

Retiring into Poverty

The cold reality of
older women and
homelessness

The National Older
Women's Housing and
Homelessness Working Group
(NOWHHWG) submission in response to
the House of Representatives Standing
Committee on Social Policy and Legal Affairs

Inquiry into Homelessness in Australia

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Introduction

An increasing number of women in Australia are retiring into poverty and experiencing housing stress, housing crisis or homelessness. A national plan is urgently needed to address these appalling realities for far too many older women.

A coalition of housing and homelessness policy leaders, researchers and practitioners from across Australia have examined the national policies that need change and continue to advocate for more effective strategies so that older women (women aged 50 and over) can access affordable, safe, secure and appropriate housing and enjoy good health as they age.

The group produced a report, *Retiring into Poverty – A National Plan For Change: Increasing Housing Security For Older Women* which outlines why we must focus on older women and housing insecurity. The report is based on new and emerging evidence and well documented trends which have remained unaddressed for too long.

The report was published in August 2018. Since this date, the working group has seen little evidence of uptake on the suggested way forward and there has been an unacceptable and exponential increase in the number of older women seeking help from homelessness services, whilst housing affordability has continued to decline.

We must act now to end homelessness for the current cohort of older women who are homeless, to support older women who remain at great risk of homelessness and to set a clear strategic and policy course to ensure future cohorts of older women do not face homelessness in their retirement years.

TOR 1: The incidence of homelessness in Australia

Older single women have emerged as the fastest growing cohort of people experiencing housing stress and homelessness. Recent Census data bears this out clearly. Between the 2011 and 2016 Censuses there was a 31% rise in homelessness amongst older women. Poverty is a key driver of homelessness for this group.

In the ten years to Census 2016, there was an incredible 97% increase in the number of older women forced to rent in the private market, and at time of increasing unaffordability and instability in that market. Notably, people who do not own a home and who are living on a low income, such as a Centrelink benefit, are not able to afford to rent privately or purchase a home. This latter point is important given the National Rental Affordability Index shows a severely unaffordable private rental market for single aged pensioners and Newstart recipients. Simply, Newstart, the Age Pension and Commonwealth Rent Assistance are currently too low for older women (and other recipients) to afford housing.

Notably, the number of older women experiencing homelessness is likely to be under reported due to the hidden nature of their homelessness; that is, staying with friends or family, house-sitting, living in their car or remaining in at-risk situations.

Older women experience homelessness differently to men

It is important to recognise that older women experience homelessness differently to men. Most will not self-identify as homeless, instead describing their situation in terms of 'housing crisis'. Homeless women generally move from place to place often in a downhill trajectory in terms of mental and physical health as their situation becomes untenable. Alarming, as noted in work by Dr Maree Petersen and Dr Cameron Parsell from the University of Queensland on *Older Women's Pathways Out*

of *Homelessness in Australia* (2014), most older women who are homeless have not been homeless before and are therefore unlikely to approach traditional homelessness services for support.

TOR 2: Factors affecting the incidence of homelessness

Why are older women at a greater risk of financial and housing insecurity? The reality is that older women are at greater risk of financial and housing insecurity than older men. They are also more likely to be living in poverty. These realities are linked to a number of compounding structural and systemic factors:

- Women in this age group today have generally not benefitted from compulsory superannuation during their working lives.
- They were more likely to have been paid at a lower rate than their male counterparts throughout their working lives, having also worked casually or part-time.
- Many women took time out of the paid workforce to have children and fulfil caring roles.
- Many older women, especially the cohort currently aged over 60, have suffered lifelong systemic discrimination in relation to past employment practices for married or pregnant women. They also faced financial discrimination that made it impossible for many single women to enter into a home mortgage until the 1970s.
- Older women have limited capacity to earn additional income to buffer against increasing housing costs, housing crisis or changes impacting their life and living circumstances.

Box 1 provides commentary from Helen Dalley-Fisher, Program Manager, Equality Rights Alliance on the structural and systemic origins of older women's homelessness.

Box 1: Older women's vulnerability to homelessness: structural and systemic origins

The vulnerability of older women arises from a number of compounding and systemic factors. Women in this older age group today did not benefit from compulsory superannuation at the beginning of their working lives, they were more likely to have been paid at a lower rate than their male counterparts and were likely to have taken time out of the paid workforce to have children and fulfil caring roles.

This systemic economic disadvantage becomes most acute in later years, as disadvantage compounds over the life cycle. The current gendered total remuneration gap of 20.8%, the continued concentration of women in part-time, casual and lower remunerated work and our failure to alter the distribution of unpaid care between men and women means that the present increases in the number of homeless older women are unlikely to subside for the current generation of working women.

This means there are two key issues relating to older women for this inquiry to consider:

- 1. How to address the needs of older women currently or soon to face housing stress or homelessness; and*
- 2. How to break the cycle of systemic gendered economic disadvantage that makes older women more vulnerable to homelessness.*

While the second question is strictly outside the remit of this inquiry, we note that the Federal Government will need to continue providing additional resourcing to address high levels of homelessness, unless the underlying economic inequalities driving women's homelessness are addressed.

Helen Dalley-Fisher, Program Manager, Equality Rights Alliance

Superannuation

Australia's superannuation system has not benefited women in the same way it has benefited most men. Our superannuation system was not designed for workers who move in and out of the workforce during their lives. It was not designed with women in mind. Accordingly, the superannuation system requires re-design to ensure future older women will not face financial and housing insecurity at retirement.

Critical shortage of affordable housing

Housing is older women's most basic need. This cannot be overstated. Provision of appropriate and long-term housing is an important health intervention, with housing an important social determinate of health. Women's health needs generally increase as they age and are exacerbated for those women who are living in precarious housing, at risk of homelessness or who experience homelessness. Appropriate housing is the cornerstone to wellbeing, health, social participation, utilising community aged care to maintain independence and preventing premature entry into residential care. Housing must therefore be at the centre of ageing and health policy because it is central to wellbeing in later life. This need is brought into a sharper focus when considering the needs of older women experiencing or at risk of homelessness. We support the Australian Alliance to End Homelessness's call for a health informed-end to homelessness and the establishment of an Australian Network for Health, Housing and Homelessness (ANH3) to drive policy and practice reform which will clearly benefit all homeless people, including older women (AAEH 2020a, 2020b). Addendum 1 provides commentary from a health and housing expert in WA, outlining why a health-informed end to homelessness is important for women.

Older women will often not get access to priority social housing as they are usually homeless due to their low incomes, not because of having complex needs. The limited stock of good quality, safe, secure, long term, affordable housing options—including social housing options—creates considerable instability for marginalised older women. Anglicare Australia's 2020 Rental Affordability Snapshot illustrates the lack of suitable private rental housing available for single older women. Of the 69,000 properties available for rent on the weekend of the 21 March 2020, only 526 were affordable and suitable for a single person on the Aged Pension. With the Coronavirus Supplement, this number increases to 743 properties.

A significant increase in the supply of public and community housing is the long-term solution to 'housing crisis'.

Future trajectory of older women's homelessness – the COVID-19 effect

The economic and social conditions which have led to our current high levels of homelessness among older women have been acutely exacerbated by the COVID-19 emergency. Women have been disproportionately affected by the economic downturn, with women losing employment at a higher rate than men (between 14 March and 18 April, men's employment decreased by 6.2% and women's employment decreased by 8.1%). Women's working hours have reduced more than men's (11.5% to 7.5%), and women's underemployment rate is higher than men's (14.8% to 13.7%). It is well established in the literature that traditional gender roles re-emerge during crisis or disaster and early indications are that women have taken on the brunt of increased unpaid work such as childcare and home schooling during the COVID-19 emergency.

This economic disruption combined with the decision to allow early access to superannuation is likely to have future ramifications for homelessness among older women. Over time, reduced

superannuation balances and additional disruption to employment histories is likely to exacerbate the gender gap in retirement savings, provoking a further increase to older women's risk of homelessness.

Domestic violence and elder abuse

Domestic violence is one of the key drivers of homelessness among women. The AIHW reports that in 2018 – 2019, of the 290,300 clients assisted by SHS, 43% or 116,400 clients identified family and domestic violence as the main reason for seeking assistance. Ninety per cent of this group were female. The Fourth Action Plan under the National Plan to Reduce Violence against Women and Children identifies the need for safe, accessible and stable accommodation as crucial for the safety and recovery of women and their children impacted by violence.

In March 2019, the Australian Government launched the National Plan to Respond to the Abuse of Older Australians, recognising the growing problem of abuse of older Australians. The plan estimates that 185,000 older people in Australia experience some form of abuse or neglect.

Women are disproportionately impacted by domestic and family violence and elder abuse, with clear impacts on household resources and life circumstances, including housing pathways and housing security.

TOR 7 Suitability of mainstream services for people who are homeless or at risk of homelessness

Government programs have not yet been designed to meet the needs of older women at risk of homelessness. Among the more than 1,500 homelessness services across Australia only three are funded as specialist services for older people.

The ACH program (see below) should be sufficiently resourced to meet demand.

TOR 8 Examples of best-practice approaches in Australia and internationally for preventing and addressing homelessness

Housing First and **Rapid Rehousing** are the two evidence-based approaches to ending homelessness. **Housing First** is suitable for older women with high or complex needs, providing suitable, affordable permanent accommodation, with no preconditions, and access to services required to address any issues that may threaten their tenancies.

Rapid Rehousing refers to the immediate placement of people who become homeless back into affordable, appropriate housing as soon as possible, with little engagement with homelessness services. Rapid Rehousing offers flexible, short term assistance tailored to the unique needs of each individual.

a. ACH Program

The Assistance with Care and Housing (ACH) program assists older people (65 years and older; 50 years and older for Aboriginal and Torres Strait Islander people) who are on low incomes, homeless or at risk of homelessness, to find housing through the private rental market or applying for affordable social housing options.

Services include:

- Help to find suitable housing
- Providing transport to view properties
- Assistance with paperwork required to apply for a tenancy or social housing

- Understanding the requirements of a new tenancy and access to loans
- Assistance with arrangements to relocate
- Providing links to assist you to retain the new tenancy, where required

The range of support includes:

- Case management
- Investigating alternative housing options
- Advocacy
- Liaison and referral to health, community care, welfare and social support services
- Assistance to maintain or build local support networks

There is no cost to the client for the ACH service, with funding for the program provided by the Australian Government's Department of Social Services.

Expansion of the ACH program, and adequate coverage across rural and metropolitan areas, would greatly enhance the current service settings for older women and men at risk of or experiencing homelessness.

b: The Next-Door Program, YWCA Housing Canberra

Next Door is a specialist women's service that empowers older women to access and maintain affordable, appropriate and safe homes in the ACT (Case Study 1; see also Addendum 2 for impacts due to COVID-19). The program provides a range of services and supports for older women age 50+ who are at risk of or who are experiencing homelessness.

Case Study 1: Next Door Program, YWCA Housing Canberra

Danielle is single and in her 60s and was previously a homeowner until major health issues meant she was no longer able to work and placed on Newstart. Due to financial stress, she accessed her superannuation in an effort to save her home, which was ultimately repossessed. Her limited income and attachment to a beloved pet meant she was ineligible for short-term or emergency accommodation.

At the time of her referral to YWCA Canberra's Next Door program for older women experiencing homelessness, Danielle had been sleeping in her car. She would park her car in a hospital car park believing the frequent foot traffic made it safer for her. For three weeks she lived in her car, interspersed with infrequent and short stays in pet friendly motels where she would shower and rest.

The Next-Door program assisted Danielle to find pet-friendly hotel accommodation for successive nights while supporting her in her application for public housing. With support from Next Door Danielle was successful in being approved for priority housing. Next Door also advocated for her to be able to access important belongings that she was forced to leave in her house when it was repossessed.

Danielle has since been housed in a preferred location and has reconnected with friends and her community. She has been approved for the Disability Support Pension and is now in a better financial position.

Next Door assists older women to find a home, maintain their existing tenancy or support them to access the services and help needed.

Next Door provides a person-centred approach. The staff are skilled to work with women from all walks of life, including Aboriginal and Torres Strait Islander women, women with disability, gender and sexuality diverse women and culturally and linguistically diverse women.

c. Older Women's Housing Project, Women's Property Initiatives (WPI)

The Older Women's Housing Project will enable low-income women over 55 with modest assets to invest in safe, secure and affordable housing where their assets/contribution will be preserved (Case Study 2). They will pay rent on a portion of the property, but they will have peace of mind from knowing that the rent is affordable, and their capital investment and their tenancy is secure.

Four townhouses are currently under construction in Beaconsfield Victoria for this project.

Case Study 2: Women's Property Initiatives

*Our key concern is the lack of good quality, safe, secure and affordable housing. The increase in older women's homelessness from 2011 to 2016 census across Australia was 31%. **In Victoria, it was 67%.***

Older women are also recorded as being the category that has increased the most in approaching specialist homeless services.

The insecurity and cost of the private rental market is debilitating for many older women and is having an immense impact on their physical and mental health. The provision of appropriate housing could save our governments significant savings in the health sector and if they were prepared to fund innovative housing models being piloted, they could also save money in relation to the provision of social housing.

A woman between the ages of 55 and 65 who is reliant on Centrelink benefits is in receipt of a New Start allowance—\$279 per week. The Anglicare rental report has confirmed that there is not one private rental property considered affordable in any Australian city for someone on a Centrelink allowance.

That older women are punished for having been the carers in our society and for the fact that there continues to be gender inequality which impacts on the pay they receive, their employment opportunities, their superannuation and saving contributions is outrageous.

Jeanette Large, CEO, Women's Property Initiatives

d. Older Women's Housing Projects, Women's Housing Company (WHC)

Two recent Older Women's Housing Projects in NSW have provided much needed new supply of housing targeted for women aged 55 and over. The projects are a collaboration between the WHC and the NSW Government to fund, design and manage the housing. The award-winning Woolloomooloo project and the Pendle Hill project are specifically designed for single older women, with amenity and accessibility in mind to support ageing in place. Both projects have provided a place to call home for 42 women and 2 live-in carers, and are a prototype for future much needed housing for older women.

e. Wintringham

Wintringham provides a continuum of care model for older people with complex needs. It offers a range of innovative programs delivering safe, secure and affordable housing and related support services for elderly men and women who are disadvantaged, homeless or at risk of homelessness. Services range from outreach, independent and supported housing, in-home aged care, residential aged care and palliative care. Wintringham employs 650 staff and 200 volunteers, to support over 2,000 clients each day throughout Victoria.

Wintringham is Australia's largest provider of housing and support for the elderly homeless.

f. The Seniors Housing Gateway (for older men and women)

The Seniors Housing Gateway is an initiative of the Ageing on the Edge: The Older Persons Homelessness Prevention Project, coordinated by Jeff Fiedler at HAAG and Dr Debbie Faulkner.

This proposal recommends the introduction of a national Seniors Housing Gateway (SHG) Program at a cost of \$9.6 million to urgently respond to the rapid increase of vulnerable older people at risk of homelessness and assisting them to navigate their way to a housing solution. The key to establishing this model is the funding of a central gateway service for older persons' housing information and support in each capital city of Australia based on the *Home at Last – Older Persons Housing Information and Support Service* model in Victoria. These services will provide a central contact point for all older people at risk of homelessness in each state and also co-ordinate the development of multi-functional state and territory-wide programs of assistance.

The gateway would offer every older person a one-stop contact point to assist them to avoid or escape homelessness and establish a network of support across all key service systems.

Elements of the program:

- The Seniors Housing Gateway would offer a one-stop-shop of housing information for older people planning for their retirement future
- Encourages self-advocacy for older people not immediately at risk to contact agencies and apply for housing
- Provides early intervention for older people in poverty and insecure housing on the edge of homelessness
- Provides training to housing, homelessness, health, hospitals and aged care systems to better identify older people at risk of homelessness currently
- Establishes referral protocols with the aged care, elder abuse, health, housing and incomes systems to the central Seniors Housing Gateway
- Responds quickly and decisively for those facing homelessness
- Helps people navigate an increasingly complex housing system
- Provides a developmental and co-ordination role to link the aged care, health, homelessness and housing systems to work better together to achieve housing solutions for older people.

Recommendations

The evidence and national policies reviewed by the NOWHHWG highlights the need for Australia and its jurisdictions to develop a tailored response that raises older women and their financial and housing insecurity to the policy forefront. The plan must address eight distinct elements. These elements are what the federal government needs to do now, with the policy and funding levers it controls, to address the unacceptable and growing number of women impacted by, or facing, housing insecurity.

- 1. Develop a National Housing and Homelessness Strategy, advanced, supported and framed by a national policy on health equity, housing and homelessness, with actions and measurable targets to create additional permanent social and affordable housing options for women in each State and Territory, and particularly for older women.**
- 2. Implement a comprehensive Federal Government Strategy to address the current financial insecurity of older women. The strategy must review and rectify inequities in superannuation policy and legislation and examine the national income support system and Commonwealth Rent Assistance with a view to improving financial outcomes for women.**
- 3. Special measures are required to assist women currently at retirement age who have not had the opportunity to accumulate superannuation due to lower lifetime earnings, and caring duties with the imposition this placed on superannuation contributions. Gender inequality and discrimination have to be recognised and addressed culturally and within multiple policy domains to prevent deprivation in older age for women.**
- 4. To prevent problems for older women continuing to happen in the future (i.e. for those women who are currently younger) there needs to be a comprehensive Federal Government Strategy to address the underlying causes of gendered economic inequality.**

Work by the McKell Institute – *Guaranteeing Women’s Super: How to Close the Gender Gap in Superannuation* – offers a logical and costed way forward here to directly address the superannuation gender gap and improve the equity of the superannuation system more broadly.

- 5. Establish a Seniors Housing Gateway Program to better address the housing support needs of vulnerable older women. This program must include locating a central older persons housing information and support service in each capital city with state-wide reach.**
- 6. Expand the Assistance with Care and Housing (ACH) Program both geographically and through the provision of brokerage (untied) funds at the same time as improving inter-sectoral collaboration at both State/Territory and Federal levels.**
- 7. Ensure that National aged care policy and programs also address housing adequacy – especially for those programs that are predicated on delivering care to women in their own homes, to support women to be healthy, safe and secure in their own homes as they grow older.**
- 8. Develop better national datasets and better data informed responses based on gendered data collection and analysis. Such datasets will inform better policy and strategy for programs that target older women and their circumstances and needs.**

There is a role for all of us in addressing the life-impacting challenges facing older women in Australia. We need to demand more of those governing us. Failure to respond to key social issues such as entrenched poverty, housing insecurity, homelessness and gender inequality will quite simply ensure a more unequal community, more demand for expensive interventions to assist people in crisis, and costs for individuals, families, communities and Australia that are simply unacceptable.

The full report:



Available on the Mercy Foundation website at

https://www.mercyfoundation.com.au/latest_news/retiring-into-poverty/

Addendum 1: The health and homelessness intersections for older women

Effect of homelessness on women's health

Older women's health is affected by their experience of homelessness (including their fear of becoming homeless, as well as becoming homeless).

Lack of safe secure accommodation significantly affects women's health, places women in a precarious position and at risk of violence.

Financial difficulties and having to apply for support create significant stress and high levels of anxiety for older women experiencing homelessness, many of whom have never had to previously seek financial support.

Many older homeless women experience mental health concerns (including depression, trauma, fatigue and exhaustion) that further deteriorate as they spiral into worsening living conditions.

Lack of stable accommodation and ageing exacerbates the health conditions of older women.

Safe and secure housing is pivotal to older women's health and wellbeing (somewhere they can relax, heal, reconnect and engage with family, store their medications and food).

Women's feelings of shame and embarrassment of being homeless can hinder their preparedness to access health and other care services.

What do we need?

- *A whole of government structural approach that incorporates intersectoral collaboration: across state and commonwealth governments, between agencies providing health, housing and social support.*
- *A structural approach within a social determinants of health framework including gender, social, housing, economic, ageing, access factors that impact on older women's health.*

Retiring into Poverty: 'Ensure that National aged care policy and programs address housing adequacy – especially those programs that are predicated on delivering care to women in their own homes, to support women to be healthy, safe and secure in their own homes as they grow older'.

Gloria Sutherland, Women's Health Researcher, University of Notre Dame, WA.

Addendum 2: COVID-19, older women and homelessness

YWCA Canberra

The Next Door Program is currently working directly with 70 older women. This includes 66 new cases and 4 previously closed cases, which were women who have asked to re-engage due to COVID-19.

Observations regarding COVID-19 and its impact on older women at risk of/experiencing homelessness are:

- *Women in the Next Door program who would ordinarily house-sit have lost this opportunity and as a result, are couch surfing or staying in untenable temporary accommodation with friends and family*
- *Two older women have secured accommodation in student accommodation*
- *Reduced or lost employment opportunities, particularly for casual or contract workers*
- *Negative impacts of loneliness and social isolation, responded to with regular well-being checks and the development of activity packs for older women to do at home (both in hard copy and also electronic ones with pod cast suggestions).*
- *Mental stress has significantly escalated in shared accommodation, and in some instances has escalated to violence, this is particularly relevant with older women who have complex health conditions and have medical advice recommending that they live on their own. This has been challenging, as there has been significant delays in allocation of social housing.*
- *Increase in mental health issues and anxiety as women with health conditions (especially respiratory conditions) have been self-isolating and have been concerned about catching the virus.*

In relation to temporary (hotel) accommodation offered by ACT Government, only a few older women have taken up this offer.

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