



## Who We Are

Women's Property Initiatives (WPI) is a not-for-profit, women specific Registered Housing Provider.

Established in 1996 as Victorian Women's Housing Association, WPI builds and develops affordable housing for disadvantaged women and children.

## Our Mission

To build a secure future for women and children in need

WPI achieves this by working with the public, private and non-government sectors to develop high-quality, safe and affordable housing for female-headed families on low to moderate incomes. Rent is charged at no more than 30 per cent of household income.

WPI currently owns and manages 68 homes tenanted to 200 women and children. The expansion of housing stock to 170 homes will enable WPI to become self-sustaining.

## Context

More than 1 in 10 households in Australia are under housing stress.

Affordable, appropriate and secure housing is a basic need and right that is not currently being adequately provided for by the public or private sectors.

Rental vacancy rates are low and singles and single parent households, on lower incomes and income support, are overwhelmingly excluded from affordable and appropriate rental housing and living in financial stress as they are forced to pay well beyond what they can afford.

***More than 1 in 10 households are in Australia are under housing stress***

Australia has maintained its position near the top of the least affordable countries to live in as average house prices relative to income have surged, pricing an increasing number of low income households out of the market. The supply of low cost housing stock, particularly in inner and middle suburbs, has declined through "gentrification" of these suburbs. Over the same period, the provision of social housing by government has declined. At the 2011 ABS Census 4.8 per cent of Australian households (around 380 000) lived in social housing, a level that has remained relatively unchanged over the last 30 years.<sup>1</sup>

In Victoria alone, low income households receiving Commonwealth Rent Assistance make up 50% of the renters living in housing stress<sup>2</sup>. This situation is exacerbated for women and children who

1. Lovering M. 2014a, 'What is the right level of social housing?', AHURI, Evidence Review 068. Found at [http://www.ahuri.edu.au/housing\\_information/review/evrev068](http://www.ahuri.edu.au/housing_information/review/evrev068).
2. 1.Australians for Affordable Housing Housing costs through the roof: Australia's Housing Stress. Found at <http://housingstressed.org.au/wp-content/uploads/2011/10/Housing-costs-through-the-roof-Final-Report.pdf>



represent over 80% of single headed households. Only 46% of women who are sole parents own their own home compared to 79% of married couples and 60% of men who are sole parents.<sup>3</sup>

Close to half of sole parent families (in comparison to 11% of couple families) with dependent children have both low income and low wealth.<sup>4</sup> Lack of affordable childcare hinders women re-entering the workforce and if they do, they will often compromise their work opportunities because of their primary carer status and then wind up in a pattern of irregular, part-time and casual work and hence unreliable sources of income.

Victorian women's earnings are 14% lower than men's.<sup>5</sup> Government pensions and allowances are the principal source of income for 61% of sole parent families.<sup>6</sup> Women also face discrimination in gaining access to private rental accommodation, financial loans and the mortgage industry.

***“If you don't have a place to live, everything else becomes secondary”***

None of the 8 Victorian registered Housing Associations providing social housing have a specific focus on women. Many women from culturally and linguistically diverse backgrounds, and women who have experienced sexual abuse and/or domestic violence, are not comfortable with and will not approach a generalist service for assistance. WPI has been able to overcome these barriers and meet the need. However demand far outstrips supply. WPI aims to grow significantly, to better meet this demand.

For more information contact:

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3. Australian Social Trends 2007 - ABS

4. ABS Labour Force, Australia: Labour Force Status and Other Characteristics of Families, Jun 2012. Found at <http://www.abs.gov.au/ausstats/abs@.nsf/Products/6224.0.55.001~Jun%202012~Chapter~one%20Parent%20Families>

5. Workplace Gender Equality Agency, *Gender Pay Gap Statistics*, March 2016

6. ABS Labour Force, Australia: Labour Force Status and Other Characteristics of Families, Jun 2012. Found at <http://www.abs.gov.au/ausstats/abs@.nsf/Products/6224.0.55.001~Jun%202012~Chapter~one%20Parent%20Families>