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Gendered housing matters: toward gender-responsive data and policy making

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Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
AHA	Australian Housing Aspirations Survey
AHURI	Australian Housing and Urban Research Institute Limited
AIHW	Australian Institute of Health and Welfare
CALD	Culturally and Linguistically Diverse (CALD)
CHIA	Community Housing Industry Association
CRA	Commonwealth Rent Assistance
DSS	Department of Social Security
DFV	Domestic and Family Violence (DFV)
HILDA	Housing, Income and Labour Dynamics in Australia Survey
LGBTQIA+	Lesbian, gay, bisexual, transgender, queer/questioning, intersex, asexual, +
NESB	Non English Speaking Background
PRA	Private Rental Assistance
SHS	Specialist Homelessness Service

Executive summary

Key points

- Well-established evidence suggests that housing opportunities, pathways, assistance and impacts are gendered, and that cultural and sociological understandings of gender are evolving rapidly.
- No comprehensive approach to understanding gender and its role in housing currently exists in Australia, nor internationally.
- Lack of systematic focus on gender in housing policy raises questions about whether the data informing housing and homelessness policies and programs adequately captures gendered housing experience, and in turn responds optimally to gendered assistance needs.
- Concepts such as sex, gender, household, sexual orientation and intersectionality are key to understanding gendered housing impacts.
- Australian housing policy is primarily gender-neutral. However the Australian Government has begun a process of adding a gender lens to Budget formulation and data collection.
- This research seeks to inform improved housing and homelessness responses to gendered housing experiences, and to explicitly broaden the ways we conceptualise and engage with gender in housing policy, research, and data collection and analysis.
- A *Gendered Housing Framework* developed in this research is designed to facilitate gender-responsive data, evidence building, policy making and practice in housing and homelessness fields.

Key findings

Interest in the gendered nature of housing and homelessness experience has been significant and increasing since the year 2000, consistent with societal changes and a focus on inclusivity. However, significant knowledge gaps remain, including considerable unevenness across gendered housing and homelessness scholarship. Limitations in knowledge development relate in part to the adequacy of gendered data for housing and homelessness research and policy.

There is inadequate national data in Australia to sufficiently identify gender effects and associations within the suite of usual housing research and policy concerns, including tenure, affordability, assistance needs or appropriateness. Gender-aware and gender-inclusive data is limited to data (i) that is not designed specifically for housing research, or (ii) that is bespoke and not of sufficient size or coverage to inform national analyses.

An analysis of policy and programs in housing and homelessness sectors shows that housing policy is largely 'gender-neutral' in design (for example in eligibility criteria). However, housing and homelessness services are gendered in the extent of provision due to intersectional effects (such as provision of Commonwealth Rent Assistance to single parent headed households). Service delivery programs responding directly to housing assistance and homelessness support needs are increasingly providing gender-related tailored assistance.

Important examples of how to respond to gendered needs for housing and homelessness support are emerging within specialist services. These initiatives indicate it is important to involve people with lived experiences of diverse gendered housing and homelessness support needs in the design of programs. Having well-trained practitioners and culturally safe processes, practices and spaces in which gendered support work can be conducted facilitate the success of these programs.

It is critically important that publicly available data about housing and homelessness services can be interrogated to understand gendered and intersectional effects. Currently, binary data and inadequate, limited non-binary data restrict investigation of intersectional gendered effects. This impairs the ability of research communities, service providers, policy makers and governments to fully understand the relationship between gender, housing, and housing and homelessness assistance models and their implementation, and how these might be improved for more equitable housing futures.

Policy development options

The research presented in this report indicates that future steps toward gender-responsive housing and homelessness data and policy, include the following.

Gender-transformative service provision and data collection

Lessons can be learned from the gender-transformative approaches undertaken within housing and homelessness services that seek to employ housing interventions either to mitigate external inequalities or harms, and/or to shape a raft of positive non-shelter outcomes for people using services. These provide examples of how gender-transformative and responsive work can be conducted.

An important aspect of this work is compliance with inclusive frameworks such as the Rainbow Tick:

The Rainbow Tick is a quality framework that helps health and human services organisations show that they are safe, inclusive and affirming services and employers for the LGBTIQ community. The Rainbow Tick standards, owned and developed by Rainbow Health Australia, are designed to build lasting LGBTIQ inclusion. (Rainbow Health Australia 2023)

Safe, secure data collection and collation

Apparent from the review of literature and the policy workshop conducted in this research are significant issues of trust, safety, and data security and protection. These will be critical for data collection and collation agencies, and researchers undertaking gendered housing and homelessness research, to carefully consider and respond to in the future.

It is critically important to the success of future national data collections that they can provide confidence to participants and end-users that gender-related data will be gathered respectfully, treated securely, stored securely, and used only for legitimate evidence and policy purposes. These are key challenges as national data collections seek to engage more widely with gender-diverse communities. These data safety and security measures are particularly important for ensuring development and maintenance of gender-aware longitudinal surveys and homelessness data, each of which has the potential to illuminate significant gender effects.

Data collection for community, by community

One of the identified strategies for developing gender-inclusive data about housing and homelessness, or other fields of social policy, is to enable, fund, facilitate and support gender-diverse communities to conduct their own data collections about matters of importance to their communities. A possible way forward to understanding housing and gender diversity—and the challenges non-binary and gender-diverse people face in Australia's current housing system—is to support an exploratory community-owned data collection strategy. This could support future development within national data collections, as well as informed service provision and responsiveness.

Development and application of a Gendered Housing Framework

The aims of this project have been to illuminate and progress gendered understandings of housing and homelessness, including assessing the adequacy of current housing and homelessness data for informing gender-responsive policy making, and how improved gender responsiveness can be progressed. The *Gendered Housing Framework* developed within this research provides a mechanism through which gender-responsiveness can be assessed in future housing and homelessness policy and practice, as well as within consideration of data adequacy within census, survey and administrative data collections and collations.

While this project has focused primarily on questions of housing occupancy and housing assistance, the *Gendered Housing Framework* has been explicitly developed for wide use across housing and homelessness in general. For example, it can be applied in relation to the design and production of housing supply, housing finance and real estate services.

The study

This mixed-method research project responds to four critical research questions concerning how we understand gender in relation to housing and homelessness, and how policy and practice responses to existing gendered housing inequalities can be enhanced by improved future understandings:

1. How does gender intersect with housing opportunities, pathways, assistance and impacts across the lifecourse, for women, men and gender-diverse individuals, and generational cohorts?
2. How can housing (and related) data be improved to support gender-responsive housing policy development?
3. What are the policy and practice implications of the research findings and how can these be actively developed?
4. How can gendered housing be understood in a coherent, policy-oriented framework?

Review of existing evidence

A semi-systematic review (Snyder 2019) of recent evidence was conducted to:

- identify life stage and intersectional gender effects that affect housing
- map the state of gender and housing knowledge
- identify critical knowledge gaps and emerging agendas.

Illustrative examples of gender data and data gaps

Three data types often used in housing research were selected and analysed *for illustrative purposes*. These were selected to examine data adequacy and data gaps for gender and housing research. The analysis focus was on the adequacy of data for building evidence, as well as the identification of data gaps and limitations, rather than on developing an exhaustive account of gendered housing experience.

Consideration of the data-policy making nexus

A desk-based review of current housing data and housing assistance eligibility, provision, and reporting practices in relation to gender was conducted to identify data development and policy and reporting opportunities in relation to gendered housing impacts. These observations were considered within an online policy workshop in which findings were presented to key policy and practice stakeholders, data service professionals and advocacy groups. Online policy workshop participants represented Australian Government policy and data agencies, and non-government service provider and advocacy agencies.

Development of a Gendered Housing Framework for research and policy development

The final stage of the project develops a *Gendered Housing Framework* for analysing housing data and policy for future research, policy and practice use—and ongoing development. The focus of this research is primarily upon housing occupancy and consumption. However the Framework presented is intended to facilitate gender-responsive consideration across the housing system, more broadly, in future applications. The *Gendered Housing Framework* developed here is a starting point for increasingly gender-responsive approaches to data collection and collation and policy making in housing and homelessness fields. The Framework will ideally evolve and be improved as more gender-responsive housing and homelessness research is conducted.

1. Gendered housing matters

- **Well-established evidence suggests that housing opportunities, pathways, assistance and impacts are gendered.**
- **No comprehensive approach to understanding gender and its role in housing currently exists in Australia, nor internationally.**
- **To examine gendered housing, closely related concepts such as sex, sexual orientation, household, generations, life stage and intersectionality are important to consider for understanding gendered housing impacts.**
- **This report seeks to improve housing and homelessness responses to gendered housing experiences, and explicitly broaden the ways we conceptualise and engage with gender in housing policy, research and data. It reports on mixed-method research that includes a review of literature, exploration of secondary data, policy analysis, and finally, identification of future data, policy and research directions.**

Despite national and international evidence suggesting the lifetime significance of gender as a key determinant in housing outcomes and housing assistance reciprocity, no comprehensive approach to understanding gender and its role in housing currently exists in Australia, nor internationally. Recent and well-established evidence suggests that housing opportunities, pathways, assistance and impacts are gendered, and that gendered effects manifest across the lifecourse and are associated with intra- and intergenerational inequalities (Ronald 2018). Concerning examples include the growth of first-time homelessness among older women (AHRC 2019; Lester and Faulkner 2020) and increased housing insecurity among lone mother families (Hulse and Saugeres 2008; Bowman and Wickramasinghe 2020).

While understandings of women's housing inequalities are growing but limited, less established are understandings of men's housing determinants, particularly those of single men (Kuskoff et al., 2021). Even less well-understood are the experiences and intersectional inequalities that shape housing outcomes for transgender and non-binary individuals and generational cohorts (Westwood 2016). Also poorly understood are the intersecting impacts of gender, sex and sexual diversity, including for LGBTQIA+ population groups (Dempsey et al. 2020).

Gender results in differential experiences of wider social spheres and roles, and it intersects in various ways with components of welfare regimes (Ronald 2018; Ronald, Druta and Godzik 2018). Other factors that can form part of a gendered experience of housing, home and homelessness include: wider cultural norms and expectations related to gendered roles within society; the gendered effects of caring and caregiving, particularly of children; unequal employment opportunities and pay enumeration structuring; gender pay gaps; and other forms of overt and covert discrimination that unevenly effect the resources of some population groups relative to others, and often women relative to men.

Experiences such as domestic and family violence, which are primarily (although not exclusively) experienced by women and children, have become better understood in recent years via national and jurisdictional inquiries, and are resulting in dedicated housing and homelessness responses (Spinney, Beer et al. 2020, Spinney 2012; Flanagan, Blunden et al. 2019; Sharam and Hulse 2013).

Additionally, there has been growing awareness of the various ways that gender and other intersectional effects act as drivers of youth homelessness and housing precarity (MacKenzie, Hand et al. 2020). To a lesser extent, yet nonetheless increasing, are changing understandings of the need for gender-sensitive responses to young people's housing precarity and homelessness experiences. Gender identity and sexual orientation can be a source of family violence, resulting in the need to leave a family home, and can shape young people's experience of homelessness and their pathways out of homelessness (Gorman-Murray and Morrison 2012; York and Walton 2020; Westwood 2016; Nash and Gorman-Murray 2015).

This research addresses the key policy priority of understanding how, and to what extent, evidence that is used to inform housing and homelessness policy making adequately reflects gendered experiences, drivers and outcomes of housing and homelessness, or can inform future policy and service provision. The implications of inadequate gender data are potentially considerable for individuals and gender cohorts, as well as imposing societal costs in terms of ineffective public expenditures.

The extent to which levers such as ownership support schemes, private rental assistance, social housing provision, homelessness services, and housing innovations can adequately respond to gendered needs is arguably limited. In part this is due to the absence of an adequate gender-focused evidence-base and a gender framework that can be used to review data adequacy and interpret housing experiences. Housing policies can potentially exacerbate existing gender inequalities, accommodate them relatively neutrally, or perhaps mitigate gendered disadvantages. However, the lack of a coherent approach to understanding how gendered differences in income, employment, wealth, caring, family formation and partnering, health, and justice intersect with housing experience limits current policy development opportunities.

The overarching aims of this data and policy-focused research report, are:

1. To draw attention to how gender can be considered and responded to as a determinant of housing and homelessness in Australia, in a coherent and systematic way;
2. To consider the adequacy of existing data and evidence for policy making, practice, research and evaluation, for this purpose; and
3. Consider how to progress and facilitate gender-responsive data and policy futures.

Specifically, the research presented in this report seeks to inform improved housing and homelessness responses to gendered housing experiences, to explicitly broaden the ways we conceptualise and engage with gender in housing policy dialogue, development, research, and data arenas. The research also aims to illuminate some of the opportunities and potentially transformative policy pathways for more responsive gendered policy and research in fields of housing and homelessness.

The research presented in this report has been conducted at a time in which there is a well-established emphasis on 'women's issues' within governments and international organisations. High-profile examples include UN Women, created by the United Nations in 2010 to advance gender equality worldwide (UN Women n.d.) and the OECD Gender Initiative (OECD n.d.). Decades of political action from diverse feminist movements, nationally and internationally, have advocated for women's rights. It can be argued that movements for gender equality and women's progress are mainstream concerns in many countries. Despite significant progress in some areas, progress is not linear, and equity between women and men warrants continued attention.

Currently, there is also significant global activity recognising and celebrating gender diversity beyond binary understandings of gender (such as man/woman), toward understanding of transgender, gender-diverse, and other 'more-than-binary' gendered experiences and identities (WHO 2022). This shift is the result of activism by LGBTQ+ communities that has resulted in increased visibility and improved policy and service responsiveness.

- The research is firmly founded in an understanding of respect and visibility consistent with the work of Lister (2003; 2007) on recognition and citizenship. Importantly, increased recognition of inclusive and responsive gendered categories of data and evidence for policy making play critical roles in addressing exclusion from citizenship processes. Regarding housing, this includes significant interconnections between citizenship and property rights internationally (World Bank 2022).
- For the purposes of this research, the housing system is understood as a system of institutions, norms, practises and activities that collectively can shape gendered experiences, either by creating gendered inequalities, exacerbating existing inequalities that stem from other parts of social and economic life, or by mitigating and responding to gendered experiences in transformative ways to address inequalities.
- Inherent to this research is a focus on how policy—including policies related to data collection, funding, collation and communication—can be mobilised towards addressing gendered inequalities within housing systems and segments of housing systems, and wider society.
- The research is necessarily values-based, with a focus on gender equity, equality and fairness. Included within this are notions of recognition and visibility, in data and policy realms. These values are consistent with understanding housing as a human right, and the right and need of people of all gender identities to safe, secure, affordable and appropriate housing.

This report presents findings of an investigation that sits at the intersection of gendered experience, the adequacy of data infrastructure for understanding and monitoring gendered housing and homelessness, and gendered housing and homelessness policy spheres. The report raises significant questions about the adequacy of binary gender data as the basis for evidence-building, about housing policies that are built upon partial evidence, and about policy and practice responses to gendered housing and housing assistance needs that lack a coherent gender, housing and homelessness evidence-base.

1.1 An emerging gender-inclusive context

The focus of this report is consistent with a general shift in Australian societal norms and expectations about the role of gender in society and how we understand it. As of October 2022, the Australian Government has introduced 'gender responsive' budgeting, which involves '*targeting key measures for gender impact assessment*' (Commonwealth of Australia 2023: 1). In subsequent years, the entire budget process will be subject to gender-responsive budgeting and government agencies will need to conduct gender impact assessments.

An example is the Women's Budget Statement of 2023—24, which highlighted a focus on single parents and low-income care workers, the majority of whom are women (Commonwealth of Australia 2023: 1). Housing was also specifically highlighted in the Women's Budget Statement foreword:

The Government is making significant investments in housing to support the construction of more social and affordable dwellings and help people into home ownership. The government is also funding an increase to Commonwealth Rent Assistance, which will support the significant number of women, especially older women, experiencing housing stress. (Commonwealth of Australia 2023: 2)

As welcome as these measures are, gender here is understood as binary (man/woman). However, increasing societal understanding of gender diversity underpins recent and current attempts by leading national data collection agencies, including the Australian Bureau of Statistics, to enhance the quality of gender-related data (ABS 2023a). Notably, the ABS recently released a 'statement of regret', apologising for the way sex and gender data was collected (or not collected) in the 2021 Census; they also committed to establish a LGBTIQ+ Expert Advisory Committee for the next Census (ABS 2023b).

At the same time as this research was undertaken, the Australian Government has taken a significant step toward establishing a systematic approach to gender-impact across portfolios. The 'Including Gender: An Australian Public Service Guide to Gender Analysis and Gender Impact Assessment' guide (Australian Government Prime Minister and Cabinet 2023) was recently developed and released by the Office for Women, in the Office of Prime Minister and Cabinet. This document is geared toward ensuring that Australian Government expenditure includes consideration of gender (adopting the 2020 ABS definition that expands the definition beyond binary categories) in proposed expenditure. This extends to the targeted intended outcomes of expenditure, and the assessment of possible unintended consequences of various forms of government expenditures from 2023 onwards (Australian Government PMC 2023). The Guide establishes varying levels of gender analyses for proposed expenditures, based on the scale of funding and scope of priorities involved.

1.2 Key concepts

An important contextual factor in the conduct of this research is changing understandings of key gender-related concepts. When considering gender in relation to housing and home, it is important to recognise key factors that intersect with and act to shape gendered experience (explored in Chapter 2). Most notably, a focus on gender draws attention to the closely related fields of intimacy including partnering, family, household, sexual orientation, lifecourse and generations.

1.2.1 Sex

Gender and sex are often used interchangeably within research, policy, bureaucratic data collection and popular discussion. However, there is a distinction to be made between these two terms. Sex usually denotes the biological categorisation of someone as male or female, based on chromosomes and genitalia. However, sex is not necessarily a simple male/female binary; see Fausto-Sterling (2000) for detailed discussion of how:

the more we look for a simple physical basis for 'sex', the more it becomes clear that 'sex' is not a pure physical category. What bodily signals and functions we define as male or female come already entangled in our ideas about gender (Fausto-Sterling 2000: 4).

The definition of 'sex' and its difference from gender is contested (Sullivan 2020; cf. Hines 2020); in the UK, for example, there is no legal definition of sex (Collier and Cowan 2022).

1.2.2 Gender

The term 'gender' was introduced in the 1970s to address differences between men and women that are not biological, but stem from cultural norms related to society's treatment of men and women (Krieger 2003). Krieger (2001, cited in Krieger 2003: 653) defines gender as 'a social construct regarding culture-bound conventions, roles, and behaviours for, as well as relations between and among, women and men and boys and girls'.

In response to the second-wave feminist movement of the mid-to-late twentieth century, scholars began to view gender as something that people 'do' or perform in everyday life (Butler 1999). For example, West and Zimmerman (1987: 126) state that, '*Doing gender involves a complex of socially guided perceptual, interactional, and micropolitical activities that cast particular pursuits as expressions of masculine and feminine "natures"*'. To give a simple example, a woman may wear a skirt and makeup not because it is an innate part of being female, but because she learns from an early age that these things signify being a woman, and she wishes (consciously or subconsciously) to be perceived as a woman. Social pressures teach people to act in prescribed ways based on their gender. Of course, the exact behaviour and dress associated with men and women differ across times and places, and some places regulate these gender differences through strict laws as well as social norms.

Gender is more complex than just being a man or a woman. The World Health Organisation defines gender identity as '*a person's deeply felt, internal and individual experience of gender, which may or may not correspond to the person's physiology or designated sex at birth*' (WHO 2022). Transgender is an '*umbrella term for people whose gender identity is different to that which was legally assigned to them at birth*' (Australian Human Rights Commission 2022); sometimes the term trans and gender-diverse is also used. Recently, the term non-binary has gained traction to describe people whose identity does not fit within the gender binary of being a man or a woman. People whose gender identity matches the gender assigned to them at birth are cisgender. People who act in ways that are not considered 'normal' for their assigned gender at birth—including those who are transgender and those who are cisgender—often face discrimination and violence.

Since the evolution of the term 'gender' (see Chapter 2), the use of the term 'sex' to refer to sex assigned at birth may not be universally understood by all audiences in the same way, unless its meaning is made explicit. With regards to data collection, for example, the use of the term 'sex' for some may be ambiguous and may be interpreted as referring to 'sex', 'gender' or even 'sexual orientation'. A significant point discussed in relation to data collection below (Section 3) is that where 'sex' has been used in national data collections, it is difficult to know how respondents engage with this term; that is, do they assume it means sex assigned at birth or gender identity, or some combination? This has led to a problem of data integrity that the ABS has identified in its analysis of the 2021 Census collection regarding 'sex' and 'gender' (ABS 2021).

1.2.3 Sexual orientation

Sexual orientation (or sexuality) is a person's feelings of romantic and/or sexual attraction. The most common are heterosexual, homosexual and bisexual. These terms stem from medical classification and are still used today alongside newer terms such as lesbian and gay (Halberstam 2018). Queer is an often-used umbrella term to signify being non-heterosexual. Acronyms such as LGBTQ (lesbian, gay, bisexual, transgender and queer/questioning) and LGBTQIA+ (also including intersex, asexual and additional sexualities) are often used because these groups have similar advocacy concerns around inclusion and acceptance. However, it is important to note that transgender is not a sexual orientation. Transgender people can be any sexual orientation, including but not limited to lesbian, gay, bisexual and heterosexual. As notions of gender evolve, contemporary expressions of gender can be varied, fluid, and expansive, existing alongside different sexual orientations.

1.2.4 Household

When talking about ‘the household’, there is a tendency to conflate it with housing, or home, or the family, or all of these. In this project, we seek to make a distinction between: housing, the material dwelling that shelters people; and home, being both a physical place and the varied feelings associated with it, a *‘place/site, a set of feelings/ cultural meanings, and the relations between the two’* (Blunt and Dowling 2006: 2-3). The household could simply be understood as the combination of people who are living within a dwelling, which may include one or more families. The current ABS Census defines a household as *‘one or more people, at least one of whom is at least 15 years of age, usually resident in the same private dwelling’* (ABS 2022a). Household composition generally describes the nature of the relationships between the household members. However, recent scholarship on the household has warned against treating it as a simplistic unit of analysis. Nethercote (2019: 130) contends that much research *‘often takes the household itself as a pre-given grouping disconnected from social processes of household formation, dissolution and their contingencies’*. Nethercote (2019: 133) argues that contemporary households are diverse and fluid and can challenge expectations of being a cohesive economic or social unit. Children moving in and out of their parents’ home, partners living together and apart as circumstances change, and shared housing or boarding and lodging scenarios all complicate the idea of the household as stable and homogenous (Nethercote 2019). For example, identifying the household income is based on the preconception that all household members share finances all the time. Household finances may be a fragmented, unstable mix of contributions from members.

Importantly for the focal points of this research regarding gendered experiences of housing and how well these are reflected in data collections and policy making, it can be difficult to isolate gendered experiences of households based on quantitative data alone—a point referred to again in discussion of data below (Section 3).

1.2.5 Lifecourse and generations

Lifecourse perspectives are used in the secondary analysis of data, literature and policy reviews. Evidence suggests the lifetime effect of gender as a determinant of housing, including intersectional lifetime impacts of educational attainment, critical life events, family formation and/or relationship dissolution is cumulative (Sharam et al. 2016). A lifecourse approach includes interrogation of how gender intersects with standard housing analyses including ‘household’ and ‘family’ (Nethercote 2019). Closely related to the lifecourse concept is generational change and intra- and intergenerational gendered inequalities (Ronald 2018). These include, for example, how the gender and housing experience of younger cohorts compares with older population groups. The review of literature and policy will include a focus on the increased openness of gender diversity among young Australians relative to earlier generations and associated intersectional impacts for housing and homelessness responses.

1.2.6 Intersectionality

Issues of discrimination are not simply along one axis. Kimberlé Crenshaw’s (1991) concept of ‘intersectionality’ proposes that people can be discriminated against based on multiple factors, in combination—such as gender, ethnicity, age, disability, class and sexual orientation. Previous housing research has highlighted how people can be discriminated against because of multiple factors, such as ethnicity or cultural background and social housing experience (Stone, Goodall et al. 2021).

1.3 Research questions and approach

The research presented in this report focuses explicitly on the relationship between *what* we know, *how* we know, and *whether we adequately know* what the gendered nature of housing and homelessness in Australia is, based on existing data and evidence. Four key questions guided the research:

1. How does gender intersect with housing opportunities, pathways, assistance and impacts across the lifecourse, for women, men and non-binary individuals, and generational cohorts?
2. How can housing (and related) data be improved to support gender-responsive housing policy development?

3. What are the policy and practice implications of the research findings and how can these be actively developed?
4. How can gendered housing be understood in a coherent, policy-oriented framework?

These questions were addressed via an integrated, mixed-method approach.

1.3.1 Review of existing evidence

A semi-systematic review (Snyder 2019) of recent evidence was conducted to:

- identify life stage and intersectional gender effects that affect housing
- map the state of gender and housing knowledge
- identify critical knowledge gaps/emerging agendas.

1.3.2 Illustrative examples of gender data and data gaps

Three data types often used in housing research were selected and analysed *for illustrative purposes*. These were selected to examine data adequacy and data gaps for gender and housing research. The analysis focus was on the adequacy of data for building evidence, as well as the identification of data gaps and limitations, rather than on developing an exhaustive account of gendered housing experience. Due to data limitations, our analysis of the Australian Census, the HILDA survey, and the Australian Housing Aspirations survey focuses mainly on gender in binary terms. We consider and compare the experiences of men and women primarily and, along with interpretation of findings, we discuss data gaps and future directions needed to enhance understandings of gendered housing experience.

1.3.3 Consideration of the data-policy making nexus

A desk-based review of current housing data and housing assistance eligibility, provision, and reporting practices in relation to gender, was conducted to identify data development and policy and reporting opportunities in relation to gendered housing impacts.

Observations were considered within an online policy workshop in which findings were presented to key policy and practice stakeholders, data service professionals and advocacy groups. Online policy workshop participants represented Australian Government policy and data agencies, and non-government service provider and advocacy agencies.

1.3.4 Development of a *Gendered Housing Framework* for research and policy development

The final stage of the project develops a *Gendered Housing Framework* for analysing housing data and policy for future research, policy and practice use—and ongoing development.

The focus of this research is primarily upon housing occupancy and consumption. However, the *Gendered Housing Framework* presented in this report is intended to facilitate gender-responsive consideration across the housing system more broadly in future applications. It is also hoped and expected that the Framework developed here is a starting point for increasingly gender-responsive approaches to data collection and collation and policy making in housing and homelessness fields. The Framework will ideally evolve and be improved as more gender-responsive housing and homelessness research is conducted.

1.4 Report structure

Following this introduction:

Chapter 2 focuses on the question of what is currently known about gender, housing and homelessness in existing literature. It presents the results of a scoping review of international academic literature about gender and housing and homelessness.

Chapter 2 also presents an overview of Australian grey literature about gender and housing and homelessness, focused particularly on the role of gender data *and* indicators.

Chapter 3 presents select, illustrative data insights from three sources: the Census, Household, Income and Labour Dynamics in Australia survey data, and Australian Housing Aspirations data. It focuses on how data can be used to illuminate gendered housing opportunities, pathways, impacts and implications.

The chapter highlights issues of gender visibility in aggregate and intersectional data, and the need for granularity in evidence-building.

Chapter 4 focuses on the nexus between data, housing and homelessness, and policy making. It considers how gender features in housing policy, service provision, housing assistance and homelessness practice. It presents original insights from a policy workshop with key government and non-government organisations.

The chapter presents a *Gendered Housing Framework* developed within the project to guide analysis of future gendered data in housing and homelessness realms, as well as to support gender-responsive policy making and practice.

Chapter 5 presents insights from the research for a gender-responsive housing future in Australia. It focuses on the relationship between lived experiences of gender and housing, data and evidence building, and policy development.

2. What do we know? Gender, housing and homelessness

- **There has been a significant amount of research about gender and housing since the year 2000.**
- **There is considerable scope in the Australian context to develop gender and housing research, particularly scholarship that extends beyond binary constructions of gender to accommodate diverse gender identities and experiences.**
- **Timely grey literature plays a significant role in progressing understandings of both binary and gender diverse experiences of housing and homelessness.**
- **Gender-concerned advocacy organisations and some housing assistance and homelessness services nominate lack of data as a critical issue.**
- **The rapid change in, and diversity of, gender-related terminology presents issues for data collection.**

In this chapter, an overview of existing evidence related to gender, housing and homelessness is presented. The focus in this chapter is on highlighting the areas of knowledge in which adequate understandings of gendered housing experience exist and can support policy development. There is also concern with identifying areas of knowledge gaps that might be addressed in future gender-focused housing and homelessness research.

The analysis of existing literature spans international and Australian evidence. It includes a semi-systematic review of peer reviewed literature, as well as a review of Australian grey literature about gender, housing and homelessness. The focus of the peer review analysis is thematic, broad and includes consideration of the evolution of gender terms. The focus of the review of Australian grey literature drills into issues related to data adequacy and gender and housing indicators.

2.1 Gender, housing and homelessness in academic research

The first stage of this research involved a scoping review of existing, peer reviewed literature. The scoping review was undertaken to determine the quantity of academic research on gender *and* housing and homelessness. A scoping review is a semi-systematic literature review technique that involves ‘scoping’ the field to see what material exists on a particular topic (Arksey and O’Malley 2005). For this project, the database Scopus was searched for articles and book chapters with both ‘housing’ and ‘gender’ in the title or abstract, limited to the fields of social sciences, arts and humanities, and economics, econometrics and finance. This search resulted in 1,436 documents. Another search was replicated using the terms ‘homeless*’ (to include ‘homelessness’) and ‘gender’. This resulted in 487 documents.

A process of reading abstracts and eliminating irrelevant results (such as where gender *and* housing or homelessness was not a key focus of the research) was undertaken. A focus on results from the year 2000 onwards enabled better capture of the more recent shifts around gender-related language. After eliminating documents from before 2000, and those that were irrelevant, unretrievable, or not available in English, the final number of documents was 483 (sources from 299 different journals and books). These sources evidence the changes in housing and gender research over time, and the type of intersections that were of most interest.

2.1.1 The evolution and thematic focus of gender-related research

The 483 documents were categorised as shown in Table 1.

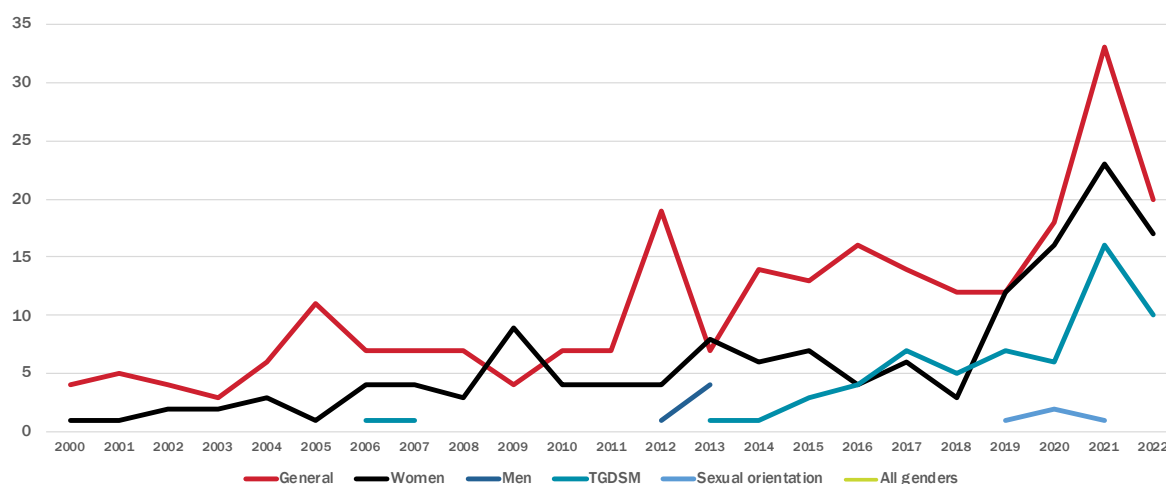
Table 1: Literature gender categories

Category	Refers to	No.
General	Focus on gender in general or which focus on cisgender (cis) men and women	250
Women	Focus on cis women	144
Men	Focus on cis men	14
TGDSM	Trans and gender-diverse, sexual minority	63
All genders	Takes account of cis and trans and gender-diverse	4
Sexual orientation	Focus on sexual orientation rather than gender	8
Total		483

Source: Authors

Literature in the ‘general’ category and literature focusing on cis women are drawn from a diverse range of countries, although the US dominates. Literature focusing on cis women covers two overarching themes: access to land and property ownership, and multiple facets of homelessness. For many developing countries, it is difficult to study the gendered nature of these areas of enquiry as *‘relatively few gender disaggregated statistics are available, meaning that the extent to which women experience homelessness and inadequate housing is often unknown or unacknowledged’* (Aggarwal 2004: 167). Mayock, Sheridan and Parker (2015: 877), in discussing the role of gender in analyses of long-term homelessness, also highlight that *‘gender is not adequately addressed, and frequently ignored’*. These same arguments can be used to describe the lack of gendered analyses of the access of women in many countries to land and property rights—gender is discussed in the context of gendered roles in society and here the term almost solely used is ‘women’.

Figure 1: Number of gender, housing and homelessness articles per year (2000—2022) (according to the categories in Table 1)



Source: Authors

Conversely, the literature focusing on cis men is drawn from the US, with two studies from Australia. This literature is focussed on pathways into and experiences of homelessness. The literature also has a strong conceptual focus on social elements of gender and, particularly, social constructions of masculinity.

Most of the literature concerning trans and gender diverse people and sexual minorities is concerned with the relationship between discrimination and victimisation and homelessness and housing precarity. Much is focussed on youth. Intersectionality between gender and other factors (such as sexual orientation, race, colour, ethnicity, nationality, class, health statuses, geography and migration) is an important theme. Another important theme in this literature is a lack of accurate data. To overcome inadequacies of national state-sponsored surveys, researchers relied heavily on non-probability surveys and qualitative research methods.

2.1.2 Australian literature

The Australian subset of the academic literature comprised 22 papers (see Table 2).

Table 2: Australian academic literature by gender category

Category	Refers to	No.
General	Focus on gender in general or which focus on cis-men and cis women	10
Women	Focus on cis women	9
Men	Focus on cis men	2
TGDSM	Trans and gender-diverse, sexual minority	1
Total		22

Source: Authors

The number of academic articles is dwarfed by the grey literature, which shows there has been considerable research outside of academia. This indicates the importance of non-government organisations in driving knowledge and analysis.

Like the international literature, Australian literature is dominated by studies on the pathways into homelessness (Wearing 2011; Sharam 2015; McVicar, Moschion and Van Ours 2019; Gerrard 2017) and experiences of homelessness (Hail-Jares, Vichta-Ohlsen et al. 2021; Menih 2020; Jayasinghe, Selvanathan and Selvanathan 2021; Watson 2016; McVicar et al. 2019; Scutella and Johnson 2017; Oudshoorn 2018; Laing 2021).

The pathways into homelessness literature is highly varied in its focus: Youth homelessness' intersections with race and disability (Wearing 2011); mid-life women and the impact of critical life events (Sharam 2015); and the effect of taking up daily use of cannabis on transitioning into homelessness (McVicar et al. 2019). Gerrard (2017) draws on late nineteenth and early twentieth century narratives of swags and swagmen to reveal the relationship between labour, work and homelessness, highlighting different social constructions of homelessness. In addition to the pathways into homelessness, Saugeres (2009) and Worthington (2009) explore housing insecurity (the contributions of poverty and financial literacy respectively). Russell, Carlton and Tyson (2022) examine the relationship between housing insecurity, family violence and propensity for incarceration without conviction.

Studies on the experience of homelessness were equally varied. Menih (2020), Watson (2016), Jayasinghe et al. (2021) explore violence, including strategies to mitigate its cause and impact. Jayasinghe et al.'s focus is specifically on Aboriginal and Torres Strait Islander Australians. Hail-Jares et al. (2021) also examines violence but looks more broadly at health, substance use and support systems. Scutella and Johnson (2017) examine the psychological distress of homeless men and women while Box, Flatau and Lester (2022) investigate the health, social and economic outcomes, with the use of longitudinal datasets adding considerable insights to the experiences of gendered homelessness over time. Oudshoorn's (2018) historical investigation reveals the extent to which homeless women have existed on the '*margins of marginality*' promoting invisibility.

The homelessness service system and the social work profession are examined by Zufferey (2009; 2013; 2014) who argues social work, as a practice, is highly gendered and reflects intersectionality (race, class) which place social workers in a position of power over clients. Laing (2021) evaluates the companion animal-inclusive practices of social workers working in homelessness and family violence. Peterson (2014) explored improvements to service responses for older women and the potential for new models. In a similar vein, Peterson (2015) focusses on service design for prevention of first-time homelessness among older men and women.

Gorman-Murray (2014) and Andre, Dewilde and Muffels (2019) explore home and homeownership. Gorman-Murray (2014) focuses specifically young men's homemaking practices while Andre et al. (2019) investigate how homeownership and housing wealth mediate the relationship between divorce and subjective wellbeing of separated men and women.

The diversity of topics in the Australian literature and the paucity of work concerning housing suggests there is enormous scope for future gender and housing and homelessness research. However, it also suggests Australian research has a very limited understanding at present, particularly in relation to non-heteronormative gender and sexual orientation, which the international literature establishes as significant, particularly in relation to youth homelessness. The only work to explore sexual orientation and diverse gender categories (Hail-Jares et al. 2021) was critical of the failure of data collection and research to differentiate between sexuality and gender and highlighted how the use of a single category such as LGBTQIA+ prevents useful analysis. However, they note that in part this is a methodological problem associated with small sample sizes.

2.1.3 Diversity in language

Terminology in the housing and homelessness literature reflects broader debate about gender. Terminology for sexual orientation has remained relatively stable, with apparent consensus regarding the meaning of terms such as gay, lesbian, bisexual, questioning, and asexual (explanations are not provided in the literature). As umbrella terms, sexual and/or gender minority, LGBT, LGBTQ or LGBTQA (lesbian, gay, bisexual, transgender, queer, asexual) and variations are widely used. These umbrella terms group together sexual orientation (lesbian, gay, bisexual, queer, asexual) and gender identity (transgender).

The language used to describe gender identity has changed most significantly in a short time, with no clear consensus on which terms are optimum. Transgender, non-binary, genderqueer, gender nonconforming, gender expansive, trans and gender expansive, trans or gender diverse, are all used in this literature to describe people whose gender identity does not match their gender assigned at birth. However, the exact nuances of these terms differ and therefore may be useful in different research contexts. The changing nature of the terminology is significant for data collection. It means historical datasets have very limited utility in terms of understanding trends and causation. Future standardisation of terms which appropriately reflect individuals' self-identity will enable enumeration, time series and longitudinal studies (assuming samples of sufficient size are obtained).

2.1.4 A rapidly evolving field of academic research

The scoping review found a significant quantity of research on gender and housing and homelessness. There has been a notable number of publications in this field since 2000. The main areas of research are homelessness, and land and property ownership. However, the Australian literature is comparatively limited in its range of topics and lacks research on diverse genders and sexual orientations.

The field of gender and housing-related research continues to grow. Since our scoping review was conducted in mid-2022, several directly relevant works have been published. These include articles exploring: how residential crowding, outdoor space and household composition affected women during the COVID-19 pandemic (Lim-Soh, Tan and Mathew 2023); gender and race bias in self-reported surveys for homelessness services (Kithulgoda, Vaithianathan and Parsell 2022); LGBTQI+ youth homelessness (Quilty and Norris 2022); differences between men and women's residential mobility following widowhood (Egsgaard 2022); the gendered dimensions of care work in collaborative housing (Fernández Arrigoitia et al. 2023); and gendered implications of smart home technology for housework (Aagaard 2023).

Notably, there have been several recent scholarly investigations of the housing struggles of older women—particularly in Australia (Petersen and Tilse 2023; Hastings and Craig 2023; Power 2023). These works highlight the intersection of gender with life stage and how social and financial structures contribute to housing insecurity. Scholarly literature on gender, housing and homelessness will likely continue to proliferate.

However—of relevance for both Australian and international literature—the rapid expansion in gender-related terminology presents issues for data collection. This is especially pertinent for academic journals, where research may take two to three years to be developed, written, peer-reviewed and published.

2.2 Grey literature and gender indicators in the Australian context

Societal evolutions in understanding gender are moving faster than academic research can capture it. Grey literature produced by, or in collaboration with, government or private sector organisations can be disseminated more quickly (and more accessibly). A second stage of the research involved a review and analysis of non-peer reviewed, publicly available research related to gender, housing and homelessness. In addition to understanding how gender is conceptualised and investigated in the research reported on in grey literature, the review focused on gendered housing and homelessness data and indicators.

The grey literature review focussed on material available on the internet. Boolean searches combined 'housing' and known terms for gender, and 'home*' (to encompass results on 'homeless', 'homelessness', etc.) and known terms for gender. Any literature found in the results was reviewed and snowballing used to identify further literature. Each time a new term for a gender was identified, new Boolean searches were conducted using that term, and further snowballing occurred. The analysis involved categorising and quantifying the literature by gender, with the Australian material considered separately. The focus of the review was how gender was considered and the impact of data collection on understanding gender effects.

This research identified around 80 grey literature papers focussed specifically on gender and housing and/or homelessness. There is a larger housing and homelessness grey literature which disaggregates genders but only a subset specifically adopts gender as a key focus. Most of this literature concerns women. The literature pertaining to men is small (seven, with three of those relating to one project). Two sources specifically compared men and women. Thirteen related to the LGBTQIA+ community. The men-only and men and women papers assumed a binary definition of gender, and the women-only overwhelmingly so. Some of the women's focussed literature acknowledged gender diversity and included trans women within the category of 'women'. This reflects the extent to which domestic and family violence is increasingly understood as concerning gender norms and stereotypes rather than sex (see for example Embolden 2020; Mission Australia nd). Often advocacy papers or qualitative research, this sub-group does not provide cis or trans disaggregated data. From the perspective of understanding data and gender, inclusion of trans people within a binary gender category renders them invisible.

Other than the LGBTQIA+ literature, there was limited discussion of gender and data and none concerning gender or sexual orientation indicators. The LGBTQIA+ literature identified important deficiencies in relation to gender indicators.

2.2.1 Women

The grey literature focussed on women frequently addresses gaps in knowledge arising from gaps in data collection, but there is little in-depth discussion of housing and homelessness and gender data. Only one study (Bullen 2017) argued lack of gender breakdown of data was a problem for that research. In this case, it prevented examination of the length of time women experience homelessness. Equity Economics (2021) identified lack of data collection (on lack of social housing provision as a cause of homelessness or as increasing the duration of homelessness) as problematic for women, although this data is also not collected in relation to other genders. More typically, criticism focussed on Specialist Homelessness Services Collection (SHSC) lack of data collection of other indicators and publication of analysis of intersectionalities. For example, Tually et al. (2008) argues the need for better understanding of Domestic and Family Violence (DFV) and sub-populations such as those living with disability, Indigenous peoples and Culturally and Linguistically Diverse (CALD) groups. Murray et al. (2020) and Keys (2007) are critical of the lack of data collected on pregnancy. Lester and Faulkner (2020) note there is no single national dataset that can provide an authoritative understanding of older women's risk of homelessness.

More generally, Australian data collection on wealth means the individual wealth of women (and by extension men) in partnerships is invisible (Economics References Committee Parliament of Australia 2016). The AHRC (2019) is also critical of financial data collection, arguing there is limited data on women renters and non-homeowners, although the report provides no specific examples. Similarly, the National Older Women's Housing and Homelessness Working Group (2018: 15) advocates for the development of '*better national datasets and better data informed responses based on gendered data collection and analysis*' without explaining how the data is deficient.

More commonly, the women's grey literature identifies the invisibility of women in homelessness data because women are often not counted as homeless in the first instance (Lester and Faulkner 2020). It is argued many women self-manage their homelessness differently from men or do not identify as homeless, which impacts data collection. Older women often avoid homelessness services or are not eligible for assistance (Blakemore et al. 2022) with the result that there are fewer services aimed at older women, which accordingly means the Specialist Homelessness Service (SHS) as the primary method of enumerating the homeless does not capture their homelessness (Kliger, Sharam and Essaber 2010; Petersen and Parsell 2013; McFerran 2010; Sharam 2008). It is claimed many women avoid obvious rough sleeping and so street counts under-count the prevalence of women experiencing primary homelessness (Kliger et al. 2010; Petersen and Parsell 2013; McFerran 2010; Sharam 2008). The ABS uses proxies for likely homelessness but while women's homelessness is largely captured in their definition, enumeration methods mean women's homelessness is still likely to be under-reported.

Much of the grey literature centred on women and housing and homelessness is concerned with improving the visibility of specific cohorts of women (such as older women, young mothers and refugees). Where it can, it uses existing data collections, although these generally provided a limited picture. Qualitative methods are used to compensate for the shortfall. Of 47 sources examined, only Bullen (2017) could not obtain gender disaggregated data. This suggests that data collection consistently includes at least binary gender categories, enabling gender analysis even if other data is not collected which would permit analysis of intersectionalities.

2.2.2 Men

In relation to the men and women focussed literature, Smith (1989) examines the '*gender dimension of factors associated with home ownership*', drawing on a survey conducted as part of the Australian Family Project. There was, however, no discussion of why this survey had collected data in a way that would permit this type of analysis nor the inadequacies of other data collections. Sharam, Ralston and Parkinson (2016) applied a gender lens to the accumulation of housing and other wealth over time, profiling men and women at key points in mid and later life. The ABS Survey of Income and Housing was used to examine lone person and couple households but individual wealth within couple households could not be disaggregated, supporting the contention of the Economics References Committee Parliament of Australia (2016) concerning the lack of visibility of gender and wealth within relationships. Sharam et al. (2016) also noted how investigation of intersections was not possible (such as tenants within specific age groups and backgrounds) owing to small samples. The '*research has revealed a considerable absence of useable data on migrants and people of [Non English Speaking Background] NESB, particularly those at midlife and younger, which seriously impedes investigation of their wealth*' (Sharam et al. 2016: 64).

There is little grey literature focussed specifically on men and housing and homelessness (there is broader literature reporting on men, but it does not consider them as a specific gender). The lack of focus on men as a gender prompted the Michael's Intensive Supported Housing Accord (MISHA) project on homeless men (Conroy, Bower et al. 2014; Mission Australia 2010; Mission Australia 2012). Mission Australia (2010: 1) argue '*knowledge gaps in areas such as the length of time people may have been homeless, the prevalence of drug dependence and the extent of trauma experienced*' are barriers to findings solutions to male homelessness.

Single homeless fathers were studied by Bui and Graham (2006) and Barker, Kolar et al. (2011). Other than noting the lack of knowledge about single homeless fathers, Bui and Graham did not discuss data. Barker et al. (2011) did not discuss data per se but identified little is known '*about the size and profile of the population of homeless fathers*' due to deficiencies in data collection by specialist homelessness services who presume men without partners are single and do not record parental status. In some cases, this results in accompanying children not being recorded.

Like the women-focussed grey literature, data issues concerned not the disaggregation of data by gender, but the type of data on the characteristics of person and intersectionalities such as parental status.

2.2.3 LGBTQIA+

The most extensive discussion of gender indicators occurred in the LGBTQIA+ focussed grey literature.

Oakley and Bletsas (2013) identify three key data sources for homelessness: census data; research with high school students that specifically investigates homelessness; and SHS data. They criticise the recording of SHS client sex as binary (male/female) categories and the exclusion of sexual orientation. They state that current Census data used to estimate homelessness in Australia *'does not record characteristics on sexual orientation or gender identity'*, with the lack of data collection impacting on systematic research (Oakley and Bletsas 2013: 22). They note the issue of data extends beyond the characteristics of clients to the recording of causes of homelessness as *'sexual orientation and gender identity are not accounted for as presenting issues'* (Oakley and Bletsas 2013: 24). McNair, Andrews and Parkinson (2017: 5) note that should data collection be made more inclusionary, it still faces the legacy of discrimination that reinforces non-disclosure. However, discrimination is slowly being addressed through training of service providers (Andrews and McNair 2020; Communify 2016; Family Access Network 2008; McNair and Andrews 2017; Shanahan c2021; Starlady, Shanahan and Blundell n.d.; Youth Advocacy Center 2020).

Walton and York (2020: 8) argue the neglect of LGBTQIA+ Australians in national population-based data collections cannot be compensated for in surveys such as the General Social Survey as these are *'typically not large enough to provide a comprehensive data analysis'* of housing circumstances and intersectionalities such as age. According to McNair et al. (2017: 4) the General Social Survey and Journeys Home survey *'provide the best available measures of sexual identity and homelessness given the limitations of current data collection systems'*.

Smaller scale studies, Walton and York (2020: 8) note, often *'fail to capture older LGBTI people, who have uniquely different housing experiences'*. Gaps in knowledge tend to be filled with qualitative studies (Hosking, Hosking et al. 2021).

From a considerable body of work on gender and housing and homelessness, there is only a small number of studies that consider the role of gender indicators. Binary (male/female) satisfies the needs of cisgender research as major data collections have, for many years, enabled disaggregation along cisgender lines. The exception is in relation to partners within a relationship. Major data collections, however, have otherwise failed to account for gender diversity and sexual orientation.

2.3 Known-knowns and known-unknowns: gendered housing and homelessness evidence is partial

The peer reviewed international literature and the Australian grey literature present two different pictures of gendered housing and homelessness evidence. The peer reviewed literature covers a range of topics and addresses housing issues for women, men, trans and gender-diverse populations, and people of diverse sexual orientations. The key issue is the ability to collect sufficient data, especially as terminology relating to gender evolves quickly and the academic publishing process is comparatively slow. The Australian subset of this literature is less expansive and pays less attention to diverse genders and sexualities.

The Australian grey literature is much larger than the peer reviewed literature, reflecting the role of advocacy organisations in responding to homelessness and housing precarity, and to gender inequality. Such studies were largely conducted by academic researchers but seldom resulted in publication in academic journals.

A key concern of the grey literature was invisibility, such as when older women sleeping rough are not identified in street counts, the differences in wealth of individuals within households, or when trans people are counted within binary gender categories. In each study, evidence was provided that gender has significant impact, but our understanding of gender effects and our ability to dig deep via exploring intersectionality is limited by inadequate data collection. As Oakley and Bletsas (2013: 24) argue, the problem extends beyond the characteristics of clients to the recording of causes of homelessness as *'sexual orientation and gender identity are not accounted for as presenting issues'*. The most telling study concerned homeless children who are not recorded as homeless because of an assumption—highly gendered—that lone men presenting to a SHS could not also be primary caregivers. This evidence signals the need to systematically overhaul data collection to account for how gender impacts the causes and responses to homelessness and housing over the lifecourse.

3. Data insights: aggregation, intersectionality and granularity

- Three Australian data sources were analysed for illustrative insights on housing and gender: Census, HILDA and Australian Housing Aspirations. All have different sample sizes and methodologies.
- Analysis of Census data shows that at aggregate national levels, gendered differences in housing occupancy become apparent when intersectional factors such as household composition are accounted for.
- Analysis of HILDA data shows that gendered differences in housing precarity and wealth inequalities are identifiable via analysis of intersectional factors, and that gendered effects interact dynamically with intersectional factors.
- Analysis of Australian Housing Aspirations data also show that intersectional factors such as lifecycle stage and household composition affect housing outcomes, and that self-reported need for housing assistance is gendered.
- National data sources used in housing policy research are inadequate for understanding gendered housing experiences and outcomes, either due to lack of gendered items, non-public access of data items, missing data, or small sample sizes.
- Inability to develop gender-inclusive housing evidence undermines development of gendered understandings of housing, and gender-responsive housing policy development.

In this chapter, the focus turns to housing data, specifically, the adequacy of housing data for developing evidence to support gender-responsive housing policy making. The focus in this chapter is on Census and survey data related to individual and household experiences of housing occupancy. The contribution of this chapter lies in highlighting what is currently possible to distil about the gender and housing relationship from usual data sources relied upon in Australian housing research and policy fields. Associated with this, the chapter highlights limitations of typical data sources used in the housing context in Australia, in relation to their ability to inform policymakers about gendered housing experience and the potential for housing assistance.

3.1 Searching for gendered housing data

Three data sources often used in housing research were selected and analysed *for illustrative purposes* in this chapter. These were selected to examine data adequacy and data gaps for gender and housing research. The analysis focus is on the adequacy of data for building evidence, as well as the identification of data gaps and limitations, rather than on developing an exhaustive account of gendered housing experience, which is beyond the scope of the current research. In this chapter, three key national data sources used in housing evidence-building are examined:

- ABS Census data (2011—2021) analysis illustrates challenges associated with assessing gendered housing outcomes using aggregate data, as well as how gender becomes apparent in relation to housing when intersectional factors are included. The focus of Census analysis is on identifying broad gender trends identifiable at the national population level.
- Housing, Income and Labour Dynamics in Australia (HILDA) data (2020) were analysed to more closely examine intersectional gendered and generational differences in housing pathways across housing precarity and security measures, including how these differ in gendered ways across lifecourse stages. This analysis focuses on precarity and security, to deepen the analysis of potentially gendered need for housing and welfare assistance.
- Australian Housing Aspirations (AHA) (2018) survey data analyses provide gendered accounts of (i) aspirations for young, mid and later-life cohorts, (ii) a gendered account of housing aspirations gaps (where current housing does not meet needs) and (iii) an analysis of gendered impacts including housing assistance needs. The AHA data focuses on low to moderate income households and builds on the analysis of HILDA data to identify gendered accounts of need for housing assistance.

Key differences between each of the data sources used in this report are outlined below.

Table 3: Key differences between the selected data sources

	Census	HILDA	AHA
Funded/ administered by	Australian Bureau of Statistics	Department of Social Services/Melbourne Institute	AHURI (project by Stone, Rowley et al. 2020)
Sample size	All Australian residents	Approx. 17,000	7,343
Frequency of data collection	Every 5 years	Annual	First survey (2018)
Methodology	Survey of all households in Australia	Longitudinal panel survey of representative sample of households over their lifetimes	Survey of all Australians, with increased quotas of lower income Australians
Gender and gender related data	Binary gender 'sex' data is available. The 2021 Census attempted gender diverse data collection, but these data are not publicly available (see 3.2 below). Same-sex male and female couples are identifiable.	Wave 22 includes 'sex at birth' and 'gender identity', however gender data are not publicly available (see 3.3 below). Sexual orientation can be discerned by 'same-sex' couple data only.	Gender data includes non-binary options (see 3.4 below). Analysis is restricted by relatively small sample size.

Source: Authors

Best-practice data collection on sex and gender has recently become a topic of debate and deliberation (Thornton et al. 2022; Sullivan 2023). Internationally, the UK and US have included questions pertaining to gender in their censuses since 2021 (Office of National Statistics 2023; United States Census Bureau 2021). A major New Zealand survey has also recently attempted open-ended gender measures, with success (Fraser et al. 2020). In the UK, in particular, there has been debate over definitions of sex and gender, how to phrase survey questions to ensure accurate responses, which variables are most important for nationwide data collection, and how to capture changing ideas about gender and sex (see Sullivan 2020; Hines 2020; Fugard 2020; Collier and Cowan 2022).

Our empirical analysis focuses on binary gender (male/female, men/women), using the terms employed in each of the respective data collections. For Census and HILDA data we use the overarching term 'sex', whereas for AHA we use the term 'gender' when discussing data findings. This approach is consistent with the way variables are presented within each data source. We consider and compare the experiences of men and women primarily. The reasons for this relate to limitations in the availability of gender-sensitive variables within the Australian Census, the HILDA survey, and the Australian Housing Aspirations survey, as shown at Table 3 and described in relation to the data sets respectively, below. This immediately highlights the inadequacy of existing data collection for understanding gender effects beyond the binary. For each of the analyses below, data are presented for a range of household compositions, as well as a specific focus on the experience of 'single person' and 'single parent' households. By separating these households from dual-headed household types, gender effects are isolated and become more possible to discern using household-based census or survey data. When we reflect on the patterns of the findings, we refer to gender or binary gender.

Specific methodological treatment of each dataset is described per analysis, below.

3.2 Gendered housing opportunities: Census of Population and Housing

The Australian Census has included a question on 'sex of person' since it was first undertaken by the Australian Government in 1911 (ABS 2022c). Information on sex is essential for resident population estimates and is included in many other socio-demographic analyses of Census data. However, it is only relatively recently that an option other than 'Male' or 'Female' was available on the Census form. In 2016, there was an option to select 'Other (please specify)', but this option was only on an alternative form, available by request (ABS 2022c). This change was driven in part by the Australian Government updating its Guidelines on the Recognition of Sex and Gender in 2015. It was recommended that government agencies asking people for sex and gender information should provide an option other than 'Male' or 'Female' (ABS 2022c). These government guidelines recognise:

...that individuals may identify as a gender other than the sex they were assigned at birth, or may not identify as exclusively male or female, and that this should be reflected in records held by the government. The guidelines also standardise the evidence required for a person to change their sex/gender in personal records held by Australian Government departments and agencies. (Attorney-General's Department 2023)

The ABS also has a Standard for Sex, Gender, Variations of Sex Characteristics and Sexual Orientation Variables. Updated in 2020, the Standard aims to provide a standardised way for organisations to collect data from cisgender, trans and gender diverse people, and to ensure that everyone can describe their sex and gender precisely (ABS 2021). The Standard details the importance of differentiating sex and gender, and use of 'sex recorded at birth' to accurately record people whose assigned sex is different from their gender (ABS 2021).

However, the 2021 Census did not follow the Standard. The 2021 Census asked participants if they were male, female, or non-binary sex; this question 'was not intended or designed to collect data on gender' (ABS 2022b). The proportion of participants who selected 'non-binary sex' was 0.17% of the population, and the ABS determined that the question was interpreted in differing ways (e.g. as a question about gender identity, or sexual orientation, or sex characteristics) and therefore did not yield high-quality data (ABS 2022b).

The ABS explain that the questions recommended by the Standard:

... are now included in ABS household surveys but were not included in the 2021 Census. The topics in the Census are determined by Government and the Parliament. The Government determined the 2021 Census should collect data on sex but not information on gender, variations of sex characteristics or sexual orientation. (ABS 2022b)

However, the ABS surmised that:

The analysis of textual responses [to the sex question] indicates that, in the absence of separate questions relating to gender identity, sexual orientation and variations of sex characteristics, many respondents chose to use the non-binary sex category to record responses for these characteristics. (ABS 2022b)

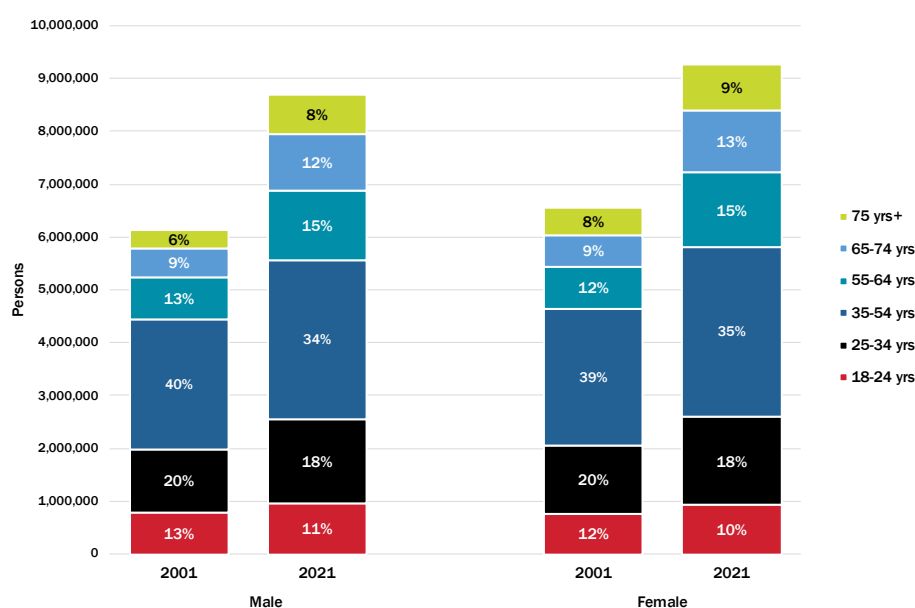
There is, therefore, no way to definitively analyse gender within the most recent Australian Census. However, as the results presented below show, when sex is included in an analysis of housing outcomes, the gendered nature of such outcomes becomes apparent. That is, although sex and gender are not the same—and although the categories of male and female do not capture every participant—the differences between males and females illustrate systemic housing disadvantages faced by females. These differences are gendered in that they reflect societal differences in the opportunities and treatment of men and women, rather than any biological differences and are consistent with findings of existing evidence presented in Chapter 2. We use the term 'sex' regarding specific data analyses below, and 'gender' to comment on broad patterns associated with these findings.

3.2.1 Census-based insights into gendered housing occupancy

This section provides some illustrative examples of how gender analysis, particularly when intersections are considered, changes understanding of housing circumstances.

Figure 2 below presents the sex profile of residents of Australia in 2001 and 2021. It is clear that, in 2001 and 2021, the proportion of most age groups by sex is similar. For example, in 2021, 34 per cent of males and 35 per cent of females were aged 35—54 years respectively. It is only at the ages of 55—64 and 65—74 that there is a greater discrepancy as the population ages, with females representing a greater proportion of the population.

Figure 2: Sex by age cohort of persons aged 18 years and above, Australia, 2001 and 2021

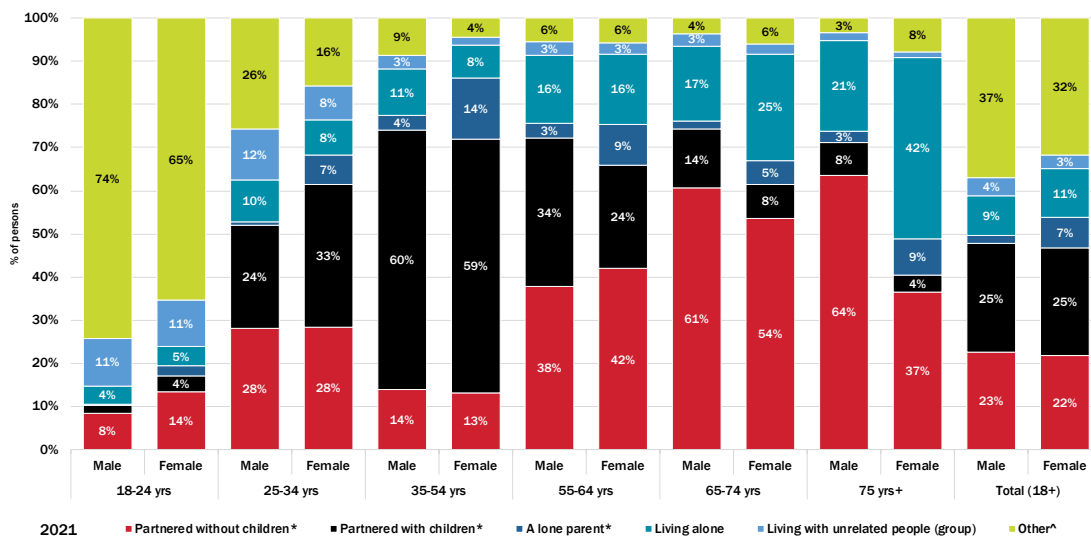


Note: population is persons counted 'at home' on Census night

Source: ABS Census of Population and Housing: TableBuilder, Counting Persons, Place of Enumeration dataset, 2021 and; ABS 1% Household Sample File, 2001

However, when the characteristics of the population are examined in more detail from a housing perspective, an even more gendered result becomes evident (Figure 3). Focussing on the intersection of sex, age, and relationship in the household, we can see that patterns of age and household relationships are not even across binary genders. At the younger ages, a greater proportion of males than females are living in 'other' households, that is, they are living with a parent or they are another related or unrelated person living in a family household. Across the age groups this pattern evens out, reversing slightly at the older ages of 65—74 years and 75+ where a greater proportion of females are living with family members, most likely adult children. Living alone becomes very gendered among older age groups and is less likely for men and women aged 25—54 as these are the ages at which both males and females live in partnered households. Across all age groups it is particularly notable that there is a clear sex difference associated with lone parents. Most prevalent and evident at the ages of 35—54 years, this differential begins at the youngest ages of 18—24, with females much more likely to be a lone parent than males.

Figure 3: Relationship status in household by age by sex (percentage distribution) (persons aged 18 years and over), 2021

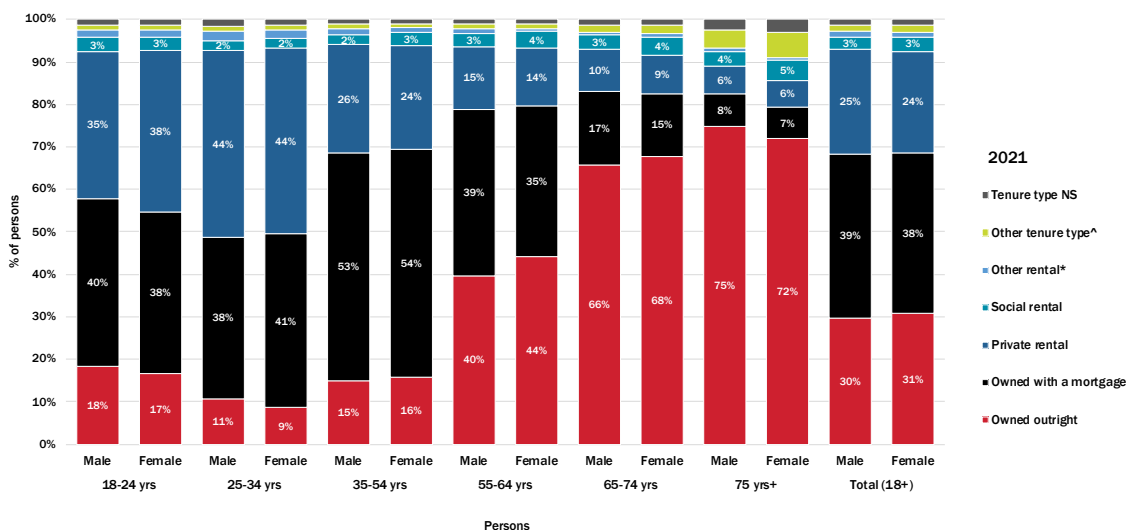


Notes: *'children' in these relationships can be of any age but relate to them living with a parent in the dwelling; ^'other' is a child of any age living with a parent in the household, or another related/unrelated person living in a family household. Figure population = persons counted at home in private dwellings on Census night.

Source: ABS Census of Population and Housing: TableBuilder, Counting Persons, Place of Enumeration dataset, 2021

When we examine tenure at a national population level over time (from 2001 to 2021 as in Figures 4 and 5), declining trends in homeownership, increases in private rental and the small role of social housing are evident and are consistent across age groups and for males and females. However, when we examine the tenure of two groups with noticeable gender differences in household composition—lone parents and living alone—tenure differences are clear.

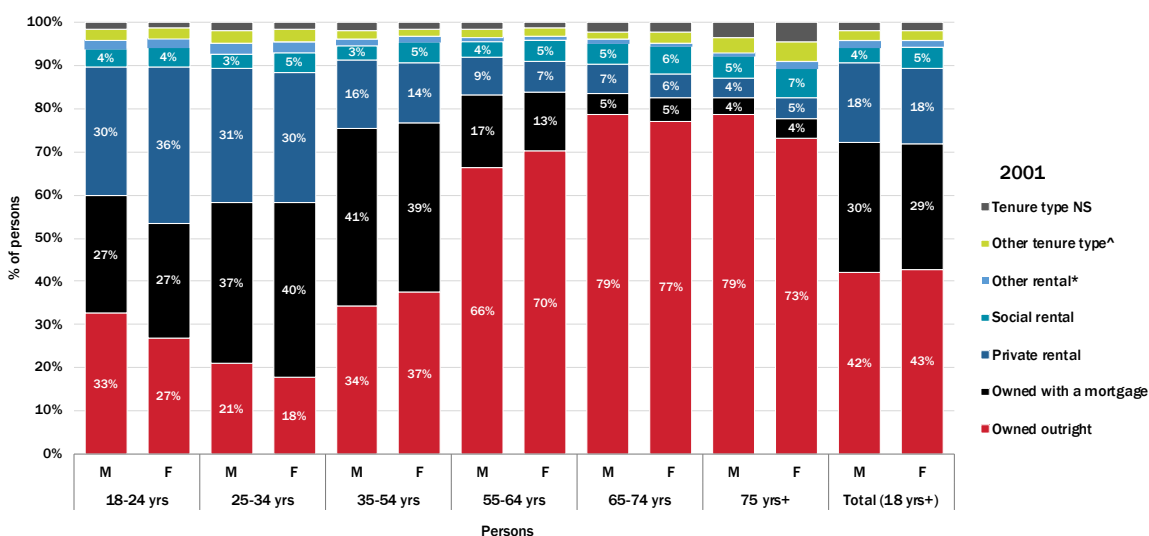
Figure 4: Persons aged 18 years and above by sex and age cohort and tenure of their home dwelling, percentage of sex by age cohort, Australia 2021



Notes: *including 'landlord not stated'; ^including living rent-free

Source: (c) ABS Census of Population and Housing; TableBuilder, Counting Persons, Place of Enumeration dataset, 2021 (d) ABS Census of Population and Housing, 1% Household Sample File, 2001

Figure 5: Persons aged 18 years and above by sex and age cohort and tenure of their home dwelling, percentage of sex by age cohort, Australia 2001

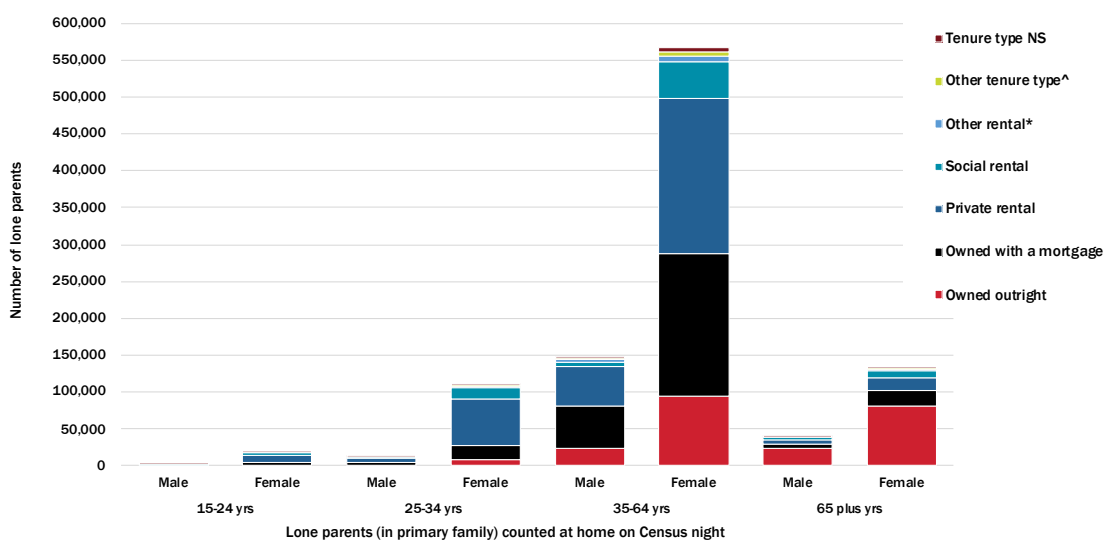


Notes: *including 'landlord not stated'; ^including living rent-free

Source: (c) ABS Census of Population and Housing; TableBuilder, Counting Persons, Place of Enumeration dataset, 2021 (d) ABS Census of Population and Housing, 1% Household Sample File, 2001

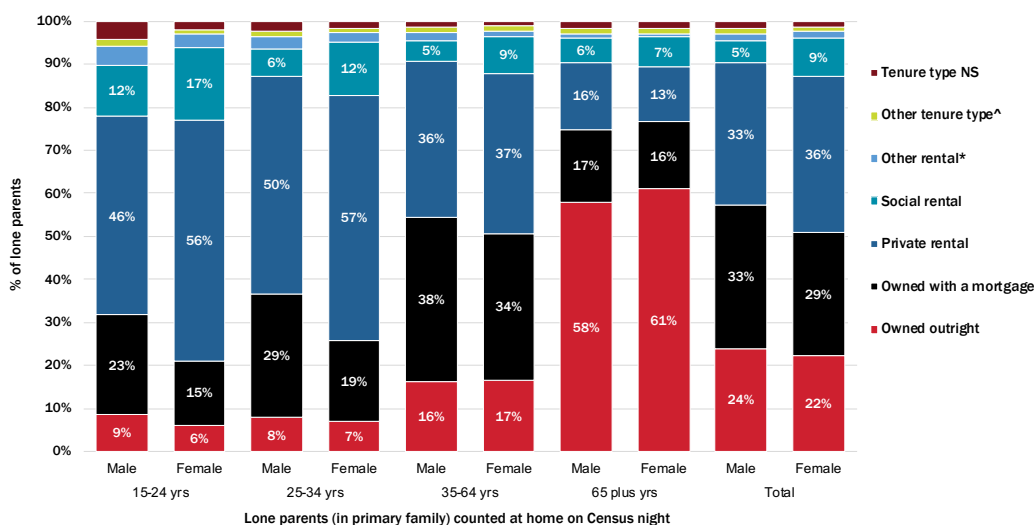
Figure 6 illustrates how, when accounting for family type, in this case sole parents, analysis of housing tenure indicates stark differences in the number of female lone parents relative to male lone parents. Focused on the same data, Figure 7 indicates female lone parents are more prevalent in social housing and, over the lifecycle, are more likely to be reliant on private rental housing. This reflects the intersection of factors such as caring roles associated with differences in employment factors (employment type, permanency versus casualisation; available hours to work) that impact income and wealth and ability to compete in the housing market.

Figure 6: Lone parents by sex and age cohort and tenure of their home dwelling (N), Australia 2021



Notes: ^ 'Other tenure type' includes living rent-free, * 'other rental' includes 'landlord type not stated'.
 Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021

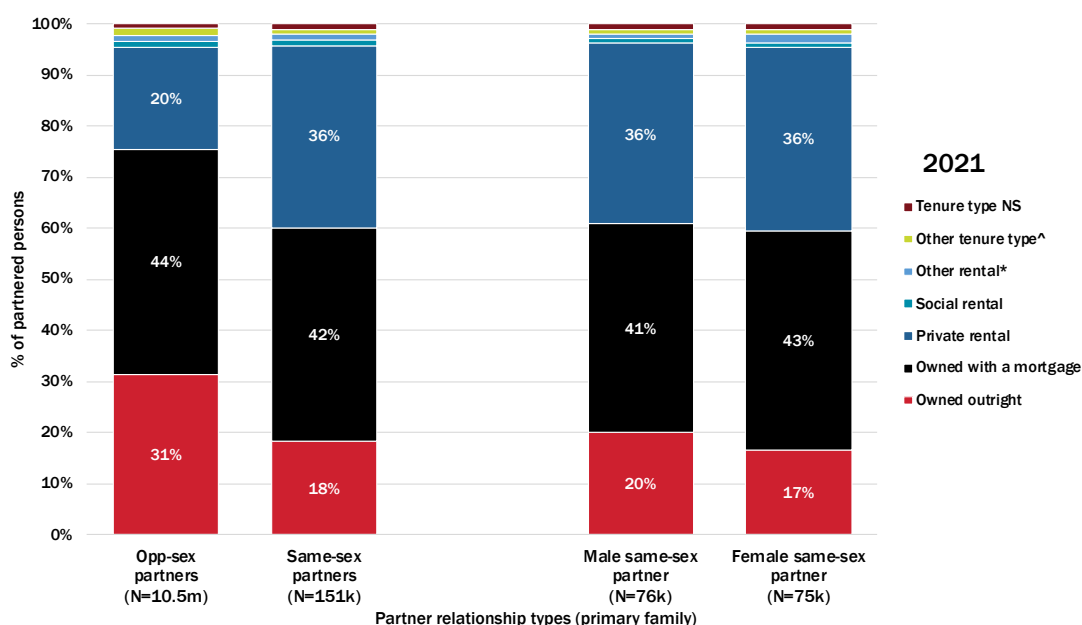
Figure 7: Lone parents by sex and age cohort and tenure of their home dwelling (%), Australia 2021



Notes: ^ 'Other tenure type' includes living rent-free, * 'other rental' includes 'landlord type not stated'.
 Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021

There is limited data in the Census regarding sexual orientation. However, we can examine intersectional differences in simple ways for people living in opposite-sex and same-sex couple relationships. Figure 8 presents same- and opposite-sex intimate partnerships and housing tenure, using ABS 2021 Census data. Here, differences can be seen in overall tenure patterns according to opposite or same-sex partnering, as well as sex among same-sex partnerships. For example, opposite-sex partnerships are much more likely to be outright homeowners with less reliance on the private rental market than same-sex partners, and these trends are compounded by sex with female same-sex partnerships less likely to be homeowners than male same-sex partners. These differences are impacted by age and lifecycle opportunities, caring responsibilities, potential precarity and potential discrimination in the housing market.

Figure 8: Persons in partner relationships by sex and tenure of their home dwelling (%), Australia 2021



Notes: ^ 'Other tenure type' includes living rent-free, * 'other rental' includes 'landlord type not stated'.

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021

It is clear from this brief analysis of Census data, where more nuanced gender information is not directly collected, being cognisant of possible gender differences (male/female) allows a closer examination of the data and the identification of intersectional differences. This suggests the need for further examination of the gendered impacts of the broader social context and policy environment on housing circumstances and outcomes. The HILDA data discussed below allows a more detailed examination on gendered housing outcomes. However, again, these insights are limited due to data availability beyond binary gender categories.

3.3 Gendered housing precarity: Household, Income and Labour Dynamics in Australia (HILDA) data

The HILDA (Household Income and Labour Dynamics in Australia) survey follows the lives of approximately 17,000 Australians annually since 2001. The survey is designed to collect information on the economic and social wellbeing of Australian households and how these change over time. The survey collects data from a representative sample of households with the aim of understanding trends in income, employment, health and family dynamics. Questions relate to a range of topics including health and disability, employment history, relationships and educational qualifications.

HILDA also provides valuable information on housing and housing situations of households. Data is collected on a range of housing-related topics such as homeownership, rental accommodation, mortgage debt, housing costs, housing quality and variables such as number of bedrooms, housing type and so on. The survey also provides information on the housing experiences and challenges faced by households, such as housing affordability—the proportion of household income spent on housing costs and the capacity to identify the co-determinants of housing stress. This section provides some descriptive statistics drawn from the HILDA dataset to illustrate possible gendered housing outcomes in Australia, but also highlights what remains unseen from a gendered perspective.

Individual-level data is ideally required to fully capture the social and economic determinants of housing outcomes, notably, the likely prevalence of intersectionality where two or more characteristics may reinforce disadvantage in housing outcomes. For example, our focus here is on gender and housing outcomes but it is understood that housing outcomes may be compounded by other factors such as ethnicity, age, disability, caring responsibilities and geographical settings.

HILDA can provide some useful insights on gendered housing outcomes. However, the insights are limited due to the following:

1. The self-completion section of the Questionnaire asks participants a question relating to gender. However, responses are not coded to enable analysis. In wave 12 of the survey a question on sexual identity was included (wave 12, 2012). This has subsequently enabled exploration of inequalities in socio-economic outcomes that result from sexual orientation at a household level. However, assessment of gender is limited to binary sex at birth—male or female. The most recent questionnaire design (wave 22) asks sex at birth and gender identity, but this data is not available for general research purposes.
2. Many/most households include members of mixed gender composition including those identifying as male, female, or non-binary, yet analysis is restricted to binary sex. Even with the capacity to identify males and/or females in the data, the survey question often relates to household income and housing situations. Therefore, the intra-household dynamics between binary genders within households are often opaque and, at best, difficult to disentangle.

3.3.1 HILDA insights into binary gender differences in housing outcomes across lifecycle stages

To explore what binary gender differences in housing outcomes can be easily identified using HILDA, the sample is broken into generational cohorts to broadly capture life stages. Young adults are defined as those aged between 18 and 34 years. Midlife is defined as those aged 35—54 while later life/old age groups capture those 55 and older.

We explore binary gender difference in these cohorts across a few key housing outcome measures to identify, at a high level, if we can observe differences in male and female housing outcomes. We explore simple measures of housing precarity, housing affordability and (where possible) report on examples of intersectionality confounding gendered housing outcomes. These examples are not exhaustive but serve to illustrate the importance of intersectionality in gender analysis and the importance of having data that captures these intersections in a meaningful way. The age groups are refined according to likely life experiences, such as those studying, childbearing, labour force participation, separation and divorce, retirement, and caring responsibilities.

Unlike the Census data above, the HILDA data are based on a longitudinal survey panel. To ensure the data and findings are representative of the population, weights have been applied to the analysis presented here. The weight that has been applied is appropriate to cross-sectional analysis of HILDA respondents within multi-person and single-person households, and accounts for 'sex' and age of survey participants.¹

3.3.2 Housing precarity measure

Housing precarity refers to the condition of having unstable or insecure housing that does not meet adequate standards of affordability, quality or security. It refers to situations where individuals or households are at risk of experiencing housing instability, housing affordability challenges, substandard living conditions, or potential homelessness.

In the context of the HILDA survey, housing precarity can be measured using various indicators that capture different aspects of housing insecurity. The HILDA survey collects data on various housing-related variables, including income, housing costs, housing tenure, and other indicators mentioned above.

The measure of precarity applied is a simple measure designed to capture key elements of precarity in housing—mainly housing affordability and security. Precarity is assigned if housing is deemed unaffordable (captured simplistically if housing costs exceed 30 per cent of total housing income) and if respondents have experienced a forced move (such as the instances in which property is no longer available, evicted, or marital breakdown). To illustrate any possible gender differences in housing precarity experienced by respondents in the HILDA survey, a simple precarity indicator is constructed based on the following. A respondent's housing is considered precarious if two or more of the following aspects are experienced concurrently:

- unsuitable housing (overcrowded and/or in poor condition and/or unsafe and/or poorly located)
- unaffordable housing (high rent or mortgage costs relative to income)
- insecure housing (insecure tenure and subject to forced moves) (Mallett, Bentley et al. 2011).

3.3.3 Gendered housing precarity in young adulthood

When examining differences in proportions of male and female respondents experiencing housing precarity for those aged 18—34, it is observed that 13.91 per cent of all males and 13.36 per cent of all females experience housing precarity. Therefore, only a marginal difference in housing precarity is experienced between binary genders for this age group overall.

¹ The HILDA Wave 22 data have been weighted using cross sectional enumerated person weights _hhwte that takes account of age and sex, as per the HILDA User Manual - Release 21 p. 104, available at [HILDA User Manual Release 21 \(unimelb.edu.au\)](https://unimelb.edu.au/hilda-user-manual-release-21)

The differences between males and females are also not pronounced for sub-age groups (18—24, 24—35). However, differences do start to appear when examining subgroups such as those studying (full-time and part-time), lone parents and those in full-time employment. This suggests that the differences in precarity across sexes are driven by the prevalence of males and females within different socio-economic groups (such as lower paid, lone parents, studying). For example, when examining the proportions of male and female lone parents in precarity it is estimated that 10.38 per cent of lone fathers are in a precarious housing situation while 14.64 per cent of lone mothers experience precarity in this youth sample. Lone fathers make up only 4.32 per cent of lone parents in the sample. Adjusting to reflect binary gender differences in housing precarity for lone parents in the sample, it is seen that 1.23 per cent of all lone parents in precarity are male and 16.04 per cent of all lone parents experiencing precarity are female.

It is also interesting to note that 14.51 per cent of females in full-time study experience precarity as opposed to 8.63 per cent of males—and this difference is even greater for those in part-time study, again supporting the importance of intersectionality by suggesting that housing precarity may be driven by gendered differences in certain young cohort sub-populations. Unemployed males actively looking for work also experience high levels of housing precarity at 21.92 per cent relative to unemployed females (11.63%).

Table 4: Proportions of youth cohort experiencing housing precarity by sex

% experience housing precarity	Male	Female	Sex differences (F-M)
All youth 18—35	13.91%	13.36%	-0.55%
All youth Single households	15.72%	12.60%	-3.12%
18—24	10.99%	12.80%	1.81%
24—35	15.45%	13.63%	-1.82%
Studying full-time	8.63%	14.51%	5.88*
Studying part-time	7.42%	18.14%	10.72*
Parent of child less than 18	15.96%	16.29%	0.33%
Lone parents	10.38%	14.64%	4.26%
Parent with child <18 (sep, div, never married, not in de facto)	8.92%	14.30%	5.38%
Received JobKeeper	14.35%	14.31%	-0.04%
Did not receive JobKeeper	13.48%	13.02%	-0.46%
Full time employment	12.91%	13.94%	1.03%
Under employed	14.93%	12.06%	-2.87%
Looking for work	21.92%	11.63%	-10.29%
Home duties (employment status)	8%	18.06%	10.01%

Source: Original analysis of HILDA Wave 22. Enumerated person weights applied.

3.3.4 Gendered housing precarity at midlife

Here, midlife is defined as those aged between 35 and 54 years. Initially when examining estimated population proportions of males and females in precarity, there is very little difference in midlife precarity between sexes (15.39% for males and 15.4% for females). However, when considering the proportion of those in precarity in the sample there can be observed some sex-based differences with 6.87 per cent more female respondents in precarity than men. As mentioned in the previous section, this belies the fact that many households are multi-gendered and it is difficult to observe any intra-household differences in housing and how housing expenditure burdens may be borne differently by different household members.

However, by constraining this sample to those living in single headed households, only small binary gender differences are observed.

Table 5: Proportions of middle-aged cohort experiencing housing precarity by sex

% experience housing precarity	Male	Female	Sex differences (F-M)
All midlife 35—54	15.39%	15.40%	0.01%
Age 35—44	17.08%	18.09%	1.01%
Age 45—54	13.58%	13%	-1.03%
Single households	18.71%	17.27%	-1.44%

Source: Original analysis of HILDA Wave 22

Midlife housing precarity intersections

Of those separated, divorced, widowed, and not de facto there is some difference in the proportions of males and females in precarity, with 19.07 per cent of males and 15.80 per cent of females estimated to be in precarity. To illustrate the gendered nature of caring responsibilities in the sample, of the 241 lone parents in the midlife category, 90.04 per cent were female. It was found that 29.82 per cent of middle-aged lone mothers and 24.62 per cent of lone fathers are estimated to be in precarious housing. Given the prevalence of women in this cohort, women bear the overwhelming burden of precarity in this group, making up 92 per cent of the lone parents in precarity in the sample. Although the proportions of those studying in this midlife group are small (7.8% of all midlife in the sample), many are categorised as living precariously: 15.63 per cent of males studying and 26.84 per cent of females studying in midlife are experiencing precarious housing.

Table 6: Midlife housing precarity intersections

% experience housing precarity	Males in precarity	Females in precarity	Sex differences (F-M)
Not partnered (sep, div, never married, not defacto)	19.07%	15.80%	-3.27%
Parent with child <18 (sep, div, never married, not in de facto)	26.07%	23.80%	-2.27%
Lone parents	24.62%	29.82%	5.20%
Studying	11.13%	18.57%	7.44%
Studying full-time	15.63%	26.84%	11.21%
Studying part-time	10.35%	16.35%	6.00%

Midlife labour market factors

Career progression and labour market situations will inevitably have a big impact on precarity measures. Given the survey has information on JobKeeper payment receipt (a temporary government support payment during COVID-19 lockdowns), this was included as a category to explore.² It was found that 14.49 per cent of male recipients of JobKeeper and 12.76 per cent of female recipients were in precarious housing. The proportions of those in precarity were slightly higher for non-recipients although the distribution between genders relatively even. The table below illustrates the estimates when population weights are applied.

Table 7: Midlife housing precarity, sex and JobKeeper receipt

% experience housing precarity	Male	Female	Sex differences
Received JobKeeper	14.49%	12.76%	-1.73%
Did not receive JobKeeper	14.95%	14.49%	-0.46%

Source: Original analysis of HILDA Wave 22. Enumerated person weights applied.

As shown in Table 8 below, 16.06 per cent of males and 14.58 per cent of females working full-time are estimated to be in precarity. It should be noted that within the sample, males made up a greater proportion of those working full-time in precarity (60%)—a reversal of the gender trend observed in the younger age group. It is well understood that many women undertake part-time employment in the labour market to accommodate caring roles. It was found that 16.40 per cent of females engaged in 'home duties' were in precarity relative to 8.56 per cent of males.

Limiting the analysis to those in single households, it can be observed that 20.74 per cent of full-time male workers in single headed households are in housing precarity, compared to 17.30 per cent of females. Looking at part-time workers in single headed households, 15.60 per cent of females experience precarity, relative to 18.89 per cent of males in this subgroup.

Table 8: Midlife housing precarity, gender and labour market status

% Experience housing precarity midlife	Male	Female	Sex differences
Full time employment	16.06%	14.58%	-1.48%
Full time employment – single HH	20.74%	17.30%	-3.44%
Part time employment	14.13%	16.43%	2.30%
Part time employment – single HH	18.89%	15.60%	-3.29%
Looking for work	15.28%	15.10%	-0.18%
Looking for work – single HH	18.64%	16.28%	-2.36%
Home duties (employment status)	8.56%	16.40%	7.84%

Source: Original analysis of HILDA Wave 22. Enumerated person weights applied.

² See <https://www.ato.gov.au/General/JobKeeper-Payment/>

3.3.5 Gendered housing precarity in later life

Housing precarity is experienced by 7.43 per cent of the later life sample, with men experiencing a precarity rate of 7.91 per cent and women slightly lower at 6.06 per cent. The binary gender differences are generally consistent across sub-categories of age with precarity estimates for males in the pre-retirement years of 55—64 at 11.20 per cent relative to females at 8.40 per cent. When limited to single headed households, the disparity between males and females increases, with 12.96 per cent of male headed households experiencing precarity as opposed to 7.92 per cent of females. However, this is masked by the higher proportion of women in single households. Similar sex differences are evident when examining those in single households, divorced, separated or widowed, with 13.08 per cent of males in this segment and 7.56 per cent of females experiencing precarity.

Table 9: Later life housing precarity, sex and household characteristics

% experience housing precarity	Male in precarity	Females in precarity	Sex differences (female/ male)
All later life - age 55+	7.91%	6.06%	-1.85%
55—64	11.20%	8.40%	-2.80%
65—74	6.23%	4.32%	-1.91%
75+	3.66%	4.12%	0.46%
Single HH	12.96%	7.92%	-5.04%
Divorced, separated, widowed, single HH	13.08%	7.56%	-5.52%

Source: Original analysis of HILDA Wave 22. Enumerated person weights applied.

Later life housing precarity intersections

In terms of the labour market participation, 55 per cent of the later life sample are retired, 22 per cent work full-time and 14 per cent work part-time. Females account for 37.9 per cent of those employed full-time and 63.5 per cent of those employed part-time. Of those actively looking for work, 15.58 per cent of males are in precarious housing while only 1.51 per cent of women. Although those doing home duties constitute only 3.47 per cent of the sample, 91.12 per cent in this group are female. Housing precarity rates for retired segments are relatively similar by sex (5.1% of males and 4.43% of females).

Table 10: Later life housing precarity, gender and labour market intersections

% Experience housing precarity	Male in precarity	Females in precarity	Sex differences
Full-time employment	13.74%	10.95%	-2.79%
Part-time employed	5.19%	5.89%	0.70%
Looking for work	15.58%	1.51%	-14.07%
Home duties (employment status)	10.22%	6.8%	-3.42%
Retired	5.1%	4.43%	-0.67%

Source: Original analysis of HILDA Wave 22. Enumerated person weights applied.

3.3.6 Housing affordability and gender across life stages

Here, affordability is simply defined as >30 per cent of total disposable household income spent on housing. For the younger generation, there are slightly higher experiences of housing unaffordability for females (10.09%) relative to males (9.19%) but more males are estimated to be in precarity in single HH in this age group.

When examining the midlife cohort, 13.59 per cent of those aged 35—55 spend greater than 30 per cent of their total household income on housing. This is relatively evenly distributed across gender of respondents (13.32% of females and 13.86% of males). This is consistent with the figures when the sample is limited to single households (14.23% males, 11.47% females).

Table 11: Simple housing affordability gender comparison across life stages

Housing affordability youth (>.3 of Total Household Income (THI))	Male	Female	Difference F-M
Housing unaffordable	9.19%	10.09%	0.90%
Housing unaffordable (single _HH_)	9.52%	6.28%	-3.24%
Housing affordability midlife (>.3 of THI)	Male	Female	Difference F-M
Housing unaffordable	13.86%	13.32%	-0.54%
Housing unaffordable (single _HH_)	14.23%	11.47%	-2.76%
Housing affordability later life (>.3 of THI)	Male	Female	Difference F-M
Housing unaffordable	6.83%	5.29%	-1.54%
Housing unaffordable (single_HH)	9.61%	5.88%	-3.42%

Source: Original analysis of HILDA Wave 22.

3.3.7 Housing equity and gender across life stages

This section reports on levels of housing equity, focusing on housing-related gender wealth differences. Focusing on those age 35 and over, approximately 49.3 per cent of males and 50.7 per cent of females report positive equity in their homes. However, it should be noted that only 6.07 per cent of females in single households have no mortgage relative to 12.46 per cent of males.

In later life, the proportion of females with positive equity increases to 52.09 per cent, relative to 47.91 per cent of males. When we look at single households only, 30.55 per cent of males and 30.41 per cent of females report having no outstanding mortgage. In later life 47 per cent of males and 53 per cent of female respondents report some positive equity in their homes. This increases to 65.67 per cent of females in singles households and 34.33 per cent of males.

When examining differences in proportions of males and females owning their property outright, 30.55 per cent of this age cohort have no mortgage and there are minimal differences in the proportions of males and females in this category.

Table 12: Housing equity in mid and later life by gender

Housing equity - midlife	Male	Female	Sex differences (F-M)
Positive housing equity	49.3%	50.7%	1.4%
Positive housing equity (Single HH)	50.84%	49.16%	-1.68%
No mortgage % of males and females	11.01%	10.54%	-0.47%
Outstanding mortgage	52.59%	52.97%	-0.38%
No mortgage (single HH)	12.46%	6.07%	-6.39%
Outstanding mortgage (single HH)	28.91%	28.0%	0.91%
Housing equity - later life	Males	Female	Sex differences (F-M)
Positive housing equity	47.91%	52.09%	4.28%
Positive housing equity if single HH	34.33%	65.67%	31.34%
No mortgage	30.55%	30.41%	-0.14%
No mortgage if SS household	20%	22.16%	2.16%
Outstanding mortgage	24.60%	20.35%	-4.25%*
Outstanding mortgage (single HH)	15.15%	14.28%	-0.87%
Outstanding mortgage > age 65—74	16.05%	14.94%	-1.11%

Source: Original analysis of HILDA Wave 22.

In summary, this high-level analysis of HILDA data points to both similarities and considerable differences in gender-related burden of housing precarity across generational cohorts, as well as housing-gender wealth inequities. The analysis has also identified some of the key intersectional factors that drive such differences in young adulthood, at midlife, and in later life. In the next section we analyse Australian Housing Aspirations data to continue a thematic focus on gendered housing inequalities and differences, with a focus on housing need and aspirations, and in perceived need for assistance to address housing needs.

3.4 Gendered housing impacts: Australian Housing Aspirations

The Australian Housing Aspirations Survey was conducted in 2018 as part of an Inquiry into the housing aspirations and constraints of lower income Australians (Stone, Rowley et al. 2020). The survey captured responses from 7,343 Australians aged 18 years and over. The survey was designed to identify the housing aspirations of young, mid and later life Australian adults. Items include questions about the extent to which these aspirations were being met in both the long and short-term and any assistance required to meet them in the future. The survey also collected information on respondents' current housing and household circumstances. Housing attributes captured included dwelling type, tenure and location. Household characteristics included relationships and income. The survey also allowed for the gap between housing aspirations and the ideal housing outcomes to be identified for young, mid and later life Australian adults (Stone, Rowley et al. 2019:16).

The analysis of Australian Housing Aspirations (AHA) data focuses on low to moderate income households, lifecycle stage, gendered housing experience and need for housing assistance. Importantly for the present study, the survey sample ensured a representative proportion of binary genders and included options for non-binary, trans and gender-diverse participants to respond in inclusive ways. The data are used in an unweighted form in the analysis presented in this report to examine the housing experiences of very low, low and moderate-income households primarily (see Appendix A).

The AHA survey is one of a few bespoke datasets to capture both binary and non-binary housing and housing assistance data in Australia. Significantly for this research, the survey was designed to capture binary and non-binary gender responses. The survey asked: To which gender identity do you most identify? and provided the following options for respondents:

- female
- male
- transgender female
- transgender male
- gender variant/non-conforming
- other.

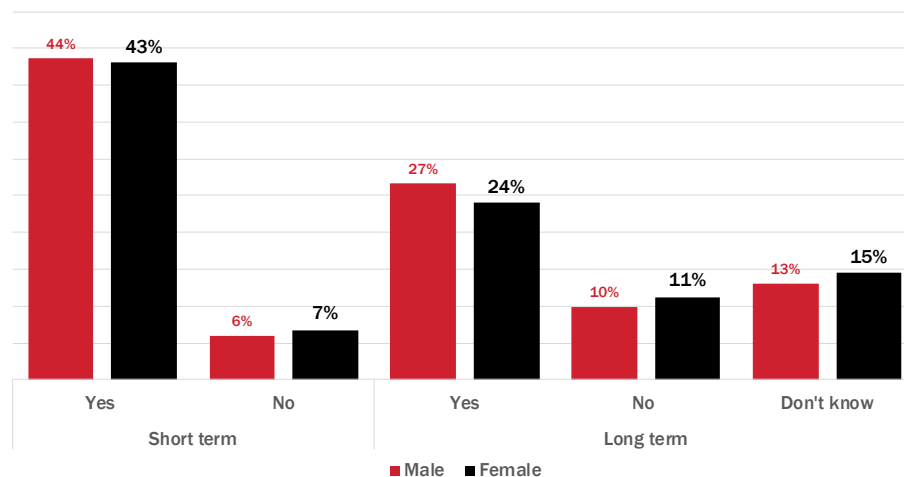
In the analysis below, an intersectional approach is used to analyse the AHA data to identify gendered differences in housing aspirations, as well as the need and types of housing assistance required to meet aspirations. The analysis focuses on binary gender, household composition, and lifecycle stage (as proxied by age), leading to a more gendered understanding of housing aspirations, barriers and assistance required to meet the aspirations.

The AHA survey also captured the experience of a very small number of non-binary respondents. Despite the very small dataset, analysis of non-binary respondents presented here, following the binary gender analysis, demonstrates the need to consider gender within housing policy settings. Overall, the approach highlights the opportunity to develop tailored housing and housing assistance models in response to gender-based needs. However, the small sample size also acts as a reminder of the importance for large-scale national data collections to include gender in inclusive ways in data collection and collation; smaller, dedicated surveys do not necessarily enable sufficient scale for effective analysis and reporting.

3.4.1 Understanding long-term housing aspiration gaps

The Census data discussed earlier in this chapter provides the context for the current housing outcomes in Australia. Meanwhile, AHA survey respondents were asked if their current home met their housing aspirations in the short-term (1—5 years) and in the long-term (5—10 years). As shown in Table 9, a majority of respondents reported that they were currently living in homes that met their short-term aspirations (87.1%). However, approximately a fifth of respondents indicated that the current dwelling in which they were living would not meet their long-term (5—10 years) housing aspirations and almost a third were unsure. This section focuses on the gap between current housing and long-term housing aspirations. The analysis identifies who experiences gaps, expectations in regard to achieving long-term housing aspirations, the perceived barriers, and assistance required by respondents to access the housing to which they aspire

Figure 9: Current home meeting housing aspirations by life stage



Source: AHA Survey

Who is experiencing long-term housing aspiration gaps?

Overall, the AHA survey found that women were less likely to be living in homes that met their long-term housing aspirations. In particular, women aged 18—34 years or with annual incomes below \$31,000 were statistically less likely than their male counterparts to be living in homes that met their long-term housing aspirations. Men were 1.7 per cent more likely to indicate that their current dwelling meets their short-term aspirations more so than women. This gap grew when the long-term housing aspirations are considered. Again, men were more likely to signify that their current dwelling meets their long-term aspirations, when compared to women.

The focus of the analysis in the remainder of this section concentrates on understanding the intersectional profile of those living in housing that does not meet their long-term housing aspirations. Older respondents (aged 55 years and over) were statistically more likely to be living in a home that met their long-term aspirations when compared to younger Australians (aged 18—34 years) and those in mid-life (35—55 years). Interestingly, men aged 18—34 years were more likely to have achieved their long-term housing aspirations than women of the same age.

Income was expected to be a statistically significant factor in determining whether or not housing aspirations were met. However, income was only a significant factor for extremely low-income households (below \$31,000). Respondents with an extreme low income are 7 per cent less likely to be living in homes that meet their long-term housing aspirations when compared to other income groups. In this case, women on extremely low incomes are statistically more likely to have an expressed housing gap and not be living in homes which meet their long-term housing aspirations when compared to men. The results also show that statistically, for those respondents with annual incomes of \$200,000 or more, men are considerably more likely to not be meeting their long-term housing aspirations compared to women in the same income bracket.

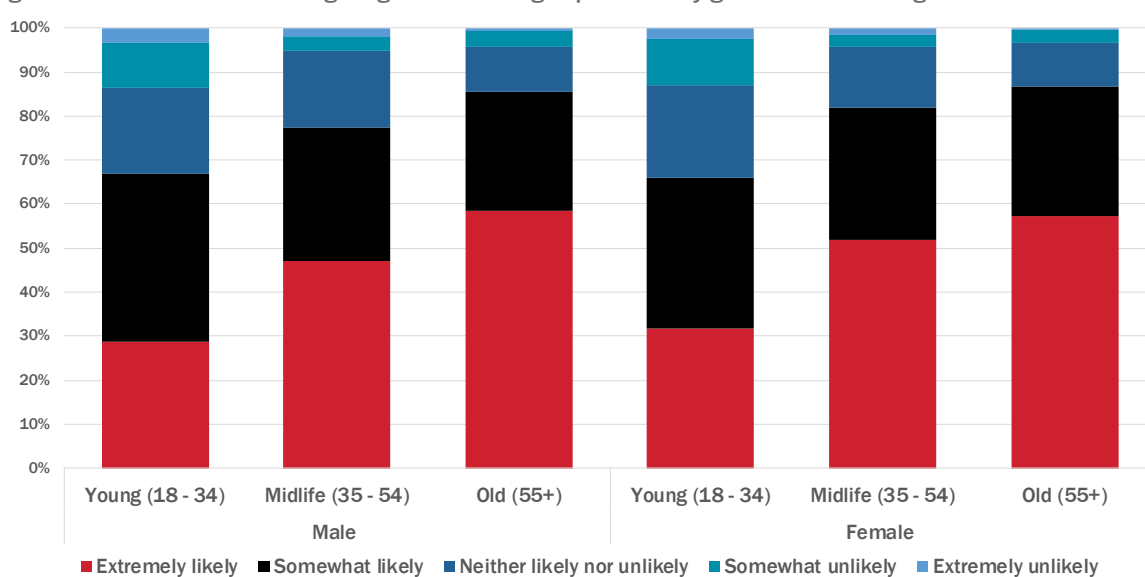
Expectations of meeting long-term housing aspirations

Where respondents had identified that they were living in housing that did not meet their long-term aspirations, the survey asked them to rate the likelihood of then meeting their longer-term housing aspirations. Overall, a greater proportion of men indicated that it was extremely unlikely that they would be able to meet their longer-term housing aspirations across all age ranges.

The intersectional analysis found that older men and women (aged 55 years and over) are equally confident of meeting their longer-term housing aspirations; 58.5 per cent of older men and 57.3 per cent of older women indicated that it was extremely likely that they would be achieved. A similar pattern was evident for the respondents in mid-life. However, young female respondents more often reported that they considered that it was extremely likely that they would achieve their long-term housing aspirations (31.7%) when compared to their male counterparts.

The analysis also found that men and women with children were equally likely to be confident of meeting their longer-term housing aspirations. However, single men without children considered that it was extremely unlikely that they would be able to meet their longer-term housing aspirations.

Figure 10: Likelihood of meeting long-term housing aspirations by gender and life stage



Source: AHA Survey (2020)

Barriers to meeting long-term housing aspirations

Respondents who were not in housing that met their long-term aspirations and felt that they were unlikely to be able to meet these housing aspirations were asked about the barriers they faced. Barriers included being unable to meet rent or mortgage payments, lack of housing choice, having children, health issues, lack of stable employment, lack of savings (deposit), lack of knowledge on how to achieve the housing they want, or being unable to secure a mortgage from a lending institution. Respondents were also able to identify other barriers they perceived.

It was found that young (20.7%) and mid-life (20.7%) men were the most likely to not perceive any barriers to achieving their long-term housing aspirations, followed by women aged 55 years and over (19%).

Those who perceived the most barriers to meeting their long-term housing aspirations were young women (aged 18—34 years) and men in midlife (aged 35—54 years). Women aged 18—34 years overwhelming indicated that having children was the biggest barrier to them meeting their long-term housing aspirations (40.7%), particularly compared to their male counterparts (24.7%). These same women were also most likely to describe their ‘Lack of knowledge on how to achieve the housing I want’ (30.34%) as a barrier, as did men in this stage of life (24.7%). Health related issues were reported as a barrier to achieving long-term housing aspirations by women aged 55 years and over and men in mid-life. Women and men in mid-life also indicated that the ability to be able to secure a mortgage from a lending institution was their more significant barrier.

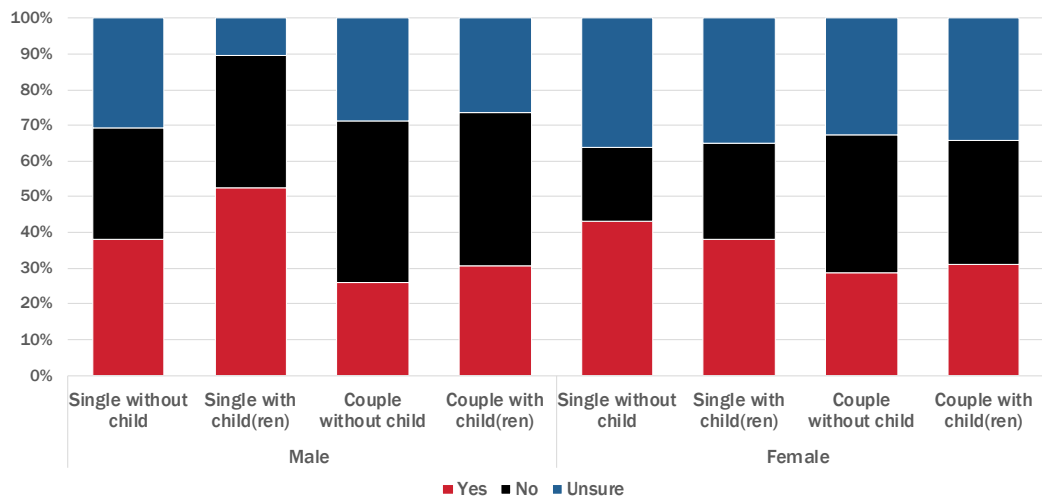
Single men in lone person households were most likely to not perceive any barriers to achieving their housing aspirations (24.14%). Male and female respondents in couples with (17.24%) and without (8.62%) children were equally likely to not perceive any barriers to achieving their housing aspirations. Health issues were particularly considered a barrier to achieving long-term housing aspirations for single women with children.

Assistance required to achieve housing aspirations

Where respondents were living in homes that did not meet their long-term housing aspirations, they were asked if they thought they would need any help to reach this aspiration. Overall, responses were divided evenly between those who said yes (34.67%), no (33.92%) and those who were unsure (31.41%). Women were slightly more likely than men to indicate that they would need assistance and also more likely to suggest that they were unsure they would need help.

There is a higher chance that single men and women without children may need help to achieve their housing aspirations, compared to other household compositions. Women in couple households were more likely than their male counterparts to indicate that they would need assistance.

Figure 11: Assistance required to achieve long-term housing aspirations by gender and household composition



Source: AHA Survey

Access to assistance

Respondents who had not achieved their long-term housing aspiration and indicated that they needed help to achieve it, were asked if they thought they would be able to access a number of forms of help. These included parental or other family help with a deposit, inheritance, options for shared ownership with friends or family, and government-based assistance, such as:

- subsidised rent in the private rental market
- government grants to help with a deposit
- government savings scheme to help save a deposit
- low deposit home loans
- shared ownership products through government and
- stamp duty relief.

Additional options for respondents to indicate included 'Information on how to develop my land (e.g. subdivide)' and 'Financial or legal advice'.

Overall, most respondents indicated that they didn't know if they would be able to access any of the assistance options. Male and female respondents equally indicated that it was very or quite likely that they would be able to access financial or legal advice. Information on 'Shared ownership products through government' and 'Shared ownership with friends or family' were not considered forms of assistance that were likely to be accessed. Women were more likely to indicate that they would not be able to access these types of assistance compared to men.

3.4.2 Long-term housing aspiration profile of non-binary survey respondents

The gender-inclusive design of the AHA survey enabled 39 respondents to indicate their non-binary gender. Non-binary respondents were predominantly aged between 18—34 years (74.36%), 20.5 per cent were aged between 36—54 years and the remainder were over 55 years of age. Almost half of non-binary respondents were likely to be living in a lone person household (48.72%) or in couple households with children (20.51%), or without (17.9%) children. Non-binary respondents were most likely to have incomes less than \$90,000 and be renting their current home (33.3%). Only 10.3 per cent indicated that they were homeowners, which is lower than the proportion of homeowners among the binary respondents. It is possible that these circumstances relate to the younger ages of those reporting non-binary gender identity and the associated lack of resources relative to older cohorts.

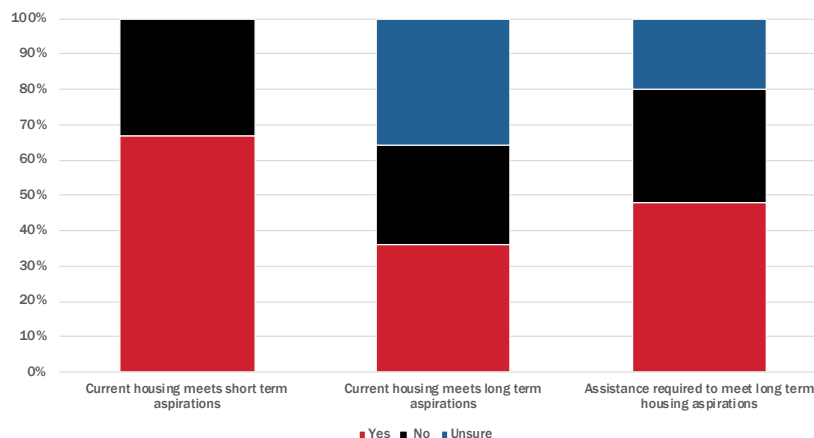
When compared to the binary respondents, non-binary respondents were less likely to be in housing that met their short-term housing aspirations. While the difference between men and women meeting short-term housing aspirations is statistically significant, the difference between binary and non-binary respondents is not.

A third (36%) of non-binary respondents were in homes that met their long-term housing aspirations. Examining those who were in homes that did not meet their long-term housing aspirations, the majority (48%) indicated that they would need help achieving these aspirations, and 20 per cent were unsure if they would need help.

When asked if they think they will be able to access a series of forms of assistance to support homeownership, non-binary respondents' overwhelming answer was that they 'didn't know'. They would be mostly likely to access 'Shared ownership with friends or family' and quite likely to access 'Financial or legal advice'. However, non-binary respondents indicated that it was unlikely that they would be able to access:

- parental or other family help with a deposit
- shared ownership products through government
- subsidised rent in the private rental market
- stamp duty relief.

Figure 12: Housing aspiration gaps and assistance required among non-binary survey respondents



Source: AHA Survey

3.5 Implications of data insights

This chapter has used select national datasets that represent the types of data often used in housing policy research in the Australian national context. The focus of the illustrative data analysis presented in this chapter has been upon the adequacy of key national datasets for building housing evidence that is gender-inclusive. It has not been the aim of this analysis to establish an exhaustive account of individual and household experiences of housing; this is done elsewhere as shown in our review in Chapter 2, and is beyond the scope of the research. However, in reviewing the adequacy of gender variables within national datasets, our analysis of housing occupancy has indicated that intersectional gender effects are readily apparent in each data source. However, detailed understanding of beyond-binary genders is limited or not possible due to data limitations, notably unavailable data or small sample sizes. The selection of datasets in this illustration is not intended to be exhaustive. However, it is typical insofar as detailed housing occupancy variables are included in all datasets examined.

Across all datasets, we found that gender became apparent when intersectional factors such as lifecycle stage, household composition and income were taken into account. Once such factors were accounted for, we identified gender differences associated with tenure, housing precarity and housing wealth, as well as the extent to which current housing meets the needs of occupants. We also found that there were differences in the extent to which research participants indicated that they will need housing assistance to achieve their housing needs.

The exploration of gender and data in this chapter aimed to identify gender-inclusive data, as well as data gaps and limitations. We found that while national momentum and resources are targeting gender diversity inclusion, currently significant gaps and challenges are evident in data that informs housing policy. Due to limitations of gender-inclusive data in the three datasets examined here, in our analysis it has only been possible to focus on gender in binary terms; the male and female housing experience. While attempts have been made at understanding gender in more inclusive ways in each of these datasets, each illustrates respective challenges in achieving adequate data coverage to enable analysis that can support policy development.

- The Australian Census is currently in the process of being improved for gender responsiveness, including the evaluation of the 2021 data collection which included gender and sex (see ABS 2023).
- The HILDA data include some aspects of gender and intersectionality, although not with sufficient data coverage to enable a full analysis of gender and intersectional factors.

- The Australian Housing Aspirations survey includes a gender-inclusive approach to asking about gender. However, due to the relatively small sample size of this dataset, insufficient numbers of non-binary participants are included in the data and hence the dataset is limited for policy development purposes.

Considerations of how gendered data can be improved within policy making contexts is discussed further in Chapter 4.

4. The gender-data-policy nexus

- Housing policy in the Australian context is overwhelmingly ‘gender-neutral’ in design, though the outcomes of housing policy are often highly gendered due to differential provision.
- Some housing and homelessness services have adopted more gendered nuanced provision, reflecting an ‘on the ground’ need for gendered assistance models.
- The outcomes of gender-aware and/or transformative responses to gendered housing experiences raise questions about the efficacy of gender-neutral approaches.
- Housing policy, assistance and practice will be enhanced by gender-inclusive data practices and reporting.
- ‘Gender-transformative’ housing policy requires multiple forms of evidence, and must include the lived experiences of diverse gender populations.
- *A Gender Housing Framework* can provide a means of systematically assessing the gender-adequacy of data collection, evidence-building, policy development and outcomes, if it is supported by resources, organisational commitment and cultural change.

When considering gender in housing policy, important factors include the broad overarching goals of policies, as well as specific intent of targeted policies, implementation programs, and schemes. As identified in Chapter 2, housing contexts can shape gendered outcomes in positive and negative ways and generally mirror gendered inequalities and gendered practices in wider society. This includes the intersectional gender and housing effects we identified in the illustrative data analysis presented in Chapter 3. As we explore below, differences exist in the extent to which housing and homelessness policies and practices include gender explicitly in their design and implementation. In addition, publicly available data indicates that differences in gender-related demand for key forms of housing and homelessness services are apparent, regardless of whether gender is a formal component of policy or program design or eligibility criteria.

4.1 National housing policy approaches

Housing assistance in Australia takes direct and indirect forms. Direct forms of housing assistance can broadly be considered to fall within three categories: housing assistance programs such as rental assistance; homelessness services and support programs; and home purchase assistance programs. Indirect forms of housing assistance include the taxation concessions like negative gearing and capital gains tax exemptions (Groenhart 2014). Most commonly, housing assistance that is of direct forms is reported on in regular publicly accessible data. Indirect forms of assistance can be more complex to assess and can depend on individual taxation assessments to understand their impacts. Each is significant in shaping housing and wider socio-economic experience. However, for the purpose of this research, we briefly examine the gender attributes of direct assistance measures primarily, as data about these forms of government-provided assistance are publicly available.

Australian housing assistance programs are most often designed in ways that are 'gender-neutral', that is, eligibility requirements and targets for assistance groups are not defined in gendered terms. This general gender-neutral approach mirrors the relatively gender-neutral data evidence in Chapter 3 at national aggregate levels. It is when intersectional factors such as caring responsibilities, household composition, and disability, for example, are considered, that gendered intersectionality becomes apparent in the levels of reciprocity of various housing assistance schemes and programs.

Public information provided by the Australian Institute of Health and Welfare (based on collation of assistance and services data across housing and homelessness services nationally) provides a means of assessing gendered assistance provision. Focusing on key forms of direct assistance, Figure 13 provides a summary and Table 12 presents gendered assistance provision related to reciprocity, where data is available. Where gaps exist, this is due to gendered data not being currently publicly available and/or not being collected systematically across all these programs. In these cases, it is difficult to know how prevalent the gender differences are in assistance reciprocity.

It is not the scope of this analysis to present a detailed gender account of housing assistance reciprocity but rather to consider how and to what extent gender is a feature of administrative data collection, collation and publicly accessible information.

Figure 13: Definitions of select Australian housing assistance programs (AIHW 2023)

<i>Definitions of housing assistance programs</i>	
<p>Social housing</p> <p>Social housing is low cost or subsidised rental housing provided to eligible Australians by government or non-government (including not-for-profit) organisations (AIHW 2022b).</p> <ul style="list-style-type: none"> • Public housing: Rental housing managed by all state and territory housing authorities. This includes dwellings that are owned by the housing authority or leased from the private sector or other housing program areas and used to provide public rental housing or leased to public housing tenants. Public housing can be accessed by non-Indigenous Australians, Indigenous Australians, and permanent residents on low incomes and/or with greatest and/or special needs. • Community housing: Housing managed by community-based organisations, available to low to moderate income or special needs households. Community housing models vary across states and territories, and the housing stock may be owned by a variety of groups including government. Community housing can be accessed by non-Indigenous Australians, Indigenous Australians, and permanent residents. • State owned and managed Indigenous housing: Housing that state and territory governments provide and manage. It is available to households that have at least one member who identifies as being of Aboriginal and/or Torres Strait Islander origin. Eligibility criteria for these households include low income, special needs, or greatest need. • Indigenous community housing: Housing that Indigenous communities own and/or manage. These organisations may either directly manage the dwellings they own or sublease tenancy management services to the relevant state/territory housing authority or another organisation. This type of housing is made available to households with at least one Indigenous member (NIAA 2022). 	
<p>Financial assistance with rental costs</p> <ul style="list-style-type: none"> • Commonwealth Rent Assistance: This is a payment provided by the Australian government to eligible families and individuals who pay or are liable to pay private rent or community housing rent. Commonwealth Rent Assistance is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate (or ceiling) is reached. The minimum threshold and maximum rates vary according to the household or family situation, including the number of children (DSS 2019). Indigenous Australians who are eligible can access this program. • Private Rent Assistance: This is financial assistance administered by each state and territory government. It provides a range of financial assistance to low-income households experiencing difficulty with securing or maintaining private rental accommodation. Private Rent Assistance is usually provided as a one-off form of support—such as bond loans and rental grants—but may also include ongoing rental subsidies and payment of relocation expenses. Indigenous Australians who are eligible can access this program. 	
<p>Financial assistance with home purchase</p> <ul style="list-style-type: none"> • Home Purchase Assistance: This is a form of government financial assistance administered by each state and territory. It provides a range of financial assistance to eligible households to improve their access to, and maintain, home ownership. Home Purchase Assistance may vary by state and territory, as some products are only offered within certain states and territories. 	

Source: AIHW (2023) Housing Assistance in Australia, <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/housing-assistance#Types%20of%20housing%20assistance>, accessed 1 November 2023

The eligibility for each respective program is detailed via Australian Government and/or state and territory government housing assistance websites. None of the schemes above include specific gender criteria. The most explicit gender-related criteria are related to domestic and family violence across the majority of schemes. Despite this, as Table 12 below indicates, where assistance provision data are publicly available for review, data indicate that there are binary gender differences apparent in the provision and reciprocity of housing assistance programs in practice. This occurs in ways that are related to the intersectional need for housing assistance examined via review of existing published evidence in Chapter 2 and in illustrative ways in Chapter 3, above. In particular, where programs respond to poverty-related circumstances and/or inadequate income for housing costs, we see higher proportions of assistance provided to female assistance recipients (notably within social housing allocation for which data is publicly available and reported on in binary gender terms). Payment and assistance types for which public information is not readily accessible, such as Commonwealth Rent Assistance (CRA) for example, is allocated based on income support payment types, in which binary gender differences are clearly apparent, including differential allocation of Parenting Payment and Family Tax Benefit types to women and men. For these forms of housing-related financial assistance, we can expect gender differences in reciprocity quantum.

Table 13: Select housing assistance and homelessness services showing provision by gender of recipient.

Select housing and homelessness assistance programs	Gender of recipient		
	Male	Female	Non-binary, trans, gender diverse
Direct forms of housing assistance			
Home Purchase Assistance ¹	Not available	Not available	Not available
Commonwealth Rent Assistance ¹	Not available	Not available	Not available
Private Rental Assistance ¹	Not available	Not available	Not available
Social housing (all forms combined)	~45%	~55%	Not available
Specialist homelessness services			
Clients supported by Specialist Homelessness Services (2021-22)	39.7%	60.3%	Not available

Notes: 1. Housing assistance data presented via AIHW includes select pension characteristics, not including sex or gender.

Sources: Authors, based on AIHW (2023), Housing assistance in Australia, Occupants - Australian Institute of Health and Welfare (aihw.gov.au) and AIHW (2023) Homelessness Services Annual Report (2021–22), <https://www.aihw.gov.au/search?%7B%22ContentType%22:%5B%22Releases%22%5D,%22SearchText%22:%22homelessness%20report%22%7D>, accessed 1 November 2023

As Table 13 indicates, considerable data gaps exist with respect to information about housing assistance provided to non-binary, trans and gender-diverse recipients. It is difficult to discern, using readily accessible, publicly available information about the provision of all forms of assistance, what the binary division of provision of housing assistance is (men and women), nor what the level of assistance provided to non-binary and gender-diverse communities is.

What is apparent is that the drivers of the need for housing assistance, some of which were identified in our data insights exploration in Chapter 3, indicate that even using binary data demonstrates differential need for various forms of housing assistance across gendered populations. It is difficult to gauge the extent of these different gendered needs via Census or survey data, which do not always include levels of detail required for such analysis. It is possible via AIHW and Department of Social Security public information to discern where financial and other forms of housing assistance (included in Table 12, above) relate to benefit and pension types in ways that may be gendered (such as for Family Tax Benefits where existing research shows more women than men receive payments due to carer status and need). However, it is not possible to access gender reporting for this and other assistance types in precise ways, including the number of recipients nor share of overall reciprocity by gender (in binary or non-binary terms). In contrast, recipients' age, Indigenous status and income characteristics are readily publicly accessible (AIHW 2023).

4.2 Gendered housing assistance and homelessness support provision in effect

By virtue of the intersectional gendered needs for various forms of housing assistance across life stages, the provision of housing assistance and homelessness support services is unevenly distributed across persons of different genders. The extent to which this occurs is in some ways masked by gender-blind data, such as where transgender persons are counted in binary gender categories, or where household units mask intra-household assistance needs. Despite this, clear gender patterns emerge—particularly in binary terms where gender is made most visible in existing data collection.

4.2.1 Gender-aware and transformative responses to gendered housing and homelessness support needs

Gender has been a long-standing concern in relation to housing and homelessness assistance. Historically, support has been heavily dependent on gender (male/female). Provision of assistance such as crisis accommodation was traditionally gender segregated based on patriarchal assumptions. Second-wave feminism has changed the nature of provision. Although, gender segregation continues, albeit for different reasons. The feminist project is a transformative one, with lived experience central to the slogan 'the personal is political'. Feminism has also long highlighted the impact of intersectionality. Male segregated services (particularly those catering for older men) remain less informed by gender understanding than women-only counterparts, being historically places that became male-only by virtue of their deemed inappropriateness for women. Lack of gendered research means men as a gender, and housing and homelessness assistance, are poorly understood. But services exist, and as societal attitudes change, services are more gender conscious—expanding assistance to specifically cater for greater diversity—and even gender-transformative. There are many women-specific homelessness, housing and domestic and family violence support organisations across Australia. Many housing and homelessness organisations provide both men-only and women-only programs. Table 14, below, provides some examples of men and women organisations and services. These services can be categorised as gender-aware or binary. The women-only services tend to reflect feminist understandings of gender, and are focused primarily on housing of women and their children. The accessibility of women-only housing services for trans women, and accessibility of men-only services for trans men, is poorly understood due to limited existing evidence specifically on these programs and topics.

Table 14: Examples of gendered housing services

Women-specific housing and homelessness	
B Miles Foundation	Specialist Homelessness Service supporting women in Sydney living with mental ill-health who are experiencing homelessness or are at risk of homelessness. https://www.bmiles.org.au/
Northern Rivers Women and Children's Services Inc (NORWACS)	A feminist service that provides health and wellbeing services for the diversity of women and their children, in the Northern Rivers region of New South Wales. https://www.norwacs.org.au/
South East Women and Children's Services Inc	Works with women impacted by homelessness and domestic and family violence. Uses a feminist framework to advocate for social change in the broader community. https://sewacs.org.au/
Women's Housing Ltd	Provides low cost housing to women at risk of homelessness in Victoria. https://womenshousing.com.au/
Men-specific housing and homelessness	
Jupiter Mosman Housing Company	Has one house (four beds) for men-only https://www.jupitermosman.com.au/homeless-service
St John's Young Men's Shelter	Supports young men aged 16 to 25 years who are homeless or at risk of homelessness. https://www.anglicarenq.org.au/families-and-children/youth-shelters/st-johns-young-mens-shelter/

Source: Authors

There are a limited number of services specifically aimed at gender-diverse populations.

An accreditation program called Rainbow Tick provides a quality framework to assist health and human services organisations become safe and inclusive for the LGBTIQ+ community. In Victoria, the state government requires providers of health services, including funded family violence services, to achieve Rainbow Tick accreditation. Vincentcare³ is an example of a specialist accommodation and homelessness support service that voluntarily achieved accreditation. Many other SHS recognise and support LGBTIQ+ people and undertake cultural safety training. Two research and practice projects have been important in this regard. The Pride and Melbourne University collaboration LGBTI Housing and Homelessness Projects⁴ has been a critical intervention using LGBTIQ+ people's experiences of housing and homelessness to develop practice manuals for the HHS sector. Similarly, Wombat Housing Support Services undertook research into LGBTQIA+ and homelessness and family violence with the findings used to deliver a training package for homelessness and family violence services across the western Melbourne metropolitan region.

Services and programs aimed at gender-diverse and sexual minorities are limited (Table 15). Gayshare, a commercial internet platform that has operated for several decades (with non-digital antecedents), is probably the largest. Its viability as a business suggests generalised house share services may not offer the degree of inclusiveness and safety required by sexual minorities. There are three groups catering for older lesbians. These reflect the economic disadvantages faced by women in general and the lack of support many lesbians without children have as they age. Queer Housing Melbourne! is a community Facebook site permitting people identifying as queer and queer-friendly households an opportunity to find housing or housemates for free. However, without capital to drive membership it is unlikely to achieve great reach. *Trans Housing Melbourne* may indicate the needs of trans people may not be satisfied by other share housing services.

³ <https://vincentcare.org.au/our-services/lgbtiq/>

⁴ <http://www.lgbtihomeless.org.au/>

Table 15: Gender diverse and sexual minority specialist housing services

Trans-specific housing	
Trans Housing Melbourne	Trans Housing Melbourne is a Facebook group for people seeking to share accommodation with trans or trans friendly people in Melbourne. https://www.facebook.com/groups/1448801052032092/
Sexual orientation – general	
Gayshare	House share services for gay men and lesbians. www.gayshare.com.au
Queer Housing Melbourne!	A Facebook group for anyone looking for a queer housemate or a queer/queer-friendly house. https://www.facebook.com/groups/197952926992620/
Sexual orientation - women specific	
Matrix Guild	Provides accommodation in Victoria for older lesbians who are financially disadvantaged. https://matrixguildvic.org.au/wp/
Lesbian Co-housing & Retirement Communities	A place to discuss interest in and need for elder and inter-generational lesbian living arrangements. https://www.facebook.com/groups/lezcohouse/
WINCO Cohousing	Cohousing project aimed at older women aged between 50 and 75 most of whom are lesbian. https://winccohousing.org.au/cohousing/

Source: Authors

There may be a degree of mainstreaming of SHS to provide culturally safe services. The vulnerability of young people (in particular) has instigated gender-transformative services that focus on intersections and are informed by the lived experience of LGBTQIAP+ Sistergirl and Brotherboy people. Table 16 highlights intersections with race, the justice system, HIV status and mental health. At the other end of the age spectrum, GRAI are an advocacy organisation focussed on creating awareness of GLBTI elders' residential and community care.

Table 16: Gender-transformative housing and homelessness services

Gender-transformative	
Black Rainbow	Advocacy for Aboriginal and Torres Strait Islander LGBTQ+ suicide prevention support for homelessness, domestic violence, and people involved in the justice system. http://www.blackrainbow.org.au/
Thorne Harbour Health and Housing Plus	A state-wide Victorian program that supports people living with HIV and the LGBTI community and all gender, sex and sexually diverse individuals to seek and maintain safe, secure and affordable housing. https://thorneharbour.org/about/
Twenty10 (incorporating GLCS NSW)	LGBTQIA+ NSW service for young people aged 12–25 providing housing, mental health, counselling and social support. https://twenty10.org.au/
Family Access Network (FAN)	FAN supports young people aged from 15–25 years, who are experiencing or are at risk of homelessness, including LGBTIQ young people. The program provides access to transitional housing and support to address any other barriers the young person may be facing. https://www.fan.org.au/homeless-support-services/
Open Doors Youth Service	Reconnect service that provides support to young people who identify as lesbian, gay, bisexual, transgender, intersex, queer, asexual, pansexual, sistergirl or brotherboy (LGBTQIA+ Sistergirl and Brotherboy) aged 12–18 (or 12 to 21 if newly arrived in Australia) who are homeless or at risk of homelessness in South East Queensland. https://www.opendoors.net.au/
The Gender Centre	Supports transgender, gender diverse and gender exploring people by delivering a range of services to meet current and emerging psychosocial, housing and other wellbeing needs. Maintains three supported crisis housing facilities in Sydney providing 13 bed spaces and 21 supported transitional housing facilities providing 21 bed spaces. https://gendercentre.org.au/services/accommodation
GLBTI Rights in Ageing Inc.	GRAI works to enhance the quality of life for GLBTI elders, focusing on improving GLBTI awareness in aged care services (both residential and community care). https://grai.org.au/

Source: Authors

Given the size of gender-diverse and sexual minority populations, service provision needs to contend with how access can be provided. While highly specialist services may be especially supportive, rationing of services militates against provision where demand is low. To ensure access, generalist services need to be able to welcome and appropriately assist all demand.

4.2.2 Gender equity in policy terms

The overview of gendered demand for housing and homelessness assistance and support presented above indicates that at least in some forms of assistance, there is a disjuncture between neutral approaches to policy making and the development of a small but significant number of gender-responsive approaches to service delivery. Programmatic responses that are explicitly gendered in design and implementation have arisen in response to recognition of gendered assistance needs. Gender features in housing related data in variable ways, as shown in earlier parts of this report. This variation, coupled with gender data gaps, present challenges for assessing how equitable housing policies and assistance programs are in gender terms.

Cook and Skinner (2019) discuss how 'gender equality' is a contested term that has a plurality of meanings. They suggest there are three kinds of gender equality: equality of *opportunity*, *treatment*, and *outcomes*:

Equality of opportunity means that all people have equal access to social or material inputs and is captured in lay notions of "a level playing field." Equality of treatment, on the other hand, refers to all people being dealt with similarly, regardless of their starting point, and foregrounds equality in the application of a process. [...] Finally, equality of outcomes refers to an equal result, allocation, or benefit, independent of the inputs or process. (Cook and Skinner 2019: 165)

These three kinds of gender equality cannot exist simultaneously, 'as to improve equality of opportunity may require unequal treatment, for example' (Cook and Skinner 2019: 165). They provide the example of how child support policies that treat men and women equally contribute to unequal outcomes for women, due to the underlying societal structural inequalities (Cook and Skinner 2019).

In the field of housing and homelessness, there are some policies and programs that focus on equality of opportunity through targeted schemes. For example, the Victorian Government's shared equity home purchase scheme requires a lower deposit contribution from Aboriginal and Torres Strait Islander applicants compared to non-Indigenous applicants (State Revenue Office 2023). This difference in requirements likely stems from the Victorian Government's recognition that Aboriginal and Torres Strait Islanders face societal structural inequalities, which means they have lower homeownership compared to non-Indigenous Victorians (Aboriginal Housing Victoria 2020).

Domestic and family violence, examined comprehensively in work beyond the scope of the present study (see for example Flanagan, Blunden et al. 2019), is a particular example that is recognised to be so closely related to issues of gendered power that dedicated consideration has been given in policy systems to integration of supports, targeted at gendered outcomes. In the case of domestic and family violence, integration of services can typically be geared around the needs of women and children who have been subjected to violence, or responding to the immediate needs or risks associated with most typically male perpetrators of violence. Spinney (2012) identifies the housing of male perpetrators to be critically significant in the ability of perpetrators to be removed from the home, and for women and children to remain at home.

Beyond domestic and family violence, housing policy is gender 'neutral' in its design. However, due to the intersectional factors explored via data insights in Chapter 3, housing policy is often gendered in the extent of its provision. Improved gender data and evidence that may come about in future years will be critical in determining how and whether more nuanced policy design and implementation could better respond to gendered housing assistance and support needs than what is provided via current approaches.

4.3 Insights from policy and data experts

To further examine the nexus between gender and housing data, and housing and homelessness policies and programs, a policy workshop was conducted as part of this research. The workshop was conducted online via Teams and included representatives from government and non-government organisations who engage with gendered data in their respective data and service roles. Participants were presented in advance with a short document summarising the findings of the project, including insights from academic literature, grey literature and data analysis. Ten participants attended.

The workshop participants were asked a series of questions relating to a) the Gender and housing framework provided; b) Gender and housing data; and c) Gender and housing and homelessness policy and practice.

The participants included governmental agencies, advocacy organisations and service providers:

- Australian Institute of Health and Welfare (AIHW)
- Community Housing Industry Association (CHIA)

- Department of Social Services (DSS)
- Housing for the Aged Action Group (HAAG)
- Office for Women, Department of the Prime Minister and Cabinet (OfW).

Understanding the roles of the participating organisations provides context for defining what data was discussed. Some government agencies purposively collect, analyse and publish data (generally broader than housing and homelessness data), while others hold administrative data. The AIHW and other data agencies frequently coordinates and manages such datasets. The service providers provide administrative data to government, and collect additional data for their own advocacy purposes and for input into service improvement. The advocacy organisations are users of the governmental data, with limited capacity to undertake independent national data collection. The reliance on housing providers and advocates on this chain of roles and data agencies was mentioned as a key challenge by some workshop participants.

The major focus of data discussions was on the Australian Census of Population and Housing, national surveys and administrative data (with the administrative data largely concerning homelessness and housing services client data). There was also discussion of other data and research undertaken by housing and homelessness services and advocacy organisations and how this local, micro-level data relates to national, macro-level data.

One major theme of workshop discussion revolved around the invisibility of gender diversity (and to a lesser extent, sexual minorities) given relevant questions are typically not asked in data collection. The expanding and unstable terminology and the technical challenges this presents for data collection and analysis was understood as problematic for including non-binary categories.

When you say gender, there isn't actually a set [of] agreed [definitions]... and it's going to keep moving and it is fluid... It's not simple and therefore it does make it quite difficult, and the world of data moves slowly. (Workshop participant)

The impact that gender categorisation may have on individuals who provide gender data in the context of national data collections or administrative purposes in the context of accessing support was also considered.

We're very conscious of that when we're collecting data for our service delivery. It's somewhat constrained by what our funding requires us to do in terms of the forms that we are needing to fill out...we have run our own internal surveys...which is then put into our reports for our advocacy. So, the service delivery is constrained by what's on the forms that we're required to fill out. (Workshop participant)

While lack of data was the main focus, most participants were also concerned by data collection that did not enable analysis of intersectionalities and data that is collected but is not released publicly (or to other government agencies) in a form that permits analysis of intersectionality.

[We are interested in] the experiences of individuals across the housing spectrum of different genders and the challenge is just that there's limited data about that and particularly when it comes to intersectionality. Like we want to know what's the impact of women with disability and what about non-binary people with disability or transgender people with disability across their housing spectrum and not just about the experiences of the individuals themselves. We also want to get data about the housing and like whether it's adequate and meets their needs. So it's all those sorts of things where we want to engage with all of these things, but we're limited by the data that's available. (Workshop participant)

We're very reliant...especially on things like census data...[which] falls in that gender binary category...gender is a huge thing...especially looking at youth homelessness and the intersection that has with genders across...the spectrum... But we just don't have the data (Workshop participant)

There was consensus that the experience of, and outcomes of, gender reflects intersecting identities, characteristics and lived experiences. To this extent, the workshop participants adopted a transformative understanding of gender in which intersectionality and lived experience are critical.

The focus was very much on national governmental data, with non-government organisations and some government agencies arguing for improved data collection and availability to further gender equality, and housing and homelessness outcomes. A range of powerful arguments was made for the necessity of improved gender and sexual minority data in national data collection.

Key issues identified by policy workshop participants include the following:

- Enumeration is required to:
 - understand the type and scale of needs, and trends to inform policy and programs
 - understand the extent and experience of inequality;
 - understand how other factors – the intersectionalities – combine to drive outcomes
 - demonstrate to gender diverse and sexual minorities that they are recognised and included as citizens
 - provide insights into intra household dynamics – to give visibility to differences between individuals that make up a household;
 - enable statistically generalisable findings. Quantitative evidence, in the form of national statistics is typically given more credence than small-scale quantitative studies and qualitative research.
- A high-level picture can indicate issues not visible through other forms of research that can then be investigated further.
- Lack of national enumeration deprives stakeholders (inside and outside of government) of the opportunity for gathering evidence. Organisations often look to national data to confirm findings of small-scale research.
- National surveys are required to understand the efficacy of housing and homelessness assistance. *'How do we know we make an impact...unless we've got the data to see whether or not anything is changed afterwards?'* (Workshop participant)

That national data collection should change substantially to achieve these ends was contested in the workshop discussion, largely on technical grounds. Technical issues were acknowledged as a challenge. A key tension concerned how it can be known if there is a gender-related inequality problem to address, if there is no evidence. A concern was articulated about the balance of respondent burden relative to collecting data that can usefully inform policy.

Some of the workshop participants argued that collecting data is justified because it provides evidence of issues. This was point was illustrated by referencing previous research involving housing agencies and data collection agencies in which a small data collection focused on a small target population has since led to regular data collection of this population. It was argued by some participants that there was very strong support amongst organisations representing older LGBTIQ+ community for broader survey and administrative data collection,

[B]ecause if we don't know the numbers, we don't know the numbers. So, I think that's a really strong push from the sector to be asking better questions around gender. (Workshop participant)

In terms of data collection, it was acknowledged that ‘you actually have to be very deliberate about why you’re collecting and that has to be kind of a defensible position’. That is, that legitimacy is critical. For gender-diverse and sexual minority community members, inclusion of expanded gender and sexual identity categories is part of a wider struggle for legitimacy. The need for a ‘defensible position’ refers to parts of society who oppose such legitimisation and reflects the political nature of data collection.

There was concern that including categories of gender that provided respondents with the opportunity to accurately self-identify would raise expectations that these population cohorts would then see themselves in reporting. However, the smallness of the sub-population means reporting may not be possible because of privacy concerns and/or because findings may not be statistically robust.

Those numbers are going to be so small...you [ask] people for this information. People then expect to be able to see that information in whatever reporting you’re doing, and if they can’t see it, then they stop providing it. So, there’s actually a bit of a bind there in terms of how do you do that.
(Workshop participant)

The importance of standardisation of collections across jurisdictions and agencies was highlighted in workshop discussion, requiring a ‘national coordination exercise’ (Workshop participant). This would be a very significant project.

It was discussed that expanding and changing terminology can create confusion for respondents and limits the ability to examine trends. Standardisation would likely exclude some people who do not identify with the given categories. Additionally, given experience of discrimination some gender-diverse and sexual minority community members are very challenged by requirements to self-identify, which is problematic for self-administered surveys. Where surveys are administered, and administrative data is collected, a safe environment needs to be created. Data collectors would require training.

Data linking was offered as an alternative. The analogy of disability was used. People do not need to be surveyed to understand who lives with disability as this data is held by agencies such as DSS. The difficulty with this suggestion is that the type of gender data being suggested is not currently widely collected, although in time individual agencies may expand collection. If data linkage were to be used, it would require standardisation of terminology. A suggested way forward was to include detailed collection of gender data within select key national datasets rather than all data collections to reduce burden to participants.

It was recognised in the workshop discussion that small sub-populations present very significant challenges when cross tabulations are conducted to understand the impact of other variables—intersectionality. In the US, the lack of adequate gender and sexual minority data in national surveys prompted a coalition of advocacy organisations to conduct a periodic national survey of this population which captures a broad range of issues of concern to the LGBTQIA+ community. With a good response rate, this survey permits examination of intersectionalities with statistically robust findings. The idea of a specialist national survey of the gender-diverse and sexual minority population was put to the workshop, as specialist surveys such as the *National Aboriginal and Torres Strait Islander Health Survey* addresses analogous data challenges. Initiatives such as this would require political support and involve considerable expenditure. However, costs may be offset by benefits in terms of improved engagement with gender diverse communities in data collection efforts by Australian Government and state and territory government agencies. In relation to the services and advocates, the workshop discussion indicated support for improvement of existing data collection, although this does not address the issues arising from small sample sizes.

4.4 A Gendered Housing Framework for data, policy, and practice

A theme that emerged in the review of existing gender, housing and homelessness evidence, and its consideration in relation to policy making (Chapter 2 and in Chapter 4), is the inability to systematically examine gender across housing fields. This includes data collection and communication, as well as policy development and evaluation. Understandings of gender in relation to housing, housing assistance and homelessness can be improved via a systematic, progressive approach to gender in housing research and policy. This requires a coherent conceptual framework. Gendered frameworks developed in other fields can inform gendered housing thinking.

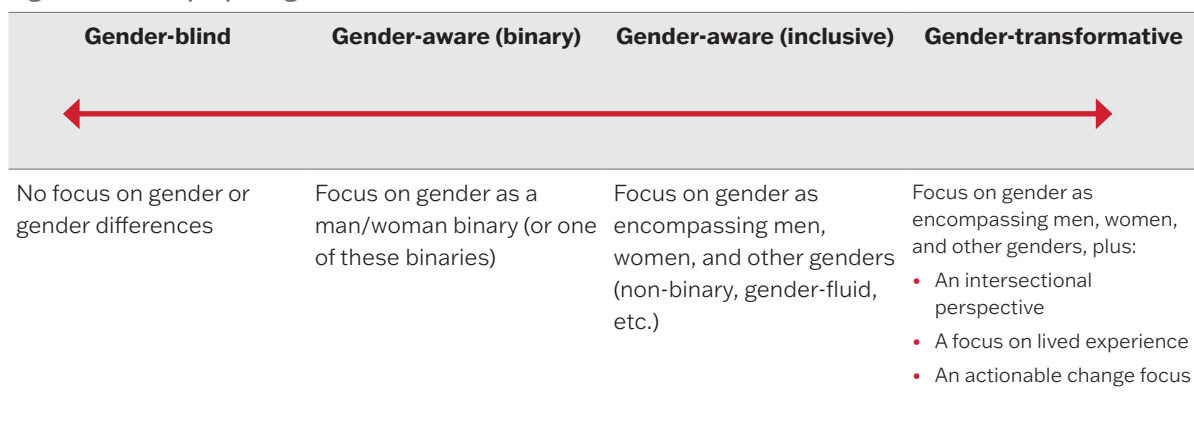
A final contribution of this research is development of a framework that can assist to promote systematic consideration of gender in future research, policy, and practice fields related to housing and homelessness. The framework for this project was constructed by reviewing and extending existing gender frameworks created in social sciences, development, and health research. The results of the literature review also contributed to the final framework by highlighting domains of housing and homelessness that are frequently considered in relation to gender, and those that are not.

4.4.1 Creating a gender framework

There are many examples of frameworks that evaluate policies, research and institutions on their sensitivity to gender. For example, Kabeer (1994, cited in March, Smyth et al. 1999: 108—109), coming from development scholarship, divides policies between ‘gender-blind’ and ‘gender-aware’. The former does not recognise gender or sex differences, while the latter ‘recognise that women as well as men are development actors’ (March, Smyth et al. 1999: 108). Kabeer further divides ‘gender-aware’ policies into three categories: gender-neutral, gender-specific, and gender-redistributive (March, Smyth et al. 1999). While gender-neutral and gender-specific policies do not change existing gender divisions, gender-redistributive policies seek to transform these divisions and produce equality (ibid). A similar framework is used by Vásquez-Vera, Fernández et al. (2022), who evaluate research on whether it: a) highlights sex differences, b) is gender sensitive, or c) is feminist research. Similar to Kabeer’s framework’s last element, the ‘feminist research’ category involves a focus on changing the structures underpinning gender inequality (Vásquez-Vera, Fernández et al. 2022).

Drawing from these and similar frameworks, as well as insights from existing evidence that points to the critical significance of both intersectionality and lived experience for understanding gendered housing experiences, we propose an evaluation scale as follows:

Figure 14: An all-purpose gender assessment framework



Source: Original work by authors

In light of the growth in trans and gender-diverse populations, and advocacy efforts to increase awareness of and justice for gender-diverse people, it is not sufficient for gender-aware data collection, research and policy to have a sole focus on gender as a man/woman binary. Rather, a commitment to gender must encompass a focus on women, men, and other genders, and the specific issues associated with trans and gender-diverse experiences. The evidence reviewed in this research also indicates that a gender-transformative approach (see Moser 2017) must be intersectional (Crenshaw 1991): that is, it does not consider people's experience to be solely shaped by their gender, but gender *in conjunction with* other categories like ethnicity, age, socio-economic status, ability, relationship status and sexual orientation. Furthermore, a transformative approach should prioritise the voices of people with lived experience to ensure sensitivity and accuracy in data collection. This is consistent with increasing awareness across policy and practice spheres that lived experience expertise comprises a vital resource for effective and inclusive modes of practice.

4.4.2 Adaptation of a gender framework for housing and homelessness

How a gender framework is applied to housing and homelessness fields will depend on the goals and context within which any policy or research activity is undertaken. The research presented in this report has focused primarily upon aspects of housing and homelessness associated with occupancy, housing consumption, and housing assistance and homelessness experience. However, it is not intended that the framework developed here be limited for these uses.

Gendered housing experiences and outcomes are related to broader cultural, societal, economic and welfare regimes, as well as their intersections and nuanced personal experiences of these. This was illustrated via the extensive review of evidence presented in Chapter 2. Housing and homelessness literatures reviewed in Chapter 2 also indicated very clearly that housing policies and practices can act to mirror gendered inequalities that exist in wider aspects of society, or they can play a more active role in either exacerbating or mitigating such inequalities and inequities.

In establishing a *Gendered Housing Framework*, we draw on the work of Stephens (2020) and others, who are concerned with understanding and charting the housing regime and its place within culture, welfare, economics and broad society internationally and locally. Specifically, we have adapted Stephens' (2020: 594) typology of the multi-layered housing regime framework and applied a gender lens to it. In the table below, we present adapted component parts of Stephens' middle or meso level framing of the housing system or regime. We focus on elements of housing production, consumption, and exchange.

It is important and critical to note that within Stephens' typology, and within the framework we present, it is understood that housing experiences of production, consumption, and exchange are influenced by global factors, welfare regime factors, and regional and local institutional and market systems.

In Table 17, which outlines our *Gendered Housing Framework*, we provide suggestive examples of questions that can be asked of each of the fields when considering data evidence-building, policy making and practise. In each case, example questions are provided that are intended to provoke consideration of how any given action, development of data, or policy making relates to inclusive gender considerations. In this way the *Gendered Housing Framework* we have developed can be considered akin to an impact assessment framework such as those used in health and other fields of public policy. The application of the framework below will vary according to the needs of users and the local context in which it is applied.

Table 17: Gendered Housing Framework for policy and research, showing illustrative examples of application and evaluation

<i>Housing and Homelessness Domains</i>	Gender-blind	Gender-aware (binary)	Gender-aware (inclusive)	Gender-transformative
	<i>No focus on gender differences</i>	<i>Focus on gender as a man/woman binary (or one of these binaries)</i>	<i>Focus on gender diversity, as encompassing men, women, and other genders (non-binary, gender-fluid, etc.)</i>	<i>Focus on gender diversity, plus:</i> <ul style="list-style-type: none"> • <i>An intersectional perspective</i> • <i>A focus on lived experience</i> • <i>An actionable change focus</i>
Production				
Development models and suppliers	<ul style="list-style-type: none"> • Are development models of new housing production and supply gender-inclusive? • How can practices accommodate gender assessment, including via lived experience and advocacy engagement? 			
Land supply and planning	<ul style="list-style-type: none"> • How are all genders included in practices and policies related to new land supply and planning for new housing production? • How can planning take into account a gender-assessment, including via lived experience expertise? 			
Type, quantity and location of new housing	<ul style="list-style-type: none"> • How are genders taken into account in the production of housing types, supply targets, and locational decision-making? • Are production practices gender inclusive? If so, how? 			
Non-shelter outcomes	<ul style="list-style-type: none"> • Do all genders benefit equally from respective housing models and types of non-shelter outcomes? If not, why not? • How can housing be adapted to support gender-appropriate non-shelter outcomes, informed by gender diversity and lived experience? 			
Consumption				
Legal foundations	<ul style="list-style-type: none"> • What are the legal foundations of property rights within housing regimes, and how do these relate to gendered regulations or norms in effect? 			
Policy subsidy	<ul style="list-style-type: none"> • Are all genders able to benefit equally from indirect subsidies in the housing regime? Is data sufficiently transparent for gendered analysis? • How can intersectional gender considerations be accounted for in policy development options? 			
Role of housing assistance and homelessness services (safety net to crisis)	<ul style="list-style-type: none"> • Are assistance models designed in ways that provide adequate support across all genders? Are data adequate for analysis of gender bias in assistance provision, and policy development responses to address unintended biases? • How can people from diverse genders who are vulnerable and with experience of trauma, be supported in gender-informed practices? 			
Replicate, counter or reinforce income distribution	<ul style="list-style-type: none"> • Do housing system components act to replicate, mitigate, or exacerbate existing gendered differences and inequalities? • How can harmful impacts (intended or unintended) be addressed transparently including via adequate data and gender-sensitive approaches? 			

<i>Housing and Homelessness Domains</i>	Gender-blind	Gender-aware (binary)	Gender-aware (inclusive)	Gender-transformative
	<i>No focus on gender differences</i>	<i>Focus on gender as a man/woman binary (or one of these binaries)</i>	<i>Focus on gender diversity, as encompassing men, women, and other genders (non-binary, gender-fluid, etc.)</i>	<i>Focus on gender diversity, plus:</i> <ul style="list-style-type: none"> • <i>An intersectional perspective</i> • <i>A focus on lived experience</i> • <i>An actionable change focus</i>
Exchange				
Financing models and practices	<ul style="list-style-type: none"> • Do financial systems favour one gender over another explicitly or implicitly, or do all genders benefit equally from dominant financial models? • Are financial practices gender-responsive, neutral, or even discriminatory? 			
Product availability and design	<ul style="list-style-type: none"> • Do housing finance products cater for all genders? How are people of diverse gender identities included in design of financial processes? • Are all products equally available to people of all genders? 			
Financialisation and liquidity of housing	<ul style="list-style-type: none"> • Do all genders benefit from financialisation of housing and associated policy settings and practices? • What are the gendered implications of financialisation of housing, and how can these be understood including via lived experience expertise? 			

Source: Original work by authors; including adapted model of partial housing regime per Stephens' (2020: 594) 'Typology of multi-layered housing regime framework'.

4.5 Data and policy development implications

It is beyond the scope of this research to determine how housing policies related to assistance design and provision, and to specialist homelessness support services, can best respond to gendered support needs. However, where this research can contribute is to identify the need for an informed and system-wide consideration of how and whether housing, housing assistance and homelessness support services, policy and programs ought to include a more improved gender approach.

The analysis presented in this chapter indicates significant disjuncture between housing policy and gender-aware and—in some cases—transformative approaches to interventions among some organisations and practitioners. Gender transformative approaches appear to arise in the context of direct practice responses to gendered housing and homelessness needs.

The workshop confirmed gender-related data is currently inadequate and does not provide a sufficient basis for policy making and program evaluation.

- This extended well beyond the absence of non-binary gender data, to the inability to robustly interrogate binary gender data in relation to intersectionalities.
- Understanding intersectionality was deemed to be an urgent need. The technical and administrative challenges to expanding collection were recognised as significant.
- Nevertheless, it was clear participants felt there would be enormous benefits in collecting this type of data, and that policy making would be greatly aided by the evidence that it could generate.
- Importantly, it was recognised that there are significant current efforts being undertaken within national data collection agencies, most importantly by the Australian Bureau of Statistics, to improve gendered data including the possibility of enhanced gender data being collected within future censuses.

Drawing on the research we have conducted, this chapter also presented a *Gendered Housing Framework* that can respond to the concerns presented in this chapter about how to progress increasingly gender-responsive approaches in data collection, data collation and policy making related to housing.

5. Toward gender-responsive housing futures

This project aimed to illuminate and progress gendered understandings of housing and homelessness; to assess the adequacy of current housing and homelessness data for informing gender-responsive policy making; and to determine how improved gender-responsiveness can be progressed.

This final chapter of the report presents summaries of the approaches taken within this research and reflects on key findings. The chapter then presents insights derived from this research about how improvements can be progressed in gender-responsiveness in housing and homelessness data, policy making and practice.

5.1 Research questions addressed in this report

This mixed-method research project has responded to four critical research questions concerning how we understand gender in relation to housing and homelessness fields, and how our responses to existing gendered housing inequalities can be enhanced by improved future understandings and associated responses:

1. How does gender intersect with housing opportunities, pathways, assistance and impacts across the lifecourse, for women, men and non-binary individuals, and generational cohorts?
2. How can housing (and related) data be improved to support gender-responsive housing policy development?
3. What are the policy and practice implications of the research findings and how can these be actively developed?
4. How can gendered housing be understood in a coherent, policy-oriented framework?

A semi-systematic review of peer reviewed literature and a review of Australian grey literature focused primarily on gender indicators and housing presented in Chapter 2 demonstrated:

- Interest in the gendered nature of housing and homelessness experience since 2000 has been significant.
- Gendered terms are diversifying, consistent with societal changes and inclusivity.
- There is considerable unevenness of saturation points of existing knowledge and evidence across aspects of housing and homelessness scholarship.
- There are significant concerns about the adequacy of gendered data for housing and homelessness research and policy, and whether statistical and service data are fit for purpose.

An illustrative exploration of three key national data sources used for housing research—the Australian Census of Population and Housing, the Household, Income and Labour Dynamics in Australia survey, and the Australian Housing Aspirations survey—assisted to illustrate challenges and limitations of un-gendered housing data:

- There is inadequate current national data at scale in Australia, sufficient to identify gender-inclusive effects and associations with a range of usual housing research and policy concerns including tenure, affordability, assistance needs or appropriateness.

- Gender-aware and inclusive data is limited to (i) data that is not designed specifically for housing research, such as the General Social Survey, or (ii) data that is bespoke and not of sufficient size or coverage to inform national analyses.
- National aggregate data associated with housing occupancy and consumption shows little differences between binary genders until intersectional factor such as lifecycle stage and household type, income and other factors are considered.

An analysis of policy and programs in housing and homelessness shows that, to very large degree, housing policy is gender-neutral. However, programs responding directly to housing assistance and homelessness support needs are increasingly responding to gender-related tailored assistance requirements.

- Important examples of how to respond to gendered needs for housing and homelessness support are emerging and have been considered in this research. It is important to involve people with lived experiences of diverse gendered housing and homelessness support needs in the design of programs.
- Having well trained practitioners and culturally safe processes, practises, and spaces in which gendered support work can be conducted are important in the success of these programs.
- The Rainbow Tick accreditation program, operated by Rainbow Health Australia at La Trobe University, plays an important facilitative, guidance and training role in assisting housing and homelessness support services toward being gender-responsive and gender-transformative.

The relationship between housing and gender data, evidence building, and policy making responsiveness is complex in an environment in which gender terms are evolving rapidly. Australian Government agencies, including those related to policy making, data collection, and articulation, are involved in assessing how future data collections and communication of data can become more gender-responsive for housing and homelessness policy making.

- It is critically important that publicly available data about housing and homelessness services becomes available in intersectional gendered ways.
- Currently limited binary data is available in intersectional format for public use. This impairs the ability of research communities, service providers, and others within government to fully understand the relationship between gender and housing assistance measures and how these might be improved in future.

This project has delivered a *Gendered Housing Framework* that is designed for use in future research, policy making, policy evaluation and service assistance fields that relate to gender, housing and homelessness. The Framework considers that various components and experiences within housing systems will shape gendered outcomes, either negatively or positively, mirror external gender inequality, or potentially have the capacity to mitigate gender inequalities.

While this project has focused primarily on questions of housing occupancy and housing assistance, the *Gendered Housing Framework* has been explicitly developed for wide use across housing and homelessness sectors and regimes. This includes:

- the design and production of housing supply
- housing occupancy and consumption and assistance provided for housing and homelessness
- systems of intermediaries and related sectors such as housing finance, real estate, and housing industries, which all form part of the housing regime.

5.2 Future directions

The research presented in this report indicates that future steps toward gender-responsive housing and homelessness data collection, evidence-building, and policy and practice development include:

Gender-supported transformative service provision and data collection

Lessons can be learned from the gender-transformative approaches undertaken within housing and homelessness services that seek to employ housing interventions either to mitigate external inequalities or harms, and/or to shape a raft of positive non-shelter outcomes for people using services. These provide examples of how gender-transformative and responsive work can be conducted.

An important aspect of this work is compliance with gender-inclusive frameworks, such as that developed by Rainbow Tick:

The Rainbow Tick is a quality framework that helps health and human services organisations show that they are safe, inclusive and affirming services and employers for the LGBTIQ community. The Rainbow Tick standards, owned and developed by Rainbow Health Australia, are designed to build lasting LGBTIQ inclusion. (Rainbow Health Australia 2023)

Safe, secure data collection and collation

Apparent from the review of literature and the policy workshop conducted in this research are significant issues of trust, safety and data security and protection. These will be critical for data collection and collation agencies, and researchers undertaking gendered housing and homelessness research, to carefully consider and respond to in future.

It is critically important to the success of future national data collections that they can provide confidence to participants and end-users that gender-related data will be gathered respectfully, treated securely, stored securely and used only for legitimate evidence and policy purposes. These are key challenges as national data collections seek to engage more widely with gender-diverse Australian communities.

Longitudinal data and homelessness research that include improved gender data will be particularly valuable for providing insights into lifetime impacts of gender in relation to housing precarity and homelessness.

Data collection for community, by community

One of the identified strategies for developing gender-inclusive data about housing and homelessness, or other fields of social policy, is to enable, fund, facilitate and support gender-diverse communities to conduct their own data collections about matters of importance to their communities. A possible way forward to understanding housing and gender diversity—and the challenges non-binary and gender-diverse people face in Australia's current housing system—is to support an exploratory community-owned data collection strategy. This could support future development within national data collections, as well as informed service provision and responsiveness.

Application of the Gendered Housing Framework in future data and policy contexts

The aims of this project have been to illuminate and progress gendered understandings of housing and homelessness, including assessing the adequacy of current housing and homelessness data for informing gender-responsive policy making, and how improved gender responsiveness can be progressed.

The *Gendered Housing Framework* developed within this research provides a mechanism through which gender-responsiveness can be assessed in all future stages of housing and homelessness policy and practice, as well as within consideration of data adequacy within census, survey and administrative data collections and collations.

5.3 Final remarks

Finally, it is important to note that this AHURI-funded research project is a data focused project. It is an unusual project, in the sense that our main concern has been around how we might illuminate the concept of gender and respond to gendered housing and homelessness in better ways in future. It has not been within the scope of this project to deliver a full account of the gendered housing experience, although we have reviewed existing evidence extensively, in Chapter 2. Nor has it been within the scope of this project to develop an implementation change plan for better housing futures, although we have identified some ways forward.

It is critical that gendered housing experiences be understood well, to inform effective housing assistance and homelessness responses and to reduce gender-based inequalities. The relationship between gender and housing must be understood and adequately responded to in the 'usual' context of increasingly dynamic and precarious housing pathways across housing systems. Gendered housing experience must also inform housing responses to 'crisis' conditions such as climate change and associated housing emergencies, that can otherwise act to exacerbate gender-based inequalities.

Through raising awareness of gender, housing and homelessness as key policy concerns, it is anticipated that this research will form part of a rapidly emerging field of work and scholarship that seeks to progress improved gender equity in future. Without adequate data to capture gendered lived experience, it is impossible to understand whether housing systems exacerbate, mirror, or mitigate known gendered inequalities in wider society.

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Appendix A1: AHA Sample Description

The original design and conceptual approach underpinning the Australian Housing Aspirations Survey (2018) is described in its Technical Report (Stone, Rowley et al. 2020b) and in the Inquiry Final Report for which the data were collected (Stone, Rowley, et al. 2020a). The tables below provide sample information in comparison with 2016 and 2021 Census data across the key variables of gender, housing tenure, and lifecycle stage and age.

A key focus of the data was on gaining improved understanding of housing experiences and assistance needs of a diversity of Australian households living with very low, low or moderate incomes relative to national population income distributions at the time the survey was conducted (Stone, Rowley et al. 2020a; 2020b). A purposive sampling approach was used that oversampled low- and moderate-income households and under sampled high and very high income households. The sampling approach ensured a close to representative sample of housing tenures (owners and renters and other living arrangements). The intersection of tenure and income within the sampling framework means that tenures associated with low to moderate incomes are 'oversampled', most notably ensuring a large number of survey participants living in privately rented dwellings. The survey purpose also included understanding housing across the lifecycle, including for young, mid-life and later-life participants and their households.

The AHA survey respondents were evenly divided between binary genders (male:49.65%, female: 49.82%). The proportion of non-binary respondents was very small, comprising only 0.53 per cent of all survey participants. As a result of this small proportion, non-binary responses were extracted from the main dataset for individual analysis. Once extracted, the gender composition of the population was adjusted with males comprising an unchanged 49.65 per cent, and females formed 50.35 per cent of respondents.

- Age was used in the analysis as a proxy for life stage. Young Australian respondents refers to those aged 18—34 years (33.7%), midlife respondents were 35-54 years (33.39%) and those referred to as being older Australians, were aged 55 years and over (32.97%). The even distribution of these groups was a function of the Inquiry for which the survey was designed.
- The household composition of AHA respondents, not including those who had indicated that they were non-binary, were dominated by couples (59.3%) and households that did not have children (63.7%). Around one-third of respondents lived in lone person households (33%) and a similar proportion of households included dependent children (36.3%). A gendered analysis of household composition found that women were more likely to be living alone, while men were more likely to be living in shared or group households.
- The income profile of AHA respondents was skewed towards lower income households as a function of the Inquiry for which it was designed. Female respondents were statistically more likely to have lower incomes than men.

Table A1: Income profile of AHA respondents (%)

Income bracket	Proportion of respondents (%)
Under \$31,000	22
\$31,000 - \$59,999	24
\$60,000 - \$89,999	20
\$90,000 - \$124,999	12
\$125,000 - \$149,999	6
\$150,000 - \$174,999	2
\$175,000 - \$199,999	2
\$200,000 or over	2

Source: AHA Survey

Table A2: Tenure distribution

Tenure	AHA Data		Census 2016		Census 2021	
	n	%	n	%	n	%
Own outright	1884	26%	2,618,932	30%	2,932,277	30%
Own with a mortgage	1677	23%	2,871,410	33%	3,258,967	33%
Private rental	2023	28%	1,532,613	17%	1,885,917	19%
Social housing	369	5%	329,230	4%	352,142	4%
Other	120	2%	740,947	8%	848,905	9%
Not stated or living with parents	1233	17%	680,973	8%	530,212	5%
Total	7306	100%	8,774,105	100%	9,808,420	100%

Source: AHA Survey

Table A3: Binary gender distribution

	AHA Data		Census 2016		Census 2021	
	n	%	n	%	n	%
Male	3647	50%	11,546,637	49%	12,545,154	49%
Female	3659	50%	11,855,244	51%	12,877,635	51%
Total persons	7306	27%	23,401,881	100%	25,422,789	100%

Table A4: Life stage distribution

	AHA Data		Census 2016		Census 2021	
	n	%	n	%	n	%
18-34 years	2449	34%	4,935,243	28%	5,204,299	27%
35-54 years	2437	33%	6,249,949	35%	6,734,578	35%
55 +	2420	33%	6,430,487	37%	7,388,108	38%
Total population	7306	100%	17615679	100%	19326985	100%



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