

Older Single Women at Risk of Homelessness in WA

invisible, silent and well behaved

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1. The national narrative about home ownership, poverty, gender and ageing

There's a national narrative about home ownership, work, money, gender and ageing that is in real need of rewriting.

The old narrative goes a little like this.

You work for 40+ years in a full-time job and along the way you buy a home and build your savings and superannuation so that when you retire you can literally sail into the sunset in safety and security. And when you get too old you can buy your way into a retirement village with relevant social and health supports.

There's another narrative running along with this story that demonises people living in poverty [basically it's your own fault you're poor and has nothing to do with structural inequity or neoliberal policies] and sees our ageing population as a burden.

Government policies and funding decisions have been built on these narratives.

Aged pensions have been calculated on a presupposition that when you retire you'll own your own home and have a lovely healthy cushion of savings and superannuation.

For hundreds of thousands of older single women on low incomes across Australia this narrative is at best a fairy tale, and at worst, a horror story.

As one newspaper put it "there is a new homeless epidemic in which women in their 50s and 60s are the victims. Social workers warn Australia is facing a generational "tsunami" of this older demographic in coming years ... and government stats are showing half a million women will fall into housing stress over the next two decades."

The issue of older single women at risk of homelessness and homeless is a wicked problem.

Wicked problems do not fit neatly into defined boxes and are characterised by:

- A range of perspectives from different stakeholders with different agendas;
- The paradox that the solutions depend on how the problem is framed and vice versa;
- There is a fluidity as the problem constraints and resources available change over time;
- And it's all open ended as the problem is never truly solved

Recognising that this is a wicked problem is an important step as we tease the strands of this critical issue.

2. OSW at risk of homelessness – follow the money - challenging the national narrative and understanding the wicked problem of poverty, ageing and being at risk

I'd like to unpack elements of this national narrative in terms of older single women who are becoming the fastest growing demographic at risk of homelessness in Australia and WA.

Firstly, a definition by the Australian Bureau of Statistics of homelessness

“ When a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement:

- *is in a dwelling that is inadequate; or*
- *has no tenure, or if their initial tenure is short and not extendable; or*
- *does not allow them to have control of, and access to space for social relations.”*

The ABS definition of homelessness is informed by an understanding of homelessness as **'home'**lessness, not rooflessness. It emphasises the core elements of 'home' in Anglo American and European interpretations of the meaning of home as identified in research evidence (Mallett, 2004). These elements may include: a sense of security, stability, privacy, safety, and the ability to control living space. Homelessness is therefore a lack of one or more of the elements that represent 'home'."

In her report 'Pathways into Homelessness', Maree Paterson used a life course approach to categorise older women at risk of homelessness. Most women would have led conventional lives that involved having and raising children with or without partners. They may have worked full or part time and taken career breaks to take on the unpaid caring work in the home.

Another smaller cohort of women would have led relatively unconventional lives that may have involved running their own business, living in other countries and staying single. They may have rented all their lives, shared homes or housesat

for extended periods of time. On their return to Australia in their 50's they may have difficulty accessing relevant and well-paid work for a range of reasons including lack of local networks, care giving roles and age discrimination. They may have few financial assets and live in private rental accommodation.

The final, and smallest, cohort of older woman at risk or homeless would have a long history of housing issues linked to other complex needs such as addiction and/or mental health issues. They would be more visible to homeless, health and other services.

Regardless of which cohort an older single woman finds herself there will be some commonalities that impact because she is a woman and ageing:

- Gender Pay Gap
- Career breaks
- Lower superannuation
- Age discrimination in the workplace
- A good chance you're in a private rental with no security of tenure, no sense of safety and no ability to control your living space

The sparse Australian and international research on older single women at risk of homelessness has clearly identified the critical issue that places them at risk – their lack of financial resources.

The Workplace Gender Equality Agency [WGEA] and the Bankwest Curtin Economics Centre identified many key gender issues related to wealth and poverty in their recent 2016 report that used data from 4 million Australian workers and 12,000 employers:

- Women have slower wealth accumulation than men and are more vulnerable to poverty.
- Accumulation of superannuation by part time workers is obviously slower than by full time workers.
- Women are more likely than men to work part time – in WA 46% of women work part time compared with 20% of men [2016 census stats]
- A 'safe' retirement assumes a 40+ year continuous work history and accumulation of superannuation to have enough money to live on. Many older women do not have this work history. If they've lived conventional lives, then in the most cases they took career breaks to have and raise children.

Research by the WGEA and others has shown that Australia has a highly segregated workforce. That is, an unequal distribution of men and women in certain occupations and industries. **60% of our workforce are in an industry that is dominated by one gender.**

A June 2017 Senate committee investigating gender segregation in the workplace and its impact on women's economic equality stated " This uneven distribution to workers choices is being constrained by structural factors and social norms. Carer responsibilities carried largely by women, as well as opportunities for part time work ... all conspires to funnel women into industries and sectors."

The committee went on to say that a woman working in a female dominated industry such as retail, health or education would earn almost \$40,000 less in total remuneration than a man in a male dominated industry such as mining, construction and utility services.

Finally, they said that occupational gender segregation is linked to wage inequality as women's work has historically been undervalued and female dominated industries attract lower wages than those dominated by men.

The gender pay gap in Australia is 16%. The WA gender pay gap is 23.9%.

So: -

- many women in the workforce are in part time positions that are female dominated industries and are lower paid than male dominated ones.
- women working part time accumulate superannuation at lower and slower rates than men and may need to fragment their employment as they take on most of family and caring responsibilities.
- even before a woman reaches her 50's she has a higher percentage chance of being economically disadvantaged in terms of wealth accumulation and a secure retirement.

Basically, she'll be financially poor.

Linked to this is the challenge many older women face if they try and return to the workplace or return to Australia after working overseas for many years. Age discrimination is a very real possibility.

What has this to do with older women at risk of homelessness?

Apart from the third cohort I mentioned above [persistent and chronic homelessness] the critical factor that impacts on an older woman's access to a safe and secure home where she can age in community and be an asset is money and access to a safe and secure home.

Most older women who are at risk of homelessness do not have multiple presenting needs. Help them access a safe and secure home and they will stay the assets they've always been through their lives.

3. What are the life shocks that can cause 1st time homelessness and at risk of homelessness in older women and what's the impact?

Working from the life course approach adopted by researcher Maree Paterson to categorise older women's pathways into homelessness we can see that for women who have led conventional or unconventional lives the shocks could include:

- Divorce or separation
- Escaping male violence in the home
- Can't find work

- Lose a job
- Ill health
- Evicted from private rental
- Rental hikes

If an older woman is leaving a partner, then this requires a division of assets that include the family home and superannuation. Given that many women work part time you can see that their capacity for wealth accumulation post-divorce is less than many men – 75% who are in full time occupations.

And if you're an older single woman then you're more likely to be living in private rental accommodation.

The issue of private rentals is important because research shows that most older single women at risk of homelessness are living in private rental accommodation. The issues here are many and have a huge impact on women's sense of safety and security as they age:

- **Older women on low incomes often experience what is termed Housing stress.** This occurs when more than 30% of their weekly income goes to pay the rent. Anecdotal evidence from a close older woman friend of mine shows that of her part time weekly income of less than \$500 after tax, more than 50% goes on private rental. This leaves money for food, transport to work but nothing for savings, treats or holidays.
- **Current tenancy laws tend to favour the owner** – there is little security of tenure in terms of long term leases.
- **Older women are afraid to ask for home improvements** because they are afraid of being evicted so they can't make the housing unit a real home
- **Some private rental stock is not fit for purpose** – as older women age they may need improvements made for their physical safety and many landlords refuse to do this
- **In essence** – women are afraid they will lose their home [even if it's rented] if they make any complaints. There are numerous cases of older women who have lived in a rented home for decades being evicted when the owner dies or the property is sold for redevelopment. There is no safety or security of tenure for them.

Older single women at risk of homelessness will feel and do many things:

- They often feel socially excluded as they can't afford to engage in social activities that cost money. This can lead to feelings of isolation and sadness.
- More critically, a woman may have to choose between food and heating/cooling her home. Fuel poverty is a very real situation for many of these women.
- If a woman is in rented accommodation she'll often stay quiet and not complain in case she gets evicted.
- Many women at risk of homelessness don't define themselves as such. They tend to blame themselves and don't understand the structural and gender inequalities that brought them to this place.

- Many women will stay in substandard accommodation because that's all they can afford.
- They may try and navigate the housing, health, aged care services alone and without support. This can be stressful.
- The lack of a safe, secure and affordable home can create stress, depression and suicide in this group.
- For many older women over 50 this is their first experience of at risk homelessness and that can undermine their very sense of self-worth, let alone their capacity to finance housing.
- For older women experiencing divorce or separation, they often lived in a home that they helped create and that loss can be devastating.

4.Let's have a quick look at some statistics.

- AHURI, the Australian Housing and Urban Research Institute, 2015 research noted that between 2001 and 2026 low income households will increase by 120% and **66% of them will be older women, many living in private rental**. They also noted that 66% of people aged 65 and over have less than \$400 a week to live on.
- The Australian Bureau of Statistics accepted that counts don't accurately capture insecurely housed older single women
- The ACOSS 2016 report on poverty in Australia stated that the poverty line weekly income for a single person was \$426.30. They further stated that 52.6% of people living in poverty are women.
- According to the 2016 census data, in WA there are 333616 women who earn less than \$499 a week. Under the 2 low income quartiles, 57% of the WA female workforce aged 15+ earns between zero and \$835 a week compared with 36.5% of men. In the 2 upper quartiles [earnings between \$836 and more than \$1482 per week] 63.3% of men in the WA workforce are the high earners compared with 42% of women. **More than 60% in the high earning bracket are men and nearly 60% of the low earning percentiles, getting to poverty line, are women.** In terms of wealth accumulation men are more advantaged than women.
- The 2016 census data for WA shows that there are 306,701 women aged 50+
- The ABS 2014 statistical analysis showed that the average superannuation balance for men aged 45 to 54 was nearly 70% higher than women of the same age - \$151,000 vs \$90,000. For the 55 to 64 age group the difference was nearly 80% with men's average superannuation balance being \$321,000 compared with women's \$180,000. Many older single women who have worked in low paid part time jobs will have low to no superannuation.
- Stats from the 2016 census show that 26.2% of West Australians rent, 3.8% of them in social housing; 27% own their home and 37% have a mortgage.

5.OSW at risk of homelessness – policy and structural issues as well as personal challenges

There are many policy and structural challenges as well as personal challenges that exacerbate the resolution of the wicked and growing problem of older women at risk of homelessness:

Older women’s homelessness is a cross sectoral issue that includes housing, homelessness, ageing and discrimination policy and practice in Australia and WA. Different departments, at state and federal level, have a range of responsibilities that impact on older women at risk. There is a lack of coordinated policy and funding responses between the aged, housing and homelessness sectors. Older single women are not specifically targeted in research, policy or service delivery.

At Federal level, there are many schemes and agreements that have either been abolished or are under review – the future of the National Partnership Agreement on Homelessness is uncertain. The National Affordable Housing Agreement, now called the National Housing and Homelessness agreement, is under review. Commonwealth Rent assistance does not reflect market rents and leaves many older single women in housing stress. Government tax policies such as negative gearing and capital gains concessions favour investors and not 1st time home buyers and most older women on low incomes can’t buy a home alone.

The National Rental Affordability Scheme, which commenced in 2008, aimed to increase the supply of new and affordable rental dwellings by providing an annual financial incentive for up to ten years. This incentive was issued to housing providers to provide affordable rental dwellings at least 20 per cent below market rates. This Schemes is no longer taking applications so in essence, it’s been scrapped.

There is no long-term planning at any government level regarding the complex issue of housing, homelessness, gender, poverty and ageing in place.

There’s very little evidence-based research on older women [mainly single] and their risk of homelessness. This lack of research means that policy and practice on OSW housing needs could very well be underestimated.

The Australian research that does exist is usually Eastern States based and has small samples. Very little of the research on older adults and their housing needs is gender based and this is important because of the different life, work and earning patterns of men and women.

It’s also worth noting that researchers themselves state it is very difficult to access data about older single women at risk of homelessness because many of them do not present to services, and agencies rarely go looking for unmet demand!

This is the case where **literally hundreds of thousands of older single women in housing stress are invisible, silent and well behaved.**

Older single women at risk of homelessness are a diverse group. If the research, policy and service delivery is not focussed on older single women generally, it certainly isn't gathering data on the needs of older single women who identify as LGBTI, indigenous, disabled, living in rural and remote communities or from CALD communities.

Because much of the research isn't gender focussed this hard to reach group is often ignored by researchers and policy makers. They find it easier to access older women using social and public housing even though they are only a small sample of the population at risk.

Many of the social housing solutions are conservative in that single older women are placed in single apartments or homes if they avail of social housing at all. There is very little information for OSW on ways to reimagine home. Many women would enjoy ageing in place with a community of likeminded women, but no one is presenting or developing these options on any useful scale.

Even innovative home financing [e.g. shared equity loans from Bendigo Bank or the Housing Authority for 2 to 3 people to buy into a large home] options are beyond the reach of older single women on low incomes.

Information on housing options, rights and responsibilities and pathways for solutions can be confusing for many people who may not know how to manoeuvre online or have never accessed aged, housing or homelessness services.

In terms of renting, many women have said they would like to share a home with other women for both the company as well as easing the financial burden. Trying to find other older women interested in sharing/renting a home is very difficult as most house sharing sites tend to be populated with young people.

OSW often feel ashamed and afraid to contact and access services. They also may label themselves as failures rather than understanding that their housing situation is also a result of systemic issues and gender inequities.

This is a critical issue. Research in the ACT highlighted that many of the older single women at risk of homelessness were highly educated and worked in relatively low paying service or community service jobs. One woman working in a community organisation said she'd be too embarrassed to talk to someone about her housing needs as they might judge her.

Older single women are only included as passive informants for research purposes and not really included as partners in policy, financing and decision-making platforms. I want older women to be part of not only informing the issues but also helping to frame and enact the solutions. I know many OSW on low incomes who have worked as social activists, policy makers, creatives and researchers and they're not included in a truly participative way.

Limited release of land and inefficiencies in the planning system have been shown to impact on the number, design and cost of homes for everyone including older single women on low incomes. Excessive regulations, the cost of development, population growth outstripping construction and a low supply of age access designed housing stock also add to the issues regarding appropriate and affordable housing.

Waiting lists for Public Housing are long and, in many states, older single women would not have priority. The Victorian government has recently stated they will place older people as a priority on housing lists.

In WA, the length of time on the housing waiting list ranges from 63 weeks in the Goldfields to 176 weeks in the North Metropolitan area. As of July 2016, the Rethink Social Housing website stated that there were 16,346 households [not individuals] on the housing waiting list across WA, with 11,828 of those households in the Perth metropolitan area.

6. What options for home do older single women at risk of homelessness have in WA?

For many decades the Australian housing narrative, splendidly supported by the retirement home industry, was that you eventually switched your home asset for the life of leisure in a retirement/lifestyle village.

Apart from the fact that the option of private or NGO retirement villages is beyond the income capacity of older single women, it often doesn't meet many women's requirements regarding ageing in place.

This form of 'home' does not appeal to many women now in their 50's and 60's.

Owning their own home is also financially impossible and current financial offerings from banks and government agencies for cofinancing and equity schemes are still beyond their means.

Public and social housing is an option for older single women on low incomes and currently 3.8% of the WA population avail of this option. Current statistics on the number of older single women utilising this option in WA weren't available at the time of writing this speech. The housing waiting lists in WA range from 63 weeks to over 3 years in the metropolitan area.

Private rental is often the only option for older single women at risk of homelessness. As I stated previously, this option is a minefield for women for many reasons including lack of long term leases; no security of tenure; fear of eviction if they ask for maintenance to be done and housing not fit for purpose as they age. Even with recent drops in weekly rental prices many of these women are experiencing severe housing stress.

Given that private rental, with all its limitations, is the key form of housing for older single women at risk of homelessness in WA, then under the ABS definition of homelessness these women do not have real homes.

The 2016 Mercy Foundation report 'Homes for Older Women' stated '... **they rarely get access to priority social housing as they are homeless because of their low incomes, not because of having complex needs. This means that older women are marginalised in the housing market, in the private rental market, in the social and affordable housing markets, and even in the homelessness service sector.**'

This is not the reward they envisaged after a life of hard work – paid and unpaid.

7.Reimagining home and ageing in place for OSW on low incomes – structural and personal options

I do not pretend to have the solutions to all these issues, but I do have some ideas.

Coordination across agencies at federal, state and local levels will be needed if this wicked problem is to be attacked with any chance of success. This is a cross agency issue and in WA would cross housing, homelessness, women and aged care. I have already shown that this is a growing at-risk group.

A cross agency focus in WA, that included older single women, could drive initiatives to stimulate ideas, policy and design practice for this group.

True participative engagement for Older Single Women is critical - they are assets not burdens. Older single women need to be involved in any research and policy development that is created to deal with the core issues regarding their risk of homelessness. Given that many of these women are invisible and silent to researchers and service providers, innovative engagement processes will be needed. It is imperative that they be included in any process that defines and reimagines their homes.

Data and research - There is no WA specific research that provides facts, issues, opportunities and solutions for this cohort. At the very least we need to have some baseline data on how many older single women are using public and social housing; how many women are accessing CRA and some way of estimating the hidden and at risk of homelessness group. We also need to include as diverse a group of women as possible in the research not only as passive informants but also as active participants in identifying needs and exploring solutions to reimagining home. Cross agency funding for such research would be a real start in understanding and tackling this wicked problem.

Information - this covers many areas: - information on rights and benefits; pathways to a safe and secure home; innovative financing options; innovative housing options beyond living in a 1 bed apartment and ways for women themselves to connect, organise and work out their own housing solutions. On and offline engagement processes could be created.

Innovative financing models - because the core trigger for most OSW's risk of homelessness is financial one of the solutions needs to be financial. Apart

from the complex task of addressing gender pay gaps there's a need to explore new ways of financing options for homes.

Social Impact Investment is a growing option in Australia.

A recent example of this form of financing in action involved Social Ventures Australia. SVA manages HESTA's 30 million dollar impact investment fund and in 2016 allocated 6.7 million dollars to a Queensland community housing provider to build homes for low income people.

There's also a need for governments and banks to more deeply explore and expand co financing and shared equity options for older single women who may want to buy a home with a group of other women or create a housing cooperative.

Innovative models of what home can be - one woman: one apartment is not the only option for home.

Older Single Women are open to exploring innovative housing options that include: - cohousing; coliving as well as cooperative and intentional communities.

Housing specifically for Older Single Women has been developed successfully in Paris [the babayagas] and London [OSW housing network] and under development in Canada and the USA.

These housing developments were developed for and by women over many years.

The Babayagas worked for over a decade to create 25 apartments and shared spaces as well as a community space on the ground floor for an open university where a range of learning and entrepreneurial activities are run by the women and the local community. This 5-storey building is in the heart of Paris and surrounded by shops, cafes and community.

The women sourced the 4 million euro from 8 different public sources. The Babayagas model is being developed in other parts of France as well as Canada.

Examples of smaller scale female led options for home have included 3 women buying and modifying a home together as well as a woman who already owns a home advertising for 2 other women to build small homes on her land.

Given support and information many older single women at risk of homelessness could work together to create these options for home.

While these examples are excellent, they are small scale, and if innovative options for home are to be developed and duplicated on any large scale then partnerships are needed. These partnerships need to include government at all levels, property developers, architects and women themselves.

Changing mindsets and laws will be needed if truly innovative, affordable and secure homes are to be created. If options such as cohousing and cooperative housing is to be developed in urban areas then imagination and clear intention will be needed at local, state and federal levels.

Currently, most older single women at risk of homelessness live in private rental accommodation. Tenancy Laws will need to be changed to give women more security of tenure as well as being able to create a home that is fit for purpose as they age. Current tenancy laws favour landlords.

In terms of financial support as older single women age, there will need to be a clearer understanding that they have few financial assets and the current pension levels are insufficient to afford to rent a home and live.

If this issue is not addressed, then hundreds of thousands of older single women across Australia will not only live in poverty but will have a vastly diminished quality of life.

This tsunami will not go away even if many older single women at risk of homelessness are currently invisible and silent to governments, researchers, policy makers and service providers.

We cannot as a society let this group of citizens down any more than we already have.

We need to more clearly understand the extent and range of this wicked problem. We must include older women themselves to help us understand the issues. These women are not burdens, they are creative and powerful assets, and given the resources, they are well able to help us reimagine and create new visions for home.