

Understanding and responding to gender differences in housing and homelessness policies



Based on AHURI Final Report No. 415: Gendered housing matters: toward gender responsive data and policy making

What this research is about

This research explores the impacts of gender in understanding housing and homelessness issues. It also developed the Gendered Housing Framework through which gender-responsiveness can be assessed in housing and homelessness policy and practice, including data adequacy in census, survey and administrative data collections.

The context of this research

No comprehensive approach to understanding gender and its role in housing currently exists in Australia or internationally. Recent evidence suggests that housing opportunities, pathways, assistance and impacts are gendered, and that gendered effects show across the life course and are associated with intra- and inter-generational inequalities.

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The key findings

Using precise terms to describe gender can improve data collection

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. 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’*.

Gender-related terms including (but not limited to) ‘transgender’, ‘non-binary’ and ‘cisgender’ must be used clearly.

With regards to data collection, the use of the term ‘sex’ for some may be ambiguous and may be interpreted as referring to ‘sex’, ‘gender’ or even ‘sexual orientation’. 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’.

The language used to describe gender identity has changed significantly in a short time, with no clear consensus on which terms are optimum. The changing nature of the terminology is significant for data collection. It means historical datasets may have limited utility in terms of understanding gender-related trends and causation. Future standardisation of terms which appropriately reflect individuals’ gender-identity will improve enumeration, time series and longitudinal studies.

Gender affects people's housing experiences through a combination of factors

While gender has a direct impact on a person's housing (e.g. previously, single women were unable to get a bank loan) it also has an impact through the intersectional (i.e. co-existing) lifetime impacts of educational attainment, critical life events, family formation and/or relationship dissolution, many of which are cumulative. The 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.

2021 Census shows different housing patterns for males and females

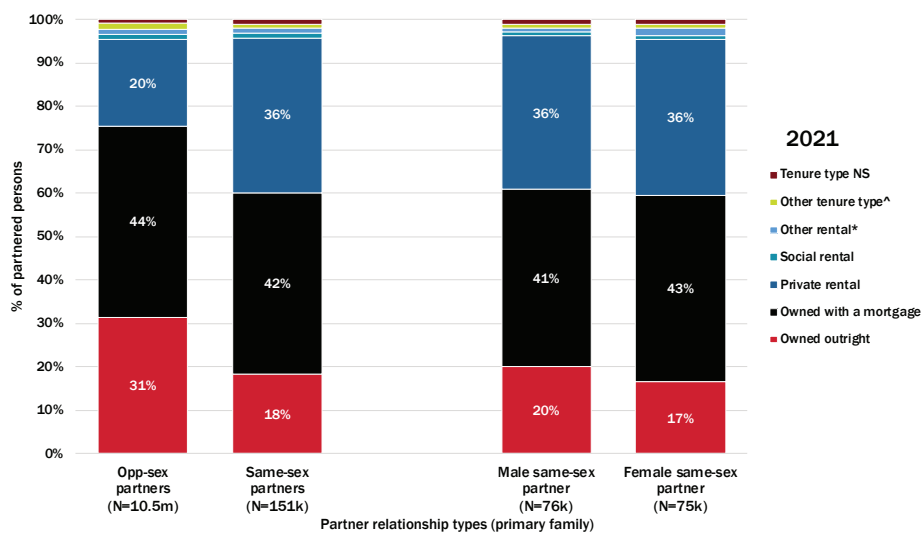
Analysis of Census data shows that at aggregate national levels, gendered differences in housing occupancy become apparent when intersectional factors such as household composition are accounted for. The 2021 Census asked participants if they were male, female, or non-binary sex; this question 'was not intended or designed to collect data on gender'. 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.

Using binary gender data alone, findings show that at younger ages, a greater proportion of males than females are living in 'other' households, that is, they are living with non-family members. 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.

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. Indeed, 7 per cent of all women aged 25 to 34 were a lone parent, compared to only one per cent of males aged 25–34. The percentage of lone parents doubled to 14 per cent for women aged 35–54, while 4 per cent of men aged 35–54 were lone parents.

'Census data shows... gendered differences in housing occupancy become apparent when intersectional factors such as household composition are accounted for.'

Analysis shows stark differences between the tenure of female lone parents and male lone parents. Female lone parents are more prevalent in social housing and, over the lifecourse, are more likely to live in private rental housing. This reflects 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.



Differences can be seen in overall tenure patterns according to opposite or same-sex partnering. 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 female same-sex partners are less likely to be homeowners than male same-sex partners.

HILDA shows gender interacts with other factors

HILDA data show that binary gendered differences in housing precarity and wealth inequalities exist and interact dynamically with intersectional factors. Housing precarity refers to the condition of having unstable or insecure housing that does not meet adequate standards of affordability, quality or security.

For those aged 18—34, only a marginal difference in housing precarity is experienced between male and female respondents. However, differences 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 10.4 per cent of lone fathers are in a precarious housing situation while 14.6 per cent of lone mothers experience precarity.

It is also interesting that 14.5 per cent of females in full-time study experience precarity as opposed to 8.6 per cent of males—and this difference is even greater for those in part-time study, again supporting the importance of intersectionality. Unemployed males actively looking for work also experience high levels of housing precarity at 21.9 per cent relative to unemployed females (11.6%).

Australian Housing Aspirations survey shows intersectional factors affect housing outcomes

Australian Housing Aspirations (AHA) data also shows that intersectional factors such as lifecycle stage and household composition affect housing outcomes.

The survey found that women were less likely 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 than women. This gap grew when the long-term housing aspirations are considered, with men more likely to signify that their current dwelling meets their long-term aspirations. Men aged 18—34 years were more likely to have achieved their long-term housing aspirations than women of the same age.

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.

Young women (aged 18—34 years) and men in midlife (aged 35—54 years) perceived the most barriers to meeting their long-term housing aspirations. Women aged 18—34 years overwhelmingly indicated that having children was the biggest barrier to them meeting their long-term housing aspirations (40.7%), compared to their male counterparts (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.

Non-binary gender respondents were predominantly aged between 18—34 years (74%), 20 per cent were aged between 36—54 years and the remainder were over 55 years of age. Almost half were living in a lone person household (48.7%) or in couple households with children (20.5%), or without (17.9%) children. 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 this relates to the younger ages of those reporting non-binary gender identity and the associated lack of resources relative to older cohorts.

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

Housing assistance programs have gendered outcomes

Where programs respond to poverty and/or inadequate income for housing costs, higher proportions of assistance are provided to female assistance recipients due to intersectional needs (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), 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.

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.

Policy workshop focussed on problems with collecting gender relevant data

While lack of data was the main focus, most participants in a policy workshop for this report were also concerned by data collection that did not enable analysis of intersectionalities. Policy workshop participants identified key issues including:

- understanding the type and scale of needs, and trends to inform policy and programs
- understanding the extent and experience of inequality
- understanding how other factors – the intersectionalities – combine to drive outcomes
- advocating for greater inclusion of gender-diverse communities within policy
- providing insights into intra household dynamics – to give visibility to differences between individuals that make up a household
- enabling statistically generalisable findings.

Gendered Housing Framework developed for use across housing and homelessness sectors

The *Gendered Housing Framework* was developed to promote systematic consideration of gender in research, policy, and practice fields related to housing and homelessness, including the design and production of housing supply; housing occupancy and assistance; and related sectors such as housing finance, real estate, and housing industries.

What this research means for policy makers

Future steps toward gender-responsive housing and homelessness policy and practice development include:

- gender-supported service provision and data collection
- safe, secure data collection and collation as there are significant issues of trust, safety and data security and protection. It is critically important that researchers 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
- application of the Gendered Housing Framework in data and policy contexts as it provides a mechanism through which gender-responsiveness can be assessed in all future stages of housing and homelessness policy and practise.

‘It is critically important that researchers 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’

Methodology

This research reviewed international and local literature; analysed three data sources often used in housing research; reviewed current housing data and housing assistance eligibility; and conducted a workshop with key policy and practice stakeholders, data service professionals and advocacy groups.

To cite the AHURI research, please refer to:

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