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'A SEAT ON A TRAIN WAS MY HOME'

Older women are the fastest growing victims of homelessness in NSW, but an innovative scheme by a group of compassionate volunteers is giving them a roof over their heads and hope

Lisa Wachsmuth

Last month, 70-year-old Sue was living on trains – hauling all her worldly belongings along with her in a suitcase for the ride.

The former health worker had spent weeks carting that heavy suitcase on and off trains across regional NSW and interstate, relying on discounted pensioner travel just to have a roof over her head.

She simply had nowhere else to go.

Older women are the fastest growing group to experience homelessness in Australia – and NSW – according to Census figures.

The number of women over 55 in NSW experiencing homelessness jumped almost 50 per cent between 2011 and 2016 – from 1480 to 2186. The number of women aged between 65 and 74 experiencing homelessness increased by 78 per cent over the same period.

After such a spike, the numbers had stabilised by the 2021 census, when around 2000 older women were estimated to be experiencing homelessness.

Yet those numbers are just the tip of the iceberg according to those trying to help NSW's "hidden homeless" – with those staying with friends and relatives, couch surfing or sleeping in their cars – estimated to number over 100,000.

Last week Sue (not her real name) had literally come to the end of the line when one of those specialist services – Homes for Older Women (HOW) – stepped in.

After being alerted to her plight, the HOW team helped her access emergency funds, while one of their members and her husband shared with her a warm meal – and took her into their home.

"My legs were swollen, and I was completely drained. While the trains weren't 100 per cent safe, at least there were people around, cameras, and emergency buttons," Sue said.

"When you're tired enough, you sleep – but it was still complete torture.

"The HOW program got me off the trains and found lovely people to take me in. I felt like I'd won the lottery. I'll never forget it."

She's one of 46 older women who've found a place to call home thanks to the innovative program which launched in May last year.

The not-for-profit connects women aged 55 or above with compassionate homeowners offering secure and stable accommodation at below market rent – from granny flats and studios to houses and apartments, and even spare bedrooms.

Part of the wider Older Women's Network (OWN), the program is based in the Blue Mountains but occasionally supports women across the state and, sadly, demand is high.

"Relationship breakdowns, low super balances and savings, domestic violence and physical and mental health issues are some of the contributing factors that lead women to reach out to us for housing support," program manager Julie Nance said.

"With these factors already in play, the cost of living and rental affordability crises makes surviving in the private rental market impossible."

That was the case for former aged care worker Mary McDonald, who at 65 never imagined she'd be just days from homelessness yet six weeks ago was contemplating sleeping in her car with her beloved rescue dog Marley.

However, just as she saved her "gentle giant" five years ago, there was a kind, generous soul who offered the mother of three and grandmother to seven, a helping hand at the eleventh hour.

HOW home provider Kate Christensen gave her the best Christmas present last year by offering up her house for a far reduced rental in Lithgow.

Ms Christensen, a psychologist and artist based in Sydney, uses the Lithgow home for respite on occasion – and the deal is that she will continue to do so.

"I have previously owned my own home but as a single mother I kept on borrowing against my home to pay the bills until I just couldn't any more," Ms McDonald said.

"I'd been renting in Sydney but the house was basically falling down around me and when I asked the landlord to do something he gave me a notice to move on."

Ms McDonald spent three months trying to find another private rental – making over 100 applications with no luck. She's also on the priority list for public housing due to her age, but despite her need – there just wasn't a home spare.

"It was even harder as I had pets – my Bull Arab Great Dane cross Marley who I rescued at 14 months old, plus four cats and three chickens.

"I was so close to being homeless and I've never felt despair like that in my life – the last straw was when I was told by housing to get back in touch when I became homeless and they would put me up in emergency accommodation.

"I couldn't believe that at my age this was happening – that I was thinking about how I would have to live in my car with my pets. I've never felt so sad."

Ms McDonald moved into Ms Christensen's "beautiful" home at the start of February – it's changed her life and she couldn't be more appreciative.

"I'm eternally grateful to Kate for her generosity and kindness – she saved me from a horrible destiny and I'm thankful every day," she said.

The benefits flow both ways with Ms Christensen – who cares for her elderly mother in Sydney – finding support from her tenant too.

"It gives me great joy to my soul that I am providing Mary a house to live in ... a joy that's worth more than money," she said.

"She is the one however that is turning my house into a home. She is a true powerhouse of a woman ... she's already turned the former jungle of a yard into a proper lawn and garden and she's about to start a vegetable patch out the back.

"She's a former business owner and a highly creative wise soul who's already given me advice and support in areas of my life – she's like a fairy Godmother to me."

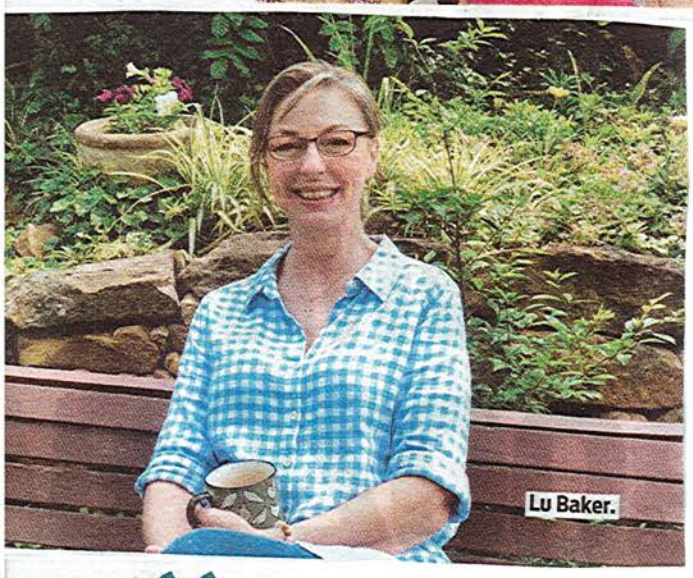
Ms Christensen said not for profit organisations like HOW played a major part in how the nation addressed the scourge of homelessness, particularly for older women. However she called for more government funding to provide solutions.

"Most older homeless women have been mums, grandmums, wives, partners, workers, homeowners, friends and contributing members in our society," she said.

"If our society thinks it's OK that a huge number of our older women are facing homelessness or already homeless. ... what sort of a society are we running?

"Through loss of a job, career, sickness, family breakdown, family trauma or death, divorce, loss of super any one of us could be next out on the street."

HOW team members Bronwen Johnston, Heather Shepherd, Vent Thomas and Julie Nance.



Lu Baker.

HOW was the brainchild of OWN Blue Mountains chair Bronwen Johnston who saw the merit in using existing accommodation in her region to provide immediate housing solutions, without the need for capital investment or long-term approvals.

It's funded by Homes NSW (Homelessness Innovation Fund) and Mercy Foundation and helped out by a team of volunteers.

The daily calls for help come mainly from those on aged or disability pensions; some too who are still working full or part-time who simply can't afford high rents.

Most of the accommodation secured for HOW participants is self-contained, with many older women reticent to take up offers of share housing – but the team hopes to tackle that reluctance to cohabit given the more than 100 women currently seeking a home.

OWN NSW CEO and longtime women's rights activist Yumi Lee said it was time to stop treating older women's homelessness as an "invisible crisis".

"If we don't act now, we will condemn generations of women to housing insecurity," she said.

"We are making the wrong choices in terms of taxation and housing policies which have led to older women spending their final years worrying about where she will sleep at night. Safe, affordable housing is a basic human right."

This is a stark reminder of the housing crisis gripping our state," Ms Jackson said.

"Too many who have spent their lives working and contributing to their communities now face uncertainty when they should have security."

Lu Baker is keen to see more innovative solutions like the HOW program, which she said "saved" her last year. In her mid fifties, she found herself facing homelessness for the first, terrifying time after a decade of ill health and the breakdown of her marriage saw her hit her lowest point.

She couldn't compete on the private rental market, but has found a new lease on life thanks to the generosity of an older couple who've given her their granny flat in the Blue Mountains for a heavily discounted rental. It's helped with her mental health and is learning to join in on life again after battling severe chronic fatigue syndrome for years.

"They are such kind people," she said. "They're a non-intrusive, loving presence – they look out for me by leaving fresh garden produce at my door or letting me know they're having a cup of tea in the garden if I want to join them.

"They've given me the protection and respite I needed for the breakdown of my marriage and health to heal."

Mary McDonald, 65, with her Great Dane Marley at her new home in Lithgow, provided by Kate Christensen (pictured right inset). Picture: Jonathan Ng

NSW Housing and Homelessness Minister Rose Jackson said the government's priority was to ensure people had access to safe and secure shelter. The $6.6bn Building Homes for NSW program, she said, would deliver up to 30,000 new homes, including 8400 public homes.

The government was also working to strengthen support services via a $100m Homelessness Innovation Fund to drive sector-led solutions.

Faster housing solutions – such as modular and 3D printed homes – and increased temporary accommodation was also being delivered.

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Kate Christensen
HOW home provider