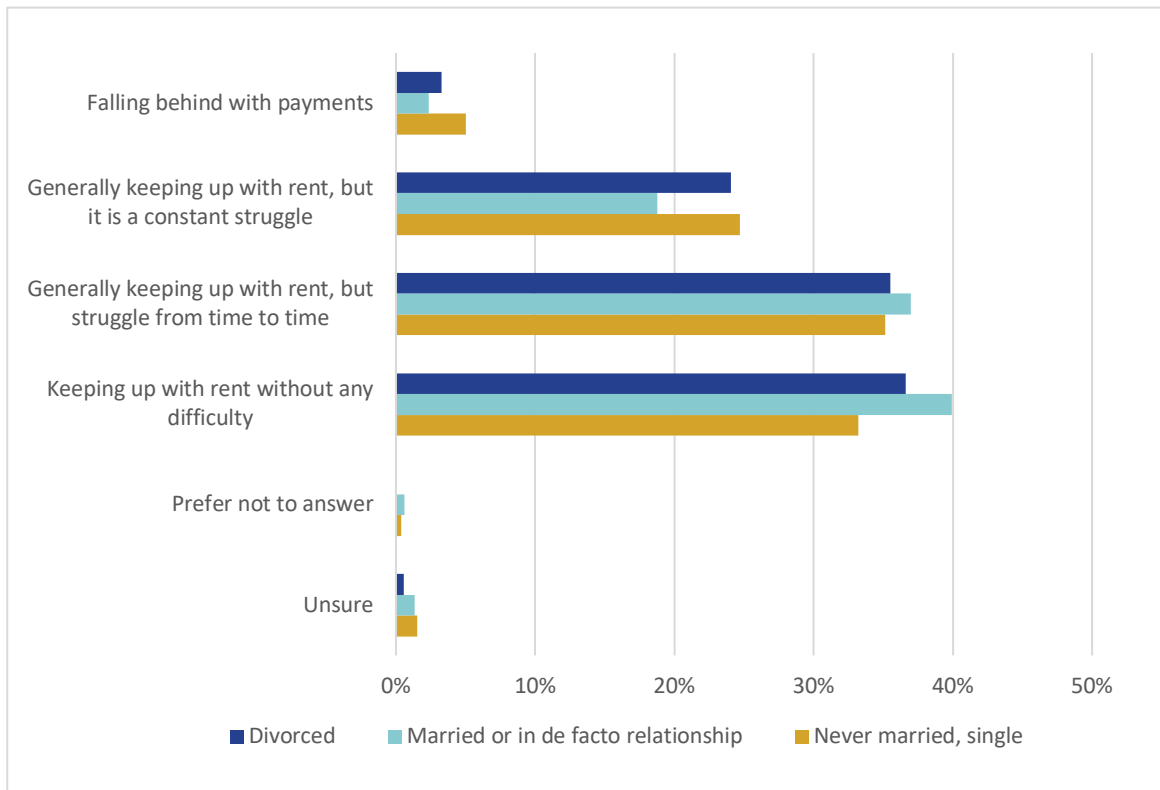
Research from the Netherlands finds that, in cases where a heterosexual couple owns a home, the woman is more likely to move away from the home than the man.⁵³ However, for women who choose to remain in the owned family home, a mortgage can become a source of stress rather than acting as a safety net.

Andre et. Al (2019) found that, where Australian women do stay in the owned marital house after divorce, women’s subjective wellbeing decreases compared to cases where they move to the rental sector. For Australian men, staying in an owner-occupied house has fewer negative effects on life satisfaction than would moving out. The authors note that renters may have a higher ability to adjust housing costs to their level of income than home owners with an existing mortgage, while an owned house may become a “burden” to individuals with less security in the labour market, who disproportionately tend to be women⁵⁴

⁵³ Clara H Mulder and Michael Wagner, ‘Union Dissolution and Mobility: Who Moves From the Family Home After Separation?’ (2010) 72(5) *Journal of Marriage and Family* 1263. This research measures heterosexual couples only.

⁵⁴ Stéfanie André, Caroline Dewilde and Ruud Muffels, ‘What Do Housing Wealth and Tenure Have to Do with It? Changes in Wellbeing of Men and Women after Divorce Using Australian Panel Data’ (2019) 78 *Social Science Research* 104

Figure 17
 R7: Which of the following best describes how you feel about paying your rent?
 Relationship Status



Respondents to the Housing Monitor Survey who were married or living in de-facto relationships reported a higher level of confidence in their rent and mortgage payments⁵⁵: 39.9% of married respondents reported “keeping up with rent without any difficulty”, compared with 35.1% of single respondents and 35.5% of divorced respondents.

Divorced and single respondents were more likely to report that keeping up with rent was a “constant struggle”, with 24.0% of individuals with both relationship statuses reporting this outcome, compared with 18.8% of married respondents. This gap is smaller amongst homeowners at less than one percentage point, with 17 per cent of married respondents, 17.8 per cent of single and 18.0 per cent of divorced respondents reporting finding mortgage repayments a constant struggle.

⁵⁵ Separated but not divorced and widowed respondents not included due to low sample size.

Figure 18

R7: Which of the following best describes how you feel about paying your rent?
Women by Relationship Status

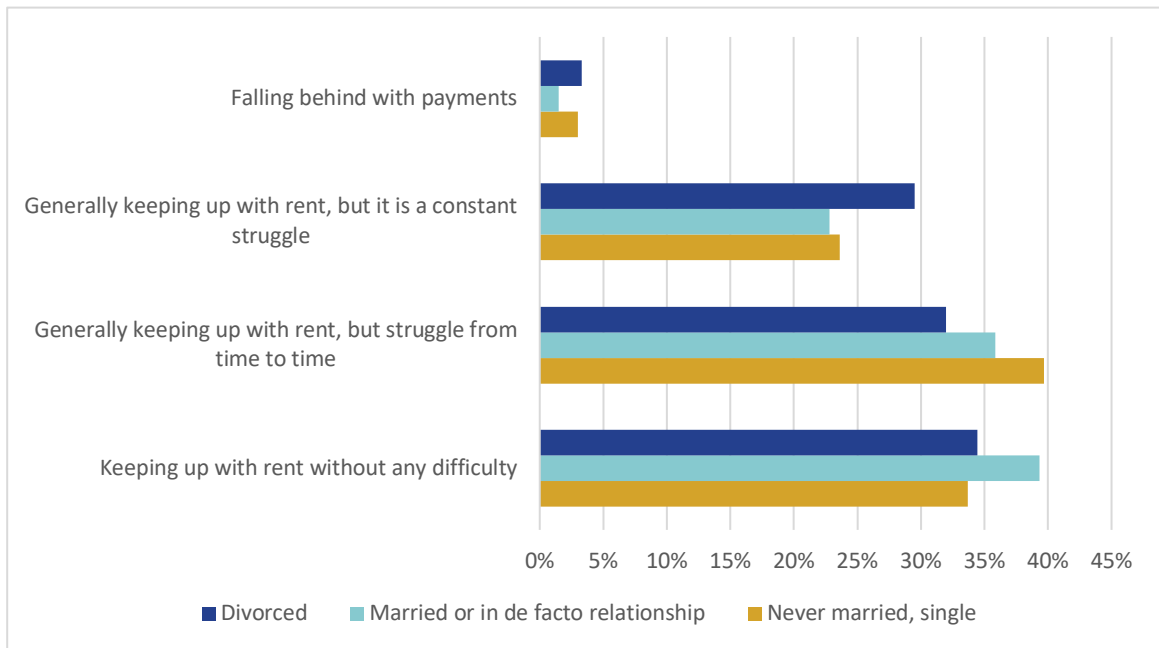
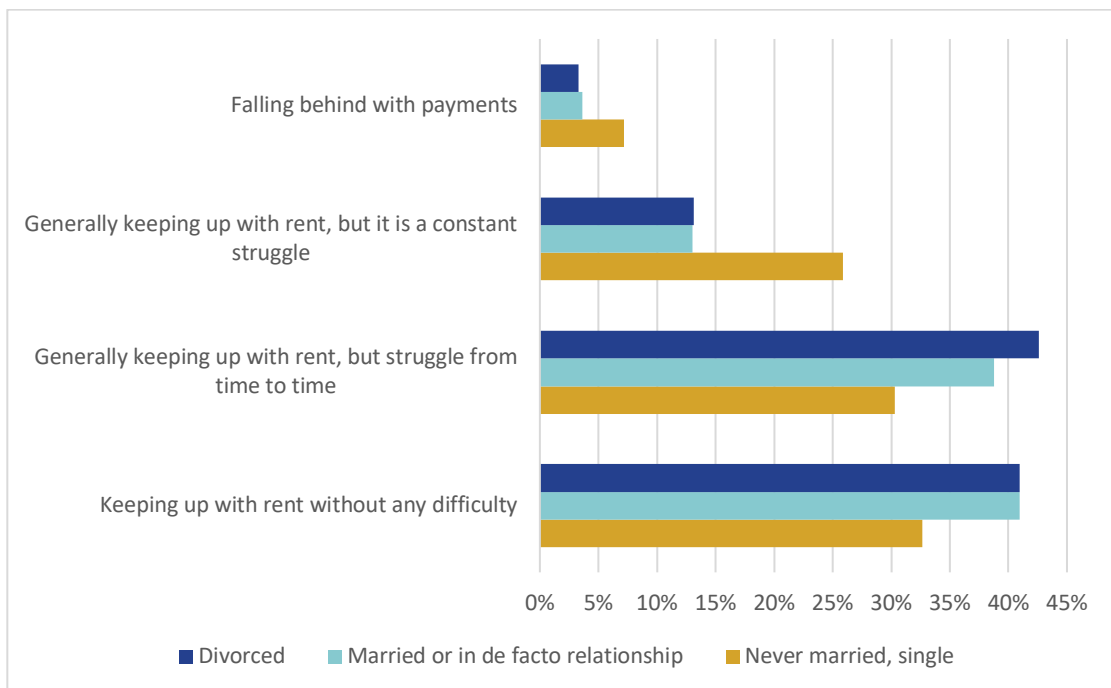


Figure 19

R7: Which of the following best describes how you feel about paying your rent?
Men by Relationship Status



Male renters who were divorced and those who were in married or de facto relationships reported that they were “keeping up with rent without any difficulty” at similar rates (41.0% and 40.9%). In contrast, women who were married or living in de facto relationships were more likely to state that they were “keeping up with rent without any difficulty” (39.5%) than both divorced or single women (with 34.3% and 33.7% of respondents providing this response respectively).

Male renters who were single and never married reported significantly poorer outcomes than men who were divorced or married or in de facto relationships. 25.9% of single male renters reported that keeping up with rent was a “constant struggle”, compared with 13.0% of male renters who were married or in de facto relationships and 13.1% of divorced men.

Table 1

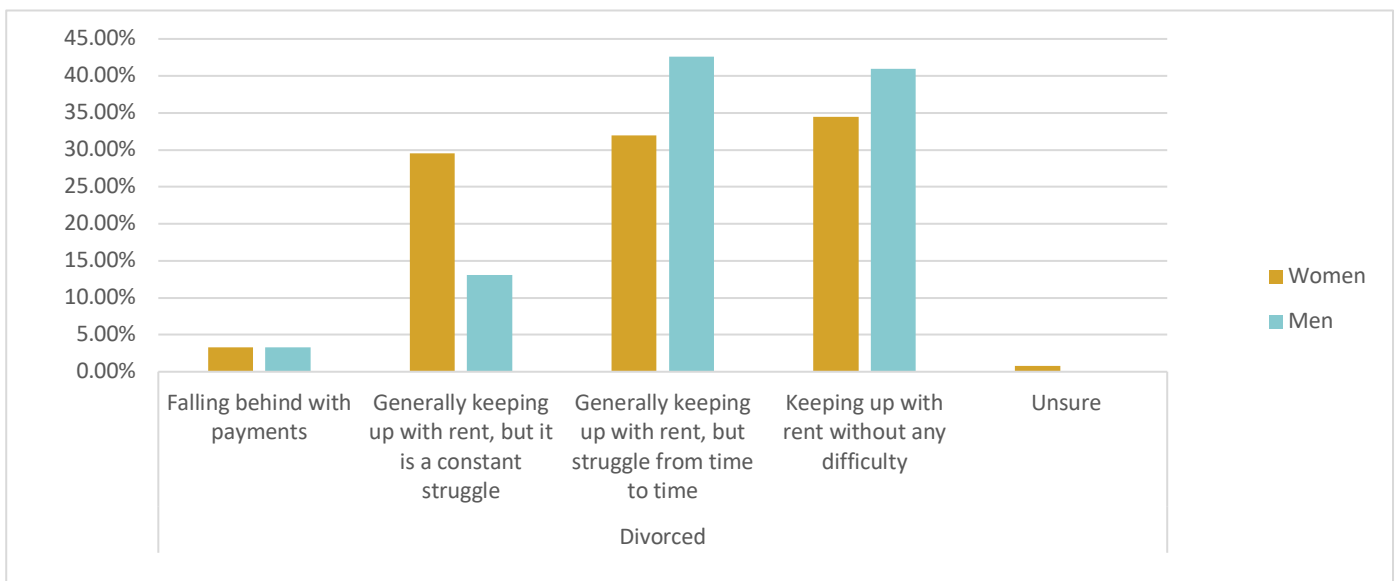
R7: Which of the following best describes how you feel about paying your rent?

	Keeping up without any difficulty (%)	Struggle from time to time (%)	Constant struggle (%)	Falling behind (%)
Single Men	32.7	30.2	25.9	7.2
Single Women	33.7	39.7	23.6	3
Married or de facto Men	40.9	38.8	13.0	3.6
Married or de facto Women	39.3	35.8	22.7	1.5
Divorced Men	41.0	42.6	13.1	3.3
Divorced Women	34.4	32.0	29.5	3.3

Figure 20

R7: Which of the following best describes how you feel about paying your rent?

Divorced Respondents



Divorced male renters were more likely to report “keeping up with rent without any difficulty” than divorced female renters (49.0% to 34.43%). Women within this category were also more likely to report that keeping up with rent was a “constant struggle” than men (29.5% to 13.1%).

This indicates that while renters of all genders report struggles paying rent, this is a bigger problem for women than for men.

Single parent families

Housing costs for single parent households are significantly more expensive than for couple headed households. The 2019-2020 ABS Survey of Income and Housing found that couple families with dependent children spent 17.4% of their gross household incomes on housing costs, but this rose to 25.6% for single parent families. A smaller gap is seen amongst home owners, with owners (both with and without mortgages) who are couples with children spending 13.1% of their gross household incomes on housing costs compared with 15.4% spent by single parent households who are homeowners⁵⁶

Sole parent families are most likely to be in poverty of any family type, with 39% of children in these families living in poverty in Australia.⁵⁷ Just under 80% of Australia’s roughly 1.07 million sole parent households with children under 15 years old are headed by women.⁵⁸

Sole parents report difficulties in balancing paid childcare and transport costs with paid employment and a desire to spend time with children. An estimated twenty per cent of sole parents are not receiving any child support from ex-partners which can intensify poverty and housing stress,⁵⁹ and limit the custodial parent’s earning potential, intensifying housing and other financial stressors.⁶⁰ Home ownership rates among female sole parents are also lower than those of male sole parents (see Kupke et. al (2013)).⁶¹

⁵⁶ 4. *Housing Costs as a Proportion of Income* (Data Set, Australian Bureau of Statistics, 25 May 2022)

<<https://www.abs.gov.au/statistics/people/housing/housing-occupancy-and-costs/latest-release>>.

⁵⁷ Andi Sebastian and Irit Ziv (n 46).

⁵⁸ ‘Labour Force Status of Families’, *Australian Bureau of Statistics* (18 October 2022) <abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-status-families/latest-release>.

⁵⁹ Ben Cameron, ‘Affordable Housing Pathways for Sole Parents’ (Thesis, Griffith University, 2022).

<<https://rgdoi.net/10.13140/RG.2.2.11722.24007/1>>.

⁶⁰ Ibid Ben Cameron, ‘Affordable Housing Pathways for Sole Parents’ (Thesis, Griffith University, 2022).

<<https://rgdoi.net/10.13140/RG.2.2.11722.24007/1>>.

⁶¹ Kupke et al (n 8).

Domestic and family violence

The findings of the Housing Monitor survey lend support to a wide body of recent research pointing to women's inability to leave unsafe domestic situations due to housing expense.

Domestic and family violence (DFV) is deeply related to housing insecurity, both contributing to, and being caused by, a lack of safe and affordable housing options.⁶² As a consequence, DFV has been identified as the leading cause of homelessness for Australian women.⁶³ A recent estimate found that 9,120 women annually were becoming homeless after leaving violent households.⁶⁴ LGBTQI+ individuals are also significantly more likely to experience DFV or familial rejection, leading to a higher likelihood of homelessness amongst this group.⁶⁵ People living with disabilities are also more likely to have experienced DFV than people who are not living with a disability⁶⁶. First Nations peoples also experience higher rates of DFV than the broader Australian population.⁶⁷

A lack of secure, viable housing options can delay or prevent individuals and families experiencing DFV from leaving their current living situations.⁶⁸ Many housing options provided to victim-survivors are temporary, while rental subsidies provided to victim-survivors seeking to exit emergency accommodation may not cover housing costs in the private rental market. Such housing subsidies also do not account for discrimination by landlords unwilling to rent to low-income women and victim-survivors of domestic and family violence.

Research consistently shows that the private rental market is incapable of meeting the more complex social requirements of people leaving violent or abusive homes. For example, Flanagan et al. (2019) note that rental subsidies are ineffective in a competitive rental market, where a landlord's perception of a 'good' tenant may be influenced by stigma, or a poor tenancy record due to the behaviour of an ex-partner.⁶⁹

Moreover, interviews with domestic violence service providers revealed concerns that the housing being provided to victim-survivors was perceived as being intolerably dangerous due to the accommodation's neighbourhood, condition, or fears of the home being located by a perpetrator.⁷⁰

⁶² Anne Summers, *The Choice: Violence or Poverty* (University of Technology Sydney, July 2022) <https://assets.website-files.com/62b998c0c9af9f65bba26051/63228540ce74a60866ee4e98_TheChoice-violence-or-poverty-web.pdf>.

⁶³ Charlene K Baker et al, 'Domestic Violence, Housing Instability, and Homelessness: A Review of Housing Policies and Program Practices for Meeting the Needs of Survivors' (2010) 15(6) *Aggression and Violent Behavior* 430

⁶⁴ Equity Economics (n 6).

⁶⁵ Hill et al (n 28).

⁶⁶ Summers (n 63).

⁶⁷ Kylie Cripps and Daphne Habibis, *Improving Housing and Service Responses to Domestic and Family Violence for Indigenous Individuals and Families* (FR, Australian Housing and Urban Research Institute Limited, 2019) <<https://www.ahuri.edu.au/research/final-reports/320>>.

⁶⁸ Hill et al (n 28).

⁶⁹ Kathleen Flanagan et al, 'Housing Outcomes after Domestic and Family Violence' [2019] (311) *AHURI Final Report* <<http://www.ahuri.edu.au/research/final-reports/311>>.

⁷⁰ Ibid.

Non-market social housing is a critical pathway for survivors of DFV.⁷¹ Fixed rents in social housing can provide an affordable option for women that is too often not present within the private rental market.⁷² While victim-survivors of DFV are considered a priority group within social housing allocation systems,⁷³ underfunding and restriction of eligibility criteria have left this housing option inaccessible for too many victim-survivors of domestic violence.⁷⁴ A lack of crisis and long-term housing in regional and remote communities has also led to Indigenous women and children “routinely [being] turned away” by service providers and strongly limiting the available pathways for Indigenous victim-survivors of DFV.⁷⁵

The consistent failure of investment in appropriate housing pushes DFV victim-survivors to return to dangerous and potentially deadly housing. For example, Equity Economics has estimated an additional 7,690 people had returned to an abuser in 2020 because of a lack of suitable housing options.⁷⁶ Additionally, 22,600 respondents to the ABS’s Personal Safety Survey in 2016 stated that they had been unable to leave a violent partner due to a lack of financial support.⁷⁷

In the Housing Monitor, a high proportion of respondents in the survey reported having delayed leaving a partner because it was too expensive to move out.

When asked “Which of the following apply to you... I have put off leaving a partner because it was too expensive to move out”, 10% of men and 9% of women overall agreed with this statement.

Lower and middle-income respondents and younger respondents were more likely to agree. Demographics with the highest rates of response were low-income Gen Z Men, with 22% of respondents agreeing with the statement, as well as middle-income Millennial women, among whom 22% also agreed.

⁷¹ Viljoen et al (n 21).

⁷² Andi Sebastian and Irit Ziv (n 46).

⁷³ Hazel Blunden and Kathleen Flanagan, ‘Housing Options for Women Leaving Domestic Violence: The Limitations of Rental Subsidy Models’ (2022) 37(10) *Housing Studies* 1896

⁷⁴ Kathleen Flanagan et al, ‘Housing Outcomes after Domestic and Family Violence’ (AHURI Final Report 311, 2019) <<http://www.ahuri.edu.au/research/final-reports/311>>.

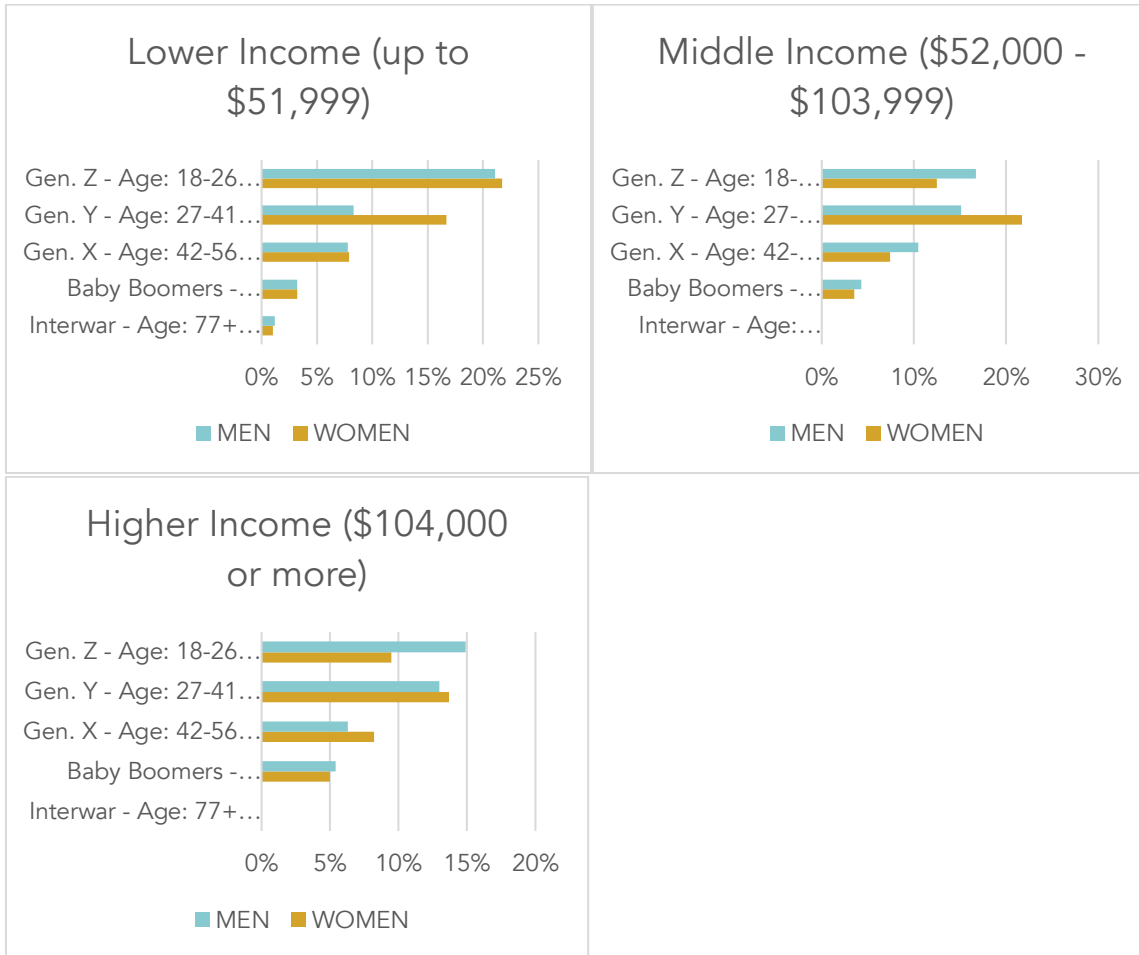
⁷⁵ Cripps and Habibis (n 68).

⁷⁶ Equity Economics (n 6).

⁷⁷ Summers (n 63).

Figure 21

H6: Which of the following apply to you? I have put off leaving a partner because it was too expensive to move out
 Gender and income groups



This troubling finding indicates that sections of the population may not be able to leave unhappy or potentially dangerous situations due to housing affordability pressures. The finding supplements past research on DFV and housing to demonstrate the wide-reaching social implications of an increasingly unaffordable housing market and the residualisation of social housing.

Women and social housing

Social housing includes public (government owned and operated) housing and community (government funded but operated by community organisations) housing, which has security of tenure and in which rents are largely capped absolutely or as a proportion of income. Women are the majority (55%) of social housing tenants in Australia.⁷⁸ This is due to factors including higher rates of DFV and single parenting, and lower incomes among women.

Social housing offers tenants the financial advantages of capped rents and greater security of tenure. 43% of households living in public housing in 2019 had had tenancies of 10 years or longer⁷⁹.

However, social housing stock has declined significantly over the past thirty years: the population has increased by 41% since 1996, but the national social housing stock has increased by just 3%. As a consequence, the proportion of households in socially provided homes has dropped from 6% in the mid-1990s to less than 3% in 2020.⁸⁰

Social housing is increasingly unavailable to the very people who most need it, with most low-income and single-parent families being pushed into the private rental sector.⁸¹ There are more than 170,000 households on waiting lists for public or State Indigenous Housing in 2022, an 8.0% increase on 2014.⁸² It is likely that demand is far higher than this, with many households who require social housing simply giving up on waiting lists which stretch to many years.⁸³

Despite the well-established social and economic benefits of social housing's relative security of tenure compared with renting through the private sector, unsatisfactory or unsafe conditions, and a lack of maintenance resources and other social supports can lead tenants to voluntarily exit social housing. Wiesel & Pawson (2015) note that that women with children who had left social housing often cited threats to their own or their children's safety as reasons for their departure. Women reported violence from neighbours and unsafe housing conditions, such as mould, damp and insecure doors and windows.⁸⁴ With a smaller share of government resources being allocated to maintain public housing, conditions worsen which exacerbates pressures to exit social housing imposing further individual and social costs.

⁷⁸ Australian Institute of Health and Welfare *Housing Assistance in Australia* (Web Page, 29 June 2022)

<<https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/housing-assistance>>

⁷⁹ Sarah Taylor and Guy Johnson, *Sustaining Social Housing: Profiles and Patterns* (Research Report Number 7, Unison Housing Research Lab, May 2021) <https://unison.org.au/cms_uploads/docs/uhrl-report-7_sustaining-social-housing-report_may-2021.pdf>.

⁸⁰ <https://www.aihw.gov.au/reports/australias-welfare/home-ownership-and-housing-tenure>

⁸¹ Andi Sebastian and Irit Ziv, *One in Eight Families Australian Single Mothers' Lives Revealed* (Council of Single Mothers and Their Children, November 2019) <https://www.csmc.org.au/wp-content/uploads/2019/12/One-in-Eight-Families_CSMC-National-Survey-Dec-2019.pdf>

⁸² Australian Institute of Health and Welfare, 'Housing Assistance in Australia' (29 June 2022)

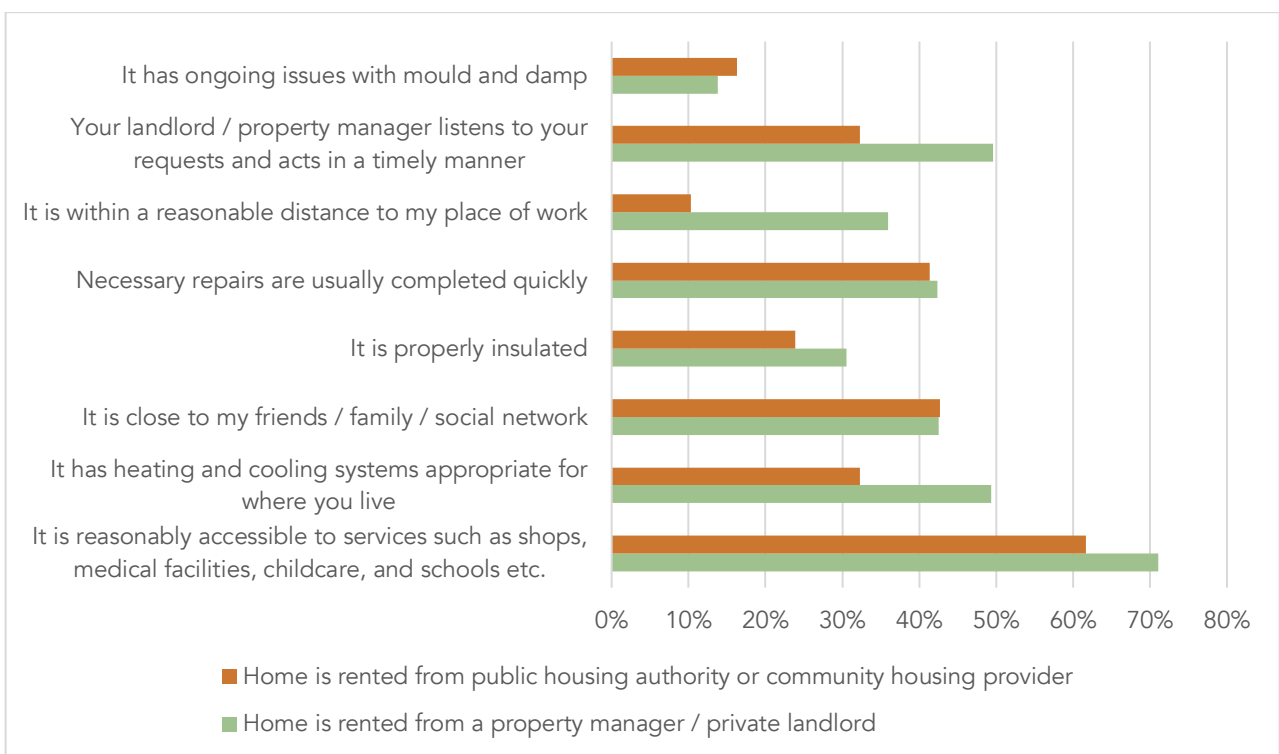
<<https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/households-and-waiting-lists>>.

⁸³ <https://theconversation.com/australias-social-housing-system-is-critically-stressed-many-eligible-applicants-simply-give-up-183530>

⁸⁴ Ilan Wiesel and Hal Pawson, 'Why Do Tenants Leave Social Housing? Exploring Residential and Social Mobility at the Lowest Rungs of Australia's Socioeconomic Ladder' (2015) 50(4) *Australian Journal of Social Issues* 397

Results from the Housing Monitor align with these findings. Social Housing tenants reported overall worse housing quality than private renters on all metrics but one, revealing the historical decline in resourcing for maintenance and support for standards in social housing. While social housing and private rental tenants reported equal levels of satisfaction with the location of their home to their families and social networks, social housing tenants were more likely to report dissatisfaction in areas including appropriateness of heating and cooling systems, location in relation to respondent’s workplaces, and responsiveness of relevant parties (such as landlords) to requests.

Figure 22
 H5. Which of the following apply to the home you currently live in?
 Rental Tenure Type



Moreover, research by Mallet et. al (2011) found that, despite the presence of rent caps within social housing, some women living in social housing who were not in paid employment reported continual struggles to balance rent payments with other weekly essentials due to the decline over time to the current historically low rates of income support payments and high marginal tax rates on income at the lower end.⁸⁵

⁸⁵ Shelley Mallet et al, *Precarious Housing and Health Inequalities: What Are the Links?* (Hanover Welfare Services, August 2011) <https://cms.launchhousing.org.au/app/uploads/2012/02/Precarious_Housing_Health_Full_Report.pdf>.

Despite this, rental stress was lower amongst women living in social housing than amongst women living in private rentals. 46.6% of women living in social housing reported keeping up with rent with no difficulty, compared with just 34.5% of female private renters.

However, a degree of rental stress was still present amongst female social housing tenants, with lower numbers in the sample. 18.3% of women living in public or community housing reported that while they were generally keeping up with rent, it was a constant struggle.

Additionally, 31.3% of female social housing tenants reported struggling with rent from time to time. Similar responses are seen amongst male social housing tenants, with 20.3% of male public housing tenants describing paying rent as a “constant struggle”, and 26.3% reporting that they struggle from time to time.

These findings align with the findings of Mallet et al., indicating that for some sections of the population, living in social housing does not entirely provide relief from financial stress. This is particularly the case where social housing resources have shrunk.

Figure 23
 R7: Which of the following best describes how you feel about paying your rent?
 Rental Tenure Type



Superannuation

The gendered nature of superannuation in Australia has also affected women's vulnerability in relation to housing security. Gender segregated industry sectors, a higher prevalence of casual and part time employment among women and the gender pay gap have all ensured lower savings for women at the point of superannuation. Historically, compulsory employer super contributions have been only on earnings above a threshold, although this gender-discriminatory policy has now been removed. However, this has also disproportionately affected women's superannuation balances where they are much more likely to be in low paid, low hours, casual and part time employment. In other requirements, super is wholly or partially ineligible for transfer to a partner, usually female, despite them generally having contributed more to the household in terms of unpaid labour.⁸⁶

As a consequence, superannuation poverty is a significant driver of housing and financial insecurity among older women⁸⁷. Women interviewed as part of a Monash University study into superannuation poverty reported having limited financial resources due to their lifetime accumulation of caring responsibilities, the motherhood penalty,⁸⁸ higher levels of participation in part-time work and age and/or gender-based discrimination in the workforce. While superannuation splitting after divorce is possible, some participants perceived this process as overly complicated and expensive, leading to women being left with extremely low levels of superannuation after a relationship breakdown.⁸⁹ Moreover older women are left with even less super where they worked little, if at all, when superannuation contributions were not compulsory, compared with men in the same cohort who were more likely to receive superannuation before universality, leaving women with greater housing issues in retirement age groups.

Previous Per Capita research into older women's financial insecurity estimated that women's superannuation balances were as little as half of men's at retirement.⁹⁰ Additionally, a 2016 Senate Economic References Committee inquiry found that superannuation tax concessions significantly benefit high income earners, disproportionately disadvantaging women with lower superannuation balances.⁹¹

This gender discrepancy was reflected within the Housing Monitor results in which women were less likely to express satisfaction with their superannuation savings.

⁸⁶ Emma Dawson and Simone Casey, *The Herstory of Superannuation* (Per Capita for Women in Super, August 2020) <<https://percapita.org.au/wp-content/uploads/2020/08/The-Herstory-of-Superannuation-FINAL-1.pdf>>.

⁸⁷ Thevini Kirupakaran (n 4).

⁸⁸ https://percapita.org.au/our_work/measure-for-measure-gender-equality-in-australia/; <https://treasury.gov.au/sites/default/files/2023-03/p2023-372004.pdf>

⁸⁹ Kathleen Riach et al, *The Future Face of Poverty Is Female: Stories Behind Australian Women's Superannuation Poverty in Retirement* (AustralianSuper, 1 November 2018) <<https://research.monash.edu/en/publications/the-future-face-of-poverty-is-female-stories-behind-australian-wo>>.

⁹⁰ David Hetherington & Warwick Smith (2017), *Not So Super, For Women: Superannuation and Women's Retirement Outcomes*. See also, *'A Husband Is Not a Retirement Plan' Achieving Economic Security for Women in Retirement*. (Senate Standing Committee on Economics, 29 April 2022).

⁹¹ Ibid.

When asked the question *“How confident are you that you will have enough superannuation to have a decent retirement?”*, 61.9% of men and 45.6% of women responded with the statements *“fairly confident”* or *“very confident”*.

Relationship status was a factor strongly influential of a respondent’s confidence in their ability to accrue superannuation for retirement, reflecting the ongoing impact of separation and divorce on housing costs.⁹²

Respondents who were in de-facto or married relationships were more likely to report being *“very confident”* or *“fairly confident”* in their superannuation savings. 65.8% of married men and 52.0% of married women chose these options.

Conversely, respondents who described themselves as being divorced showed less confidence in their superannuation savings. 51.4% of divorced men reported being *“very confident”* or *“fairly confident”*, as did 26.0% of divorced women. Divorced women showed very high levels of apprehension regarding superannuation, with 72.4% describing themselves as being *“not that confident”* or *“not confident at all”*.

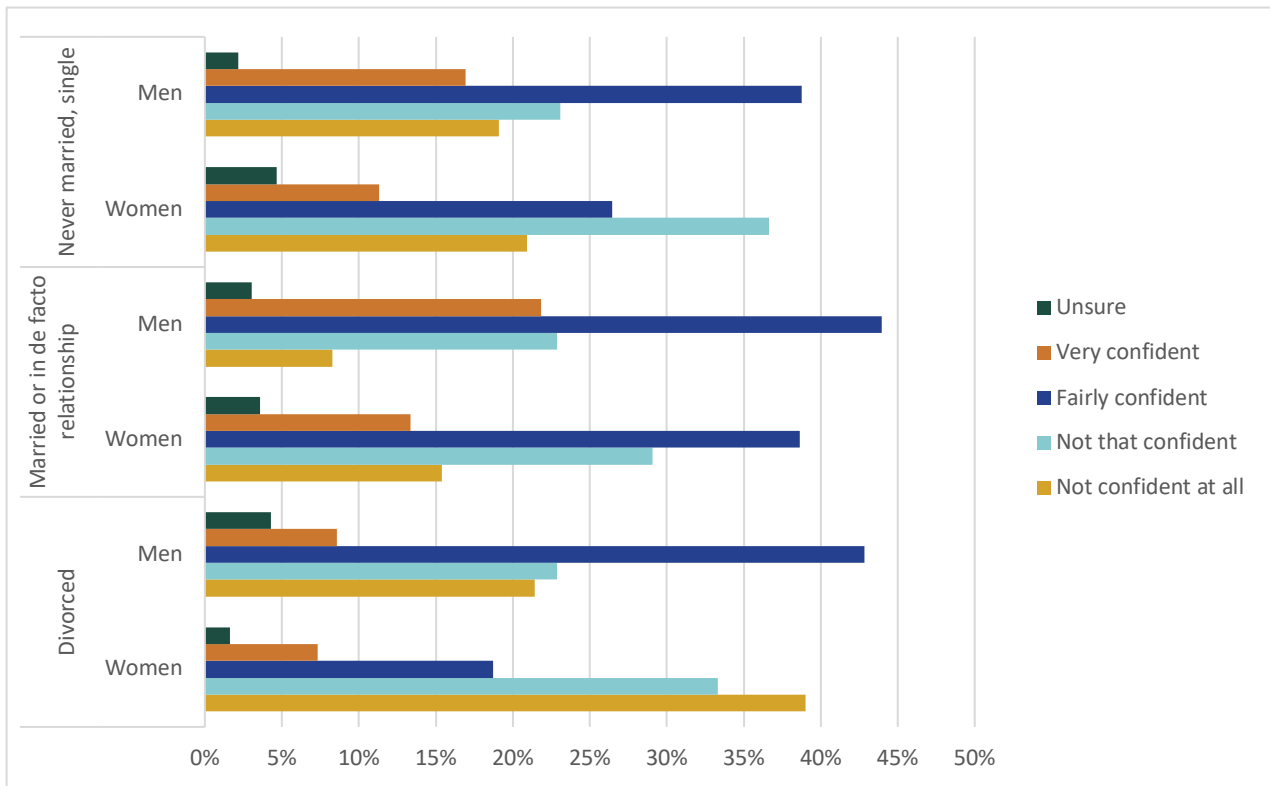
Single respondents showed less confidence in their superannuation savings than married respondents, but showed more confidence than divorced respondents. 55.7% of men describing themselves as *“single”* or *“never married”* reported being fairly or very confident in their superannuation, while only 37.8% of single women chose these responses.

This indicates that while all divorced people demonstrate less confidence in their superannuation savings, this trend is more prevalent amongst divorced women.

⁹² Separated but not divorced and widowed respondents not included due to low sample size.

Figure 24

S2x2a: How confident are you that you will have enough superannuation to have a decent retirement?
Relationship Status



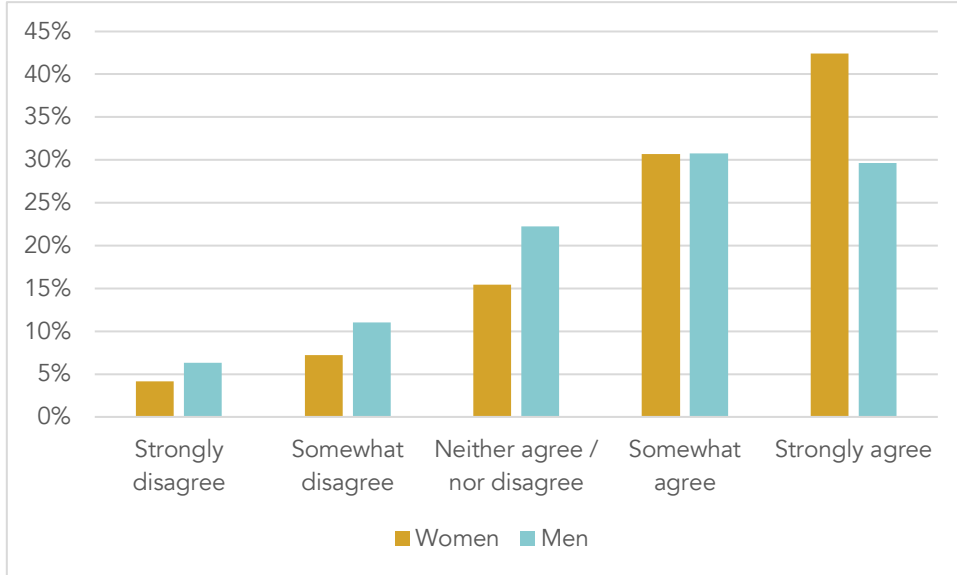
Pathways to home ownership

The deposit hurdle

The deposit hurdle is often described by would-be first-time buyers as one of the most challenging obstacles to home ownership. Unsurprisingly, given the gender pay gap, women tended to report more difficulties in saving for a house deposit than men. In response to the statement “The main reason I don’t own a house is that it is impossible to save up a deposit”, 72.1% of female non-homeowners responded either “strongly agree” or “somewhat agree” compared with 61.0% of male non-homeowners.

Figure 25

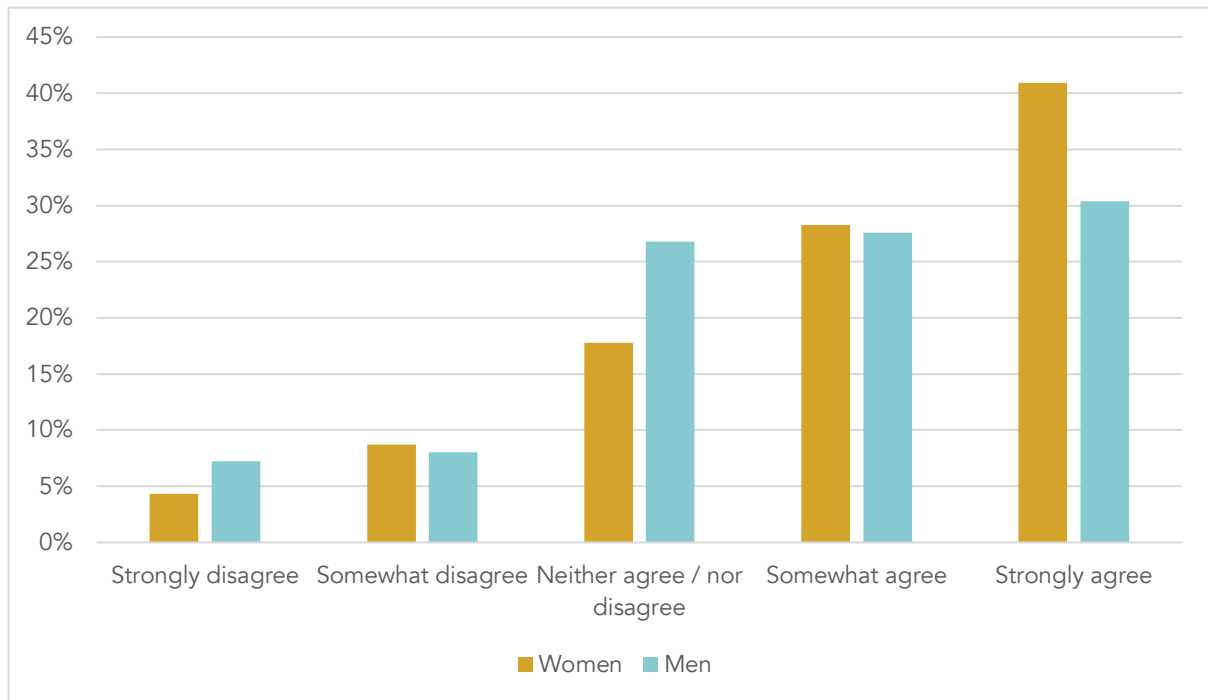
R6_6. How strongly do you agree or disagree with the following statements?
The main reason I don't own a house is that it is impossible to save up a deposit.



Similarly, 68.9% of women responded “strongly agree” or “somewhat agree” to the statement “the only way I’m ever likely to be able to own my own home is if I get a large inheritance”, compared with 57.7% of men. At the same time the evidence suggests that women may get less in intergenerational transfers, wills and bequests than do men.

Figure 26

R6_7: How strongly do you agree or disagree with the following statements:
The only way I'm ever likely to be able to own my own home is if I get a large inheritance



When asked “How concerned are you about being able to afford to buy a house during your lifetime?” 54.2% of women who did not already own a home reported being “very concerned” compared with 41.1% of men. Differences in lifetime earning potential likely has an influence on the gap between men and women’s confidence in being able to purchase property in the future. Women’s average weekly full-time earnings are currently \$1,653.60. This is compared with men’s average weekly ordinary earnings of \$1,907.10, creating an annual gap of \$13,182.^{93,94}

Parental support for homeownership

Gender differences in support received from parents by adult children have been found internationally. This is also the case for Australia, according to responses to the Housing Monitor.

⁹³Australian Government Workplace Gender Equality Agency, *Australia’s Gender Pay Gap Statistics* (August 2022) <<https://www.wgea.gov.au/sites/default/files/documents/GPG%20Factsheet%20Final%20August%202022.pdf>>.

⁹⁴ These findings do not capture the gendered basis of part-time workers and workers within the ‘gig economy’. The sample size means that disaggregation based on race, sexuality or disability cannot capture the ways in which disadvantage and discrimination is compounded by a range of overlapping factors. See Sarah Hill, ‘A Lack of Intersectional Data Hides the Real Gender Pay Gap’, *Women’s Agenda* <<https://womensagenda.com.au/latest/a-lack-of-intersectional-data-hides-the-real-gender-pay-gap/>>.

Evandrou et. al (2016) found that, in Britain, men tended to receive support from parents with finances and accommodation, whereas women tended to receive support with childcare.⁹⁵ Other international research suggests an inverse trend, in which adult daughters are more likely to receive parental support than adult sons due to expectations that daughters would become caregivers of older parents in the future.⁹⁶ These trends appear to be culture and institution specific.

The survey provides significant findings relating to gendered differences in family financial support for home buyers in Australia.

31.6% of male homeowners reported receiving financial assistance as a gift or loan from their families or their partners' families when purchasing their first homes in Australia. This is compared with just 23.9% of women.

The gender gap in financial support is stronger within younger generations⁹⁷.

When asked *"Did you receive any assistance from your family or your partner's family when you purchased your first residential property / house in Australia?"*, 31.25% of male Gen Z homeowners reported that they had received financial support as a loan, compared with 25.7% of female Gen Z homeowners.

Additionally, 32.7% of male Millennial homeowners reported receiving financial support as a gift. This is compared with just 21.4% of female Millennial homeowners.

⁹⁵ Maria Evandrou et al, 'Intergenerational Flows of Support between Parents and Adult Children in Britain' (2018) 38(2) *Ageing & Society* 321.

⁹⁶ Todd L Goodsell et al, 'Intergenerational Assistance to Adult Children: Gender and Number of Sisters and Brothers' (2015) 36(8) *Journal of Family Issues* 979

⁹⁷ Silent Generation respondents not included due to low sample size.

Figure 27

O2: Did you receive any assistance from your family or your partner's family when you purchased your first residential property / house in Australia?

Gender and Generation

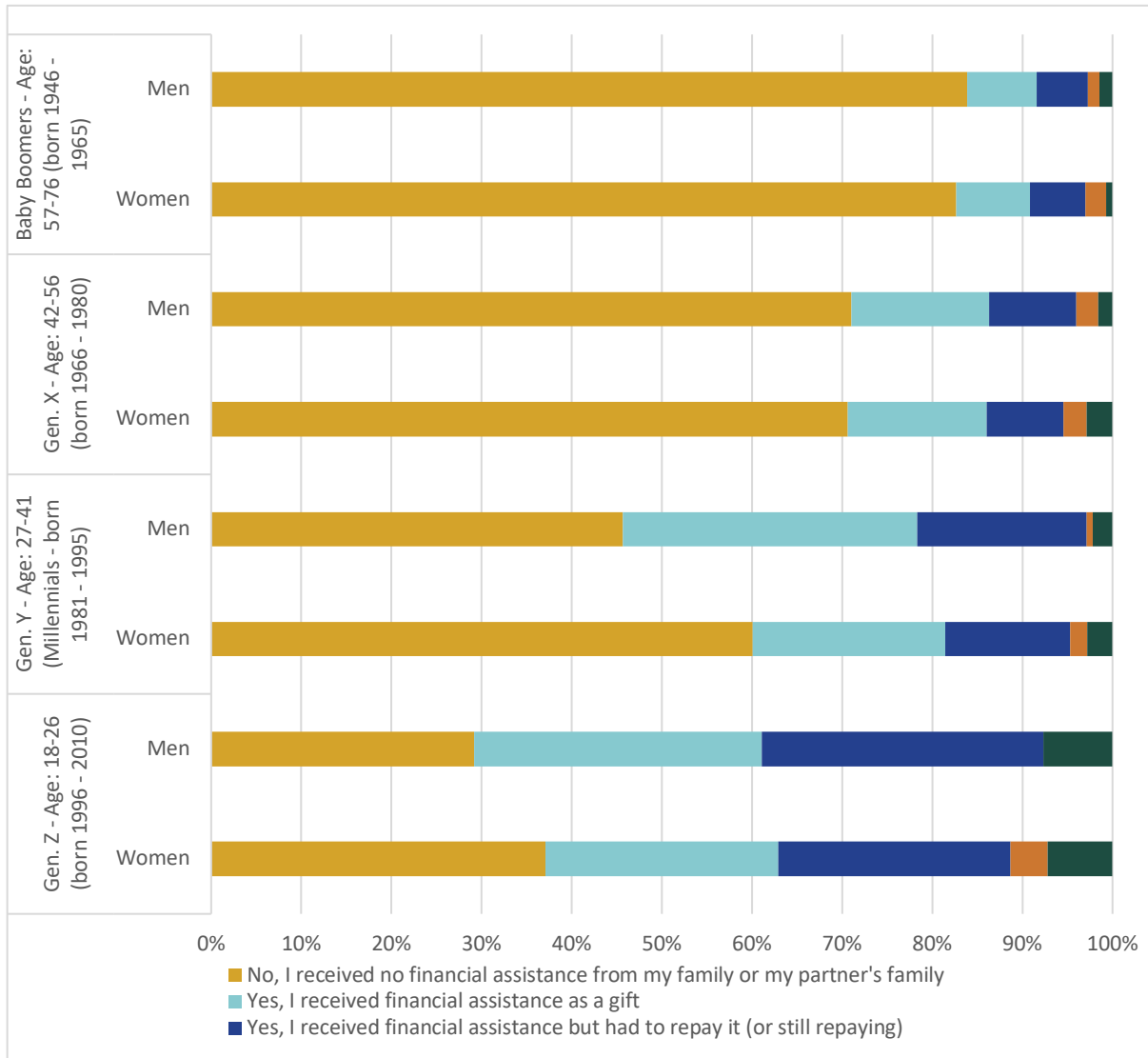


Figure 28

O2: Did you receive any assistance from your family or your partner's family when you purchased your first residential property / house in Australia?

Gender and decade of first home purchase

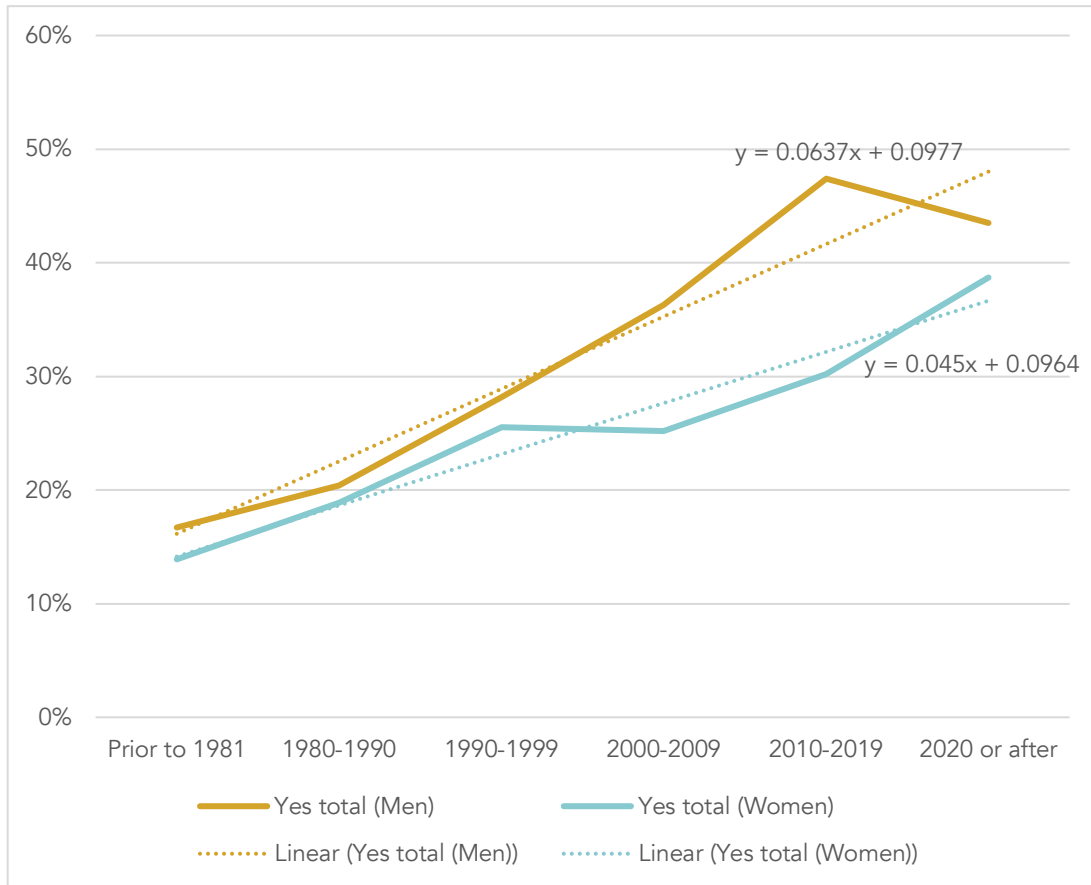


Figure 28 demonstrates this point further. Unsurprisingly the proportion of first-time buyers utilising familial financial resources is shown to be increasing. However, it also indicates that families of first-time buyers appear more willing to assist young men in homeownership than young women, by some margin. For example, 47.4% of men buying their first home in the 2010-2019 period reported receiving familial financial assistance, compared to just 30.2% of women, a difference of over 17 percentage points. This not only demonstrates that young home buyers are becoming increasingly reliant on the “bank of mum and dad” to enter the property market, but also suggests a gender imbalance within intergenerational transfers of wealth.

What is specifically concerning is that despite the convergence of men and women receiving financial assistance for those buying after 2020, the gap is still larger now than in the 1980s or 1990s. Table 2 shows the ‘gift gap’ between men and women in each decade of purchase. That is, the proportion of women reporting familial financial assistance as a percentage of men reporting the same. 100 would equal parity between men and women.

For those people buying between 1980-89, the gift gap was at its closest, at 92.6 – that is, for every 100 men reporting familial support, 92.6 women did likewise. This gap grew significantly for buyers in the 2000-2019 period, with women reporting instances of familial financial assistance at only around 2/3rds the rate of men. The gap for homebuyers in the 2020s has shrunk back toward nine women reporting assistance for every ten men.

While caution must be used when assessing trend data over six periods, it is clear that the gap between men and women who report receiving familial financial assistance is wider now than in previous decades. This points to a widening gender inequality in the allocation of housing wealth resources over generations, which has not been addressed in policy.

Table 2
The 'Gift Gap' between family financial support of men and women

Respondents reporting financial support from friends or family when purchasing first home

Decade first home bought	Men	Women	'Gift Gap'
<i>Prior to 1980</i>	16.7%	13.9%	83.2
<i>1980-1989</i>	20.4%	18.9%	92.6
<i>1990-1999</i>	28.2%	25.5%	90.4
<i>2000-2009</i>	36.3%	25.2%	69.4
<i>2010-2019</i>	47.4%	30.2%	63.7
<i>2020 or after</i>	43.5%	38.7%	89.0

Gender divergence in attitudes toward housing policy

Current analysis of housing policy preference in Australia is limited, with little breakdown of preferences based on age, gender, income or other relevant demographics. The Housing Monitor provides an excellent opportunity to explore some of the differences, and the causes of these differences, further.

Policy orientation and voting behaviour

Concerns surrounding housing affordability and social inequality appear to be influencing women's voting behaviour.

While little prior research has been conducted examining support for housing policies by gender, broader research has examined trends in women's voting behaviour and policy preferences.

International and Australian research has suggested that women tend to vote for more redistributive policies than men, regardless of their personal socio-economic circumstances.^{98,99} Consequently, women tend to show higher levels of support for left-wing parties and movements than do men.^{100,101} The Housing Monitor findings support this body of evidence, with women being around 50% more likely to rank reducing social inequality as "extremely important" as an electoral issue.

This is a relatively new but widespread phenomenon, with women tending to vote more conservatively than men throughout much of the 20th century. Factors such as higher levels of education amongst women and increased participation in the labour force and in the union movement are often cited as reasons for women's shift towards progressive political positions over recent decades.¹⁰² Our findings again support this explanation, with the gap between male and female concern about social inequality reducing with the age of respondents.

⁹⁸ Ranehill and Weber (n 1).

⁹⁹ P Funk and C Gathmann, 'Gender Gaps in Policy Making: Evidence from Direct Democracy in Switzerland' (2015) 30(81) *Economic Policy* 141

¹⁰⁰ Sarah Cameron, Will Women Forsake the Liberal Party at the next Election?, *The University of Sydney* (Sydney, 15 March 2021) <<https://www.sydney.edu.au/news-opinion/news/2021/03/15/will-women-forsake-the-liberal-party-at-the-next-election-.html>>.

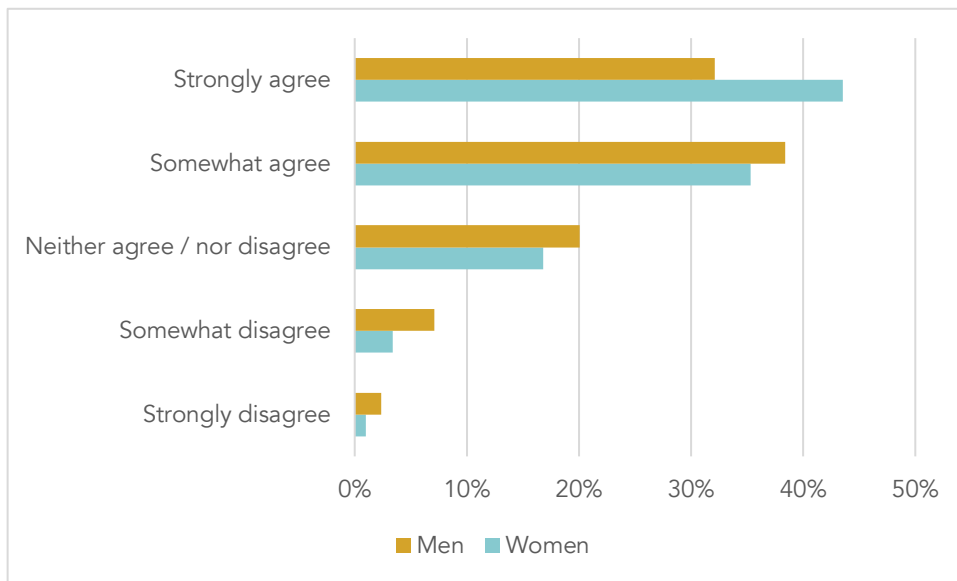
¹⁰¹ Thomas Buser et al, 'Overconfidence and Gender Gaps in Redistributive Preferences: Cross-Country Experimental Evidence' (2020) 178 *Journal of Economic Behavior & Organization* 267

¹⁰² Sarah Cameron (n 69).

When examining the Housing Monitor responses, there are several areas of significant difference between the attitudes of men and women to housing policy. Firstly, women were far more likely than men to see the state as having a primary responsibility for housing children. 43.3% of women strongly agreed with the statement “The government has a responsibility to ensure that all children growing up in Australia have a home that is safe and healthy” compared to 31.9% of men.

Figure 29

G2r1. How strongly do you agree or disagree with the following statements? The government has a responsibility to ensure that all children growing up in Australia have a home that is safe and healthy.

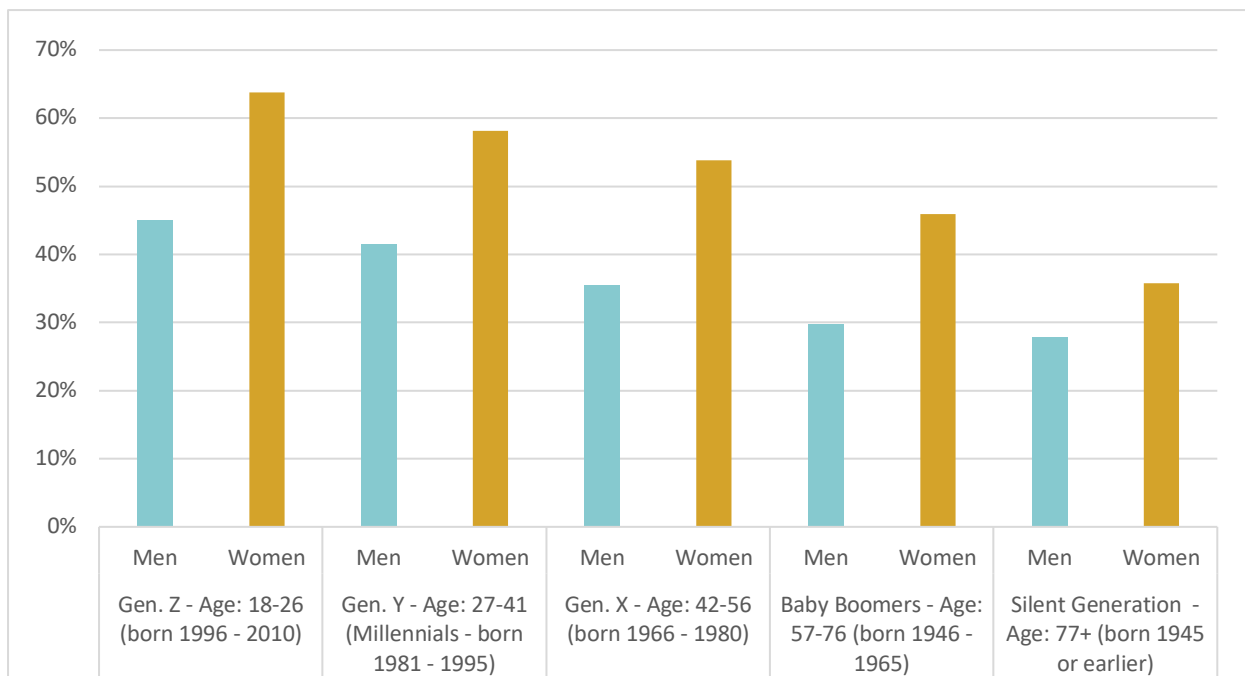


Women were also more likely than men to consider housing affordability as an electoral issue of extreme importance. When asked “How important are each of the following issues to you personally when it comes to voting at Federal elections: Housing affordability in general”, 54.11% of women compared with 37.7% of men responded with either a 9 or 10 on a scale of 1-10.

This gap was seen across generations, with the most discrepancy being within Gen X, where 54.8% of women and 35.2% of men ranked this issue as being extremely important. This means that women are around 50% more likely than men to see housing affordability as an extremely important issue.

Figure 30

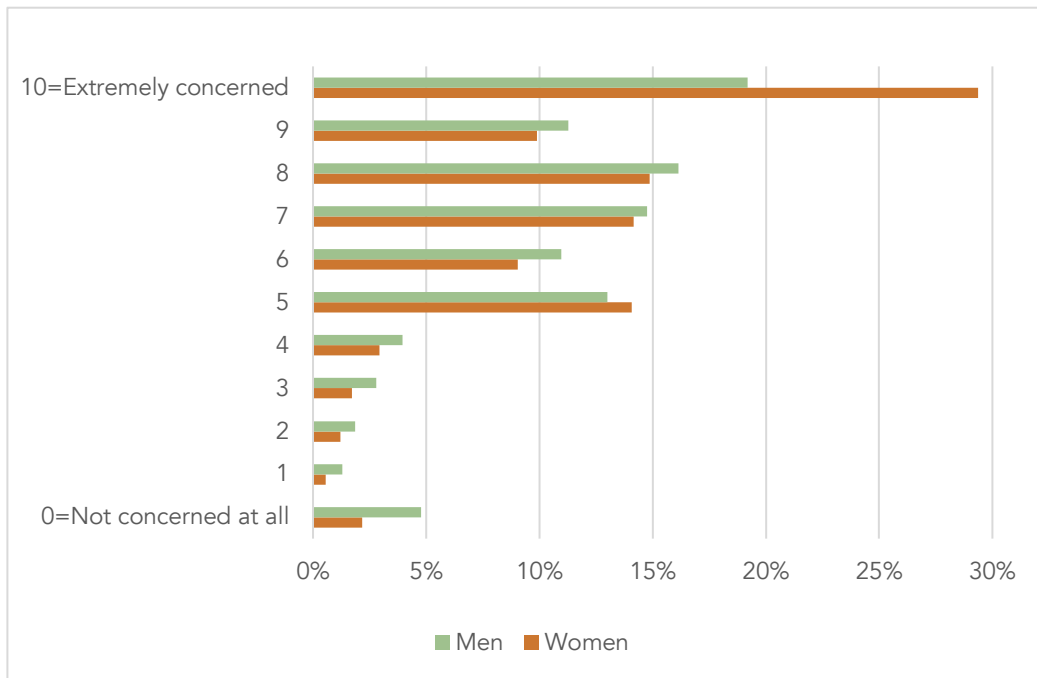
Q48r1: “How important are each of the following issues to you personally when it comes to voting at Federal elections: Housing affordability in general”
 9+10: Extremely Important



Women were also more likely to report extreme concern about the decline in public housing construction. When asked to respond to the statement “Public Housing Construction has fallen from around 9% of all new houses in the 1980s, to around 1.5% now”, 38.8% of women ranked this as being a 9 or 10 out of 10 on a scale of concern, compared with 29.9% of men.

Figure 31

H10r3: Assuming they are true, how concerned are you about each of the following:
 Public housing Construction has fallen from around 9% of all new houses in the 1980s, to around 1.5% now



Women were also more likely to rank social housing as an issue of “extreme importance” when considering to which party or candidate they will allocate their vote at the next federal election. Research into gendered voting preferences has argued that men exhibit a tendency to overestimate their future incomes and be more optimistic about the state of the overall economy, therefore being less supportive of redistributive tax and transfer programs.¹⁰³ Similarly, the personal impact of financial disruption caused by divorce and unpaid caring responsibilities may also lead women to be more supportive of redistributive policies.¹⁰⁴

When asked the question “How important are each of the following issues to you personally when it comes to voting at Federal elections: Social or community housing”, 35.1% of women ranked this issue as being a 9 or 10 out of 10 on a scale of concern, compared with 24.4% of men. As mentioned above, women are more likely to live in social housing than men. However, this level of support far exceeds the tenure bias, and indicates a more deep-rooted belief among women in the need for social housing.

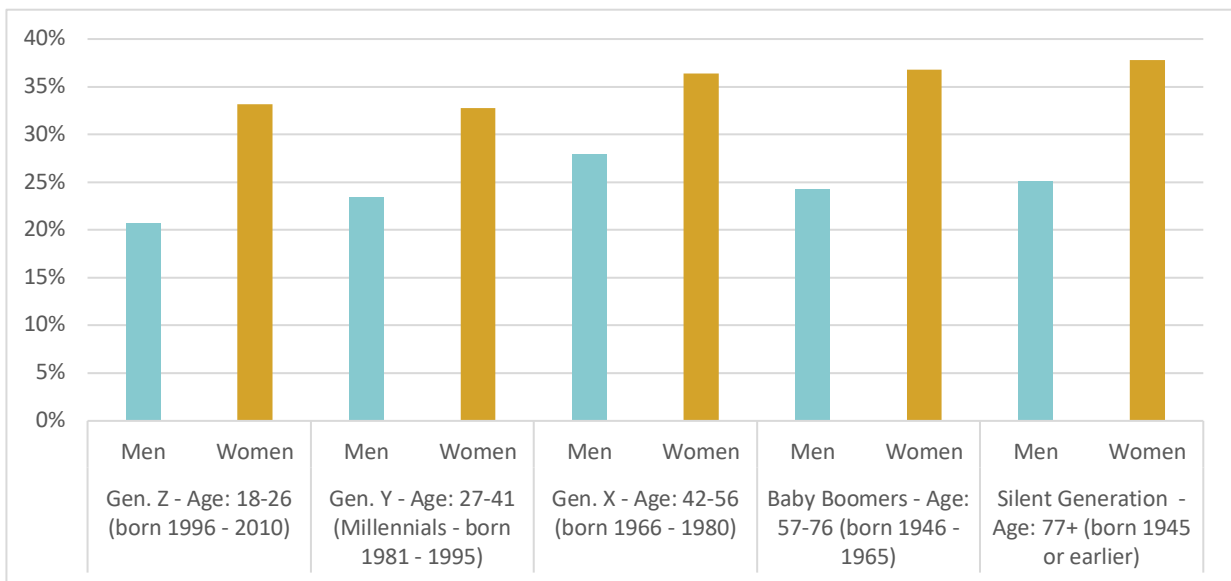
¹⁰³ Buser et al (n 102).

¹⁰⁴ Ibid.

The gender gap in support for social housing exists across generations, with older women showing a greater level of concern over social and community housing than other age and gender demographics. 20.6% of Gen Z men ranked the issue as a 9 or 10 out of 10, compared with 33.1% of Gen Z women. On the opposite end of the age spectrum, 25.1% of Silent Generation men ranked the issue as being a 9 or 10, compared with 37.8% of Silent Generation women.

Figure 32

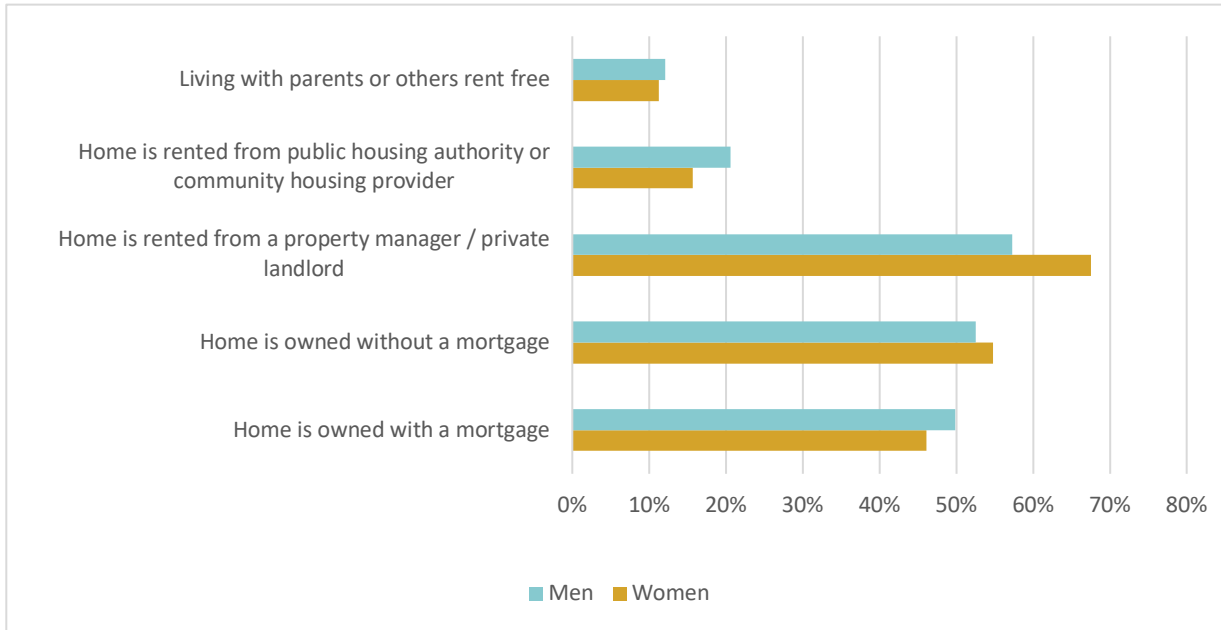
Q48_2. How important are each of the following issues to you personally when it comes to voting at Federal elections: Social or community housing
 9+10= Extremely Important



Amongst female respondents, support for social housing varies based on tenure type. 58.8% of public and community housing tenants ranked social and community housing as a 9 or 10 out of 10 on a scale of concern. This is followed by 44.7% of private renters, with just 28% of women who own a house outright providing this response.

Figure 33

Q48_2. How important are each of the following issues to you personally when it comes to voting at Federal elections: Social or community housing
9+10= Extremely important (Tenure Type)



As with support for social housing, women overall were more likely than men to respond with either “strongly support” or “support” to the propositions “Increase Commonwealth Rent Assistance” (67.6% to 59.1%) and “[introduce] rent caps which limit rental increase by a set amount every year” (72.1% to 61.4%).

The difference in strong support is most noticeable, with women significantly more likely to be strongly supportive of both rent assistance and rent caps, while being around half as likely to strongly oppose these proposals as are men.

Figure 34

G6_6: Sometimes people express concern about housing affordability. A range of policy options have been suggested. Would you support or oppose the following suggestions?
Increase Commonwealth Rent Assistance

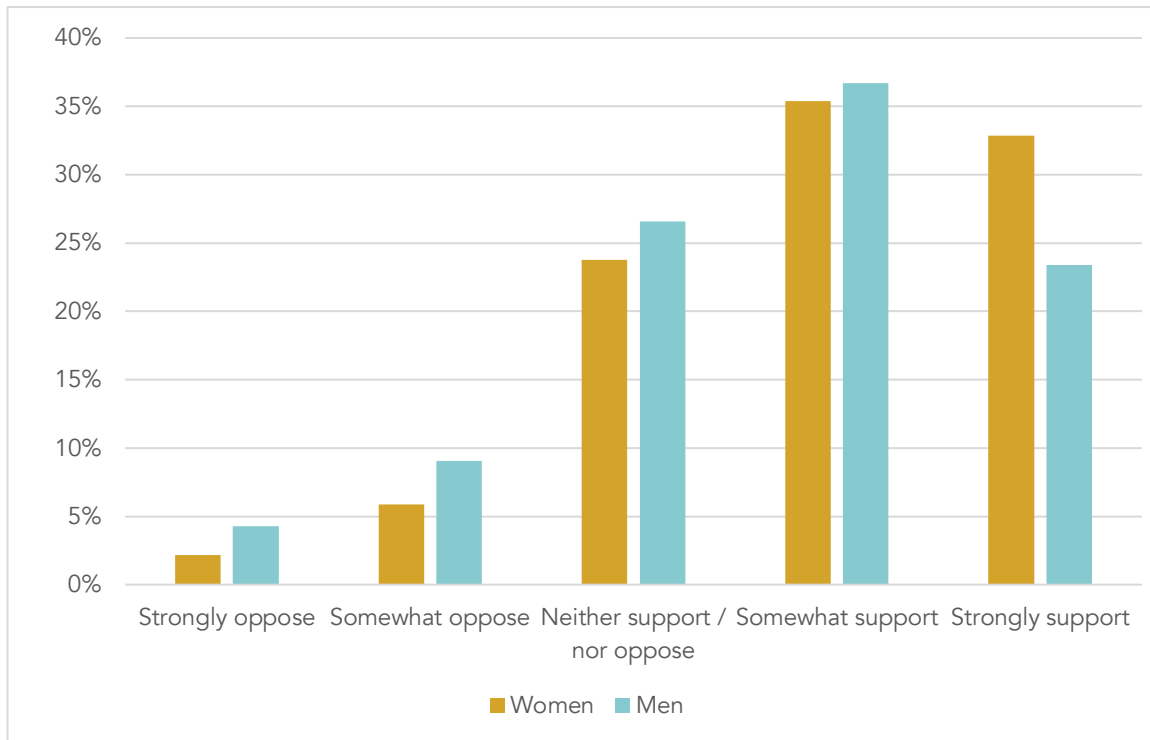
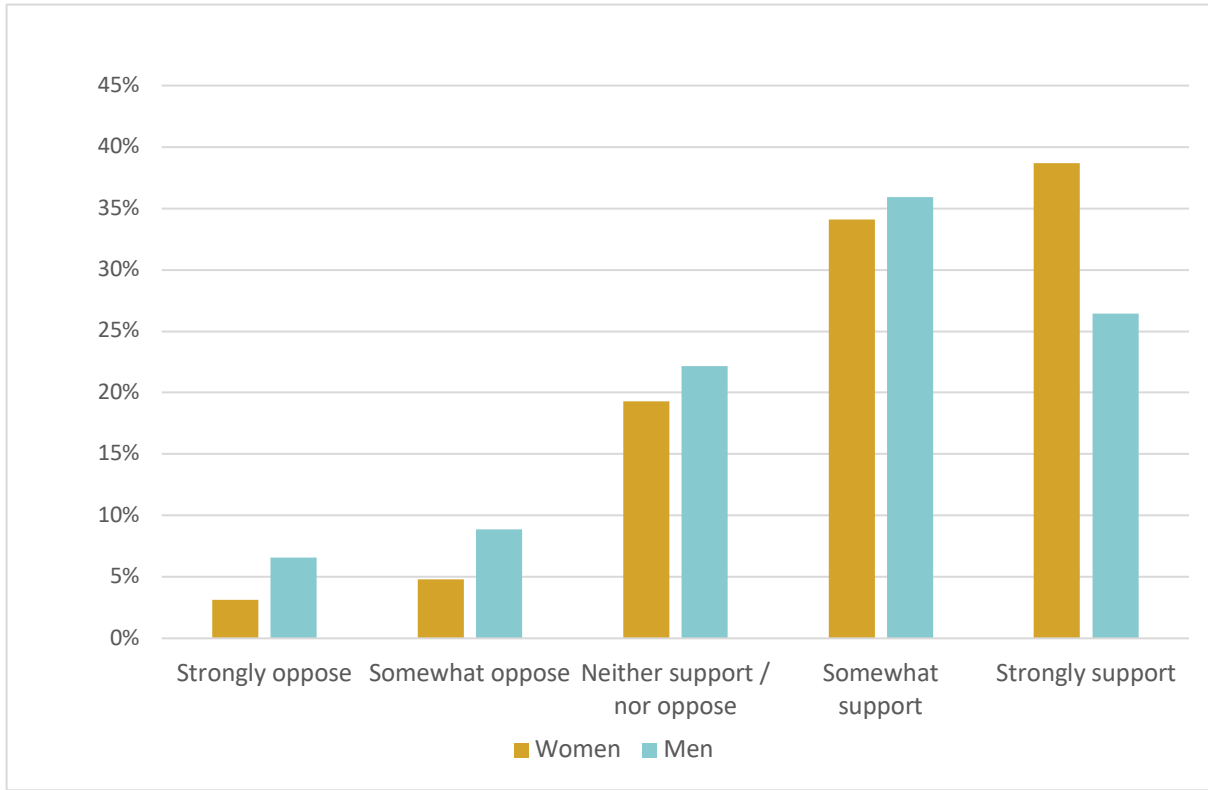


Figure 35

G6_8. Sometimes people express concern about housing affordability. A range of policy options have been suggested. Would you support or oppose the following suggestions?
Rent caps which limit rental increases by a set amount each year



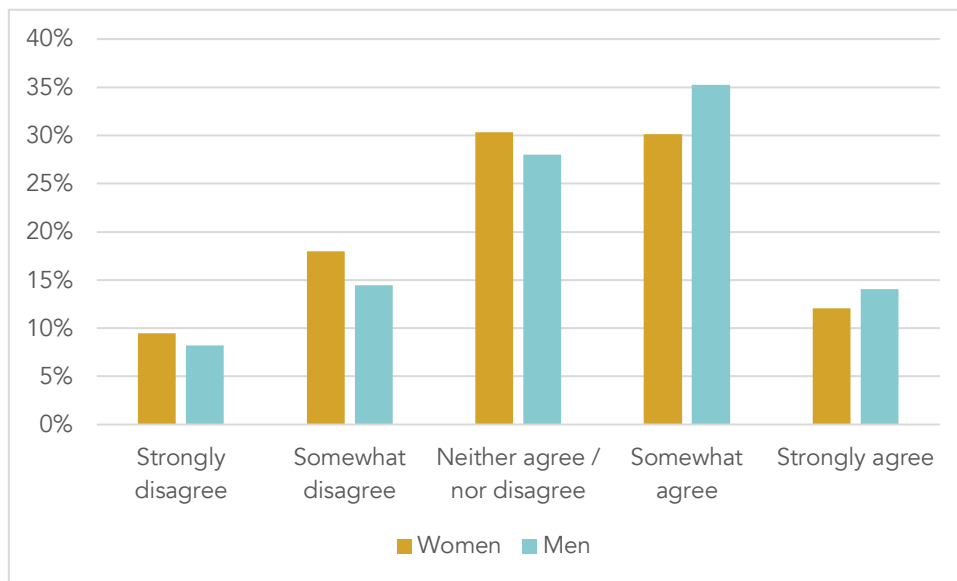
Policies to stabilise house prices

Women appeared less supportive of interventions that would negatively affect the value of their personal property or change their neighbourhood.

For example, women were slightly less likely to support planning reform increasing density of their neighbourhoods. When asked how strongly they agreed with the following statement, *“I support more homes being built in my local area, even if it meant more units built on or subdivision of the street where I currently live”*, women were less likely to choose “strongly agree” or “somewhat agree” responses, with 40.5% of women and 47.4% of men responding in this manner.

Figure 36

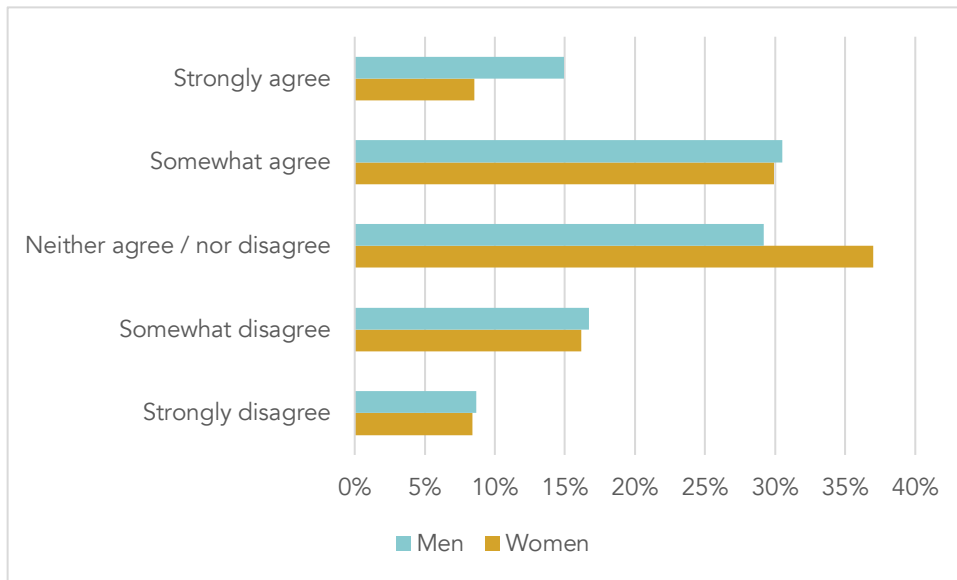
G5_1. How strongly do you agree or disagree with the following statements?
I support more homes being built in my local area, even if it meant more units built on or subdivision of the street where I currently live



Similarly, female homeowners were slightly less likely to agree with the statement “I would be willing to see my home stop growing in value if it would help improve housing affordability”. 43.5% of male homeowners chose “strongly agree” or “somewhat agree” responses to this question, compared with 37.5% of women.

Figure 37

G5_2. How strongly do you agree or disagree with the following statements? I would be willing to see my home stop growing in value if it would help improve housing affordability



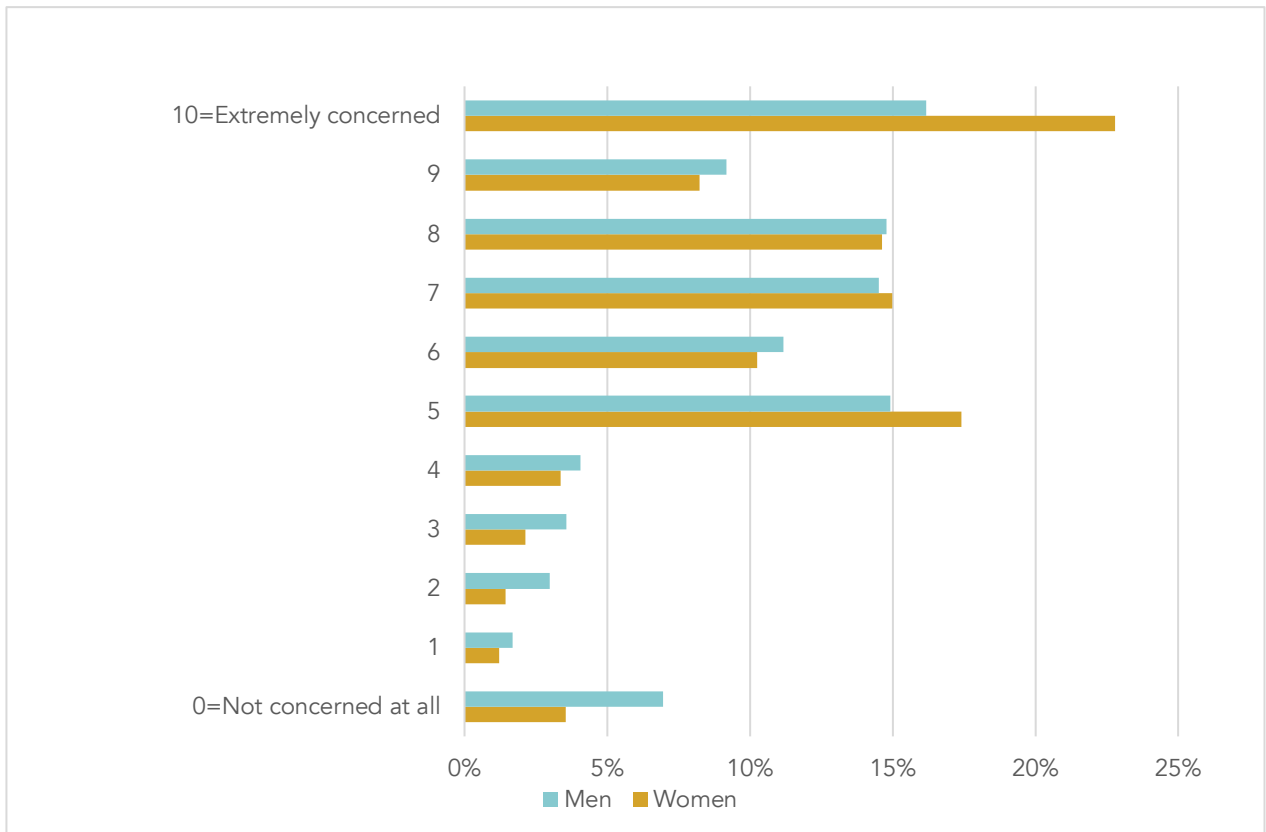
Tax and transfer policies

Women’s opinions on property taxation were mixed within the Housing Monitor. They reflect the gendered positions in relation to home ownership and renting, with lower home ownership amongst women.

Women were more likely than men to respond “Extremely concerned” (9 or 10 on a scale of 10) to the statement “Government estimates show that tax incentives for property investors on investment properties may soon cost the country \$20 billion per year”. 30.4% of women compared with 25.2% of men provided this answer.

Figure 38

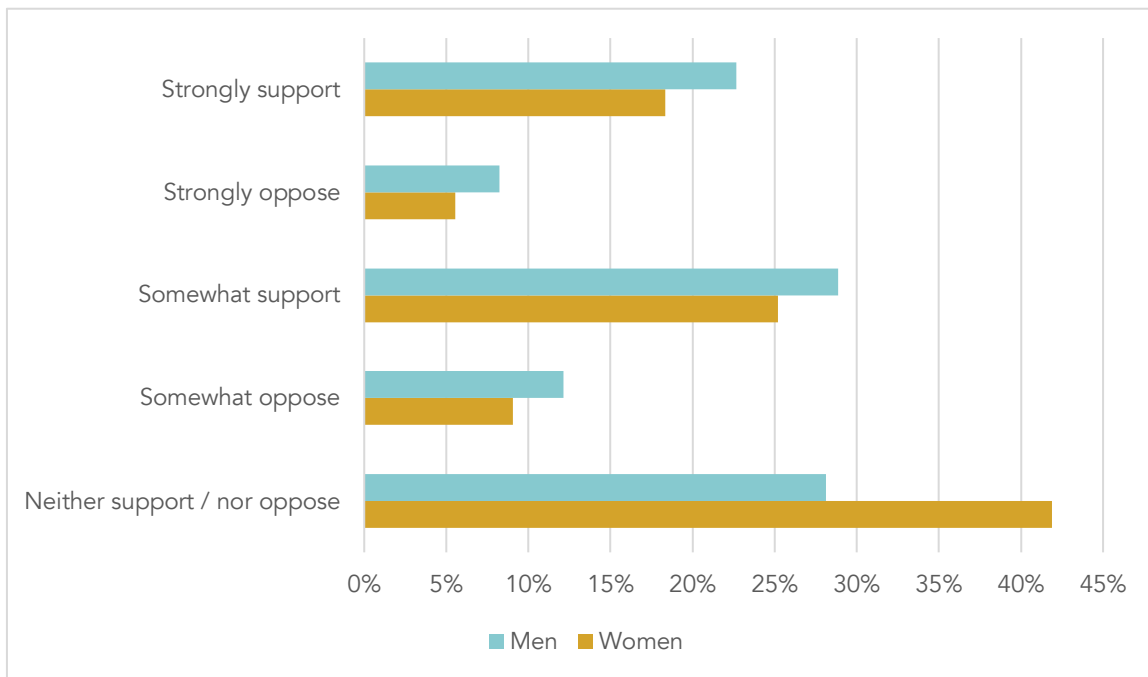
H10r4: Assuming they are true, how concerned are you about each of the following: Government estimates show that tax incentives for property investors may soon cost the country \$20 billion per year



Conversely, when asked “Sometimes people express concern about housing affordability. A range of policy options have been suggested. Would you support or oppose the following suggestions? Remove tax incentives like negative gearing”, women were less likely than men (43.5% to 51.5%) to choose “strongly support” or “somewhat support” options.

Figure 39

G6r1: Sometimes people express concern about housing affordability. A range of policy options have been suggested. Would you support or oppose the following suggestions?
Remove tax incentives like negative gearing



Similar results were reported when asked about the Capital Gains Tax Discount for sale of investment properties. Women were slightly more likely to express extreme concern with the statement “The Capital Gains Discount for investment properties means about \$10 billion less in revenue for the government per year”. 24.3% of female respondents ranked this statement as a 9 or 10 on a scale of concern, compared with 20.8% of male respondents.

However, the above chart shows, women responded with far less certainty or greater ambivalence when asked about tax concessions, with “neither support nor oppose” being by far the most popular response. The responses to the options offered in the survey may reflect the level of understanding and interpretation of complex financial concepts, which are better understood when people face having to exercise them.

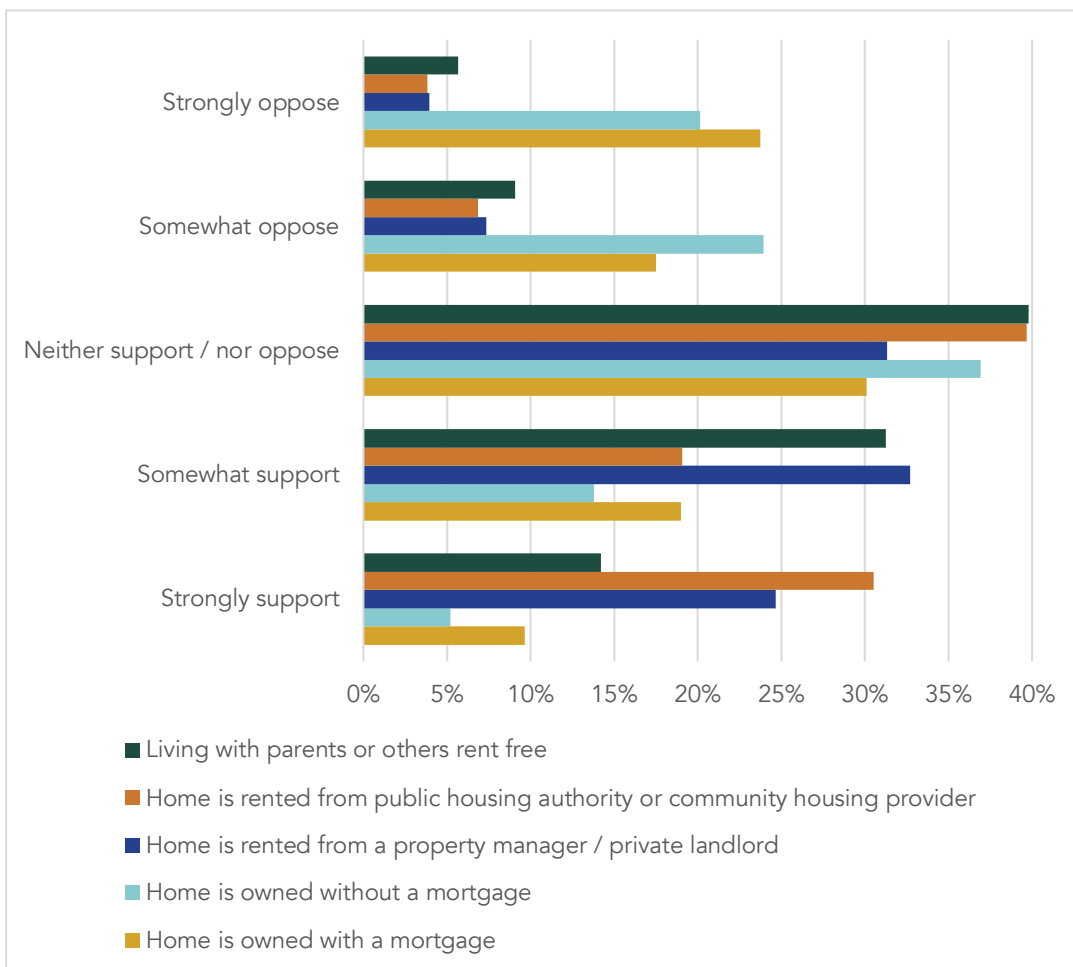
Support for land value capture policies appears to be varied amongst women based on tenure type.

When asked the question “ Would you support or oppose the following suggestions? When a house price increases without the owner doing any renovations, a tax should be imposed which can then go toward paying for more affordable housing”, women who owned their own home were more likely to oppose this prospect than women living in public, private or community rentals.

While 30.5% of public or community housing tenants selected “strongly support” towards this proposition, just 5.2% of women owning their home outright selected this option. Conversely, 20.1% of women owning their home outright selected “strongly oppose” towards this option, with an additional 23.9% of women of this tenure type selecting “oppose”. This demonstrates tensions between the proposal of redistributing housing wealth and a desire to retain gains from property ownership.

Figure 40

G6r9: A range of policy options have been suggested. Would you support or oppose the following suggestions? When a house price increases without the owner doing any renovations, a tax should be imposed which can then go toward paying for more affordable housing”
 Women by tenure type



These differences, with women tending to endorse government supports for housing more than men, but being more likely to oppose policies which might cause individual losses, hints at the complexity of the effects of housing experience on attitudes towards public policy: that is, women's responses apparently reflect their greater personal insecurity and relative disadvantage in the housing market, in that they want governments to make housing more affordable but have a greater level of fear of losing what security they have managed to achieve.

Regardless of their position in the housing market, it seems clear that women's opinions are filtered through the structural disadvantage they experience in the labour market, the tax system and in terms of access to wealth.

For example, Family Tax Benefits A and B are criticised for imposing high effective marginal tax rates on second earners by lowering benefit rates once a second family member begins working. This is said to disrupt women's workforce participation.¹⁰⁵ Access to childcare subsidies is limited according to the second earners' work arrangements and hours further limiting their participation and income.¹⁰⁶

Kirupakaran (2015) argues that that women tend to be less able to accumulate finances throughout their lifetime due to factors such as caring obligations, undervaluing of female-dominated industries, and a gap in superannuation. This disadvantage decreases women's ability to benefit from taxation schemes such as negative gearing and Capital Gains Tax, the benefits of which flow towards high income households.¹⁰⁷

Disadvantages such as these make women more vulnerable to the withdrawal of government housing support, and even when in the relatively comfortable position of owning a home, women may feel more insecure and thus threatened by policies which could reduce their housing wealth, because housing wealth represents a greater proportion of their total wealth and security.

¹⁰⁵ 'A Husband Is Not a Retirement Plan' *Achieving Economic Security for Women in Retirement*. (n 91).

¹⁰⁶ Angela Jackson, Margaret McKenzie, and Emma Grey, *Child Care Subsidy Activity Test: Incentive or Barrier to Labour Force Participation?* (Impact Economics and Policy, March 2023) <<https://apo.org.au/sites/default/files/resource-files/2023-03/apo-nid321776.pdf>>.

¹⁰⁷ Thevini Kirupakaran, *A Right to Housing: A Gendered Perspective on Housing and Taxation* (St Vincent De Paul Society, 8 October 2015) 2 <https://www.vinnies.org.au/icms_docs/228190_Housing_Taxation_and_Gender_20151008.pdf>

Conclusion

Despite the growing public awareness of inequality in Australia's housing system, structural gendered disadvantage remains an under-discussed topic. This paper has drawn together significant evidence around how women's experiences of housing differ from those of men. Women's experience of housing, is significantly different from that of men across many metrics including affordability, quality, and security. Trends in government policymaking over the past three decades – toward greater support for homeowners and investors, lower investment in affordable and social rental homes, and a failure to ensure that the private rental market regulations keep pace with other high-income countries – tend to promote and reward the areas of the housing market most dominated by men.

Indeed, viewing housing through a gender lens provides one of the most clear and compelling arguments for systematic reform across a range of housing policy areas, from tax policy to social housing construction investment. With women being more likely to spend longer in the private rental market than men, to benefit less frequently and for shorter periods from the benefits of home ownership, the arguments for ensuring greater equity of government support and regulation across different tenure types becomes all the more strong.

As well as contributing to the evidence base for understanding gendered housing experiences, the Australian Housing Monitor also helps broaden and deepen knowledge of women's housing policy preferences.

There are significant differences in attitudes toward housing policy between women and men. Women tended to be more supportive of policies supporting housing outcomes for lower-income individuals and families including increasing public housing construction, introducing rent caps and increasing Commonwealth Rent Assistance. Furthermore, the Housing Monitor demonstrates the ways in which policy preferences vary based on factors such as age and housing tenure as well as gender.

These findings highlight some of the ways in which policies which may seem gender neutral at first glance – including reductions in social housing construction and the maintenance of tax incentives for property investment – do in fact have significant gender implications.

As Australia grapples with the need for significant systematic reform of the housing system, applying a gender lens will be critical. Whether it is in relation to the assessment of housing policies, understanding the impact and interactions of gendered policies across different policy domains, or in the design of new policies, a gendered understanding of housing is essential. The housing policy domain plays a critical role in basic survival, physical safety, mental health, community- and family-building, access to services, social mobility, and wealth building. That we as a nation barely discuss the systematic disadvantaging of 51% of the population in housing is a damning indictment indeed.