

EQUITY ECONOMICS

REBUILDING FOR WOMEN'S ECONOMIC SECURITY

INVESTING IN
SOCIAL HOUSING IN
NEW SOUTH WALES

OCTOBER 2021



EQUITY ECONOMICS

ABOUT EQUITY ECONOMICS

Equity Economics is an Australian economic consultancy committed to providing quality economic analysis and policy advice to the not-for-profit, corporate and government sectors. We help organisations deliver effective strategies and influence policy debates by leveraging our skills and expertise in economic analysis, policy advice, research, advocacy and strategy on some of Australia's most complex economic and social policy challenges.

Equity Economics is uniquely focused on addressing issues surrounding inequality, particularly through inclusive growth, equality of opportunity and stronger bilateral and multilateral relationships. Equity Economics strives to bolster development and shared prosperity in our region and internationally.

This report was prepared by Equity Economics for the New South Wales Council of Social Service (NCOSS), with support from Community Housing Industry Association NSW; Domestic Violence NSW; and Homelessness NSW.

ACKNOWLEDGEMENT OF COUNTRY

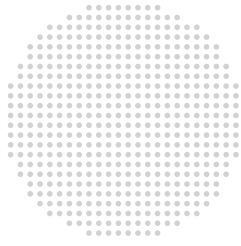
Equity Economics acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Owners of Country throughout Australia and their continuing connection to both their land and seas. We also pay our respects to Elders – past and present – and generations of Aboriginal and Torres Strait Islander peoples now and into the future.

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A recovery from Covid-19 to address worsening inequality

Even before the pandemic hit, women were experiencing greater housing insecurity than men:

- The gender pay gap – at 14.5 per cent for fulltime work, rising to 30 per cent when part-time work is included – has changed little over the past two decades.
- On average, women retire with 42 per cent less superannuation than men, and older women are the fastest growing group of people experiencing homelessness.
- Equity Economics estimates that it takes a female with average earnings 21 years to save a 20 per cent deposit for a home in Sydney, over 7 years longer than for a male on average earnings.
- Fewer women than men own their own home, with the difference greatest in NSW regions where only 22 per cent of properties are exclusively owned by females, compared to 30.4 per cent for males.
- Median rents for a two bedroom home in Greater Sydney represent 65 per cent of the average income for a single parent (83 per cent of whom are women), placing them in extreme housing stress.
- Women represent 60 per cent of clients for specialist homelessness services in NSW seeking emergency assistance for their housing needs.

As a result of the COVID-19 recession, over 225,000 jobs have been lost since June 2021. Women have borne the brunt of the COVID-19 pandemic in NSW:

- 61 per cent of job losses since May 2021 have been female jobs.
- Young women have suffered the biggest impact with payroll jobs falling by 25 per cent for 15–19-year-old females and 13 per cent for 20–29 year old females.

- Women in Western and South Western Sydney have been impacted the hardest, with data from the Purpose Bureau showing that new employment postings fell by up to 61 per cent in some locations with female dominated industries most affected.

The pandemic has worsened the housing insecurity of women in NSW:

Rents in regional areas have risen over the past two years with properties in the cheapest quartile increasing by 13 per cent.

There has been a 9.8 per cent increase in reports of domestic violence to police over June 2019-June 2021.

The number of people seeking specialist homelessness services who had experienced family and domestic violence increased by 7.1 per cent in 2020-21, compared to a 3.2 per cent increase in demand for all specialist homelessness services.

Aboriginal and Torres Strait Islander women are at greater risk of domestic and family violence and homelessness.

At present 4,812 women are forced into the impossible dilemma of choosing to stay in an unsafe and violent home, or face homelessness - with up to 2,402 women returning to live with a violent partner because of lack of an affordable alternative, and a further 2,410 homeless because they could not find secure and permanent housing after leaving violence.

These factors are exacerbated by and add further pressure to the under-supply of social housing in NSW which has not kept pace with population growth or rising demand from vulnerable groups priced out of the private rental market.



Women in NSW need additional support from Government to address the impacts of the COVID-19 pandemic induced recession:

- Enhanced, long term funding for services supporting women experiencing domestic violence, to address unmet need and growing demand*.
- Enhanced, long term funding for specialist homelessness services to address unmet need and growing demand; and assist women who have lost their jobs, suffered a fall in income due to the pandemic, or experienced domestic violence and whose housing is at risk.*
- Fast-tracked construction of 5,000 additional social housing units to urgently provide women experiencing family and domestic violence and/or at risk of homelessness a safe, secure place to live.
- Support and funding to grow the provision of culturally safe and appropriate services delivered by Aboriginal Community Controlled Organisations to address the particular needs of, and risks faced by, Aboriginal and Torres Strait Islander women.

Equity Economics modelling shows that building an additional 5,000 social housing units would:

- Deliver immediate economic benefits of \$4.5 billion and create 14,000 jobs across the NSW economy;
- Cost up to \$2.6 billion, with costs lower through the use of community housing providers and other innovative financing models;
- Avoid \$38.5 million a year in costs from women returning to a violent partner; and
- Avoid \$68 million a year in costs due to women experiencing homelessness after leaving their homes due to family and domestic violence.

* Estimating the level of funding increase needed was beyond the scope of work for this report. There is a need for comprehensive assessment and reform to the funding mechanisms for services that ensures community needs for support are being met. Peak bodies have previously estimated that a minimum increase of 20 per cent to base funding is required to meet existing shortfalls in service provision.

Housing security

Women are behind the 8-ball when it comes to home ownership and the security, safety and opportunity that it provides.

Women head 63.5 percent of single-adult households, but represent just 42.8 percent of sole property owners.¹

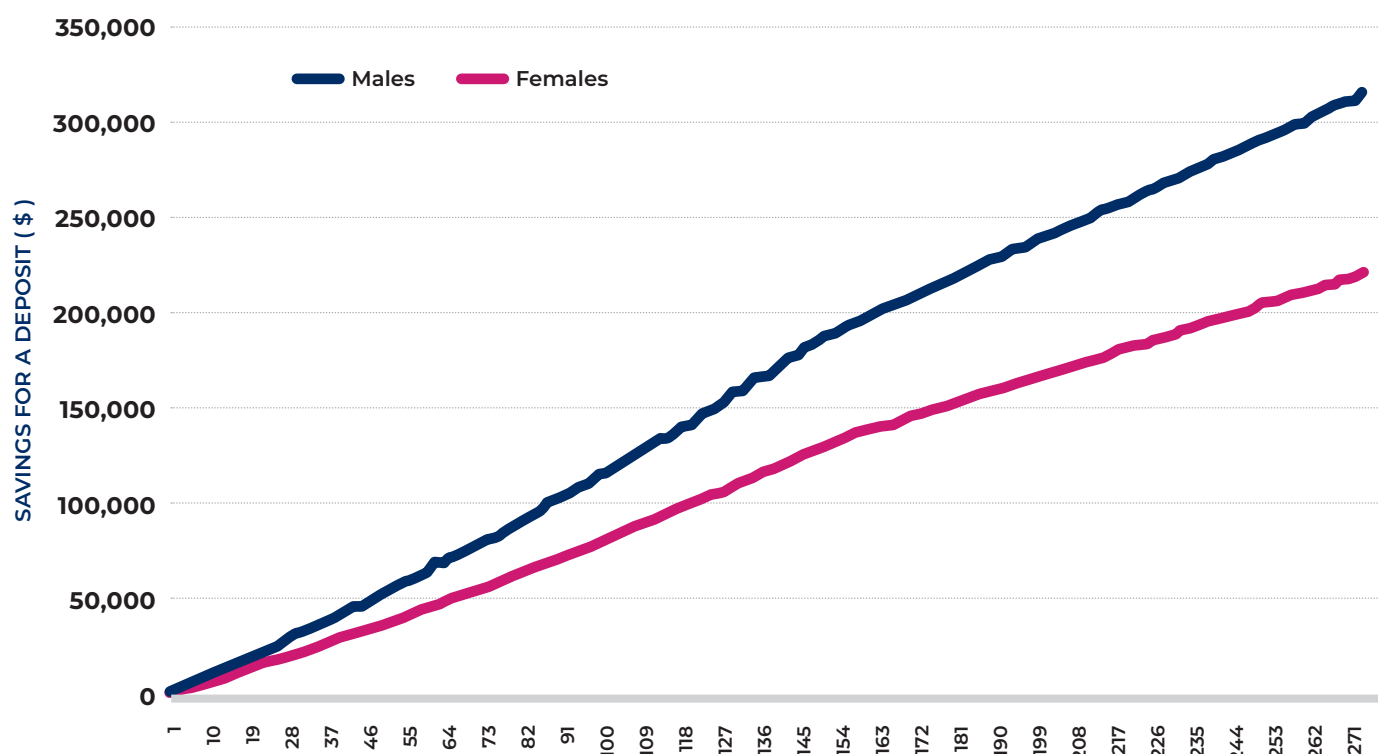
Recent research undertaken by CoreLogic found that less women own their own home than men, lowering the number of women that have access to the stability and wealth generation it provides. Across Greater Sydney, an estimated 25.1 per cent

of homes are owned by sole females, compared to 29.9 per cent for sole males. The picture is even dimmer in the NSW regions, with only 22.0 per cent of properties exclusively owned by females, versus 30.4 per cent by males.²

Not surprisingly with an ageing population, increasing property prices and an increasing wealth gap between men and women, poverty for older women is also increasing. Between 2011 and 2016 the proportion of older women experiencing homelessness increased by 30 per cent, the fastest growing group of people experiencing homelessness.³

Given the current median house price in Sydney, it will take a female with average earnings 21 years to save a 20 per cent deposit for a home, over 7 years longer than it would for a male on average earnings.⁴

FIGURE 1 MONTHS TO SAVE A DEPOSIT ON AVERAGE EARNINGS



Note: Based on a median house price in Sydney of \$1,039,514. Assumes wage growth of 3 per cent year, fixed value of house price.

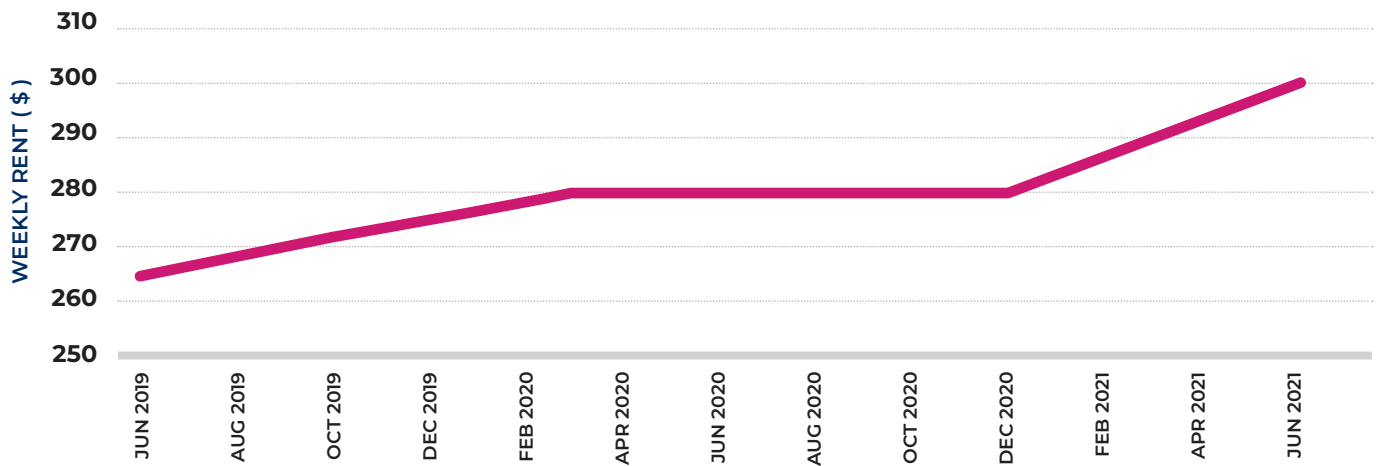
This not only impacts on their ability to save for a deposit, and purchase a home, but the accumulation of wealth. With home ownership accounting for over 50 per cent of wealth,⁵ home ownership is used for much more than shelter: property ownership can also be used to help maintain living standards, fund aged care or support intergenerational wealth.

Rents rising in regional NSW

With a higher proportion of single women relying on renting properties, the affordability of rents is important for women's economic security. Because women earn less than men and are more likely to rely on government benefits, they are less likely to be able to afford secure housing.

Over the past two years rents for properties in the cheapest quartile in regional NSW have increased by 13 per cent, compared to a 2 per cent decline in Greater Sydney.⁶ This is placing more people in renting stress than previously, with vacancy rates across NSW regions falling over the past two years.

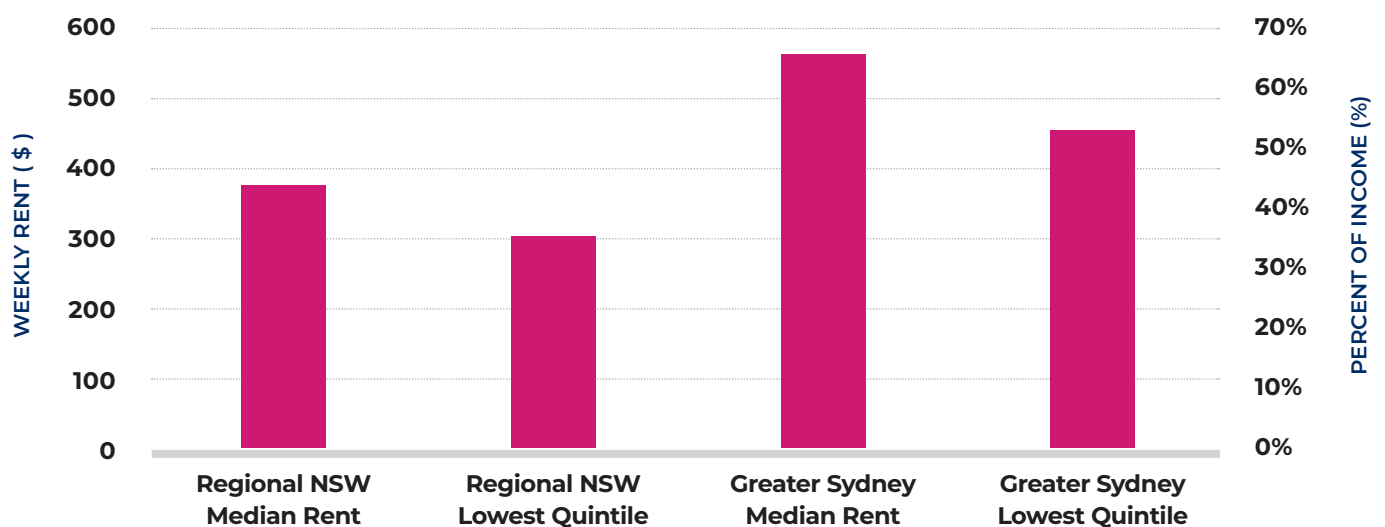
FIGURE 2 RENTS IN LOWEST QUARTILE - REST OF NSW



Source: DCJ NSW Government, Rent Report, June Quarter 2019 to June Quarter 2021.

Based on the average income of single parent households (of which 83 per cent are female led) lowest quintile and median rents across regional NSW and Greater Sydney all exceed the 30 per cent of income benchmark beyond which a household is said to be experiencing housing stress. Median rents for a two bedroom home in Greater Sydney represent 65 per cent of average income for a single parent.

FIGURE 3 MEDIAN RENTS UNAFFORDABLE FOR SINGLE PARENTS



Source: Roger Wilkins, Ferdi Botha, Esperanza Vera-Toscano and Mark Wooden (2020) The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 18. Melbourne Institute: Applied Economic & Social Research, University of Melbourne and DCJ NSW Government, Rent Report, June Quarter 2021.

CASE STUDY

KIRSTIE

I am a 41 year old single mother, and am fortunate to be currently supported in Community Housing. In the past three years I have had 3 contract roles end, but luckily I did not have to stress about losing my housing, on top of losing my income.

17 years ago, as a single mother with a 1 year old, I relocated to Sydney from regional NSW, in the hope of finding employment that would allow me to support myself and my son, to provide us both with opportunities that we could not find in a small country town.

After three years, we were priced out of the rental market. We were living in Belmore and were advised that the rent was going to increase from \$200-\$220 per week, and I decided that financially & emotionally I could just not stretch the budget any further.

I had not been able to secure paid employment in a permanent position, completing contract and temp roles, which meant that there was no financial security, and no way to rely on any more than the Centrelink payment amount.

While attending a young mums group, I mentioned to the facilitator that I was intending on putting my belongings in storage and going on an adventure with my son (almost 5 at the time). Unfortunately as a mandatory reporter, she felt this was risky and putting my son in danger.

It was only through this chance discussion that I was deemed 'at risk' and finally was able to be linked with a Community Housing provider after being registered on the housing waiting list since my son was born.

At the time I thought of it as a short term solution - a few years then I would be able to afford private rent, I could find a job, get something secure and then move on independently and let someone else get the housing support. 15 years later and I am still in Community Housing.

I have retrained, been employed consistently for the past 10 years, but still, being able to let go of the housing is not possible.

I retrained to work in community services, a passion to give back to the services that had helped me when I needed it and to help and support others. But my roles have all been contract positions, insecure. I needed the ability to fall back on increased support if and when these roles ended, in case I couldn't find another role, so that I could continue to provide myself and my son with stable, safe and secure accommodation.

Even when I was working full time, my income has never been at a point where I could possibly afford the market rent on my own without significant financial and emotional stress.

Without the capacity to alter the amount of rent I am paying based on the income I am earning, it is likely we would not have been able to stay in Sydney. My son would not have been able to participate in activities through school and socially, I would have needed to provide less fresh food, rely more on community services for hampers and vouchers, and felt even less empowered and in control of my own life.

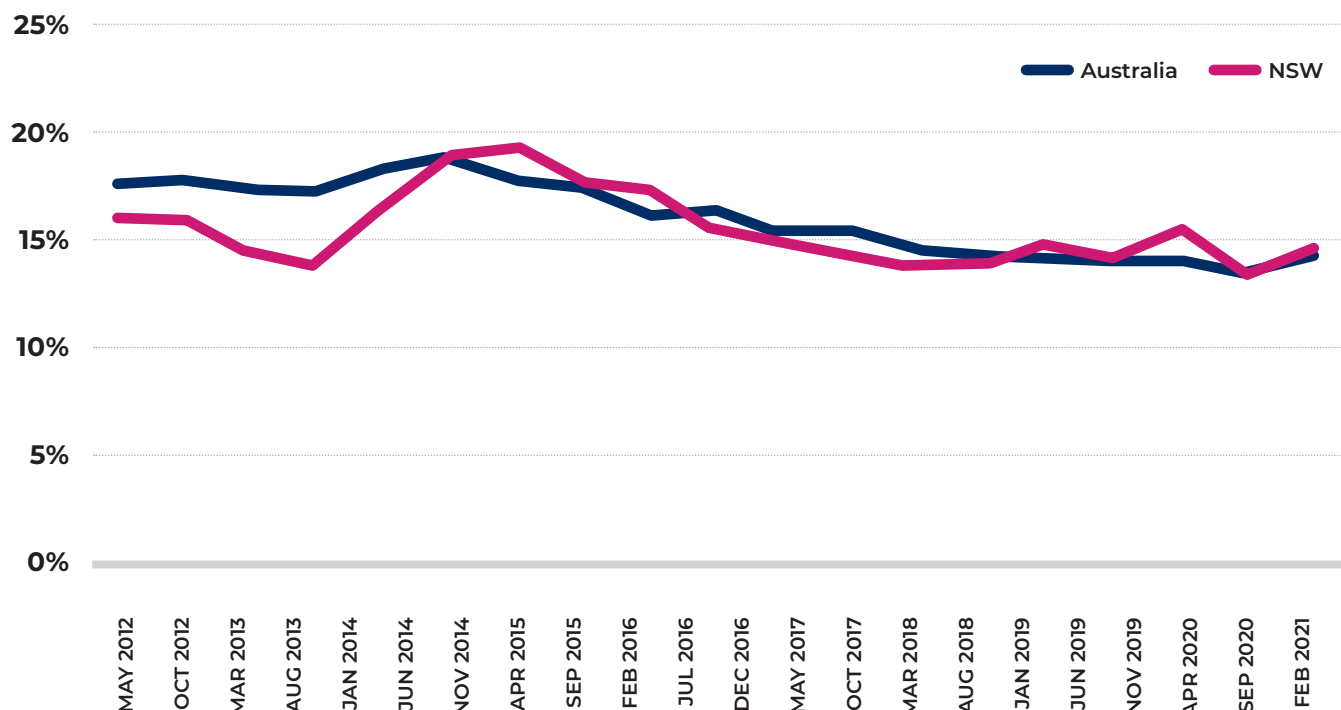
I am a woman, I have had career breaks to raise my child, I have balanced work with caring responsibilities, balanced work with the cost of childcare (which sometimes didn't breakeven), my super is low, and I have needed to dip into it at times. But I am one of the lucky ones to have had stable, affordable accommodation, and the support of the Community Housing sector.

There are too many that have not had this opportunity, too many that are needing to rely on handouts, on charities, too many that are disempowered every day with the significant effort to keep food on the table, a roof over their head and those of their children, to keep the power on, a phone connected, and to also hide the stress from their children and loved ones.

Employment and wages

In NSW, women currently earn, on average, 14.5 per cent less than men,⁷ a gap that has remained largely unchanged over the last decade (see chart). This makes saving for a deposit, and meeting loan repayments more difficult for women than men.

FIGURE 4 GENDER PAY GAP NSW



Source: <https://www.wgea.gov.au/publications/australias-gender-pay-gap-statistics>

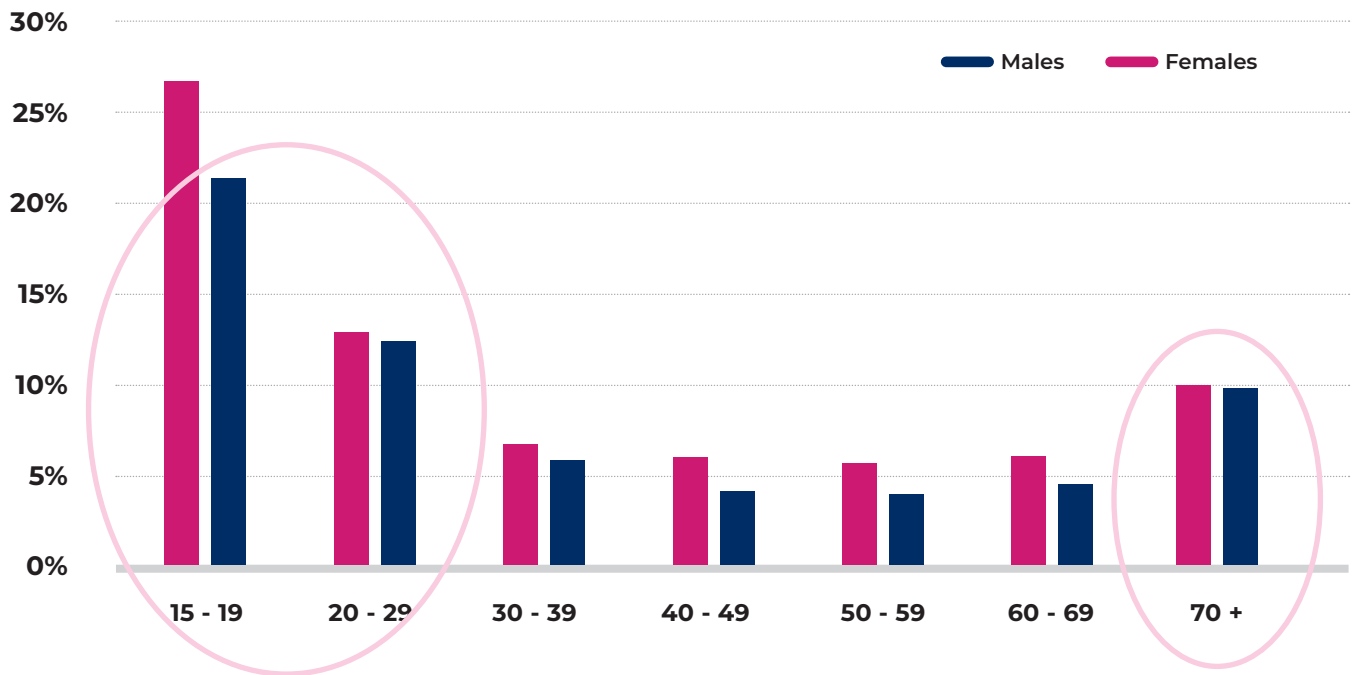
Even this gap underestimates the full extent of the problem, relating to full-time work only. Considering that a majority of women leave the workforce to take on unpaid caring roles during their lives, and are more likely to engage in part time work, the gender pay gap is much larger in reality. When both full-time and part-time work is factored in, working women currently earn, on average, 30 per cent less than men.⁸ A study of female baby boomers found that they spent 35 per cent less time in the labour market than their male counterparts.⁹

The gender pay gap, time out of the workforce and greater likelihood of working part-time mean that women have a harder time building their superannuation. Research by Monash University estimates that they retire, on average, with 42 per cent less superannuation than men.¹⁰

The impact of COVID-19 has further undermined the economic security of women in NSW. Since the lockdown began in Greater Sydney on 26 June, it is the youngest, oldest and females across all age groups who are experiencing the greatest decline in payroll jobs – the exact same cohorts already experiencing difficulty finding their way in the housing market.

The payroll jobs index in NSW has contracted by 25 per cent for 15–19-year-old females and 13 per cent for females aged 20–29 years – the largest for any age-gender cohort. It has also fallen substantially for young males. Payroll jobs have also fallen substantially for older people, contracting by 10 per cent for both males and females aged over 70 years.

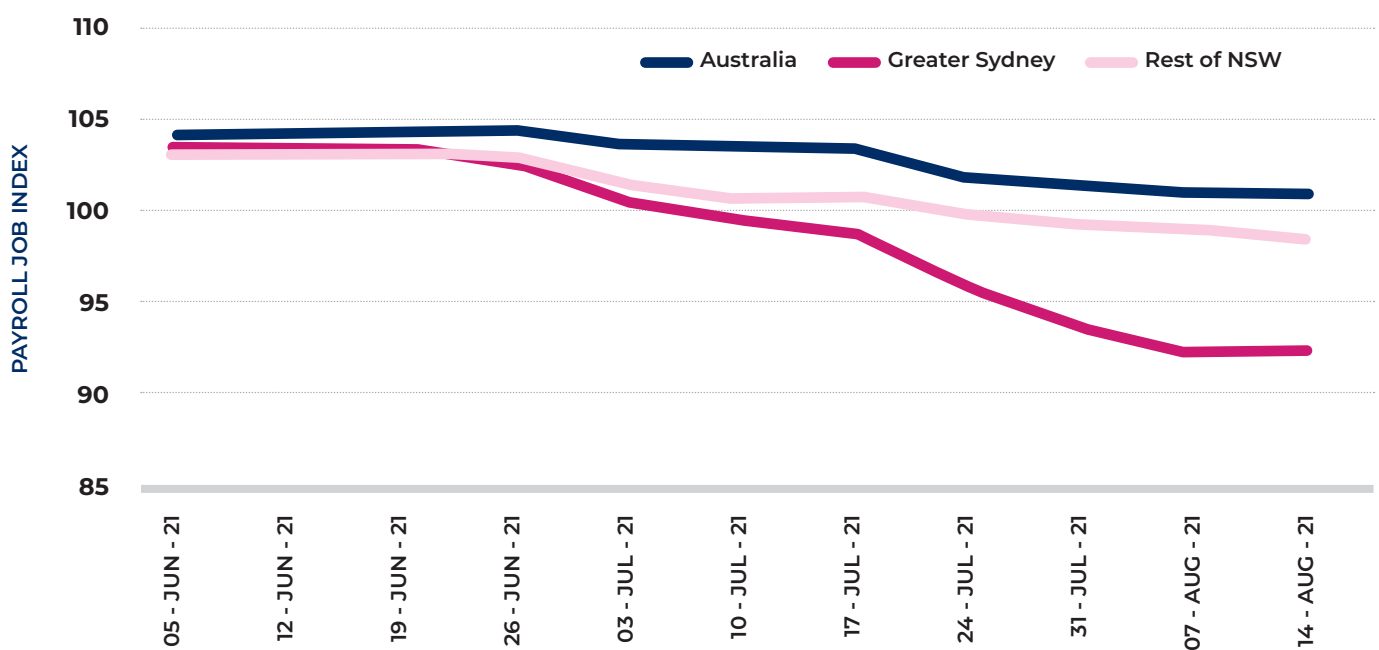
FIGURE 5 DECLINE IN PAYROLL JOBS IN NSW



Source: Equity Economic calculations based upon ABS Weekly Payroll Jobs and Wages in Australia.

Regionally, the largest impact has been in Greater Sydney, with a reduction in payroll jobs of 10 per cent versus 4 per cent in the rest of NSW since lockdown began (see chart).

FIGURE 6 PAYROLL JOB LOSSES GREATEST IN SYDNEY



Source: ABS (2021) Weekly Payroll Jobs and Wages in Australia – Payroll jobs index, week ending Saturday 14 August 2021.

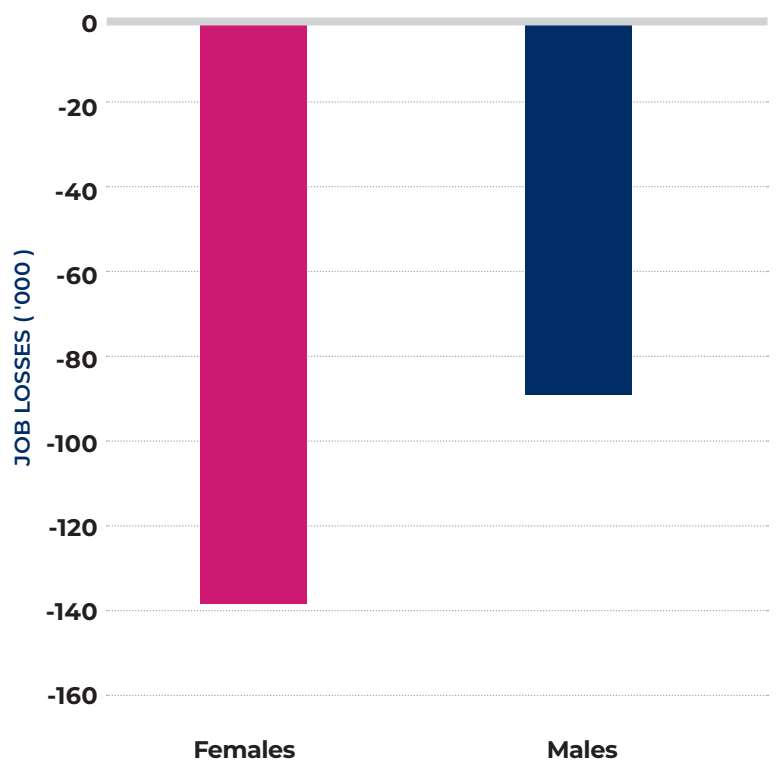




Recent analysis from the Purpose Bureau shows that job listings in Western Sydney have been impacted the most by the lockdowns, with job postings down 54 per cent compared to 29 per cent in the city's East.¹¹ In some areas job postings are down by as much as 61 per cent. The industries most impacted are those dominated by women including Accommodation and Food Services (down 70 per cent); Arts and Recreation Services (down by 56 per cent) and Retail Trade (down by 46 per cent).¹²

The most recent labour force data (August 2021) paints a similar story. Of the 225,000 jobs lost over the period June-August 2021, 61 per cent have been female jobs.

FIGURE 7 JOB LOSSES JUNE-AUGUST 2021 ('000)



Source: ABS 2021, Labour force, Australia, cat. No. 6202.0

Domestic and family violence

Domestic and family violence is a key contributor to women's poverty experience. Women experiencing domestic and family violence typically experience financial stress, disability, unemployment, poor (physical and mental) health and insecure housing.¹³

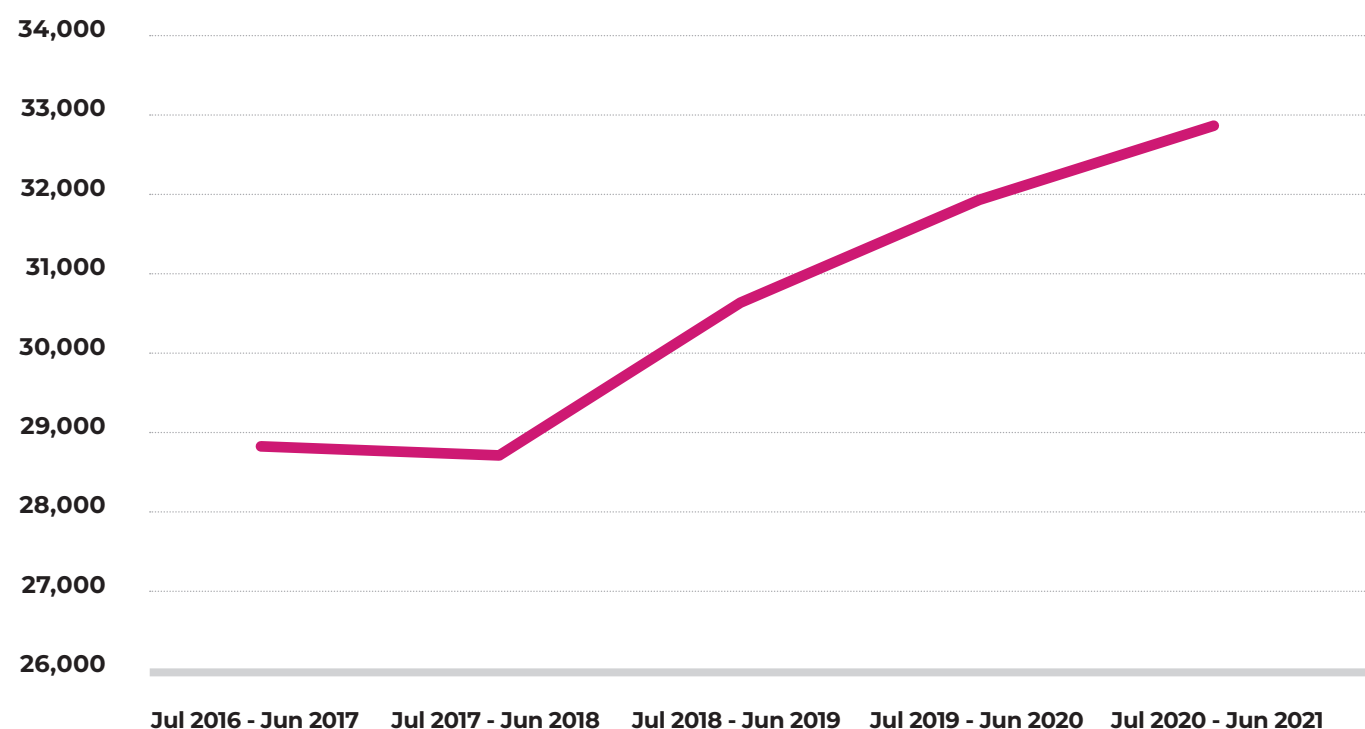
In 2020-21 there were 32,797 incidents of domestic violence reported to police in NSW.¹⁴ Due to underreporting it is estimated that this only represents 40 per cent of actual crime levels.¹⁵ Aboriginal and Torres Strait Islander women are over three times more likely to be victims of domestic and family violence, however under-reporting is thought to be greater.¹⁶

With family violence the leading cause of homelessness, it puts Aboriginal and Torres Strait Islander women at particular risk and accounts for some of their over-representation in specialist homelessness services.

Rates of domestic violence have been shown to rise during natural disasters, and over the period 2019-21 during which NSW experienced both major bushfires and a pandemic, reports of domestic violence to police have increased by 9.8 per cent.

A May 2020 report from the Australian Institute of Criminology which surveyed over 15,000 Australians found a large increase in women experiencing domestic abuse for the first time, as well as an increase in overall rates of abuse during the COVID-19 pandemic. Two-thirds of women who reported experiencing domestic violence in the previous three months, did so for the first time or experienced an escalation in the frequency and severity of prior violence.¹⁷

FIGURE 8 DOMESTIC VIOLENCE RELATED ASSAULT



Source: BOSCAR (2021), NSW Recorded Crime Statistics July 2016-July 2021, https://www.bocsar.nsw.gov.au/Pages/bocsar_crime_stats/bocsar_latest_quarterly_and_annual_reports.aspx

Increased investment in essential services is overdue

This rise in the rate of domestic and family violence is placing additional pressure on domestic violence and housing support services, as more women and their children look to leave violent relationships.

It comes on top of the significant strain that the service system was already under, with a 42 per cent rise in demand for specialist homelessness services since 2014 (primarily driven by families and women with children); and services supporting 25 per cent more clients than they were funded for in 2018-19.¹⁸

In a recent survey by Domestic Violence NSW, 73 per cent of member organisations reported an increase in demand, and 84 per cent an increase in the complexity of presenting issues for clients, which includes those without a housing pathway.¹⁹

“ We have experienced an increase in monthly referrals this year of between 24-172% compared to 2019 pre- COVID. Current funding to increase staff to cater for this rise in demand is only to March 2022 and we are starting to struggle even with this increase. Very concerned about what will happen after March 2022, as even if demand returns to 'normal', these additional clients will still need support post March.”

QUOTE FROM DOMESTIC VIOLENCE WORKER IN NSW

In order to meet this additional demand which will have a long tail after the COVID-19 pandemic is finished, domestic violence services that were already stretched pre-pandemic will require additional, ongoing funding to maintain service levels.

Specialist homelessness services have also faced an increase in demand. Over 2020-21 there was a 7.1 per cent increase in the number of people

seeking specialist homelessness services who had experienced family and domestic violence.²⁰ This compares to a 3.2 per cent increase in overall demand for specialist homelessness services in 2020-21.

The NSW Government has recognised that social services in NSW, including homelessness and domestic and family violence services, are experiencing increased demand for support as a result of the latest lockdown and its economic impacts. It has established a \$50 million Social Sector Support Fund to assist services meet rising demand and other additional costs; and the Job Saver program has been modified to make it more accessible for Not for Profits who have lost fee-for-service income. But these are one-off injections of funding which, while helpful, do not address the longer-term and wide ranging impacts of COVID-19; nor the fact that funding had not kept pace with demand prior to the pandemic and the level of unmet need is significant.

Additional, ongoing funding for domestic violence and specialist homelessness services would help them meet client demand and is urgently needed, with demand for services forecast to remain high, due to higher rates of domestic violence and worsening economic conditions.²¹ This must include additional recurrent funding for Aboriginal Community Controlled Organisations to enable culturally safe and appropriate services for Aboriginal and Torres Strait Islander women whose risks are greatest.

Currently, program funding for domestic and family violence services and specialist homelessness services in NSW lacks a population-based approach that allocates resources according to estimated demand, the needs of priority groups and the real cost of service provision. While beyond the scope of the analysis conducted for this report, peak bodies have previously indicated that a 20 per cent increase to baseline funding is the minimum required to meet rising demand.²²

There is the added benefit that increased, recurrent investment in the social services sector will help create additional, secure jobs in an industry where 4 out of 5 workers are women but half are employed in fixed-term or casual positions.²³

The need to fast track construction of social housing

Many women either return to a violent partner or are made homeless due to the inability to find suitable accommodation. Over the past decades there has been a steady decline in the stock of social housing in NSW, creating shortages for women looking to leave a violent partner.

CASE STUDY JENNY

**After contacting *Link2Home*
I was given three days emergency
accommodation to help me leave
my violent partner.**

They gave me some numbers to call, and I was told to attend the Department of Justice Housing Office on Monday morning.

It was my first time staying in temporary accommodation, and I had not been prepared for all the people using drugs and alcohol, coming and going at all hours.

At one point people were yelling and someone knocked on my door loudly. It was extremely frightening for me and my children.

I was afraid for our safety, so I slept with my children in our car until Monday. There were no alternatives, and nowhere else for us to go. I was given the number for Thelma Brown Cottage as well as other crisis accommodation whilst sitting in the Department of Justice Housing waiting area.

While they accepted me as a client and assured me it would be safe and not like the first place, I did not want to go through what I had just experienced again and decided the safest option was to return to the perpetrator.



The level of social housing has been falling in NSW over the past few decades, dropping from 5.0 to 4.7 per cent of the total housing stock since 2014.²⁴ Compared to 2014 levels, NSW has experienced a decline of 8,897 social housing units across the state.²⁵ And for NSW to have the same level of social housing stock as the OECD average (7.1 per cent) it would need to build an additional 70,598 housing units.²⁶

Recent research undertaken by Equity Economics indicates that in NSW there are up to 2,402 women currently living with a violent partner who previously left that partner only to return because they had nowhere to live or could not afford alternative accommodation.²⁷ A further 2,410 women are currently homeless because they could not find secure and permanent housing after leaving a violent partner.²⁸

In total there are currently up to 4,812 women across NSW either living with a violent partner or experiencing homelessness because of inadequate levels of social housing. There is an urgent need to fast-track construction of additional social housing to meet this unmet need and provide women experiencing domestic and family violence somewhere safe to go.

To address the endemic shortage in social housing, 5,000 new social housing units need to be built now. Based on analysis undertaken for the Everybody's Home campaign,²⁹ and updated for the NSW context, 4,812 of these social housing units are needed alone for women fleeing domestic and family violence. At present women are forced into the impossible dilemma of choosing to stay in an unsafe and violent home, or face homelessness

Economic benefits

Addressing the current shortage of social housing by building an additional 5,000 social housing units would have significant economic benefits, particularly for women who are facing increased economic insecurity and increasing rates of family and domestic violence.

The provision of up to 5,000 social housing units will cost the government \$2.3 billion.³⁰ However, this could be lower through building the units through community housing providers or other innovative financing solutions.

In addition to providing shelter for 5,000 families, it will also stimulate the NSW economy, delivering \$4.5 billion in economic output and almost 14,000 jobs.³¹ The construction sector represents one of the biggest employers in NSW, and is particularly important in regional NSW, which although spared the worst of the COVID-19 lockdowns has been impacted by the resulting economic downturn.

In addition, through providing a safer alternative to the 2,402 women currently living with a violent partner, such an investment would generate economic and social benefits of \$38.5 million in a year.³² These include avoided costs associated with pain and suffering and premature mortality, health expenditure, reduced productivity and consumption impacts associated with experiencing domestic violence.³³

The benefits from avoiding homelessness for an additional 2,410 women would amount to \$68 million in a year.³⁴ Homelessness increases the costs of health, justice, welfare, and child protection, and avoiding these costs has been estimated for single women at \$26,800 a year.³⁵

APPENDIX

Saving for a house deposit

To highlight the impact of gender inequality on home ownership in NSW we've drawn upon the approach taken by Core Logic³⁶ to estimate how long it takes males and females on their respective average full-time wage to save a deposit for a median-priced property in Sydney.

As at 31 August, 2021 the median house price in Sydney tips the million-dollar mark at \$1,039,514.³⁷ Based upon the standard requirement of a 20 per cent deposit, a home buyer will need to have saved \$207,903 (in addition to other costs including stamp duty).

As at May 2021 the average earnings for in NSW males is \$1,581, and \$1,106 per week for females.³⁸ It is assumed that a person can save 15 per cent of their salary every week, and that their wage increases 3.09 per cent each year (applied monthly), based upon the historical growth in the wage price index.³⁹

On these grounds, it is estimated that a male on the average wage will be able to save a 20 per cent deposit within 167 months, and a female 254 months – 87 months longer.

Social housing for people experiencing domestic and family violence

To estimate demand for social housing from women experiencing domestic and family violence we have updated analysis undertaken for the Everybody's Home campaign for the NSW context.

Stay or become homeless due to lack of social housing

In 2019-20 over 27,000 people experiencing family and domestic violence in NSW sought the services of a specialist homelessness service (SHS) providers.⁴⁰ Based on national data it was found that 32 per cent of all clients that presented to SHS experiencing domestic family violence sought but did not receive long term housing. Applying the national findings to NSW, it was estimated that 8,794 clients experiencing domestic and family violence sought long term housing, but did not receive it, this is referred to subsequently as the 'gap'.

Some of these people will become or stay homeless because of the lack of social housing. Others will choose to stay in a violent home to avoid homelessness. Slightly different approaches are taken to estimate the social housing needs for these two cohorts.

Because there is no data that specifically tells us whether people stay or become homeless because of the lack of social housing, we estimate this by looking at the housing status of people at the start reporting period and comparing it to the housing status at the end of the period.

In 2019-20, nationally 30 per cent of the people seeking long-term housing assistance and experiencing domestic and family violence were already homeless, with the remaining 70 per cent at risk of becoming homeless.

At the NSW level, of those that began the reporting period in homelessness, 56 per cent were still homeless. Of those that were at risk of homeless, 15 per cent became homeless.

Pulling all the above data together, we estimate that 2,410 clients experience homelessness due to the lack of social housing.

Stay in unsafe home due to lack of social housing

In 2016 an estimated 48,700 people in NSW had experienced violence from a cohabitating partner over the previous 12 months.⁴¹ Based on national data 57 per cent experienced violence inflicted by a current partner, and 44 per cent from a previous partner.

As outlined in the Everybody's Home report, 30 per cent of people experiencing domestic violence for a cohabitating partner had temporarily left their current partner, and almost half had temporarily left a previous partner. Between 7 and 13 per cent returned because of a lack of financial support or because they had nowhere else to go – it is assumed that these people would not have done so if suitable long term social housing were available to them.

Based on these figures we estimate that in NSW 2,402 people would have permanently left their violent home if greater social housing were available to them.

Combined with the estimated 2,410 people experiencing homelessness, a total of 4,812 social housing units are required to meet the current demand for social housing from people experiencing domestic and family violence in NSW.

Economy wide benefits of social housing

The economic impact of building social housing is modelled using a partial equilibrium model. This approach helps us to understand how an investment in one section of the economy can flow through other parts, generating flow on effects in terms of output (i.e. GDP) and jobs.

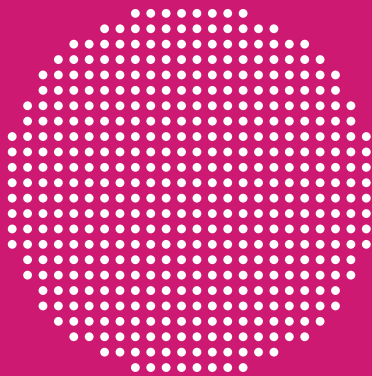
We've drawn upon the analysis undertaken by the National Housing Finance and Investment Corporation (NHFIC) which has leveraged the ABS input-output tables to estimate the short term and long-term effects from spending in the construction sector.⁴²

They estimated that for each \$1 million spent within the residential construction sector, \$2.9 million in output and consumption is generated, and up to 9 jobs across the economy (within and beyond the construction sector).

Based upon the building of 5,000 social housing units at an estimated cost of \$1,553 million, \$4.5 billion in output and 14,000 jobs across the economy would be generated.

FOOTNOTES

1. <https://www.ceda.com.au/NewsAndResources/Opinion/Built-environment-Urban-Planning-Cities/Property-ownership-and-the-gender-wealth-gap>, accessed 3 September 2021.
2. Core Logic 2021, *Women and Property: State of Play*.
3. Australian Human Rights Commission 2019, *Older Women's Risk of Homelessness: Background Paper*.
4. Equity Economic analysis based on methodology from CoreLogic.
5. Core Logic 2021, *Women and Property: State of Play*.
6. DCJ NSW Government, Rent Report, June Quarter 2019 and June Quarter 2021.
7. <https://www.wgea.gov.au/publications/australias-gender-pay-gap-statistics>
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