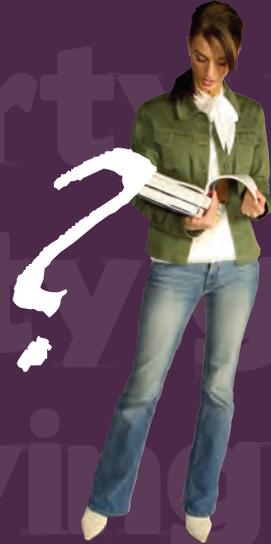


# it could be you:

female, single, older and homeless



Ludo McFerran



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This study and report was a collaborative project of **Homelessness NSW**, the **Older Women's Network NSW** and the **St Vincent de Paul Society**, with support provided by the **Australian Domestic and Family Violence Clearinghouse**.

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We all want to thank the women who were interviewed for this report. We hope that their lives continue to improve and that their stories contribute to better policy and housing supply to prevent homelessness for older women in the future.

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# Executive Summary

This report documents a collaborative project which sought to interrogate the experience of older women and the reflection of that experience in policy. The project sought an inclusive homelessness definition, and to build a more robust knowledge base through which to inform policy and service delivery to this group.

The study was prompted by evidence of increasing numbers of older women entering for the first time the homeless population, and the concern of the homeless service system that demand could not be met. To put the experience of these older women into context the study examined the evidence of the combined impact of housing trends affected by changing demographics, the impact of ageing, and entrenched financial disadvantage on women. Combined with the qualitative evidence from the thirty one homeless older women, the study concluded that being female, older, and single is to be at housing risk.

Most of the women interviewed for this study did not fit the profile of older homeless people: most had worked throughout their lives, raised children, and endured abusive and difficult relationships. As women living alone in their fifties and sixties, however, they became susceptible to a health crisis, sometimes work related, or age discrimination at work, resulting in difficulties keeping or finding employment. The crisis of losing work, combined with the failure or refusal of their family to support them, put these women at housing risk.

The study argues for a gendered analysis of housing, homelessness and ageing policy if we are to adequately understand and respond to the different experiences of women and men. The study recommends more inclusive definitions and tools for counting housing risk and homelessness that balance a problem of the hidden nature of many older women's homelessness with the evidence of housing risk provided in the social and economic research

The study contains recommendations on the need for an increase in appropriate and affordable single person housing stock for older women, and for innovative solutions such as a program promoting secondary dwellings to create new rental opportunities in three bed room homes with one occupant.

The study cautions that housing risk is fundamentally an issue of poverty, and that the emerging levels of housing risk for older women cannot be reduced without a combined effort by governments, industry and community to address the poverty of older women that has accumulated over a lifetime.

## Recommendations:

1. Collect mainstream homeless and housing data disaggregated by sex that enables the development of a gendered homeless and housing policy.
2. Consult with older women on their experience and needs when developing mainstream homeless and housing strategies.
3. Set targets to meet the needs of older women in all relevant strategies.
4. Fund a quantitative study to identify numbers of 'at housing risk' older women.
5. Adapt this quantitative methodology to ABS Census counts of the homeless.
6. Balance quantitative data on homelessness with evidence of economic disadvantage putting older women at risk.
7. Housing policy ensures that appropriate and affordable single person housing stock meets the needs of older women into the future.
8. Fund a market survey to gauge older homeowner support for a secondary dwelling program, the barriers and necessary incentives to take up for a national secondary dwelling program.
9. The Commonwealth funds a national secondary dwelling program.
10. The Commonwealth ensures all financial barriers are removed for secondary dwelling program.
11. Local government restrictions are lifted for a secondary dwelling program.
12. Fund a study into the viability of a shared equity scheme and community land trust schemes targeting older women with housing deposits below market value.
13. Early and accelerated access to social housing for women aged 45 and older by raising the social housing income eligibility limit.
14. Prioritise older women and affordable single person housing in the National Rental Affordability Scheme (NRAS).

15. A restructure of the existing homeless service system to respond on a proportionate level to older women, with targets set of 25% older female clients in women's services and services located according to demographic need.
16. Temporary accommodation locations provided for older women must address health and safety needs of older people such as the provision of lifts and basic kitchen facilities.
17. A funded outreach program to support older women to stay safely in their homes, to assist women's access appropriate support and training systems, and provide support to older women placed in temporary accommodation.
18. Boarding house regulations, standards and design must meet the safety and security requirements of older women.
19. To ensure that boarding house design meet the safety and security requirements of older women all rooms should have as a minimum a kitchenette and en suite.
20. Basic tenancy rights, similar to that enacted in the ACT, must be available.
21. Boarding house provision must include boarding houses exclusively for older women.

# **It could be you: female, single, older and homeless.**

*'one of the most disadvantaged demographic profiles for  
a person to have is to be old, single, poor, female and in  
private rental accommodation...'<sup>1</sup>*

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<sup>1</sup> H Kimberley & B Simons 2009, *The Brotherhood's social barometer: living the second fifty years*, Brotherhood of St Laurence, Fitzroy, Vic.

# Section one: The context

## Introduction

Who are the homeless and who is at risk of homelessness? We tend to think the homeless are those temporarily driven from their homes by family violence or chronically homeless due to a life crisis exasperated by alcohol or substance abuse and deteriorating mental health problems. We rarely think about older working women as a potential wave of homeless people but, according to the evidence, that is exactly the problem we face – a problem for which we are poorly prepared. This study describes the experience of older women who find themselves homeless, discusses why increasing numbers of older women are homeless, and recommends how we can reduce the numbers of older women at risk of homelessness.

The way we think about homelessness in Australia has been framed to a large degree by the visibly homeless, particularly rough sleepers, and the nature of the services we have created to respond to homelessness. Those services have been essentially large shelters for homeless men, many of whom otherwise sleep rough and make up the visibly homeless, women's refuges for women and children escaping violence, and refuges for young people.

Those staying in 'supported accommodation', however, make up only 19% of those counted as homeless in Australia. On Census night 2006, the homeless population in Australia was 105,000, with most staying temporarily with friends or relatives (45%) or in boarding houses (21%), and 15% sleeping out or in improvised dwellings. The counted homeless were predominantly male (56% men and 44% women), with the greatest concentration of men amongst those living in boarding houses or sleeping rough and in improvised dwellings.<sup>2</sup>

Only in supported accommodation services did women outnumber men, where the primary attributed cause of their homelessness was domestic violence. The experience of domestic violence has been the entry point for women into supported accommodation, and has tended to define women's experience of homelessness in Australia.<sup>3</sup> Access to domestic violence services has historically been prioritised

for women with young children, but recently there have been calls for a more complex understanding of women and homelessness.<sup>4</sup> Research has emerged on the pivotal social and economic impacts of divorce and separation on the capacity for women to secure and maintain affordable and appropriate housing into old age. The compelling evidence of the high levels of housing risk for single, ageing women uncovers a serious oversight in housing and homeless policy and service provision.

The fact that there are now more older women than older men entering supported accommodation challenges our notions of who are the homeless. Many of the increasing numbers of older homeless women do not fit the profile of the older homeless person traditionally accommodated in support services. Many do not have a history of mental illness, cognitive impairment, alcohol and substance abuse, or a long history of homelessness.<sup>5</sup>

The challenge is to understand the social and economic factors placing groups of older women at risk, and to prevent, in many cases, an unnecessary homeless outcome. We believe to do so requires a gendered understanding of housing need and supply, and a gendered understanding of the impact of ageing, both which are seriously lacking.

## Note on how we define 'older'

The first hurdle to overcome when promoting a discussion on older women is the definition of 'older'. As in the Older Women's Network of New South Wales's (OWN NSW) previous report, *The Disappearing Age* (2009), we chose to use 45 years and over as the benchmark age for becoming an 'older woman' in this study. This decision reflected a number of factors, including the lower life expectancy of Indigenous women and the ageing benchmark of 45 years used in the *Personal Safety Survey 2005*.<sup>6</sup>

2 C Chamberlain & D MacKenzie 2006, *Counting the homeless Australia 2006*, cat. no. HOU 213, Australian Institute of Health and Welfare, Canberra.

3 S Cerise, K O'Connell, E Rosenman & PS Chandran 2009, *Accumulating poverty? Women's experiences of inequality over the lifecycle. An issues paper examining the gender gap in retirement savings*, Australian Human Rights Commission, Sydney, p. 20.

4 C Robinson & R Searby 2006, *Accommodation in crisis: forgotten women in Western Sydney*, UTS Shopfront Monograph, no. 1, University of Technology, Sydney; A Sharam 2008, *Going it alone: single, low needs women and hidden homelessness*, Women's Information, Support and Housing in the North, Melbourne.

5 The traditional profile of the older homeless person is encapsulated in the following statement from *The road home*: 'Older people experiencing homelessness have a different profile to that of other older Australians. They are more likely to have experienced mental illness or cognitive impairment, often as a result of alcohol and substance abuse. Many have been homeless for many years. They may have more complex health and support needs... they may need lifelong support'. Homelessness Taskforce 2008, *The road home: a national approach to homelessness*, Department of Families, Housing, Community Services and Indigenous Affairs, Canberra, p. 49.

6 Australian Bureau of Statistics 2006, *Personal Safety Survey, Australia 2005*, cat. no. 4906.0, reissue, ABS, Canberra.

Indeed, throughout domestic and family violence research, the age of 45 has consistently been used as an ageing benchmark, dividing women into the categories of 'younger' and 'older'.<sup>7</sup> The concentration by domestic violence crisis accommodation services on the needs of younger women with dependent children has helped to create this benchmark, after which the numbers of women accessing services declines. So while 25% of women who reported experiencing physical violence in the twelve months prior to the *Personal Safety Survey 2005* were aged 45 and older,<sup>8</sup> less than 14% of Supported Accommodation Assistance Program (SAAP) clients accessing domestic violence services were 45 or older.<sup>9</sup>

Recognising that the experience of homelessness prematurely ages people, the Commonwealth Department of Family and Community Services uses a similar benchmark for reporting SAAP data, defining Indigenous homeless people as older at 45 years and non-Indigenous homeless people as older at 50 years.<sup>10</sup>

Finally, because we discuss the importance of staying in work for older women to their housing affordability, the definition of 45 as an 'older worker' in the workplace is sobering.<sup>11</sup>

*The Disappearing Age* recommended close collaboration between the family violence and aged rights and care sectors to address violence and abuse of older Australians. We have been gently accused of prematurely ageing Australians, as aged rights advocates and care providers generally define ageing as a process occurring in a person's sixties, with access to aged care services concentrated on people aged 70 and older.<sup>12</sup>

OWN NSW recognises that discussing the lives of women aged 45 years and older involves nearly 40% of the female

Australian population, a huge cohort, which spans many life stages.<sup>13</sup> In *The Disappearing Age* OWN NSW expressed concern that older women in the years between the ages of 45 and 65 seemingly appear to enter a violence-free zone, only to reappear in studies of 'elder abuse' with recorded rates of abuse two and a half times the rate of men.<sup>14</sup>

The women interviewed for this research were aged from 45 to over 80. The single largest group were women in their fifties.

## The background for this study

In recent years, a number of housing and homelessness service providers, increasingly concerned by their inability to assist mounting numbers of older single women seeking support, generated research on the housing risks for older and single women.<sup>15</sup>

Work on uncovering violence against older women<sup>16</sup> led to discussions between the OWN NSW, Homelessness NSW, the peak body for the homelessness sector in NSW, and the Society of St Vincent de Paul (NSW).

From these discussions, a collaborative project emerged to interrogate how we define and understand the connection between being old(er), single, poor and female and the experience of housing risk.<sup>17</sup> The core of the project was to interview older women clients of homeless services to record their histories and their reasons for becoming homeless. The project sought an inclusive homelessness definition for older women, and to build a more robust knowledge base through which to inform policy and service delivery to older women.

## Literature review: understanding gender

After a productive period in the 1980's, the development of gendered housing research and policy largely stalled, leading

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7 VicHealth 2004, *The health costs of violence: measuring the burden of disease caused by intimate partner violence*, Victorian Health Promotion Foundation, Melbourne.

8 ABS, *Personal Safety Survey, Australia 2005*, p. 20.

9 S Marcolin 2005, *Female SAAP clients and children escaping domestic and family violence 2003-04*, AIHW Bulletin, no. 30, cat. no. 64, Australian Institute of Health and Welfare, Canberra, p. 15.

10 R Lai 2003, *Older SAAP clients*, SAAP Monograph, no.2, Commonwealth Department of Family and Community Services, Canberra.

11 M Steinberg & L Walley 1998, *Attitudes and practices of older Queenslanders towards technology*, Healthy Ageing Unit, Department of Social & Preventive Medicine, University of Queensland, Brisbane. Cited in C Cartwright 2006, *Investigating models of affordable housing for older people and people with disabilities in the mid north coast region of New South Wales*, Aged Services Learning and Research Collaboration, Southern Cross University, Coffs Harbour.

12 Eligibility for the age pension is currently at 65, though will rise to 67 by 2023, and access to Home and Community Care (HACC) services is set at 70, with the average HACC client aged 71.16 years. Centrelink web site, viewed 19 July 2010, <[http://www.centrelink.gov.au/internet/internet.nsf/payments/age\\_eligible.htm](http://www.centrelink.gov.au/internet/internet.nsf/payments/age_eligible.htm)>; Aged Care Connect web site, viewed 19 July 2010, <[http://www.agedcareconnect.com.au/did\\_you\\_know.php](http://www.agedcareconnect.com.au/did_you_know.php)>.

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13 Australian Bureau of Statistics 2007, *Census tables*, cat. no. 2068.0, ABS, Canberra.

14 Boldy, D, Webb, M, Horner, B, Davey, M & Kingsley, B 2002, *Elder abuse in Western Australia*, Centre for Research into Aged Care Services, Curtin University of Technology, Perth, p. 15.

15 S Murray 2009, *Somewhere safe to call home: violence against women during homelessness*, Centre for Applied Social Research, RMIT University, Melbourne; Sharam, *Going it alone*.

16 L McFerran 2009, "'The Road Home': for the historically forgotten?", *Parity*, vol. 22, no. 1, pp. 41-42.

17 OWN NSW, Homelessness NSW, the Society of St Vincent de Paul, Shelter NSW and capacity building contribution by the Australian Domestic and Family Violence Clearinghouse.

to recent calls for a renewed effort.<sup>18</sup> The current shortage requires that we piece together work from a range of areas related, but not specific, to older women in order to build the evidence.

This includes work by: the Australian Housing and Urban Research Institute (AHURI) on the future housing transitions of women as increasingly distinctive from those of men<sup>19</sup> and Australia's housing future;<sup>20</sup> National Shelter on seniors housing in Australia;<sup>21</sup> the Brotherhood of St Laurence on ageing and disadvantage;<sup>22</sup> and the Australian Human Rights Commission (AHRC) on women, ageing and poverty.<sup>23</sup>

## Ageing, housing and place

The housing demographics, who we live with, and the ageing population are undergoing significant changes in Australia. These shifts help us to understand why the numbers of older homeless women are increasing.

The National Housing Supply Council states that:

*Ageing of the population will have significant impacts on the housing sector, as the proportion of older households (those with the reference person aged 65 or over) is projected to grow from 19 per cent to 28 per cent of all households over the next 20 years. This represents an increase from 1.6 million to 3.2 million households.<sup>24</sup>*

The Australian Institute of Health and Welfare (AIHW) calls it a 'common myth' that most older people (aged 65 years and older) live in cared accommodation. In fact, most (92% in 2006) live at home.<sup>25</sup> Older people have expressed the need to age in place, their homes and their communities. The challenge for housing policy is to meet the values identified by older people including independence, privacy and

autonomy, affordability, security of tenure, safety, adaptability for future care, companionship, amenity and space.<sup>26</sup>

Given the broadly discussed challenges of an ageing society, we should expect developed research and policy on ageing and homelessness. Yet in 2004, AHURI found 'no evidence' of housing policy responding to the ageing Australian population,<sup>27</sup> despite the finding that:

*Population ageing is driving enormous changes in housing demand. Current policy settings and reliance on market forces are unlikely to deliver appropriate and affordable housing for all older Australians in the future – particularly for those with limited assets.<sup>28</sup>*

The policies of the current Commonwealth Government have elevated housing and homelessness reform, and are beginning to grapple with the implications of an ageing population on housing demand and supply. The Minister for Housing has recognised the mismatch between housing need and supply:

In the 30 years to 2006, the average number of people per household declined from 3.1 to 2.6. Over the same period, the proportion of houses with four or more bedrooms increased by eleven per cent. So while households were getting smaller, our homes got bigger...<sup>29</sup>

Solving the mismatch will be key to finding housing solutions for older women that support them to age in place and community.

18 S Tually, A Beer & D Faulkner 2007, *Too big to ignore: future issues for Australian women's housing 2006-2025*, AHURI Southern Research Centre, n.p.; Sharam, *Going it alone*.

19 Tually, Beer & Faulkner 2007, *Too big to ignore*.

20 A Beer & D Faulkner 2009, *21<sup>st</sup> century housing careers and Australia's housing future*, AHURI Final Report, no. 128, Australian Housing and Urban Research Institute, Melbourne.

21 R Naufal, R 2009, *A literature review of seniors housing in Australia*, National Shelter, n.p.

22 Kimberley & Simons, *The Brotherhood's social barometer*.

23 Cerise *et al.*, *Accumulating poverty?*, p. 20.

24 Department of Families, Housing, Community Services and Indigenous Affairs & National Housing Supply Council 2010, *Key findings of the 2nd state of supply report*, Commonwealth of Australia, Canberra, p. 6.

25 Australian Institute of Health and Welfare 2009, *Australia's welfare 2009*, Australia's Welfare Series, no. 9, cat. no. AUS 117, AIHW, Canberra, p. 82.

26 A Jones, M Bell, C Tilse & G Earl 2004, *Rental housing provision for lower income older Australians*, AHURI Positioning Paper, no. 71, Australian Housing and Urban Research Institute, Melbourne. Cited in C Cartwright 2006, *Investigating models of affordable housing for older people and people with disabilities in the mid north coast region of New South Wales*, Aged Services Learning and Research Collaboration, Southern Cross University, Coffs Harbour p. xiii.

27 While AHURI in 2004 was critical of the lack of attention to housing issues in the *National strategy for an ageing Australia* (2002), there is no current Commonwealth ageing strategy.

28 Australian Housing and Urban Research Institute 2004, *Housing futures in an ageing Australia*, AHURI Research & Policy Bulletin, no. 43, AHURI, Melbourne.

29 T Plibersek 2010, *Speeches: "Great Growth Debate" symposium, Brisbane, The Hon Tanya Plibersek MP, Canberra, viewed 15 July 2010*, <[http://www.tanyaplibersek.fahcsia.gov.au/speeches/2010/Pages/great\\_growth\\_debate\\_5mar2010.aspx](http://www.tanyaplibersek.fahcsia.gov.au/speeches/2010/Pages/great_growth_debate_5mar2010.aspx)>.

## Housing trends: the change in marital status

Important changes are occurring in the way Australians live their lives, who they live with, if they have children and when, that will have significant impacts on the way we house ourselves. These changes require that we rethink our housing planning and design. The surge in people living alone is the most significant change, with the numbers of adults living alone nearly doubling in the twenty years prior to 2006<sup>30</sup> and national underlying demand by single-person households expected to outnumber all other types by 2028.<sup>31</sup>

The Australian Bureau of Statistics' (ABS's) projection is that the 'most rapid increase of all household types' will be Australians living alone, 'increasing by up to 91% over the next 25 years to 3.6 million by 2031'.<sup>32</sup> The ABS attributes this rapid increase in single-person households to the ageing of the population, but the link between living alone and the longer life expectancy of women is challenged by David de Vaus and Sue Richardson, who argue that marital status is the key contributor:

*Since longevity is increasing for both men and women, it is more likely that increased longevity will delay the time at which people become widowed and thus delay the age at which older people begin to live alone...*

*The single most important marital change in this respect is the increase in the proportion of divorced and separated adults, particularly in the 40-69 age range.*<sup>33</sup>

Home ownership has remained a core Australian aspiration, providing a greater degree of housing security, and remains high amongst older Australians.<sup>34</sup> However, the rates of ownership are in decline for some, while the numbers of older people still paying mortgages are on the increase. The rates of people aged over 60 still paying mortgages doubled

in the ten years to 2005-2006 (from 4.2% to 9.5%)<sup>35</sup> and home ownership for the boomer generation plummeted:

*The most dramatic decline in home ownership people is for the forthcoming generation of retirees, people aged 45 to 59 years. The home ownership rate amongst this group declined from 54.4% in 1995-96 to 35.8% in 2005-06.*<sup>36</sup>

Major contributing factors to these trends have been the spectacular rise in house prices,<sup>37</sup> and, once again, the impact of divorce and separation.<sup>38</sup>

In terms of the housing consequences, the impact of divorce and separation are pivotal according to Andrew Beer and Debbie Faulkner:

*The policy challenge, therefore, may be in assisting people to retain owner occupation following divorce, rather than increasing the rate of entry. The findings also suggest that in terms of being a determinant force within housing transitions, in the 21st century divorce or relationship breakdown has a comparable standing to that held by marriage in the 20th century. It is a pivotal life course event that is likely to be associated with change in an individual's housing circumstances in a significant way.*<sup>39</sup>

30 D de Vaus & S Richardson 2009, *Living alone in Australia: trends in sole living and characteristics of those who live alone*, Occasional Paper, Census Series, no. 4, Academy of the Social Sciences in Australia, Canberra, p. 6.

31 Department of Families, Housing, Community Services and Indigenous Affairs & National Housing Supply Council 2009, *State of supply report*, Commonwealth of Australia, Canberra, p.17.

32 Australian Bureau of Statistics 2010, *4 million more households in 25 years: ABS*, media release, ABS, Canberra, 8 June.

33 De Vaus & Richardson, *Living alone in Australia*, pp.13-14.

34 87% aged 55 years and over were outright home owners or were paying a mortgage. Beer & Faulkner, *21st century housing careers and Australia's housing future*, p. 112.

35 Overall, for those aged 55 and older, the rate still paying a mortgage is 16%. People aged 65 and over who were living alone are less likely than older couples to own their own home without a mortgage (69% compared to 86%). Australian Bureau of Statistics 2009, *Household income and income distribution, Australia, 2007-08*, Table 12, cat. no. 6523.0, ABS, Canberra.

36 Figures based on work by R Tanton, B Nepal & A Harding 2008, *Wherever I lay my debt, that's my home: trends in housing affordability and housing stress, 1995-96 to 2005-06*, AMP/NATSEM Income and Wealth Report, AMP & National Centre for Social and Economic Modelling, Canberra. Cited in Naufal, *A literature review of seniors housing in Australia*, p. 3.

37 Naufal cites as evidence the recent International Housing Affordability Survey, which showed that '...housing affordability in Australian cities is now amongst the worst in the world... seven of the eight major housing markets in Australia are rated as severely unaffordable'. Naufal, *A literature review of seniors housing in Australia*, p. 2.

38 The rise in older people still paying mortgages should concern people who do not divorce, as Wood *et al.* reported that nine out of the ten people who were purchasing a property when they lost their partner had subsequently moved, as had thirteen out of the fifteen people who were in private rental. G Wood, C Chamberlain, A Babacan, M Dockery, G Cullen, G Costello, A Nygaard, A Stoakes, M Adam & K Moloney 2007, *The implications of loss of a partner for older private renters*, AHURI Final Report, no. 116, Melbourne. Cited in Beer & Faulkner, *21st century housing careers and Australia's housing future*, p. 41.

39 Beer & Faulkner, *21st century housing careers and Australia's housing future*, p. 101.

In their overview of Australia's housing future, Beer and Faulkner predict that 'change in housing career, now and over the next 30 years, will be greater in older age than at any other part of the lifecycle'<sup>40</sup> and describe being in a couple as 'crucial' to attaining and maintaining the security of home ownership.<sup>41</sup>

Their analysis of mobility reveals those older people at greater risk of insecure housing. Despite the expectation of low mobility for people aged 55-64, over a period of ten years (1996-2006) most respondents had moved at least once, with 25.7% moving three or more times, most to higher density accommodation.<sup>42</sup> Those more likely to move were:

- People with a tenuous attachment to the workforce – those working part-time, self-employed, unemployed or on Workcover
- People at the higher and lower ends of the income scale
- Vulnerable households, such as sole parent households and single-person households
- Renters and those still paying a mortgage.<sup>43</sup>

Older Australians, particularly baby boomers,<sup>44</sup> have accumulated great wealth in home ownership, but the picture is one of winners and losers, with those unable to access home ownership facing clear disadvantages. In particular, there is increasing recognition of the difficulties faced by older renters, who spend more of their gross household income on housing costs than any other lifecycle group.<sup>45</sup> Subsequently, older renters have been prioritised by AHURI as at greatest housing affordability and security risk.<sup>46</sup>

Older renters form a small but growing proportion of the aged population. In 2007-08, renters aged 55 and over constituted 15% of the aged population,<sup>47</sup> however the National Housing Supply Council has projected that underlying demand for both private and public rental among

older households is set to more than double.<sup>48</sup> Significantly, the link between marital status and being single is a key determinant of being a tenant past the age of 45:

*Single persons and sole parent households are over-represented among private renter households... Overall, the persons most likely to be tenants after the age of 45 are never married people or those who have experienced the dissolution of a relationship.*<sup>49</sup>

Older single women tenants in private rental households are at particular risk because of their limited pathways into home ownership compared with men. Women who have always rented are less likely to have the deposit or to be able to afford the repayments than men and are, consequently, less likely to expect to be able to buy their own home.<sup>50</sup> This finding brings us to the uneven playing field of gender, ageing and poverty and the link with housing affordability.

## Ageing, gender and poverty

The Australian population is ageing, and while the health of many older women remains excellent,<sup>51</sup> the need for support and assistance increases with age. The Home and Community Care Program (HACC), for instance, provided assistance to over 744,000 people (2004-05), 75% of whom were aged over 65. Two-thirds of older clients were women; with the single biggest group being women aged 75-84.<sup>52</sup>

These figures suggest the importance of understanding the impact on ageing of women, especially where those impacts differ from men. The evidence suggests that a major difference is poverty.

Following an examination of the gender gap in retirement savings, the Australian Human Rights Commission (AHRC) concluded that:

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40 *ibid*, p. 1.

41 *ibid*, p. 150.

42 *ibid*, p. 133.

43 *ibid*, p. 134.

44 The baby boomers (aged 55-64) are wealthier than previous generations, with nearly one-third owning property other than their principal place of residence. *ibid*, p. 150.

45 Australian Bureau of Statistics 2005, *Housing occupancy and costs Australia 2002-03*, Table 14, cat. no. 4130.0.55.001, ABS, Canberra.

46 J Flood 2007, *Multinomial analysis for Housing Careers Survey*, Southern Research Centre, Adelaide. Cited in Beer & Faulkner, *21st century housing careers and Australia's housing future*, p. 69.

47 Australian Bureau of Statistics, *Household income and income distribution, Australia, 2007-08*, Table 12.

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48 Department of Families, Housing, Community Services and Indigenous Affairs & National Housing Supply Council 2010, *2nd state of supply report*, Commonwealth of Australia, Canberra.

49 Beer & Faulkner, *21st century housing careers and Australia's housing future*, p. 69.

50 *ibid*, p. 101.

51 Brown *et al.* found that that mid-age women (aged 45-60) had increased their physical activity from 2001 to 2004: 'Life events associated with mid-age women (45-60) increasing their physical activity included a major personal achievement, retirement, and death of a spouse. Partner infidelity was associated with not decreasing physical activity'. WJ Brown, NW Burton & KC Heesch 2007, *Physical activity and health in mid-age and older women*, The Office for Women, Department of Families, Housing, Community Services and Indigenous Affairs, Canberra, p. xiv.

52 Almost two-thirds of older people with dementia were female (118,200 women). Australian Institute of Health and Welfare 2007, *Older Australia at a glance*, 4th edn, cat. no. AGE 52, AIHW, Canberra, p. 87.

*The gender gap in retirement savings and retirement incomes is a consequence of events across a woman's lifecycle. It stems from deep and systemic gender inequality – ingrained attitudes towards gender roles and caring; women's vulnerability to violence; the gender pay gap; constrained choices and decisions about paid work and care; the impact of divorce; discrimination and harassment. Each of these experiences affects subsequent opportunities and finally leads to women accumulating poverty instead of financial security.<sup>53</sup>*

They attribute this outcome to the combination of women moving in and out of the workforce over their working lives and earning less than men, with progress towards equal pay stalled.

The fight for equal pay for women appears to be going backwards, with the wage gap widening to levels not seen since the mid 1990s and fewer companies bothering to monitor pay equity in the workplace.

Figures released by the Bureau of Statistics show that on average women are paid \$82 for every \$100 paid to men, a difference of about \$240 per week in the standard weekly wage.

The gap has steadily widened over three years, from 15.55 per cent in 2008 to 16.5 per cent last year and now 18 per cent – the highest since 1994.

Source: Paul Bibby, 'Fight to close wage gap keeps going backwards', *The Sydney Morning Herald*, 21 May 2010

The picture is similar in other OECD countries. A snapshot of Belgium, for instance, reflects a similar gender pay gap, 30% for private sector non-manual employees, leading to 'at risk of poverty' rates for women in the 50-64 age bracket 36% above their male counterparts, and soaring numbers of one-person households, one in every two households in Brussels.<sup>54</sup>

As an example of the impoverishment of older women relative to their male colleagues, the data on gross individual weekly income is illustrative. Earning capacity peaks in the ages 45-54 for both women and men, but for women the income

range is \$400-599 per week, while it is \$1000-1299 for men, and the income decline for women aged 55 and older is rapid from this low base.<sup>55</sup>

In their study of ageing and disadvantage, the Brotherhood of St Laurence mirrors the findings of the Australian Human Rights Commission:

*The data collected in this report tell us that, in Australia in 2009, excluding the Indigenous population, one of the most disadvantaged demographic profiles for a person to have is to be old, single, poor, female and in private rental accommodation. While there are considerable numbers of men who are old, single and poor, women's predominance in this demographic is boosted by their having shouldered the bulk of unpaid family and community caring responsibilities which reduced their earning capacity or even precluded their participation in further education or the workforce. And, of course, women tend to live longer; so whatever resources they have accumulated also need to last for longer.<sup>56</sup>*

The AHRC discusses the impact of gender discrimination exacerbated by age discrimination for older women (over the age of 45) in the workforce, and the barriers created by 'unlawful stereotypes and assumptions about older women workers', including beliefs that older women lack potential, are low in energy, have poor skills, and are socially remote from other staff. Its report finds that 'women in the 45-54 age bracket have significantly higher rates of under-utilisation in the paid workforce, compared to their male counterparts'.<sup>57</sup>

The data on retirement illustrates the extent to which women are precluded from employment as they age, with over ten years difference between the average age of retirement for men and women,<sup>58</sup> with women needing to return to work because of financial reasons at higher rates than men,<sup>59</sup> and

<sup>53</sup> Cerise et al., *Accumulating poverty?*, p. 27.

<sup>54</sup> N Bernard 2010, 'The gender of housing deprivation in Belgium', *Homeless in Europe*, spring, p. 24.

<sup>55</sup> Australian Bureau of Statistics 2007, *Census tables*, Gross individual income (weekly) by age by sex, cat. no. 2068.0, ABS, Canberra.

<sup>56</sup> Kimberley & Simons, *The Brotherhood's social barometer*, p. 47.

<sup>57</sup> Cerise et al., *Accumulating poverty?*, p.19.

<sup>58</sup> The average age of retirement for people aged 45 years and over was 58 years for men and 47 years for women. Australian Bureau of Statistics 2009, *Employment arrangements, retirement and superannuation, Australia, April to July 2007*, cat. no. 6361.0, reissue, ABS, Canberra. Cited in Kimberley & Simons, *The Brotherhood's social barometer*, p.6.

<sup>59</sup> Of 126,000 people who were employed in 2007 and had previously retired, 36% of the men and 42% of the women cited financial need as the main reason for returning to work. *ibid.*

with men more likely to return to less demanding work.<sup>60</sup> As the average retirement age for women is 47, this data raises questions about forced retirement due to age discrimination, poor health and caring responsibilities.<sup>61</sup>

The need for flexible work arrangements to support women as they age to stay in the workforce is reinforced by the phenomenon of the 'sandwich generation', women both caring for children and other members of their family. The Community and Public Sector Union (CPSU) annual surveys of 9,500 women members found that a quarter had regular caring responsibilities for those other than dependent children, and that a third of women aged 45-64 had 'significant caring responsibility for others – usually their partner, adult children or parents', as well as grandchildren.<sup>62</sup>

We suggest that the link between ageing, gender and poverty requires good ageing policy that strives to understand the different impacts of ageing on women and men, if only because many women will approach retirement and old age much poorer than men.

## Living alone: a gendered state

*'people who experience a change in marital/ partnership status through separation or widowhood often experience financial hardship and disruptions to home ownership aspirations. Often there is a gender bias with more women than men likely to be adversely affected...'*<sup>63</sup>

We have seen the significance of marital status and the increase in people living alone on housing demographics and consequently policy, and again the gender experience is different.

According to de Vaus and Richardson, those living alone are more likely to be women, particularly if they are 50 and older.<sup>64</sup> Many of these women may have lived with their children as sole parent families, and then live alone as the

children leave home. (The average age for having children is now 30, so children would mostly be leaving home when the mother is in her fifties.)

The financial impact of divorce on women is now well known. Women's disposable income commonly decreases following separation, limiting their capacity to accumulate superannuation or make voluntary savings.<sup>65</sup> Comparing the financial situation of divorced women aged 55-74 years, with those still married, the remarried and divorced men, de Vaus *et al.* found that divorced women have the lowest levels of household income, superannuation and assets.<sup>66</sup>

The impact of separation and divorce on women's financial status has significant implications for their housing security. Women have marginally higher rates of outright home ownership than men following divorce,<sup>67</sup> but this effect is reduced by the impact of domestic violence in a marriage, tripling the likelihood of receiving less than 40% of the assets.<sup>68</sup> Even receiving typically two-thirds of a couple's assets at divorce does not provide women with long-term housing security, due to their 'subsequent inability to meet housing costs'.<sup>69</sup>

Echoing the findings of the AHRC, de Vaus and Richardson found that older women living alone:

*are less likely to have full-time employment than their male counterparts, have higher levels of part-time employment and are more likely to be out of the labour force altogether.*<sup>70</sup>

60 Men (36%) were almost twice as likely as women (19%) to return to a less demanding job than their last job before retirement. *ibid.*

61 Kimberley & Simons, *The Brotherhood's social barometer*, p.6.

62 Community and Public Sector Union, *What Women Want 2009/2010 Survey report*, CPSU, n.p., pp. 18-19.

63 Wood *et al.*, *The implications of loss of a partner for older private renters*. Cited in Beer & Faulkner, *21<sup>st</sup> century housing careers and Australia's housing future*, p.115.

64 54% of people in single person households were women in the 2006 Census. Of these female single person households, almost half (48%) were aged 65 years or older. By comparison, of the male single person households, only one quarter (24%) were aged 65 years or older. De Vaus & Richardson, *Living alone in Australia*.

65 For example, in 2003 men who separated experienced an average drop in their household disposable income by \$4,100 per year, compared to women who separated experiencing a drop of \$21,400. Cerise *et al.*, *Accumulating poverty?*, p. 21.

66 D de Vaus, M Gray, L Qu & D Stanton 2007, *The consequences of divorce for financial living standards in later life*, Research Paper, no. 38, Australian Institute of Family Studies, Melbourne.

67 *ibid.*, p. 15.

68 In Sheehan & Smyth's study, women who reported experiencing severe abuse were around three times as likely as women who reported no physical abuse to indicate receipt of less than a 40% share of the property (total and domestic assets). G Sheehan & B Smyth 2000, 'Spousal violence and post-separation financial outcomes', *Australian Journal of Family Law*, vol. 14, no. 2, p. 112.

69 P Flatau, P Hendershott, R Watson & G Wood 2004, *What drives Australian housing careers? An examination of the role of labour market, social and economic determinants*, AHURI Final Report, no. 68, Australian Housing and Urban Research Institute, Melbourne, p. 37.

70 De Vaus, D & Richardson, S 2009, *Living alone in Australia*, p. 21.

## Recent research on single and older women

Concern with the growing numbers of older homeless women has prompted a number of studies on the housing risks for single women. In 2008, Andrea Sharam was commissioned by Women's Information Support and Housing in the North (Victoria) to interview twenty-three single women between the ages of 35 and 64, living independently but at risk of homelessness.<sup>71</sup> She found in her interviews that these women did not identify as homeless and only 10% had made contact with any welfare service.

Sharam's research revealed highly gendered housing histories and adaptation strategies that, in turn, require a gendered understanding of homelessness in order to avoid invisibility. She described single, ageing female boomers slipping down the housing affordability ladder, and predicted a 'significant increase in the number of single women entering the homeless population over the next two decades'.<sup>72</sup> Sharam considered the experience of her respondents within the context of the increasing numbers of lone female households, the gender wage gap and the relative poverty of women. She questioned the 'bias against poverty' that prioritises a recent experience of violence in the supply of homeless service support.

Suellen Murray was also critical of system failure after interviewing twenty-nine predominantly single female clients of the Salvation Army Crisis Services (Victoria) about their experiences of violence while homeless.<sup>73</sup> Murray cited various studies on women's experiences of violence during homelessness, including research on: their experiences of violence and intimidation in boarding houses;<sup>74</sup> the lack of safety for women in mixed-gender environments, such as cheap motels and boarding houses;<sup>75</sup> and the role of violence in preventing single homeless women using SAAP-funded cross-target services.<sup>76</sup> She concluded that the women she

interviewed had 'fallen between the cracks' in the service system:

*in practice, as these women's experiences tell us, the service system is, at times, failing. The women interviewed in this research reported violence during homelessness that by any standard is unacceptable... Clearly, the standards established by the charter [the Consumer Charter for people accessing homelessness assistance or social housing in Victoria<sup>77</sup>] are not being met... Instead of getting supported crisis accommodation, which women in these circumstances are expected to receive, they had ended up in caravan parks, rooming houses and sleeping rough for extended periods of time.<sup>78</sup>*

Where Sharam and Murray took a qualitative approach, OWN NSW's recent work to uncover older women's experiences of violence in their homes included a quantitative dimension. OWN NSW's report, *The Disappearing Age* (2009), emphasised a finding of the national safety surveys, that from 1996 to 2005 the reporting of assault and abuse in their homes by older women (aged 45 years and older) had increased to one in four of all reports, with women aged 55 and older representing the fastest growth in reporting by all women. *The Disappearing Age* also drew attention to the data which demonstrated that more older women than men were accessing the homeless sector. OWN NSW called for proportional access for older women to family violence support services and a collaborative approach with the aged rights and care sector to address abuse and violence towards older women.

In addition to these Australian studies on single, older women and housing, a recently published German study, undertaken by Uta Enders-Dragässer, presented a number of interesting findings. Her qualitative research on women living in visible and hidden homeless situations in Germany found that the women saw poverty, poor school education, violence and addiction in their families and relatives as the main causes of their homelessness. As daughters of disadvantaged parents they had been deprived of the means to break the vicious circle of poverty, which were, according to them, good school education and good employment training. Most of the women, with the exception of the very

71 Sharam, *Going it alone*.

72 *ibid*, p. 11.

73 The women were aged between 19 and 54, and most had children, but only four had accompanying children at the time of the most recent homeless event. Murray, *Somewhere safe to call home*.

74 C Chamberlain, G Johnson & J Theobald 2007, *Homelessness in Melbourne: confronting the challenge*, HomeGround Services, The Salvation Army Crisis Services & RMIT University, Melbourne. Cited in Murray, *Somewhere safe to call home*, p. 10.

75 S Parkinson 2004, 'Getting my life back together': women, housing and multiple needs, Hanover Welfare Services, Melbourne. Cited in Murray, *Somewhere safe to call home*, p. 10.

76 S Casey 2002, *Single women and homelessness – which way is home?*, Occasional Paper, no. 11, Catholic Commission for Justice, Development & Peace, Melbourne. Cited in Murray, *Somewhere safe to call home*, p. 10.

77 Department of Human Services 2006, *Your rights and responsibilities explained: Consumer Charter for community-managed housing and homelessness services*, Victorian Government, Melbourne.

78 Murray, *Somewhere safe to call home*, p. 40.

young, had been in employment, some for up to thirty years, half of them in low-paid employment. Only a third of them had been poor before they became homeless. They explicitly stated that employment was for them crucial in solving their problems, regardless of their level of qualification. The study recommended early identification of women at housing risk.<sup>79</sup>

These studies drew attention to a growing cohort of single women at risk of homelessness, but effectively rendered invisible by the lack of a gendered understanding of housing risk and consequently unsupported by an inadequate service response. The studies suggested that this group of women did not fit the standard homeless profile, and that a broader analysis of housing trends, gender inequality, and the impact of ageing was necessary to understand why these women were at risk. The studies on single women, homelessness and abuse drew attention to the lack of knowledge of homelessness experience for older women and informed our present study.

## Summary

The studies on housing futures, ageing, living alone, and gender tell us that women who are older and living alone will be poorer than men their age, less able to maintain homeownership, and less able to compete in the private rental market for affordable accommodation. They will be at risk of homelessness, largely as a result of the entrenched social and economic disadvantage that continues to separate the experiences of women and men.



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<sup>79</sup> U Enders-Dragässer 2010, 'Women and homelessness in Germany', *Homelessness in Europe*, spring, pp. 12-14.



## Section two: The research background

### Aims and methodology

The aim of this research was to investigate the life trajectory of women who become or remain homeless past the age of 45 years, in order to interrogate the definitions of homelessness that determine government homeless policy.

Following the Commonwealth's White Paper on homelessness and its response to *Time for Action: the National Council's Plan for Australia to Reduce Violence against Women and their Children, 2009-2021* (2009), significant funding has been allocated to reducing homelessness in Australia. By better understanding and describing homelessness for older women, the research was intended to contribute to evidence based policy which ensures appropriate future service support for older women.

The research was conducted by Ludo McFerran of the Australian Domestic and Family Violence Clearinghouse, and Dr. Sonia Laverty from OWN NSW, and was approved by the Human Research Ethics Committees at the University of New South Wales. The research drew on qualitative interviews with homeless women to identify the events that first led to them becoming homeless, where they had sought shelter since being homeless, and how they wanted to see their homelessness resolved.

Interviewees were clients of a number of member services of Homelessness NSW. They represented a range of service types (drop in, crisis, medium term, and long term) and were recommended by their peak body as services providing support to a 'substantial' number of older women. Discussions were held with each service about their experience of the issues facing older women, and those willing to participate undertook to provide clients aged 45 and older, who were post crisis, with a letter explaining the research project and inviting them to be interviewed. Service staff were asked to be available should any client become upset during the process of interview.

Face to face interviews of approximately an hour were held with thirty-one women. In the first round of interviews, joint interviews were conducted with two women who were friends, and with a group of four women who were staying in the same service but did not know each other. Joint interviews were not continued, as women disclosed more when individually interviewed.

Each participant signed a written consent before proceeding with the interview, and was given the option of withdrawing from the interview at any time. Participants were given a supermarket voucher at the termination of the interview as compensation for their generous time and reimbursed for any travel expenses they had incurred to attend the interview. The interviews were recorded and transcribed.

The interview consisted of a number of demographic questions (age, cultural background, number and ages of children) followed by open ended questions asking the participants to tell their stories, their family background, experiences of education, housing, adult relationships and work. Questions then focused on their pathway to their present homelessness and their views on their future housing.

### Participating services

The research drew on input from key services to build knowledge about homelessness for this group, to inform better service delivery and policy. Clients of a number of those services were willing to be interviewed for the research. We are very grateful to these services.

Our Lady of the Way Refuge is a six bed St Vincent de Paul refuge situated in the western suburbs of Sydney, which has operated without government funding for nearly twenty years. The service provides crisis accommodation for single older women over 50 for up to twelve months and up to eighteen months in an outreach townhouse for two women. The average age for residents is 55-60, and the oldest 84. For the majority of residents it is their first time in a refuge; most have previously slept at friends or stayed in a motel funded by Housing NSW. Each resident has her own room and the refuge is staffed round the clock to maximise a sense of safety. In the past twelve months residents have been moved into permanent public housing, community housing, medium term women's housing, and retirement villages, but a lack of exit points remains the main problem. As for most women, the challenge identified by the service is affordable housing.

Mercy Arms is the homeless, mental health and disability section of Catholic Community Services. Mercy Arms is based in inner Sydney, and provides transitional housing for older homeless people. Women make up about 35% of clients. The service provides outreach workers to support clients in a number of shared houses. Mercy Arms has done significant work developing a program to address squalor and hoarding issues. The average age of clients is 62 and women make up nearly half the clients of this program.

The Haymarket Centre is auspiced by the Haymarket Foundation and provides accommodation for homeless men

and women who have complex issues, including intoxication, addictions, mental illness and/or challenging behaviours.

A Women's Place is auspiced by Mission Australia, and provides eighteen hostel and five emergency overnight beds for women in inner Sydney. Clients are predominantly aged 35 and older. The service can refer clients to a Mission service, Women in Supported Housing (WISH), which provides transitional housing with five properties, one specifically for older women, but identifies a lack of exit points as the critical issue for older homeless clients.

B. Miles Women's Housing Scheme is a partner of the City Women's Hostel, a six bed independent crisis accommodation service for women who are homeless, or at risk of becoming homeless, and are living with a mental illness. B. Miles is a transitional housing service with twenty-eight properties, mostly accommodating single women, and estimates that a third of their clients are aged 45 and older. Women are waiting in medium term accommodation for up to two years for priority public housing, and the service, which has become expert in priority housing applications, needs to advocate for appropriate housing that is not isolated or with poor public transport links.

Joan Harrison is a community based single women's refuge in western Sydney with seven beds in shared rooms for up to three months. Women using the service need to have independent living skills, and any mental illness managed because the service is not staffed round the clock. The service has become a specialist in migration as they accommodate increasing numbers of women, some older, who have been sponsored to come out to Australia, and have no resources or visa.

Dolores is a community based single women's refuge in the eastern suburbs of Sydney, accommodating eight women. About 25% of women are aged 45 and older, and, like Joan Harrison, Dolores has become a specialist in residency applications as 80% of their clients have no immigration status. For most older women, this is their first time in a refuge, as they have waited until the children left home before leaving an abusive relationship. The older women in the refuge often become role models for the younger women.

Wyanga Aboriginal Aged Care Centre is an Aboriginal controlled non government organisation which strives to provide care for Aboriginal elders in their own home. Wyanga is the only Aboriginal controlled aged care service in the Sydney area, and the services they provide include a home for older indigenous women in an inner western suburb of Sydney.

Lou's Place is a community based daytime drop in centre for women in inner Sydney, providing a safe place with a range of services, including case management, breakfast and cooked lunch, laundry and shower facilities, and daytime activity groups.

Claffy House is a St Vincent de Paul's women and children's refuge in Sydney's inner western suburbs and has six beds for single women. At the time of the research two of the six were older women.

## **SAAP data provided to study for single women and older female clients**

Data provided by AIHW to Homelessness NSW for this study reveals a number of important characteristics of older female SAAP clients compared with younger women: older women were more likely to be employed, to be living in their own home prior to homelessness, and perhaps more likely to be caring for grandchildren if Aboriginal.<sup>80</sup>

But overall, the SAAP data confirms the low priority accorded to single and older women in homelessness services. The 2007-08 annual report demonstrated that single women, unlike single men, were supported and accommodated across a range of services.<sup>81</sup> A consequence is that they are rarely the primary target group for a service, and as a group have not received priority in terms of visibility, research or advocacy.

Client group by primary target group of agency tells us that 'female alone 25+' were located across a range of different SAAP service types: single women's agencies, families, women escaping domestic violence, and cross-target/multiple services, unlike 'men alone 25+' who were concentrated in single men only agencies.<sup>1</sup>

It follows that the resources for specialised agencies for single women do not reflect the need.

80 Data on NSW female SAAP clients aged 45-54, 55-64 and 65 and older (01/07/2007- 30/06/2008), provided by the Australian Institute of Health and Welfare to Homelessness NSW on 18 November 2009.

81 Australian Institute of Health and Welfare 2009, *Homeless people in SAAP: SAAP National Data Collection annual report 2007-08 New South Wales supplementary tables*, SAAP NDC Report Series, no. 13, cat. no. HOU 195, AIHW, Canberra.

'Female alone 25+' made up 16.8% of support periods,<sup>2</sup> yet single women's agencies received less than 4% of SAAP funding.<sup>3</sup> Single men represented 28.7% of support periods and their services received 14% of funding.

The percentage of older women who were Aboriginal decreases with age, but above average numbers of children accompanying older women were Aboriginal, suggesting the important role Aboriginal grandmothers play in caring for their grandchildren.

The percentage of older women who were Aboriginal declined with age, from a NSW female average of 20.9%: aged 45-54 (13.3%); aged 55-64 (10.5%), and aged 65+ (7.9%).<sup>4</sup> The NSW SAAP average for Aboriginal accompanying children was 27.8%, but this increased to 35% when the women were 55-64 and 36.4% when women were 65 and older.<sup>5</sup>

Older female SAAP clients were more likely to be in the workforce than younger women, or have been running their own businesses, though workforce participation declined as women aged, with disability pensions and then the age pensions becoming dominant.

There were higher rates of labour force participation amongst older women clients of SAAP services than the NSW average for all clients, with a participation rate of 17% for women aged 45-54 compared to 13.3% for all NSW clients; and with only 55.5% of women aged 45-54 not in the labour force compared with 71.3% of all NSW clients.<sup>6</sup>

Perhaps as a consequence of their greater participation in the workforce, older women were more likely to have lived in a house or flat before SAAP support (rather than in, for example, other SAAP accommodation) and had much higher rates of purchasing or having purchased their own home.

The proportion of older female SAAP clients who were purchasing or had purchased their own home ranged from 14% for those aged 45-54 to 26.5% for those aged 65 and over, compared with 2.7% for all NSW clients; those in private rental ranged from 31% to 25.6%, compared with 31.8% for all clients; and those in public housing ranged from 11% to 15%, compared with 8.2% for all clients.<sup>7</sup>





## Section three: Thirty-one stories

*I have always been prone to depression, I knew something wasn't right, but it could have been because of the marriage because I'm not that depressed now.*

*The greatest difficulty I had was finding work and somewhere to live. I have always had money coming in and now I have got nothing. If I did not have this pain I would be out working now. Believe me. Because I like to have some money to pay the bills: the car registration, the service... That car is over twenty years old and has done a huge mileage. The pension barely covers the rent.*

### Summary

The risk factors that emerged from the research were:

- Leaving school and having children at a young age
- Employment in low income jobs
- Living alone
- Renting or sharing
- A crisis such as eviction, illness, or losing their job
- The family being unable to help.

### The basic demographics of the thirty-one women aged 45 and older

- The single largest age group were women in their fifties (58%) followed by women in their sixties (22%). Two women in their eighties were interviewed.
- Non-Indigenous Australian born women formed the majority, 38%, with women from culturally diverse backgrounds constituting 29% and Indigenous women 13% (the final 20% were from NZ or the UK).
- All the women were now living alone, twenty of the women had children (and grandchildren) with ages ranging from 11 to 65.
- Only four of the women interviewed talked about having been in crisis accommodation before. Five had lived rough or precariously long term. For most (twenty-two)

of the women this was their first experience of homelessness.

- Sixteen women had children by the age of 21; the average for having the first child was eighteen years old, with the youngest, a non-Indigenous woman from Northern Queensland, having her first child at fourteen.
- Twenty-one of the thirty-one women interviewed described a lifetime career of working. Others had working lives which had been disrupted by periods of poor mental health, periods in jail, or had been sleeping rough and itinerant for extended periods. Women typically left school young and entered an unskilled job such as clerical, hospitality, or factory work.
- Most women disclosed stories of abuse at some time in their life from family, partners, strangers, and employers. Nine women talked about the abuse starting in their childhood.
- A third of the women interviewed had owned their homes with their partners but none had stayed in the home after the separation, divorce or death of their partner, and a common reaction was to give their children the financial benefits from the sale of the home.
- Seventeen of the thirty-one women talked about having to sleep rough. Most only spent short periods on the street and most hid or avoided people.
- Twelve women described having been treated for mental health problems through their lives, but many reflected on the role of parental treatment, violent partners, or economic stress on their well being.
- Two women were in treatment for cancer, another had been assisted through a major operation by her support service, and a number of women suffered from diabetes, work related injuries, and injuries as a result of domestic violence.
- Six women described struggling with addiction, often describing the need to 'block out' some emotion.
- Five women had spent time in prison, most for victimless crimes, mainly drug related offences.
- Nine women were currently living in medium term accommodation; five in Department of Housing; six in funded crisis accommodation; five in non funded crisis accommodation; two in community housing; two were sleeping rough; one was in a boarding house; and one in private rental.

## Early life

The homelessness experienced by the older women who were interviewed for this research can be seen to be the result of a sequence of lifecycle events that continued to adversely affect their financial and housing situations as they grew older. Their experiences reflected the analysis of the AHRC report discussed in the first section of this report, which described the process whereby each experience of inequality acted to limit subsequent opportunities, leading to these women 'accumulating poverty instead of financial security'.<sup>82</sup>

Women are now having their first child at 28,<sup>83</sup> teenage fertility rates decreased by 44% between 1980 and 2006,<sup>84</sup> and school retention rates for girls increased with nearly two-thirds of girls aged 15 completing year twelve in NSW.<sup>85</sup>

For many of the women interviewed, a more common experience was for their education to be disrupted, to leave school at a young age and start work, and have their first child while still a teenager. Sixteen women had children by the age of 21: the average for having the first child was eighteen years old, with the youngest, a non-indigenous woman from Northern Queensland, having her first child at fourteen.

All the Indigenous women interviewed had tragic early lives:

*I was brought up in Cobar until five then stolen because I was 'quarter caste'. I was brought to Sydney by the government with all the siblings bar the two oldest ones, there were ten of us. Dad was working for the government as a GPO man, a linesman, very high up job, but they waited until he was out of town before they took all the kids. Threw us all in jail with mum, then left her there and took all the kids away.*

*There were six of us in the family. I lost my mum when I was nine. She was murdered. My dad went to jail over it, he did six years, but all the things never went right with the police.*

*Mum was coming in one door and my dad was going out the backdoor. They had thirteen kids. Sometimes we would be there for weeks with just me aged ten looking after the kids. I reared my brothers and sisters. Me and my brother had to go and steal vegetables from the paddocks.*

*So me and my eldest brother were taking care of the youngest ones. I used to steal money off the teacher for our lunches. She knew, but she just let me do it. But she reported us to welfare, which was good, and we ended up going to court and put in homes down here.*

*My parents were gypsies; they never stayed in one place long enough. This impacted on my schooling big time. The only time I done school was when I was in homes.*

*I never had an education. I had to learn myself because I wouldn't listen. When I went to the home I gave up on everything, got in trouble, got locked in a little room everyday. I was seventeen when I left. They got me a job as a shop assistant. About a year later they closed down the shop so I ended up in the factory, then fell pregnant and ended up with kids.*

For one woman, being part of the stolen generation may have protected her from an early pregnancy:

*I was thirteen when I went into the home. But the homes were better for us, we got taken care of. If me and my sister hadn't been there, we probably would have been pregnant to one of the elder cousins or the uncles that married into the family.*

Many non Indigenous women also described difficult early years:

*I wouldn't recommend getting married at fourteen. You miss out on being a teenager and you are only a child having a child. This was all fairy tale stuff. I was attracted to him. He was a bloody paedophile – I woke up – my sister was thirteen staying in the little flat in Melbourne – he was in bed with my sister. That was his fault not hers at that age – nursing this girl he said he had a hard on – dirty filthy dog.*

82 Cerise et al., *Accumulating poverty?*, p. 27.

83 The average age of mothers giving birth was 29.8 years in 2006, compared with 28.7 years in 1997. Australian Institute of Health and Welfare 2008, *More births to older mother trend still continuing*, media release, AIHW, Canberra, 9 December.

84 Australian Bureau of Statistics 2009, *Births, Australia 2008*, cat. no. 3301.0, Australian Bureau of Statistics, Canberra.

85 Australian Bureau of Statistics 2006, *Education and work Australia*, cat. no. 6227.0, ABS, Canberra. Cited in Office for Women, *Women, education and training*, NSW Premier's Department, Sydney.

*My sisters married at thirteen, I married at fourteen years and ten months to a man thirty-five years older.*

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*An old European man came to stay with Mrs Mc. He used to drink with her. I was about eleven and I got my periods. She said that night to him 'You can take her with you, she is a woman now' so he took me. I always say I was given away for a bottle of brandy, because he was going up the stairs and she asked 'What is that in your hand?' and he said 'It's a bottle of brandy' and she said 'Well, leave it on the steps there, that can be the seal on the deal'. I was the 'seal on the deal'. I had three children by the time I was fifteen with him: two boys and a girl.*

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## Work

In her research into homelessness in Germany, Uta Enders-Dragässer found that most of the women had been in employment, some for up to thirty years, half of them in low-paid employment. Only a third of them had been poor before they became homeless. They explicitly stated that employment was for them crucial in solving their problems, regardless of their level of qualification.<sup>86</sup>

For the Australian women interviewed as part of this research, being and staying in work was the critical means by which they survived and kept their heads above water. Many of their mothers had worked and they themselves had generally worked all their lives and could describe in some detail their careers:

*The first month that I was here [Australia] I applied for the unemployment [benefit] but didn't stay on it long, maybe only two weeks. I got a job. I was making the back of the toaster, a hard and hot job. I worked there for nine years. I got me another job, working fulltime at the Salvation Army for seven years, sorting out clothing. Then I got a fulltime job for a mailing house. Sometimes we did Centrelink mailouts. I worked there for fifteen years and eight months.*

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Twenty-four of the thirty-one women interviewed described a lifetime career of working. Three women were university

educated, one then 'floated around', one became a welfare worker and another became a high school teacher, but a more typical experience was for women to leave school young and enter an unskilled job such as clerical, hospitality, or factory work:

*I left school at twelve – I was best at my class in English but I didn't make high school. That's when mum got sick so I had to leave home and look after dad my sister and brother. My first job I was thirteen. I did work in a laundry, ironing men's business shirts, for \$3 a week which was good in those days. I lay-byed a lovely undie set.*

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*I went to grade three. Then I went to work at the abattoirs like most people did. I was sixteen. I worked there for about eight years.*

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*I was at school until year ten. My first job was in a factory. I stayed there until we went back to Norway when I was seventeen. I was away nine years. I didn't remember Norway from before so it was a bit of a shock. It was minus twenty. We kept on speaking English. I worked all over the country. I came back to Australia on my own. It took a while to find a job; mostly factory work. I got down to my last \$2.*

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*I didn't like school so I didn't study. When I left school at sixteen, I got a job in a bank. I have had a lot of jobs, always office jobs. The job I have at the moment it has been eleven years, which is a long time: fulltime, a clerical job, patient admissions at the hospital. I have done a lot of temp work. I still am a temp, they did offer me a job but I turned it down because at the time I was with my boyfriend and I didn't know what was going to happen.*

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One woman was so loyal to her company that she moved house on several occasions to follow the company as it moved premises. She was, nevertheless, eventually laid off by the firm. But work was a means to an end for most women, not a career to be discussed in terms of job satisfaction and ambition:

*I went back to work fulltime about eight years after the kids were born, when the first one was eight years old. The house was tiny and my husband wanted massive extensions. He said that they only way that was going to work*

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86 Enders-Dragässer, 'Women and homelessness in Germany', p.14.

*was if I went back to work. I didn't want to, I wanted to be there for the kids when they came home from school. I agreed and that was the end. I was stressed and unhappy all the time. Everyone was unhappy.*

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*When I got married, my husband was in the Army, so I had to leave my job. Two weeks after I had got married to him I discovered he hadn't paid the rent. So I went and got a job in a picture framing factory, then went and got my job back at Farmers. Then my husband went to Vietnam. When he came back on R&R I had to give up my job again because he didn't want me working when he was at home. When he went back to Vietnam, I went and got my job back again [laughter].*

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Despite the setbacks, many women remain engaged with work, keen to get back to work of a more meaningful nature, and to undertake further training and education:

*I have been working since I was fifteen in Coles variety stores and then, late 70's early 80's, I got into hospitality. I was working for the Hyatt and Regency. I haven't worked since 2008, I have been really sick – I have had high blood pressure and a lot of other problems. Now I am healthy and I have been going for a couple of job interviews.*

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*In Queensland I worked with street kids. The welfare used to bring little kids to me until they were safe. I had my blue card. People look at you and say 'You have no education, you know nothing', so I back off. I just need to do a course. I need to learn how to read and spell properly.*

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*I have done to Certificate IV in welfare in TAFE and I came top of the class. I knew all about it. The kids in the class used to say 'You take the class because you know more than the lecturer'. I got twelve distinctions, two credits. I blitzed it. I will eventually work in the field. Even though I am old I am still clever at it.*

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## **A lifetime of violence and abuse**

Most women disclosed stories of abuse at some time in their life from family, partners, strangers, and employers. The abuse for some started as children:

*My parents had been in the military and in a paedophile ring based in the military. There were lots of lies. My parents drank and abused drugs and I was repulsed by it. A very isolated family, because we were constantly moving, they kept to the ring.*

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*My father and mother are dead. But I never had a mother or father. They had no obligations for their children. My father is aggressive all the time, to my mum and my sisters. He needs to sleep with me and my sisters.*

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*Sometimes they would come and kiss you good night and put their hands in your knickers. I used to bite them – 'You little bitch...'. Yeah, it was a horrible thing. I used to look at other kids and wondered what kind of lives they had, they all seemed happy... I saw some horrible things, oh, horrible, horrible, all the things people do to a little girl...*

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Several women described how they were protected by their mothers:

*My mum's idea was to get me away from him because he was abusive to my mother, always beating her up. One time he came home and grabbed a portable radio and threw it at my mum, I tried to stop him so he punched me in the head. So Mum decided to get me to Sydney, also to help me get my education. That was the general idea.*

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*I'd run away from home and he'd beat me up whenever he could. My mother made the effort, so there was love there, just to pull us all together to look after the whole family. She'd stick up for me – whenever I snuck out to events when I was thirteen, she'd stick a pillow in my bed to pretend I was there. He'd lock me out of the house when I came home, I'd sleep under the trees. She left him – things were getting worse so she took my two brothers and myself to the next suburb. She went to university herself to get a job, to study, so she could look after us.*

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Many women felt that their current problems could be traced back to unresolved childhood abuse:

*I realised it all went back to my childhood: sexual and domestic abuse which I had never healed. I was sexually abused by a baby sitter when I was four years old. After I was pleased and he was pleased, and I unknowingly did that to my father, he freaked out and said 'You are dirty, you are bad' so loudly that I was traumatised. The person who was abusing me was the son of a man my father used to go to the bowling club and drink with, I think my parents talked with his parents and it was hush hushed.*

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*I was sexually abused when I was young by the local ice cream man. It stopped when he tried it with my little sister and she said something. I went through a lot of guilt, and I think that contributed to the lifestyle that followed. From then on I was a teenage alcoholic. Expelled from school, I had a child, brought up by my parents because I was in jail from an early age. My parents visited me, so did my brothers and sisters, but the more I went to jail, they thought 'She ain't helping herself', they dropped off. I have a lot of support from my family now.*

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The abuse occurred in their adult relationships:

*I came home late and my husband gave me a terrible whipping with an iron chord and tried to rape me on the bed and cut an artery. Every time my heart beat blood would spurt out and I ran out into the street and eventually someone took me to the hospital and saved my life.*

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*He was alcoholic; he would get physically violent and recently put me in hospital. I was embarrassed and told the hospital it was mugging. It got to the point where I hated him. He is out of my life, and doesn't know where I live. If he is sober I will speak to him.*

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*I married an aggressive man. Sorry, sex all the time, in the hand, in the afternoon, three or four o'clock in the morning, all the time. Hurt me. Before he is a good man, but after we went to church, finished everything.*

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*I was married to a very moody, angry man who had been physically violent to me from the age of sixteen whenever he thought I had*

*done something wrong. We were married twenty-three years. For some reason I put up with it. Strange, because we had been together for so long, we were quite reluctant to let go completely.*

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*I got slapped across the face one time when he came back, when he had spent all the money, for giving him tomato soup for lunch. I used to get hit and that is another reason I ended up leaving in the end. I had had enough. I was there for years, I had my two daughters, it was lucky they were ever conceived because I had thought of putting on my running shoes years ago.*

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Some women fought back:

*He was an alcoholic and violent sometimes. But I could give it back to him as much as he could give it to me, don't worry.*

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*He tried to smother me with a pillow – my son pushed away- a sewing machine he had over my head –I was nearly murdered. Once before the end I couldn't take it any more – you know the tiki you get from New Zealand? – I grabbed it and hit him. I am not a violent person, well I do have a lot of anger in me –I hit him and I was just about to hit him again and my son took it off me.*

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One woman talked about her experience of financial abuse:

*I rang Centrelink about my pension; I was only seeing \$50 a fortnight of that if I was lucky. It was going into a joint account and he was taking it when he felt like it. The idiot next door gave him away. He was giving me a lift to the hospital and he obviously thought I was out of it. He told me that they all go out for lunch on my pension. He said 'You can't do anything about it'. I didn't say anything, I thought I am not going to tip you off; I'm just going to do something about it. I went down to the credit union and got my pension paid into my own account.*

Another described her violent ageing partner:

*The first six months I couldn't go out, one of my daughters used to come, but she wouldn't stay with him, because he was getting bad, even with the kids, he would grip you and*

*throw you. So I sold the house and bought a unit... We were there until he got really bad last year with dementia. He was the cleanest man in the world but he stopped washing and shaving. He would pick me up and throw me, or throw the table, or picked up a big ceramic pot and threw it at me and lucky I stepped back or he would have killed me.*

Others described emotional abuse:

*There were a lot of things that upset me. When I went to Melbourne to visit my sister he threatened me and disconnected my telephone line. He didn't allow me to go to English classes. He said he sponsored me to be a farmhand not to go to school. Lately he became quite aggressive, he often got upset and he told me he would call the police, he would divorce me, he would jail me. I felt frightened and that is why I left him.*

The abusive adult child:

*My son asked me to come back. He could be very, very violent – grabbing knives out of my hand and hitting me over the head with something really heavy and yelling and screaming when I had just dropped off to sleep. Terrible...*

The employer:

*I looked after this man for four years. I was working as a live-in carer. For some reason he just whacked me, we weren't fighting or anything like that, we never did have any problems. He told the truth to the police that he had hit me, and that he had hit me before that.*

Separation and divorce were not decisions taken lightly by this group of women, and for some the consequences were the loss of their children:

*I put up with all that until I was sixty and then I left him. I wasn't allowed to have an opinion, my opinion didn't account.*

*My church is very important to me. It's something us people always have done since we were a child. In my younger days we went to church every Saturday and my parents gave us a script from the Bible to memorise for next*

*Saturday. The whole congregation don't know that we have separated. We pretend that we are still together when we go to church.*

*I left and I got a settlement but he robbed me big time, but I just needed to get away. I had to go and he knew he had me exactly where he wanted me. All I wanted was to take my youngest daughter with me, but he just cut me off financially and I didn't want to take her from her school and her friends. I had nothing to give my daughter except me. The sadness for me is that I had to leave her behind. I just gave up.*

## **A crisis can catapult women into homelessness**

The women interviewed had lived often hard lives, balancing abusive relationships, poor health and economic insecurity. Most had, however, remained independent, and working. Most had brought up children, who were now living independently themselves. As women living alone in their fifties and sixties, however, they became susceptible to a crisis which put their job at risk, sometimes a health crisis, or the effect of to age discrimination at work leading to a loss of work.

*I finished work in March this year. I was working for eighteen months in printing but it was taking its toll and unfortunately couldn't keep going. My health is terrible, I have a perforated eardrum and have lost some hearing in it. The factory noise was affecting it, kept on getting infected, so I had to leave.*

*I got a job at a hotel as a barmaid for over ten years and I was renting a flat at the back. I have worked all my life except for when the children were little. I had to retire about fifteen years ago because I had arthritis all through my body. The doctor thinks it was because of the work, you are standing on the cement floor. It was good work but hard.*

*I worked in clothing factories because they was all I was good for. I always worked. I worked my way up to be a switchboard operator at Telecom. Up until a few years ago, then I got really sick, had to have an operation. That is when everything really started falling apart. I was doing OK until I got really sick.*

*I have osteoarthritis in the lower back probably because of the work I have done. I am on seven pain killers a day. Centrelink says I can still work but if I walk a kilometre I am in tears with the pain.*

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*I've been doing office work for twenty-five years. The last company I worked for, I expected to retire from there. Eleven years was a long time, I did my work well, the general manager said 'no one looks after my pocket like you do'. I was in accounts and took over from one of the directors' wives. They sold the business, the directors were getting older, the company grew, I was made redundant. I was devastated. I was about forty-five at the time and I thought 'Where am I going to get a job at my age?'*

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*I have done a bit of TAFE last year. I have a problem with communication, and I am typing the words one by one, it's very slow up here now. It's not like it used to be, I used to be very fast thinking, also very fast learning. This is the problem I have now, it's my mind. My brain is not functioning properly, very slow. If I get working again maybe my brain will come back.*

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*They discriminate against age and because you are a female – and I admit I wasn't as fast as maybe a twenty year old.*

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Workplaces can be supportive for older women experiencing problems:

*I went to see my boss and said I was too scared to go home, and she put me onto the counsellor at the hospital who put me in touch with the single women's refuge and I moved straight there. My boss was really good. They are very supportive as far as domestic violence goes, because there are a lot of single women in the hospital. I didn't take any time off because I didn't get paid. Looking back now, I should have had a week off. But I had a lot of bills to pay so I couldn't take time off. I kept working when I was at the refuge.*

## **The family safety net**

Families are expected to be the first line of support for older women. This was not the case for this group of women, and

the lack of family support must be considered as a factor in why some older women become homeless. In some cases, their own children were themselves struggling, and may have been concerned if in social housing that overcrowding would put their tenancy at risk.

*I've got five brothers and sisters, and they have all got rooves over their heads and spare rooms, so it's not an inconvenience for anybody. I approached two of them when this happened because it was pretty sudden. One sister who has several properties turned round to me and said 'It's your problem, you fix it'. She has gone overseas and locked it up. She said 'If you are thinking of coming and staying here you can forget it. There is no way in hell you are staying here'.*

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*I said 'It's not happening, my brothers and sisters will come to my aid, something will happen'. But they won't come to my aid. My family has devastated me. I always thought family are most important. I feel like a murderer. I have a family only in name. My family can't support me, how am I supposed to expect strangers to.*

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*My daughter had said to me that I had to get out in two days. She told my son not to take me in because it wouldn't help me get a Housing Commission place. When I had to come here, my son was very sorry; he said 'I didn't know' [she starts crying].*

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*I stayed with my daughter for two days, then she said 'Mum, pack your bag, I'm going to take you to Housing. I'm sorry Mum you have to go'. She dumped me at the local Housing office.*

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*I was sad – why my sister put me outside? Now I ask all the time, why my sister put me outside? I talk to my sister, she put me out for her daughter but I can't understand, I am her sister, I have no work, I have nothing, when she is sick I look after her – why put me outside?*

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*My eldest daughter didn't want to get involved. Her partner beat her up and put a spear gun to her head. The youngest was in a Housing Department and she has a son with autism, so she didn't really have the space and didn't want to get into trouble with the*

*Housing. The two of them told me to go to a halfway house. I was angry with them but I am more upset now.*

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*My son was living in northern NSW and I never saw him for about eight years. Now he's married I won't see him much at all. Because his wife's family are racist against Aboriginal people, and they didn't find out that I was Aboriginal until the day of the wedding. So they won't have anything to do with me. Before they got married my son said I could come and stay. She was for that too until someone figured out at the wedding that I was Aboriginal.*

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*I am proud of my son, he has done really well, he has four children. My son finally got sick of it and came and got me to live with his family. But one of my grandchildren whispered in my ear 'Mum doesn't really want you here'. I knew I couldn't stay.*

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## **Housing careers: where had women lived?**

The Chamberlain and MacKenzie definition of homelessness currently used in Australia includes primary homelessness (rough sleeping on the street or in a car and improvised dwellings), secondary homelessness (in supported accommodation, staying with friends) and tertiary homelessness (boarding houses).<sup>87</sup> Sharam has argued that shared housing should be included.<sup>88</sup> The women interviewed represented a range of housing careers or pathways but low visibility was a recurring theme.

### **Renting: security, rising prices**

AHURI nominated older private tenants as most at risk of housing insecurity. The stories told by the women interviewed only reinforce the vulnerability of tenants:

*I was privately renting the same unit for fifteen years. I took it for granted that I would always be there because the owner assured me he wasn't going to sell. The rent had gone up to \$235, then went up to \$250 just before I left. I could manage it with great difficulty but at least I had the security of knowing I*

*was comfortable: I was near the hospital, near TAFE, everything was central. The main thing was from the moment I walked in, I felt secure.*

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*Then the owner wanted vacant possession and gave me sixty days to vacate. I was devastated. I thought if you were a good tenant, paid your rent on time, the owner would want you to stay. I looked after his property as if it was my own. Centrelink said I had to find a unit for \$170 a week. I said 'Are you living in this world? I can't even get a room for \$170'. I enquired for units for \$250 because it was more practical than asking for \$170 but there was nothing for that.*

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*The other daughter and me moved to a flat, then another, the lease would run out and the owners would want to sell, this kept happening. All the money I spent moving from flat to flat...*

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### **Boarding houses, backpackers and youth hostels**

The supply of boarding houses, traditionally a major provider of low cost accommodation, is in decline. However they are not always safe places for women.

*I hated boarding houses. There was no security for the tenants and the owner didn't care about the safety of the tenants, all he wanted was the rent paid every week. The other tenants were people with drug and alcohol problems. There was a couple of women, but they didn't last long, but mostly men. Not suitable for single women. I was raped in a boarding house. I can't remember anything. I woke up with bruises around my ankles and bleeding. I don't drink and I don't do drugs, so they must have drugged me.*

One woman had positive experiences of boarding houses from when she first arrived in Sydney as a teenager:

*I'm used to boarding places. We actually lived opposite Lou's [Place], just down there for a couple of years. This was run strictly. I was the first girl to be allowed in. They just didn't allow prostitutes, things like that. We could lock our door. There were no drug addicts, no alcoholics in the house. We all really liked the landlord; he was very strict with noise and things like that.*

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87 Chamberlain & MacKenzie, *Counting the homeless Australia* 2006.

88 Sharam, *Going it alone*, p. 11.

She is currently living in a boarding house. Clearly a good practice element for a successful boarding house is a strict landlord:

*I've only been back a year in a boarding place. There are five other women are living in the boarding place: two with partners, two others who practice yoga with me, and one Samoan lady. Ten people in total in the house, about half are women. It's a good situation. The landlord's good, he's very strict. You can't make noise after 8.30pm. Furniture is supplied in the boarding place. I have a nice room, it's a beautiful big room, and the sun comes in. I can lock my door. Yes, it's very good like that.*

However, the lack of security caused her anxiety:

*I don't have a bond or anything, I just moved in. I would rather have paid a bond somehow, I had the money then, I don't have the money now to move. I have nothing, no money to move, anything can happen. There's no security of tenure is there? I do worry about it over winter. I own nothing, just my clothes and some nice things I like.*

A number of women preferred backpacker accommodation:

*The backpackers were safer. You could actually lock the doors. There were 50/50 women and men. I was spoilt because I had a room to myself. I didn't pay more, but I had to go through someone else's bedroom to get to the bathroom, so it was usually about three to four girls sharing a room. It was cheaper than a boarding house.*

### **Shared accommodation**

*I have made some bad choices in shared accommodation, moving around, sharing a two bedroom with friends, then something would happen, we would move out. Constantly on the move for about eight years and moving around since, always sharing...*

*Sharing was just someone to live but I have got to the age where I need my own place, somewhere the kids can come and visit.*

*I was sharing with other people, anything from one to four other people. I hate living with other people. But it was all you could*

*afford, even if you were working. You can't get to save.*

Typically when staying with friends, women had to move on when other friends or family members were given priority or a threatening ex-partner made the situation too dangerous. An alternative was to partner for housing security:

*I do have a lot of friends and I did do a lot of couch surfing, but you can't stay there forever. I went from man to man and relationship to relationship and moved around a lot all over the country. I got married but I think the only reason I got married was for some form of security because the guy had a job; didn't last very long, about six months. He was gay anyway.*

One consequence of sharing and insecure housing is invisibility:

*I haven't been on a Census since I left the caravan park, over twenty-one years ago. When I was sharing a house, because people were on a pension you wouldn't get put down, they all had something to hide so I didn't exist. It was like I had fallen through a crack and didn't exist. If I had nicked myself no one would have known.*

### **Home ownership**

A third of the women interviewed had owned their homes with their partners but none had stayed in the home after separation, divorce or the death of their partner:

*We bought the land, he paid the house payments but I was paying for everything else. He ended buying me out of the property; I got over \$100,000. I rented a house. I used the settlement money to pay the rent, all our food, the school fees, clothes and fees for my training.*

*We sold the house, split that. There wasn't much left because we owed a lot on the place and the renovations. I had tried to get a loan through the banks to get a place but they said I wasn't earning enough. I moved back to Mum's.*

*We still had debts to cover, and the money would have covered our debts but the 'genius', the stupid old twit I was married to, said to*

*the investment fellow 'You can have it for less than that', then we had to take money out of his superannuation to cover the debts. The 'rocket scientist' I was married to! He was so stupid with money.*

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A common reaction was to give their children the financial benefits from the sale of the home:

*When I was married I had my own home. We were married for eighteen years. We divorced but we are best of friends. He had care and control of the children because he stopped in the house. He bought me out, but I didn't get much because he had the kids. What I got I gave straight to the kids.*

### **Sleeping rough**

Seventeen of the thirty-one women talked about having to sleep rough. Most only spent short periods on the street, in hospital waiting rooms, or cars. Some articulated the danger for women of sleeping rough. While some women had developed survival tactics over time, most found the experience terrifying and demeaning and most hid or avoided people. Some were in denial about the experience.

*It's not safe for a woman; you have to keep one eye open and the other shut. There was no way I would lie down, all the way down, I would squat, any noise wakes you up, you can't have a sound sleep anyway. Then when you find yourself in a safe place, it's hard to get to sleep – took me ages to get my clock back to normal.*

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*I would avoid people. I chose to do that because of my pride. I felt justified to say 'I am not like them, I am not in that position'. I didn't want to associate with rough sleepers because most are alcoholics. I didn't think of myself as homeless.*

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*I once slept at Central Station for three nights in winter. It was the only place I could find that was warm. I slept on the floor in the old toilet, but I woke up and there was this woman going through my pockets and I screamed at her 'If I had money I wouldn't be here'. Some people jump on the train to Newcastle because it's nice and warm.*

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*Prior to coming here I was sleeping on a friends couch, but before that I was sleeping under a tree in their backyard, only because*

*I was too embarrassed to knock on their door and ask them if I could sleep there. It was only two nights. I used to get up early in the morning and leave. You do things when you are pushed.*

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*I lived in my car on and off and was too ashamed to tell anybody about it, even my own children. The longest was two weeks. I was lucky to have a car.*

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Five women had spent extensive periods sleeping on the streets (one was still there):

*It's nearly ten years since I've been homeless. I stayed on the streets for over a year. I'd sleep wherever I felt comfortable. We sleep where other people sleep; you can sleep if you're with a few people watching one another.*

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*I left home at fifteen and went to live with my grandmother, but she died and I went on the streets until I was about forty. A few times I slept in the park. I used to have a little backpack with all my stuff in it, and wherever I went my blanket comes with me. I would sit down and talk with other homeless people for a while and get a rough idea of what they were like. If they were drinking I would take off and go by myself. If they weren't or I knew them I would stay there. A lot were Aboriginal and a lot weren't. There were lots of women on the street; lots of kids. You would be surprised how many back in those days. Here in Sydney.*

---

*I have lived on the street for eleven years. I am not going where there are drunkards, urinating and vomiting and shitting all over, and the mental people breaking into my room because I can't hear when they come. The danger in places like that is no good for me. Where I am I have a light over me at night so I can see whoever it is. I sleep mainly in the daytime. I catnap.*

---

*I lived on the streets. I was a teenage runaway at eighteen at the Wayside [Chapel]. I had fun. But you do at that age, because you don't really care about being homeless. Sleeping rough got harder as I got older, more dangerous I think as society got more*

*violent. Before I came here I spent some time when I was homeless in Moore Park opposite South Dowling Street, I had my own tree and everything and I used to sleep there. It's quite isolated there.*

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### **Crisis and support services**

This research is not an evaluation. We did not want to test the effectiveness of individual services against one another. Many women felt very positive about the support they received, but we were aware that we were interviewing women who had remained in touch with the service or were still using the service. Interestingly, many commented on making friends with women their own age:

*I loved that too, a roof over my head, women my own age around, friends, lovely staff, they make you feel at home.*

---

Data from the City of Sydney Homeless Persons Information Center (HPIC) tells us that most applications for accommodation by single women come from the western suburbs. The experiences of the women interviewed confirmed research by Catherine Robinson and Rose Searby documenting a shortfall of services in western Sydney to meet this need.<sup>89</sup>

*There is nothing out west for older women. That was the first thing they said to me: 'Have you got any kids?' and I said 'No' and they said 'Well, we can't do anything for you'.*

---

*I got on the bus and the train to the city, I didn't know the city that well, I walked from the station up that big hill, there was a few people around, I was scared to ask people the way in case they thought I was by myself, so I kept going, and finally found the refuge about nine o'clock at night. That is where I stayed for about eight weeks. I had my own room. It was a bit scary in some ways, but once you got used to it, it was good.*

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### **Temporary accommodation in motels**

HPIC reports that they organise accommodation in motels for older women who are experiencing homelessness for the first time. However, this is a problematic response on several levels, including the standard of some motels, the lack of facilities for cooking and the lack of outreach support:

*The Housing Commission sent me to a motel which was disgusting. I went in the daytime and I pulled the sheets back and there was blood all over the quilt and the cockroaches, it was disgusting. I used two full cans of spray, down the shower hole, and they just came up, like in the movies. I slept in my car that night. I wouldn't sleep in that room.*

---

*They gave me one week accommodation in a clean motel. They gave me another week in a motel and it was disgusting: trucks, people having sex, someone tried to open my door..*

---

*I was put in Formula One for six weeks, but there is no jug, microwave or fridge, it was very expensive, I had to buy all my meals.*

## **Getting the housing right**

Andrew Jones *et al.* documented the housing values identified by older people including independence, privacy and autonomy, affordability, security of tenure, safety, adaptability for future care, companionship, amenity and space.<sup>90</sup> The women interviewed generally had very low demands or expectations:

*I looked in the newspaper and found this place [a bedsit] to privately rent, \$235. It seems like a lot of money but its mine and I don't need any extra space. I like the area. It's so quiet and it's always like this. I would like the unit to be painted and I would like a new stove, but I am happy apart from that.*

But there is clearly health, safety and well being issues for older women that public housing in particular needs to address:

*I'm asking if I can get a bit more space [currently in a Housing Department one bedroom unit with her furniture] and get help from a carer, because some days I'm frozen with this pain [starts crying]. I really need a bath that I can put the Epsom salts in and just soak to get some relief. There is virtually no room to move around in the bathroom so there is no space to put a bath in.*

---

89 Robinson & Searby, *Accommodation in crisis*.

90 Jones *et al.*, Rental housing provision for lower income older Australians. Cited in Cartwright, Investigating models of affordable housing for older people and people with disabilities, p. xiii.

*I'm finding my feet in a two bedroom Housing Commission unit. I'm getting used to the high density, to so many flats all grouped together. I hear the neighbours a lot. There are people who don't look after things, throw their rubbish out of the window. I told the man above that if he keeps me awake at night I will call the police. So he tries really hard, but he is ill and does his washing at night. I have got ear plugs. Wouldn't you think the Housing Commission might put middle aged women all in one building?*

## More than the roof: the assets

Women left without permanent accommodation tended to lose most of their belongings, they had no storage space or were unable to afford to move furniture. A common answer to 'What about all your furniture and everything from your house?' was 'Just let it go, sold it'. Some women put a positive spin on this: travelling light, 'It's the best way'. Women sleeping rough might leave bags at one of the drop in centres. One woman had crammed her furniture into a one bedroom flat, but most had walked away from their previous lives with nothing:

*I had bought my mother's furniture from my brothers/sisters, and had to get rid of it. I could pick up my mum's dress and still smell her scent. It was part of my mum that I was keeping, in my mind. I had no choice, I closed my eyes and packed all my mother's things up, got St Vincent de Paul to come and pick them up.*

One woman in a crisis service was agonising about her superannuation:

*I wonder if I should touch my super. My son more or less is a dependent – all I have done for the last eight months is support him and his girlfriend – they spend their money in two days and then ask for more. It's very hard to say no. I think some of this is guilt as he is in this mess as well. The super will go, it will be spent by the end of the year and then I will be left with nothing, so I am trying to hold on to not touching it. If I could get back to work and get a place, I probably won't touch it.*

## Mental health

The link between homelessness, or the risk of homelessness, and mental health is often made, but what comes first? To what extent is mental disease a reasonable reaction to intolerable circumstances? What are the links between

a genetic disposition, environmental impacts and mental health? In the Commonwealth's White Paper on homelessness, the link is described:

*Mental health and substance use disorders can be key contributing factors leading to homelessness. Homelessness can be caused by mental illness, and unstable housing arrangements can also contribute to the deterioration of mental wellbeing.<sup>91</sup>*

In her study to understand the social causes and effects that lead women to become homeless, Ana Martins, director of Assistência Médica Internacional in Portugal, discussed whether mental illness results in homelessness, or the environmental conditions (the stress of housing risk) lead to mental illness:

*Our conclusions do not reflect mental health problems as a differentiating characteristic of the homeless population's profile. We believe that those conclusions considering mental health problems as characteristic of homeless women may maintain cultural prejudices and stereotypes related to gender itself.<sup>92</sup>*

Murray also found that:

*For some women, homelessness had exacerbated already existing mental health issues, including psychotic and other mental disorders; for others, homelessness was a contributing factor.<sup>93</sup>*

A study of homeless people in Melbourne, which analysed the experiences of 4252 homeless people, found that while 30% had mental health issues, just over half (53%) of these people developed mental health problems after becoming homeless. Similarly, while 43% of the sample had problems with substance use, 66% of these had developed their problem after they became homeless.<sup>94</sup>

Half the women interviewed for this research did not describe any specific history of mental health problems, though several discussed struggling with alcoholism or substance abuse. This is not to say that they did not experience stress or depression as a result of being homeless:

91 Homelessness Taskforce, *The road home*, p. 8.

92 Martins, A 2010, 'Gender and homelessness: homeless women in Lisbon, *Homelessness in Europe*, spring, p. 7.

93 Murray, *Somewhere safe to call home*, p. 30.

94 Chamberlain *et al.*, *Homelessness in Melbourne*, p. 6.

*I try not to think about things too much, but everyone gets depressed.*

Women were often very negative about themselves, blaming themselves for what they thought were the decisions they had made, describing themselves as stupid, naive and insecure:

*The stupidest thing I ever did: marrying at a young age.*

---

*When I got married I was very naïve.*

---

*I can't believe how stupid I was to stay in the marriage. What was I thinking?*

---

The self-blaming often manifested itself in guilt and self-harming:

*My life was driven by guilt. I blamed myself and thought being stoned would help.*

---

*I had big time guilt over the marriage breakdown and the kids needed me then and I wasn't there for them. The more guilty I felt, the more bad things I did to me. I couldn't allow myself to have anything good.*

---

The experience of becoming homeless has been a shocking one for many of the women interviewed:

*Coming to Australia [whispers] I never thought I would find myself homeless. Finding myself in the refuge system has been a blow to my being. [cries]. Many times I tell myself I was better off when I was being abused because I had a roof over my head. I know it is not right.*

---

*I have had a long standing fear of being homeless. I have always worked and looked after myself. There was a film with Lucille Ball as a bag lady, and I remember watching that film with my brothers and sisters and saying, 'Oh my god, if that ever happened to me I don't know what I would do'. This is quite awkward for me at my time of life. It's devastating for me [starts crying].*

---

Twelve women described having been treated for mental health problems through their lives, but many reflected on the impact of their parent's own mental health, on early childhood experience, on violent partners, or economic stress on their well being. They described a range of symptoms,

from depression, anxiety, and panic attacks, escalating to suicidal thoughts and to diagnosis for schizophrenia to bipolar. They also reflected on the quality of medical treatment and support they received:

*My parents had me locked up in this centre when I was eighteen because, even though it was really just rebellion and taking drugs and all that, my parents regarded that as nuts. In those days it was nuts to do all that. Nowadays, every kid would be in this centre, if you were treated like I was. I was quite badly abused, treated very badly. There wasn't any special mental health things for kids in those days. You got thrown in with the geriatrics and you had a bad time. You got bashed and everything, It's a wonder I came out like I did. I was in and out for three or four years. They use to dope you up with Largactil in those days. I was just a normal teenage rebellious kid, it was very cruel.*

---

*What triggers the downturns? I don't know. My therapist says I have post-traumatic stress, because of childhood molestation and my parents, and being manipulated by people, I don't know how to deal with it.*

---

*There was a lot of depression in our family. I had suicidal thoughts when I was seventeen or eighteen, and was severely depressed, but back then people told you to get over it, snap out of it, don't be so bloody stupid.. So when I had problems I never went to anybody with them.*

---

*The diagnosis was schizophrenia. They didn't know much about schizophrenia in those days. I was put on medication. They had me in hospital for three days, diagnosed me, let me go. I fell through the system.*

---

*I had given up work because of my mental illness: they said it could be bipolar or schizophrenia. They didn't tell me what was wrong with me. I would ask 'Am I paranoid, am I having a nervous breakdown, is this something to do with my periods?' The doctor would just say 'Oh, maybe a bit of each'. The medication helped for sure, horrible side effects...*

---

*I stayed in New Zealand for thirty-two years, in and out of mental hospitals. Horror, horror – the tablets with the side effects – the side effects are sometimes worse than the symptoms. So many different psychiatrists... You are locked in cells in the nude for my own safety, bucket to widdle in, no dignity. Doctor peeking in – he looked through the spy hole with me in the nuddy with a horse blanket for my own protection.*

---

*The hospital could have done a lot better because they knew what they were releasing me to, a homeless man who drank and gambled. I was under enormous stress, and they knew that, and I could have had that sorted out then. But the hospital only has one social worker and they run, their job is running from one person to the next.*

---

The mental health of their own mothers was commented on by some women:

*It would have been different if my mother had been well. She could not even touch us –not even smack or a cuddle –never had a cuddle from mum. She got very, very sick and us kids couldn't understand what she was talking about and the minister had to come and take her to the hospital and they sent her to an mental institution. They forced her to have electric treatment without the injections – she went on and on about it –diagnosed her with bipolar.*

---

*My family was nuts, good but nuts. My mother had issues and my dad allowed her to have issues, suicidal tendencies and alcoholism, so I grew up in a crazy family. It was difficult for her to find the time to nurture us properly. You only got attention when you did something wrong. I came up with her diagnosis myself: I put all her symptoms into Google and it came back that she probably has bipolar tendencies, which can be managed. (I tested me but I don't have the suicidal tendencies at all.) I don't think she received enough support. I have got my mum to go to therapy in the last few years.*

---

Women described becoming depressed and stressed as a result of their situation, and how they learnt to cope with the stress, even taking life affirming steps for their family:

*I had been depressed before but I had a job, I had a roof over my head, I used to socialise a lot. But the panic attack became depression and I became a recluse. I was scared to leave the unit. It scared me to be around people.*

---

*I'm on anti-depressants because I was thinking about killing myself. That is how bad it got. I would be on top of the world if I found a little place to live. Women don't need a great deal but they do need a roof over their head.*

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*I am not crazy, I am nervous, I have anxiety. I take medication to relax and I feel good. I have a psychologist, I see her every two weeks, she speaks Spanish, when I have a problem, I call her and she comes quick, she relaxes me...*

---

*My family was horrified, my kids were scared. But now they know that having a mental illness doesn't mean that you are crazy. The kids now demand honesty of me. They don't like bullshit, and don't want me to gloss things over. I am starting a new life.*

---

## Physical health

The physical health of many of the women was poor. Two women were in treatment for cancer, another had been assisted through a major operation by her support service, and a number of women suffered from diabetes, work related injuries, and injuries as a result of domestic violence:

*My health is not too good at the moment. I have broken the humorous bone in my shoulder, my arm froze, I've got diabetes, I can't feel the bottom of my feet, thyroid problem, murmur in my heart...*

---

*Right now I am having problems with my back. I am a diabetic. This is not an excuse. The muscles twist around, it's really painful, I am taking painkillers. I have applied for a Commission house, priority housing [last year], I'm not sure how long that will take. I also asked for a ground floor only, I have a problem getting down stairs.*

---

*I am fed up with my health because I would like to do some part-time work because I can do that on my pension. I also have diabetes. I have no energy and I hate whingeing on*

*about the physical things but that is the biggest problem in my life.*

*honest. That is what happened. It took me about four months to get through the money.*

## Addiction

Six women described struggling with addiction:

*It's very hard talking to a non alcoholic or non drug addict about this because people who don't have that problem don't understand. From the first time I had a drink, I don't drink like other people, I have a drink and I can't tell you when I am going to stop. You start doing things that you wouldn't do when you were sober, and you suffer terribly with it: the remorse and the guilt. Yeah, I am no angel. I don't use drugs or drink now, I believe in God, try and be a nice person, and think positive.*

*I can't say that I haven't had a drink – wouldn't be an Australian without enjoying a glass of beer. Before having a glass of beer would be like having one peanut: I could not stop and didn't want to stop.*

*A lot of people on the streets have had some disaster in their life. With my mum, I still sort of don't accept the death, I'm learning, but over the years I never accepted it properly. Always thinking about it every day, drowning myself in trying to think 'Did dad do it?', 'Why didn't I stand up and try to stop my dad going to jail?' and I used to have speed and sometimes heroin and it filled the hole in. You think that that helps you but it doesn't. It took me sixteen or seventeen years to realise it's done nothing. I learnt how to carry it better.*

One woman described how she gambled away a small fortune:

*He paid me a redundancy and I paid off my bills and then there was \$20,000 left. My husband started abusing me more and more when I got laid off. Every day he had to have \$100 before he went to work, and I was just giving that money to him. In the end, I thought 'That's funny, why am I giving you the money, when you go to work and go straight to the pub and have a drink? I'll fix something up: you drink, I'll gamble.' I end up gambling on the poker machine, I gamble until every cent is gone: the \$20,000. I mean, I am being*

## Prison

Five women had spent time in prison, most for victimless crimes, mainly drug related offences:

*I have spent twenty-five years out of thirty inside. I got out of jail last year and made the decision: I had spent my fiftieth birthday in here and my second half is going to be a lot better. I have been doing a lot of counselling and I have been doing very well. In the last few years I committed the crimes to go back to jail, because I got fed and had a roof over my head. I knew everybody. It was a safe haven. I had a little bit of dignity and respect in there. I was a hard worker, a compliant inmate. Women leaving jail need to be housed straight away because they end up back in jail. They immediately commit crimes to go back. They are lonely, they don't have friends, a roof over their heads. I would have prevented the last ten years of my jail if I had had housing.*

## What do women want?

The women stated that they wanted independent lives in secure and affordable accommodation. For some, the failure of their family to support has left its mark, but for others they want accommodation with the capacity to have their family visit. One woman has twenty-seven grandchildren, so visits may need to be staggered. There was a clear preference for older women to live with women their own age.

There is a remarkable resilience and capacity for self-reflection and optimism amongst these women. Many described a process of learning and growing, even through ongoing and terrible experiences:

*He sat down and told me what a rotten person I was, and I thought I have had enough of listening to this for years, I know I am not a rotten person.*

*I see this moving from here to there so many times as a growing thing for me. This is probably the lowest I had been, having to ask the Housing Department for help. But I do feel more emotionally stable. I have learnt not to take on other people's stuff.*

*It's now seven years since the divorce, even though my life is spiralling, there is something growing in me that I am not stupid because I am able to learn, able to make mistakes and realise it's my mistakes.*

---

There is also a remarkable sense of liberation for some, of a new adventure, of pleasure living in the city as single women, even happiness:

*It has made me a stronger woman and I am pleased to wake up and I am happy and I am lucky and I count my blessings.*

---

*I felt like a change. I love the city, 'cause you don't know many people, sort of lose yourself there, can't you?*

---

*I enjoyed being in the city, going out and exploring. I have started to finally feel free and, thank god, I am not with my husband any more.*

---

*I love living on my own. If I ever have to live with other people I will have to readjust. I have been here about eighteen months and I am really enjoying it. I can do whatever I want. I have saved some money and there is going to be a permanent job coming up at the hospital and I have applied for it.*

---

*Will I go home? No, I am happy here, Australia is beautiful, I no change Australia, never. Here is number one, open hands, open eyes, open everything here. I like to paint, embroidery, I go to the community centre and make clothes. I like to be alone; I don't talk with my neighbours. When I come here [to the support service] there is lunch, outings, people to talk with... You remember the past but now it is good. Now no more men. I am happy, I have friends here, I don't need men. Sorry, men are good but what for? For sex? No more.*

---

The happiness can be tinged with anxiety:

*I'm not complaining because it's still a good life, still a good government, still a good everything. I'm not complaining about the money. I don't buy alcohol or drugs or gamble or anything like that. But I do worry about being homeless at my age; I've got nothing behind me. I have nothing, just clothes.*

---

*Even though people say 'don't worry', you are putting your name on that lease thinking 'God where am I going next?' I just want somewhere to call home.*

---

Throughout the interviews, many older women reflected on their relationships with their families and their friendships with other older women:

*I have come to the conclusion you can rely on friends more than family.*

---

*It would be better to have a place with older people, not with younger ones; someone else to talk to. Could be men, but as long as you have your own place that no one else can come into.*

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*I like my own space. I love being in my house. It feels safe. There is no way anyone can break in. I have bars on all the windows, I'm not scared of anyone breaking in. I want other people around me who are the same age. Yes, yes. I want to be with people over fifty-five. Share a garden, somewhere to get together.*

---

*They should put women all in one building, middle aged women. Ideally I want a little house with a garden and a car and bedrooms for when all the grandchildren come. That is what women want: their own nesting space for the family to come to.*

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*No more men – I don't want to see another man in my life. I am happy with a cat and a garden.*

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## Section four: Housing solutions for older women

### Introduction

In this section we want to discuss some recommendations to address the issues we covered in the previous two sections. We are indebted to Mary Perkins and Craig Johnston from Shelter NSW and Associate Professor Vivienne Milligan from City Futures Research Centre UNSW for their advice.<sup>95</sup> The present report is the first stage of research into homelessness and older women being conducted by the partners. The second stage will consult with key sectors on the recommendations of this report and policy implications.

### Summary

In the first section we discussed the contribution of divorce and separation to the increasing numbers of older women living alone, the social and economic factors which determine that women will 'accumulate poverty' not financial security as they age, and the predictions that these factors would lead to increasing numbers of older women entering the homelessness population.

In the second and third sections we examined the human face of these trends, older homeless women who generally do not fit the profile of the ageing homeless, who have lived hard but independent lives, and whose essential requirement is affordable accommodation, with a recommendation for supportive clusters with other women their age.

In this section we discuss housing solutions to the issues raised in this report. This discussion is based on our assessment that the majority of older women now homeless or at risk of homelessness essentially require affordable, appropriate and secure accommodation.

To achieve this outcome we believe Australia needs a gendered analysis of housing and ageing capable of producing gendered policy, a process of mainstreaming gender into research and policy. This requires that we understand that the experiences of women and men are

different, and that different policies and outcomes may be necessary. To build this understanding we need good, gendered data that is well analysed. The alternative is a form of blindness to the entrenched social and economic conditions which continue to disadvantage women.

### The need for a gendered housing and homelessness policy

The argument for a gendered policy on homelessness, according to the European Commission (EC), contributes to the design of more effective policies, and requires:

*an analysis of the respective situation of homeless women and men and ensuring that policy responses are sensitive to providing solutions that respond to their specific needs. The collection of sex-segregated data and the improvement of comparable statistical information on the phenomena are important steps in this regard.<sup>96</sup>*

This has enabled, the EC argues, the creation of active inclusion policies combining:

*minimum income provision; access to the labour market and access to services, as the best way to tackle extreme forms of poverty, including homelessness.<sup>97</sup>*

Australian policy could build on the European experience. Good policy can be judged on criteria including the level of data disaggregated by sex, the meaningful consultation with women in the preparation of the policy, and the policy outcomes which identify women as a target. On this basis, Australian policy has some way to go.

The following strategies, for example, could be said to fail the criteria listed above. The Commonwealth's *The Road Home: A National Approach to Reducing Homelessness* (2008) does acknowledge the growth in the ageing homeless population, but does not reflect the experience of many of the older homeless women interviewed for this study:

*Older people experiencing homelessness have a different profile to that of other older Australians. They are more likely to have experienced mental illness or cognitive*

<sup>95</sup> Vivienne Milligan's recent work for the Australian Housing and Urban Research Institute has been on integration and social housing and assessing international models for financing affordable housing. Shelter NSW has raised many of the housing concerns of older Australians, in particular rental housing affordability, shrinking access to social housing, the mismatch of housing stock to housing need, ageing in the community they have lived in, housing close to services and transport, universal design, support from medium density living, and the right to choose to live with people their own age.

<sup>96</sup> Bea Chityil 2010, 'Homelessness in Europe: the role of gender equality policies', *Homelessness in Europe*, spring, pp. 4-5.

<sup>97</sup> *ibid.*

*impairment, often as a result of alcohol and substance abuse. Many have been homeless for many years. They may have more complex health and support needs and often do not have family support. To end their homelessness, they may need lifelong support.*<sup>98</sup>

The NSW strategy, *A Way Home: Reducing Homelessness in NSW 2009*, really failed to acknowledge the impact of ageing and refers to women always in relation to their children and the experience of domestic violence. However, the NSW strategy did emphasise the need for an improved evidence base, suggesting support for our research into the experience and housing needs of older women.<sup>99</sup>

*Towards 2030: Planning for Our Changing Population* is described as 'the first NSW whole-of-government strategy to actively plan for demographic change... shaping the future of our state and reaching 2030 with plans and preparation in place, rather than letting the ageing of the population overwhelm us' but has only one reference to homelessness prevention in the case of caravan park closures, and the only reference to women is in terms of retention in the workforce.<sup>100</sup>

*Homeless in Europe* concludes that the failure to understand the different ways men and women experience homelessness contributes to poor policy for everyone:

*So long as this debate is gender blind, the gender-specific needs not only of women but of men as well are not adequately addressed.*<sup>101</sup>

## Recommendations:

1. Collect mainstream homeless and housing data disaggregated by sex that enables the development of a gendered homeless and housing policy.
2. Consult with older women on their experience and needs when developing mainstream homeless and housing strategies.

3. Set targets to meet the needs of older women in all relevant strategies.

## A definition and count of homelessness that is inclusive of older women's experience

Following the discussion on ageing, gender and poverty in the previous section, we can interrogate the methodology of 'counting the homeless' in Australia.

The evidence cited in the previous sections suggests that women should make up a large proportion of the homeless counted in this country. Yet when the homeless are counted in NSW, men aged 45 and older made up over nearly two-thirds of the homeless (63%), with older women representing only 37%.<sup>102</sup>

In every category of the 'homeless' population, except SAAP, women are less represented than men: in boarding houses, staying with friends and relatives, in improvised dwellings or sleeping rough. We challenge this finding, and argue that women are undercounted because they do not appear in the places where the 'visibly' homeless are counted. The women interviewed for this research confirmed that boarding houses are unsafe, that staying with friends and relatives provides no security, and that they hid when forced to sleep rough, because of shame and fear, in places they could not be found or counted.

While not challenging the fact that Australia has a large and under supported population of people who are homeless and at risk of homelessness, we do question if substantial numbers of people labelled as homeless by the Census would consider themselves homeless. Substantial numbers of the homeless in the category 'improvised home, tent, sleepers-out', for example, were employed (37%), living on properties they had mortgaged (25%), or the households had two or more vehicles (41%).<sup>103</sup>

We should note that the description 'improvised dwelling'

98 Homelessness Taskforce, *The road home*, p. 49.

99 New South Wales Government, *A way home: reducing homelessness in NSW 2009: NSW homelessness action plan 2009-2014*, NSW Government, Sydney.

100 New South Wales Department of Premier and Cabinet 2008, *Towards 2030: planning for our changing population*, NSW Government, p. 36.

101 Enders-Dragässer, 'Women and Homelessness in Germany', p. 12.

102 C Chamberlain and D MacKenzie 2006, *Counting the homeless 2006: New South Wales*, cat. no. HOU 213, Australian Institute of Health and Welfare, Canberra, p. 31.

103 Chamberlain and Mackenzie acknowledge that over a quarter of those staying with friends or relatives, the single largest category of homeless, had a 'good chance of returning to secure accommodation' with 28% in full-time work. C Chamberlain & D MacKenzie 2006, *Australian Census Analytic Program: Counting the homeless, 2006*, cat. no. 2050.0, Australian Bureau of Statistics, Canberra, p. 41.

is designated by Census collectors, not the people living in the dwellings. The ABS itself suggests that 'some of the 'improvised home, tent, sleepers-out' dwellings would be considered 'habitable' in terms of normal community standards.<sup>104</sup> Can we attribute the surprising result that the highest proportion of homeless people living in improvised dwellings or on the streets in NSW was in South Eastern NSW to the designation of quirky bush homes as 'improvised' because they are not brick veneer?

An assessment of the homeless that reflects the experience of older women interviewed for this study would require a more complex tool, capable of assessing a number of factors. In 2008, Sharam reviewed the data collected on renters by AHURI (National Research Venture 3). Once the data was disaggregated, she found that women made up nearly 70% of lone person households, and that 45% of the lone-person female households were in the bottom two income quintiles, where housing costs exceed 30% of income.<sup>105</sup> Sharam estimated that up to 30,000 older single women were at housing risk on the Australian Eastern Coast and that this figure will escalate in the next 20 years:

*we're looking at an unprecedented number of pension-aged single women entering the primary homeless population in the next 20 years...*

Sharam's estimate may be conservative when compared with the figures of housing stress quoted in the National Housing Supply Council's *2nd State of Supply Report 2010*: over 300,000 lower income home buyers paying more than 30% of their gross income in mortgage repayments in 2007-08, with around 160,000 of these households paying more than half of their income in repayments; some 445,000 lower income households renting privately in 'housing stress'; and around 170,000 paying more than half their gross household income in rent.<sup>106</sup>

A complex tool able to reflect accurately the numbers of older women both homeless and at risk requires a quantitative study. This study could draw on our qualitative research which has identified housing risk factors for the cohort of older women: lower socio-economic, living alone, and renting.

## Recommendations:

4. Fund a quantitative study to identify numbers of 'at housing risk' older women.
5. Adapt this quantitative methodology to ABS Census counts of the homeless.
6. Balance quantitative data on homelessness with evidence of economic disadvantage putting older women at risk.

## Affordable single person housing stock: the housing supply mismatch

As noted in the first section, the Commonwealth Minister for Housing has recognised the mismatch between housing need and supply, quoting the conclusion of the *State of Australian Cities 2010* report:

*The overall implication for cities is an apparent mismatch between housing stock and the diversity of needs of households, especially in respect to the ageing of the population and changing demographic profile of households.<sup>107</sup>*

The role of ageing Australians in driving change to how we live is also recognised:

*...the [single-person] retiree-aged demographic will take over as the fast growing cohort in the next five years... This group will be the increasing driver of demand for small dwellings in the future.<sup>108</sup>*

An obvious recommendation for this study is for increased construction of single person housing stock, a solution to the mismatch. Yet this construction must meet the needs of older Australians, the housing values identified by older people including affordability, security of tenure, safety, adaptability for future care, companionship, amenity and space,<sup>109</sup> and the specific desire of many of the older women in this research for supportive clusters of older women living independently.

<sup>107</sup> Plibersek, *Speeches: "Great Growth Debate" symposium, Brisbane, citing Infrastructure Australia Major Cities Unit, State of Australian cities 2010*, Commonwealth of Australia, Canberra, p. 46.

<sup>108</sup> BIS Shrapnel senior project manager A Zigomanis, cited in BIS Shrapnel 2008, *Number of single person households increasing despite rising rents and high house prices*, Infolink, n.p. viewed 20 July 2010, <<http://www.infolink.com.au/c/BIS-Shrapnel/Number-of-single-person-households-increasing-despite-rising-rents-and-high-house-prices-n775407>>.

<sup>109</sup> Jones *et al.*, *Rental housing provision for lower income older Australians*. Cited in Cartwright, *Investigating models of affordable housing for older people and people with disabilities*, p. xiii.

<sup>104</sup> Australian Bureau of Statistics, *Census dictionary*, 2006.

<sup>105</sup> Sharam, *Going it alone*, p. 15.

<sup>106</sup> Department of Families, Housing, Community Services and Indigenous Affairs & National Housing Supply Council, *Key findings of the 2nd state of supply report*.

There are a growing number of examples of housing developments which are seeking to respond to the needs of single and older people, such as the NSW Benevolent Society's Apartments for Life.<sup>110</sup> Minister Plibersek cited more examples such as the development of cottage housing by the Satterley Property Group in concert with the WA Department of Housing.<sup>111</sup> The Minister referred to the opportunity to develop former commercial sites of land around railway stations, citing the example of the affordable rental units developed by the Brisbane Housing Company as part of Kelvin Grove, 'a 16 hectare state-of-the art urban village just two kilometres from Brisbane city centre' on land formerly accommodating army barracks.

Sharam cites the example of a multi-unit development in Ringwood, Victoria, which aims to provide higher density housing at the same cost as suburban tract development with a design plan that provides for future flexibility of the floor plan; the capacity to easily re-configure dwelling walls – both internal to the dwelling and in relationship to other dwellings.<sup>112</sup>

According to Minister Plibersek, the Council of Australian Governments (COAG) had 'agreed to harmonise code-based development assessments for single residential dwellings' and to improve certainty 'for the community and developers', particularly in infill development.

The National Housing Supply Council's *2nd State of Supply Report 2010* raises a note of caution, citing community opposition and financial restraints as brakes on the COAG agenda. The council notes that while infill growth, nearly all medium and high density, is expected to meet over two-thirds

of dwelling growth in capital cities in the next ten years, only 30% of all dwelling completions in recent years have been flats, apartments or townhouses.<sup>113</sup> The council thought that access to finance and limited investor interest seemed likely to constrain multi-unit development for a while yet.<sup>114</sup>

The consequences for many older women may be dire, for:

*Even if the market responds to excess demand by increasing supply over time, it is unlikely to provide sufficient housing for people whose incomes are towards the bottom of the household income distribution and who, in practice, would bear the burden of a major gap between underlying demand and supply.*<sup>115</sup>

### Recommendation:

7. Housing policy ensures that appropriate and affordable single person housing stock meets the needs of older women into the future.

## Secondary dwellings

Constructing new dwellings may not be the only solution. With 85% of single-person households living in dwellings with two or more bedrooms,<sup>116</sup> or over 20,000 Sydney three and four bedroom houses occupied by one person,<sup>117</sup> there is an issue of underused space in existing homes. The baby boomer generation may be able to create innovative solutions to fill this space:

*This generation [baby boomers] overall has been more mobile and had greater experience of living with unrelated people than previous generations. They therefore may be more open-minded about sharing in their ageing years, although this may be countered by long periods of time living on their own or as part*

110 'Apartments for Life will address the shortage of affordable housing in the Waverley area. Thirty percent of apartments will be offered at discounted entry prices. They will be for local older people who cannot afford to pay full price because of the value of their current home. Another ten percent of apartments will be rental housing for disadvantaged older people. The apartments will be offered on a 'loan licence' or rental basis. The Society will retain freehold ownership thus ensuring that the affordable apartments will be kept affordable for future residents... Some residents will live wholly independently; others will need care services and support from time to time or on an ongoing basis.' The Benevolent Society 2010, *Apartments for Life at Ocean Street: a new concept in retirement living and aged care for Waverley*, The Benevolent Society, Paddington, NSW, viewed 21 July 2010, <<http://www.bensoc.org.au/uploads/documents/affactsheetjune2010.pdf>>.

111 'Nine years ago these cottages comprised 10 to 15 per cent of their work. Last year it was 70 per cent, with just under 40 per cent of buyers over 55 years old. A significant number of buyers are downsizers and singles, including separated or divorced parents. I think that many people are looking to move to smaller houses as they get older but want them in the same communities that they have lived in.' Plibersek, *Speeches: "Great Growth Debate" symposium, Brisbane*.

112 A Sharam & L McFerran 2010, 'Warning: female, single and ageing? You are at risk of homelessness', *Homelessness Australia Newsletter*, February, p.10.

113 Housing is generally more expensive to build in infill developments than in greenfield ones. In all major Australian cities except Sydney it costs more to build a two-bedroom unit in an infill development than a comparable three-bedroom house with backyard in a greenfield development. Department of Families, Housing, Community Services and Indigenous Affairs & National Housing Supply Council, *Key findings of the 2nd state of supply report*.

114 *ibid*.

115 *ibid*, p. xv.

116 ABS 2006 Census data cited by Owen Donald at the *National Women's Futures Housing Conference*, Melbourne in 2009.

117 Landcom 2006, *Accessory dwelling units: playing a significant role in market based affordable housing*, Landcom, n.p., viewed 12 July 2010, <[www.landcom.com.au/downloads/File/ADU%20Study%20Summary%20\(public%20doc\)%202006.pdf](http://www.landcom.com.au/downloads/File/ADU%20Study%20Summary%20(public%20doc)%202006.pdf)>.

*of a couple. Sharing a home may also be a strategy to enable these people, in particular women, to receive support and age in place for longer.*<sup>118</sup>

So while research has suggested that older people expand in the space freed up in the family home as children leave, using the space for hobbies, for visiting grandchildren or friends and for cares,<sup>119</sup> some older people may struggle to afford to maintain the home and may welcome an alternative such as sharing the home or the creation of a secondary dwelling.

There have been a number of shared home initiatives, but they have had limited success. The Benevolent Society ran a pilot called Homeshare NSW from September 2006 to May 2008, which recruited and matched older householders with younger people needing somewhere affordable to live. When evaluated after eighteen months, the cost per match was found to be relatively high and the number of interested older people was low.<sup>120</sup> A similar Queensland program, SANDBAG Community Centre House Share Project, was not ongoing. Queensland Shelter conducted a Senior's Homeshare Project to assess the viability of a program where an older home owner lives with a similarly aged boarder, and has been asked by the Queensland Government for a more a more detailed outline on what the service would look like and how it would operate.<sup>121</sup> Sharing, however, can be problematic: 'fights always happen around kitchens and bathrooms'.<sup>122</sup>

An alternative is to physically divide an existing home into two independent living quarters for the homeowner and a tenant. This comes under the description of secondary dwellings and, while not a new concept, has fallen out of fashion.

Landcom research in 2006 described 'accessory dwelling units', where the secondary dwelling is detached (a granny flat) or attached (part of the existing building), as serving a role in: increasing the supply of affordable rental accommodation to low to moderate income earners; increasing independent housing opportunities and supplementary income to the homeowner; and encouraging more efficient use of existing housing stock.<sup>123</sup>

Landcom demonstrated the ease of conversion of a three bedroom house into two one bedroom dwellings (above).

There could be value in a market survey of older homeowner to quantify support for secondary dwellings at this point, as while Landcom was supportive of secondary dwellings, the main barrier identified to their expansion was lack of community awareness.

Shelter NSW identified council regulations as a barrier and proposed secondary dwellings be allowed in all residential zones in a submission to the Department of Planning in November 2008.<sup>124</sup> An alternative solution could be modelled on the Kids Under Cover program, which has constructed, without requiring council approval, 300 small and demountable studios in Victoria for homeless and at risk young people in the grounds of the family home. The one-person studios cost \$35,000 and contain a bathroom but not a kitchen (as young people are encouraged to eat with their families).<sup>125</sup>

Landcom discussed the need for tax and social security amendments to remove financial disincentives to secondary dwellings. According to Landcom, similar schemes in British Columbia 20% of the private rental market and receive federal government subsidies for the construction of new secondary dwellings, where they are leased to an adult person with a disability or to a low-income older person. The subsidy takes the form of a forgivable loan, which does not have to be repaid so long as the owner is complying with program rules on tenant eligibility and rent caps.<sup>126</sup> Shelter NSW recommends that the homeowner secures a loan against equity to finance the secondary dwelling that can be repaid from rental income.

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118 Beer & Faulkner, *21st century housing careers and Australia's housing future*, p. 111.

119 B Judd, D Olsberg, J Quinn, L Groehart & O Demirbilek 2010, *Dwelling, land and neighbourhood use by older home owners*, AHURI Final Report, no. 144, Australian Housing and Urban Research Institute, Melbourne; M Wulff, E Healy & M Reynolds 2004, 'Why don't small households live in small dwellings? Disentangling a planning dilemma', *People and Places*, vol. 12, no. 1, pp. 57-69.

120 Homesharers agreed to assist the householder for ten hours a week, be home by 7pm four nights a week and stay overnight six nights a week, for at least nine months. The householder provided the homesharer with a rent-free private room and access to shared bathroom, kitchen and living area. S Fogg, G Nelson, A Anderson & B Squires 2009, *Measuring the success of an innovative intergenerational program: the Homeshare NSW example*, The Benevolent Society, Sydney.

121 D Coghlan, *Stage one: Seniors Homeshare Project*, Seniors Branch, Queensland Shelter, n.p.; email correspondence with Jasmine McCormack, Communications Officer, Queensland Shelter on 9 July 2010.

122 Trish O'Donohue, housing activist, interviewed in October 2009.

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123 Landcom, *Accessory dwelling units*, p. 5.

124 C Johnston 2009, *Encouraging supply of private rental for low-income renters*, Shelter Brief, no. 37, Shelter NSW, Sydney, p.13.

125 Kids Under Cover, *Kids Under Cover Bungalow Program*, Kids Under Cover, viewed 20 July 2010, <<http://www.kuc.org.au/index.php/about-us/our-programs/bungalow-program>>.

126 Johnston, *Encouraging supply of private rental for low-income renters*, p.13.

## Recommendations:

8. Fund a market survey to gauge older homeowner support for a secondary dwelling program, the barriers and necessary incentives to take up for a national secondary dwelling program.
9. The Commonwealth funds a national secondary dwelling program.
10. The Commonwealth ensures all financial barriers are removed for secondary dwelling program.
11. Local government restrictions are lifted for a secondary dwelling program.

## Shared equity

Shared equity is an arrangement where a government retains part of the ownership of a property. There are shared equity schemes in every state except NSW. The problem in NSW may be traced back to the NSW HomeFund, created in the 1980's to assist low income earners into home ownership, but which ended in many being unable to afford the rising interest rates. The successful operation of schemes in other states should encourage NSW to revisit this option, particularly as a third of the women interviewed for this study had been in mortgaged arrangements at some time in their lives. Post divorce or separation, most had been bought out of the property, but had insufficient funds to re-enter the housing market (or gave away the money to their children).

Women with limited resources may also benefit from community land trust schemes, which typically acquire and hold land, but sell off any residential or commercial buildings which are on the land. In this way, the cost of land in the housing equation is minimised or eliminated, thus making the housing more affordable.

## Recommendation:

12. Fund a study into the viability of a shared equity scheme and community land trust schemes targeting older women with housing deposits below market value.

## Social housing

Social housing has been a good housing provider in the past to single and older women. In 2008, single woman households accounted for approximately 20% of all public housing tenancies in NSW, with over 80% in the Greater Metropolitan Region (GMR) of Sydney, Wollongong and

Newcastle.<sup>127</sup> In a survey of Community Housing conducted by AIHW, single people without children accounted for over half of all households, women accounted for two-thirds of all responding tenants, and women aged 45 and older made up 62.5% of head tenants, rising to 64% among those 75 and over.<sup>128</sup>

This study sought greater detail about the numbers of older single female tenants of community housing in NSW. The data collected on community housing tenants does not provide this detail. The information provided by a number of individual community housing organisations suggested that the supply of single person housing stock is concentrated in the inner city, with diminishing availability in the regions, though the highest reported rate of tenants who are single women aged 51 years and older was in Northern NSW. There was also a concentration of tenants on disability pension in the Northern region, suggesting a concentration of 'younger' older single women without employment in some regional community housing.<sup>129</sup>

Recent Commonwealth Labor Government investment has demonstrated commitment to the provision of social housing. This included a \$6 billion economic stimulus package in 2008 to increase the supply of social rental, and \$623 million over 4\four years from 2008-09 towards the National Rental Affordability Scheme (NRAS). In NSW, a third of new social housing dwellings in NSW delivered under the Nation Building Economic Stimulus Plan were earmarked for people aged over 55, many of whom will be women.

The confidence these measures inspired in private equity investors may have been dented by the reduction in investment in the 2010 Federal Budget. Vivienne Milligan and colleagues argue the need for long term growth to close the gap in supply, and that the level of public funding to date, 'has been insufficient to generate large volume supply or catalyse private investment at scale'.<sup>130</sup>

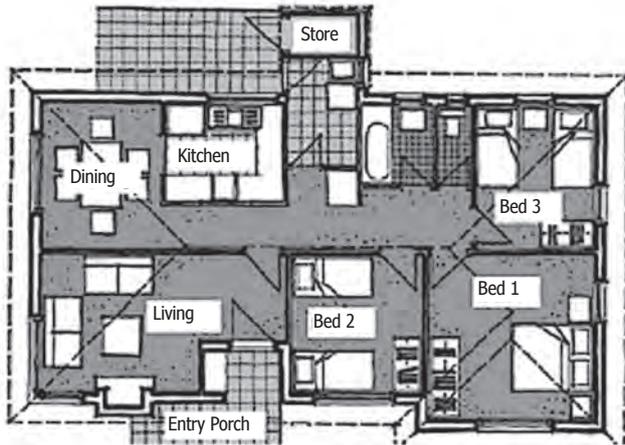
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127 Data as of December 2008, provided by Shan Shanmugamany, Manager, Statistical Services, Housing Analysis & Research, Housing NSW on 27 February 2009. Source: HS Tenants File December 2008.

128 Australian Institute of Health and Welfare 2008, *Community housing tenants: results from the 2007 National Housing Survey*, AIHW Bulletin, no. 68, cat. no. AUS 111, AIHW, Canberra.

129 Data provided by Bridge Housing, Affordable Community Housing and Coffs Harbour Community Housing: inner city, western, and regional community housing providers.

130 V Milligan, P Phibbs, N Gurrán, J Lawson & R Phillips, *Growth and innovation in affordable housing in Australia: the role of not-for-profit providers*, AHURI Research & Policy Bulletin, no. 119, Australian Housing and Urban Research Institute, 2009.



Demand seems set to overwhelm supply:

*The numbers of older people in low-income rental households will more than double by 2026, and this demand will not be met by the social housing sector alone.<sup>131</sup>*

and the impact on exit points for older women is being felt:

*I have worked here for eight years and have noticed a real decline in access to priority housing, community housing and affordable private accommodation. Women who would never have come to a service like this are ending up in this service because they can't afford the rent. We have a partnership with HUME Community Housing, each service was able to nominate a client that was difficult to house and that client would be guaranteed housing at that meeting. Now there is no guarantee, perhaps five out of thirty applications are successful.<sup>132</sup>*

In discussion with social housing providers, concerns were raised that the pressure of ensuring income streams would undermine their responsibilities to house clients such as older single women:

*The first source of funds for the financing of operations is rent revenue. The level of rent is a major factor affecting operational viability (including the capacity of a provider to*

*maintain housing over its life) and importantly, the level of surplus (over operations) that will be available to service the costs of private finance. However, the social purpose of social and affordable housing schemes is to ensure rents are affordable for the intended target groups for the housing. The lower the rents (to achieve affordability for the lowest incomes) the greater the gap will be between revenue and the potential for financing additional investment.<sup>133</sup>*

In the expanding world of social housing, we are concerned that access by poorer older women to the social housing safety net be maintained, while we understand that the predicted shortage in housing supply will be one that requires integrated and multi-sector approaches, enabling the social and private housing sectors to both meet demand.<sup>134</sup>

Given the social and financial disadvantage of single, older women that we outlined in section one, and the compelling link to housing risk, we recommend early and accelerated access to social housing for women aged 45 and older.

The social housing income eligibility limit is the income threshold that a household can earn and stay eligible for social housing. For a single adult this limit is \$460 gross

131 Australian Housing and Urban Research Institute 2008, *Rental housing for lower-income older Australians*, AHURI Research & Policy Bulletin, no. 96, AHURI, p. xi.

132 Inayet Erol, psychologist at Joan Harris Womens' Refuge, interviewed 24 February 2010.

133 J Lawson, T Gilmour & V Milligan 2010, *International measures to channel investment towards affordable rental housing*, AHURI Research Paper, Australian Housing and Urban Research Institute, Melbourne, p.7.

134 Beer & Faulkner. *21<sup>st</sup> century housing careers and Australia's housing future*.

weekly income (\$23,920 annual).<sup>135</sup> As we have seen, earning capacity peaks in the ages 45-54 for both women and men, but for women the income range is \$400-599 per week, half the income of men.<sup>136</sup> Given the earning capacity of women at this point of their lives and the average age of retirement for women, arguably for reasons of poor health and age discrimination, there is merit in raising the income eligibility limit for women and encouraging older women to place themselves on social housing lists.

Similarly, older women and affordable single person housing could be made a target of the National Rental Affordability Scheme (NRAS), which comprises a Commonwealth subsidy to additional housing that would be rented for at least ten years at a rent that is no more than 80% of the median market rent in the area where the house is built. An applicant for a tenancy who is a single person would not have an annual income over \$39,251.

### Recommendations:

13. Early and accelerated access to social housing for women aged 45 and older by raising the social housing income eligibility limit.
14. Prioritise older women and affordable single person housing in the National Rental Affordability Scheme (NRAS).

## A homeless service system that responds to the needs of older women

In Australia, the Supported Accommodation Assistance Program (SAAP), which had been in operation since 1985, was replaced in 2009 by the National Affordable Housing Agreement (NAHA). The *Supported Accommodation Assistance Act 1994*, section 4 defines homelessness as: 'a person is considered homeless if they have inadequate access to safe and secure housing, which includes being at risk of homelessness'. The historical SAAP funding model was organised around three streams: youth (under 18), women and children escaping domestic violence, and generalist services. Generalist services include services for single men, families and generalist/cross-target/multiple services.

Single women have not been a target group for SAAP services. There are only a handful of funded single women's services,

and not a single funded service specifically for older women. Nor is the limited accommodation provided near the geographical demand. The bulk of requests by single women for crisis accommodation in NSW come from the western suburbs of Sydney, but 92% of the accommodation is provided by eight inner city homeless services.<sup>137</sup>

As a consequence, older women have been chronically under represented as SAAP clients. Despite constituting more than one-third (39%) of the Australian female population<sup>138</sup> and one in four women who has experienced an incident of physical violence in the past twelve months, they represent only 13.6% of NSW female clients accessing specialist homeless services.<sup>139</sup>

However, we are now starting to see some of the cumulative effects of the socio-economic trends of the past 35 years, and one of them is the increasing numbers of older women being supported by supported accommodation services, outnumbering older men in recent counts.

Since SAAP National Data Collections began there has been a steady increase in the numbers of older female SAAP clients (aged 45 years and older) relative to older men. From a base of women making up 33% of older clients in 1996-97,<sup>140</sup> the last two collections have recorded a slight majority of older female clients.<sup>141</sup> AIWH has cautioned against comparing 2008-09 data with previous years due to SAAP being discontinued in 2008-09, but older women again outnumbered older men in the latest data for the year 2008-09.<sup>142</sup>

135 Housing NSW *Social housing eligibility products and allocations policy supplement*, Human Services, viewed 7 July 2010, <<http://www.housingpathways.nsw.gov.au/Ways+we+can+help/Social+Housing/Social+Housing+Eligibility+Products+and+Allocations+Policy+Supplement.htm>>.

136 This translates into approximately 763,436 women aged 45-54 under the annual income for social housing, compared to 386,426 men. Australian Bureau of Statistics 2007, *Census tables, Gross individual income (weekly) by age by sex*, cat. no. 2068.0, ABS, Canberra.

137 Data for single women of all ages (2008-09) provided by the NSW Homeless Persons Information Centre (HPIC), the NSW state-wide telephone information and referral service for people who are homeless or at risk of homelessness. HPIC is run by the City of Sydney with funding contributions from the City of Sydney, the Department of Community Services (SAAP) and the Department of Housing. In 2005-06 it responded to over 50,000 calls. In 2008-09 HPIC received nearly 14,000 calls from single women, the majority needing accommodation that night. Older women (aged 50+) made up 11.6% of clients.

138 Australian Bureau of Statistics 2007, *Census tables, 2007, Age by sex*, cat. no. 2068.0, ABS, Canberra.

139 Australian Institute of Health and Welfare, *Homeless people in SAAP: SAAP National Data Collection annual report 2007-08 New South Wales supplementary tables*, p.9.

140 Older clients being defined as 45 years and older if Indigenous, and aged 50 years and older if non-Indigenous.

141 Clients 45 and older: 8.2% of all male clients; 8.6 % of all female clients in 2007-08. Australian Institute of Health and Welfare, *Homeless people in SAAP: SAAP National Data Collection annual report 2007-08*, Table 4.1: SAAP clients: age, by sex, Australia, 2007-08, SAAP NDC Report Series, no. 13, cat. no. HOU 195, AIHW, Canberra. See also: Australian Institute of Health and Welfare, *Homeless people in SAAP: SAAP National Data Collection annual report 2006-07*, SAAP NDC Report Series, no. 12, cat. no. HOU 185, AIHW, Canberra.

142 Australian Institute of Health and Welfare 2010, *Government-funded specialist homelessness services: SAAP National Data Collection annual report 2008-09*, cat. no. HOU 219, AIHW, Canberra, p. 1.

Further evidence comes from SAAP data from nineteen women's services (including women and children's services) in the Sydney metro central region: comparing 2007-08 to 2008-09, the intake of women aged 65 and older had more than doubled.<sup>143</sup> Meanwhile, many services have reported increased numbers of older women seeking support. The outreach service for Amelie House Women's Refuge, for instance, reported that in 2009-10, 50% of the clients were women aged 45 and older.<sup>144</sup>

Single women access a range of services, single women's agencies, families, women escaping domestic violence and cross-target/multiple services, unlike men who were concentrated in single men only agencies. They are often supported by organisations from their own funds, such as Our Lady of the Way, the only refuge only for older women, operating for twenty years without government funding, or Samaritan House, which has fifty-five beds for women, and only five funded. A consequence is that single and older women have not been the target group for a substantial group of services, and a strong advocacy base has not developed on their behalf.

The majority of requests for crisis accommodation from single women to the NSW Homeless Persons Information Centre (HPIC) were referred to temporary accommodation in motels subsidised by Housing NSW. HPIC prefers to refer older women to motels rather than crisis services. Nevertheless, older women represented only 7.3% of households receiving temporary accommodation in NSW in 2008-09, and the feedback from older women interviewed for this research demonstrates the limited value of unsupported accommodation in often inappropriate motels.<sup>145</sup>

### Recommendations:

15. A restructure of the existing homeless service system to respond on a proportionate level to older women, with targets set of 25% older female clients in women's services and services located according to demographic need.

16. Temporary accommodation locations provided for older women must address health and safety needs of older people such as the provision of lifts and basic kitchen facilities.
17. A funded outreach program to support older women to stay safely in their homes, to assist women's access appropriate support and training systems, and provide support to older women placed in temporary accommodation.

## Boarding houses

Boarding houses 'are an important source of low cost accommodation in most Australian cities' but are in decline, with housing operators shifting to a supply of backpackers, students or 'key workers' accommodation. AHURI found that the demographic profile of a boarding house lodger was male, a finding confirmed by the Australian Homelessness Count.<sup>146</sup>

Murray noted that boarding houses are often unsafe places for women, a finding confirmed by a number of women interviewed for this research.<sup>147</sup> However, one woman was happy living in a well regulated boarding house. AHURI recommended regulated minimum standards with government support to ensure compliance, support to encourage new developments, and partnership arrangements with social housing and housing support services.

The current situation presents a range of options, with both private and community housing providers receiving incentives to build a new generation of boarding houses. This is within a context of government concern at the decline in this supply of low cost accommodation, prompting a number of enquiries into improving standards, particularly in the unregulated market.

The NSW Affordable Rental Housing–State Environmental Planning Policy (SEPP), for example, provides incentives and tax exemption to develop boarding houses that provide self-contained units with communal space and on-site accommodation for a manager if there are twenty or more lodgers. Yet 'lodgers' will still lack the same rights as 'tenants', and the serious need for security and safety raised by older women in this research will not be met.

143 Data provided by Homelessness NSW.

144 Email correspondence with Trish Charter, outreach worker, on 6 July 2010.

145 'The number of Temporary Accommodation assistances provided in 2008/09 where a female 45 years+ was the applicant: 994 households received 2739 assistances and there were 1691 persons in these households equating to 5053 persons assisted'. Email correspondence with Jaki Newman, Senior Housing Analyst, Housing Analysis & Research, Department of Human Services, Housing NSW on 9 February 2010.

146 E Greehalgh, A Miller, J Minnery, N Gurran, K Jacobs & P Phibbs 2004, *Boarding houses and government supply side intervention*, AHURI Final Report, no. 54, Australian Housing and Urban Research Institute, Melbourne.

147 Murray, *Somewhere safe to call home*.

Providers in the social housing sector and innovators such as the Brisbane Housing Company and Wintringham are seeking to provide secure housing to ageing single people. We need a hybrid form of housing that combines individual living with communal space and facilities, that can be gendered to reflect the stated desire of some older women to live in supportive clusters, and, because the social housing sector cannot meet demand, is attractive to private investors. We can draw from some of the good practice on social housing supply, but the challenge will be to set the same good practice standards within the private market which must meet the increasing needs of older women at housing risk.

Interestingly, Cartwright found in her Mid North Coast study that most developers were interested in discussing options such as joint ventures with Housing NSW and/or a not-for-profit organisation, provided it was guaranteed that these would only be for older people.<sup>148</sup> The challenge of housing large numbers of low income single older women could be more attractive to developers than first imagined.

#### Recommendations:

18. Boarding house regulations, standards and design must meet the safety and security requirements of older women.
19. To ensure that boarding house design meet the safety and security requirements of older women all rooms should have as a minimum a kitchenette and ensuite.
20. Basic tenancy rights, similar to that enacted in the ACT, must be available.
21. Boarding house provision must include boarding houses exclusively for older women.

## Shared housing

Sharam discussed the hidden homelessness of women in shared accommodation, defined as 'group households' in the Census and not included as a category of being 'homeless'.<sup>149</sup> Women interviewed for this research who had experienced shared accommodation were unanimously negative about the experience.

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148 Cartwright, *Investigating models of affordable housing for older people and people with disabilities in the mid north coast region of New South Wales*.

149 The ABS definition is 'a household consisting of two or more unrelated people where all persons are aged 15 years and over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households'. Australian Bureau of Statistics, *Census dictionary*, 2006.

There is no evidence that sharing accommodation is a gendered location of potential homelessness. Data provided to the Australian Domestic and Family Violence Clearinghouse by the Australian Bureau of Statistics tells us that more men than women live in group households.<sup>150</sup>

## It doesn't all happen in the city

The common perception is that homelessness is an inner city phenomenon. The link between the concentration of visible homeless people in the inner city with the concentration of homeless services does raise the question of which came first. As we have seen, single women requesting accommodation tend to be living in the western suburbs of Sydney, not the inner city, but to access crisis accommodation other than motels, they need to come into the inner city.

More surprising is that rates of homelessness are higher in rural and remote areas.<sup>151</sup> So while Sydney has 63% of the NSW population, it actually accounts for only 58% of the state's homeless population. It is the South Eastern region of NSW which recorded the highest rate of homelessness attributed to improvised dwellings and rough sleeping in the state,<sup>152</sup> and the Bega Valley which has the state's third highest level of primary homelessness after East Sydney and Walgett.<sup>153</sup>

We have discussed in the section 'A definition and count of homelessness that is inclusive of older women's experience' our concerns with the methodology of the homeless count, particularly in relation to bush dwellings, but we recognise that access to affordable single person housing stock in regional NSW is increasingly being recognised as the priority housing need.<sup>154</sup>

Thanks to the 'sea and tree change' migrations, over 80%

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150 Men in the 45-54 age group are more likely than women (54%:49%) to be in full-time employment; a large proportion of people in group households are employed but that proportion decreases with age and those 'not in labour force' increases. People in group households in Sydney are more likely to be employed and less likely to be 'not in labour force' than in other parts of NSW. Men tended to be either 'never married' or divorced, as did women though substantial numbers of women were also widowed or separated; and women in the 45-54 age group were more likely than older women to be 'never married'. Data provided by the Australian Bureau of Statistics on 25 February 2009.

151 *Counting the Homeless 2006* unpublished table by C Chamberlain and D MacKenzie for Department of Families Housing Community Services and Indigenous Affairs. Cited in Homelessness Taskforce, *The road home*, p. 41.

152 *Counting the Homeless 2006* unpublished data by C Chamberlain and D MacKenzie provided to Homelessness NSW.

153 K Simon 2009, *Homelessness in NSW*, Briefing Paper, no. 03/09, NSW Parliamentary Library Research Service, Sydney.

154 Simon Schweitzer Community Services Coordinator, Bega Valley Shire Council, interviewed 10 May 2010 in Bega.

of older people in NSW now live in the Sydney metropolitan area and along the eastern seaboard, in areas such as the South Eastern NSW and Mid North Coast regions.<sup>155</sup> These migrations have exacerbated housing affordability in many regions:

*The decline [in the proportion of properties in the private rental market] is more marked in inland rural areas, often where the private rental market is already a relatively small proportion of the total stock. The loss of long term rental properties was also identified by the National Sea Change Taskforce at August 2007 as a major issue for sea change communities. The loss of private rental stock is not confined to areas where the population is declining – it is also occurring in local government areas where the population is growing, like Lismore and Griffith. The loss of private rental stock is an issue because it reduces housing options, particularly for lower income earners and key workers like nurses and police.*<sup>156</sup>

A survey of the series of NSW Housing *Information on Housing Market* analysis found that across regions of NSW the vast majority of those in stress are single person households.<sup>157</sup>

*This indicates that the private rental market is not catering adequately for low income single person households. This is at least partly due to insufficient housing diversity, particularly an inadequate supply of affordable private rental dwellings with one or two bedrooms to meet demand. This is a common issue in non-metropolitan NSW. Most of the housing stock is three bedrooms and not necessarily affordable for a single person.*<sup>158</sup>

155 Ageing, Disability and Home Care n.d., *Older people in NSW: a snapshot – a statistical summary*, New South Wales Department of Human Services, n.p., viewed 21 July 2010, <<http://www.dadhc.nsw.gov.au/NR/rdonlyres/1EE93CE5-820D-4D09-BA77-83251B011FD1/0/Stats.pdf.doc>>

156 Housing NSW, *Information on Wentworth housing market*, New South Wales Department of Human Services, n.p., viewed 21 July 2010, <<http://www.housing.nsw.gov.au/NR/rdonlyres/AA1C6F51-464B-451D-A158-4AC02CB5AF2F/0/InformationonWentworthHousingMarket.doc>>, p. 2.

157 Based on data from the Australian Bureau of Statistics 2006 and 2001 Census, Centrelink, Rental Bond Board, Valuer General and Department of Housing. *ibid*, p. 1.

158 *ibid*, p. 2.

Certain inland towns buck this trend, and in Deniliquin, where the St Vincent de Paul Society runs one of the few generic homeless services in regional NSW, the waiting time for social housing is counted in months not years and private rental is affordable (\$150-\$180 for a three bedroom house). The service concentrates on outreach, and combined with the housing accessibility and affordability, this may explain why between 2008 and 2010, over a third (34%) of their female clients were older women.<sup>159</sup>

Other regional services reported an increase in single and older female clients, but on the eastern seaboard the problem is finding housing for single homeless women. In the Bega Valley, the South East Women and Children's Services (SEWACS) crisis service believes it has become more a homeless prevention service than a domestic violence service, as single women have multiplied in the past year to nearly two-thirds of the clients. The SEWACS medium term accommodation service for women has a high demand from single and older women but has only one out of ten properties for single women.<sup>160</sup> The Lismore Women's Refuge described a similar increase in demand, and problems with exit points for older and single women.<sup>161</sup>

Services described older women waiting until the children had grown up before leaving an abusive relationship. Many would be socially isolated, have poor living skills to cope with single life, and as a result of years of being dominated would not consider excluding the abusive partner from the home. Many women living on farms were under pressure not to break up the family farm, though ironically, if the farm was lost in the drought, this may have 'freed' women from the relationship.

Single women were described as living in sheds, pub rooms and in cars, yet in regional NSW there is an opportunity for alternative lifestyles to offer better options for older women:

*I live on a community; there are about a dozen single women in their fifties to sixties living there. They are pretty resilient. When I first went there I had a two year old, and I got a do-it-yourself Readers Digest book and got a structure up. Now I live in one room and I love it. That's my choice. I don't see the need for anything bigger. People live much simpler here, without all the mod cons. I know*

159 Data provided by Pat Fogarty, Manager of Vinnies Services, Deniliquin, on 16 July 2010.

160 Cheryl Nelson, Manager SEWACS, interviewed 10 May 2010 in Bega.

161 Justine Cox, Manager Lismore Women and Children's Refuge and Karen Roberts, Manager Bugalma Bihyn, interviewed 20 April 2010 in Lismore.

*older women living in shacks in the bush, in tents and caravans. I find it easy to live on the pension: I don't pay rent and have solar electricity. I have never been so well off.*<sup>162</sup>

The current study found no clear answers to the challenges for parts of regional NSW. Clearly, the Deniliquin example is positive, confirming the value of outreach for older women, but the access and affordability of social and rental housing is unusual.

More typical are the shortages of affordable single-person accommodation in the Bega Valley, and the shifts in housing stress which have created the need for a soup kitchen in Bega to feed the homeless and at risk.<sup>163</sup> Despite this, the Bega Valley received no new units in the regional allocation of affordable housing, with the bulk of new allocations going to Queanbeyan, the regional administrative hub and satellite town for Canberra.

The Far North Coast with new lifestyle models opening up alternative housing options for older women may be a way forward, with simpler and more cooperative living environments providing more affordable and supportive options. The secondary dwelling program, targeted and accessible community housing, and the more effective use of outreach may benefit older women in regional NSW.

## Conclusion

This report documents a collaborative project which sought to interrogate the experience of older women and the reflection of that experience in policy. The project sought an inclusive homelessness definition, and to build a more robust knowledge base through which to inform policy and service delivery to this group.

We cannot continue to say that homelessness for older women is a hidden problem when we do not look in the right places or ask the right questions. Older women are forced into less visible alternatives and locations: couch surfing, shared accommodation, sleeping in cars, sleeping rough during the day because it is too dangerous to sleep at night (when the rough sleeper's counts take place).

Gender is missing in the current discussions of how to respond to the challenges of an ageing population and

a homelessness population: an analysis which takes into account the policy implications of the fact that the ageing population will be largely female.

The evidence suggests that the implications in the homelessness sector of a growing aged, female and poor population will be huge. So there is an urgent need to uncover women's homelessness and include this understanding in our definitions and counts, in our service systems and housing plans.

However, as the literature review demonstrates, housing risk must be understood within the context of a woman's capacity to afford the roof over her head. Housing affordability was the critical issue for most of the women interviewed for this study, and most linked that capacity to the ability to keep working. The fundamental issue is the poverty of older women highlighted by the Australian Human Rights Commission and the Brotherhood of St Laurence. Increasing the years of accumulating superannuation by pushing out the retirement age will not benefit women forced into early retirement by poor health or age discrimination.

These are issues that must be high on the agenda of all housing, homelessness, and ageing discussions, for industry, community and all governments.

**This is a disaster that we can stop. There is no reason why being a woman, single and older in Australia should put you at housing risk, but as this study shows, it could be you.**

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162 Leslie Howard, Nimbin Neighbourhood Centre, aged 65, interviewed on 20 April 2010

163 Ricky's Place, run by the Anglican Church, provides lunches and evening meals with an average of 15-30 per sitting. Wendy Hunter, Coordinator, Ricky's Place, interviewed 10 May 2010 in Bega.



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