



Older Women's Network NSW

Submission into the Inquiry into the worsening rental crisis in Australia

Older women and housing: the personal and economic costs

To:

Senate Standing Committees on Community Affairs

Parliament House
Canberra ACT 2600

Via email to: community.affairs.sen@aph.gov.au

Contact:

Older Women's Network NSW

8-10 Victoria Street,
Newtown NSW 2042, Australia

Email:

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Background

The Older Women's Network (OWN) has been a vital, strong and consistent voice for older women in NSW for more than 37 years. We have been at the forefront of progressive change, activism and advocacy since a group of women from the NSW Combined Pensioners Association decided to do something separately for older women in 1985.

We have gone from strength to strength as a dynamic members-led organisation expanding throughout NSW with 20 groups. Over the years, OWN has developed services and resources for older women and written and contributed to numerous influential reports on key issues for older women such as **income security, homelessness, ageism, wellbeing, abuse of older people** and **domestic violence**. We have played a big part in putting these issues at the forefront of public policy debates.

Experience in housing issues

Women over 55 are the fastest growing group of homeless people in Australia.¹ In the experience of supporting older women who approach OWN for advice, we find that they often try to seek temporary shelter with friends or relatives, live in their car, or are forced to return to a house where they continue to experience physical violence, psychological and/or financial abuse because there are no viable housing options available to them.

Older women suffer from several layers of structural and individual risk factors that lead to homelessness. This includes:

- the loss of a partner/supporting family member or divorce
- loss of housing tied to employment, retirement or loss of employment
- sudden illness/injury or serious mental health problems
- periods out of the workforce in caring responsibilities
- having their home taken from them by family members under different caring pretext

Socio-economic status and gender norms mean that older women often have lower salaries, savings, and superannuation than men at retirement age.

The private housing market in Australia fails to provide affordable and secure housing for older women. Despite all states and territories having a policy framework on social, affordable housing and homelessness, the policy framework has not declared a specific housing strategy for older women. The areas of homelessness, rent assistance, aged care and women's support services remain separated and difficult to navigate.

¹ Wendy Stone, Margaret Reynolds, Piret Veeroja, Emma R. Power, Francesca Perugia, Amity James (2023), *Ageing in a housing crisis: Older people's insecurity and homelessness in Australia*, Swinburne University of Technology. <https://doi.org/10.26185/87bq-4190>

The recent announcement by the Australian Government to increase the speed at which housing is built will not increase access to housing for the most vulnerable unless targets are set for the inclusion of public, social and affordable housing. To reinforce this view, the intergenerational report released in late August describes the growing population of older people that will place pressure on the economy if those currently in their 50s are not supported into secure housing.

Kay Patterson², the outgoing Age Discrimination Commissioner, has targeted older women at risk of homelessness as one of her top three priority areas. This is a strong call for specific attention to this population group.

Practical responses

In addition to lobbying and advocating to end homelessness, OWN has taken concrete action to help house homeless older women in a safe place by raising funds to build housing that will be managed by the Women's Housing Company. It is a small but important action.³ This initiative demonstrates what can be done if this and similar projects were scaled to meet need.

This is in addition to our work to lobby and advocate for better housing solutions for older women, including through membership of a coalition of like-minded organisations called 'Ageing on the Edge'. Through the coalition, we have been advocating for a lowering of the age to access priority housing in NSW (currently set at 80); an increase in the stock of public/social housing; and the establishment of a specialist housing service for older people along the lines of the Home At Last service in Victoria.

Introduction

It has been over a decade since housing advocates, statisticians and policy analysts warned that women as they age would become the largest growing group of homeless and living in poverty.⁴ In 2011, a report published by the Salvation Army surveying single women in their 40's about the ability to buy into a subsidised housing project found that:

a third were in housing stress and could not contemplate purchasing even if subsidised. A minority had already purchased but were not confident that they would be able to hold onto their homes. The rest had sufficient incomes to purchase an ELT (subsidised) apartment but few had savings and many had debt.

The recommendations of this report and others like it were not heeded. As a result, women like those surveyed are now in their 50's and the cost of housing and the insecurity of employment and continued disadvantages they experience in saving and superannuation have only grown.

² Older Women's Risk of Homelessness: Background Paper was authored by the Hon. Dr Kay Patterson AO, Kathryn Proft and Joanna Maxwell.

³ [Buy A Brick Campaign.](#)

⁴ Dr Andrea Sharam, *No home at the end of the Road?* Swinburne Institute and The Salvation Army Australia Southern Territory 2011, A survey of single women over 40 years of age who do not believe they will own their housing outright at retirement.

As women age, they are less likely to hide in the homeless statistics, as the 2011⁵ report stated: *'As women age, strategies such as swapping sex for a place to sleep, partnering or housekeeping become less viable.'* Instead, they are sleeping in cars, in over-crowded rooms, in caravan parks or in temporary hostels.

This population of women are now in their 50's and 60's and as the report predicted, they are either on the verge or are homeless. This group of women is the focus of this submission.

⁵ Ibid

Terms of Reference

The worsening rental crisis in Australia, with particular reference to:

a. the experience of renters and people seeking rental housing

Older women on limited incomes, those who are unemployed or have insecure employment or in poorly paid work, find it near impossible to find affordable rental accommodation. As a consequence, they are the fastest growing group of the population entering into homelessness.⁶

Older women forced to exit rentals or mortgaged homes leave with debts for utility services from previous rentals, loans used to subsidise their rent, moving and storage costs. They sometimes move without household goods if they left in a crisis due to domestic violence. These circumstances increase the difficulty in financing bonds and initial upfront rental payments, even if the rent in the private market was affordable. Some of the older women who exit long-term relationships and lose their home in the process find that they are disadvantaged also because they do not have a rental history and a record of paying rent.

As renters, like the other renting cohorts, older women are subject to unrestricted increases in rent. However, their options to respond to this is limited as their income support or wages remain unchanged or do not keep up with inflation. This makes them unattractive to real estate agents and property owners. While they experience the same market pressures as others in this situation, older women, due to time spent out of the paid workforce and in caring roles and age discrimination in employment, are more likely to have little superannuation or savings, and sometimes no credit history. It is for this reason that specific interventions are required for older women.

In addition to the cases experienced by its members, OWN has kept track of public accounts of older women forced out of rental accommodation. A review of these cases find common causes:

- Marriages ending and leaving the wife with debts resulting in the loss of the family home; with or without enough for a home deposit, and banks will not lend to them because of age or employment status
- No affordable rental properties available and due to a life of unpaid caring they enter into the rental market with no savings or super
- Forced to move out of caravans because the land was sold, or the van becomes inhabitable due to damage or lack of maintenance
- Unable to work due to ill health or injuries
- Unable to afford private rentals due to unemployment and debts accrued from unpaid utility bills and fees for storage lockers
- Leases ending as owners switch over to short term holiday rentals
- Backpacker hostels refusing accommodation to older people

⁶ Wendy Stone, Margaret Reynolds, Piret Veeroja, Emma R. Power, Francesca Perugia, Amity James (2023), *Ageing in a housing crisis: Older people's insecurity and homelessness in Australia*, Swinburne University of Technology.

- Living in over-crowded properties with friends or relatives becomes untenable

A report on the experience of people waiting for public housing provided an accurate but alarming description of how people live as they seek affordable housing.⁷ In summary the report described the survival tactics of people as *‘living in their cars, tents, in short-term temporary and emergency accommodation in shelters, motels, or boarding houses, staying at the homes of family or friends for limited or extended period, couch surfing and sleeping rough. Some waitees told us they had slept in parks, shopping centres and in toilet blocks. For women in particular, finding a safe space to sleep was their focus’*.⁸

The report included interviews with women escaping domestic violence, usually leaving their homes with few belongings or limited savings and unable to access private rental. Living in their cars, they described being harassed by police as they found no permanent places to park, or temporary parking for a week, or grounds that charged a minimum fee to use the toilets and showers. This is corroborated by the older women who we interact with.

Others survived couch surfing which entails a lack of privacy, and instilled a ‘feeling of hypervigilance and constant anxiety about personal safety and possessions’, sharing the space with a number of people they did not know and dependent on the owner.

b. rising rents and rental affordability;

The affordability of rents, as the establishment of this inquiry recognises, is negatively impacting all renters, but particularly people on incomes that have not kept pace with inflation or property increases.⁹ The NSW Government inquiry into homelessness found¹⁰

Some groups of older people, in particular women, are disproportionately affected by homelessness and face particular challenges in accessing housing and other support services.

Older women on limited incomes, who are renting into their 50’s have no opportunity to buy into housing and require support by way of public or social housing. Public housing needs to be located in areas where they have opportunities to work, access to public transport, health services and maintain cultural networks.

Actions governments can take are referenced in the following (c and d) terms of reference.

⁷ Alan Morris, Jan Idle, Joelle Moore, *Waithood: the experiences of applying for and waiting for social housing*, 10 AUG 2023, [Institute for Public Policy and Governance](#)

⁸ Ibid, 22

⁹ <https://www.anglicare.asn.au/publications/2023-rental-affordability-snapshot/>

¹⁰ New South Wales. Parliament. Legislative Council. Standing Committee on Social Issues. Report no. 61. *Homelessness amongst older people aged over 55 in New South Wales*, Chair: Hon Scott Barrett MLC

- c. **actions that can be taken by governments to reduce rents or limit rent rises and**
- d. **(d) improvements to renters' rights, including rent stabilisation, length of leases and no grounds evictions;**

The National Association of Rental Organisations¹¹ has submitted a statement to this Inquiry recommending action on rental legislation and housing supply. It includes recommendations for rental controls, lease arrangements and income support. **OWN fully supports and recommends this statement to the Inquiry.**

In addition to this statement, OWN stresses the need for the Australian Government to negotiate uniform national policies that:

- Reduce the priority age for social housing to 55 (it currently stands at 80 years in NSW)
- Deliver age specific options for women over 50 to prevent homelessness
- Link housing policy with aged care in order to prevent premature entry into the aged care system
- Facilitate women to stay in their own home as they age, with special assistance for those who are renting
- Deliver adequate public and social housing supply
- Tax empty properties and remove deductions for properties used as holiday rentals to increase supply.
- Provide incentives for landlords to deliver accessible adjustments to rental properties, including adequate insulation against cold and heat.
- Require retirement village developers to deliver a percentage of residential care beds to people without assets. Retirement village units are about 90% of the market rent and outside the scope for most renters.
- Increase rental subsidies and provide assistance with energy costs.
- Require compulsory compliance for new residential builds to a minimum silver standard to ensure accessibility.

e. international experience of policies that effectively support renters

A significant difference between Australia and countries that support public housing is that countries that successfully integrate public housing recognise that government intervention is necessary in a market where economic triggers have failed to deliver housing to the most vulnerable in the community.¹² **The failure of the market requires government intervention to not only increase supply but to target those who cannot and will never be able to compete in the private rental or ownership market. It requires government to take a human rights approach to its responsibilities and deliver what**

¹¹ <https://tenantsqld.org.au/wp-content/uploads/2023/08/2308-Joint-statement-on-the-worsening-rental-crisis-in-Australia.pdf>

¹² Austria is often cited as an example where public housing is integrated successfully into the community <https://www.npr.org/local/305/2020/02/25/809315455/how-european-style-public-housing-could-help-solve-the-affordability-crisis>

a functioning society demands to ensure the safety and economic health of the most vulnerable in the community.

OWN NSW recommends that older women, along with other vulnerable groups in our society, are guaranteed safe, secure, affordable and suitable housing as a basic human right. We propose that a more holistic housing system be designed to highlight people's wellbeing and social inclusion as a sustainable vision.

Example of failed government intervention in NSW

A current example of the failure to have a social policy that supports priority development of public and social housing is the Waterloo South redevelopment in NSW. The NSW Government recently announced a 50 percent increase in public and affordable housing as part of the development of the public housing site.¹³

Redwatch, the local community organisation in the Redfern-Waterloo district supports local residents with information and organises input into government proposals.¹⁴ Its analysis of this announcement found:

- The increase delivers an extra 53 public housing units over the earlier proposal
- The policy of maintaining social housing to only 30 percent of the development does not allow for enough public housing to meet demand or address waiting lists
- If 30 percent of floor space is applied to the Waterloo high-rises, (a neighbouring development) this would provide only 900 social housing homes where there are currently 1,263, i.e. a loss of 363 social housing units
- The announcement regarding Waterloo South provides a total of 151 units, not even replacing the loss in the Waterloo high rise
- There is an increase in affordable housing from the initial 227 units (7% of GFA) to 600 units (20% of units). However, the Minister would not confirm that the affordable housing would be permanent. It may be only affordable housing for a limited period rather than affordable based on income and remaining affordable in perpetuity.

This approach to developing government owned land for the benefit of private developers does not allow for innovative approaches to house those most in need. A national policy prioritising public housing with established targets that are a percentage of the population would lead to negotiations with jurisdictions and alter the way government property such as the Waterloo development proceeds.

Other countries also provide a range of options in the aged care sector. These include options for the well-aged who need minimal support. A report from Anglicare describes small group housing arrangements in Japan, where people can stay in their own community and continue to have control over their lives.¹⁵ A review of housing in retirement, extending

¹³ <https://www.nsw.gov.au/media-releases/waterloo-affordable-housing-boost>

¹⁴ <http://www.redwatch.org.au>

¹⁵ McKail, B. (2022) Ageing in Place: Home and Housing for Australia's Older Renters. Australia Fair Series, Volume 3. Anglicare Australia: Canberra.

the role of independent living units could provide more options and delay entry into expensive high need beds.

f. Impact of government programs on the rental sector

For most women, having safe and secure housing is enough to allow them to live a safe and productive life. For others with long exposure to homelessness, who are leaving traumatic experiences or live with mental health conditions, services are needed to support women find public/social housing and provide ongoing support to integrate them into the community, sometimes for the first time in their lives.

Kay Patterson, the outgoing Age Discrimination Commissioner has targeted older women at risk of homelessness as one of her top three priority areas. The Commission's report, *Older Women's Risk of Homelessness*, provides valuable data that describes the path women take towards homelessness.¹⁶

While it is important to take a preventative approach and consider long term housing needs, women currently ageing and past their working life will not benefit from programs such as shared equity. OWN highlights the programs in the Commissioner's report that will assist in the short term such as:

- Co-housing, where residents have private kitchens and bathrooms but share other amenities.
- Capital gains concessions when property is sold to social housing providers.
- Easier and cheaper access to retirement village units, such as removing upfront costs, or require operators to provide a percentage of 'donor' funded units.
- Wrap-around services for women at risk of losing their private or public tenancies.

While innovation in delivering new forms of housing is important, they will not replace the need for government commitment to deliver more public and social housing.

The current public debate and response by all governments focus on the building of new homes by for-profit developers. **Subsidies, access to more land and speeding up the approval process are aimed at increasing demand. This will not support older women currently in need**, and as a recent report by Professor Nicole Gurrán explained in this news article in the SMH on August 22nd "Housing crisis: Why supply isn't keeping up":¹⁷

Our real supply problem is that Australia is now almost entirely dependent on the private market to deliver new homes. The proportion of homes built by the public sector has fallen from well over 10 per cent in the mid-1980s to about 2 per cent today.

¹⁶ <https://humanrights.gov.au/our-work/age-discrimination/publications/older-womens-risk-homelessness-background-paper-2019>

¹⁷ Professor Nicole Gurrán, SMH, 22 August 2023, Housing crisis: Why supply isn't keeping up with demand, <https://www.smh.com.au/national/nsw/the-real-reason-housing-supply-isn-t-keeping-up-with-demand-20230821-p5dy40.html>

The Professor argues that funding needs to be restored to grow the public sector and that this can be done through the National Housing and Homelessness Agreement. There is a recognition in this statement that the market has failed and will continue to fail to meet demand. In fact, it is not in their interests to do so. Modifying rental laws and removing planning conditions and supporting taxation benefits for the already existing housing is not the best long-term solution to the crisis.

g. any other related matters.

Reducing premature access to Aged Care Services

People who are homeless are more likely to prematurely age when compared to the general population. Older and prematurely aged people who are homeless often experience mental illness, which may be the result of, or is compounded by, traumatic experiences while homeless.

This is recognised in the aged care system by providing options to access aged care for those under the age of 65 with special needs. Older people prefer to age in place, and this preference aligns with the government's aim to encourage older people to use the less costly in-home care rather than residential care. There is a potential crisis if the number of older people eligible for aged care increase at a young age.

Women who are renting – in their 50's and 60's and who are still able to work - wish to have the same opportunity as those who own their home to age in place, stay in their community and not become homeless or forced into aged care prematurely. **The policies to age in place assume home ownership. Policies that support women in this age group to establish permanent housing, would align and support other government policies such as aged care.** As the recently released intergenerational report demonstrates, if the government is to achieve its fiscal goals, steps must be made now to delay use of more expensive residential aged care services.

Elder Abuse

Older women can lose their home due to domestic violence in the same manner as all women. Older women can also be forced to relinquish their home due to elder and financial abuse. Older women are also victims of coercive control, not only exercised by partners, but also family members/carers/friends. Their vulnerability to abuse increases with age.

Yet, older women are unlikely to be eligible or receive services from services designed to keep women in their home, or to understand the legal complexities and interpersonal threats that addressing this situation demands.

There is a need for both specific services to support older women in violent/coercive situations to retain their tenancy and for existing domestic violence services to reach out to older women and extend their delivery of service to them.

Conclusion

There is a growing number of older women who are facing housing insecurity and homelessness. This the consequence of years of failed housing policy, compounded by gender inequality resulting in women retiring with little/no superannuation, and limited

savings. It does not take crystal ball gazing to know that the situation is not going to improve without drastic action being taken to increase public/social housing supply; as well as an overhaul of rental laws to end no grounds eviction and the intolerable increases in rent amongst other measures.

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