

## Senate Enquiry into Economic Security for Women in Retirement

Thank you for this opportunity.

One of the most important ways in which anyone can have economic security is to be safely and affordably housed, able to afford healthy food and able to cool oneself in summer and warm oneself in winter. Furthermore, to be involved in and a part of the community in which one lives helps to provide a person with security on many levels, including health, mental health, social engagement and the opportunity to be involved in the community in volunteering roles, something that many older women find fulfilling and are actively pursuing. Whilst this may not seem to have any direct relationship to economic security when one thinks of the ways in which a disconnection from one's community impacts on people one soon realises that it has an enormously important part in ensuring economic security,

There are a growing number of older women who are in severe housing stress, facing homelessness, or in fact already homeless. This has occurred due to a wide variety of reasons including:

The inequality of pay rates.

Women who have taken long periods out of the paid workforce to raise families, or due to sickness/ill health.

The fact that women were not really encouraged to take out 'Super' until relatively recently.

Women who have remained single for much or all of their lives.

Women who have given up their work and nursed a partner through end of life thus saving the government a great deal of money.

Women who at the time of a partner's death or a divorce find they no longer have a home.

(In my own case I gave up my work and lived on my savings in order to see my companion through his end of life only to be left homeless, we were living in a very expensive City, rentals were at that time difficult to get and at what was possibly the worst period of my life I had to pack up my belongings and my 2 dogs who were then, and still are, the only family I have, and drive back to Victoria, where I had lived prior to meeting my companion. His house had been willed to charity before I even met him)

For older women in circumstances such as these work is very hard to come by, as I know from experience. One might be fortunate to find a few hours here and there or some short term contract work but often it leaves one no better off and sometimes even worse off so does not solve the housing situation.

Centrelink payments are not sufficient to rent a house or unit here in the western suburbs of Melbourne. I am lucky enough to have an old friend who allows me to 'park up' in her driveway 3-4 nights a week, the rest of the week I find quiet industrial areas to park overnight, not the safest way to live for an older woman.

Like other women in similar situations I have a small amount of 'Super' that I am trying not to touch just yet. I have a small amount of savings too, but if I were to use that money to rent whilst being unemployed it would very soon evaporate; I doubt it would last a year.

In the 'good old days' I would have looked up the share 'ads', go around and check a few houses and people out and voila', I would have a place to live! The share 'ads' are no longer there in the paper; if on a rare occasion one does appear it is for a '20 something', that age demographic is not that interested in sharing with someone older than their Mother or Grandmother! Or the 'ad' is actually for a room in a privately owned 'transitional' style house.

The other sort of affordable home for older people in reduced circumstances that has also all but disappeared now is the good old residential caravan and annex in a caravan park, these days they are all 'Lifestyle Villages' often with a base price of some \$250,000.00 + + purchase fee – out of the reach of the older unemployed or under - employed woman. This style of 'housing' has many positives as long as there is security for those live in the 'Park', with a good manager in place government run 'villages' like this would be a very viable alternative.

(Now to the positive aspect of my submission)

Just over a year ago I put together a paper outlining the way that a scheme to assist older women in such dire housing stress to meet other like minded women with a view to safely share houses, be they shared rental homes or a house that one woman owns but has room to share and would like to reduce some of her outgoings for utilities and rates etc by sharing with one or two others.

The thing to remember is that helping these women makes economic sense for Government on many levels. Women who in the main, need no formal case management (as they have no drug, alcohol, or mental health issues) they simply do not have the income to rent or buy housing security on their own. To put in a small amount of funding **before** they fall through the cracks in our society and do need far more costly intervention makes sense.

Women in this demographic are likely to still have a great deal to offer society, think of capable caring women offering their talents/experience in aged care, assisting victims of family violence in the role of a support worker or even just the proverbial 'shoulder to cry on'. In fact, being the 'Elders' that they are. Very hard to do all that if one is homeless or all energy and thoughts are taken up with where one might safely sleep for the coming night.

I have taken the liberty of sharing the paper on the concept of Safe Home Sharing for Senior Women with you.

### **Safe Home Sharing for Senior Women**

#### **Concept:**

An intervention to assist older people, especially women, (this intervention could work equally well for men in same situation) on low/intermittent income or Government payments, to avoid the **real** risk of homelessness.

At present not only ownership but also rental units and houses are outside of the financial threshold for anyone in the low income bracket. This holds true in the city and suburbs. In parts of regional Victoria rental housing is almost affordable however Centrelink 'rules' demand that if one wants to move or move back to a regional area one must live on thin air for 6 months.

In their youth many of today's 55+ age group lived in share houses as a sort of rite of passage upon first leaving home, so for them the idea is not that strange, however these days there are little to no advertisements for share accommodation for people in this older age group.

Furthermore, understandably the idea of finding such accommodation the way we used to back then, with a quick coffee and short meeting with strangers, may not appeal so much, our world has changed a bit since then!

#### **The way it might work:**

In the first instance people who feel this could be for them could contact a central point/organisation to discuss the concept, and if it still appeals, complete basic contact information.

They would then be invited to take part in a confidential interview/introductory session, one on one, with a staff member/volunteer who has interviewing skills, to determine the applicant's general interests, housing needs, and what sort of person/s they would like to share and be compatible with. An 'intake and assessment' interview, to all intents and purposes.

At this point the applicant would be required to obtain a Police Check and, given the age demographic and the real chance of Grandchildren/Nieces & Nephews visiting, perhaps a WWCC would also be appropriate.

The worker/s would then match people up to share houses or units on the open market, which although not financially viable for anyone in this demographic on their own, could well be affordable if shared with 1 or more like – minded people, with everyone paying equal/fair share's of the rental and the expenses. Alternatively, some prospective sharers may already have a unit or house of their own that they would like to share but are finding the rising costs of utilities and up-keep of a home are becoming difficult to manage.

When matches have been found all or both parties, along with the intake and assessment worker, will meet in a neutral location and the potential house sharers are introduced and get to have a chat together and with the worker. In this way it would hopefully serve to remove the chances of mismatches as the worker would be able to observe the way that the potential sharers relate to each other and could gently 'lead' some of the discussions to ensure all relevant topics are covered.

Once the 'sharers' have decided that 'yes this could work well for us' the worker can then assist with the property hunt if required, should the 'sharers' not feel confident enough to do this themselves. Remembering that some women may not have rented for many years.

I envisage that if this project should get off the ground there could be interest from Real Estate Agents or better yet, a whole chain of Agents Australia wide, who may be prepared to work with the organisation and the clients. I think the clients would be some of the easiest that many Real Estate Agents have dealt with!

In some cases (rarely) there may be the need for some ongoing support for a short period, perhaps a home visit or two by the worker just to see how things are going...

### **Another Demographic...?**

There is also another section of the older community that may be interested in a variation of this concept, that being the senior home owner living alone, wanting to age in their own community but finding the cost of power/rates/upkeep etc a little too expensive for comfort and needing the company. People in this demographic may be willing to share their home at a reasonable cost in return for some agreed (non-nursing) assistance such as help with shopping/gardening/driving to appointments or simply the financial input.

I am aware that there are some Organisations who already facilitate similar match up's of this nature but from my investigations, most of these organisations do require that the person 'going in' to share is either a student or working...of course this is not the situation for many older people who are living on little or no income and are at risk of homelessness.

### **Thoughts...**

I see this as a **really early** intervention to prevent homelessness; to assist people before they fall through the cracks in society, rather than after that has happened.

It could be that some of the women assisted by Vincentcare, Salvos, Anglicare, could be potential sharers. To step in before the real damage has been done would save the women themselves, the NFP organisations, the Government at State and Federal levels all a great deal more time, money and anguish further down the track.

This project would help people live in community and be connected to community –it is well known that being connected within community has great benefits for all concerned, on various levels!

I envisage that this project would be available in both the city/suburbs and country towns around Victoria; The issue of homelessness and unaffordable rentals is Australia wide. Many people in regional Victoria are experiencing the same issues as people living in the city and suburbs – unemployment, lack of affordable housing options and so on.

Home sharing in our older years would also have great benefits, other than the obvious financial ones – there will be someone 'there' who will know if something is not quite right, there will be someone to share a meal with either, on a regular basis or occasionally, the 'sharers' may find they get on well enough to share outings and social events as well.

This could also be a very **low cost intervention** to put into place. With input from some of the NFP who work in the area of homelessness and from the various State Public Housing Departments and perhaps with a secure web site where those interested could make 1<sup>st</sup> contact if they live in an isolated area women could be put in touch with the worker in that State/Region. At most I feel that a Full or even Part Time worker may be required for each State, along with secure internet, telephone and filing systems.

### **Me:**

62 year old female, now without family, apart from my 2 dearly loved Whippets.

Since the loss of my companion I have been 'homeless', I do have a small self contained motorhome and a small savings nest egg, not enough to rent a home on my own without a job though, and a job has not been forthcoming, despite numerous applications over the past 3 years.. Like most women of my age I also have a **very small** amount of superannuation and without work it is obviously not growing very much at all.

I have some 8 years experience in the Public Housing sector in NT as a Tenancy Manager. Prior to that position I worked in medical insurance and in Local Government for some 33 years. In Darwin I also volunteered with an informal group who took food, waterproof gear, and batteries etc out to those living 'long grass'. I was unofficial carer to my companion who suffered aggressive diabetes, depression and a substance abuse problem towards the end of his life.

I am more than willing to do some or even a lot of the work required to set this up if it is felt that it would work. I am experienced in using computers in the workplace but I am not that savvy on setting up a secure web site to make the Share Service known to those who might need it.

I have completed a Dual Cert. 4 Alcohol and Other Drugs and Mental Health and have been volunteering with Vinnies over the past 3 years..

I can be contacted on

or at