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Of A Certain Age: Homelessness and Older Women



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Parity

Australia's national homelessness publication

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Jenny Smith Chief Executive Officer

Noel Murray Parity Editor
noel@chp.org.au
(03) 8415 6201
0438 067 146/0466 619 582

www.chp.org.au/parity/subscribe

Address 2 Stanley Street Collingwood
Melbourne VIC 3066

Phone (03) 8415 6200

E-mail parity@chp.org.au

Website www.chp.org.au



@counciltohomeless



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Contributions to Parity are welcome. Each issue of Parity has a central focus or theme. However, prospective contributors should not feel restricted by this as Parity seeks to discuss the whole range of issues connected with homelessness and the provision of housing and services to people experiencing homelessness. Where necessary, contributions will be edited. Where possible this will be done in consultation with the contributor. Contributions can be emailed to parity@chp.org.au in Microsoft Word or rtf format. If this option is not possible, contributions can be mailed to CHP at the above address.

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Woman in a Night Shelter, 2012,
by Dorothy Lipmann.

The artworks on pages 7, 8, 14, 15, 18, 20, 23, 25, 35, 41, 52 and 54 are also by Dorothy Lipmann.

The views and opinions expressed in Parity are not necessarily those of CHP.

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More Than Double Jeopardy

The National Older Women's Housing and Homelessness Working Group*

Ending homelessness for older women is the right thing to do. We know how to do it. We also know it is less expensive to house someone than to use government funded services.¹ Yet, the numbers of women experiencing homelessness increases year after year. We have let this happen. Why is there an absence of political will to act and address homelessness among older women?

We know the primary reason older women experiencing or at risk of homelessness is structural gender inequality. In Australia, we have come to understand the voices of older people are not heard. Our aged care system is a shocking tale of neglect,² with ageism prevalent in Australia's health and care systems. Australia needs to ask: is the escalating social ill of older women's homelessness evidence of ongoing ageism and sexism in our society? The women impacted are our grandmothers and mothers, our aunts, sisters and cousins, ourselves. They deserve better. We all deserve better.

With little response to the 2018 report, *Retiring into Poverty — A National Plan for Change: Increasing Housing Security for Older Women*,³ it is increasingly important to have a clear strategic and policy course to ensure future cohorts of older women do not face homelessness in their retirement years.

Older single women are the fastest growing cohort of people to experience housing stress and homelessness, with the latest Census showing an increase of 31 per cent on the prior Census. In the ten years to Census 2016, there was a 97 per cent increase in the number of older women renting in the private market, at a time of increasing unaffordability and

instability in that market.⁴ The number of older women experiencing homelessness is undoubtedly underestimated due to the hidden nature of their homelessness with women staying with friends or family, housesitting, living in their car or remaining in at-risk situations.

Current estimates are that 405,000 women aged over 45 years are at risk of homelessness.⁵ Of this group, 165,000 women are aged between 45 and 55 years and 240,000 are aged 55 years and over.⁶ The scale of this issue demands state, territory and national leadership.⁷

Most women do not self-identify as homeless, instead describing their situation as a 'housing crisis'.⁸ Women living homeless often move from place to place frequently in a downhill trajectory, in terms of mental and physical health, as their situation becomes untenable. Importantly, most older women who are homeless have not been homeless before and are therefore unlikely to approach traditional homelessness services for support.⁹

Factors Affecting the Incidence of Homelessness

Older women are at greater risk of financial and housing insecurity because of compounding structural and systemic factors:

- They have not had the benefit of compulsory superannuation.
- Their pay rates were lower than male counterparts.
- Their work was likely casual or part-time.
- Many took time out of the paid workforce to have children and fulfil caring roles.

- Many have suffered lifelong systemic disadvantage in relation to past employment practices which discriminated against married or pregnant women.
- Women bear the disproportionate impacts of domestic and family violence, and elder abuse.
- There remains significant ageism in the labour force.

Systemic economic disadvantage is acute in later years, as disadvantage compounds over the life cycle. The current gendered total remuneration gap of 20.8 per cent, 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 generations of working women.¹⁰

Superannuation

Australia's superannuation system was not designed for workers who move in and out of the workforce during their lives. The superannuation system requires re-design to ensure future older women will not face financial and housing insecurity at retirement.¹¹

Critical Shortage of Affordable Housing

Housing is older women's most basic need. Provision of long-term housing is an important health intervention. Housing is a social determinate of health. Women's health needs generally increase as they age and are exacerbated for those women living in precarious housing and thereby at risk of homelessness. Appropriate housing is the cornerstone to health, social participation, utilising community aged care to maintain



Judith, 2016 by Dorothy Lipmann

independence, and preventing premature entry into residential care. Housing must be at the centre of ageing and health policy because it is central to wellbeing in later life.¹²

Older women will often not get access to priority social housing as they are usually homeless due to their low incomes, not because of 'complex' needs. The limited stock of quality, safe, secure, long-term, affordable housing options, including social housing options, creates considerable instability for marginalised older women. A significant increase in the supply of public and community housing is the long-term solution to this 'housing crisis'. We support the Australian Alliance to End Homelessness' call for a health-informed end to homelessness and the establishment of an Australian Network for Health, Housing and Homelessness to drive policy and practice reform. It will benefit all homeless people, including older women.^{13,14}

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 are acutely exacerbated by the Covid-19 emergency. Women are disproportionately affected by the economic downturn, losing

employment at a higher rate, with working hours reduced, and higher rates of underemployment.^{15,16} The Covid-19 effect is likely to significantly increase older women's risk of homelessness.¹⁷

Early access to superannuation introduced in response to the pandemic is likely to further deplete the balance of women's superannuation on retirement. Before the pandemic, the superannuation savings gap between men and women aged between 25 and 34 was about 23 per cent. The savings gap is now estimated to be 45 per cent. It is expected that this will affect between 250,000 and 300,000 millennial aged women.¹⁸

Domestic and Family Violence (DFV) and Elder Abuse

Women are too often the victims of DFV and elder abuse, with clear impacts on household resources and life circumstances, including housing pathways and housing security. DFV is a key driver of homelessness among women. 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.^{19,20}

Lack of Mainstream Services for Older Women

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.

Australia knows how to address older women's homelessness. We have existing exemplars of service provision and practice that need to be extended:

a. Assistance with Care and Housing Program (ACH)

The ACH program assists older people on low incomes, homeless or at risk of homelessness, to find housing through the private rental market or applying for affordable and social housing options. The ACH Program must be sufficiently resourced to meet demand.

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.

c. Older Women's Housing Project, Women's Property Initiatives

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.

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

Two recent Older Women's Housing Projects in New South Wales (NSW) have provided a new supply of housing targeted for women aged 55 and over. The projects are a collaboration between the WHC and the NSW Government specifically designed for single older women, with amenity and accessibility in mind to support ageing in place.

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

The Seniors Housing Gateway is an initiative of the Ageing on the Edge project funded by The Wicking Trust. The proposal recommends a national Seniors Housing Gateway to assist women navigate their way to a housing solution. 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.

Recommendations

The National Older Women's Housing and Homelessness Working Group highlights the need for 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, state and territory governments need to do now to address the unacceptable and growing number of women impacted by, or facing, housing insecurity.

1. Develop a National Housing and Homelessness Strategy, supported 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 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. Gender inequality and discrimination must 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, there needs to be a comprehensive Federal Government Strategy to address the underlying causes of gendered economic inequality.
5. Establish a Seniors Housing Gateway 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 ACH Program geographically, through the provision of brokerage (untied) funds and with strong inter-sectoral collaboration at both state/territory and national levels.
7. Ensure that national aged care policy and programs address housing adequacy – especially for those programs that are predicated on delivering care to women in their own homes – supporting women to be healthy, safe and secure in their own homes as they grow older.
8. Develop better national datasets and data-informed responses based on gendered data collection and analysis to inform better policy, strategy and programs targeting older women, their circumstances and needs.

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.

* *More Than Double Jeopardy*, is from the National Older Women's Housing and Homelessness Working Group Membership includes:

Sue Mowbray, CEO, Mercy Foundation (National)
Dr Selina Tually, Academic, University of South Australia
Dr Maree Petersen, Academic, University of Queensland
Debbie Georgopoulos, CEO, Women's Housing Company (New South Wales)
Gloria Sutherland, Women's Health Researcher, University of Notre Dame (Western Australia)
Dr Alice Clark, CEO, Shelter SA (South Australia)

Frances Crimmins, CEO, YWCA Canberra (Australian Capital Territory)
Helen Dalley-Fisher, Manager, Equality Rights Alliance (National)
Jeanette Large, CEO, Women's Property Initiatives (Victoria)

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