

University of Sydney Policy Reform Project

Research Paper for NSW Council of Social Services (NCOSS): Prevalence of people employed in paid work seeking homelessness support

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About the Sydney Policy Reform Project

The Sydney Policy Reform Project ('Project') facilitates University of Sydney students to write research papers for policy organisations, and submissions to government inquiries, under supervision from University of Sydney academics. The Project is a volunteer, extra-curricular activity. The Project is an initiative of the Student Affairs and Engagement Team within the Faculty of Arts and Social Sciences, and the Division of Alumni and Development, at the University of Sydney. The Project is funded by a donor to the University of Sydney. Any inquiries about the Project or about this paper should be directed to the Administrator, Ms Zoe Nutter, at the following email address: <fass.studentaffairsandengagement@sydney.edu.au>.

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Policy Brief

Sydney Policy Reform Project

| Paper | Topic | Academic Supervisor |
|---------|--|--|
| 1 NCOSS | Prevalence of people employed in paid work experiencing homelessness | Associate Professor Anna Boucher anna.boucher@sydney.edu.au |

About the NSW Council of Social Service

The [NSW Council of Social Service](#) ('NCOSS') is the peak body for the community sector in NSW. It works with and for people experiencing poverty and disadvantage in NSW to make positive change in our communities.

Background

This research paper will form part of NCOSS's ongoing work to advocate for improved supports for people experiencing homelessness, and more social and affordable housing. It will also help to build knowledge around specific cohorts of the population experiencing homelessness.

Having a home is a basic human right and provides the foundation on which people can build their wellbeing and manage life's opportunities and challenges. It keeps people safe from extreme weather, supports good health, protects women and children fleeing violence, allows ageing in place and provides the basis for people to engage productively in their community.

In NSW there were over 37,000 people experiencing homelessness at the time of the 2016 Census.¹ This number is now likely to be higher; the ongoing lack of available, affordable, and accessible housing in NSW continues to exacerbate the COVID-19 crisis for vulnerable groups and widen inequality.

There is often a common perception that one of the key drivers of homelessness is unemployment and/or economic problems.²

However, 2016 Census data has shown 15,024 or 45.6% of people experiencing homelessness are in the labour market in NSW. Of those, one-third are employed full-time or part-time.³ Anecdotally, NCOSS has heard from homelessness services in the sector that there has been an increase in the number of people in paid work seeking homelessness support, particularly since the pandemic.

¹<https://homelessnessnsw.org.au/wp-content/uploads/2021/03/Homelessness-in-New-South-Wales-.pdf>.

²https://cms.launchhousing.org.au/app/uploads/2020/06/Public-perceptions_a-literature-review_Final_Public.pdf.

³Ibid.

Research Parameters

NCOSS would like a summary of academic literature that provides and analyses evidence of and factors contributing to people in paid work experiencing homelessness and/or accessing homelessness services, in Australia and (to the extent possible) in comparable jurisdictions, from the year 2000 onwards. Some parameters:

- ‘academic literature’: Researchers should prioritise impactful scholarship from respected, peer-reviewed journals or academic books from recent years. Researchers should use their discretion in including relevant ‘grey literature’ (i.e., reports, submissions or publications from government bodies, authoritative organisations, news publications etc.).
 - Researchers should outline their search strategy, reasons for inclusion/exclusion of sources, and any possible limitations of included sources. It is strongly encouraged to take advantage of the University’s [library services](#) to develop a robust research method.
- “analyse evidence of and factors contributing to”.

Researchers should focus on the following factors and barriers to housing:

- Affordability – (outlining your methodology for considering affordability) in relation to women’s incomes and in regards to:
 - Home ownership
 - Private rental market
- Residualisation of social housing and inadequate affordable housing supply.
- Low wages and poor housing access associated with the gender pay gap, caring responsibilities, and other gendered issues such as domestic violence.
- ‘paid work’: This refers to any form of employment for which a person receives a salary or wage. This can include full-time, part-time, or casual employment.
- ‘homelessness’: Researchers should refer to the ABS statistical definition of homelessness – when a person does not have suitable accommodation alternatives, they are considered homeless if their current living arrangement:
 - is in a dwelling that is inadequate; or
 - has no tenure, or if their initial tenure is short and not extendable; or
 - does not allow them to have control of, and access to space for social relations.

Researchers should also note that ‘homelessness’ can include less-recognised forms of homelessness, including couch-surfing or living temporarily in other

households, and people living in boarding houses or caravan parks without the security of a lease or private facilities.

- 'homelessness services': This includes any agency or organisation providing services or support measures to people experiencing or at risk of homelessness. Across Australia, these supports are generally provided by Specialist Homelessness Services that aimed at prevention and early intervention, crisis and post crisis assistance to support people experiencing or at risk of homelessness. They receive government funding to deliver accommodation-related and personal services. They vary in size and in the types of assistance provided. However, researchers should note that other social or community service providers may also provide more generalist support to people experiencing or at risk of homelessness, for example, referral to specialist services or assistance in accessing government schemes or payments.
- 'in Australia and (to the extent possible) in comparable jurisdictions': Researchers should prioritise summarising relevant literature from an Australian context, and then secondarily, if there is research capacity, relevant literature from comparable overseas jurisdictions. Priority should be given to overseas jurisdictions that share similar socio-economic characteristics to Australia.
- 'from the year 2000 onwards': Researchers should give priority to summarising relevant literature that has been published more recently. Summaries of older (but still relevant) literature may be included in the paper, to the extent the researchers consider this useful to understanding the prevalence of or associated issues with people in paid work experiencing homelessness and/or accessing homelessness services. However, as a general rule, it is suggested that only literature published from the year 2000 onwards should be included, unless there are good reasons to do otherwise.

Please take care to ensure all information sources are referenced accurately and completely, according to the [Harvard Referencing Style](#). This is very important for NCOSS to use your research effectively. Some starting points for research are noted at the end of the brief.

Research Question

Given the parameters above, please summarise academic literature that provides and analyses evidence of and factors contributing to people in paid work, with a particular focus on women, experiencing homelessness and/or accessing homelessness services, in Australia and (to the extent possible) in comparable jurisdictions, from the year 2000 onwards.

Preliminary Resources

- AIHW – Homelessness and homelessness services:
<https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services>.
- Gray, T. 2020, *Employment and homelessness in the context of the new economy following Covid-19*, Centre for Homelessness Impact, United Kingdom.
- Homelessness NSW fact sheets on 2016 Census data and homelessness:
<https://homelessnessnsw.org.au/resource/nsw-census-data-and-hnsw-factsheets/>.
- Jones, K., Ahmed, A., Madoc-Jones, I., Gibbons, A., Rogers, M., & Wilding, M. 2020, 'Working and Homeless: Exploring the Interaction of Housing and Labour Market Insecurity', *Social Policy and Society*, 19(1), 121-132.
doi:10.1017/S1474746419000332.
- Swami, N. 2018, *The Effect of Homelessness on Employment Entry and Exits: Evidence from the Journeys Home Survey*, Working Paper No.01/18, University of Melbourne, Melbourne.

*Please note that references included in this brief may not accord with the [Harvard Referencing Style](#). Students must take care to ensure that their final paper follows said referencing style.

Abbreviations Key

| | |
|--------------|---|
| ABS | Australian Bureau of Statistics |
| AHRC | Australian Human Rights Commission |
| AIHW | Australian Institute of Health and Welfare |
| AHURI | Australian Housing and Urban Research Institute |
| ALRC | Australian Law Reform Commission |
| APH | Australian Parliament House |
| BLS | Bureau of Labor Statistics |
| DFV | Domestic Family Violence |
| ILO | International Labour Organisation |
| NCOSS | NSW Council of Social Service |
| PRS | Private rental sector |
| SHS | Specialist Homelessness Services |

Executive Summary

It is often assumed that two key factors that contribute to homelessness⁴ are unemployment and financial problems, with employment being seen as providing a ‘solution’ to homelessness (Jones et al., 2020). However, an increasing amount of Australia’s homeless population are in the labour market as observed by data from the ABS, SHS and AIHW. In particular, it is noted women have a higher risk of experiencing homelessness despite being in paid work. As this is a prevalent and growing experience of Australians that are homeless or at risk of homelessness, it is important that services and policy address this phenomenon. The aim of this report is to analyse evidence of and factors contributing to people in paid work experiencing homelessness and/or accessing homelessness services⁵ in light of this above observation.

Factors that contribute to people in paid work experiencing homelessness and/or accessing homelessness services include:

- Housing and/or rental affordability;⁶ and
- Availability and accessibility of social housing.

⁴ As defined by ABS, when a person does not have suitable accommodation alternatives, they are considered homeless if their current living arrangement:

- is in a dwelling that is inadequate;
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations; this can include couch-surfing or paying board (ABS 2016).

⁵ Assistance provided by a specialist homelessness agency to a client aimed at responding to or preventing homelessness. The specialist homelessness services in scope for this collection include accommodation provision, assistance to sustain housing, domestic/family violence services, mental health services, family/relationship assistance, disability services, drug/alcohol counselling, legal/financial services, immigration/cultural services, other specialist services and general assistance and support (AIHW 2018).

⁶ The relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes (APH 2022).

It is noted that gendered issues also impact the likelihood of women in particular experiencing homelessness or accessing homelessness service despite engagement in paid work. These factors include:

- The gender pay gap;
- Being a single parent household;
- Child support; and
- DFV.

A systematic literature review was conducted in order to summarise existing research on these topic areas, with a focus on data to determine the prevalence of Australians experiencing homelessness and/or accessing homelessness services despite being in the labour market. Barriers towards accessing affordable housing, whether that be renting or owning a home, exist when individuals pay 30% or more of their income on housing costs. This is an increasingly common experience of individuals who are in the labour market that are homeless or at risk of homelessness, due to lower average wages. This challenge is further exacerbated by being unable to access social housing and the associated benefits of reduced housing costs. Thus, individuals or households who are in the labour force but are experiencing housing stress are placed in a precarious position. On the one hand, entering the rental or housing market is unsustainable due to high housing costs, and on the other, entering social housing is difficult as having an income from paid work means they are lower priority for social housing. This experience is further complicated for women due to gendered issues

which further create housing stress, such as receiving a lower income than their male counterpart, being a single parent, paying for child support and being a victim of DFV.

The lack of an official definition of in-work homelessness in Australia presents a further challenge to accurately determining the prevalence of the issue. However, from these above factors, this report concludes that there is a prevalence of people employed in paid work experiencing homelessness, particularly for women. There has been an increasing proportion of females being among employed clients who received SHS in the last decade. Between 2012-2022, 68.55% to 71.94% of employed individuals accessing SHS have been women (AIHW 2021b).

Introduction

This report has been formulated at the request of New South Wales Council of Social Service (NCOSS) to better understand the nature of homelessness in Australia. Whilst there is a common perception that homelessness is a result of unemployment or economic factors, 10.66% to 12.95% of SHS clients in the last decade have been in paid employment, with an increasing proportion of women impacted by homelessness.

This report aims to determine the prevalence of people in paid work seeking homelessness support, with a focus on women, by analysing evidence of and factors contributing to this phenomenon in Australia from the year 2000 onwards. Affordability of home ownership and the private rental market is one contributing factor, and the 30/40 ratio will be used to measure affordability to determine housing stress as a ratio of

average housing costs to average income. The nature of social housing in Australia will also be investigated, in relation to supply and accessibility. Lastly, gendered issues will be considered in how they contribute to the prevalence of women in paid work experiencing homelessness. These issues include the wage gap, single parenting, child support and DFV.

Method

Our chosen research method was a systematic desk review of available qualitative studies and quantitative data from the year 2000 to the present year, in which we used key terms from the project brief to direct our research strategy. Key databases examined included Proquest and the AHURI database, as well as reports from AIHW and SHS. In addition, grey literature from the year 2000 onwards was used to supplement our research on working poverty and other relevant concepts from the brief.

Our research can be grouped into four general key terms: homelessness, housing, work and women. As illustrated in *Figure 1*, additional terms stem from these four key areas.

It is these terms that were used to conduct a structured and systematic literature review as informed by the project brief.

Limitations

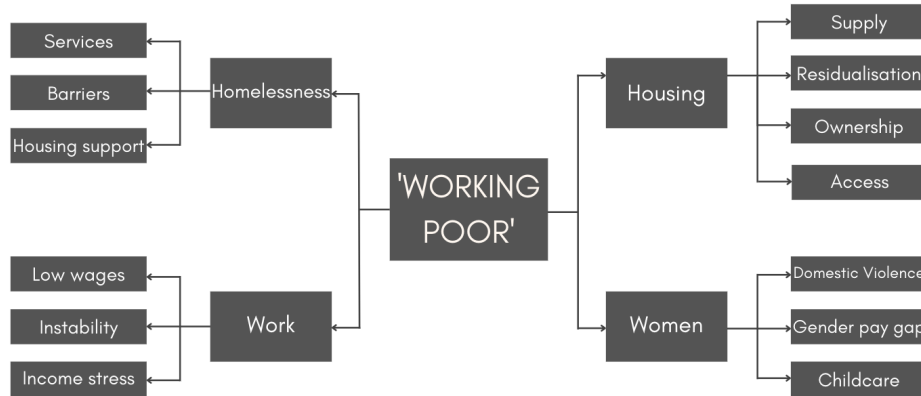


Figure 1: Key terms from literature review

As evident in the brief, this project has limitations on the scope of research. These include that the research should be on Australia only and from the year 2000 onwards. A challenge was faced when collecting data from the full 20-year period as per the brief. The data prior to 2012 on the brief topic is limited, as homelessness services and government bodies have only recently begun to collect homelessness data. Thus, whilst we have attempted to gather data from this 20-year period, the crux of the analysis is based on data within the last 10 years.

Observing that women are increasingly vulnerable to homelessness, this report will focus on women as specified in the brief. However, as homeless women often intersect with other vulnerable demographics, this will be addressed in this report where necessary. It is noted however, that limitations do exist in analysing the intersection of

women with other vulnerable demographics in understanding how this may impact the likelihood of homelessness. Nuanced data does not always exist, as the topic is under researched and difficult to measure. Demographic factors that may increase the likelihood of women being in homelessness include, but are not limited to, being single (both with or without dependent children), elderly and indigenous. Limitations were also present in understanding the prevalence of women experiencing working poverty and accessing homelessness services, as the existing data was not always gendered.

Analysis

Working Poverty

Working poverty is a phenomenon which explains the emergence of a demographic of people who experience poverty despite receiving an income (excluding income from welfare). This phenomenon challenges “assumptions that individuals who are earning an income through paid work will be able to meet their basic needs and live a stable and independent life” (Jones et al. 2020). In a study on working poverty in the UK, Jones et al. point to the conditions of both the labour and housing markets as contributing factors to this phenomenon, as “wages have not kept pace with rising living costs and labour market opportunities” (Jones et al. 2020). Whilst this study is from the UK, its observations have implications for Australia. Labour and housing market conditions allow working poverty to occur, and they are a “common characteristic of capitalist economies” (Jones et al. 2020). This UK study, as well as a US study by Hong et al. (2017), suggest that the focus on poverty and homelessness as an individual rather than structural issue prevents policy from being as effective as possible (p. 361).

Calculating the rate of working poverty presents a number of challenges – in particular, defining what constitutes ‘working’. Australia has no official definition for the working poor, and existing Australian studies on working poverty vary in their definitions, presenting difficulties to calculating the prevalence of working poverty over time and providing intratemporal data (p. 8). The 1970s Commission of Inquiry into Poverty in Australia defined working as full-time employment for at least 45 weeks per year, and they observed a working poverty rate of approximately 2% (p. 8). In his 2008 study, Eardly “used employees both full-time and part-time as the empirical equivalent of working people” which estimated the working poverty rate among employees aged 21 years or older to be 2.8% in 1995-96 (p. 9). This study measures poverty based on the Henderson poverty line, a relative poverty line which at the time of the report was set at \$62.70 per week after tax, or 56.5% of average weekly earnings. However, homelessness is not the focus of this inquiry report, but rather low pay being the cause of increasing poverty in Australia.

In their study, Rodgers and Robinson found that in 2004-05 almost 14% of the population lived in households with disposable incomes less than half the population median (2008, p. 23). Of this group, more than half had been in the workforce for at least half a year. Further, approximately one million relatively poor Australians lived in households containing someone who was in the labour force for at least half of 2004-05

(p. 23).⁷ From this study, the working poverty rate found did vary based on how working was defined, ranking from 5.8% in 2004-2005 to 6.9% for those with someone in the labour force for at least half a year with disposable incomes less than half the population median (or 5.3% for those employed for half a year) (p. 23). It is observed that the working poverty rate was less when the definition of working was only including those formally employed rather than just being in the labour force in some form. The rate also differed when looking at poverty among households versus poverty of individuals. It is noted that lone persons were overrepresented among the working poor, making up 30.8% of the working poor in 2004-05 (p. 17).

Affordability: Home Ownership

Historically, home ownership has been an important facet of modern Australia, with the 'Australian Dream' of the mid 20th century being founded on the security and success that comes with home ownership. These ideals are supported by evidence that there is a "positive relationship between home ownership and social capital" (Cho et al. 2021, p. 376). Despite this, the rate of home ownership in Australia has declined (*Figure 2*). As rates of home ownership without a mortgage have declined by age cohort, there has

⁷ Relative poverty is calculated in this report using "a relative poverty line equal to half of median household income, adjusted using the modified OECD equivalence scale" (Rodgers & Robinson, 2008, p. 10).

been an increase in households with a mortgage and in private rental agreements (AIHW 2021).

1. Measuring Affordability

Housing affordability is commonly measured in Australia using the 30/40 ratio. This ratio is calculated by comparing household income to housing costs. Housing stress is determined when a household spends “more than 30% of gross household income on

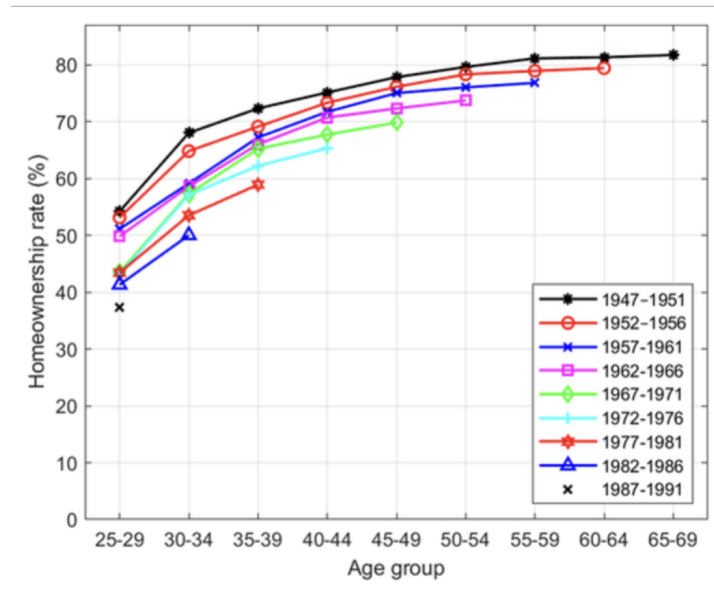


Figure 2: Decline in home ownership rate (%) by age

housing costs” (AIHW 2021a). ABS data noted an increase in households spending 30% or more of their income on housing costs, with 11.5% of households in 2017–18 spending between 30 to 50% of gross income on housing costs, and another 5.5% spending 50% or more (ABS 2019, as cited in AIHW 2021a). This is an increase of 9.2% and 4.6% respectively since 1994–95 (AIHW 2021a). There is a huge disparity noted between the ratio for average housing costs and household spending to income

for homeowners without a mortgage than compared to homeowners with a mortgage and renters. Homeowners without a mortgage spent on average 6% of their income, or \$53, on housing costs per week. This is in comparison with 29% (\$484 on average) for homeowners with a mortgage, and 32% (\$366 on average) for renters (AIHW 2021).

2. Housing prices and home ownership rates

The number of Australians being excluded from home ownership because of housing costs is increasing (Cho et al. 2021, p. 376). The majority of housing in Australia is owned privately, with only 5% of housing stock being held by the social rental housing sector (Yates & Bradbury 2010, p. 198). This means that the housing market is dominated by market influences, such as price inflation and credit-driven home purchases which both contribute to increased housing prices (Yates & Bradbury 2010, p. 198; Konings et al. 2021, p. 25). Between 2001 and 2011, the median Australian house price increased 147% (Nicholls 2014, p. 331). This has made it difficult for many to enter the property market, excluding them from the security of home ownership and the related benefits of asset appreciation and lower weekly housing costs as identified above (Konings et al. 2021, p. 29). According to Census data, as housing prices have increased, home ownership has decreased for all age groups. Particularly for home ownership of Australians aged 25-29 years, for whom home ownership has decreased from 50% in 1971 to 37% in 2016 (AIHW 2021).

Affordability: Private rental market

Given Australia is a liberal market economy, social housing is largely focused on the poorest households, meaning the majority of low-income households rent privately (Kemp 2011, p. 1020). Several factors contribute to rental stress. Declining opportunities for home ownership increases competition for well-located affordable housing (Parkinson, James, Liu 2018, p. 8). Low-income renters are pushed to outer and more regional housing markets because areas with major employment hubs, access to social and service engagement and public transport are often unaffordable (Parkinson, James, Liu 2018, p. 16). They are also more likely to access informal accommodation pathways (e.g., subletting) rather than formal pathways which often impose stringent requirements like having a strong rental history (Parkinson, James, Liu 2018, p. 2). Those with the lowest income are most likely to leave their housing involuntarily, but also most likely to struggle with the costs of rental mobility (Parkinson, James, Liu 2018, p. 36, 38).

Further, changes in family units make continuing private renting difficult – household formation is a critical determinant of housing affordability as two or more incomes become necessary to afford the cost, meaning relationship breakdown or leaving an existing household can create economic vulnerability (Parkinson, James, Liu 2018, p. 30). There is a distinctly gendered dimension to this issue. Since women experience a gender pay gap and are likely to take any children with them, leaving the household unit due to domestic and family violence likely means housing becomes unaffordable. However, while existing research provides substantial evidence on low-income rental

housing stress, direct relationships to homelessness are hard to explain. Alternatives such as living with family or friends (couch-surfing or paying board) suggest that there are in-between steps transitioning between the formal/informal private rental market and homelessness (Parkinson, James, Liu 2018, p. 60).

Substantial growth in the rental market coincides with a relative decrease in low-rent housing. AIHW data (2003) shows there was a 34% increase in private rental properties between 1986 and 1996. However, as this was mainly due to householders investing in a second property specifically to rent to middle and upper-income renters, the number of affordable properties at the bottom end of the market fell over the same period by 28% (Jacobs et al 2007, p. 903). Even where there is low-cost housing, relatively well-off households (based on the criterion that households can afford to pay 30% of their income in rent) made up 61% of this rental housing in 2001 (Thompson 2007, p. 353). In the 10 years to 2016, the proportion of lower-income tenants paying unaffordable rents (using various and aggregated affordability measures) rose from 36% to 47% in the capital cities and from 34% to 38% in other areas (Pawson 2020, p. 340).

Comparing rental assistance with Sydney median rent reveals rental assistance does not provide adequate access to housing. In 2005, average rental assistance was \$37 while median weekly rent ranged for a 3 bedroom house ranged from \$260 in Bankstown and Parramatta to \$825 dollars in Woollahra, with the outcome that moving closer to the city to Canterbury (\$300), Ashfield (\$390) or Kogarah (\$345) would be unaffordable, making it more likely the working poor will struggle to maintain housing

and find new housing closer to their place of employment (Thompson 2007, p. 354). Wiesel's study of 60 social housing tenants found that eviction from private rentals was the primary trigger of homelessness among participants (2014, p. 326). This was because rental alternatives became difficult to access due to limited affordability and discrimination by real estate agents. Relationship breakdown was another common cause, often causing more immediate alternative accommodation concerns than evictions.

Summarising Affordability

Having discussed affordability in relation to home ownership and the rental sector, this information will be brought together by using the affordability ratio to calculate housing stress from ABS data on average weekly housing costs and average weekly income. More than half (57%) of low-income households renting from a private landlord between 2017-18 spent more than 30% of their gross weekly income on housing costs (ABS, 2019).

In the latest ABS report on housing occupancy costs, the total average weekly housing costs in 2017-18 were \$311. Breaking this down based of housing tenure type, average weekly housing costs were \$484 for owners with a mortgage, \$53 for owners without a mortgage and \$366 for renters (ABS, 2019).

$$\frac{\text{HC}}{\text{In}} \geq 0.3$$

Figure 3: Equation for calculating housing stress

Using the affordability ratio with this data (*Figure 3*), an individual with a weekly income of \$1,036 spending \$311 housing costs per week (2017-18 average housing costs), would mean they are spending 30% of their income on housing costs. Using the average weekly housing costs for homeowners with a mortgage and renters, the weekly income that would put a household in this ‘housing stress’ category would be \$1,613 per week for homeowners with mortgage, and \$1,220 per week for renters. Whilst this is a hypothetical calculation, this can be compared with data of the average weekly income during this same period. The average weekly total cash earnings for women working full time is \$1,515.60, and \$669.30 for part time (ABS 2021). The average weekly total cash earnings for men working full time is \$1,810.90, and \$666.00 for part time. From this, we can see that based off average cash income, the average female working either part time or full time is at risk of housing stress based off cash earnings, whether they own a home with a mortgage or are renting. Men working part time are also noted to be a risk of housing stress for these same two housing tenure types, however fewer men are engaged in part-time employment. Of all male employees, 75.1% are employed full-time compared to 45.4% of women being employed full time (ABS 2021).

Inadequate Affordable Housing Supply

Social housing is defined as rental accommodation provided at sub-market prices (usually $\frac{1}{4}$ of tenants' income) by state or not-for-profit organisations to low-income individuals or households (Fitzpatrick & Pawson 2014; Morris 2018). Social housing provides a strategy for reducing the financial pressure on working families so that they can divert their rent towards food, education or other needs. However, due to various factors, working families and employed individuals are gradually being excluded from social housing.

The cutback of the budget on public housing from the 1990s to the 2000s has directly resulted in a shortage of affordable housing (Morris 2013). The amount of public housing decreased from 389,000 dwellings in June 1995 to 335,000 in June 2005 (AIHW 2005; Troy 2012). Although the public housing investment provided in 2008 helped relax the burden of the housing crisis, it has only slightly shortened the waiting time for public housing, which still sits from 6 months to 2 years (Morris 2013; AIHW 2011).

Residualisation of Social Housing

It has become difficult for low-income families to access public housing because they are lower priority than those who are in greatest need, such as those who are “homeless or in circumstances that adversely affect their health or place their life or safety at risk, are in housing that is inappropriate to their needs, or have very high rental

housing costs relative to their income” (Atkinson et al., 2007; Jacobs et al. 2010, as cited in Morris 2013; AIHW, 2011). Around $\frac{2}{3}$ of a total of 210,000 people on the waiting list in June 2010 were categorised as in greatest need (AIHW 2011; Morris 2013). As most of new and existing tenants of public housing are only those in “greatest need”, this results in the residualisation of public housing, which describes how those who live in public housing are “unemployed, poor, socially excluded and with little prospect of mobility” (Morris 2013, p. 83). In 2013–2014, half of all new households in public housing had a member with a disability. Just under half of the dwellings were occupied by people living alone and 32% were single-parent households. Only 4% of households were couple-only households. *Figures 4 and 5* display an increasing number of ‘greatest need households’ on the waiting list, with fewer ‘other households’ on the waiting list between 2017-2020. The waiting time for newly allocated households not in greatest need (44%) is more than two years, according to 2019-2020 housing allocation (AIHW 2021d).

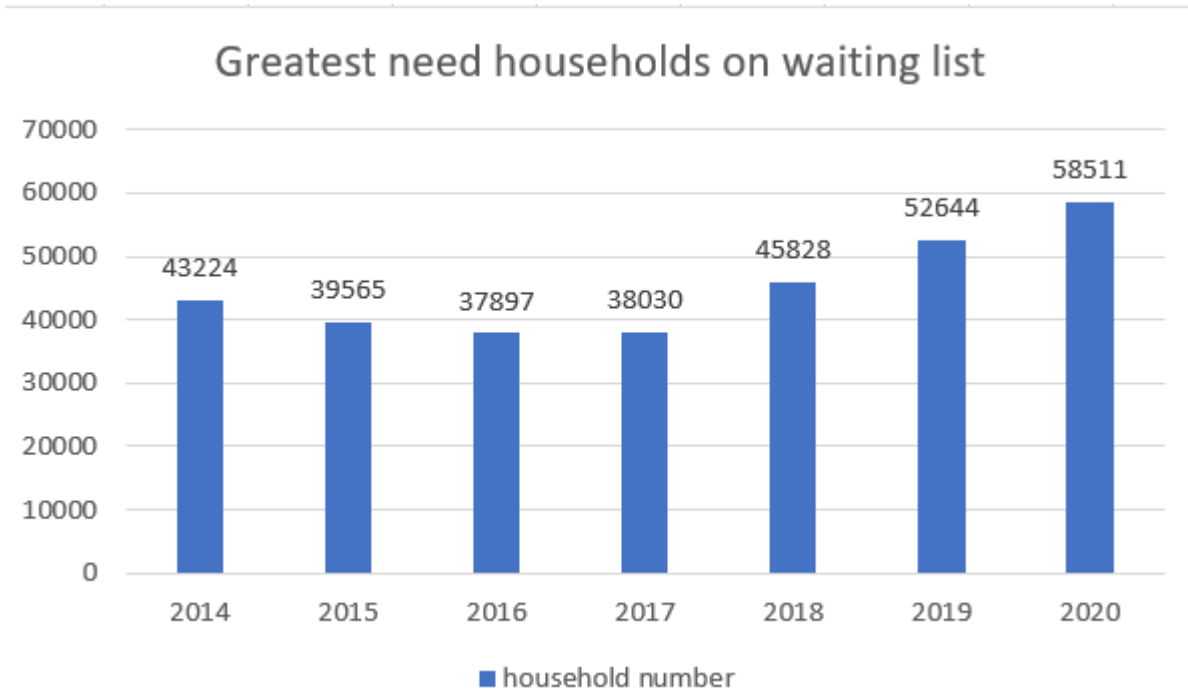


Figure 4: Greatest need households on waiting list (AIHW 2020a).

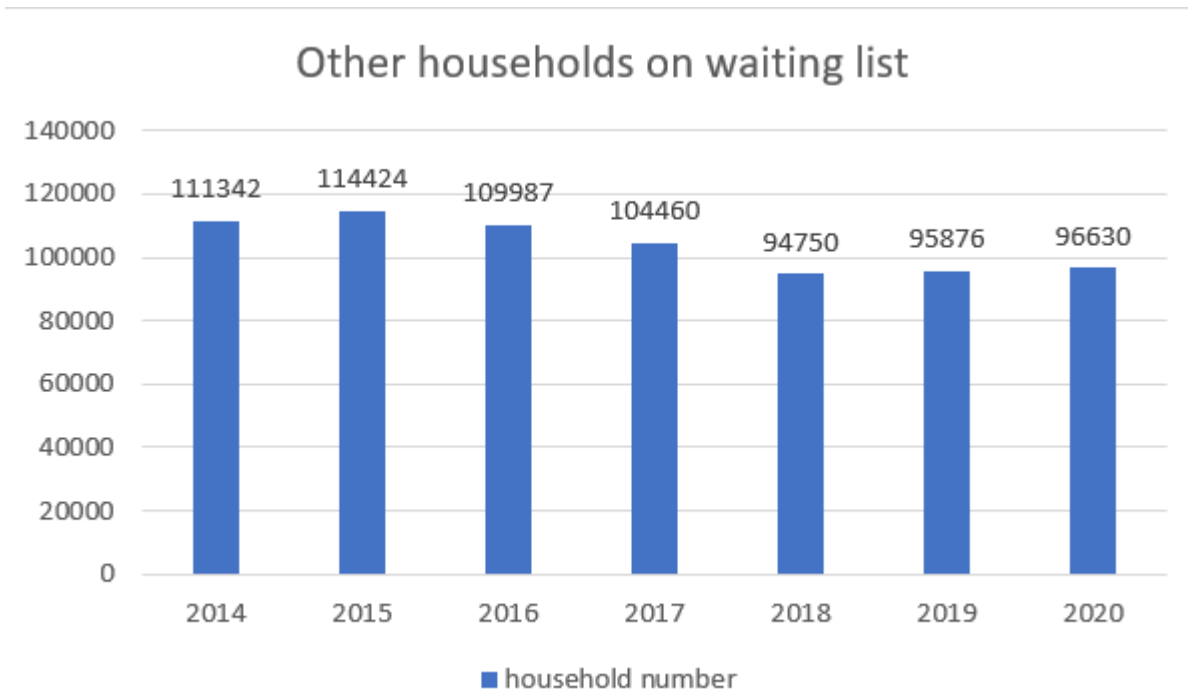


Figure 5: Other households on waiting list (AIHW 2020a).

Unemployment in social housing is acute. A 2012 survey of public housing tenants found that only 8% of households had employee income as their primary resource. Many were on social security payments — 29% relied on disability support, 24% on the age pension and 31% on parenting payments and other non-specified government payments (AIHW 2014; Morris 2018).

Homelessness services

Since 2011, the Specialist Homelessness Services Collection has collated data on the characteristics of people seeking specialist homelessness services. In the latest annual report (AIHW 2021b), 63% (136,354) of total clients are female and 36% (79,605) of total clients are male. Among female clients, 10.2% (11,484) of them received employee income or unincorporated business income as their main source of income (AIHW 2021b). Among female clients, 14.7% (16,630) were employed (including full-time, part-time and other employment status) (AIHW 2021b). Among male clients, 6.7% (4,760) of them received employee income or unincorporated business income as their main source of income, and 9% (6,485) of male clients were employed (including full-time, part-time and other employment status) (AIHW 2021b).

The total number of clients accessing SHS that were also in the labour market has increased since 2012 and reached a peak (24,722 clients) in 2018-2019 (*Figure 6*). It slightly decreased in the following 3 years; however, this is consistent with the change

of total clients seeking support from SHS agencies and is not reflective of a reduced relationship between accessing homelessness services and labour market engagement as a percentage (Figure 7).



Figure 6: Employed clients received SHS, 2012-2021 (AIHW 2012-2021b).

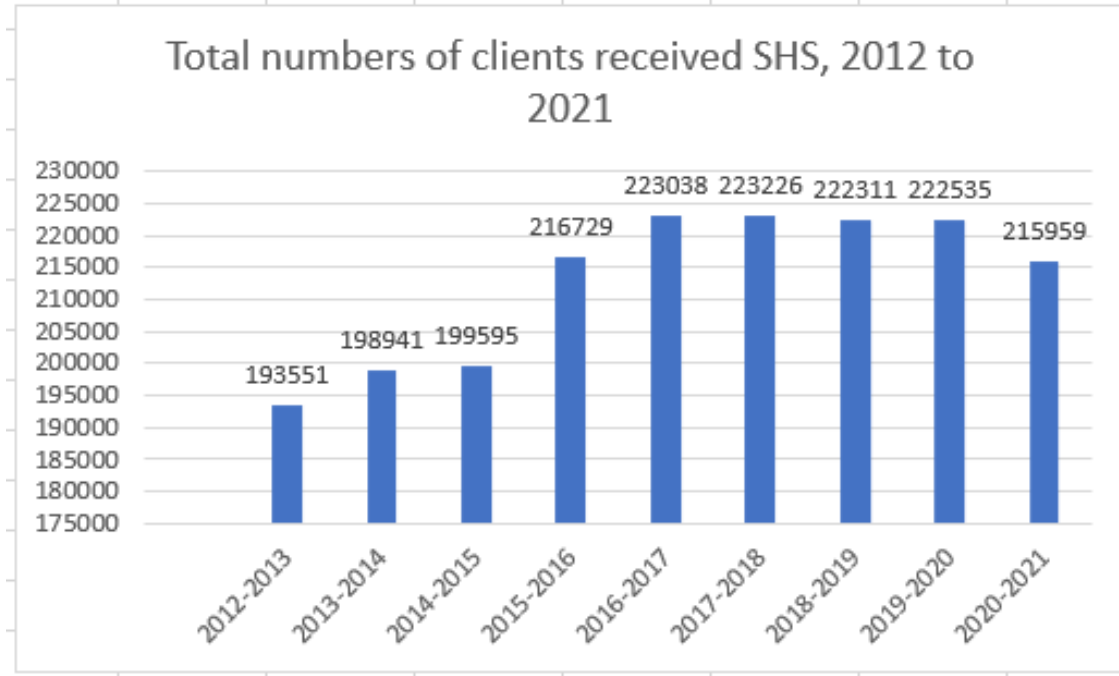


Figure 7: Total numbers of clients received SHS, 2012-2021 (AIHW 2012-2021b).

Figure 8 shows an increasing proportion of females among employed clients who received SHS from 2012-2021, despite there being a moderate decrease of total female employed clients (Figure 9). Between data from 2019-2020 and 2020-2021, a rapid increase of the proportion of female employed clients indicates the increasing vulnerability of women to homelessness. This is consistent with the findings of the Journeys Home project. This survey found that there is an inverse relationship between male paid employees and homelessness (Brevitt et al. 2015). However, it also indicated the relationship between the risk of homeless among females and their labour force status remains unsure, as females who are in part-time and casual employment experience higher risks of being homeless (Brevitt et al. 2015). As such, engagement of women in paid employment is not protective against homelessness in the same way it is for men.

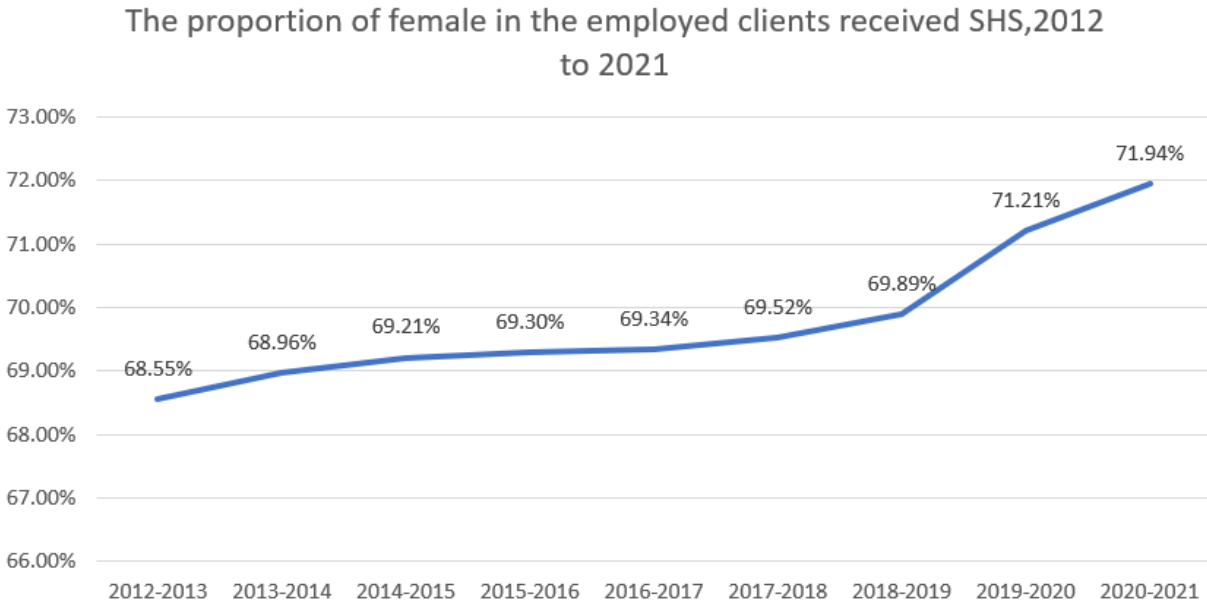


Figure 8: The proportion of female in the employed clients received SHS, 2012-2021 (AIHW 2012-2021b).

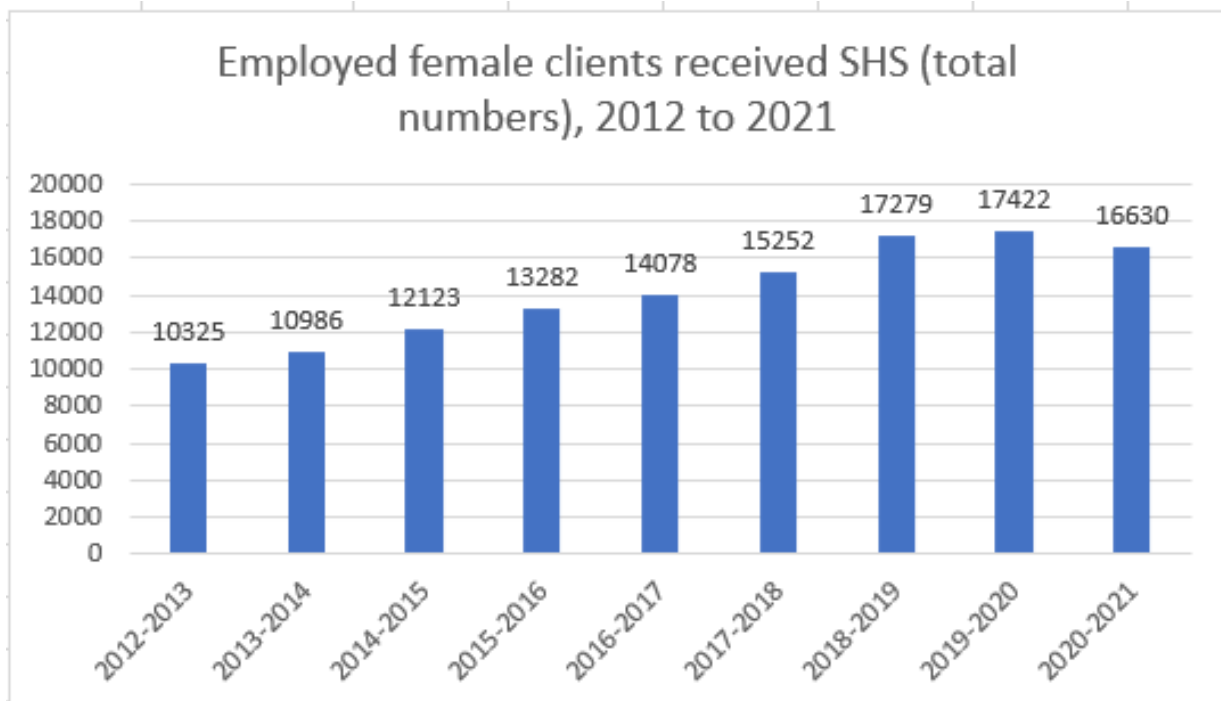


Figure 9: Employed female clients received SHS, 2012-2021 (AIHW 2012-2021b).

The employment rates in clients of SES agencies show an increasing trend over the last ten years (Figure 10). In 2019-2020 and 2020-2021, the employment rates slightly decreased from 12.95% to 12.5% (Figure 10). Beside the influence of a decreasing total client number, we believe that unemployment as an effect of COVID-19 could have also contributed to this slight drop-in employment rate in SES clients. It needs to be noticed that 61% of current SES clients are returning clients, who at least sought support once from a SES agency since 2011 (AIHW, 2021b). The employment status of these previous clients might change due to multiple factors.

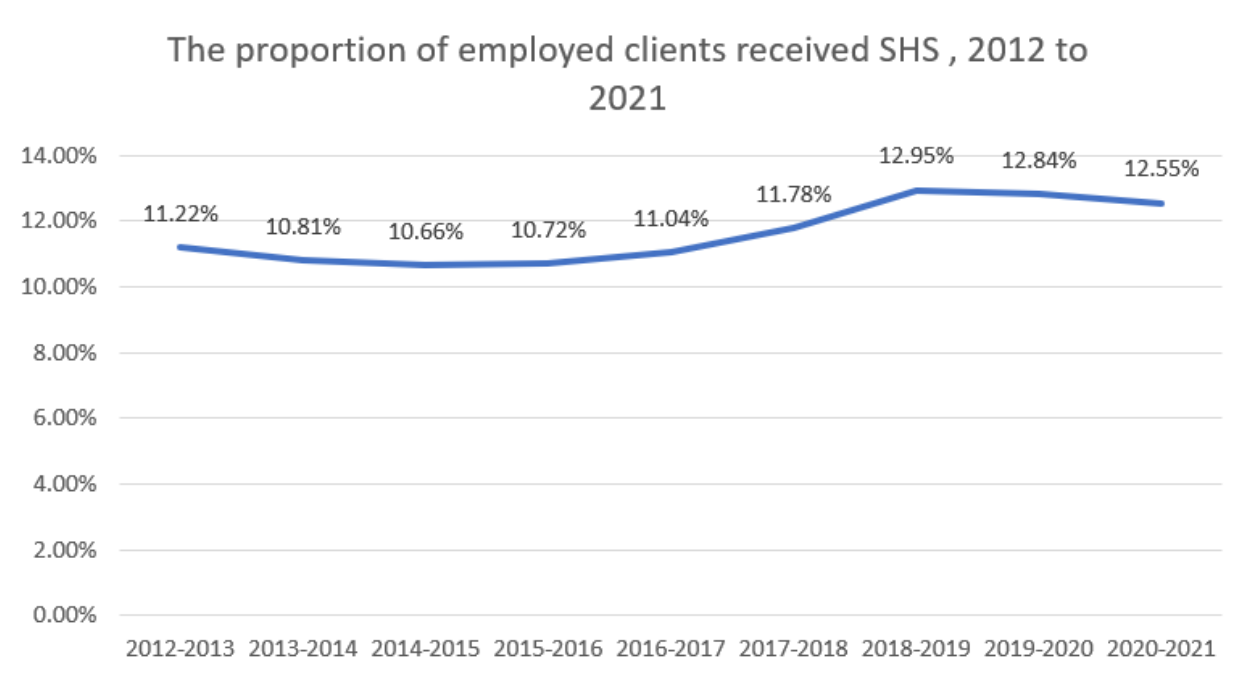


Figure 10: The proportion of employed clients received SHS,2012-2021 (AIHW 2012-2021b)

Gendered Issues in Pay, Child-Care, and Domestic Violence

A major reason behind women experiencing homelessness in Australia is due to gender specific issues such as the pay gap, caring responsibilities and domestic violence.

1. Pay Gap

ABS states that the median weekly earnings for women are \$1,042.00 and \$1,390.00 for males (2021). Across the occupational hierarchy, women are primarily placed toward the bottom of the wage range with a wage gap of \$348 (APH 2022). The wage gap is in part attributable to balancing family responsibilities whereby women often undertake part-time or casual work (APH 2022), as well as gender discrimination in the labour market (ILO 2003). Roughly 60% of the casual workforce is comprised of women (APH 2022). Part-time and casual work leaves individuals at a financial disadvantage as they are not entitled to certain benefits such as sick leave, paid holiday and maternity leave (APH 2022). Furthermore, casual workers may typically receive cash payment which leaves them vulnerable to being paid less than the minimum wage and not receiving superannuation entitlements (APH 2022).

2. Sole Parent Families

The factors noted above leave women particularly susceptible to poverty when they are sole caregivers. Broadly speaking, when contrasted with couple families with dependent children, sole parent households with dependent children are more likely to state that a government pension and allowances were the main source of income for their family (32% versus 4%) and had less capacity to save money most weeks (33% versus 52%)

(ABS 2020). Since 2008, there has been a significant rise in welfare reliance among single households, rising from 14.6% to 16.6% in 2017 for women (Wilkins et.al, 2021).

In 2020–21, around $\frac{2}{5}$ (41%) of older specialist homelessness services clients were unemployed (that is, seeking work), and 6.7% were employed (SHS 2021). Of the older clients with known labour force status, female clients were more likely to be employed part-time (5.3% of all female older clients) than male clients (2.2%). Male clients were more likely to be unemployed than females (44% compared to 38%) (SHS 2021). The growing number of older women seeking homelessness services is heavily influenced by having spent years on low incomes caring for children, often without receiving superannuation (Sebastian & Ziv 2018).

3. Child Support

Single parent families in Australia continue to struggle financially in regard to total household income and net worth position (Summerfield et al. 2010). They also undergo high levels of relative deprivation and relative income poverty (Summerfield et al. 2010). While the childcare and family payment reforms enacted in 1988 improved sole parent families' positions and decreased child poverty, high levels of relative poverty and long-term financial hardship persists (Summerfield et al. 2010).

A national survey concluded that at least 1 in 3 households do not receive their child support payments (Sebastian & Ziv 2018). The Australian Child Support Scheme entails the transfer of roughly \$3.6B between parents to provide for nearly 1.2M children

(Sebastian & Ziv 2018). However, Department of Human Services records demonstrate that \$1.6B of formally assessed child support is unpaid (Sebastian & Ziv 2018). As a supplement for sole caregivers, child support has the ability to make a substantial impact on poverty – but its intricacy and administration remain controversial and inefficient (Sebastian & Ziv 2018).

4. Domestic Violence

Women face high rates of domestic violence, heavily affecting their economic status and vulnerability to homelessness compared to their male counterparts. Approximately 1 in 4 women (23%) experienced violence by an intimate partner compared to 1 in 13 men (7.8%) (ABS 2017). Although domestic violence shelters can offer relief temporarily, finding access to affordable long-term housing is challenging for many women who have experienced DFV (APH 2022). Transitioning into public housing can be a lengthy process as waiting lists are long and often do not consider the urgency of women and children fleeing domestic violence (APH 2022). Across the board, DFV remains one of the main reasons for homelessness (Spinney 2012). Of all of those who requested help from specialist homelessness services, 22% were escaping violence. Of women with children that contacted SHS, 55% were experiencing DFV (Spinney 2012).

Among women in the labour force, $\frac{2}{3}$ have reported violence by a current partner (ALRC 2011). In 2011 the National Domestic Violence and the Workplace Survey was carried out by the Australian Domestic and Family Violence Clearinghouse (ADFVC)

which underscored the significance of DFV for women in employment (ALRC 2011). Among those who stated they had undergone domestic violence, virtually half the participants reported it impacted their ability to attain work, with the dominant cause being injury or restraint (ALRC 2011). Furthermore, 19% conveyed that family violence persisted in the place of work, 12% of whom reported that it ensued in the shape of offensive phone calls and messages, and 11% indicating that it occurred with the abusive partner appearing at the workplace (ALRC 2011). Women who experience DFV have a higher likelihood of receiving lower personal incomes and having an interrupted work history (AHRC 2014). They often must find a different job at short notice and are very frequently employed in casual or part time work (AHRC 2014). These factors all contribute to the prevalence of women requiring homelessness services.

Conclusion

This paper reviews recent academic literature exploring factors contributing to people in paid-work accessing homelessness services. The prevalence rate of employment status among SHS clients fluctuates between 10.66% and 12.95% in the last decade. There is an increasing proportion of employed females seeking SHS assistance, rising from 68% to 72% of these SHS clients. Using the 30/40 ratio as a key measurement of affordability of home ownership and the private rental market, we believe that working poverty and in-work homelessness will become the new norm in Australian society if comprehensive strategies are not implemented. The rising cost of housing means that low-income households will struggle to find affordable accommodation due to housing stress. Further, the residualisation of social housing and lack of social housing supply

negatively impacts low-income working households. The reasons for women experiencing homelessness or at higher risk of being homeless are closely relevant to the gender pay gap, caring responsibilities and domestic violence. Thus, more attention should be paid to these demographics in order to develop a comprehensive and effective strategy to reduce homelessness in Australia.

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