



# TOO BIG TO IGNORE

## Future Issues for Australian Women's Housing 2006-2025

Dr Selina Tually  
Professor Andrew Beer  
Dr Debbie Faulkner

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## Executive Summary

There can be no doubt that housing is one of the most important dimensions of life: housing costs command a substantial percentage of household budgets, the quality of the housing we live in can influence our health and well being, where we live shapes our access to employment and services, and housing can also affect our sense of identity. This report considers the future of housing for women in Australia and looks both at current patterns and emerging trends in order to paint a picture of Australian women in 2025 and the housing they will occupy; with respect to the types of dwellings in which they will live in, how much they may pay for their housing, their tenure arrangements and their household structure. Any attempt to forecast the future will inevitably result in inaccuracies, therefore the challenge here is to better understand current processes in order to more accurately predict where Australian housing and Australian women will be placed in 20 years time. Many of the factors that will determine the position of Australian women in the housing stock in 2025 fall outside the domain of conventional 'housing' research or policy, while other key influences are either yet to emerge or have not yet been recognised as pivotal. That said, it is possible to nominate a set of large-scale or meta processes that appear most likely to influence the future of housing for women in Australia. These include:

- The ageing of the population;
- The impact of population-wide access to superannuation as a consequence of the introduction of the Superannuation Guarantee in the 1990s, and meaning more older Australians enjoying a retirement not restricted by the financial constraints of the Age Pension;
- Declining fertility rates amongst women of child bearing age;
- Change in household size and types with the on-going decline in average household size, a fall in the relative importance of conventional 'family' households, and a significant increase in both lone person and sole parent households;
- The on-going impact of divorce on the housing consumption of many Australian women;
- Increasing affluence for some Australian women, but growing pockets of poverty and significant disadvantage amongst vulnerable groups, including persons with a disability, persons from culturally and linguistically diverse (CALD) backgrounds, the victims of violence in the home, persons with care responsibilities and those unable to secure long term employment. Women will be a significant component of the economically disadvantaged population;
- The on-going impact of immigration with arrivals forecast to remain at around 110,000 persons per annum. This relatively high rate of settler arrivals will be accompanied by increasing diversity of people from CALD backgrounds and potentially demand for non-conventional household types;

- Housing affordability will remain an on-going challenge and the high cost of housing may contribute to a rise in the incidence (and impact) of both violence against women in the home and homelessness;
- There will be significant tenure change with the reduction and transformation of social housing (from conventional public housing to housing association models) and a rise in the number and percentage of people housed in private rental dwellings;
- Growth in the number and percentage of the population that is Indigenous, with an associated ageing of that population;
- Higher levels of female participation in the labour force, but with women over represented in part-time and casual employment;
- More women working for longer, with the age for accessing the Age Pension raised to 65 years;
- Growth in higher density housing forms, with proportionately fewer women living in conventional detached dwellings and more residing in flats, units and townhouses. The dramatic increase in lone person households into the future (the majority of which will be female lone person households) will likely account for much of the growth in higher density housing, particularly as older women demand smaller properties (dwellings and land) to minimise maintenance and costs;
- Women will continue to carry the major part of caring responsibilities for children, but also for older relatives (such as parents) and persons with a disability. Care responsibilities will reduce lifetime earnings (including super-annuation) and thereby limit choice within the housing market; and
- Disability will have a greater impact on the housing of women in 2025 than now as the ageing of the population results in more age-related disability – particularly among women. There will be a growing need for adaptable housing that can meet the needs of occupants throughout their lifetime.

There is a need for governments at all levels to pay attention to the changing housing circumstances of women. Women will remain one of the most vulnerable groups within society, subject to pressures for both increased participation in the labour force and an expectation that they will continue to perform traditional roles with respect to family raising and the provision of care. Governments need to ensure that there is adequate and affordable housing for all Australian households and that specialist services – such as family violence services and support services for women (and people) with disabilities who need them – are provided with appropriate financial resources.

Governments need to:

- Take all possible steps to include Universal Design principles in the construction of new dwellings and the renovation of existing dwellings. This should include the insertion of these principles into the Building Code of Australia;
- Assist low income women and their families into sustainable home ownership;

- Take steps to ensure that there is an adequate supply of social housing;
- Ensure adequate incomes for women who are sole parents;
- Work to reduce the levels of isolation experienced by lone person households;
- Plan for cities that are more accessible and secure, especially for women raising children in higher and medium density housing.
- Ensure that women escaping family violence have affordable and secure medium- and long-term housing options. They may remain in the family home as the perpetrator is moved out or may need to obtain stable and appropriate accommodation once they are in a position to move on from the refuge, shelter or other emergency housing that was their first resort. This continuum of response, support and security must be complete and sufficient.

Governments also have a role in securing better housing and other outcomes for women following the termination of a marriage or a long-term relationship: women now and into the future will continue to bear the adverse impact of lower incomes and less certain housing following divorce or separation.

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## Acronyms

|        |   |
|--------|---|
| ABS    | Australian Bureau of Statistics                                   |
| AHURI  | Australian Housing and Urban Research Institute                   |
| AIHW   | Australian Institute of Health and Welfare                        |
| AIFS   | Australian Institute of Family Studies                            |
| AMP    | Australian Mutual Provident Society                               |
| <br>   |   |
| CALD   | Culturally and linguistically diverse                             |
| <br>   |   |
| DIC    | Department of Immigration and Citizenship (Australian Government) |
| <br>   |   |
| FHOG   | First home owners grant   |
| <br>   |   |
| HREOC  | Human Rights and Equal Opportunity Commission                     |
| <br>   |   |
| IGR1   | Intergenerational Review 1 (Australian Government)                |
| IGR2   | Intergenerational Review 2 (Australian Government)                |
| <br>   |   |
| NATSEM | National Centre for Social and Economic Modelling (Canberra)      |
| NFAW   | National Foundation for Australian Women                          |
| NFP    | Not for profit  |
| <br>   |   |
| PC     | Productivity Commission   |
| <br>   |   |
| RHAs   | Registered housing associations                                   |
| <br>   |   |
| S4W    | Security 4 Women  |
| SAAP   | Supported Accommodation Assistance Program                        |
| <br>   |   |
| YWCA   | Young Women's Christian Association                               |

## Introduction

Women want to build, plan, own, rent, and manage housing at prices they can afford, Canadian Housing Activist Leslie Stern (2001).

This report was commissioned by the SA Women's Housing Caucus to provide a picture of what housing for women in Australia will look like in 10 to 20 years time (i.e. from around 2015–2025). The Women's Housing Caucus recognised that while housing issues have recently attracted increased public attention throughout Australia there has been no discussion of the housing circumstances of women now and into the future. The Women's Housing Caucus was concerned by this major omission as both housing and the role women play in society and families are changing, and have changed, profoundly throughout Australia. Women no longer occupy the roles within society that they filled 20 or 30 years ago and many of the institutions that previously shaped their housing experiences – formal employment, home ownership, public housing, caring *et cetera* – have also changed profoundly. In the past greater attention has been paid to the housing needs of women and one of Australia's first housing conferences (taking place in Adelaide in the 1980s) explicitly focussed on women and housing. In the 1970s and 1980s a number of dimensions of the housing of women were the subject of research publications by the Australian Institute of Urban Studies and the Australian Housing Research Council. A discussion paper on the Housing Needs of Women and Children was released by Bettina Cass as part of the then National Housing Strategy in 1991: no similar discussion paper, piece of research or update of this paper has been undertaken since. It is worth noting here also that in the eight years of its operation the Australian Housing and Urban Research Institute (AHURI) has not undertaken explicit research into the housing needs of women and this may reflect a broader shift away from gender in the examination of social issues. Whatever the cause, there is a real need to consider the specific housing circumstances of women in Australia because the challenges confronting women in their housing are already substantial and are likely to increase over time.

The discussion of the future for housing for women is informed by previous work on the future of the Australian housing system. Badcock and Beer (2000) presented a scenario in which home ownership rates fell, private rental housing increased, public rental accommodation disappeared and significant gaps opened up between high cost cities such as Sydney, Brisbane and Melbourne and lower cost metropolitan areas including Adelaide and Hobart. Burke and Zakharov (2005) used foresight analysis to consider the future of housing in Australia and concluded that the Australian housing market was becoming less egalitarian, with an increasing number of individuals struggling to find appropriate and affordable housing. These projections on the future of housing in Australia need to be examined against recent developments in the Australian housing market. Over the last decade we have witnessed significant policy and housing market shifts, including:

- The growth of non-bank lenders – and the reduction in prudential margins amongst bank lenders – thereby extending housing finance to a widening group of potential borrowers;
- The introduction of the First Home Owners Grant in the year 2000;
- Expansion of Commonwealth Rent Assistance to the extent that it is now the largest single housing program in Australia;

- A booming property market nationally since 2000, though with some regional variation;
- On-going economic growth with Australia enjoying the second longest period of continuous growth in its economic history;
- Expansion in the immigrant intake in recent years, following declines in immigration in the mid 1990s;
- A decline in the level of outright home ownership, as evident in the 2006 Census data;
- New restrictions on public housing tenancies, including the tighter targeting of public housing to specific client groups, introduction of time limited tenancies in some jurisdictions (NSW and Queensland) and the significant reduction of stock elsewhere;
- Uncertainty over the future of the Commonwealth State Housing Agreement that funds social housing in Australia; and
- Increased investor interest in rental housing since the reform of the tax system in 2000.

These major changes within the housing market and society are transforming the ways housing is used and enjoyed by Australian men and women. Some of these trends are likely to exert a long term impact on the housing system, while others are more likely to be subject to change over time. One of the challenges in undertaking this report is the need to distinguish between the more ephemeral shifts and those that are likely to still influence housing outcomes in two decades. Demographic change is one area where it is relatively simple to identify longer term outcomes because, in large measure, Australia's demographic future to 2025 has already been written. We know that in 20 years Australia's population will be larger by three to four million persons, it will be significantly older and it will be comprised of different types of households to those evident today. On the other hand, government policies and the behaviours of key agents in the housing market are likely to shift over time and any change may have an impact on the housing market within a relatively short time frame.

To meet the goal of providing an image of housing for women from 2015 through to 2025 this report asks and answers two questions:

1. Who will the women be in Australia in 2015–2025?, and
2. How will women in Australia be housed in 2015–2025?

Through the report we have not attempted to generate new research findings but instead we have synthesised existing research relevant to women's housing and the future of women's housing.

The report is comprised of three parts. The first part draws a picture of who the women of Australia will be in 10 to 20 years time. The discussion in this section centres on demographic change in the female population, and is structured around three key themes in the literature: the ageing of the female population, the increasing diversity within the female population and women and wealth. Part two of the report answers the question – how will women in Australia be housed in 2015–2025. This

section examines changes in living arrangements, housing tenures and the dwelling stock, and comments on the significance of each of these areas for women's housing into the future. The final part of the report outlines the important policy issues confronting Australian women through the first quarter of the 21<sup>st</sup> Century.

As there is a significant shortage of gendered housing research and future-focussed housing literature generally, developing a picture of women's housing for Australia from 2015–2025 has relied on us piecing together information from articles and reports spanning a range of disciplines and areas of interest – demographic, geographical, economic, sociological, cultural *et cetera*. We believe that the report makes an important contribution to the wider understanding of women and housing to 2025 and that all tiers of government, as well as business and the community sector, need to consider the outcomes of this research in planning for the needs of current and future generations of women.

## 2. Methodology

This report provides a synthesis of the outcomes of existing research and literature relevant to the future of women's housing in Australia.

Relevant literature and data for the report was located by:

- Searching two key electronic databases to locate academic literature of relevance, i.e. Thomson Scientific's *ISI Web of Knowledge* and Bell and Howell Information's *ProQuest*;
- Searching the websites of the Australian Bureau of Statistics (ABS), governments and of research organisations known to be active in related fields of study – i.e. the Australian Government Treasury and Productivity Commission, the Australian Housing and Urban Research Institute, the Australian Institute of Health and Welfare and the Australian Institute of Family Studies;
- Searching the websites of the main women's information and advocacy organisations in Australia, i.e. the Young Women's Christian Association, the National Foundation for Australian Women, Security 4 Women and the federal government's Office for Women;
- Searching the World Wide Web with a limited number of keywords and combinations of keywords to identify relevant literature, i.e. women, housing and/or future;
- Following leads suggested by the Women's Housing Caucus or by members of the project reference group; and
- Following many of the links to other organisations and research institutes from the above websites.

Data outlining demographic trends and projections were mainly derived from the ABS and NATSEM (the National Centre for Social and Economic Modelling based at the University of Canberra), the two agencies most active in such areas.

Additional data presented in the report are drawn from a major research project entitled *21<sup>st</sup> Century Housing Careers and Australia's Housing Future* that is being funded by the Australian Housing and Urban Research Institute (AHURI) and directed by Professor Andrew Beer (one of the authors of this report)<sup>1</sup>. A major part of this research project was a survey of 2695 households across Australia – known as the Housing 21 Survey. Importantly in terms of this research, we have been able to access data from this survey that is disaggregated by gender. Relevant data from the Housing 21 Survey are included in this report where it helps to understand trends in housing for female headed (and female only) households.

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<sup>1</sup> For more information see the Southern Research Centre website at <http://www.socsci.flinders.edu.au/ahuri.src/nrv2/> and the AHURI website: <http://www.ahuri.edu.au/nrv/nrv2/>.

## **Part 1. Who will the Women be in Australia in 2015–2025?**

Demographic trends and projections indicate that Australia's female population in 10 to 20 years time will be:

- An older population;
- A more diverse population; and
- A wealthier population – at least for some.

This section of the report answers the question, who will be the women of Australia in 2015–2025? It does so by discussing the three key changes outlined above.

### 3. An Older Population

The Australian Bureau of Statistics (ABS) has conducted a series of demographic projections for Australia in recent years (see for example ABS 2006d). The Bureau's population projections clearly show that Australia's population is ageing, and women comprise a significant majority within the older age cohorts in the population.

The ABS's animated population pyramids on the ABS website (ABS 2006b) helpfully show the age sex structure of Australia over the period 1971–2051. These projections, which are based on the medium range of the three main series of projections produced by the ABS (known as Series B)<sup>2</sup>, indicate four important trends in terms of the ageing of the female population.

- First, an increase in the proportion of the population aged 55 and over from 24 per cent of the population in 2006, to 28 per cent in 2015 and rising to nearly 33 per cent in 2025.
- Second, an increase in the number of women aged 65 and over in the population (i.e. past traditional retirement age) and an increase in their proportion of the total population. Women aged 65 and over are projected to increase from 7.3 per cent of the total population in 2006 (1,496,755 people) to 8.7 per cent in 2015 (1,969,918 people) and 10.8 per cent in 2025 (2,653,173 people). In absolute numbers this is an increase in women of this age of 1.15 million women, a percentage change of 77 per cent in these age cohorts between 2001 and 2025. Over the same period, men aged 65 and over are projected to also increase as a proportion of the total population from 6.0 per cent in 2001, to 7.6 per cent in 2015 and to 9.5 per cent in 2025 – reflecting the increasing life expectancies of men over recent years and projected to continue into the future.
- Third, an increase in the proportion of people aged 85 and over who are women from 1.1 per cent of the total population in 2006, to 1.4 per cent in 2015 and 1.6 in 2025. This projected trend corresponds with a decrease in the percentage of females aged 85 and over relative to males aged 85 and over – from 67.2 per cent in 2006 to 63.3 per cent in 2015 and 60.3 per cent in 2025.
- Fourth, a consistent surplus of females in the total population from age 40 onwards in 2015 (with this surplus of females over males increasing in number with age). From 2025 the surplus of females to males in the population is expected from age 50. The increasing surplus of women in the older population compared with men is projected to translate into twice as many females as males in the population from age 88 in 2006 and from age 91 and 94 in 2015 and 2025 respectively.

Data obtained from the animated population pyramids (by age and sex) are detailed in Table A1 in Appendix 1.

It is clear from the demographic projections and trends outlined above that Australia's population is ageing and will continue to age rapidly over the next 20 years. The reasons for this demographic picture (and projected demographic future)

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<sup>2</sup> The Series B population projection assumes a total fertility rate per woman of 1.7 babies from 2018, net overseas migration of 110,000 per year from 2004/05 and life expectancies for men and women of 84.9 and 88.0 years respectively from 2050–51.

have been widely discussed and centre on the fact that Australia, like most developed nations, has experienced (a) sustained low levels of fertility that are below replacement level (and are projected to remain so for the foreseeable future) and (b) increasing life expectancies (and longevity) across genders and all ages in the population. These trends have translated into a smaller proportion of people being born over the last two to three decades compared with earlier generations and large increases in the number of people living into old age, and especially into very old age (i.e. over 85 years of age).

It should also be noted here that Australia's ageing population, and especially the trends discussed above in terms of over 65s in 2025, is a result of the large number of people born between (approximately) 1946 and 1960 and known as the baby boom generation moving into the older age cohorts. By 2025 the baby boomers will range in age from 65 to 79, meaning that even those born at the end of the baby boomer generation will have reached the traditional age of retirement in Australia (65 years).

The ABS's projections to 2015–2025 for the younger age cohorts in the population also show the trend towards ageing of the population. Projections indicate that the younger cohorts will either remain stable or decline as a proportion of the total population. Again, these trends are a result of smaller numbers of people being born in future generations compared with past generations, and particularly compared to the large numbers of people born during the baby boom years and in Generation X.<sup>3</sup>

Specific important trends in the ABS projections for younger women into the future are:

- A decreasing proportion of the female population aged 14 and under as a proportion of the total population, i.e. from 9.4 per cent of the total population in 2006 (9.9 per cent for males) to 8.6 per cent in 2015 (9.0 per cent for males) and to 8.1 in 2025 (8.5 per cent for males);
- A decrease in the proportion of women of working age (15–64) over the next 20 years – from 33.5 per cent of the total population in 2006, to 32.9 per cent in 2015 and 31.3 in 2025; and
- An initial increase in the proportion of women in the population of traditional child bearing age (25–44) from 14.3 per cent in 2006 to 16.9 per cent in 2015 and then a decrease in the proportion of the population of child bearing age to 13 per cent of the population in 2025.

The projections for working age and child bearing age women in Australia's population in the next 10 to 20 years are a result of the movement of the large number of women in Generation X through the working and child bearing ages (see Table 3.1, below, for a summary of Australia's generations and the age of people within these generations in 2006, 2015 and 2025), and the movement of the smaller number of women who comprise Generation Y (the generation following Generation X) into these age cohorts between 2015 and 2025.

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<sup>3</sup> This report adopts the definitions of Generation X set out by Beer, Faulkner and Gabriel 2006 in their literature for AHURI National Research Venture 2: *21<sup>st</sup> Century housing careers and Australia's housing future*, i.e. Gen Xers were born between 1961 and 1976. For further discussion of the respective Australian generations and their characteristics see; Beer, Faulkner and Gabriel 2006 and Beer and Faulkner 2007.

Overall, the ABS population projections indicate that Australia's population will reach 22.6 million in 2015 and 24.7 million in 2025 (28.2 million in 2051). Under this projection series, the population is expected to grow by 9.6 per cent between 2006 and 2015 and nearly 20 per cent between 2006 and 2025.

**Table 3.1 Australian generations and age ranges in 2006, 2015 and 2025**

| Generation                   | Years of birth | Age range in... (years) |          |          |
|------------------------------|----------------|-------------------------|----------|----------|
|                              |                | 2006                    | 2015     | 2025     |
| The War Interwar Generations | Pre 1931       | Over 75                 | Over 84  | Over 94  |
| The Austerity Generation     | 1931–1945      | 61 to 75                | 70 to 84 | 80 to 94 |
| Baby boomers                 | 1946–1960      | 46 to 60                | 55 to 69 | 65 to 79 |
| Generation X                 | 1961–1976      | 30 to 45                | 39 to 54 | 49 to 64 |
| Generation Y                 | 1977–1991      | 15 to 29                | 24 to 38 | 34 to 48 |
| Unnamed generation           | Post 1991      | Under 15                | Under 24 | Under 34 |

Source: Generation information from Beer & Faulkner 2007.

## 4. A More Diverse Population

In addition to Australia's female (and total) population ageing, Australia's population is becoming more diverse. This chapter outlines the increasing diversity of Australia's female population. It does this by discussing:

- Projected growth in Australia's Indigenous population;
- Increasing diversity in the countries of origin and cultural and linguistic backgrounds of new migrants as well as the rapid ageing of older immigrants from culturally and linguistically diverse (CALD) backgrounds;
- The prevalence of severe and profound disabling conditions and disability generally in the population, and particularly among women of certain ages; and
- The impact on women of now well established trends in family formation and dissolution.

The latter part of this chapter also includes a small sub-section (4.5) on two other issues that are important for women in Australia at the current time: the prevalence of homelessness and inter-personal and family (domestic) violence. These two important issues are discussed in this section as all indications are that they will unfortunately continue to affect a small but unacceptable number of women into the future. Section 4.6 of this chapter presents evidence on the financial and housing circumstances of women living in female headed sole parent households and women living in lone person households. These households are the two household types projected to grow most strongly into the future – as the discussion of the future living arrangements of women in Chapter 6 of this report shows.

### 4.1 Indigenous Australians

The ABS experimental estimates and projections for Australia's Aboriginal and Torres Strait Islander Population (ABS Cat. No. 3238.0) indicate growth in Australia's Indigenous population from 2001 to 2009 (the limit of the ABS's Indigenous projections) of between just over 15 per cent in the low series projection to almost 31 per cent in the high series. In absolute numbers the Indigenous population is projected to grow from 458,520 to 600,201 individuals in the high series projections and from 458,520 to 528,845 in the low series. Based on the projected total population figure given for 2009 in the animated population projections on the ABS's website (21.2 million), this projected level of population growth means that Australia's Indigenous population will comprise between 2.5 per cent and approximately 2.8 per cent of Australia's total population; up from approximately 2.4 per cent of the population in 2001 (ABS 2004, p. 3). Table A2 in Appendix 2 presents the two series of Indigenous population estimates and projections produced by the ABS by gender.

In discussing projected population growth of Indigenous Australians it would be remiss not to point out here that Australia's Indigenous population is a significantly younger population than the country's non-Indigenous population. This is due to the much lower life expectancy of Indigenous people compared to all Australians<sup>4</sup> and the higher fertility rate of Indigenous women compared to the total Australian population. In 2003 the fertility rate for Indigenous women was 2.15 babies per woman, much higher than the 1.76 babies per women for all Australian women in 2003 (ABS 2005, p. xxii and xxiv). The much younger age structure of the Indigenous

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<sup>4</sup> Estimated to be 59.4 years for Indigenous males and 64.8 years for Indigenous females over the period 1996–2001, compared to 76.6 and 82.0 years respectively for all Australian males and females (ABS & AIHW 2005).

population is also shown in the *significantly* younger median age of the Indigenous population (20.5 years in 2001)<sup>5</sup>, almost 16 years younger than the median age of the non-Indigenous population of the country at the same time (36.1 years) (ABS 2004, p. 5).

While the Indigenous population of Australia is an obviously much younger population than the non-Indigenous (and total) population, it should also be noted here that the ABS's Indigenous population projections indicate that the Indigenous population is also an ageing population; albeit ageing much more slowly than the total Australian population.

In terms of changes in the proportions of certain age cohorts within the estimated Indigenous population in 2001 and the projected (high and low series) Indigenous population in 2009, the ABS statistics indicate:

- A decrease in the Indigenous population aged under 15 years from an estimated 39 per cent of the total Indigenous population in 2001 to just over 35 per cent in 2009. Indigenous women aged under 15 are also projected to decline as a proportion of the total Indigenous population to 2009 – from 19 per cent to 17 per cent;
- A small increase in the proportion of Indigenous women aged between 15 and 34 as a proportion of the total Indigenous population over the period, i.e. from 17.3 to 17.7 per cent. This age group (15–34) roughly equates to the 'traditional' child bearing age group for Indigenous women. Indigenous women give birth at a younger average age than other mothers in Australia (25 in 2003 versus 31 years for other Australian mothers – ABS & AIHW 2005, p. xxii). For the period 2000–02 ABS statistics indicate that 78 per cent of Indigenous mothers who gave birth were aged under 30, compared with only 49 per cent of other Australian mothers (ABS & AIHW 2005, p. xxii);
- A projected increase in the proportion of the total Indigenous population aged 15–64 from 58 per cent in 2001 to 62 per cent in 2009. These same figures for Indigenous women are almost 30 per cent and almost 32 per cent – indicating a growing proportion of Indigenous women of working age; and
- A mixed picture of projected changes in the older age cohorts among the total Indigenous population and among Indigenous women as a proportion of the total population, i.e.
  - A small increase in the proportion of the total Indigenous population aged over 55 – from 6.8 to 7.7 per cent. Women aged over 55 are also projected to increase – from 3.7 to 4.2 per cent of the total Indigenous population;
  - A stable proportion of the population of traditional retirement age – stable at almost 3 per cent of the total Indigenous population, with women aged over 65 stable at 1.6 per cent; and
  - A (very) small decline in the number of Indigenous people aged 75 and over as a proportion of the total Indigenous population – from 0.9 per cent in 2001 to a projected 0.8 per cent in 2009. Indigenous women are also projected to decline as a proportion of the total population – from 0.6 per cent to 0.5 per cent over the same period.

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<sup>5</sup> Projected to increase marginally to 21.8 years in 2009

The ABS's estimates and projections for the Indigenous population unfortunately are not broken down into five year age cohorts after 70–74 years and as such we cannot make comments on the dominance or otherwise of one gender over the other in the older age cohorts. This said, as with the older age cohorts in the total Australian population (i.e. 75 and over) the female Indigenous population does outnumber the male Indigenous population in older age – unsurprising given that Indigenous women have a life expectancy some five years longer than Indigenous men.

What this discussion of the Indigenous population shows, is that while trends may be evident in the total population of Australia, they may not apply to certain groups within the population. For example, while the Indigenous population of Australia is also an ageing population, it is ageing far more slowly than the non-Indigenous population and remains a much younger population than Australia's non-Indigenous and total populations.

#### **4.2 New migrants and overseas-born Australians**

Australia is a country with a diverse population, and a large proportion of the country's population was born overseas (24 per cent or nearly 5 million people as at June 30 2006). Overseas migrants have added significantly (and at varying rates per year) to the Australian population over the last few decades, and especially throughout the 1990s and 2000s. In fact, the proportion of the Australian population born overseas is a growing feature of the total population and between 1996 and 2006 the overseas-born population of Australia increased by an average of 1.5 per cent per year. This growth was more than both the Australian-born and total populations – which grew by 1.1 per cent and 1.2 per cent respectively (ABS 2007c, p. 9).

Net overseas migration is also a major contributor to Australia's annual population growth (albeit widely fluctuating, especially in the 1980s and 1990s). In 2005–06, for example, Australia's net overseas migration of 134,600 people represented 51 per cent of annual population growth for that year. The contribution of net overseas migration to annual population growth over the two decades to 2005–06 ranged from 17 per cent in 1992–93 to 56 per cent in both 1987–88 and 1988–89 (ABS 2007c, p. 8 & 10). The average net rate of migration over the last 10 years has been 110,000, and the Federal Government's most recent Intergenerational Review (IGR2 – released in April 2007) states the government's expectation that this level of migration will continue for the foreseeable future (Commonwealth of Australia 2007, p. 15). As in the past, the majority of new migrants to the country will be skilled migrants arriving under the Skilled Stream of the Migration Program. The majority of new arrivals (somewhere around 65 to 85 per cent) are also expected to continue to be aged under 40 (Commonwealth of Australia 2007, pp. 14–15; National Communications Branch, DIC 2007b).

It is not possible or practical to discuss all aspects of Australia's overseas-born population and of new migrants to the country. This said, two dimensions of the most recent ABS publication on migration to Australia (ABS 2007c) are worthy of mention here because of their relevance to the future of women's housing in Australia.

First, an increasing number of new migrants arriving in Australia in recent years have come from a diverse range of countries and cultural and linguistic backgrounds. In 2005–06 new settlers came from almost 200 countries, with the majority of settlers arriving from Europe and Asia and around 16 per cent of settler arrivals (around

21,000 people) coming from North Africa, the Middle East and Sub-Saharan Africa (National Communications Branch, DIC, 2007a, p.2).<sup>6</sup>

From 1996 to 2006 the top 50 countries of birth for Australian residents and the countries that contributed more than 20,000 people to the total population and experienced average annual growth of more than 3 per cent were: New Zealand (adding 161,700 people to the Australian resident population at an average annual rate of growth of 4.2 per cent), China (adding 82,000 people and 5.3 per cent average growth), India (68,800 and 6.1 per cent), South Africa (57,100 people and 6.8 per cent), the Sudan (26,600 people and the highest average annual growth rate over the period of 27 per cent), Indonesia (20,200 and 3.6 per cent), and Iraq (24,900 people and 10.1 per cent).

Second, the overseas-born population of Australia is a much older population than the total Australian and Indigenous populations. This is due to the ageing of migrants who arrived in Australia under the migration programs immediately post the second world war (mostly from Europe) and during the 1950s and 1960s.

In 2001 the Australian Institute of Health and Welfare (AIHW) reported on projections of Australia's older immigrant population<sup>7</sup> from CALD backgrounds over the period from 1996 to 2026.<sup>8</sup> The findings of this research show rapid ageing in Australia's population of older immigrants from CALD backgrounds, and particularly for persons from such backgrounds aged 80 and over. The report also finds that 'the older population from culturally and linguistically diverse backgrounds...ends the projection period [2026] with a considerably older population profile than the Australian-born, having begun it [in 1996] with a considerably younger one' (Gibson *et al* 2001, p. xviii).

In terms of proportional changes within the older Australian population, the AIHW report indicates that the population of older immigrants from CALD backgrounds (i.e. persons aged 65 and over) comprised 17.8 per cent of the total population of Australia aged 65 and over in 1996, and is projected to grow to 22.5 per cent of Australia's older population in 2011, then declining slightly to 21.2 per cent in 2026. For those persons from CALD backgrounds aged 80 and over, the projections in the report indicate that by 2026 one in every four people aged over 80 in Australia will be from a CALD background (up from one in every seven in 1996). The countries of origin for older immigrants from CALD backgrounds that are projected to make up the largest groups within the older CALD immigrant population in 2026 (in order of projected size) are: Italy, Greece, Vietnam, China, Germany, the Philippines and the Netherlands.

### **4.3 People with a disability**

In drawing a picture of who the women will be in Australia in 10 to 20 years time, it would be a significant omission not to discuss the issue of disability and its prevalence, particularly among older women.

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<sup>6</sup> In 2005–06 23 per cent of settlers arrivals were from Europe, 17 per cent from Oceania (New Zealand and the region of which Australia is a part), 14 per cent from Southern and Central Asia, almost 14 per cent and 12 per cent from south-east and north-east Asia respectively, 3.3 per cent from the Americas and just over 16 per cent were from North Africa and the Middle East and Sub-Saharan Africa (National Communications Branch, DIC, 2007a, p.2).

<sup>7</sup> Defined in this report 'as persons aged 65 and over, born overseas in countries where English is not the main language spoken' (Gibson *et al* 2001, p. xvii).

<sup>8</sup> The projections were carried out by the ABS for the AIHW and covered some 50 countries of origin for older immigrants from CALD backgrounds (Gibson *et al* 2001, p. xvii).

According to the most recent Survey of Disability, Ageing and Carers conducted by the ABS in 2003, one in five people in Australia or 20 per cent of the population reported having a disability, including 6.3 per cent of the population who reported having a profound or severe core-activity restriction (ABS 2004a, p.16). The rate of disability in the population has been relatively stable over the last ten years, with minimal change reported between the first Survey of Disability, Ageing and Carers conducted in 1998 (20.1 per cent for all disability and 6.4 per cent for profound or severe core-activity restriction) and the 2003 Survey. For women, the rate of profound or severe core-activity restriction was higher than that for the total population, at 7.1 per cent of the female population (the corresponding rate for men was 5.5 per cent), and the rate of total disability was slightly higher than for the population generally – at 20.1 per cent (19.8 per cent for men).

The important point to note in terms of disability and its impact on women is the increasing prevalence of disability and of profound or severe core-activity restriction with age. Table 4.1 shows the trends in disability for Australia by sex and age.

**Table 4.1 Persons with disability by age and sex, Australia, 2003**

| Age          | Female  |            |                |             | Male  |            |                |             | Total   |            |                |             |
|--------------|---|------------|----------------|-------------|---|------------|----------------|-------------|---|------------|----------------|-------------|
|              | Profound or severe core-activity restriction <sup>1</sup> |            | All Disability |             | Profound or severe core-activity restriction <sup>1</sup> |            | All Disability |             | Profound or severe core-activity restriction <sup>1</sup> |            | All Disability |             |
|              | No ('000)   | %          | No ('000)      | %           | No ('000)   | %          | No ('000)      | %           | No ('000)   | %          | No ('000)      | %           |
| 0–4          | *15.0   | *2.5       | 23.8           | 3.9         | 20.8  | *3.3       | 29.7           | 4.7         | 35.9  | 2.9        | 53.5           | 4.3         |
| 5–14         | 42.7  | 3.3        | 97.3           | 7.5         | 88.1  | 6.5        | 169.1          | 12.4        | 130.8   | 4.9        | 266.4          | 10.0        |
| 15–24        | 29.8  | 2.2        | 124.1          | 9.0         | 31.2  | 2.1        | 127.2          | 8.9         | 60.9  | 2.2        | 251.3          | 9.0         |
| 25–34        | *33.3   | *2.2       | 142.0          | 9.7         | 34.2  | 2.3        | 174.1          | 11.7        | 67.4  | 2.3        | 316.1          | 10.7        |
| 35–44        | *51.9   | *3.5       | 206.1          | 13.9        | 46.9  | 3.1        | 214.2          | 14.5        | 98.8  | 3.3        | 420.2          | 14.2        |
| 44–54        | 74.4  | 5.5        | 290.3          | 21.5        | 57.0  | 4.2        | 291.2          | 21.6        | 131.4   | 4.9        | 581.5          | 21.6        |
| 55–59        | 46.3  | 8.3        | 179.7          | 31.9        | 37.1  | *6.4       | 166.9          | 28.7        | 83.3  | 7.2        | 346.6          | 30.3        |
| 60–64        | 41.7  | 9.8        | 157.1          | 37.1        | 32.5  | *7.6       | 174.1          | 40.6        | 74.3  | 8.8        | 331.2          | 38.9        |
| 65–69        | 36.7  | 10.3       | 137.4          | 38.6        | 32.8  | 9.5        | 147.2          | 42.6        | 69.6  | 9.9        | 284.6          | 40.6        |
| 70–74        | 56.8  | 17.4       | 162.9          | 49.8        | 34.3  | 11.6       | 145.9          | 49.5        | 91.1  | 14.6       | 308.8          | 49.6        |
| 75–79        | 62.9  | 21.5       | 167.6          | 57.2        | 43.5  | 18.7       | 139.6          | 60.1        | 106.5   | 20.2       | 307.2          | 58.5        |
| 80–84        | 88.7  | 40.5       | 150.1          | 68.6        | 40.2  | 27.3       | 107.4          | 72.9        | 128.9   | 30.3       | 257.5          | 70.3        |
| 85–89        | 71.3  | 57.3       | 98.3           | 78.9        | 26.0  | *38.9      | 50.3           | 75.0        | 97.3  | 50.9       | 148.5          | 77.6        |
| 90 and over  | *54.7   | *79.1      | 64.1           | 92.6        | 13.5  | *59.4      | 20.8           | 90.9        | 68.3  | 74.2       | 84.9           | 92.1        |
| <i>Total</i> | <i>706.2</i>  | <i>7.1</i> | <i>2000.7</i>  | <i>20.1</i> | <i>538.3</i>  | <i>5.5</i> | <i>1957.6</i>  | <i>19.8</i> | <i>1244.5</i>   | <i>6.3</i> | <i>3958.3</i>  | <i>20.0</i> |

Source: ABS 2004a, p. 16.

Notes:

\*Figures include estimates for profound or severe core-activity restriction that has a high relative standard error – of between 25 and 50 per cent and the ABS recommends these figures be treated with caution (for further information see ABS 2004a, p. 16).

<sup>1</sup>Core activities are communication, mobility and self-care.

As shown in Table 4.1, the rate of overall disability for women increases from almost four per cent for females aged 0–4 to 38.6 per cent for women at retirement age (i.e. for 65–69 year olds) and peaks at 92.6 per cent for women aged 90 and over. Women experience higher rates of disability than men at all ages over 80. The prevalence of profound or severe core-activity restrictions also increases dramatically with age. In the very old ages (i.e. from 80 onwards) the rate of profound or severe core-activity restriction for women far outstrips that of men. At age 80–84, for example, the rate of profound or severe core-activity restriction for women is 40.5 per cent, almost 13 percentage points higher than for men of the same age.

The rate of disability among women generally, and especially the dramatic increases in rates of disability with age, are pertinent issues in terms of this research, and for two main reasons. First, disability, and especially profound or severe core-activity restriction shapes the housing circumstances and choices of people affected by disabilities and their primary carers. This issue is one of the main themes being

investigated as part of AHURI's National Research Venture 2 (see Kroehn *et al* 2007). Second, and as shown in Chapter 3 of this report, Australia's population is a rapidly ageing population and as such it is fair to assume that disability will become an increasingly important and dominant demographic trend into the future. This will particularly be the case given the increasing number and proportion of older women in the population – a cohort who clearly suffer from higher rates of disability than similar aged men. It seems fair to assume then, that a significant number of Australia's ageing baby boomer women (and men), can expect to live with disability in their retirement. This will obviously have implications in terms of the physical design, location and accessibility of housing, as well as in terms of the need for more (and possibly longer-term) informal support from families (placing greater pressure on younger women in families and especially daughters) and greater need for formal support services; through such programs as the Home and Community Care program and other government or community funded and based services.

#### **4.4 Trends in family formation and dissolution**

Australia's female population in 2015 to 2025 will also continue to be shaped and made more diverse because of five now well established trends in family formation and family dissolution (Jain 2007; see also Hugo 2005). These five trends are:

1. *An increasing number of women (and men) never formally marrying and significant growth in the number of people living together as a de facto couple before marrying – if they do marry at all.*<sup>9</sup> Projections on this trend indicate that “if 2000–2002 nuptiality rates were to prevail into the future, 31% of males and 26% of females would never marry in their lifetimes” (Jain 2007, p. 45). Statistics presented in the edited volume titled *Marriage and Divorce* (Healey 2003, p. 6) indicate that for women and men aged 15–20 in 2003 23 per cent and 27 per cent respectively will have not married by the age of 50; and ‘many of these people will not end up in de facto relationships either’;
2. *Younger women and men delaying formal marriage and first child birth until they are in their late 20s and 30s* (Jain 2007 p. 44; see also ABS 2005e; Barnes 2001, p. 5; Kippen 2006; Weston & Parker 2002, especially pp. 7–8);
3. *A large and increasing proportion of the population remaining childless.* Statistics on the increasing number of women remaining childless throughout their life are in the order of 25–28 per cent of all women, a significant increase on the number of childless women in the population in earlier generations (for example, of women born in the early 1950s – during the baby boom years – only 11 per cent had not had children by the end of their reproductive life (ABS 2002b; Barnes 2001, p. 33)). This said, it should be noted that projections regarding childlessness have been contested recently – at least for women born in 1971 and now aged in their mid 30s. For example, research by Kippen (2006, pp. 5–7) finds that around 16 per cent of women born in 1971 will likely be childless at the end of their reproductive life. Kippen contends that this is because women are recouping some of their ‘missing fertility’ (specifically resulting from the postponement of births among women in their 20s) after the age of 30. While projections over childlessness into the future differ, it is likely that a significant proportion of women in future years (somewhere between one in six and one in four women) will likely be childless at the end of their reproductive life;

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<sup>9</sup> Research by de Vaus, Qu & Weston (2003) provides a brief and useful description of the changing patterns of partnering in Australia over the 30 or so years to the 2001 Census.

4. *Sustained high rates of marriage breakdown and divorce and an increase in the probability of all marriages ending in divorce over time.* ABS estimates for marriage breakdown and divorce suggest that around a third of marriages entered into in 2000–2002 will end in divorce (Jain 2007 p. 45; see also Healey 2003). This compares to 28 per cent of marriages ending in divorce some 15 years earlier (i.e. for marriages entered into in 1985–1987). Projections on divorce by AMP.NATSEM (2005a) predict that in 2025 in the order of 54 per cent of all marriages over time will end in divorce; and
5. *Gradually declining rates of widowhood for women (due to the increasing life expectancies of men), although also declining rates of remarriage for both widows/widowers and all divorcees (Jain 2007 pp. 45–46).*<sup>10</sup>

Over the next 10 to 20 years then, Australia's female population will not only be much older, and also include significant populations of (older) Indigenous women and women from CALD backgrounds, as well as older women with disabilities, it will also include more women who have never married or had children, more women living in de facto relationships or remaining unpartnered for extended periods of time, more women who have had their first child in their 30s (or later still) and more women who are divorced or separated and who will not formally remarry. The implications of these trends for the living arrangements of women into the future – and especially in terms of growth in sole parent and lone person households are discussed in Chapter 6 (see also Hugo 2005).

#### **4.5 Women and homelessness and inter-personal and family violence**

Looking forward to 2025 it is also important to note that Australia's increasingly more diverse female population will continue to include a small but significant number of women who are homeless and survivors of inter-personal and family violence; two strongly related and often mutually reinforcing issues (see Chung *et al* 2000).

Unfortunately there are no projections on the likely extent of homelessness into the future in Australia. Accordingly, we can only make assumptions about future levels of homelessness. This said, it should also be noted here that the estimated level of homelessness in Australia has remained relatively stable over recent years<sup>11</sup>, and at Census 1996 and 2001 – the last two Censuses for which data on homelessness is available<sup>12</sup> – around 100,000 Australians (including children) or 73,000–74,000 households were estimated to be homeless. Based on this stability in the number of homeless people in the past then, it seems fair to assume that at least as many women (men and children) will be homeless into the future as are homeless today (or more specifically at Census 2001). In terms of actual numbers for women, *Counting the Homeless 2001* by Chamberlain & MacKenzie for the ABS (2003, chapter one) suggests that on Census night in 2001 about 42 per cent of all homeless people in Australia were women, meaning than 42,000 women were homeless – including young females.

<sup>10</sup> Trends in remarriage are important in the context of this research on the future of housing for women as research by Sheehan in 2002 (on the financial consequences of divorce generally) and more recently (2007) by de Vaus *et al* (on the financial consequences of divorce for people in later life) shows that remarriage is a key way divorcees can avoid the financial hardship (and/or poverty) – i.e. when one household becomes two and household incomes generally decline – especially for women.

<sup>11</sup> Roughly 5,000 less people were recorded as homeless at Census 2001 compared with Census 1996 and most of this difference was due to changes in the way Census collectors were instructed to classify dwellings and improvised dwellings in Indigenous communities – see Chamberlain & MacKenzie 2003, see pp. 21–22.

<sup>12</sup> At the time of writing this report data on homelessness recorded at the 2006 Census were not yet available.

Of course it should also be noted here that future levels of homelessness could increase, particularly as financial pressures on households intensify because of such things as labour market deregulation (and especially the increasing casualisation and insecurity of lower paid jobs), changes in welfare and/or the increasing unaffordability of housing. The latter of these two issues is one that is increasingly being mentioned as a contributor to homelessness (and poverty) for women, and especially for single women and low income female headed households (see Casey 2002a; 2002b; Holdsworth 2006; Robinson & Searby 2006).<sup>13</sup> Without steps by governments to address increasing house prices for lower income homeowners (including for first homeowners and divorcees) and higher private rental costs – particularly at the lower end of the market where rents have increased most markedly (see Burke 2000) – more women may indeed find themselves evicted from their homes and homeless because of rental arrears or mortgage default. It is also possible that the increasing financial pressures described above could work to increase the tension within family units and among partnered women (especially among those in lower socioeconomic groups<sup>14</sup>), in some instances and households translating into violence, particularly between partners. In turn this could potentially increase the incidence of homelessness among women (and children), as women caught in this situation flee their homes because of the intensity or frequency of such inter-personal violence (or family violence if other family members are involved).

Inter-personal and family violence (also referred to as domestic violence) are major causes of homelessness among women in Australia – along with poverty and financial pressures generally, problems with housing (end of lease, finding affordable and suitable housing *et cetera*), relationship or family breakdown and mental health and substance abuse issues (see Adkins *et al* 2003 chapter two; AIHW 2007; Casey 2002a; 2002b; MacKenzie & Chamberlain 2003 on homeless careers; Uniting Care Australia 2003). Domestic violence is the most reported reason for women presenting to SAAP services across Australia, and according to a research bulletin on female SAAP clients and children escaping domestic violence published by the AIHW in 2005 it was estimated that 32,700 of the 100,200 clients accessing SAAP services in 2003–04 were women escaping inter-personal and/or family violence (33 per cent of all clients). Alarming, these women were accompanied by 34,700 children, meaning that 66 per cent of the 52,700 accompanying children presenting to SAAP services were accompanying a women (parent or guardian) escaping domestic violence; 89 per cent of these children were aged under 12 years. In 2003–04 women escaping domestic violence presented with accompanying children in 55 per cent of support periods (AIHW 2005, p. 1).

In discussing domestic violence it needs to be noted that while domestic violence is documented as a major cause of homelessness among women, many women do not report incidences of violence and so statistics on the extent of domestic violence are likely to understate the extent of such violence against women (see Mouzos & Makkai 2004, especially chapter six; and for statistics on the prevalence of partner violence in Australia collected through the 2005 Personal Safety Survey see ABS 2007d).<sup>15</sup> Recent research also suggest that certain groups of women are more likely than others to report incidences of domestic violence and present to support services

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<sup>13</sup> The impact of rising housing costs on female headed households and women generally is clearly an area where more research is needed – to determine the level of impact that housing stress is having on women (and their families).

<sup>14</sup> Women from lower socioeconomic groups (and with poorer levels of education) are overrepresented among women who have experienced domestic violence (see ABS 2007d).

<sup>15</sup> In addition, many women also return to their partners following violence. Current statistics on the prevalence of domestic violence suggests that around 17 per cent of all women aged 18 years and over in 2005 had ever experienced partner violence; and this figure excludes women who have experience non-partner violence (ABS 2007d, see also Mouzos & Makkai 2004).

and crisis accommodation. For example, recent research by Aly and Gaba for the Federal Department of Families, Communities Services and Indigenous Affairs (2007) found that women from CALD backgrounds are generally much less likely to report cases of domestic violence than other groups of women (Aly & Gaba 2007, p. 15). Moreover, many Muslim women do not self-present to SAAP services because of lack of knowledge or poor knowledge about crisis accommodation services and what they do, poor English language skills and lack of information about such services in their own languages and perceived and real concerns that services are not culturally or religiously appropriate environments (i.e. with food, prayer facilities or gender segregation of women and male children of certain ages). Muslim women may also not access services because of fear of losing their family and community support networks (Aly & Gaba 2007). Earlier research on domestic violence by Keys Young (1998) and Chung *et al* (2000) also discussed this issue, finding that women from non-English speaking backgrounds are likely to be underrepresented among users of domestic violence services generally, including crisis accommodation services. These same two reports also find that other groups of women unlikely to report domestic violence include: Indigenous women (who are significantly overrepresented in use of SAAP services)<sup>16</sup>, women with disabilities<sup>17</sup>, older women, younger women (see Hughes 1999), lesbian women, women with mental health problems, professional women and/or middle and upper class women; women who have experienced or are experiencing non-physical domestic violence and women in rural and remote areas. Little research exists on the experiences of these women, and the effects of their domestic violence on their lives and their housing – before and post-violence.<sup>18</sup> More research is needed in these areas and for women in these groups. Similarly more services are needed to assist women in these groups to limit the impact of domestic violence on their lives (and to avoid recurrence of violence), including its impact on their housing circumstances – to avoid longer-term or recurrent homelessness.

What this brief discussion of the issues of homelessness and inter-personal and family violence for Australian women shows, is that in the absence of significant new interventions by government (and the community) to address the causes (and mutually reinforcing issues) of homelessness, domestic violence *and* poverty, an unacceptable number of Australian women from all backgrounds (and especially Indigenous women) will continue to have their lives unfairly disrupted into the future and their fundamental right to safe, secure and appropriate housing undermined.

#### **4.6 Women in sole parent and lone person households**

One way of understanding the housing circumstances of women now and into the future is through the analysis of existing data sets. There are few information sources that allow a detailed examination of the housing of women generally, and of female-headed households in particular, but one contemporary resource is the Housing 21 Survey, undertaken as part of National Research Venture 2: 21<sup>st</sup> Century Housing Careers and Australia's Housing Future. The Housing 21 Survey was developed in

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<sup>16</sup> On the issue of homelessness among Indigenous women see the comprehensive look at this issue by Cooper and Morris (2003); see also Keys Young 1998b, especially chapter four. On Indigenous homelessness generally (including some discussion of violence, poverty and Indigenous women) see Memmott *et al* 2003 and the Commonwealth Advisory Committee on Homelessness & FaCSIA 2006.

<sup>17</sup> Some research has been conducted on the issue of domestic violence and women with disabilities – see Skeat 1999; Psychogios; and the report on *Women With Disabilities and Family and Domestic Violence in WA* by Cockram 2003. Women with Disabilities Australia (WWDA) has undertaken research in this area, and preventing violence against women with disabilities is an issue the organisation actively advocates about (see Salthouse & Fromhader 2004; also other WWDA publications at: <http://www.wwda.org.au/confpaps.htm>).

<sup>18</sup> The Coalition of Non-Government Workers Australia 2004 report *Women and the Right to Adequate Housing in Australia* summarises and discusses the housing issues and circumstances of many of the groups of women discussed above and for women affected by domestic violence generally.

order to undertake research into the drivers of contemporary housing careers. The survey asks questions about demographic change, labour market circumstances, education, and the importance of housing – and its component attributes – in the value set of survey respondents.

The Housing 21 Survey was undertaken using a Computer Aided Telephone Interview (CATI) system. The survey target sample size was 2695 completed interviews with a minimum of 385 surveys in each of Australia's seven States and Territories (with NSW and the ACT combined). Respondents were randomly selected from within each State/Territory and compiled in a master list comprised initially of 4851 respondents, with a subsequent batch of 4545 respondents drawn at a later date to offset non-responses and refusals (Dept of Health 2007). Data collection commenced on the 31<sup>st</sup> of October 2006 and ended on the 16<sup>th</sup> of January 2007. Calls were generally made between 9.30am and 11.00pm on weekdays, and from 9.30am to 3.00pm on Saturdays, as well as from 10.00am to 8.30pm on Sundays. On contacting the household the interviewer identified themselves and the purposes of the survey and the interviews were conducted in English unless an interpreter conducted the survey (Dept of Health 2007). Provision was made to conduct the survey in several languages including Chinese, Vietnamese and major European languages.

At least ten call backs were made to the telephone number selected for the interview, with each call back scheduled for different times of the day. If a person was not available for immediate interview, a time was made for subsequent interview. The overall response rate was 38.8 per cent, taken from a sample of 9396 households. Sample loss occurred through non-connected telephone numbers (2027); fax/modem connections (176) and the death of the respondent (5).

The Housing 21 Survey therefore provides a recent (November 2006–January 2007) snapshot of housing conditions and consumption in Australia. The data are statistically robust and generalisable at the level of individual States and Territories. Importantly, the Survey permits us to draw conclusions about the housing circumstances of female headed households in Australia, but caution needs to be exercised in interpreting the data as the relatively small number of cases does not permit the application of a full range of statistical techniques.

The subsequent discussion focuses on the two most significant types of female-headed households: sole parent households and lone person households. While the discussion focuses on these household types because women are the only adults present in the household, it is important to acknowledge that most women live in households where adult men are also resident – in couple households or 'family' households. These two household types are not discussed here because of the conceptual difficulties in distinguishing between the housing issues confronting women in couple and family households from those that relate to the population in total.

#### *4.6.1 Sole parent households*

Sole parent households constituted 126 cases, or approximately five per cent, of respondents to the Housing 21 Survey. This group was dominated by women. Ninety-seven sole parent respondents were women and just 29 were men.<sup>19</sup> As would be expected, female headed sole parent households were more likely to have

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<sup>19</sup> Given the low numbers involved, considerable caution needs to be exercised in generalising the findings of the Housing 21 Survey as they relate to sole parent households. The data relating to lone person households are more robust because of the greater number of respondents in this category.

children resident in the household and on average such households were larger than those headed by males. Women sole parents were more likely to live in a house (83.5 per cent) than male sole parents (75.9 per cent) but both groups were slightly over-represented in semi-detached housing and flats/units relative to the general population. The greater concentration of female headed sole parent households in separate households is likely to be an outcome of the distribution of assets following the break up of a relationship. This conclusion is supported by the fact that 28.3 per cent of female headed sole parent households in owner occupation reported that they did not take out a mortgage to pay for their housing, compared with 17.6 per cent of male sole parent households. Interestingly, male sole parent households were much more likely (85 per cent of owner occupants) than their female headed counterparts to have refinanced their mortgage, and this probably reflects their need to restructure their home loan in the wake of the termination of a relationship or marriage. However, 63 per cent of female headed sole parent owner occupant households had refinanced their property and this level is substantially higher than the 48 per cent of all owner occupants in the Housing 21 Survey who had refinanced. As would be expected, 42 per cent of male sole parent households and 30 per cent of female sole parent households who had refinanced their property did so in order to settle a divorce.

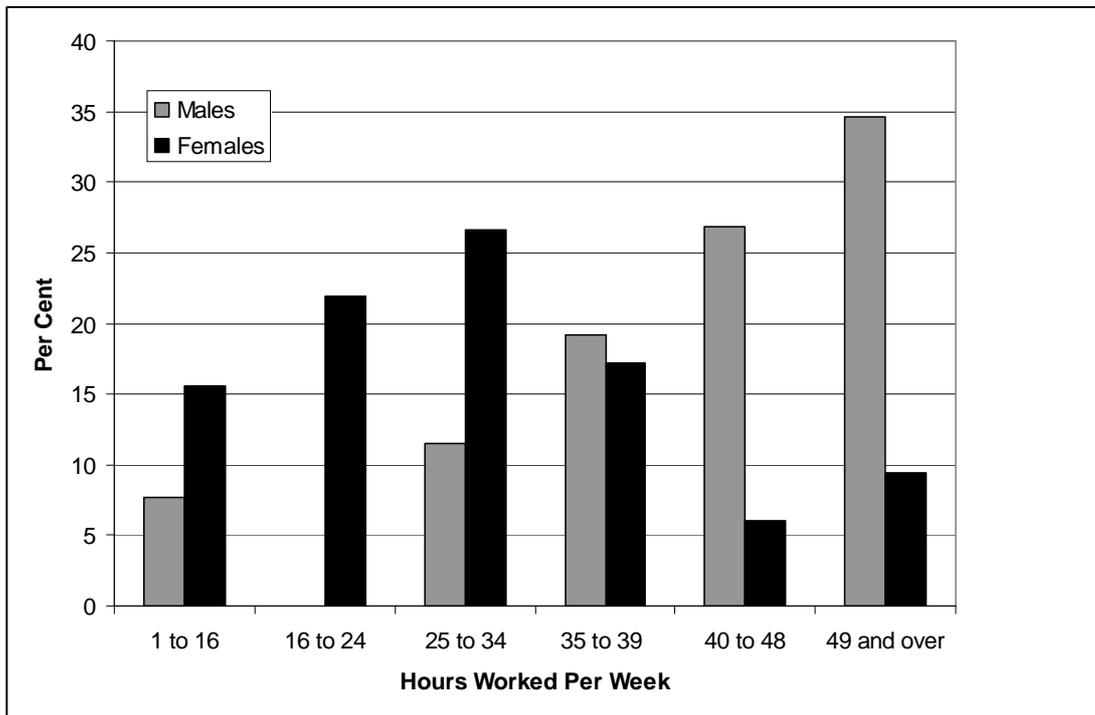
Economic resources, including wealth and access to paid work, clearly has an important influence on the housing circumstances of all households. Most sole parent households captured by the Housing 21 Survey are in the economically active ages, with 72 per cent of male sole parents and 71 per cent of female sole parents aged between 35 and 54 years. Women sole parents, however, worked many fewer hours than men (Figure 4.1) with 36 per cent of female sole parent respondents working less than 24 hours a week and 62 per cent working under 34 hours per week. By contrast, 34 per cent of male sole parents worked in excess of 49 hours a week.

The differences in the hours of work, and care responsibilities, between male and female sole parents has a significant impact on household income, with fully two thirds of female sole parent households in the Housing 21 Survey reporting an income of less than \$41,600 and 46 per cent living on less than \$25,999. Male sole parents, by contrast, had much higher incomes with 41 per cent enjoying household incomes greater than \$62,400 (Figure 4.2).

The gap in household earnings is reflected in the wealth of male and female sole parent households (Figure 4.3). Fully 15 per cent of female headed households had wealth – exclusive of housing – of less than \$10,000 and 50.6 per cent had assets of less than \$50,000. Male sole parent households by contrast, had much greater wealth, with just seven per cent holding wealth apart from housing of less than \$10,000 and three quarters holding assets in excess of \$50,000.

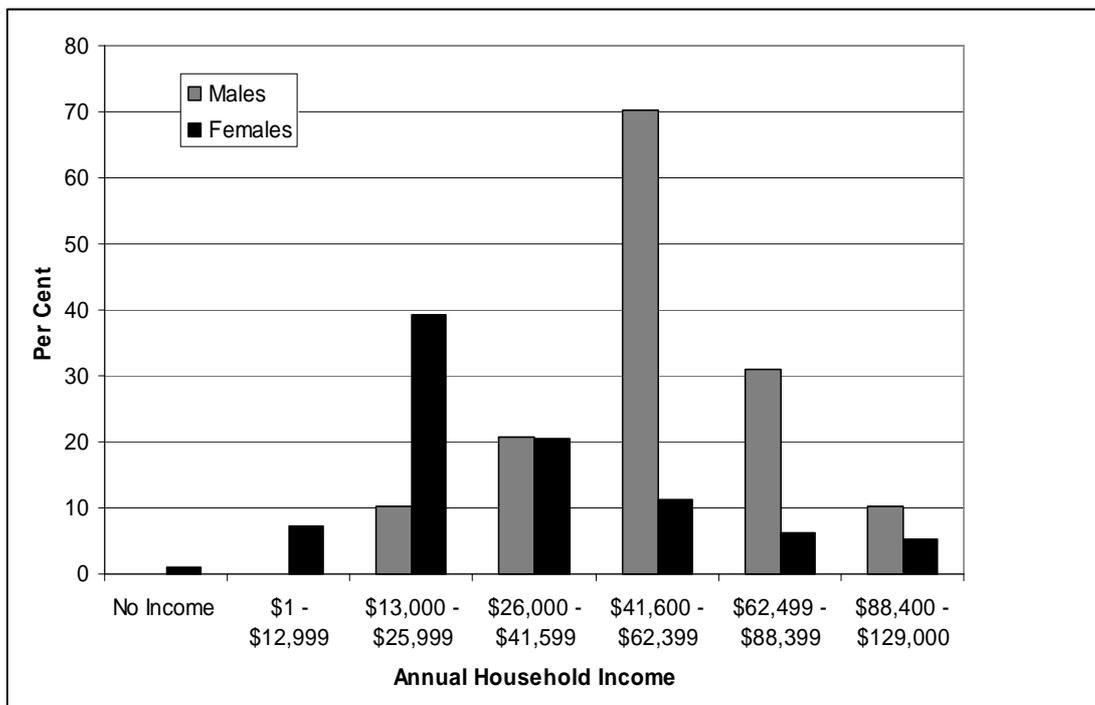
Sole parent households of both genders were over-represented in rental housing and under-represented in home ownership (Figure 4.4). Women were more likely to be renting from the public sector than men (20 per cent for female sole parents compared with 10 per cent for males) but the low number of responses makes it difficult to attach great significance to this data. Female headed sole parent households were more likely to be in rental accommodation and those who remained in owner occupation were more likely to be outright home owners than home purchasers. Just under one third of female headed sole parent households were paying off a mortgage.

**Figure 4.1 Average hours worked per week, male and female sole parent households**



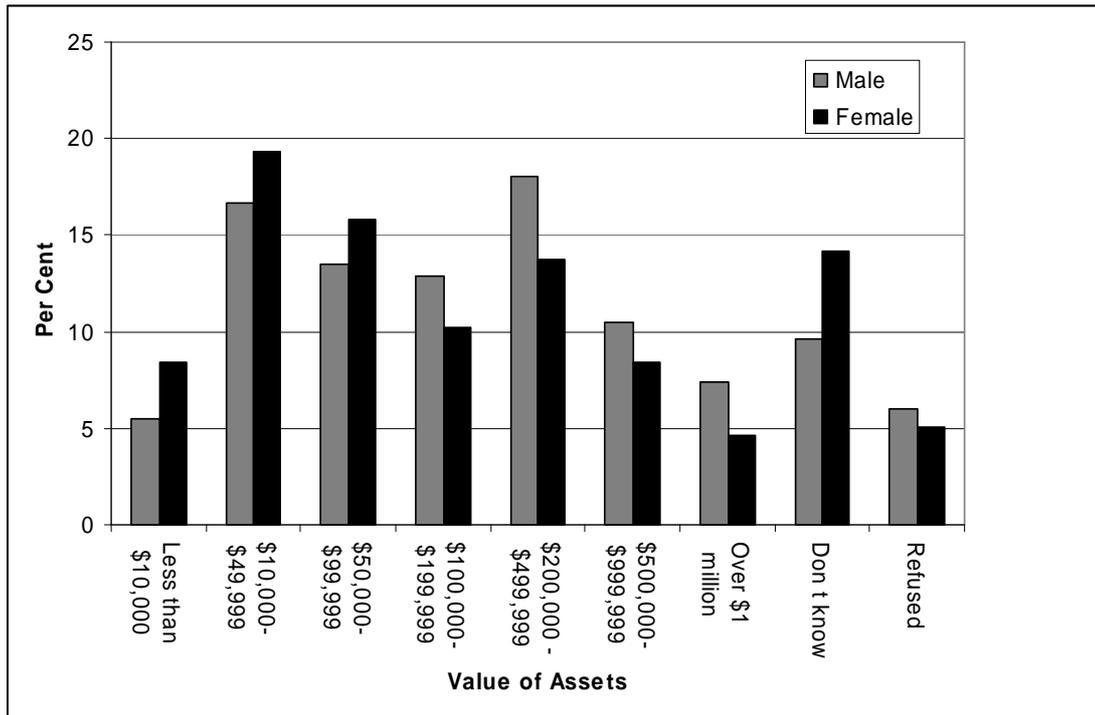
Source: Housing 21 Survey.

**Figure 4.2 Annual household income, male and female sole parent households**



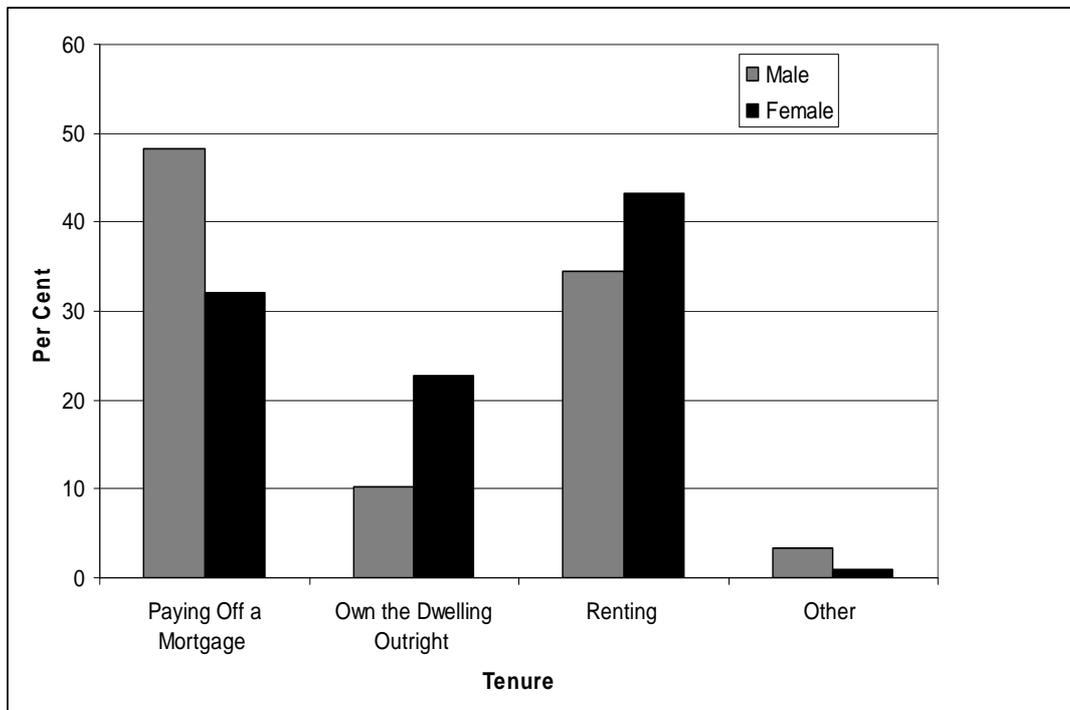
Source: Housing 21 Survey.

**Figure 4.3 Estimated value of non housing assets of sole parent households by gender**



Source: Housing 21 Survey.

**Figure 4.4 Tenure by gender, sole parent households**



Source: Housing 21 Survey.

Sixty-seven per cent of female headed sole parent households who had moved from home purchase into the private rental market indicated that they did so because of a relationship breakdown. Most women sole parents fell out of home ownership because they couldn't afford the mortgage, while just one female sole parent moved to private rental because their ex partner received the dwelling. By contrast, just one male sole parent left owner occupation because they couldn't afford home purchase. Female sole parents also had a high reliance on rent assistance payments, with just under one third of those who had left home ownership reporting that the availability of private rental assistance had influenced their decision to remain in the rental market.

Amongst sole parent households in the rental sector, men placed greater importance on entering home purchase, with 67 per cent reporting that they felt it was very important for them to buy a home, compared with 47 per cent of women sole parents. Male sole parents also had a far higher expectation that they would be able to buy in the next five years, with 73 per cent expecting to buy in the next five years, compared with just 32 per cent of women. Female sole parents were also more likely to be concerned about their capacity to afford to enter into home ownership, with 40 per cent reporting that home ownership was unimportant to them simply because they couldn't afford the mortgage.

Women sole parents were more likely to have applied for public housing than men and of those who applied, just over one quarter were on the public housing waiting list. No male sole parent households were on the waiting list. Approximately half the female sole parent households who had applied for housing had been offered housing, and 77 per cent of such households had taken up that offer.

Most sole parent households felt that it was very unlikely that they would be moving over the next 12 months. However, data collected on the number of times respondents had moved home since 1996 suggests that female headed sole parent households were much more mobile than male sole parent households; a reflection of the insecurities of the private rental market as well as their changing household circumstances. Female sole parents were also less likely to believe that their housing choices had been part of a longer term plan (59 per cent for male sole parents and 50 per cent for women) and this may also reflect their relative powerlessness within the housing market. By contrast, male sole parents placed a greater emphasis on entering home ownership as a factor influencing their lifetime housing goals. In part this is a function of the fact that when asked a series of questions about the values attached to home and housing, female sole parents were more likely to see their home as an important investment and more likely to see home purchase as a risk. It is likely that the low incomes of female sole parent households have significantly shaped their attitudes to housing as both a desirable and 'risky' investment.

The Housing 21 data suggest that male and female sole parents had differing attitudes to their housing decisions and careers. Women were more likely to report that their relationships had affected their housing careers, while men considered that their financial circumstances had been relatively more important. These results suggest that the sounder financial circumstances of most male sole parents have given them greater capacity within the housing market when compared with female sole parents.

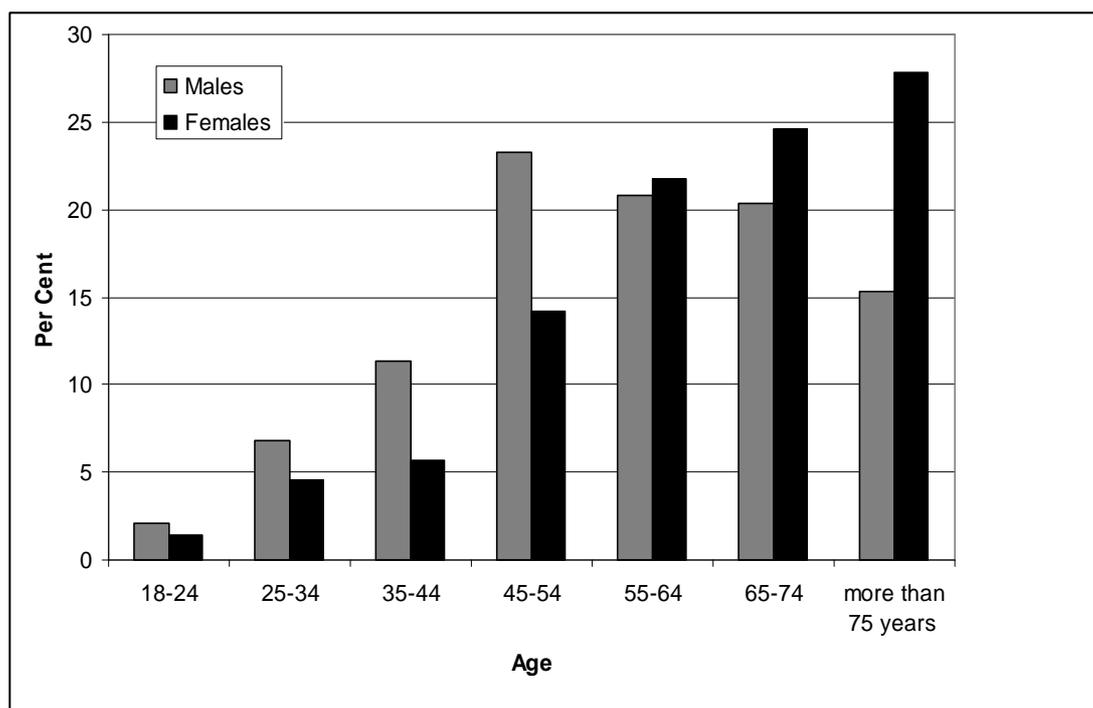
Female headed sole parent households were much more likely than male sole parents to live in a household where one or more persons had a long term health condition, disability or impairment. Some 20 per cent of female headed sole parent households reported the presence of a disability, compared with 3.4 per cent for male sole parents. Eight female sole parents had a disability or long term health condition,

compared with just one male sole parent. A child or children with a disability were the most frequent persons with a disability in sole parent households. Clearly female sole parent households carry greater care responsibilities and this is reflected in the fact that sixteen female headed sole parent households reported that they provided regular care to a person with a long term health condition or disability. Just one male sole parent reported such caring responsibilities.

#### 4.6.2 Lone person households

Lone person households are the second significant group of female headed households within the Australian population. Some 589 respondents to the Housing 21 Survey lived in lone person households – just under one quarter of the total. Of this number, 236 were males and 359 were female. As discussed elsewhere, the majority of lone person households are older female lone person households and this reflects the greater number of older women relative to men (Figure 4.5). Ageing and the phenomena associated with the ageing process – patterns of income and expenditure, health status *et cetera* – are clearly important in understanding the housing circumstances of female headed lone person households in Australia.

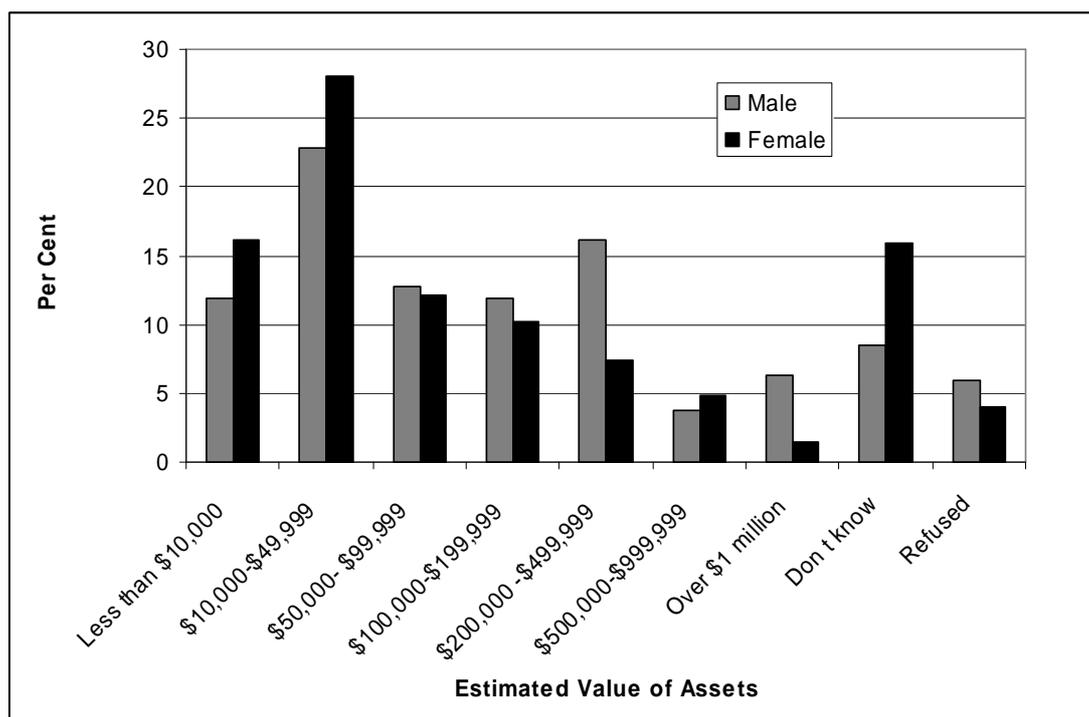
**Figure 4.5 Age of lone person households by gender**



Source: Housing 21 Survey.

Importantly, government provided pensions and/or allowances are the single most important source of household income for female lone person households (Figure 4.6) and 49.9 per cent of female lone person respondents reported them as their main income source. Government provided pensions outstripped wages and salaries as the main source of income by 20 percentage points amongst women lone person households. Critically this relationship did not apply for men, with 42.4 per cent of male lone person households deriving their main source of income from wages and salaries, and another 34.3 per cent relying upon government benefits or allowances.

**Figure 4.6 Source of income by gender, lone person households**

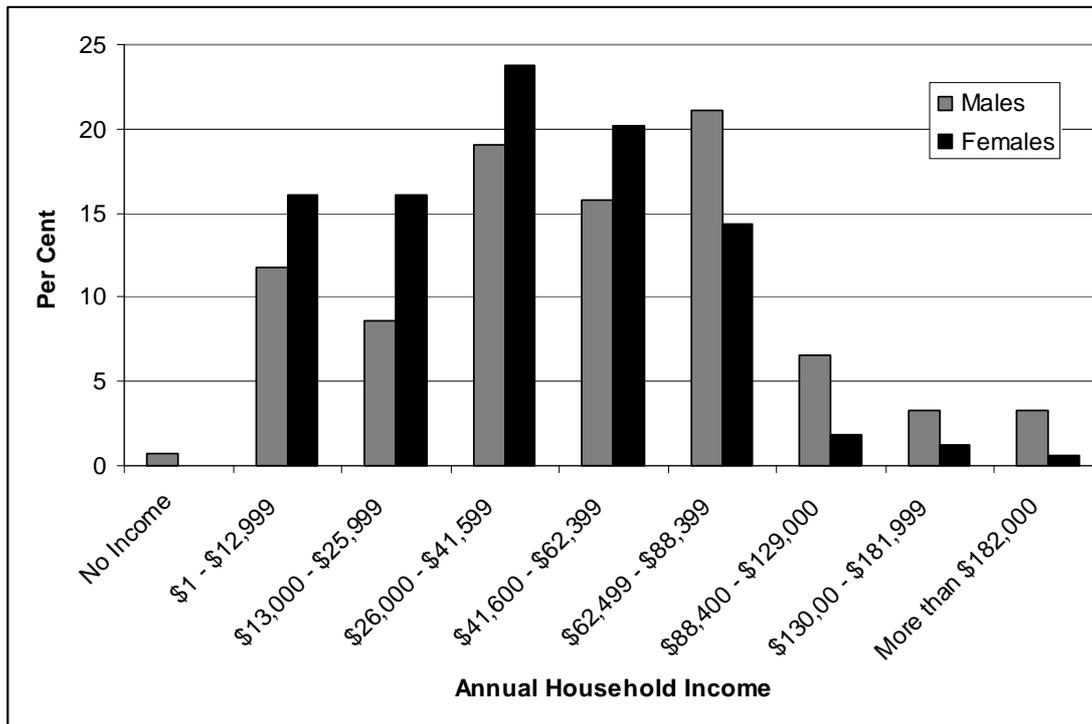


Source: Housing 21 Survey.

The Housing 21 Survey showed that female lone person households had lower incomes than male lone person households, even allowing for age (Figure 4.7). Put another way, a higher percentage of female lone person households had low incomes, with 32 per cent of women lone person households earning less than \$26,000 per annum. By comparison 21.2 per cent of men had low incomes. Poverty and limited financial resources are therefore more likely to be a concern for women living alone than men. Similarly, female lone person households aged under 65 had fewer non-housing assets than men, with 57.7 per cent of women living alone holding less than \$100,000 in assets, compared with 47.2 per cent of men (Figure 4.8).

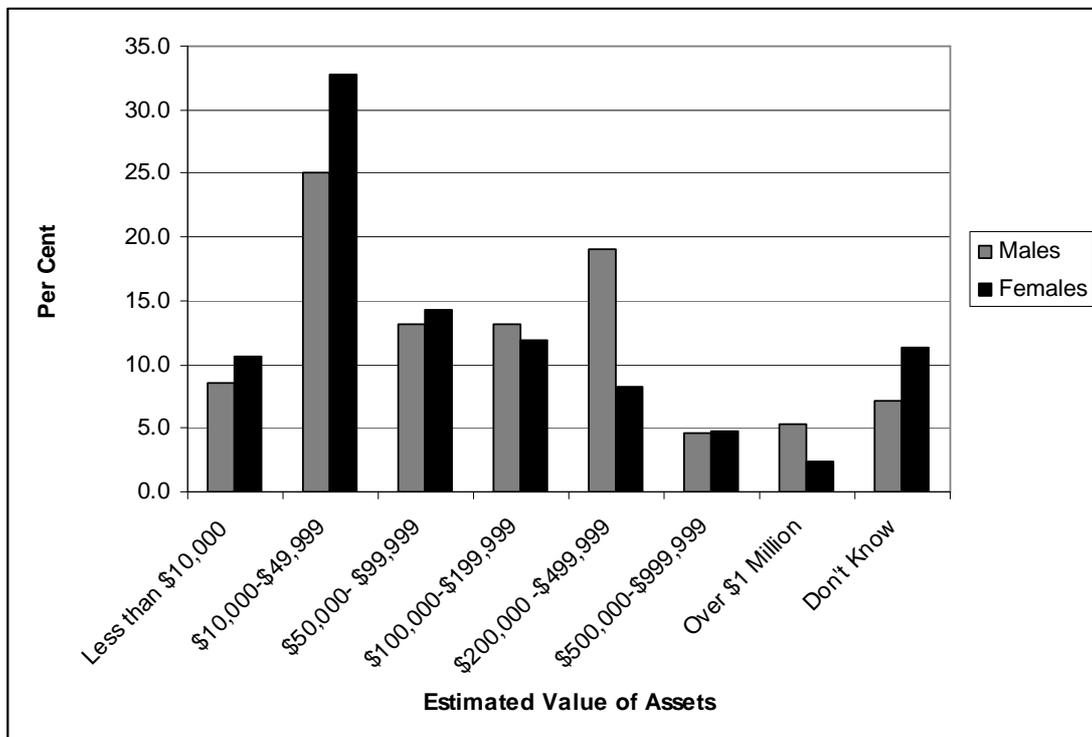
As would be expected, the Housing 21 data shows that lone person households are under-represented relative to the general population in detached housing and over-represented in higher density housing forms. For both genders, approximately one quarter of lone person households live in flats, units or apartments, while 65 per cent reside in a separate house. Lone person households were also more likely than the total population to be a tenant, with 24 per cent renting. Men were more likely to be living in accommodation provided by their employer, while women had a slightly greater representation in public rental housing. Fully 42 per cent of lone person households comprised of women who were renting from the government, compared with 40 per cent for men. Importantly, lone person households of either gender were an important part of the demand for government housing assistance. Women were much less likely than males living alone to be paying off a mortgage, with 25 per cent of males purchasing a home and only 17 per cent of females doing the same thing. By contrast, women were much more likely to be outright home owners (56 per cent compared with 45 per cent) and this reflects the older age profile of lone household women and possibly also the impact of widowhood.

**Figure 4.7 Household income of lone person households under 65 years of age by gender**



Source: Housing 21 Survey.

**Figure 4.8 Estimated value of non housing assets of lone person households aged under 65 by gender**



Source: Housing 21 Survey.

Some 168 lone person households were tenants and of this group almost 49 per cent had been in owner occupation at some stage in their life. Slightly more women than men were tenants (53.1 per cent and 46.9 per cent respectively). The single largest reason for falling out of home ownership was the break up of a relationship (42.7 per cent), followed by work related moves and the inability to meet mortgage repayments. Significantly, men were more likely than women to have left owner occupation because of a divorce or relationship break up and the key difference was that 19.4 per cent of male respondents who left home ownership did so because they divorced and their partner received the family home; only 5.9 per cent of women had the same experience. On the other hand, amongst lone person households who have only ever rented, women were more likely to say they had not entered home ownership because of insufficient resources – never had a deposit, could not afford repayments – than men. This is an important issue, because female lone person households in the rental sector are substantially more likely than men to report that owning a home is of little importance to them as they cannot afford the repayments (42.5 per cent compared with 28.6 per cent). Male tenants in lone person households were also more likely to report that they expected to buy their own home within the next five years.

Government provided housing is an important source of accommodation for lone person households. Male and female lone person households reported similar rates of application for government provided housing, but in percentage terms, men were more likely to be offered government housing, though in terms of absolute numbers the rates were comparable. However, men were more likely than women to have been offered public rental housing and to have taken up that offer once made. On the other hand, female lone person households tended to live in public rental housing for much longer periods, with 23.5 per cent of those in the tenure resident there for 20 years or more, compared with only nine per cent of male lone person public tenants.

#### **4.7 A more diverse population: implications for women**

What can we conclude about housing for Australian women over the next 20 years? We know from the discussion above that there will be growth in the Australian population. We also appreciate that there will be an ageing of the population and that immigrant groups and those from CALD backgrounds will be over-represented in the aged population. Indigenous women will grow both in number and in the share of the national population and this population group will age also, but at a slower rate than for Australian women as a whole. The types of households in which Australian women will live will shift profoundly over the next 20 years as traditional ‘family’ households become relatively less important and lone person and couple households grow. Significantly, growth in the absolute number of sole parent households is likely to result in greater demands for housing assistance and rental accommodation. By 2025 a greater percentage and number of women will be living in lone person households, with the majority owner occupants. Many of these women will have seen their children leave the family home, but a growing percentage would not have had children. Violence against women and homelessness will continue to be an unacceptable aspect of Australian domestic life and the number of women affected may grow if the current housing affordability crisis persists or grows more acute.

## 5. A Wealthier Population – For Some

### 5.1 Women and wealth

This section of the report examines the complex issue of women and wealth (and poverty) in Australia. The discussion focuses heavily on the wealth of baby boomers, as this generation has attracted the most attention in terms of the wealth literature. Furthermore, the baby boomers have accumulated significant wealth compared with most generations in Australia, are now close to retirement age and have had the longest time to accumulate wealth of those generations currently in the workforce. Figures on the wealth of other age cohorts and generations are provided in this section. The chapter concludes with a brief discussion of women and poverty in Australia – the other side of the wealth issue.

The recent AMP.NATSEM report, *Baby Boomers - doing it for themselves* (AMP.NATSEM 2007, p. 17), provides useful data summarising the average net worth of all adults in Australia (by age of the household reference person). The data reveals that in 2004 baby boomers<sup>20</sup> had average net worth per adult of \$381,100. Of this figure, an average of \$161,000 was home equity and just over \$65,000 was superannuation. By comparison, the average net worth per adult for those living in households where the age of the reference person was:

- under 25 was \$39,500 (ranging from \$2,200 for under 25s in the poorest 25 per cent of households with the reference person aged under 25 to \$111,600 for the richest 25 per cent of households);
- 25–34 was \$122,500 for (ranging from \$15,400 for the poorest 25 per cent in the age group to \$285,900 for the richest 25 per cent) and;
- 35–44 was \$231,400 for (\$37,400 poorest quartile to \$540,800 richest quartile).

Only over 65s recorded higher net average worth than the baby boomers in 2004 – at \$384,400 (\$60,700 for the poorest quartile to \$958,600 for the richest) and their average wealth was only marginally more than that of the boomers.

For all households in Australia average net worth was \$292,500, ranging from an average of \$48,800 for households in the poorest 25 per cent of all households to \$701,900 for those in the richest quartile. For baby boomer adults average net worth per adult ranged from \$68,300 for the poorest 25 per cent of households to \$910,400 for the richest 25 per cent.

What the AMP.NATSEM report clearly shows, is that while baby boomers have accumulated significant wealth, the amount accumulated by individuals within the baby boomer classification (and other age groups within the population – as shown above) varies considerably. This variation is also shown in the average per adult value of baby boomers' homes – with the value of their home equity in 2004 ranging from \$29,400 for the poorest 25 per cent of baby boomers to \$320,000 for the richest 25 per cent. The average per adult value of superannuation for baby boomers also shows a similar level of variation between the poorest and wealthiest quartiles – at only \$10,900 for those in the poorest quartile versus an average of almost \$150,000 for the wealthiest 25 per cent (\$149,400).

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<sup>20</sup> Defined in the AMP.NATSEM report as people aged 45–64 in 2004.

The same AMP.NATSEM report provides data for average net worth by asset for different household types within the baby boomer generation. This data, which is reproduced in Table 5.1 below, includes specific figures on the net worth of some women in Australia in this age group, i.e. for female headed lone person households and female sole parent households – the majority of which we know are headed by women (around 84 per cent according to the 2001 Census – ABS 2004c, p. 67).

**Table 5.1: Average net worth of baby boomers, by asset type, Australia, 2004**

| Household type by age of reference person | Average net worth per person aged 45–64 (\$) |                 |                                     |                           |                 | Home equity as % of total net worth |
|---|--|-----------------|-------------------------------------|---------------------------|-----------------|-------------------------------------|
|   | Home equity                                  | Super-annuation | Other financial assets <sup>1</sup> | Other wealth <sup>2</sup> | Total net worth |                                     |
| <i>Couple only</i>                        |  |                 |                                     |                           |                 |                                     |
| 45–49                                     | 115,100                                      | 57,200          | 67,300                              | 103,400                   | 343,000         | 34%                                 |
| 50–54                                     | 139,200                                      | 70,400          | 40,800                              | 136,300                   | 386,700         | 36%                                 |
| 55–59                                     | 151,800                                      | 81,400          | 51,800                              | 105,400                   | 390,300         | 39%                                 |
| 60–64                                     | 189,200                                      | 87,000          | 67,600                              | 163,400                   | 507,200         | 37%                                 |
| <i>Couple with children</i>               |  |                 |                                     |                           |                 |                                     |
| 45–49                                     | 151,300                                      | 50,000          | 36,700                              | 92,700                    | 330,800         | 46%                                 |
| 50–54                                     | 168,800                                      | 57,400          | 38,100                              | 90,600                    | 354,800         | 48%                                 |
| 55–59                                     | 215,900                                      | 87,200          | 68,400                              | 125,500                   | 497,100         | 43%                                 |
| 60–64                                     | 161,100                                      | 64,000          | 58,600                              | 102,400                   | 386,100         | 42%                                 |
| <i>Sole parent with children</i>          |  |                 |                                     |                           |                 |                                     |
| 45–49                                     | 151,900                                      | 36,600          | 18,000                              | 94,800                    | 301,300         | 50%                                 |
| 50–54                                     | 113,600                                      | 41,500          | 18,000                              | 100,100                   | 273,200         | 42%                                 |
| <i>Male lone person</i>                   |  |                 |                                     |                           |                 |                                     |
| 45–49                                     | 113,200                                      | 43,600          | 39,700                              | 77,900                    | 274,300         | 41%                                 |
| 50–54                                     | 111,500                                      | 92,100          | 50,300                              | 78,900                    | 332,800         | 34%                                 |
| 55–59                                     | 148,200                                      | 63,400          | 61,400                              | 90,800                    | 363,700         | 41%                                 |
| 60–64                                     | 174,800                                      | 88,000          | 52,900                              | 111,800                   | 427,500         | 41%                                 |
| <i>Female lone person</i>                 |  |                 |                                     |                           |                 |                                     |
| 45–49                                     | 131,500                                      | 39,500          | 12,600                              | 54,500                    | 238,200         | 55%                                 |
| 50–54                                     | 157,000                                      | 48,800          | 37,500                              | 78,100                    | 321,300         | 49%                                 |
| 55–59                                     | 202,300                                      | 43,400          | 37,000                              | 80,200                    | 363,000         | 56%                                 |
| 60–64                                     | 189,300                                      | 24,900          | 49,500                              | 51,900                    | 315,600         | 60%                                 |
| <i>All</i>                                |  |                 |                                     |                           |                 |                                     |
| 45–49                                     | 142,400                                      | 49,400          | 39,300                              | 91,700                    | 322,800         | 44%                                 |
| 50–54                                     | 153,000                                      | 63,000          | 39,200                              | 103,700                   | 358,500         | 43%                                 |
| 55–59                                     | 177,000                                      | 78,900          | 56,600                              | 108,900                   | 421,300         | 42%                                 |
| 60–64                                     | 182,500                                      | 76,000          | 62,700                              | 135,500                   | 456,700         | 40%                                 |
|   | 161,000                                      | 65,100          | 47,700                              | 107,300                   | 381,100         | 42%                                 |

Source: AMP.NATSEM 2007, p. 23.

Notes:

Due to the small number of one parent households with children aged 55–59 and 60–64 calculations were not carried out by NATSEM for households of this type in such cohorts.

<sup>1</sup>Includes the value of accounts with financial institutions, value of all other property, trusts, shares, debentures, bonds and the net value of incorporated own business.

<sup>2</sup>Includes value of vehicles, home contents and other assets not included in other categories, i.e. value of collectibles.

As Table 5.1 shows, sole parent baby boomers and female lone person households are generally not fairing as well in terms of wealth as male lone person households and, especially, as couple households with and without children. Sole parent baby boomer households (the majority of which are female headed) stand out as the household type worst off in terms of wealth accumulation, with the majority of their wealth tied up in the family home, its contents and in vehicles. This most probably reflects the common pattern of separation of assets following divorce, with the family home and most of its contents remaining with the parent who has primary care responsibility for the children (Sheehan & Hughes 2001; Sheehan 2002; de Vaus *et al* 2007). Female headed lone persons households are the next worst off in terms of wealth. The net worth of this group, however, is significantly helped by the value of

equity they have in the family home – which is the highest of all types of baby boomer households, reaching 60 per cent of total net worth for female lone person households aged 60–64. A possible explanation for at least some of the higher rates of home equity held by this group of women is that they have been widowed and either wholly inherited a fully-owned home or have inherited financial assets that they have used to pay off their outstanding mortgage.

Prior work by NATSEM while not directly comparable to the net worth figures discussed above<sup>21</sup>, also confirms these patterns in terms of the much lower rates of wealth held by sole parent and female headed lone person households (see, for example, AMP.NATSEM 2003 Gen X; AMP.NATSEM 2002). Other NATSEM research shows that this trend extends across generations. AMP.NATSEM's 2003 report on the income and wealth of Generation X, for example, calculated the estimated net worth of *households* headed by a Gen Xer at June 2003. These calculations are presented in Table 5.2. While the data in Table 5.2 is not gender specific like some of that in Table 5.1, the same trends are clearly evident. Again, as with the baby boomers, the majority of wealth held by Gen Xers is in home equity and sole parent, and particularly lone person, households fair the worst by far in terms of the accumulation of wealth.

**Table 5.2 Estimated wealth of Generation X households by type of asset, Australia, June 2003**

| Household type       | Estimated value of assets of Generation Xers (\$) |                 |               |          |                         |            | Home equity as % of net wealth |
|----------------------|---|-----------------|---------------|----------|-------------------------|------------|--------------------------------|
|                      | Home equity                                       | Super-annuation | Cash deposits | Equities | Rental properties (net) | Net wealth |                                |
| Couple only          | 100,200   | 34,500          | 8,800         | 7,400    | 20,400                  | 171,300    | 58%                            |
| Couple with children | 133,000   | 45,000          | 3,100         | 27,500   | 19,500                  | 228,200    | 58%                            |
| Lone person          | 49,600  | 21,000          | 5,800         | 4,700    | 7,600                   | 88,700     | 56%                            |
| Sole parent          | 77,900  | 20,200          | 4,500         | 4,800    | 10,100                  | 117,500    | 66%                            |
| All Gen X households | 99,300  | 35,500          | 5,100         | 15,500   | 16,700                  | 172,100    | 58%                            |

Source: AMP.NATSEM 2003, p. 9.

Tables 5.1 and 5.2 also show that clear differentials exist in the superannuation held by different households and held by women compared with men. The issue of women and superannuation has received considerable attention in recent years (see, for example, Clare 2004, 2001; Kelly, Percival & Harding 2001; Olsberg 2006; 2005; S4W 2005, 2004; The Office for Women (Qld) 2005b), and while the introduction of the Superannuation Guarantee in 1992 has clearly increased the proportion of all Australians with superannuation<sup>22</sup>, women still hold far less superannuation than men. Table 5.3 shows the differences in superannuation balances of men and women in Australia in 2002 by age and employment status.

The data in Table 5.3 shows that up until the age of about 25 the superannuation balances of men and women are similar and this is the case for full-time and part-time employed people and those not in the labour force. After 25 though, the picture of superannuation distribution varies considerably. For full-time employed women the average superannuation balance in 2002 was around 66 per cent of that of males, with women closest to retirement age at that time (aged 55–64) having only 46 per

<sup>21</sup> The reason these figures are not directly comparable to the most recent data produced by NATSEM on the wealth of baby boomers is because their definition of net worth has changed since earlier studies. Like ABS data on wealth, the NATSEM's definition of net worth has been extended to include other assets held by individuals and households such as the value of cars, home contents and collectibles (AMP.NATSEM 2007, p. 17).

<sup>22</sup> In 2000 91 per cent of working age employees had an amount of superannuation, up from 55 per cent of employees in 1988 (ABS 2002a, p. 175, AST)

cent of the superannuation of males the same age. Women in this same age group who were employed part-time in 2002 fared worse than those employed full-time, with their average superannuation balance being only just over a third of that of men of the same age. In part this discrepancy is explained by the stepped retirement of most men, so that many, if not most, of the men who were classified in this data as employed part-time in 2002 were formerly employed full-time and most probably for the majority of their 30 to 40 year working life.

**Table 5.3 Average superannuation balances of Australians by age, gender and employment status, 2002**

|         | Age cohort   | % with super-annuation | Average superannuation balance (\$) |                    |               |                         |                                 |
|---------|--------------|------------------------|-------------------------------------|--------------------|---------------|-------------------------|---------------------------------|
|         |              |                        | Employed full-time                  | Employed part-time | Unemployed    | Not in the labour force | All people with super-annuation |
| Females | 15–24        | 55.3                   | 7,200                               | 1,000              | 300           | 450                     | 4,300                           |
|         | 25–34        | 82.5                   | 26,900                              | 13,700             | 2,800         | 8,100                   | 20,800                          |
|         | 35–44        | 78.3                   | 53,800                              | 23,500             | 3,600         | 13,200                  | 37,600                          |
|         | 45–54        | 77.0                   | 83,400                              | 43,700             | 34,500        | 20,300                  | 67,500                          |
|         | 55–64        | 53.4                   | 76,800                              | 57,800             | 30,900        | 41,800                  | 94,700                          |
|         | 65+          | 12.6                   | 86,300                              | 79,400             | -             | 13,000                  | 124,300                         |
|         | <i>Total</i> | <i>61.8</i>            | <i>47,200</i>                       | <i>24,000</i>      | <i>6,600</i>  | <i>17,000</i>           | <i>43,300</i>                   |
| Males   | 15–24        | 59.3                   | 7,800                               | 1,100              | 6,400         | 250                     | 6,800                           |
|         | 25–34        | 92.2                   | 28,600                              | 14,800             | 5,100         | 6,300                   | 27,200                          |
|         | 35–44        | 91.7                   | 69,600                              | 23,600             | 28,000        | 8,900                   | 65,400                          |
|         | 45–54        | 86.8                   | 122,200                             | 66,700             | 44,800        | 43,300                  | 122,300                         |
|         | 55–64        | 68.8                   | 165,500                             | 160,100            | 38,900        | 85,000                  | 183,600                         |
|         | 65+          | 26.6                   | 74,700                              | 78,00              | -             | 45,900                  | 184,900                         |
|         | <i>Total</i> | <i>73.6</i>            | <i>72,000</i>                       | <i>39,000</i>      | <i>16,700</i> | <i>42,300</i>           | <i>78,700</i>                   |

Source: Clare 2004, pp. 4–5, data from unit record file, Survey of Household Income and Labour Dynamics in Australia.

While a lot has been written on superannuation and women, NATSEM stands out as the only agency that has undertaken modelling on women's future superannuation balances in Australia. In 2001 NATSEM's work in this area saw them predict significant improvement in the value of superannuation held by women compared to that held by men over the period from 1993 to 2030. Specifically, their model predicts that average female superannuation assets will increase from the 45 per cent of average male superannuation recorded in 1993 to an estimated 70 per cent in 2030 (Kelly, Percival & Harding 2001, p. 16). The same modelling also estimates that 90 per cent of women aged 55–64 in 2030 (near-retired Generation Xers) will have \$93,000 or more in super, with the median super balance of such women being estimated at \$183,600 (Kelly, Percival & Harding 2001, p. 25). These predictions may indeed underestimate the improvement in the value of women's superannuation, as the data presented in Table 5.3 for all people with superannuation shows that the average balance for all women with superannuation was already 55 per cent of the average balance of men in 2002 (\$43,300 for women versus \$78,700).

While these figures clearly demonstrate an improvement in the superannuation held by women and especially in comparison to levels held by men in the 1990s and early 2000s, Kelly, Percival & Harding (2001, p. 25) provide a useful context to the women and superannuation situation:

Most people estimate that they will need around 60 percent of their annual pre-retirement income to be comfortable in retirement...At the same time the government's Age Pension provides a maximum income of 25 percent of the average total male earnings. If we make the not unreasonable assumption that the average total male weekly earnings is the average pre-retirement income, those with only the age pension will

have of 25 percent when they would like 60 percent to be comfortable. We assume people would like their superannuation to make up the other 35 percent required [to] reach the comfortable level. It does not appear this will be the case for the majority of women. Consider women aged 55–64 in 2030 on the 10<sup>th</sup> percentile, if they invested their \$93,000 superannuation at 5%, it will produce an annual income of \$4,650 – approximately 11% of average earnings (in May 1999). The same calculation for those in this age group with the median \$183,600 would add 23%. However, for those at the median, an asset of this size is certainly sufficient to begin affecting the age pension entitlements, via either the income or assets tests.

In considering the wealth of women now and into the future it is important to also mention here that women generally are fairing better in terms of wealth and income than women in the past, mostly because of their increasing participation in the labour force. (Table 5.4, below, provides data on female labour force participation and presents a range of other labour force statistics for women (and men) in Australia over the 10 years to 2005). However, despite overall increases in women's labour force participation across all age groups, it remains that women generally (and particularly those aged between 30 and 49) have broken patterns of labour force participation due to their shouldering the majority of care responsibilities in society – for children, people with disabilities, and other relatives (including their partners and older parents).<sup>23</sup> This trend, which seems likely to continue for the foreseeable future, has a significant impact on the individual (and collective) wealth of women.

AMP.NATSEM's work on the cost of caring in Australia reveals the extent of the fall in labour force participation among women with care responsibilities for children. Their research shows that around 50 per cent of mothers whose youngest child is aged under two do not work and 30 per cent of mothers whose youngest child is aged between five and 11 also do not work (AMP.NATSEM 2006, p. 1). Clare (2001) provides further context to the difference in workforce participation between the genders, pointing out that in 2000 men averaged around 38 years of full-time equivalent labour force participation, while women average around only half of this, at 18 years (Clare 2001, p. 2). More recent work by Jefferson and Preston (2005) also adds to the debate around the significant differential in male and female workforce participation (and superannuation accumulation). Their research estimates that Australian baby boomer women 'will spend around 35 percent less time in paid employment than their male counterparts', with the difference in superannuation accumulation between male and female baby boomers estimated by the researchers to be of a 'similar magnitude' (p. 79).

In discussing the caring responsibilities of women it would be remiss not to mention here that there is a small but significant proportion of middle aged women now caught in what has been termed the 'caring sandwich' (or part of the 'sandwich generation'); that is, simultaneously caring for their children and their ageing parents (see Australian Women's Coalition 2005; HREOC 2007, pp 93–94). Given the

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<sup>23</sup> Research by AMP.NATSEM on the cost of caring in Australia from 2002–05 highlights the dominance of women as carers in Australia. For example, 54 per cent of carers across all age cohorts are women and 71 per cent of primary carers (the main carer for a person with a disability) are women. In terms of specific age cohorts, 60 per cent of all carers aged 35–44 (a good slice of the working years for people) are women and 58 per cent of women aged 45–54 are also carers. Over 65 men are more frequently carers than women, although only just – with 54 per cent of all carers aged over 65 being male. Nine out of 10 primary carers aged 65 and under and who are caring for a frail elderly parent are female (AMP.NATSEM 2006, pp. 9–10).

**Table 5.4 Selected labour force statistics by sex, Australia, 1996 – 2005**

|   | Unit | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
|---|------|------|------|------|------|------|------|------|------|------|------|
| <i>Labour force</i>   |      |      |      |      |      |      |      |      |      |      |      |
| Total participation rate  | %    | 63.6 | 63.4 | 63.1 | 63.1 | 63.1 | 63.4 | 63.4 | 63.7 | 63.5 | 64.0 |
| Males   | %    | 73.8 | 73.4 | 72.9 | 72.7 | 72.3 | 72.1 | 72.1 | 71.7 | 71.6 | 71.8 |
| Females   | %    | 53.8 | 53.8 | 53.6 | 53.8 | 54.3 | 54.9 | 55.1 | 55.9 | 55.6 | 56.5 |
| Females with children aged 0-4*   | %    | 47.4 | 47.8 | 48.2 | 47.1 | 49.1 | 50.0 | 49.3 | 50.0 | 47.5 | 51.7 |
| <i>Persons aged 55-64</i>   |      |      |      |      |      |      |      |      |      |      |      |
| Males   | %    | 60.8 | 60.5 | 60.4 | 60.8 | 60.7 | 60.9 | 61.7 | 63.0 | 64.2 | 65.3 |
| Females   | %    | 30.1 | 31.1 | 31.6 | 32.0 | 34.5 | 36.1 | 38.4 | 40.2 | 41.4 | 43.8 |
| Males employed part-time – of total employed males aged 55-64           |      | 13.1 | 13.8 | 14.8 | 14.9 | 13.9 | 15.8 | 16.3 | 17.3 | 15.7 | 16.4 |
| Females employed part-time – of total employed females aged 55-64       | %    | 49.8 | 51.2 | 49.7 | 51.0 | 51.3 | 51.4 | 52.3 | 51.6 | 49.7 | 50.1 |
| <i>Part-time employment</i>   |      |      |      |      |      |      |      |      |      |      |      |
| Persons employed part-time – of total employed persons                  | %    | 24.7 | 25.3 | 25.7 | 26.1 | 26.3 | 26.8 | 28.1 | 28.7 | 28.4 | 28.5 |
| Males employed part-time – of total employed males                      | %    | 11.1 | 11.8 | 12.1 | 12.6 | 12.6 | 13.4 | 14.4 | 14.8 | 14.7 | 14.9 |
| Females employed part-time – of total employed females                  | %    | 42.6 | 43.1 | 43.5 | 43.6 | 43.8 | 43.6 | 45.3 | 45.8 | 45.6 | 45.3 |
| Females employed part-time – of total persons employed part-time        | %    | 74.5 | 73.6 | 73.3 | 72.7 | 73.2 | 72.2 | 71.5 | 71.5 | 71.3 | 71.2 |
| <i>Unemployment</i>   |      |      |      |      |      |      |      |      |      |      |      |
| Unemployment rate   | %    | 8.1  | 8.3  | 8.0  | 7.4  | 6.6  | 6.4  | 6.7  | 6.2  | 5.8  | 5.3  |
| Males   | %    | 8.5  | 8.6  | 8.2  | 7.6  | 6.7  | 6.7  | 7.0  | 6.3  | 5.6  | 5.1  |
| Females   | %    | 7.6  | 8.0  | 7.6  | 7.0  | 6.4  | 6.1  | 6.5  | 6.1  | 6.0  | 5.4  |
| <i>Other</i>  |      |      |      |      |      |      |      |      |      |      |      |
| Females employed without leave entitlements – of total employed females | %    | 32.0 | 31.7 | 32.0 | 31.8 | 32.3 | 31.5 | 31.6 | 31.9 | 31.2 | 31.0 |

Source: ABS 2006e, pp. 114-115.

**Notes:**

All data are average annual figures as at June 30 of year, except data for labour force participation rate of females with children aged 0-4 and for females employed without leave entitlements which are at June and August respectively.

\*From 2001 the labour force participation rate of females with children aged 0-4 includes females in opposite-sex and same-sex couples and sole parents with children aged 0-4.

increasing life expectancy of older people, the increasing age of mothers generally and the increasing number of adult children living at home longer, it seems fair to assume that more middle aged women will find themselves in this position, or simultaneously caring for their elderly parents and grandchildren (on this last issue see ABS 2005d). The Human Resources and Equal Opportunity Commission (HREOC) comments on the significance of this issue for women (and their income/wealth) in its report *Its About Time: women, men, work and family* (2007, pp. 93–94):

Women who are sandwiched between various caring responsibilities find it difficult to access or continue with paid work, which is often restricted to part time or occasional employment that fits around care responsibilities. This results not only in financial pressures and lower retirement income for individuals but contributes to the pool of underutilised labour.

Women's wealth in Australia, and specifically their accumulation of superannuation, is shaped by the country's highly gender-differentiated workforce and the fact that women continue to earn less on average than men. It is also affected by the fact that women are over represented in lower paid, part-time and casual occupations and occupations that do not generally offer overtime (unlike many of the occupations dominated by men, i.e. in the trades) (Doughney *et al* 2004, p. 4; Pocock 1999; S4W & Boulden 2004, p. 8). Importantly, research by Kidd and Shannon (2002, p. 173) projecting the future gender wage gap in Australia – based on ABS data and population projections – finds that 'gender wage convergence will be slow [over the period they have chosen – 1996 to 2031], with a substantial gender wage gap remaining in 2031'.

Recent significant increases in the proportion of women with post-school qualifications has improved the income and wealth of this group of women – both relative to men generally, and relative to women with no post-school qualifications (AMP.NATSEM 2005b). This trend will cause a further widening of the differential in the wealth of some groups of women compared with others. Moreover, the dramatic increases in the labour force participation rate of older women in Australia over the last decade or so (outlined in Table 5.4) will also assist these women in improving their financial circumstances and accumulating wealth for their retirement. In mentioning the significant increases in the participation rate of older women in the labour force in recent years (and that is expected to continue into the future) it needs to be noted that this trend is at least in part related to the phasing in of gradual changes in the age at which women who are now near retirement age can access the Age Pension. By 2014 the age of accessing the Age Pension for all Australian women will be 65 (whereas previously it was 60) – bringing women's age of access into line with that of men (Commonwealth of Australia 2007, p. 21).

Labour force participation projections for Australia by the IGR2, Productivity Commission (PC) and ABS indicate that while Australia's overall labour force participation rate is projected to gradually fall from 2008–09 (reaching a predicted 57.1 per cent by 2046–47) (Commonwealth of Australia 2007, p. 20), the female labour force participation rate is predicted to continue to increase into the future – led by strong increases in women's *part-time* employment and particularly among the older women in the workforce (see also ABS 1999; PC 2005). By 2046–47 (the projection period of IGR2) female participation is projected to be almost evenly distributed between full-time and part-time work, i.e. continuing the current trend of declining full-time workforce participation for women and the increasing incidence (and feminisation) of part-time work projected for the next four decades. Over the same period, female and male participation rates generally are expected to converge

for most age cohorts within the workforce (PC 2005, p. xx & xxii EIAA), continuing the current trend of declining male workforce participation, particularly in full-time work.

Looking to the future then, it seems likely that women's wealth and incomes overall (and therefore the housing options available to them) will continue to be poorer compared to men. By-and-large this is because of the projected persistence of the gender wage gap – and the affect of this on women who are less educated and employed in lower wage jobs, as well as the reliance of many women on government benefits because of their personal and financial circumstances, i.e. sole parenthood, being unemployed or underemployed and/or no longer being in the labour force due to disability, caring responsibilities *et cetera*.

Increasing the involvement of women and men of all ages in paid work (and especially of mothers and older women) is a current policy objective of the Australian Government. A number of policy documents relating to the ageing of Australia's population (for example IGR1 and IGR2 (Costello 2002 and 2007), the *National Strategy for an Ageing Australia* (Andrews 2001), *Australia's Demographic Challenges*, especially policy choice 4, p. 27 (Commonwealth of Australia 2004)) discuss the importance of increasing women's (and men's) labour force participation as a key means of:

- Boosting Australia's labour force generally – to minimise the impact of the predicted shortfall in working people in the population versus those who are no longer in the workforce that is anticipated to accelerate as the majority of the baby boomers retire; and
- Increasing the self-sufficiency of women (men and couples) in retirement (through wealth accumulation generally, and especially through increasing women's superannuation), thereby reducing demand on the Age Pension as the primary source of income for retirees, and particularly for women.

The importance of increasing women's labour force participation rates now and into the future has meant that this issue has attracted significant research and media interest. The broadening literature base around women's labour force participation in recent years has generally been focussed around (but not limited to) three main (and related) areas:

- The *impact of government policies and the government's industrial relations reforms on women of working age and their workforce participation*, i.e.
  - the introduction of the Welfare-to-Work mutual obligation program by the Commonwealth Government – which requires parents of certain age children receiving income support payments, as well as mature aged people (aged 50–64) and many people with disabilities on income support – to return to work where able<sup>24</sup>; and
  - how changes to workplace conditions and rights under the new *WorkChoices* legislation are impacting on the work of women and especially women with caring responsibilities, i.e. the removal of certain conditions from awards and the effects of reduced conditions

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<sup>24</sup> On the issue of Welfare-to-Work see, for example, Centrelink 2006a, b, c; see also NFAW 2007; Harding *et al* 2005; Harding, Ngu Vu & Percival 2005; and on the impact of *WorkChoices* for/on women see the *WorkChoices* website (<https://www.workchoices.gov.au/>), National Foundation for Australian Women website (<http://www.nfaw.org/>) and NFAW 2007; The Office for Women (Qld) 2005a. See also Baird, Cooper & Oliver 2007; Charlesworth & Macdonald 2007; Ellem 2007; Elton & Pocock 2007; Macdonald, Whitehouse & Bailey 2007; Preston, Jefferson & Seymour 2006; and the report discussing the results of all of the aforementioned qualitative research by Elton *et al* 2007.

on low wage earners and their personal and financial circumstances (including some research specifically on housing – i.e. Pocock & Masterman-Smith 2006);

- The *personal and financial costs of women returning to work*, i.e. in terms of the cost (and availability) of good child care and especially long day care options and the guilt burden some mothers experience by returning to work when their children are very young (see, for example, Loxton 2005; Walter 2005); and
- *Work/life and work/family balance*.<sup>25</sup>

There is not room here to discuss fully the literature raised above; suffice to say that the labour force participation of women is a complex, highly personal and often controversial issue. Assuming that women and Australian society will be better off if women take up paid work (or more paid work) ignores the important (and undervalued) role women play in terms of unpaid domestic work and caring for others (children, older people and people with disabilities).<sup>26</sup> This issue – a central part of the work/life balance is an area of increasing research and political interest; specifically in terms of employers and organisations developing (and governments supporting) flexible work options and family friendly workplaces.

## 5.2 Women and poverty

In examining the issue of women and wealth in Australia it is important to note here that while some women are fairing well in terms of wealth (generally those women who are partnered, better educated, are home owners and who bought into the housing market before the recent housing boom) many other women have not done well at all in accumulating wealth. Many women in Australia (and their children) are living in poverty, struggling to get by on a daily basis, let alone accumulate any wealth or assets – including for their retirement. Importantly, this remains the case despite recent prosperous economic conditions and the lowest rates of unemployment (for most) in years.

Unfortunately, we know little about the financial and personal circumstances of many of the women and groups of women living in poverty in Australia. This said, we do know two important things from the general poverty literature. First, we know that poverty is both persistent and pervasive in Australia (see Harding, Lloyd & Greenwell 2001; the Senate Community Affairs References Committee Secretariat report 2004). In terms of actual figures on the extent of poverty, recent research indicates that somewhere between 10 and 20 per cent of all Australians are living in poverty – depending on the poverty measure used.<sup>27</sup> And, according to research by Lloyd, Harding & Payne (2004) women account for just under 50 per cent of all Australians living in poverty.<sup>28</sup> What this means then, is that somewhere between one and two

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<sup>25</sup> For information on work/life balance see, for example, the Human Rights and Equal Opportunity Commission's 2007 final report and 2005 discussion paper (HREOC 2007; 2005), the House of Representatives Standing Committee on Family and Human Services *Report on the inquiry into balancing work and family* 2006; and Pocock 2004 and 2005. See also the work of the Centre for Work + Life at the University of SA (<http://www.unisa.edu.au/hawkeinstitute/cwl/default.asp>), i.e. Williams & Pocock 2006; Pocock, Skinner & Williams 2007

<sup>26</sup> For statistics on the division of paid and unpaid labour by women and men, see the discussion of the literature on this issue in Chapter 3 of the *Striking the Balance: women, men, work and family* discussion paper (HREOC 2005).

<sup>27</sup> For discussion of the issue of poverty measures see Marks 2005; also Senate Community Affairs References Committee Secretariat 2004, especially Chapter 3.

<sup>28</sup> Lloyd, Harding & Payne (2004) and the Senate Community Affairs References Committee Secretariat (2004, see especially Chapter 10) acknowledge that improvement in the proportion of women living in poverty in Australia over the last few years is largely attributed to the improved financial position of many sole mothers – due to the increasing participation of many sole mothers in the labour force and the introduction of the Child Support Scheme in the late

million women in Australia at the current time are considered to be living in (income-related) poverty. This is a significant proportion of the female (and total) population.

Second, we know that certain groups are overrepresented among those living in poverty. These groups include:

- *Unemployed people and people dependent on government benefits generally* – who Lloyd, Harding & Payne conclude are almost four times more likely than Australians generally to be in (income) poverty – based on use of the OECD Median Poverty Line measure of poverty (2004, p. 14);
- *Low wage earners/families* – and especially those with poor educational levels. Pocock & Masterman-Smith 2006 discuss the rise in numbers of “working poor” families in financial stress – especially as housing costs (including rents and mortgage payments) continue to escalate;
- *Sole parent families and the children living in these families* (see especially Chapter 10 of Senate Community Affairs References Committee Secretariat report, 2004; also Loxton 2005 on *the long term implications of sole motherhood for economic wellbeing*);
- *Larger families* – of three or more children;
- *People with disabilities or people experiencing long-term illness*;
- *Young people on low incomes* – including tertiary students, whose poverty is often transitory;
- *Older people*, and especially those who are private renters or who are living alone;
- *People living alone*;
- *Indigenous Australians*;
- *Migrants and refugees, particularly from CALD backgrounds*; and
- *Homeless people, including homeless Indigenous people* who are known to be significantly overrepresented among the homeless population.

The Senate Community Affairs References Committee Secretariat report on poverty and financial hardship (2004) adds another six (much smaller) groups to the list of groups commonly represented among people in financial hardship/poverty. These are:

- *Survivors of inter-personal and family violence – the vast majority of whom we know are women*;
- *People exiting prison* (for a discussion of women in this circumstance and the importance of support services assisting women exiting prison with finding

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1980s. On this issue it is important to note that research currently being undertaken for AHURI by Natalier *et al* (2007) is investigating the housing circumstances and aspirations of separated parents, and is particularly looking at how the payment and receipt of child support, along with the receipt of government income and housing assistance, affect the housing outcomes of single parent households – for both resident and non-resident parents.

affordable and secure housing see Dutreix 2000; c2002; and the issue of *Parity* on post-release issues);

- *People with substance abuse and/or gambling problems;*
- *People with mental illness* (an area that the Community Affairs References Committee Secretariat report (2004) acknowledges is under-researched – see p. 42);
- *Some people with caring responsibilities* such as young carers and grandparents caring for grandchildren (see ABS 2005b; COTA National Seniors 2003; HREOC 2007, pp. 179–186); and
- *People living in caravan parks and other tenuous housing arrangements.*

The literature review undertaken for this chapter clearly shows that we know little about the wealth of many women, and especially women living in poverty. This is clearly a gap in the literature and more research on the impact of the lack of wealth for women in these circumstances (either temporarily or permanently) – and for women generally – is needed. Of course it may well be the case that women living in poverty simply have no wealth, assets or savings to report (with the possible exception of superannuation for those women who are or have been employed), and without significant changes in their personal or financial circumstances this will likely remain the case for many women living in poverty long-term.

The discussion in this section shows that some groups of women in Australia are fairing much better in terms of income and wealth than others; with many baby boomer women (and men) and their parents clearly leading in terms of wealth – and especially those who are home owners. This said, the discussion also shows that many women and groups of women in Australia (i.e. sole parents generally and female-headed lone person households) do not currently have, and have not accumulated, comparable levels of wealth (especially superannuation) to their male counterparts, or in some cases – compared with other women.

Much of the difference in wealth among and between women and men is accounted for by different patterns of labour force participation between and within genders and the highly gendered nature of Australia's workforce. Female headed sole parent families and women living alone are clearly two groups who are generally doing poorly. They are not however, the only groups fairing poorly. As the discussion on women in poverty in the latter part of this chapter shows, women who are homeless, who have escaped inter-personal and family violence, women from CALD backgrounds and Indigenous women are overrepresented among women in poverty in Australia and would therefore have limited, if any wealth, assets or savings.

Two excerpts from differing research on the economic security of women succinctly summarise many of the important aspects of the women and wealth issue and of this discussion. Accordingly, they seem a good place to leave the discussion:

Australian women already, on average, have lower net worth and less superannuation than men, and end up poorer than men after divorce. The fact that more women than men spend more time caring for others penalises them financially, and diminishes their professional experience and employability (AMP.NATSEM 2006, p. 2).

And,

If women are to be economically secure, they must all have the capacity to achieve that security independent of their partners. The reality is that there are no guarantees of lifelong partnerships; the falling marriage rate, rising divorce rate and increased incidence of people who never partner argue for the importance of all women being able to provide financially for themselves. In many families, women are and will continue to be the sole breadwinners (S4W & Boulden 2004, p. 10).

## **Part 2. How will Women be Housed in 2015 – 2025?**

The discussion in this part of the report addresses the question how women will be housed in Australia in 2015–2025. It does this by discussing three key issues for women’s housing into the future, i.e.

- Changes in living arrangements, household size and structure;
- Tenure change; and
- The dwelling stock.

This part of the report commences with discussion of changes in living arrangements in Australia that are relevant to women. While this Chapter (Chapter 6) is not about housing for women *per se*, changes in the structure and size of households and families generally – and allied with the demographic changes discussed in the previous part of the report – help explain predicted and likely changes in tenure distribution into the future. Importantly they also help us to understand the suitability or otherwise of Australia’s current housing stock for women and likely future demand and need for other types of dwellings.

## 6. Changes in Women's Living Arrangements, Household Size and Structure

The housing options and choices available to women over the next 20 years will continue to be affected by changes in the personal circumstances and living arrangements of women (men, couples and families) resulting from now well established trends in family formation (marriage, partnering and child birth) and family dissolution (separation and divorce) discussed in Chapter 4 (see section 4.4). This chapter discusses current and projected trends in living arrangements for households and families in Australia to around 2025<sup>29</sup>, as well as changes in household (and family) size and structure that are relevant to women.

In 2004 the ABS released a comprehensive series of household and family projections for Australia for the period 2001 to 2026 (ABS 2004c).<sup>30</sup> Table 6.1, below, summarises the key projections for households and families in Australia from 2001 to 2026.

**Table 6.1 Projected growth of households and families, Australia, 2001–2026\***

|                                  | 2001       |            | 2026       |            |            |            |            |            | Increase 2001 - 2026 |           |            |
|----------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|----------------------|-----------|------------|
|                                  |            |            | Series I   |            | Series II  |            | Series III |            | Series I             | Series II | Series III |
|                                  | No. (000s) | % of Total | %                    | %         | %          |
| Households                       |            |            |            |            |            |            |            |            |                      |           |            |
| Family                           | 5 269      | 71.5       | 7 030      | 68.8       | 6 920      | 66.3       | 6 715      | 62.1       | 33                   | 31        | 27         |
| Lone person                      |            |            |            |            |            |            |            |            |                      |           |            |
| – Male                           | 819        | 11.1       | 1 164      | 11.4       | 1 349      | 12.9       | 1 694      | 15.7       | 42                   | 65        | 107        |
| – Female                         | 986        | 13.4       | 1 678      | 16.4       | 1 801      | 17.2       | 1 999      | 18.5       | 70                   | 83        | 103        |
| – Total                          | 1 805      | 24.5       | 2 842      | 27.8       | 3 149      | 30.2       | 3 693      | 34.2       | 57                   | 74        | 105        |
| Group                            | 293        | 4.0        | 346        | 3.4        | 371        | 3.6        | 404        | 3.7        | 18                   | 27        | 38         |
| Total                            | 7 368      | 100.0      | 10 218     | 100.0      | 10 441     | 100.1      | 10 812     | 100.0      | 39                   | 42        | 47         |
| Families                         |            |            |            |            |            |            |            |            |                      |           |            |
| Couple families with children    | 2 492      | 46.6       | 2 976      | 41.7       | 2 610      | 37.2       | 2 010      | 29.5       | 19                   | 5         | -19        |
| Couple families without children | 1 918      | 35.9       | 2 949      | 41.3       | 3 108      | 44.3       | 3 312      | 48.6       | 54                   | 62        | 73         |
| Sole parent                      |            |            |            |            |            |            |            |            |                      |           |            |
| – Male                           | 140        | 2.6        | 188        | 2.6        | 203        | 2.9        | 223        | 3.3        | 35                   | 45        | 60         |
| – Female                         | 698        | 13.1       | 894        | 12.5       | 990        | 14.1       | 1 146      | 16.8       | 28                   | 42        | 64         |
| – Total                          | 838        | 15.7       | 1 082      | 15.1       | 1 192      | 17.0       | 1 369      | 20.1       | 29                   | 42        | 63         |
| Other families <sup>1</sup>      | 99         | 1.9        | 126        | 1.8        | 111        | 1.6        | 122        | 1.8        | 28                   | 13        | 24         |
| Total                            | 5 346      | 100.0      | 7 133      | 99.9       | 7 022      | 100.1      | 6 814      | 100.0      | 33                   | 31        | 27         |

Source: ABS 2004c, pp. 24 & 65–66

Notes:

\*as at June 30.

Due to the rounding of figures to the nearest thousand some figures in Table 3.1 do not add to 100 per cent and some totals (i.e. for lone person households or sole parent families) do not equal the sum of male and female households/families.

<sup>1</sup>'Other families' are a family of related individuals living in the same household where such individuals do not form a couple or parent-child relationship with any one else in the household, i.e. a brother and sister living together.

<sup>29</sup> Much of the data referred to in this chapter of the report is for the period to 2026 (in line with the projection period adopted by the ABS for living arrangements) rather than 2025 as discussed in other chapters of the report.

<sup>30</sup> As with the ABS's population projections discussed in Chapter 3, the ABS has produced three different series of projections for households, families and living arrangements (known as Series I, II and III). The projections are based on data from the 2001 Census, Series B population projections and certain assumptions derived from past trends in living arrangement propensities and the continuation and/or variation of these trends into the future. In short, the Series I projection assumes that 2001 living arrangement propensities stay constant over the period to 2026 (i.e. changes in the number of families and households are due solely to changes in the size and age/sex structure of the population). Series II and III projections assume changes in the propensities of certain living arrangements. For a more detailed explanation of the calculations for each projection series see ABS 2004c (pp. 6–19).

As the data in Table 6.1 shows, the ABS's *household* projections for Australia over the next 20 years indicate:

- A projected increase in the number of households from 7.4 million in 2001 to between 10.2 and 10.8 million in 2026 (and between 9.1 and 9.5 million in 2016 – ABS 2004c, p. 62); and
- An increase in the number of households of all types – family, group and, especially, in lone person households.

This last point is particularly important as the projections specifically indicate:

- An increase in the number of family households of around a third to around a quarter over the period depending on projection series. On the issue of the growth in family households (with and without children) it is important to note that *while this household type is expected to remain the most common household type to 2026 family households are projected to decline as a proportion of all households to 2026 – from 72 per cent of all households in 2001 to between 62 and 69 per cent in 2026*; and
- *Significant and rapid growth in the number of people living alone as a proportion of all households, with women projected to account for more than 50 per cent of the total number of people living alone in all three projection series. The ABS notes that the growth in lone person households is being driven by the increasing number of older women in the population and the fact that they are more likely to live alone than other groups (ABS 2004c, p. 22). Projections for female lone person households in 2026 indicate an increase of between 70 and 103 per cent on the number of female lone person households enumerated in 2001 – depending on the projection series followed.*

The projected growth in households of all types, and especially of lone person households, continues to be influenced by the trend toward smaller households and families in Australia – a result of more people living alone (by choice, necessity or circumstances beyond their control, i.e. death of a partner, divorce *et cetera*), more people never marrying, partnering or having children and women having fewer children (see section 4.4). ABS projections for future household sizes in Australia point towards a continuation of the slow but long-term downward trend in household size in Australia; i.e. household size declining from 2.6 persons per household in 2001 to between 2.2 and 2.3 persons in 2026 (ABS 2004c, p. 21). Average family sizes in Australia are also trending downward; declining from 3.1 persons in the average family from 1996–2000 to 3.0 persons from 2001 to the most current year for which figures are available (2006) (ABS 2007b, p. 34) .

In terms of *family* projections for the period to 2026, ABS projections (also summarised in Table 6.1) point to three important trends for women, and that will have implications for housing.

First, *significant growth in the number of couple families without children as a proportion of all families in Australia* – increasing by over half (54 per cent) from 2001 to 2026 under Series I and by as much as 62 and 73 per cent respectively under Series II and III. *Couple families without children are projected to increase the most of all family types across the projection period – increasing from almost 40 per cent of all families in 2001 to a projected 41 per cent of families (Series I), 44 per cent*

(Series II) and 49 per cent (Series III).

Second, a small increase in the number of couple families with children relative to all families in the Series I and II projections (an increase of 19 per cent between 2001 and 2026 in Series I and of only 5 per cent in Series II) and an almost 20 per cent decline in couple families with children over the period under Series III. This said, *couple families with children are projected to decline as a proportion of total families over the period, decreasing from almost 47 per cent in 2001 to between 42 per cent and 30 per cent of families in 2026 (Series I and III projections respectively).*

Third, and possibly most significantly in terms of demand for (affordable housing), the number of *female headed sole parent families* is projected to increase over the period to 2026 by between 28 per cent and 64 per cent – from 698,000 families to between 894,000 and over 1.1 million families (Series I and III). ABS projections indicate that female headed sole parent families will decline as a proportion of all families and the total population under Series I projections (i.e. from 13.1 per cent of families in 2001 to 12.5 per cent in 2026) but increase as a proportion of all families under Series II and III projections (to 14.1 and 16.8 per cent of all families). *Female headed sole parent families are projected to continue to out number male sole parent families by a ratio of about 5 to 1.*

The detailed tables for Australia included in the publication *Household and Family Projections Australia 2001 to 2026* also offer some useful insights into possible age-related demographic changes in Australia to 2026. Important in the context of this work are the detailed tables projecting the number of persons by living arrangement for particular age cohorts for Australia – in 2001 and 2026 (ABS 2004c, pp. 67–68 & pp. 76–77). While these tables do not provide data by gender for all living arrangements, the tables do include some data that is gender- and age cohort-specific. They also provide some gender non-specific projections that also assists us in both drawing a picture of the women in Australia in 2015 – 2025, and in understanding changes in living arrangements for particular age cohorts that will likely affect future housing demand and supply by/for women. Because of their size, the tables are replicated (with some additional calculations) in Appendix 3.

The key projections from these Tables that are important for this research are:

- *A decline in the proportion of the population living as a husband, wife or partner in a couple family household with children – from a just over a quarter of the population in 2001 (25.7 per cent) to between a projected 24.6 per cent of the population in 2026 under Series I (i.e. maintaining 2001 living arrangements over the projection period) and 16.6 per cent in Series III. Partners living in couple families with children are projected to decrease as a proportion of all partners living in couple family households (with and without children) in all three projection Series, i.e. from 57 per cent in 2001 to between 50 per cent (Series I) and 38 per cent (Series III) in 2026;*
- *An increase in the proportion of the population living as a husband, wife or partner in couple family households without children – from almost one fifth of the total population in 2001 to between nearly a quarter and 27 per cent of the population in 2026 (Series I and III respectively). The Tables show significant growth in the number of partners living in this arrangement in the 65–74, 75–84 and 85 and over age cohorts. For the 85 and over age cohort projections indicate more than double the number of individuals living in this arrangement in Series I compared to 2001, more than 3 times as many people in this arrangement in Series II and almost 4 times as many in Series III. *Between**

*81 per cent and 90 per cent of the growth in this household type is projected to be in partners aged 55 and over – reflecting the ageing of Australia's population, and specifically the ageing of the baby boomers and their becoming empty nesters. Partners in couple families without children are expected to increase their share of all partners in couple families – from 43 per cent in 2001 to between 50 per cent and 62 per cent in 2026 (Series I and III respectively);*

- *A decline in the number of children living in two-parent family households and an increase in the number of children living in sole parent family households. The proportion of the population who are children living in couple family households with children is projected to decline from almost 26 per cent of the total population of Australia in 2001 to between just over 20 per cent and 18 per cent in 2026 (Series I and Series III);*
- *A stable or increasing proportion of all children aged 0–14 living in sole parent households – stable at almost 19 per cent between 2001 and 2026 according to the Series I projection and increasing to between almost a quarter and a third of all children living in family households following Series II and III projections. Accompanying these projections is a *stable or decreasing number of all children aged 0–14 living in couple family households with children* – from stable at 81 per cent between 2001 and 2026 under Series I projections to declining to between 77 and 67 per cent under Series II and III;*
- *An increase in female headed sole parent families as a proportion of the total population of the country – growing from 3.6 per cent of the total population in 2001 to between 3.7 and 4.7 per cent of the population under Series I and III projections; and*
- *A significant increase in the number of people living in female lone person households – increasing from just over 5 per cent of the population in 2001 to between almost 7 and just over 8 per cent of the total population under Series I and III projections. All three projections also indicate that *within the female lone person household group, there will be significant growth in households aged 55–64, 65–74, and especially the 75–84 and 85 and over. On this growth the ABS notes that 'while women are more likely to live alone in old age, the tendency for men to live alone is more evenly distributed across the age groups, reflecting both the likelihood of young men to live alone and the effects of separation and divorce...'* (ABS 2004c, p. 33).*

In short then, the ABS's projections for living arrangements into the future indicate four important trends relevant to women specifically:

- An increasing number and proportion of couple families and households without children in the total population (and of partners living in such arrangements);
- A decline in the number and proportion of couple households with children in the population (and of partners and children living in this formally 'traditional' type of family/household);
- Significant growth in the number of *female lone person households* in Australia – particularly in the older age cohorts (including widows, divorcees and women who have not formally married or partnered); and

- Growth in the number and proportion of female headed sole parent families and in the number of children living in such families;

Continued growth in the number of households in Australia into the future – which the ABS projections indicate will continue to outstrip population growth generally – and changes in the prominence of certain family and household types as described in the discussion above, has, and will continue to have, implications for housing demand and supply. However, the implications of the trends discussed above for the future of housing in Australia generally, let alone for women specifically, have not been widely discussed or researched in the housing literature. Research currently being led by the AHURI Southern Research Centre on 21<sup>st</sup> Century Housing Careers and Australia's Housing Future aims to address much of this gap in the housing literature (see Beer, Faulkner & Gabriel 2006; see also Weston & Parker 2002; Flatau *et al* 2004; Winter & Stone 1999). This research also shows that changes in living arrangements and the patterns of family and household formation and dissolution (discussed in section 4.4) have worked together to create far more complex, multi-directional and non-linear housing careers and pathways for most women (men, couples and families) than was the case in past generations.<sup>31</sup> It is now far more common for women to move into, out of, between and within housing tenures (including home ownership) as a result of changes in personal and relationship circumstances and because of the impact of such changes on women's financial position; i.e. due to separation, divorce, disability and frailty, changes in caring responsibilities, the death of a partner or through repartnering or remarriage. Accordingly, women will need more and different housing options into the future (and at different stages of their life course), with such options needing to be across all tenures and at a range of price points suited to the financial and personal circumstances of different women and their families. Clearly, more research is needed in this area (and particularly in terms of the housing needs of women into the future), and specifically to update the last major piece of research on the housing needs of women and children in Australia conducted more than 15 years ago; the discussion paper on the *Housing Needs of Women and Children* conducted as part of the National Housing Strategy (NHS) by Bettina Cass in 1991 (also NHS 1992).

Based on the discussion of future living arrangements in this chapter it also seems fair to make two other comments here about women's future housing:

- Women will need many more affordable purchase and rental housing options. This will especially be the case for women on low incomes living in housing stress in the private rental market, for women (and families) who no longer meet public housing eligibility and for women (whether partnered or not and with or without children) who are having difficulty accessing affordable home ownership; and
- Women will also need and will possibly demand more smaller dwellings to live in. This will almost certainly be the case among certain groups of women, and particularly among/for women living alone and for couples and single women who want to trade down in terms of dwelling size – either to release some (or all) of the equity in their home or to reduce the maintenance and upkeep associated with their dwelling and/or property.

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<sup>31</sup> For more detailed discussion of changes in the housing careers of Australians see the literature review conducted by Beer, Faulkner & Gabriel (2006) as part of AHURI's second National Research Venture: 21<sup>st</sup> Century Housing Careers and Australia's Housing Future). For more information on the key differences between the baby boomers when they were aged in their 20s and Gen Xers at the same stage in their lives see the ABS article 'People in their 20s: then and now' in *Australian Social Trends 2005*.

The next two chapters expand further on the discussion in this section of the report; exploring changes in housing tenures relevant to women (Chapter 7), and issues around the dwelling stock available (and needed) to house women into the future (Chapter 8).

## 7. Tenure Change

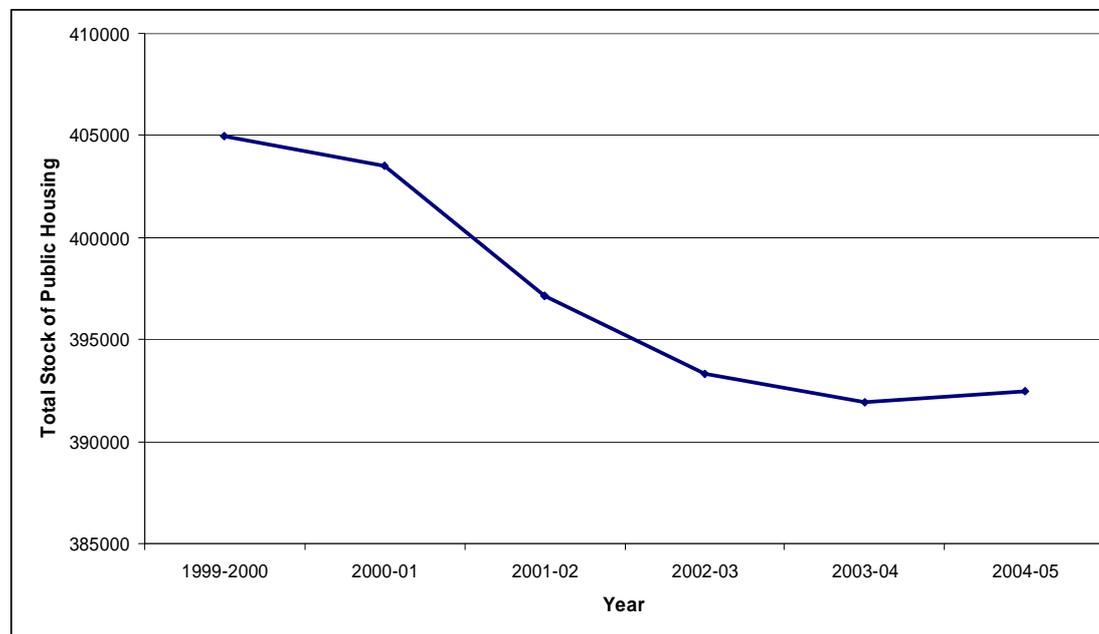
As we move towards 2025 Australia's women will be affected by shifts in the distribution of tenure. Key changes are expected to include:

- Further decline in the number and percentage of the housing stock comprised of conventional public housing;
- The growth of new forms of social housing, including the expansion of housing associations;
- Further growth in the private rental sector;
- The rise of licensing and other tenure forms as the population ages and retirement housing provision attaches a different sets of rights to housing; and
- A decline in the level of home ownership, especially for some groups within society.

### 7.1 A disappearing public housing stock: the impact on women

Conventional public housing has been a small, but important, part of the Australian housing system over the last 60 years (Paris 1993), however, the number of publicly owned dwellings is declining rather than growing (Figure 7.1).

**Figure 7.1 Total stock of public housing, Australia, 1999–2000 to 2004–2005**



Source: Department of Family and Community Services, Housing Assistance Act 1996, Annual Report, Various Years.

Recently the Federal Minister for Family and Community Services, the Honourable Mal Brough, asked 'Where have all the houses gone?' noting that in 2005 there were 13 fewer public houses in Australia than in 1997, despite Commonwealth Government payments of \$9.6 billion over the last decade (ABC News Online,

Tuesday April 24 2007). Such questioning by the Federal Minister clearly overlooks the cost of maintenance and the reality of operating deficits resulting from the very low incomes of public housing tenants (Hall and Berry 2004). However, the Minister's comments do highlight the decline of the sector and this decline is expected to continue into the future. In July 2007 Minister Brough raised the possibility of giving local governments and the private sector access to funding under the Commonwealth State Housing Agreement (CSHA)<sup>32</sup>, while the proposal by the leader of the Federal Opposition, Mr Kevin Rudd, to abolish Specific Purpose Payments to the states could result in the abolition of the CSHA entirely (Hall & Berry 2004). Regardless of national policy change, the pace of the decline of public housing is likely to quicken in some jurisdictions. For example, in March 2007 South Australia's Minister for Families and Communities, the Honourable Jay Weatherill, announced an accelerated program of public housing sales that will quit 8,000 properties from government ownership in SA by 2012–13.

Conventional public housing appears certain to decline over the coming 20 years and this change is likely to affect women significantly. Women are likely to be particularly affected because:

- Women, and especially sole parent mothers, are over-represented in the public housing stock and the decline of this sector will reduce the range of affordable housing options for low income women;
- Public housing is an important exit point for women leaving SAAP-funded and other shelters/refuges and often women, and their children, are victims of violence in the home. There are fewer exit points for women in shelters where public housing is not available and this may force some women to return to circumstances of risk;
- Older women who entered public housing when it was focussed on meeting the needs of low income households generally may be adversely affected by anti social behaviour associated with the increasing percentage of entrants into the tenure with 'complex needs';
- Tighter targeting of public housing over the previous decade may have assisted the housing circumstances of women with a disability, or those with significant care responsibilities for a family member. Recent AIHW (2007) data indicate that 38 per cent of new housing allocations are to persons with a disability;
- In a similar vein, the targeting of public housing allocations over the last decade has resulted in larger numbers of Indigenous households entering the tenure (Flatau *et al* 2005), as well as better access to public housing for some categories of immigrants (Beer & Foley 2003). Further decline in the size of the public housing sector may result in severely limited access to this tenure for these groups and limit their affordable housing options;
- Many women on low incomes will be forced to rely upon the more expensive private rental market and their circumstances may be more acute than those of low income men because of the higher probability of child care responsibilities among women, women's heavy reliance on government

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<sup>32</sup> The national agreement that funds social housing in Australia.

benefits as their main/only source of income and the persistent gap in wage rates between the genders in Australia.

## 7.2 The emergence of new models of community housing

In a number of States and Territories government policy emphasises the growth of new forms of social housing, including the expansion of housing associations. In the 2007 Budget the Victorian Government announced \$300 million of new funding for the expansion of social housing, primarily through registered housing associations (Office of Housing (Vic) 2007). The Victorian Government has announced initiatives such as the 'Strategy for Growth for Low Income Victorians' and 'Building More Homes Together' which aim to 'increase the provision of affordable housing options through partnerships with Registered Housing Agencies (RHAs). It is expected that RHAs will leverage the government's capital commitment through borrowings and third party contributions, resulting in increased social housing options' (Department of Human Services (Vic) 2006). Income limits for persons to be assisted under these schemes broadly reflect eligibility for Commonwealth Rent Assistance and the asset test used in assessing eligibility for public housing also applies. Persons on the public housing waiting list will be targeted by such initiatives.

The Victorian Government is not alone in promoting the growth of new social housing providers, though its level of resources may be more generous than in some other jurisdictions. The South Australian Government, for example, has a Not for Profit Housing Provider Program (see Box 7.1) that aims to encourage the growth of those housing associations assessed as having the capacity to expand. Such initiatives need to be viewed with a degree of caution with research by Milligan *et al* (2004) concluding that while there had been a number of high profile initiatives in the development of new vehicles for affordable housing – such as the Brisbane Housing Company – “the seven largest [affordable housing] providers operating in Australia have developed little more than 1200 housing units in total over the last decade or so [to 2004]” (p. 140).

### Box 7.1 The South Australian Government's Not For Profit Housing Provider Program

#### Not for Profit Housing Provider Program

The **Not For Profit Affordable Housing Program (Growth)** is being developed jointly by the Office for Community Housing, the Affordable Housing Innovations Unit, and HomeStart Finance.

The aim of the program is to enable high capacity Not For Profit (NFP) Organisations who meet Government criteria to enter into alternative finance arrangements to leverage against their property portfolio and increase the supply of affordable housing.

The NFP Affordable Housing Program will be supported by a range of alternative policy settings which will support the NFP provider's ability to undertake borrowings and operate more flexibly and independently.

As part of the development of the draft framework, the **Community Business Bureau is undertaking a Capacity Assessment** of 14 Community Housing Organisations to:

- Develop cost drivers and other indicators that will allow Government to determine when a Community Housing Organisations is capable of becoming a NFP Provider;
- Assess a Community Housing Organisations' capacity to become NFP Housing Provider against these indicators; and
- Assess what assistance a Community Housing Organisation which is not yet capable of becoming an NFP Housing Provider might need to do so.

**At the same time, HomeStart Finance is also undertaking a Financial Assessment** of 10 Community Housing Organisations. HomeStart is aiming to utilise real life Community Housing Organisations' information to build a financial model to determine a sustainable level of borrowing and new housing supply which might be possible under the model.

Source: from <http://www.communityhousing.sa.gov.au/site/page.cfm?u=446/>, viewed 2 August 2007

The development and expansion of a new social housing sector has significant implications for the future housing of women because:

- It may develop to provide an affordable alternative to public housing for women on low incomes;
- It is likely to focus on meeting the housing needs of the most disadvantaged within society, including the aged, persons with a disability, those leaving supported accommodation and young people without family support. Women are over-represented in many of these groups and are therefore likely to benefit.

### 7.3 Expansion of the private rental sector

Some 2,063,950 rental households were enumerated at the 2006 Census, approximately 400,000 fewer than the number of households counted as either owned outright or being purchased. Of this number, we know from the annual reports on the Housing Assistance Act (1996) that approximately 390,000 households are public tenants which suggests a private rental sector of approximately 1,674,000 units, or 22 per cent of the total. As a proportion of all tenancies public rental tenancies have declined from 17.1 per cent of the total in 2001 to 14.9 per cent of the total in 2006 (ABS 2007a). Private rental housing is clearly an important tenure in its own right and there is evidence that it is growing relative to the other major tenures over the last decade, although this trend is not discernible in the 2006 Census data currently available, because of the inclusion of public tenants in the count (Table 7.1). In the early 1990s the private rental sector stood at 17 per cent of all households (Department of Social Security 1996).

**Table 7.1 Percentage of Australian households in each tenure (privately occupied dwellings), Censuses 1996–2006**

| Tenure type            | 1996 (%) | 2001 (%) | 2006 (%) |
|------------------------|----------|----------|----------|
| Total owner occupation | 66.4     | 66.3     | 64.8     |
| – Fully-owned          | 40.9     | 39.7     | 32.6     |
| – Being purchased      | 25.5     | 26.5     | 32.2     |
| Rented                 | 27.3     | 26.3     | 27.2     |
| Other tenure           | 2.5      | 2.8      | 0.9      |
| Not stated             | 3.8      | 4.7      | 7.1      |
|                        | 100.0    | 100.0    | 100.0    |

Source: ABS 2007a; 2006a.

The private rental sector has grown over the last two decades because:

- The problems of housing affordability have delayed entry into home ownership for some people, and especially among young couples;
- A significant percentage of home purchasers fall out of owner occupation through divorce or separation and end up in the private rental market for long periods (for this trend as it relates to older divorced people, see de Vaus *et al* 2007);

- Tax incentives and a buoyant property market have encouraged private investors to enter the market in many jurisdictions, resulting in rents that have been significantly lower than mortgage repayment costs in many instances. This has not been the case in Sydney where state government taxes appear to have discouraged investment in private rental housing;
- Of the introduction of Commonwealth Rent Assistance payments and quite broad access to this payment among low income private rental tenants; and
- A declining or stagnant public rental sector reducing alternative housing opportunities.

A larger private rental housing sector will have substantial implications for the housing of women in the future as:

- Housing stress is concentrated in the private rental sector (Beer, Kearins & Pieters 2007) and a greater concentration of low income households in private rental is likely to add to the levels of housing stress within the population;
- Older private tenants are especially vulnerable to high housing costs, and women are more vulnerable than men as they constitute the majority of older tenants. The number of older women in private rental housing will grow over the next 20 years;
- Private renting does not offer occupants the opportunity to accumulate wealth through the housing market and may therefore reduce lifetime earnings. Recent econometric analysis suggests that home ownership results in higher earnings from other sources also, with each year of ownership associated with approximately with two per cent of increase in household income. A doubling of the period of home ownership results in an 11 per cent increase in household earnings (Zhu Xiao Di 2007); and
- Private renting is an insecure tenure and there is evidence of discrimination in the practices and attitudes of landlords and real estate agents towards some women, particularly sole mothers (Adkins, Slatter & Baulderstone 2004; Holdsworth 2006).

#### **7.4 A decline in home ownership?**

Over the last 60 years Australia has viewed itself as a home owning society (Badcock & Beer 2000), but the reality is that owner occupation has been in steady decline since 1961 when it peaked at 72 per cent of households. As Table 7.1 shows, owner occupation stood at 65 per cent at the 2006 Census – a 1.5 percentage point decline on the 2001 Census.

Significantly, the data released from the 2006 Census suggests there has been a substantial reversal within owner occupation. Through the 1990s outright home ownership appeared to be growing as the population aged, while the percentage of households purchasing a home declined as housing affordability made entry into the tenure more difficult. Table 7.1 however, clearly shows that over the most recent inter-censal period there was a substantial fall in the percentage of the population who were outright home owners and a rise in the rate of home purchase. This trend has yet to be analysed in more detail and that process will depend upon the release

of additional 2006 Census data. However, some of the likely contributing factors may include:

- The impact of the First Home Owners Grant (FHOG) – available since 2000. Research by Wood, Watson & Flatau (2003) suggested that the FHOG would ‘bring forward’ entry into home purchase for a significant number of households. The 2006 Census data may reflect this process;
- The fall in outright home ownership may reflect the introduction of new financial instruments – such as reverse mortgages – which ‘free up’ the capital in the home. In a similar vein, the growth in ‘seachange’ and ‘treechange’ migration may have seen the liquidation of housing assets by migrants;
- The decline in outright home ownership may reflect the impact of relationship breakdown and as outright home owners sell the marital property, refinance and/or take out a new mortgage to purchase new housing;
- An increase in the popularity of retirement villages. Stimson & McGovern (2002) estimated that only 3 per cent of older Australians moved to retirement villages, but the figures is closer to 10 per cent in the United States. Several commentators have suggested that the sector will inevitably grow in Australia and the 2006 Census data may provide evidence to support this contention.

Table 7.1 also shows that there has been growth in the number of households not stating their tenure. It is possible that this reflects the rise of more complex patterns of tenure – such as retirement villages where the occupant holds a licence to occupy, or a reverse mortgage – and it is possible that these less well known tenure arrangements are now a more significant part of the housing system. This is an area clearly calling for further research, and with respect to both the needs of women and the total Australian population.

Change in the rate of owner occupation now, and over the next 20 years, will have profound implications for Australia’s women:

- On a positive note, the 2006 Census data suggest that a growing number of households are gaining the opportunity to participate in the housing market and receive the benefits attached to that tenure. On the other hand, women – often in conjunction with their partners – carry the burden of high housing costs, which may affect their participation in the labour market and their fertility decisions;
- A smaller owner occupation sector would result in a greater number of women living in more vulnerable tenures;
- Delayed entry into home ownership may increase the number of women and couples entering retirement with a mortgage, resulting in a larger number of women with higher housing costs in retirement.

Overall tenure change appears to be an inevitable component of Australia’s housing future and it is likely to contribute to a narrowing of housing opportunities for women. Access to home ownership is problematic and is likely to remain difficult over the next 20 years while conventional public rental housing is in decline. Tenure change comes at the same time that increasing numbers of women will be in relatively vulnerable

households and the private rental sector will need to accommodate greater numbers and proportions of these groups. Research undertaken by Yates *et al* (2004) has already identified a persistent shortfall in the supply of low rent dwellings across Australia.

## 8. The Dwelling Stock

Recent projections suggest that there will be demand for an additional 1.1 million dwellings by 2011 (McDonald 2003) and that Australian households will continue to decline in size as parents continue to occupy their existing dwellings and young people seek new housing. Importantly, since the 1990s housing demand has been driven by the growth in *households* rather than the growth in population (McDonald 2004). The ageing of the population and the formation of lone person households – two social phenomena where women feature prominently – are important components in the growth of households. Much of the demand for new housing will find expression in the outer metropolitan regions. The Housing Industry Association (2007) has suggested that current rates of dwelling construction (150,000 dwellings per annum) have been insufficient to meet underlying demand (170,000 per annum) and that there is a need for governments at all levels to do more to address supply constraints.

Growth in the Australian housing stock is inevitable but it is important to question how well this stock will serve the needs of both current and future generations of women. By 2015 and 2025 the Australian housing system will need to accommodate both a substantially larger cohort of older women and a generation of younger women with significant responsibilities for raising their children. This section of the report looks at the future of women's housing in terms of the stock of dwellings that will be available for women to live in and those that will be needed to house women over the next 10 to 20 years. The discussion first provides a picture of the dwelling stock in Australia at the present. It is important to recognise that the housing stock and other aspects of the built form of our cities and towns changes slowly such that in 10 to 20 years most Australians will be living in dwelling stock that has already been built. The section then considers the implications of recent trends in the nature of the housing stock and how suitable that housing may be, especially for women in their role as carers of children. The final section of the Chapter considers the need for housing that is appropriate for an ageing Australia.

### 8.1 The shape of Australia's housing stock to 2015–2025

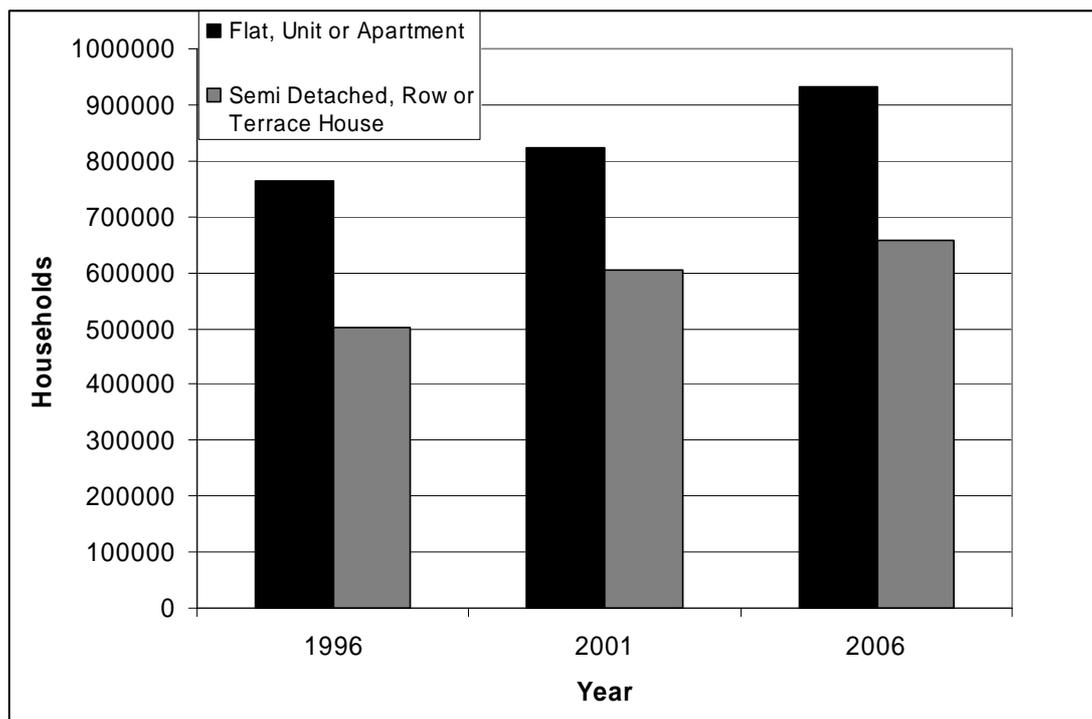
Overwhelmingly, Australians live in separate houses, most of which have three or more bedrooms. However, the proportion of occupied dwellings in Australia that are separate houses has been steadily falling over recent years. At Census 2006 74.8 per cent of occupied private dwellings in Australia were separate houses (5,685,387 of 7,596,183 private occupied dwellings), compared with 75.3 per cent in 2001 and 78.0 per cent in 1991. Allied with this decline in the proportion of dwellings that are separate houses has been an increase in the number and proportion of all private occupied dwellings that are higher density – i.e. increasing from 19.5 per cent of all private occupied dwellings in 1991 to 22.2 per cent in 2001 and most recently to 23.4 per cent (ABS 2007a; 2006a).

Over the last decades there has been substantial change within Australian housing, even within the conventional detached housing stock. Recent research by Hall (2007) has shown that whereas conventional detached housing development in Australian suburbs results in the dwelling having a 'footprint' of approximately 30 per cent of the residential block, contemporary development results in a footprint close to 60 per cent. Houses have grown larger and backyards have dwindled in size.

Urban consolidation policies have had a profound impact on the nature of urban development and resulted in both smaller backyards within the new detached

housing stock and higher density housing – townhouses and high rise apartments - in the larger cities such as Sydney, Melbourne and Brisbane. The rate of growth of higher density housing forms has outstripped the growth of the conventional housing stock (ABS 2003) and Figure 8.1 suggests that in the most recent inter-censal period the rate of growth in the higher density housing forms – flats and apartments – has outpaced medium density semi detached housing. The ABS in 2003 reported that between 1991 and 2001 higher density housing increased at more than three times the rate of separate houses in Sydney and that similar patterns were evident in Melbourne, Brisbane and Canberra. Significantly, higher density housing has emerged as one of the few affordable housing options for low and moderate income households. Women with children would be especially affected by this trend because of their lower incomes relative to men, their periods outside paid work due to child care commitments and through the concentration of female employment in the CBD where house price pressures are most acute (see Beer, Faulkner & Gabriel 2006). Flats, units and apartments represented 55 per cent of the total dwelling stock in inner Sydney at the 2001 Census, compared with 30 per cent in the middle suburbs and 11 per cent in outer Sydney (ABS 2006c).

**Figure 8.1 Number of Australian households resident in flats and semi detached dwellings, 1996–2006**



Source: ABS 2006 Census, ABS Canberra

These policies settings have contributed to declining household amenity and arguably less attractive urban landscapes in which to raise children. Glen Searle (2007, p. 15) has argued that there has been a broader failing in the urban planning process and that 'the advantages of the backyard have not been compensated by increased per capita provision of open space in consolidation areas'. In effect there are two phenomena evident here: the shrinking of backyards (and associated play opportunities for children and families in conventional housing) and an increase in the number of households without backyards or any substantial external private space.

These changes are significant because households with children – especially women who often bear the major share of child care responsibilities – will be confronted by a new set of challenges in raising their children with respect to access to safe and supervised play areas, overcrowding, opportunities for physical activity and the capacity to travel safely and easily to schools, sports grounds and the other facilities used by families with children.

## **8.2 The housing stock and an older Australia**

As discussed elsewhere in this report, the ageing of the Australian population is a process already in train, and one that will gather momentum through to 2025. It has been estimated that by 2021 some 18 per cent of the Australian population will be aged 65 years or older and approximately 40 per cent of households will be occupied by one or more older persons, the majority living alone or in a couple (AHURI 2004). There are many more older women than men and for this reason women will be most affected by any inability of the Australian housing stock to meet the needs of an older population.

The Australian Housing and Urban Research Institute (AHURI) 2004 has suggested that key challenges in meeting the housing needs of an older population include:

- More young-old retirees (aged under 85 years) seeking housing suited to their lifestyles;
- More frail very old people, especially older women living on their own, creating a greater demand for housing that incorporates some form of support;
- Sustained and substantial numbers reaching old age as renters and whose housing choices will diminish as they grow older; and
- Increasing intergenerational inequity stemming from transfers of housing assets.

In addition, the Productivity Commission (2005) has suggested that the ageing of the population is likely to lead to an increase in the demand for housing assistance amongst older Australians who do not own their own home. In 2002-03 there were approximately 1.5 million households comprised of older Australians (ABS 2005) of which 13 per cent (204,000 households) were tenants. Of this group, some 160,000 households received both Commonwealth Rent Assistance and the Age Pension (ABS 2005c).

It is important to acknowledge that there are few housing options available to older low income tenants in Australia. As Yates (1991) and Castles (1996) observed, the Australian welfare system is predicated on the assumption that older persons will be owner occupants and that their tenure will lift them out of poverty in their older age. For an increasing number of Australians though this is not the reality, with many people falling out of home ownership through divorce (Beer and Faulkner 2007; see also de Vaus *et al* 2007), loss of employment, interest rate increases or other circumstances. There is therefore a need for affordable housing for older people – especially women who constitute the majority of this age group – but currently the market provides few options. Existing models – including those where residents pay up to 85 per cent of their pension and Commonwealth Rent Assistance entitlement in exchange for housing, linen and meals – have a chequered history. Moreover, the

supply of public housing is diminishing, thereby reducing the options available to low income older tenants. Research undertaken by Faulkner *et al* (2007) found that many low income older tenants had insufficient income to cover their food and other living costs and looked to nursing home accommodation as a solution to their housing needs in the near future.

One of the ways in which the housing stock could better meet the needs of older Australian women and men (and especially women and men who are frail or disabled) is through the application of universal design principles. Universal design is 'the design of products and environments to be useable by all people, to the greatest extent possible, without the need for adaptation or specialised design' (Ward 2005). Universal design could be incorporated into Australian housing through its inclusion in the Building Code of Australia (Ward 2005), but as Herd, Ward & Seeger (2003) have noted, Australian governments have been slow to adopt universal design principles, instead engaging in limited action to increase the supply of physically accessible housing. In part this reflects the concerns of key stakeholders – including the building industry – but as Herd, Ward & Seeger (2003) note, consistency and certainty in regulations would enable the application of universal design principles in all new dwellings and significant renovations. This is a significant issue, because there is some evidence of growth in specialist aged housing (such as retirement villages), and this form of accommodation continues to house a small minority (approximately four per cent) of older Australians. It is also significant because most Australian women in their old age will live within conventional housing and it is important that their housing promotes and facilitates independence and an appropriate lifestyle.

### **Part 3. Conclusion and Policy Implications**

This report has considered the future of housing women to 2015 and 2025. It has shown that many of the challenges confronting women in their housing today will be evident in two decades and that in some instances, these challenges are likely to become more acute. Regardless of policy change and/or shifts in the operation of the housing market, there are some inescapable outcomes for women and their housing to 2025 and these certain outcomes raise important issues for public debate and government action.

By 2025 Australian men and women will be living in smaller households and will be less likely to occupy conventional 'family' households. Social isolation may become a significant challenge for many persons living alone through divorce, the death of a partner or through choice and there is therefore a need for governments to build stronger communities and neighbourhoods better endowed with social capital. The absence of social capital can contribute to poor health, social dislocation and anti social behaviour. Strategies and policies that help integrate individuals into their communities will work to the benefit of all members of society and appropriately resourced local governments and community groups would be best placed to take on this role.

Change in the housing stock is likely to raise additional challenges for women raising children as the growing proportion of households living in higher or medium density dwellings will mean that greater numbers of families will not have access to private open space and will instead rely upon public open space. Governments will need to ensure that the urban forms of our emerging higher density cities offer an environment that is safe for women and children, provides opportunity for supervised play and learning, and is not entirely dependent upon car-based transport. Clearly this represents a significant challenge for the planning of our cities. State and local governments, in consultation with the private sector, have an important role in leading the development of cities that are more 'friendly' to women and children.

As the discussion through this report has shown, the Indigenous population in 2025 will be younger and more fertile than the Australian population as a whole. There is therefore an obligation on governments to ensure that Indigenous women have appropriate housing within which to raise their children. The failure of governments to act will result in poor housing outcomes, greater health costs, poorer educational outcomes for Indigenous children and continuing economic disadvantage. The recent Australian Government intervention in a number of Northern Territory communities has highlighted the fact that the failure to provide housing and services as needed results in greater costs to the public purse in the long term.

Housing accessibility will be an important issue for Australian women in the first quarter of the 21<sup>st</sup> Century as the population continues to age and as the prevalence and impact of disability increases. There is a pressing need for governments to introduce universal design principles into the Building Code of Australia so that more women can live independently for longer in their housing. Lifetime housing should be an achievable aspiration for Australian households.

Australia appears to be entering a period of tight rental markets with tenants often confronted by de facto 'auctions' for new lettings. BIS Shrapnel research suggests that the rental market in Australia will be characterised by low vacancy rates for at least the next four years and such market conditions will erode housing affordability for lower income women. Government policies are therefore needed to ensure an

adequate supply of affordable housing, and especially affordable rental housing. Government programs that assist low income women enter and sustain home ownership should also be promoted as home ownership remains the most secure tenure, it brings with it substantial tax and other benefits and continues to offer the lowest lifetime housing costs for individuals.

Housing affordability remains a considerable challenge across Australia and women are more affected than men because of their lower average incomes, periods out of the workforce as a consequence of their care responsibilities and their longer life spans. Housing stress is concentrated in the private rental market and significant numbers of Australian women cannot enter home purchase because of high costs. High levels of housing stress will be a feature of Australia's housing future because of:

- Increasing demand pressures associated with the growth in households;
- A shortage of greenfield and brownfield sites for housing development;
- On-going concentration of population in the largest metropolitan centres;
- The treatment of housing by the taxation system;
- A shortfall in government investment in infrastructure for urban development;
- High labour costs;
- The impact of stamp duty and other taxes on the sale and building of new dwellings.

It is worth noting that the house price increases projected by Badcock and Beer (2000) for the period to 2030 have already been outstripped and that further innovation in housing finance, such as equity based loans, may result in on-going real house price increases. The reality is that by 2025 it is likely that an increasing number and percentage of Australian households, and especially female headed households, will be in a tenure other than owner occupation. This will result in increased exposure of low income women to the vagaries and costs of private rental housing.

Finally, it is important for governments to recognise the very real impact of violence in the home and provide adequate supports to women who are forced to address this corrosive and damaging issue, frequently forced out of their homes by their partner's behaviour. There is substantial evidence of shortfalls within the current system of response. Shelters and refuges and there is a need for both additional facilities and a working strategy to identify and provide pathways back into conventional, safe, secure and affordable housing for women and their children.

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## Appendices

## Appendix 1 Population Projections Australia, 2006, 2015 and 2025

Table A1 Population estimates and projections and sex ratios by age and sex for Australia at June 30<sup>th</sup> 2006, 2015 and 2025.

| Age                | 2006           |                |                |            | 2015           |                |                |            | 2025           |                |                |            |
|--------------------|----------------|----------------|----------------|------------|----------------|----------------|----------------|------------|----------------|----------------|----------------|------------|
|                    | Female         | Male           | Total          | Sex Ratio* | Female         | Male           | Total          | Sex Ratio* | Female         | Male           | Total          | Sex Ratio* |
| 0                  | 128235         | 135300         | 263535         | 105.5      | 125371         | 132178         | 257549         | 105.4      | 129756         | 136807         | 266563         | 105.4      |
| 1                  | 124374         | 131868         | 256242         | 106.0      | 125493         | 132251         | 257744         | 105.4      | 129907         | 136909         | 266816         | 105.4      |
| 2                  | 123212         | 130740         | 253952         | 106.1      | 125942         | 132643         | 258585         | 105.3      | 130270         | 137215         | 267485         | 105.3      |
| 3                  | 122073         | 128133         | 250206         | 105.0      | 126525         | 133211         | 259736         | 105.3      | 130663         | 137584         | 268247         | 105.3      |
| 4                  | 122392         | 128838         | 251230         | 105.3      | 127214         | 133932         | 261146         | 105.3      | 131055         | 137992         | 269047         | 105.3      |
| <b>TOTAL 0-4</b>   | <b>620286</b>  | <b>654879</b>  | <b>1275165</b> |            | <b>630545</b>  | <b>664215</b>  | <b>1294760</b> |            | <b>651651</b>  | <b>686507</b>  | <b>1338158</b> |            |
| 5                  | 126418         | 133001         | 259419         | 105.2      | 127933         | 134730         | 262663         | 105.3      | 131381         | 138374         | 269755         | 105.3      |
| 6                  | 128278         | 134603         | 262881         | 104.9      | 128701         | 135513         | 264214         | 105.3      | 131658         | 138647         | 270305         | 105.3      |
| 7                  | 128482         | 135303         | 263785         | 105.3      | 129517         | 136283         | 265800         | 105.2      | 132248         | 139170         | 271418         | 105.2      |
| 8                  | 128458         | 135345         | 263803         | 105.4      | 130400         | 137106         | 267506         | 105.1      | 132990         | 139851         | 272841         | 105.2      |
| 9                  | 131219         | 138143         | 269362         | 105.3      | 131305         | 137997         | 269302         | 105.1      | 133537         | 140362         | 273899         | 105.1      |
| <b>TOTAL 5-9</b>   | <b>642855</b>  | <b>676395</b>  | <b>1319250</b> |            | <b>647856</b>  | <b>681629</b>  | <b>1329485</b> |            | <b>661814</b>  | <b>696404</b>  | <b>1358218</b> |            |
| 10                 | 132414         | 139860         | 272274         | 105.6      | 132019         | 138712         | 270731         | 105.1      | 134061         | 140886         | 274947         | 105.1      |
| 11                 | 135690         | 142867         | 278557         | 105.3      | 131398         | 138824         | 270222         | 105.7      | 134643         | 141437         | 276080         | 105.0      |
| 12                 | 135142         | 143481         | 278623         | 106.2      | 130607         | 136692         | 267299         | 104.7      | 135266         | 142038         | 277304         | 105.0      |
| 13                 | 136229         | 143548         | 279777         | 105.4      | 130921         | 137403         | 268324         | 105.0      | 135878         | 142660         | 278538         | 105.0      |
| 14                 | 137426         | 144253         | 281679         | 105.0      | 134861         | 141563         | 276424         | 105.0      | 136512         | 143271         | 279783         | 105.0      |
| <b>TOTAL 10-14</b> | <b>676901</b>  | <b>714009</b>  | <b>1390910</b> |            | <b>659806</b>  | <b>693194</b>  | <b>1353000</b> |            | <b>676360</b>  | <b>710292</b>  | <b>1386652</b> |            |
| <b>TOTAL 0-14</b>  | <b>1940042</b> | <b>2045283</b> | <b>3985325</b> |            | <b>1938207</b> | <b>2039038</b> | <b>3977245</b> |            | <b>1989825</b> | <b>2093203</b> | <b>4083028</b> |            |
| 15                 | 138190         | 145507         | 283697         | 105.3      | 136535         | 142775         | 279310         | 104.6      | 137094         | 143901         | 280995         | 105.0      |
| 16                 | 136863         | 144232         | 281095         | 105.4      | 136608         | 143489         | 280097         | 105.0      | 137664         | 144534         | 282198         | 105.0      |
| 17                 | 136742         | 143105         | 279847         | 104.7      | 136510         | 143380         | 279890         | 105.0      | 138282         | 145289         | 283571         | 105.1      |
| 18                 | 136116         | 142773         | 278889         | 104.9      | 139034         | 146329         | 285363         | 105.2      | 138999         | 146279         | 285278         | 105.2      |
| 19                 | 137017         | 144874         | 281891         | 105.7      | 140323         | 148335         | 288658         | 105.7      | 139989         | 147496         | 287485         | 105.4      |
| <b>TOTAL 15-19</b> | <b>684928</b>  | <b>720491</b>  | <b>1405419</b> |            | <b>689010</b>  | <b>724308</b>  | <b>1413318</b> |            | <b>692028</b>  | <b>727499</b>  | <b>1419527</b> |            |
| 20                 | 139958         | 147454         | 287412         | 105.4      | 143978         | 151884         | 295862         | 105.5      | 141120         | 148708         | 289828         | 105.4      |
| 21                 | 141611         | 149144         | 290755         | 105.3      | 143989         | 153006         | 296995         | 106.3      | 140879         | 149354         | 290233         | 106.0      |
| 22                 | 140461         | 148847         | 289308         | 106.0      | 145179         | 153747         | 298926         | 105.9      | 140336         | 147758         | 288094         | 105.3      |
| 23                 | 143098         | 151314         | 294412         | 105.7      | 146744         | 154886         | 301630         | 105.5      | 141014         | 149014         | 290028         | 105.7      |
| 24                 | 142213         | 149329         | 291542         | 105.0      | 147998         | 156430         | 304428         | 105.7      | 145532         | 153657         | 299189         | 105.6      |
| <b>TOTAL 20-24</b> | <b>707341</b>  | <b>746088</b>  | <b>1453429</b> |            | <b>727888</b>  | <b>769953</b>  | <b>1497841</b> |            | <b>708881</b>  | <b>748491</b>  | <b>1457372</b> |            |
| 25                 | 140427         | 147236         | 287663         | 104.8      | 147248         | 155332         | 302580         | 105.5      | 148094         | 155263         | 303357         | 104.8      |
| 26                 | 136535         | 142521         | 279056         | 104.4      | 147080         | 153708         | 300788         | 104.5      | 149181         | 156387         | 305568         | 104.8      |
| 27                 | 136201         | 139274         | 275475         | 102.3      | 146736         | 152677         | 299413         | 104.0      | 150108         | 156716         | 306824         | 104.4      |
| 28                 | 135498         | 138458         | 273956         | 102.2      | 147517         | 153867         | 301384         | 104.3      | 153607         | 160045         | 313652         | 104.2      |
| 29                 | 136989         | 138825         | 275814         | 101.3      | 150644         | 156394         | 307038         | 103.8      | 155776         | 162399         | 318175         | 104.3      |
| <b>TOTAL 25-29</b> | <b>685650</b>  | <b>706314</b>  | <b>1391964</b> |            | <b>739225</b>  | <b>771978</b>  | <b>1511203</b> |            | <b>756766</b>  | <b>790810</b>  | <b>1547576</b> |            |
| 30                 | 139290         | 140170         | 279460         | 100.6      | 153101         | 158339         | 311440         | 103.4      | 160020         | 166175         | 326195         | 103.8      |

|                    |                |                |                 |       |                |                |                 |       |                |                |                 |       |
|--------------------|----------------|----------------|-----------------|-------|----------------|----------------|-----------------|-------|----------------|----------------|-----------------|-------|
| 31                 | 142438         | 142881         | 285319          | 100.3 | 152450         | 158467         | 310917          | 103.9 | 160392         | 167449         | 327841          | 104.4 |
| 32                 | 148051         | 147406         | 295457          | 99.6  | 155332         | 160996         | 316328          | 103.6 | 161796         | 168216         | 330012          | 104.0 |
| 33                 | 152462         | 151478         | 303940          | 99.4  | 155106         | 159390         | 314496          | 102.8 | 163385         | 169209         | 332594          | 103.6 |
| 34                 | 159617         | 156983         | 316600          | 98.3  | 154098         | 158555         | 312653          | 102.9 | 164403         | 170616         | 335019          | 103.8 |
| <b>TOTAL 30-34</b> | <b>741858</b>  | <b>738918</b>  | <b>1480776</b>  |       | <b>770087</b>  | <b>795747</b>  | <b>1565834</b>  |       | <b>809996</b>  | <b>841665</b>  | <b>1651661</b>  |       |
| 35                 | 162698         | 161546         | 324244          | 99.3  | 149861         | 154498         | 304359          | 103.1 | 163140         | 169471         | 332611          | 103.9 |
| 36                 | 153099         | 151443         | 304542          | 98.9  | 149049         | 151444         | 300493          | 101.6 | 162310         | 167734         | 330044          | 103.3 |
| 37                 | 152339         | 150523         | 302862          | 98.8  | 150612         | 148233         | 298845          | 101.6 | 161177         | 166285         | 327462          | 103.2 |
| 38                 | 147156         | 146151         | 293307          | 99.3  | 148653         | 149769         | 298422          | 100.8 | 161040         | 166797         | 327837          | 103.6 |
| 39                 | 145110         | 144514         | 289624          | 99.6  | 149913         | 150533         | 300446          | 100.4 | 163066         | 168398         | 331464          | 103.3 |
| <b>TOTAL 35-39</b> | <b>760402</b>  | <b>754177</b>  | <b>1514579</b>  |       | <b>748088</b>  | <b>754477</b>  | <b>1502565</b>  |       | <b>810733</b>  | <b>838685</b>  | <b>1649418</b>  |       |
| 40                 | 147359         | 145856         | 293215          | 99.0  | 152755         | 152173         | 304928          | 99.6  | 164357         | 169333         | 333690          | 103.0 |
| 41                 | 150268         | 148407         | 298675          | 98.8  | 156945         | 155857         | 312802          | 99.3  | 162693         | 168524         | 331217          | 103.6 |
| 42                 | 154481         | 156683         | 311164          | 99.5  | 161213         | 159187         | 320400          | 98.7  | 164732         | 170104         | 334836          | 103.3 |
| 43                 | 156501         | 156195         | 312696          | 99.8  | 167309         | 163786         | 331095          | 97.9  | 163693         | 167646         | 331339          | 102.4 |
| 44                 | 155881         | 155583         | 311464          | 99.8  | 169687         | 167365         | 337052          | 98.6  | 161887         | 165985         | 327872          | 102.5 |
| <b>TOTAL 40-44</b> | <b>764490</b>  | <b>762724</b>  | <b>1527214</b>  |       | <b>807909</b>  | <b>798368</b>  | <b>1606277</b>  |       | <b>817362</b>  | <b>841592</b>  | <b>1658954</b>  |       |
| 45                 | 156517         | 155730         | 312247          | 99.5  | 159259         | 156926         | 316185          | 98.5  | 156896         | 161132         | 318028          | 102.7 |
| 46                 | 153462         | 151366         | 304828          | 98.6  | 157680         | 155049         | 312729          | 98.3  | 155247         | 157266         | 312513          | 101.3 |
| 47                 | 150747         | 149978         | 300725          | 99.5  | 151950         | 149821         | 301771          | 98.6  | 153593         | 155631         | 309224          | 101.3 |
| 48                 | 147279         | 144526         | 291805          | 98.1  | 149136         | 147740         | 296876          | 99.1  | 153185         | 153988         | 307173          | 100.5 |
| 49                 | 140922         | 139593         | 280515          | 99.1  | 150483         | 148070         | 298553          | 98.4  | 153575         | 153884         | 307459          | 100.2 |
| <b>TOTAL 45-49</b> | <b>748927</b>  | <b>741193</b>  | <b>1490120</b>  |       | <b>768508</b>  | <b>757606</b>  | <b>1526114</b>  |       | <b>772496</b>  | <b>781901</b>  | <b>1554397</b>  |       |
| 50                 | 141817         | 140111         | 281928          | 98.8  | 152407         | 149641         | 302048          | 98.2  | 155524         | 154621         | 310145          | 99.4  |
| 51                 | 138970         | 136420         | 275390          | 98.2  | 155848         | 154107         | 309955          | 98.9  | 158894         | 157342         | 316236          | 99.0  |
| 52                 | 135017         | 132762         | 267779          | 98.3  | 157372         | 156039         | 313411          | 99.2  | 162397         | 159821         | 322218          | 98.4  |
| 53                 | 133887         | 132399         | 266286          | 98.9  | 156107         | 154664         | 310771          | 99.1  | 167814         | 163615         | 331429          | 97.5  |
| 54                 | 131031         | 129799         | 260830          | 99.1  | 156460         | 154323         | 310783          | 98.6  | 169602         | 166421         | 336023          | 98.1  |
| <b>TOTAL 50-54</b> | <b>680722</b>  | <b>671491</b>  | <b>1352213</b>  |       | <b>778194</b>  | <b>768774</b>  | <b>1546968</b>  |       | <b>814231</b>  | <b>801820</b>  | <b>1616051</b>  |       |
| 55                 | 132359         | 129968         | 262327          | 98.2  | 152715         | 149300         | 302015          | 97.8  | 158796         | 155510         | 314306          | 97.9  |
| 56                 | 129646         | 128040         | 257686          | 98.8  | 149971         | 147523         | 297494          | 98.4  | 156859         | 153097         | 309956          | 97.6  |
| 57                 | 126244         | 126429         | 252673          | 100.0 | 146187         | 142019         | 288206          | 97.1  | 150921         | 147506         | 298427          | 97.7  |
| 58                 | 126238         | 127844         | 254082          | 101.3 | 139656         | 136531         | 276187          | 97.8  | 147915         | 145076         | 292991          | 98.1  |
| 59                 | 128600         | 129953         | 258553          | 101.1 | 140368         | 136936         | 277304          | 97.6  | 149058         | 145086         | 294144          | 97.3  |
| <b>TOTAL 55-59</b> | <b>643087</b>  | <b>642234</b>  | <b>1285321</b>  |       | <b>728897</b>  | <b>712309</b>  | <b>1441206</b>  |       | <b>763549</b>  | <b>746275</b>  | <b>1509824</b>  |       |
| 60                 | 108219         | 109851         | 218070          | 101.5 | 137321         | 132842         | 270163          | 96.7  | 150775         | 146331         | 297106          | 97.1  |
| 61                 | 103948         | 105969         | 209917          | 101.9 | 133200         | 129097         | 262297          | 96.9  | 145012         | 150376         | 295388          | 97.6  |
| 62                 | 99525          | 100727         | 200252          | 101.2 | 132022         | 128406         | 260428          | 97.3  | 155338         | 151878         | 307216          | 97.8  |
| 63                 | 90026          | 91355          | 181381          | 101.5 | 129135         | 125487         | 254622          | 97.2  | 153887         | 150154         | 304041          | 97.6  |
| 64                 | 88233          | 90233          | 178466          | 102.3 | 130015         | 125278         | 255293          | 96.4  | 153984         | 149396         | 303380          | 97.0  |
| <b>TOTAL 60-64</b> | <b>489951</b>  | <b>498135</b>  | <b>988086</b>   |       | <b>661693</b>  | <b>641110</b>  | <b>1302803</b>  |       | <b>758996</b>  | <b>748135</b>  | <b>1507131</b>  |       |
| <b>TOTAL 15-64</b> | <b>6907356</b> | <b>6981765</b> | <b>13889121</b> |       | <b>7419499</b> | <b>7494630</b> | <b>14914129</b> |       | <b>7705038</b> | <b>7866873</b> | <b>15571911</b> |       |
| 65                 | 84890          | 84798          | 169688          | 99.9  | 127152         | 122934         | 250086          | 96.7  | 150044         | 144047         | 294091          | 96.0  |
| 66                 | 81901          | 81722          | 163623          | 99.8  | 123584         | 120579         | 244163          | 97.6  | 147007         | 141699         | 288706          | 96.4  |
| 67                 | 80177          | 79223          | 159400          | 98.8  | 122901         | 120939         | 243840          | 98.4  | 142917         | 135763         | 278680          | 95.0  |
| 68                 | 77214          | 74862          | 152076          | 97.0  | 124695         | 122191         | 246886          | 98.0  | 136146         | 129816         | 265962          | 95.4  |
| 69                 | 74555          | 72428          | 146983          | 97.1  | 104685         | 102799         | 207484          | 98.2  | 136266         | 129326         | 265592          | 94.9  |
| <b>TOTAL 65-69</b> | <b>398737</b>  | <b>393033</b>  | <b>791770</b>   |       | <b>603017</b>  | <b>589442</b>  | <b>1192459</b>  |       | <b>712380</b>  | <b>680651</b>  | <b>1393031</b>  |       |
| 70                 | 72752          | 68860          | 141612          | 94.7  | 100063         | 98105          | 198168          | 98.0  | 132699         | 124517         | 257216          | 93.8  |

|                      |                 |                 |                 |      |                 |                 |                 |      |                 |                 |                 |      |
|----------------------|-----------------|-----------------|-----------------|------|-----------------|-----------------|-----------------|------|-----------------|-----------------|-----------------|------|
| 71                   | 67071           | 61725           | 128796          | 92.0 | 95140           | 92333           | 187473          | 97.0 | 128074          | 119982          | 248056          | 93.7 |
| 72                   | 64498           | 60266           | 124764          | 93.4 | 85671           | 82758           | 168429          | 96.6 | 126188          | 118139          | 244327          | 93.6 |
| 73                   | 63132           | 57339           | 120471          | 90.8 | 83328           | 80716           | 164044          | 96.9 | 122614          | 114126          | 236740          | 93.1 |
| 74                   | 62306           | 56422           | 118728          | 90.6 | 79471           | 74787           | 154258          | 94.1 | 122454          | 112423          | 234877          | 91.8 |
| <b>TOTAL 70-74</b>   | <b>329759</b>   | <b>304612</b>   | <b>634371</b>   |      | <b>443673</b>   | <b>428699</b>   | <b>872372</b>   |      | <b>632029</b>   | <b>589187</b>   | <b>1221216</b>  |      |
| 75                   | 65466           | 56951           | 122417          | 87.0 | 75918           | 70810           | 146728          | 93.3 | 118671          | 108649          | 227320          | 91.6 |
| 76                   | 60948           | 53522           | 114470          | 87.8 | 73459           | 67169           | 140628          | 91.4 | 114137          | 104774          | 218911          | 91.8 |
| 77                   | 60978           | 51574           | 112552          | 84.6 | 69682           | 62183           | 131865          | 89.2 | 112125          | 103049          | 215174          | 91.9 |
| 78                   | 59161           | 48526           | 107687          | 82.0 | 66301           | 58688           | 124989          | 88.5 | 112160          | 101776          | 213936          | 90.7 |
| 79                   | 56397           | 44724           | 101121          | 79.3 | 63541           | 54187           | 117728          | 85.3 | 92774           | 83521           | 176295          | 90.0 |
| <b>TOTAL 75-79</b>   | <b>302950</b>   | <b>255297</b>   | <b>558247</b>   |      | <b>348901</b>   | <b>313037</b>   | <b>661938</b>   |      | <b>549867</b>   | <b>501769</b>   | <b>1051636</b>  |      |
| 80                   | 55808           | 42392           | 98200           | 76.0 | 57444           | 47145           | 104589          | 82.1 | 87052           | 77390           | 164442          | 88.9 |
| 81                   | 52260           | 37760           | 90020           | 72.1 | 53983           | 44340           | 98323           | 82.1 | 80960           | 70413           | 151373          | 87.0 |
| 82                   | 47154           | 32883           | 80037           | 69.7 | 51383           | 40515           | 91898           | 78.8 | 71057           | 60726           | 131783          | 85.5 |
| 83                   | 44818           | 29787           | 74605           | 66.5 | 49024           | 38025           | 87049           | 77.6 | 67027           | 56651           | 123678          | 84.5 |
| 84                   | 42193           | 26771           | 68964           | 63.4 | 49476           | 36297           | 85773           | 73.4 | 61659           | 49882           | 111541          | 80.9 |
| <b>TOTAL 80-84</b>   | <b>242233</b>   | <b>169593</b>   | <b>411826</b>   |      | <b>261310</b>   | <b>206322</b>   | <b>467632</b>   |      | <b>367755</b>   | <b>315062</b>   | <b>682817</b>   |      |
| 85                   | 39887           | 23577           | 63464           | 59.1 | 44194           | 32170           | 76364           | 72.8 | 56455           | 44546           | 101001          | 78.9 |
| 86                   | 32588           | 18992           | 51580           | 58.3 | 41911           | 28884           | 70795           | 68.9 | 51976           | 39479           | 91455           | 76.0 |
| 87                   | 25856           | 13725           | 39581           | 53.1 | 38339           | 25057           | 63396           | 65.4 | 46520           | 33796           | 80316           | 72.6 |
| 88                   | 23147           | 11817           | 34964           | 51.1 | 34072           | 21115           | 55187           | 62.0 | 41391           | 29173           | 70564           | 70.5 |
| 89                   | 20879           | 9930            | 30809           | 47.6 | 31128           | 18024           | 49152           | 57.9 | 36732           | 24359           | 61091           | 66.3 |
| <b>TOTAL 85-89</b>   | <b>142357</b>   | <b>78041</b>    | <b>220398</b>   |      | <b>189644</b>   | <b>125250</b>   | <b>314894</b>   |      | <b>233074</b>   | <b>171353</b>   | <b>404427</b>   |      |
| 90                   | 17833           | 7804            | 25637           | 43.8 | 26743           | 14357           | 41100           | 53.7 | 30436           | 18942           | 49378           | 62.2 |
| 91                   | 15803           | 6498            | 22301           | 41.1 | 21941           | 11124           | 33065           | 50.7 | 25942           | 15746           | 41688           | 60.7 |
| 92                   | 12443           | 4909            | 17352           | 39.5 | 18664           | 8808            | 27472           | 47.2 | 22153           | 12598           | 34751           | 56.9 |
| 93                   | 9574            | 3574            | 13148           | 37.3 | 15533           | 6877            | 22410           | 44.3 | 18760           | 10270           | 29030           | 54.7 |
| 94                   | 7787            | 2702            | 10489           | 34.7 | 12829           | 5230            | 18059           | 40.8 | 16645           | 8462            | 25107           | 50.8 |
| <b>TOTAL 90-94</b>   | <b>63440</b>    | <b>25487</b>    | <b>88927</b>    |      | <b>95710</b>    | <b>46396</b>    | <b>142106</b>   |      | <b>113936</b>   | <b>66018</b>    | <b>179954</b>   |      |
| 95                   | 5895            | 1984            | 7879            | 33.7 | 9215            | 3650            | 12865           | 39.6 | 12986           | 6449            | 19435           | 49.7 |
| 96                   | 4370            | 1282            | 5652            | 29.3 | 6465            | 2321            | 8786            | 35.9 | 10725           | 4968            | 15693           | 46.3 |
| 97                   | 3119            | 964             | 4083            | 30.9 | 5057            | 1711            | 6768            | 33.8 | 8542            | 3696            | 12238           | 43.3 |
| 98                   | 2272            | 696             | 2968            | 30.6 | 3970            | 1237            | 5207            | 31.2 | 6613            | 2671            | 9284            | 40.4 |
| 99                   | 1623            | 545             | 2168            | 33.6 | 2956            | 852             | 3808            | 28.8 | 5266            | 1955            | 7221            | 37.1 |
| <b>TOTAL 95-99</b>   | <b>17279</b>    | <b>5471</b>     | <b>22750</b>    |      | <b>27663</b>    | <b>9771</b>     | <b>37434</b>    |      | <b>44132</b>    | <b>19739</b>    | <b>63871</b>    |      |
| <b>TOTAL 65 - 99</b> | <b>1496755</b>  | <b>1231534</b>  | <b>2728289</b>  |      | <b>1969918</b>  | <b>1718917</b>  | <b>3688835</b>  |      | <b>2653173</b>  | <b>2343779</b>  | <b>4996952</b>  |      |
| <b>TOTAL</b>         | <b>10344153</b> | <b>10258582</b> | <b>20602735</b> |      | <b>11327624</b> | <b>11252585</b> | <b>22580209</b> |      | <b>12348036</b> | <b>12303855</b> | <b>24651891</b> |      |

Source: ABS 2006b

Notes:

People aged over 100 years of age are included in the calculations of the total population in this table, but are not presented in the animated population pyramids on the ABS website.

2006 figures are population estimates. 2015 and 2025 projections are based on the ABS's medium range population projection series (Series B). Series B assumes a total fertility rate per woman of 1.7 babies, net overseas migration of 110,000 per year and life expectancies for men and women of 84.9 and 88.0 years respectively.

## Appendix 2 Population estimates and projections, Australia's Indigenous population

Table A2 Indigenous population estimates and projections by gender, Australia, 2001 – 2009\*

| Year | High Series |        |        | Low Series |        |        |
|------|-------------|--------|--------|------------|--------|--------|
|      | Female      | Male   | Total  | Female     | Male   | Total  |
| 2001 | 230994      | 227526 | 458520 | 230994     | 227526 | 458520 |
| 2002 | 238977      | 235415 | 474392 | 235214     | 231711 | 466925 |
| 2003 | 247203      | 243536 | 490739 | 239480     | 235932 | 475412 |
| 2004 | 255685      | 251901 | 507586 | 243796     | 240196 | 483992 |
| 2005 | 264434      | 260525 | 524959 | 248169     | 244508 | 492677 |
| 2006 | 273463      | 269423 | 542886 | 252605     | 248874 | 501479 |
| 2007 | 282790      | 278597 | 561387 | 257106     | 253299 | 510405 |
| 2008 | 292415      | 288071 | 580486 | 261673     | 257786 | 519459 |
| 2009 | 302354      | 297847 | 600201 | 266308     | 262337 | 528645 |

Source: ABS 2004b, pp. 50-52.

### Notes:

\* as at June 30.

2001 figures are population estimates based on 2001 Census data. Figures for 2002 to 2009 are population projections based on 2001 Census data.

The population estimates and projections include the Australian territories of Christmas Island and the Cocos Islands and the territory of Jervis Bay.

The ABS uses different methods to estimate and project the Australia Indigenous population. A detailed discussion of the assumptions behind the two projections series presented in this report can be found in the publication *Experimental Estimates and Projections, Aboriginal and Torres Strait Islander Australians* (ABS 2004b, particularly p. 11). The high series projection assumes annual growth in the Indigenous population of 3.4 per cent (a figure based on the unexplained growth in the Indigenous population experienced between the 1996 and 2001 Censuses – i.e. growth that can not be explained by births and deaths) and the low series projection assumes growth of 1.8 per cent per year (a figure that reflects no further unexplained growth). Both series also assume a 1 per cent annual decline in female fertility and continuation of past paternity patterns, no change in life expectancy for either gender from the 1996 – 2001 figures, interstate migration constant at the levels measured between 1996 and 2001 and zero net overseas migration ((ABS 2004b, p. 11).

### Appendix 3 Estimated and projected living arrangements by number of person by age cohort, Australia, 2001 and 2026

Table A3a Estimated living arrangements by number of persons in each age cohort, Australia, 2001

| Living arrangement                       | Age cohorts    |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |              |                 | Total           |                 |  |
|--|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|--------------|-----------------|--------------|-----------------|-----------------|-----------------|--|
|  | 0-14           |                 | 15-24          |                 | 25-34          |                 | 35-44          |                 | 45-54          |                 | 55-64          |                 | 65-74          |                 | 75-84        |                 | 85 and over  |                 | No.             | % of total popn |  |
|  | No. (000)      | % of total popn | No. (000)    | % of total popn | No. (000)    | % of total popn | No. (000)       | % of total popn |  |
| Family households                        |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |              |                 |                 |                 |  |
| Couple family with children              |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |              |                 |                 |                 |  |
| - Husband, wife or partner               |                |                 | 90.2           | 0.46            | 1 037.5        | 5.34            | 1 873.4        | 9.65            | 1 360.2        | 7.01            | 442.9          | 2.28            | 135.1          | 0.70            | 37.7         | 0.19            | 6.2          | 0.03            | 4 983.1         | 25.67           |  |
| - Child                                  | 3 232.1        | 16.65           | 1 390.9        | 7.16            | 292.0          | 1.21            | 66.3           | 0.34            | 18.4           | 0.09            | 2.6            | 0.01            | 0.2            | ~               | 0.1          | ~               | -            | -               | 5 002.6         | 25.77           |  |
| - Other related person                   |                |                 | 20.8           | 0.11            | 12.8           | 0.07            | 6.9            | 0.04            | 7.2            | 0.04            | 11.6           | 0.06            | 18.3           | 0.09            | 17.7         | 0.09            | 6.8          | 0.04            | 102.1           | 0.53            |  |
| Couple family without children           |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |              |                 |                 |                 |  |
| - Husband, wife or partner               |                |                 | 188.1          | 0.97            | 636.6          | 3.28            | 303.9          | 1.57            | 640.5          | 3.30            | 923.2          | 4.76            | 739.4          | 3.81            | 358.4        | 1.85            | 45.2         | 0.23            | 3 835.2         | 19.76           |  |
| - Other related person                   |                |                 | 16.4           | 0.08            | 8.2            | 0.04            | 3.1            | 0.02            | 4.3            | 0.02            | 4.3            | 0.02            | 5.1            | 0.03            | 9.6          | 0.05            | 8.4          | 0.04            | 59.4            | .31             |  |
| Sole parent family                       |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |              |                 |                 |                 |  |
| - Male sole parent                       |                |                 | 3.2            | 0.02            | 13.5           | 0.07            | 38.0           | 0.20            | 44.6           | 0.23            | 19.8           | 0.10            | 10.6           | 0.05            | 7.3          | 0.04            | 2.9          | 0.01            | 139.8           | 0.72            |  |
| - Female sole parent                     |                |                 | 39.2           | 0.20            | 146.3          | 0.75            | 216.5          | 1.12            | 152.7          | 0.79            | 57.8           | 0.30            | 39.9           | 0.21            | 33.2         | 0.17            | 12.9         | 0.07            | 698.4           | 3.60            |  |
| - Child                                  | 744.5          | 3.84            | 367.7          | 1.89            | 106.2          | 0.55            | 59.4           | 0.31            | 43.9           | 0.23            | 18.8           | 0.10            | 3.5            | 0.02            | 0.3          | ~               | -            | -               | 1 344.0         | 6.92            |  |
| - Other related person                   |                |                 | 14.5           | 0.07            | 8.4            | 0.04            | 6.1            | 0.03            | 7.8            | 0.04            | 7.9            | 0.04            | 8.6            | 0.04            | 6.4          | 0.03            | 2.3          | 0.01            | 62.0            | 0.32            |  |
| Other families <sup>1</sup>              |                |                 | 75.3           | 0.39            | 51.8           | 0.27            | 20.3           | 0.10            | 15.8           | 0.08            | 13.9           | 0.07            | 15.7           | 0.08            | 12.8         | 0.07            | 3.9          | 0.02            | 209.5           | 1.08            |  |
| Total <sup>2</sup>                       | 3 976.6        | 20.48           | 2 274.1        | 11.71           | 2 364.5        | 12.18           | 2 618.6        | 13.49           | 2 311.2        | 11.91           | 1 510.5        | 7.78            | 980.7          | 5.05            | 485.8        | 2.50            | 89.5         | 0.46            | 16 611.4        | 85.57           |  |
| Lone person households                   |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |              |                 |                 |                 |  |
| Male lone person households              |                |                 | 49.8           | 0.26            | 151.7          | 0.78            | 163.6          | 0.84            | 148.8          | 0.77            | 116.9          | 0.60            | 97.1           | 0.50            | 70.7         | 0.36            | 20.9         | 0.11            | 819.4           | 4.22            |  |
| Female lone person households            |                |                 | 44.2           | 0.23            | 99.2           | 0.51            | 86.9           | 0.45            | 121.0          | 0.62            | 147.6          | 0.76            | 195.4          | 1.01            | 219.8        | 1.13            | 71.8         | 0.37            | 985.9           | 5.07            |  |
| Group households                         |                |                 | 224.3          | 1.16            | 225.0          | 1.16            | 79.2           | 0.41            | 58.9           | 0.30            | 39.7           | 0.20            | 23.8           | 0.12            | 12.0         | 0.06            | 2.7          | 0.01            | 665.6           | 3.43            |  |
| Usual residents of non-private dwellings | 10.6           | 0.05            | 62.7           | 0.32            | 33.3           | 0.17            | 23.3           | 0.12            | 19.5           | 0.10            | 16.1           | 0.08            | 24.0           | 0.12            | 61.1         | 0.31            | 80.4         | 0.41            | 331.0           | 1.71            |  |
| <b>Total</b>                             | <b>3 987.2</b> |                 | <b>2 655.2</b> |                 | <b>2 873.7</b> |                 | <b>2 971.5</b> |                 | <b>2 659.4</b> |                 | <b>1 830.8</b> |                 | <b>1 320.9</b> |                 | <b>849.4</b> |                 | <b>265.2</b> |                 | <b>19 413.2</b> | <b>100.00</b>   |  |

Source: ABS 2004c, p. 67.

Notes:

~ Calculation is less than .01 per cent of the total population.

<sup>1</sup> Other families are a family of related individuals living in the same household where such individuals do not form a couple or parent-child relationship with any one else in the household, i.e. a brother and sister living together.

<sup>2</sup> Total also includes unrelated individuals living in family households.

Table A3b Projected living arrangements by number of persons in each age cohort, Australia, 2026 – Series I projections

| Living arrangement                       | Age cohorts    |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 | Total           |                 |  |
|--|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|--------------|-----------------|-----------------|-----------------|--|
|  | 0–14           |                 | 15–24          |                 | 25–34          |                 | 35–44          |                 | 45–54          |                 | 55–64          |                 | 65–74          |                 | 75–84          |                 | 85 and over  |                 | No.             | % of            |  |
|  | No. (000)      | % of total popn | No. (000)    | % of total popn | No. (000)       | % of total popn |  |
| Family households                        |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| Couple family with children              |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| – Husband, wife or partner               |                |                 | 97.2           | 0.40            | 1 133.6        | 4.68            | 2 047.4        | 8.46            | 1 578.3        | 6.52            | 726.1          | 3.00            | 275.8          | 1.14            | 78.5           | 0.32            | 15.8         | 0.07            | 5 952.7         | 24.60           |  |
| – Child                                  | 3 075.2        | 12.71           | 1 417.0        | 5.85            | 317.3          | 1.31            | 72.4           | 0.30            | 21.2           | 0.09            | 4.2            | 0.02            | 0.4            | ~               | 0.2            | ~               | –            | –               | 4 907.9         | 20.28           |  |
| – Other related person                   |                |                 | 21.4           | 0.09            | 13.9           | 0.06            | 7.6            | 0.03            | 8.4            | 0.03            | 19.8           | 0.08            | 37.0           | 0.15            | 36.9           | 0.15            | 17.4         | 0.07            | 162.5           | 0.67            |  |
| Couple family without children           |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| – Husband, wife or partner               |                |                 | 202.3          | 0.84            | 693.3          | 2.86            | 331.9          | 1.37            | 753.6          | 3.11            | 1 554.6        | 6.42            | 1 499.0        | 6.19            | 746.9          | 3.09            | 115.7        | 0.48            | 5 897.2         | 24.37           |  |
| – Other related person                   |                |                 | 17.0           | 0.07            | 9.0            | 0.04            | 3.4            | 0.01            | 5.0            | 0.02            | 7.2            | 0.03            | 10.2           | 0.04            | 20.0           | 0.08            | 21.4         | 0.09            | 93.3            | 0.39            |  |
| Sole parent family                       |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| – Male sole parent                       |                |                 | 3.3            | 0.01            | 14.8           | 0.06            | 41.5           | 0.17            | 51.9           | 0.21            | 32.7           | 0.14            | 21.4           | 0.09            | 15.2           | 0.06            | 7.4          | 0.03            | 188.2           | 0.78            |  |
| – Female sole parent                     |                |                 | 42.0           | 0.17            | 159.6          | 0.66            | 236.6          | 0.98            | 177.1          | 0.73            | 95.8           | 0.40            | 80.7           | 0.33            | 69.3           | 0.29            | 33.0         | 0.14            | 894.1           | 3.69            |  |
| – Child                                  | 707.1          | 2.92            | 374.2          | 1.55            | 115.6          | 0.48            | 64.9           | 0.27            | 51.1           | 0.21            | 30.9           | 0.13            | 7.2            | 0.03            | 0.5            | ~               | 0.1          | ~               | 1 351.6         | 5.58            |  |
| – Other related person                   |                |                 | 14.9           | 0.06            | 9.1            | 0.04            | 6.7            | 0.03            | 9.1            | 0.04            | 13.4           | 0.06            | 17.3           | 0.07            | 13.3           | 0.05            | 5.9          | 0.02            | 89.7            | 0.37            |  |
| Other families <sup>1</sup>              |                |                 | 79.2           | 0.33            | 56.4           | 0.23            | 22.2           | 0.09            | 18.4           | 0.08            | 23.5           | 0.10            | 31.8           | 0.13            | 26.7           | 0.11            | 10.1         | 0.04            | 268.2           | 1.11            |  |
| Total <sup>2</sup>                       | 3 782.3        | 15.63           | 2 339.7        | 9.67            | 2 578.3        | 10.65           | 2 861.5        | 11.82           | 2 692.6        | 11.13           | 2 520.9        | 10.42           | 1 989.3        | 8.22            | 1 012.7        | 4.18            | 229.1        | 0.95            | 20 006.4        | 82.66           |  |
| Lone person households                   |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| Male lone person households              |                |                 | 53.2           | 0.22            | 165.4          | 0.68            | 178.7          | 0.74            | 173.5          | 0.72            | 195.9          | 0.81            | 196.3          | 0.81            | 147.5          | 0.61            | 53.5         | 0.22            | 1 164.1         | 4.81            |  |
| Female lone person households            |                |                 | 47.1           | 0.19            | 108.1          | 0.45            | 94.9           | 0.39            | 141.7          | 0.59            | 249.6          | 1.03            | 393.1          | 1.62            | 459.4          | 1.90            | 183.9        | 0.76            | 1 677.9         | 6.93            |  |
| Group households                         |                |                 | 238.9          | 0.99            | 244.7          | 1.01            | 86.4           | 0.36            | 68.6           | 0.28            | 66.1           | 0.27            | 48.4           | 0.20            | 25.0           | 0.10            | 6.9          | 0.03            | 785.1           | 3.24            |  |
| Usual residents of non-private dwellings | 10.1           | 0.04            | 64.6           | 0.27            | 36.3           | 0.15            | 25.4           | 0.10            | 22.7           | 0.09            | 27.1           | 0.11            | 48.0           | 0.20            | 128.2          | 0.53            | 205.7        | 0.85            | 568.3           | 2.35            |  |
| <b>Total</b>                             | <b>3 792.4</b> |                 | <b>2 743.5</b> |                 | <b>3 132.8</b> |                 | <b>3 247.0</b> |                 | <b>3 099.2</b> |                 | <b>3 059.8</b> |                 | <b>2 675.1</b> |                 | <b>1 772.9</b> |                 | <b>679.1</b> |                 | <b>24 201.8</b> | <b>99.99</b>    |  |

Source: ABS 2004c, p. 76.

Notes:

~ Calculation is less than .01 per cent of the total population.

<sup>1</sup>Other families are a family of related individuals living in the same household where such individuals do not form a couple or parent-child relationship with any one else in the household, i.e. a brother and sister living together.

<sup>2</sup>Total also includes unrelated individuals living in family households.

Table A3c Projected living arrangements by number of persons in each age cohort, Australia, 2026 – Series II projections

| Living arrangement                       | Age cohorts    |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 | Total           |                 |  |
|--|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|--------------|-----------------|-----------------|-----------------|--|
|  | 0–14           |                 | 15–24          |                 | 25–34          |                 | 35–44          |                 | 45–54          |                 | 55–64          |                 | 65–74          |                 | 75–84          |                 | 85 and over  |                 | No.             | % of            |  |
|  | No. (000)      | % of total popn | No. (000)    | % of total popn | No. (000)       | % of total popn |  |
| Family households                        |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| Couple family with children              |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| – Husband, wife or partner               |                |                 | 55.5           | 0.23            | 846.1          | 3.50            | 1 837.6        | 7.59            | 1 425.8        | 5.89            | 658.5          | 2.72            | 294.2          | 1.22            | 84.4           | 0.35            | 18.5         | 0.08            | 5 220.5         | 21.57           |  |
| – Child                                  | 2 909.1        | 12.02           | 1 377.0        | 5.69            | 375.1          | 1.55            | 89.5           | 0.37            | 24.9           | 0.10            | 4.8            | 0.10            | 0.4            | ~               | 0.2            | ~               | –            | –               | 4 781.0         | 19.75           |  |
| – Other related person                   |                |                 | 21.3           | 0.09            | 13.7           | 0.06            | 7.5            | 0.03            | 6.1            | 0.03            | 13.1           | 0.03            | 22.5           | 0.09            | 17.8           | 0.07            | 11.2         | 0.05            | 113.3           | 0.47            |  |
| Couple family without children           |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| – Husband, wife or partner               |                |                 | 159.8          | 0.66            | 777.0          | 3.21            | 379.1          | 1.57            | 795.5          | 3.29            | 1 607.3        | 3.29            | 1 541.2        | 6.37            | 816.1          | 3.37            | 140.3        | 0.58            | 6 216.2         | 25.68           |  |
| – Other related person                   |                |                 | 20.5           | 0.08            | 11.0           | 0.05            | 4.1            | 0.02            | 5.0            | 0.02            | 5.2            | 0.02            | 6.1            | 0.03            | 11.2           | 0.05            | 14.5         | 0.06            | 77.6            | 0.32            |  |
| Sole parent family                       |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| – Male sole parent                       |                |                 | 3.3            | 0.01            | 16.0           | 0.07            | 45.7           | 0.19            | 58.2           | 0.24            | 34.1           | 0.14            | 22.5           | 0.09            | 15.4           | 0.06            | 7.4          | 0.03            | 202.7           | 0.84            |  |
| – Female sole parent                     |                |                 | 45.8           | 0.19            | 184.2          | 0.76            | 280.7          | 1.16            | 202.1          | 0.84            | 91.4           | 0.38            | 82.2           | 0.34            | 70.1           | 0.29            | 33.1         | 0.14            | 989.6           | 4.09            |  |
| – Child                                  | 875.1          | 3.62            | 429.8          | 1.78            | 132.9          | 0.55            | 73.0           | 0.30            | 54.6           | 0.23            | 31.9           | 0.13            | 7.6            | 0.03            | 0.5            | ~               | 0.1          | ~               | 1 605.4         | 6.63            |  |
| – Other related person                   |                |                 | 17.4           | 0.07            | 10.6           | 0.04            | 8.3            | 0.03            | 10.3           | 0.04            | 13.6           | 0.06            | 16.7           | 0.07            | 11.6           | 0.05            | 5.1          | 0.02            | 93.6            | 0.39            |  |
| Other families <sup>1</sup>              |                |                 | 96.0           | 0.40            | 66.4           | 0.27            | 25.5           | 0.11            | 15.2           | 0.06            | 11.2           | 0.05            | 12.3           | 0.05            | 7.2            | 0.03            | 2.7          | 0.01            | 236.4           | 0.98            |  |
| Total <sup>2</sup>                       | 3 784.3        | 15.64           | 2 306.9        | 9.53            | 2 497.3        | 10.32           | 2 781.5        | 11.49           | 2 617.0        | 10.61           | 2 482.5        | 10.26           | 2 012.7        | 8.32            | 1 036.3        | 4.29            | 234.3        | 0.97            | 19 754.8        | 81.63           |  |
| Lone person households                   |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |                |                 |              |                 |                 |                 |  |
| Male lone person households              |                |                 | 59.2           | 0.24            | 192.8          | 0.80            | 223.2          | 0.92            | 210.1          | 0.87            | 223.4          | 0.92            | 218.8          | 0.90            | 157.9          | 0.65            | 63.4         | 0.26            | 1 348.7         | 5.57            |  |
| Female lone person households            |                |                 | 56.4           | 0.23            | 133.4          | 0.55            | 120.2          | 0.50            | 175.2          | 0.72            | 265.1          | 1.10            | 364.8          | 1.51            | 467.7          | 1.93            | 217.9        | 0.90            | 1 800.7         | 7.44            |  |
| Group households                         |                |                 | 259.7          | 1.07            | 273.2          | 1.13            | 97.2           | 0.40            | 76.7           | 0.32            | 68.1           | 0.28            | 43.2           | 0.18            | 20.0           | 0.08            | 5.0          | 0.02            | 843.2           | 3.48            |  |
| Usual residents of non-private dwellings | 8.1            | 0.03            | 61.3           | 0.25            | 36.1           | 0.15            | 25.0           | 0.10            | 20.2           | 0.08            | 20.6           | 0.09            | 35.6           | 0.15            | 89.0           | 0.37            | 158.5        | 0.65            | 454.4           | 1.88            |  |
| <b>Total</b>                             | <b>3 792.4</b> |                 | <b>2 743.5</b> |                 | <b>3 132.8</b> |                 | <b>3 247.0</b> |                 | <b>3 099.2</b> |                 | <b>3 059.8</b> |                 | <b>2 675.1</b> |                 | <b>1 772.9</b> |                 | <b>679.1</b> |                 | <b>24 201.8</b> |                 |  |

Source: ABS 2004c, p. 76.

Notes:

~ Calculation is less than .01 per cent of the total population.

<sup>1</sup>Other families are a family of related individuals living in the same household where such individuals do not form a couple or parent-child relationship with any one else in the household, i.e. a brother and sister living together.

<sup>2</sup>Total also includes unrelated individuals living in family households.

Table A3d Projected living arrangements by number of persons in each age cohort, Australia, 2026 – Series III projections

| Living arrangement                       | Age cohorts    |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |              |                       | Total           |                       |  |
|--|----------------|-----------------------|----------------|-----------------------|----------------|-----------------------|----------------|-----------------------|----------------|-----------------------|----------------|-----------------------|----------------|-----------------------|----------------|-----------------------|--------------|-----------------------|-----------------|-----------------------|--|
|  | 0–14           |                       | 15–24          |                       | 25–34          |                       | 35–44          |                       | 45–54          |                       | 55–64          |                       | 65–74          |                       | 75–84          |                       | 85 and over  |                       | No.             | % of                  |  |
|  | No.<br>(000)   | % of<br>Total<br>Popn | No.<br>(000) | % of<br>Total<br>Popn | No.<br>(000)    | % of<br>Total<br>Popn |  |
| Family households                        |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |              |                       |                 |                       |  |
| Couple family with children              |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |              |                       |                 |                       |  |
| – Husband, wife or partner               |                |                       | 18.8           | 0.08                  | 458.3          | 1.89                  | 1 428.9        | 5.90                  | 1 139.6        | 4.71                  | 539.1          | 2.23                  | 323.3          | 1.34                  | 90.9           | 0.38                  | 21.9         | 0.09                  | 4 020.8         | 16.61                 |  |
| – Child                                  | 2 534.3        | 10.51                 | 1 257.9        | 5.20                  | 462.6          | 1.91                  | 125.7          | 0.52                  | 32.5           | 0.13                  | 6.1            | 0.03                  | 0.4            | ~                     | 0.1            | ~                     | –            | –                     | 4 419.6         | 18.26                 |  |
| – Other related person                   |                |                       | 20.2           | 0.08                  | 12.1           | 0.05                  | 7.1            | 0.03                  | 3.5            | 0.01                  | 5.9            | 0.02                  | 8.8            | 0.04                  | 4.2            | 0.02                  | 4.3          | 0.02                  | 66.1            | 0.27                  |  |
| Couple family without children           |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |              |                       |                 |                       |  |
| – Husband, wife or partner               |                |                       | 97.2           | 0.40                  | 879.1          | 3.63                  | 461.9          | 1.91                  | 849.6          | 3.50                  | 1 674.5        | 6.92                  | 1 579.9        | 6.53                  | 904.5          | 2.74                  | 177.2        | 0.73                  | 6 623.9         | 27.37                 |  |
| – Other related person                   |                |                       | 27.8           | 0.11                  | 14.7           | 0.17                  | 5.4            | 0.02                  | 4.8            | 0.02                  | 2.8            | 0.01                  | 2.2            | 0.01                  | 3.5            | 0.01                  | 6.1          | 0.03                  | 67.3            | 0.28                  |  |
| Lone sole family                         |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |              |                       |                 |                       |  |
| – Male sole parent                       |                |                       | 3.1            | 0.01                  | 17.0           | 0.07                  | 52.0           | 0.20                  | 69.5           | 0.29                  | 36.0           | 0.15                  | 24.2           | 0.10                  | 14.8           | 0.06                  | 6.6          | 0.03                  | 223.2           | 0.92                  |  |
| – Female sole parent                     |                |                       | 51.1           | 0.21                  | 217.7          | 0.90                  | 366.1          | 1.51                  | 249.9          | 1.03                  | 81.8           | 0.34                  | 82.9           | 0.34                  | 67.2           | 0.28                  | 29.4         | 0.12                  | 1 146.1         | 4.74                  |  |
| – Child                                  | 1 252.3        | 5.17                  | 534.6          | 2.21                  | 155.7          | 0.64                  | 86.3           | 0.36                  | 59.6           | 0.25                  | 33.2           | 0.14                  | 8.2            | 0.03                  | 0.5            | ~                     | –            | –                     | 2 130.4         | 8.80                  |  |
| – Other related person                   |                |                       | 22.6           | 0.09                  | 12.7           | 0.05                  | 11.6           | 0.05                  | 12.4           | 0.05                  | 13.8           | 0.06                  | 15.3           | 0.06                  | 8.4            | 0.03                  | 3.4          | 0.01                  | 100.3           | 0.41                  |  |
| Other families <sup>1</sup>              |                |                       | 130.4          | 0.54                  | 81.2           | 0.34                  | 31.5           | 0.13                  | 11.4           | 0.05                  | 2.7            | 0.01                  | 2.0            | 0.01                  | 0.6            | ~                     | 0.2          | ~                     | 259.9           | 1.07                  |  |
| Total <sup>2</sup>                       | 3 786.6        | 15.65                 | 2 259.6        | 9.34                  | 2 386.6        | 9.86                  | 2 613.0        | 10.80                 | 2 452.8        | 10.13                 | 2 405.3        | 9.94                  | 2 051.9        | 8.48                  | 1 096.9        | 4.53                  | 249.9        | 1.45                  | 19 302.7        | 79.76                 |  |
| Lone person households                   |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |                |                       |              |                       |                 |                       |  |
| Male lone person households              |                |                       | 68.6           | 0.28                  | 232.4          | 0.96                  | 319.7          | 1.32                  | 289.1          | 1.19                  | 278.9          | 1.15                  | 260.5          | 1.08                  | 167.9          | 0.69                  | 76.6         | 0.38                  | 1 693.7         | 6.99                  |  |
| Female lone person households            |                |                       | 74.6           | 0.31                  | 178.4          | 0.74                  | 176.8          | 0.73                  | 250.5          | 1.04                  | 292.7          | 1.21                  | 308.6          | 1.28                  | 453.8          | 1.88                  | 264.0        | 1.09                  | 1 999.3         | 8.26                  |  |
| Group households                         |                |                       | 287.0          | 1.19                  | 303.0          | 1.25                  | 114.6          | 0.47                  | 91.0           | 0.38                  | 70.7           | 0.29                  | 34.2           | 0.14                  | 12.4           | 0.05                  | 2.5          | 0.01                  | 915.3           | 3.78                  |  |
| Usual residents of non-private dwellings | 8.1            | 0.03                  | 61.3           | 0.25                  | 36.1           | 0.15                  | 25.0           | 0.10                  | 20.2           | 0.08                  | 20.6           | 0.09                  | 35.6           | 0.15                  | 89.0           | 0.37                  | 158.5        | 0.65                  | 454.4           | 1.88                  |  |
| <b>Total</b>                             | <b>3 792.4</b> |                       | <b>2 743.5</b> |                       | <b>3 132.8</b> |                       | <b>3 247.0</b> |                       | <b>3 099.2</b> |                       | <b>3 059.8</b> |                       | <b>2 675.1</b> |                       | <b>1 772.9</b> |                       | <b>679.1</b> |                       | <b>24 201.8</b> |                       |  |

Source: ABS 2004c, p. 77.

Notes:

~ Calculation is less than .01 per cent of the total population.

<sup>1</sup>Other families are a family of related individuals living in the same household where such individuals do not form a couple or parent-child relationship with any one else in the household, i.e. a brother and sister living together.

<sup>2</sup>Total also includes unrelated individuals living in family households.