

Submission on
Senate Inquiry into Economic Security for Women in Retirement
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Woman of Spirit 2014



O.W.L.'S

Older Women Lost to housing

Contact details

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1. Introduction

Penny Leemhuis welcomes the opportunity to make a submission to the senate inquiry into *Economic Security for Women in Retirement*. This submission examines the terms of reference relevant to sections b.i, b.ii, & b.v.

2. About Penny Leemhuis

Penny Leemhuis is a social activist and housing affordability advocate. Since 2014 Penny has represented Older Women at Risk of Housing Vulnerability. She advocates for equitable, systemic change for women in Australia. Particularly Penny focuses on secure, affordable housing for women over the age of 45.

Predominantly her work is focused on the social and economic inequities experienced by women. Her work raises awareness of the issues relating to lower wages, less superannuation, less time in the workforce, disability and inequities in relationship breakdown settlements that impact negatively on women in Australia.

Penny undertakes her advocacy by working independently and collaboratively with housing, community services organisations and equal rights organisations. A significant aspect of her work involves attending and presenting at forums and conferences. Media appearances by Penny include, ABC Stateline, SBS Insight and The Feed SBS. The Canberra Times have interviewed and published several articles regarding social justice, and the issues that affect secure affordable appropriate housing for women (Appendix 1).

Currently Penny is working towards secure affordable appropriate housing systemic policy change from government and community sectors. Raising awareness of older women and housing vulnerability across government and community sectors as an advocate. Establishing a peak body that provides specialised tenancy support and

advice to women aged 45 and over. A committee member of the ACT Shelter and Tenancy Union Penny is committed to systemic equity for women.

3. Summary

This submission examines the contributing factors to women's economic security in retirement. It was established that women in retirement face social and economic inequity. The interactions between the inequities are collectively referred to as a tragedy of commons. This paper was compiled based on the lived experiences of ten women over the age of 45. The women reside in NSW, VIC, Queanbeyan and the ACT. Informal face to face conversations took place. Three questions were asked of the women regarding their lived experience and perceptions of their superannuation savings in retirement (Appendix 2). A specific case study of a woman (Penny) highlights the common gender factors and unforeseen life disruptions that interconnect, and form a tapestry of social and economic inequity.

Retirement for many women does not allow the opportunity for them to expect to experience a 'reasonable' quality of life¹. The impact inadequate superannuation savings has on the retirement outcomes for a woman identifies: housing vulnerability for single women aged 45 and over as a key outcome. Women's expectations of their retirement are explored identifying that women anticipate challenges. The expectations of physical health and wellbeing, mental health and social inclusion in retirement of women are discussed relative to insufficient superannuation funds. The extent of the gender retirement income gap and causes of this gap, and its potential drivers including the gender pay gap and women's caring responsibilities identifies; gender roles, time out of the workforce, part time employment, low wages and

¹ Quality of Life refers to; *"the possibility to sustain oneself and dependents on the basis of salary, employment and social security in times of unpaid work, with the opportunity to still be able to work for the common good"* (Omann, & Spangenberg, 2002).

inequitable financial settlements as causes of inadequate superannuation funds for women. What measures would provide women with access to adequate and secure retirement incomes identifies: holistic systemic policy reform regarding housing vulnerability, physical health and wellbeing mental health and social inclusion, gender roles, paid employment, workforce redistributions, higher education and relationship break down settlements, In order for women to be enabled in maintaining and improving their quality of life in retirement systemic change is necessary.

b. i. The impact inadequate superannuation savings has on the retirement outcomes for women

Women aged 45 and over who are single, perceive inadequate superannuation savings as having a negative impact on all aspects of their lives in retirement. Fundamental to the capacity of women in retirement to enjoy a reasonable quality of life² is the assurance of access to secure affordable appropriate housing³. Having a secure home is the basis from which all other life flourishes from. According to the international Covenant on Economic, Social and Cultural Rights (CESCR) adequate housing is a human right⁴.

² In this instance 'reasonable' quality of life refers to; where a person's requirements of necessities are being met (McColl, 1975). And in accordance with Maslow's hierarchy of needs (Maslow, 1970).

³ Secure refers to long term tenure. Affordable refers to costs of housing as relevant to income. Appropriate refers to environmental suitable as relevant to the individual's physical abilities.

⁴ Pursuant to article 11 (1) of the Covenant, States parties "recognise the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions". The human right to adequate housing, which is thus derived from the right to an adequate standard of living, is of central importance for the enjoyment of all economic, social and cultural rights.

Housing Vulnerability

The inability to afford housing is a major impact of insufficient or lack of superannuation savings for women aged 45 and over. Women who are single and do not own their own homes are highly vulnerable to homelessness and experiencing housing stress. Research data from ACT Shelter, (2014) Home Truths Older Women's Housing Vulnerability report⁵ supports other data and anecdotal evidence. A study by Sharam,⁶ (2010) has identified this cohort as "*the new face of homelessness*". Anglicare's National Conference (2015) presentation, Dialogues of homelessness,⁷ substantiated the data findings from the ABS (2011) census. Indicating that there are 600,000 women nationally who are or at risk of homelessness. The Safe+Well Anti-Poverty Week Green Paper report provided data and anecdotal evidence identifying women aged 45 and over as highly susceptible to housing stress and homelessness.

Tragedy of Commons the Lived Experience

At 56 years of age Penny is not at retirement age. No home ownership, inadequate insecure and unaffordable housing options in combination with minimal superannuation savings foretell a retirement of disadvantage across all aspects of her life. This case represents just one of the hundreds of thousands of women who face retirement with inadequate superannuation.

⁵ ACT Shelter, (2014). Home truths older women's housing vulnerability in the ACT. <http://www.actshelter.net.au/...home-truths-older-women-housing-vulnerability>

⁶ Sharam, A. (2011). A predictable crisis: older, single women as the new face of homelessness. <http://www.apo.org.au/node/22195>

⁷ Anglicare, King, S. Paleologos, Z. Leemhuis, P. (2015). Anglicare National Conference, Leaving no one behind: Dialogues of homelessness. http://www.anglicare.asn.au/site/national_conference.php

Women's Lived Experience & Retirement Expectations

“What is your economic security following retirement based on your superannuation savings”? (Question 1. Appendix 1)

*“I didn't enter the workforce full time until my 30's so I **had little in the way of superannuation funds**”.*

*“I acquired a disability over two decades ago. I am classified as totally and permanently incapacitated, never able to **work**”. **“So my ability to accumulate superannuation savings was curtailed”**.”*

“A relationship breakdown ten years ago provided insufficient equity to purchase any form of housing”.

“Since then what money I had was consumed very quickly in paying private rent. Unable to sustain my financial situation I moved house a number of times. Constantly I was seeking cheaper rental properties. Each time I moved the adequacy of the house I rented became less and less appropriate. In addition to finding a home to rent that I could reasonably afford was lack of long term tenancy. The impact of insecure tenancy has created a precarious situation in my access to housing”.

*“While I have been able to acquire part time work on 3 occasions in the past ten years this has not added to my superannuation **savings**”. **“I have approximately \$3,000 in superannuation savings at the moment, it is unlikely that this amount will be increased in any meaningful way”**.”*

“It is my experience and understanding as an advocate for older women at risk of housing vulnerability that the ABS, (2011) census data is not a true representation of the numbers of women in housing stress”.

“On census night I was counted as a visitor in the home I was renting a room in”.

“I didn't enter the workforce full time until my 30's so I had little in the way of superannuation funds”.

“Since then what money I had was consumed very quickly in paying private rent. Unable to sustain my financial situation I moved house a number of

times. Constantly I was seeking cheaper rental properties. Each time I moved the adequacy of the house I rented became less and less appropriate. In addition to finding a home to rent that I could reasonably afford was lack of long term tenancy. The impact of insecure tenancy has created a precarious situation in my access to housing". Penny.

Underpinning older women's precariousness in access to secure affordable appropriate housing⁸ is inadequate superannuation savings (Appendix 1).

For women who do or will own their own homes at retirement inadequate superannuation savings is also a significant concern (Appendix 1).

"If I can pay most of my remaining mortgage off then I will be okay". "Thank god I work in the public service". C, 56.

"If I retire I will get a lump sum but it won't be enough to pay off my mortgage and I will have a small pension". "So I don't have a secure financial retirement". Anon, 56.

"I can afford to do what I need to do and go on holidays and all that but it's not my super that does that it's from my husbands". "So I consider myself lucky really otherwise I don't know how I would manage". "I have a home so I am secure". M, 74.

"Housing is my biggest worry". "I am okay for now but things could change and I could end up with no home. I wouldn't be able to survive on my super if that happened". P, 60.

⁸ The right to adequate housing applies to everyone. While the reference to "himself and his family" reflects assumptions as to gender roles and economic activity patterns commonly accepted in 1966 when the Covenant was adopted, the phrase cannot be read today as implying any limitations upon the applicability of the right to individuals or to female-headed households or other such groups. Thus, the concept of "family" must be understood in a wide sense. Further, individuals, as well as families, are entitled to adequate housing regardless of age, economic status, group or other affiliation or status and other such factors. In particular, the enjoyment of this right must, in accordance with article 2 (2) of the Covenant, not be subject of any form of discrimination.

As a result of inadequate superannuation savings women are risk of or experience homelessness. Insecure unaffordable inappropriate housing negates their capacitor afford basic daily living expenses that meet their needs⁹.

Impact on Physical Health & Wellbeing Mental Health and Social Inclusion

Insufficient superannuation savings diminish the capacity for women to experience a reasonable standard of living. Women facing retirement expect to experience diminished levels of physical health and wellbeing, mental health and social inclusion. Kenny, (2011) states that 'needs' are a basic requirement of communities. The inability of a society to systemically meet the needs of women in retirement creates a condition whereby, they expect to marginally exit, rather than having the opportunity to flourish.

- Lower levels of physical health and wellbeing as the effects of age which cause a decline in physical ability are perceived as an outcome of retirement.
- Women's projected views regarding the outcomes that retirement holds cause them to experience anxiety, depression and other mental health issues.
- Limited means to access to finances and transport restrict their capacity to maintain or build relationships with family, friends and others and fully participate in their community.

⁹ Needs as referred to in this submission relates to the 'real world' application in as much as communities do have 'needs' in order to maintain their ability to participate in community in a way that promotes the social determinates of health. 'Needs' as Collver, (2013) and Kenny, (2011) suggest are a fundamental requirement of communities. Without which a community merely exists rather than flourishing.

“How do you see your retirement based on your superannuation savings”?

(Question 2. Appendix 1)

“My income is made up of pension so I can’t afford some of the health that assists me in maintaining my level of mobility. I can’t afford to go to the gym or have physio as much as I require it. I do worry as I age that my mobility will become less and I won’t be able to afford to access the health care I need. It worries that I will need more frequent hospital admissions because penetrative measures are or will not be possible”.

“Well for me I have learned some really effective coping skills, but they only go so far. I believe that stress certainly has a negative impact on the body and as a result of my situation I do at times experience stress. That has ended up with constant flu or shingles. Sometimes I feel that my inability to be reasonably financially secure causes me to be irritable and this rebounds on my relationships with my children”.

“I’m actively involved with my community as an advocate and as a committee member and Lifeline Telephone Crisis Support volunteer. But my car is ten years old now and needs repairs. It is my major concern, because I drive with hand controls and can’t access public transport that car is my link to the outside world. I live in dread that it will need repairs that I can’t possibly afford or worse still breakdown altogether”.

“If my car goes then I won’t be able to do even basic daily living, like go to doctor’s appointments, go grocery shopping, visit friends, let alone get to uni where I am in my third year, part time. I’m doing an arts degree with majors in psychology, community development and counselling. All the interactions and basic living I do will be stopped”.

“I believe that I have a lot to offer community and for me I am not willing to allow systemic inequity prevent me from living my life with what is for me meaning”. Penny.

“I don’t see retirement in my future, I don’t have enough super. My hope is that I will die at my desk because I have no way of retiring”. It’s just not

possible for me". *"I just a back condition recently and had to have a lot of time of work and it was expensive. Luckily I had a lot of sick days in lieu or I would have been in real trouble"* .L, 49.

"I live from week to week". If I got an illness or a disability I would be on Centrelink payments and I couldn't afford rent". "I don't know where I would live". L, 49.

"Retire, what retire I can't retire I won't have anything to live on". "I don't think about it, it's not something I look forward to, I hear other people talk about retirement and it scares me". "it's too much to think about" , 51.

"I will have to cut back on things like food, and be more careful with gas and electricity". "I'm exhausted but I can't see myself being able to retire". C, 56.

"My biggest concern is housing and of course health and then how will I be able to continue with the activities I do socially, that's an important part of my life I don't have kids so I am involved in quite a few social connections". A, 48.

"I am terrified that if I end up with no home I won't be able to survive financially. I won't be able to buy anything and I wouldn't have enough finances to pay rent and then I would also have no security at my age". "I'm worried about health and being able to do the social things I do now". P, 60.

"I would like to retire but I don't think I can". "How will I pay rent or anything else I don't earn enough and won't be able to buy anything"? "I don't think about it I won't be able to afford health care or do the social things". F, 55.

"I can't see a retirement at all, the little bit of Super I have will be eaten up in fees before I get to see it". "I've got to make my business very successful or my so called retirement will be bleak" R, 50.

As the women have collectively said, "I can't see retirement". Economically their superannuation savings will not financially support them.

“What concerns if any do you have about your superannuation savings and retirement”? (Question 3. Appendix 1)

“I don’t think about it, there’s no point it won’t happen for me”. “I just want to stay well enough at work till the day I die”. “It doesn’t bear thinking about”. L, 49.

“I’ve got \$40,000 in super so far. I’ll have to be really careful, it worries me, and I worry about how I will pay for health, what if I get sick”? “Thank god I’ve got my house”. L, 51.

“I’ve got to make my business very successful or my so called retirement will be bleak”. R, 50.

“God willing I don’t get a disease or disability I don’t know what I’d do then”. C, 56.

“I’m looking forward to retirement but worried about how much I will have to live on”. Anon, 55.

“My biggest concern is housing and of course health and then how will I be able to continue with the activities I do socially, that’s an important part of my life I don’t have kids so I am involved in quite a few social connections”. A, 48.

“I am terrified that if I end up with no home I won’t be able to survive financially. I won’t be able to buy anything and I wouldn’t have enough finances to pay rent and then I would also have no security at my age”. P, 60.

“I would like to retire but I don’t think I can”. “How will I pay rent or anything else I don’t earn enough and won’t be able to buy anything”? “I don’t think about it I won’t be able to afford health care or do the social things”. F, 55.

As Mak, and Peacock¹⁰, (2011) describe, sustainability is best defined as: “*three overarching interconnecting dimensions of, social, environmental, economic*”. Social sustainability is referred to as; “*the maintenance and improvement of wellbeing of current and future generations*”. The lived and perceived experience of precarious housing is one of low economic sustainability. Poorer physical and mental health, diminished community participation and lower sense of wellbeing are connected with inadequate superannuation funds. Rather than looking forward to a retirement in which they can make choices about their lives, and be an active part of their community they express fear anxiety and uncertainty of their future. As such for single women in this cohort live disrupted lives according to the definition of sustainability.

b. ii. The extent of the gender retirement income gap and causes of this gap, and its potential drivers including the gender pay gap and women’s caring responsibilities,

The foundations of acquiring sufficient superannuation savings are based in time spent in paid employment. Insufficient time in the workforce in a paid capacity has negatively impacted on many women aged 45 and over ability to accumulate superannuation savings that will provide a reasonable quality of life in retirement. Generational gender role stereotyping is one of the main drivers of women’s capacity to acquire sufficient superannuation funds.

¹⁰ Mak, & Peacock, (2011). Social sustainability: A Comparison of Case Studies in the UK, USA and Australia.

Gender Roles & Paid Employment

Living longer on less: women speak on retirement and superannuation, (WHIN & WHGNE¹¹, 2013, p, 14. (3, 3.1),) suggests that women are more likely to be the primary caregivers for children under the age of 15 in Australia. While this data supports current trends this submission examines the women aged 45 and over who took part in interviews for this paper. However it is assumed knowledge that historically it has been a societal expectation and experience for many Australian women that they have been the primary caregivers. Consequently their ability to participate in the workforce in a paid capacity has been restricted.

Women's Backgrounds Lived Experience

*"When my children were **young I was a stay at home mum**. I acquired part time employment as my children got older. I set up before and after school care at my girl's school. Mostly my work history when my children were young consisted of family day care and shop assistant employment. My employment offered **low wages and no superannuation**".*

"I did not enter the workforce full time until my 30's so I had little in the way of superannuation funds". Penny.

Raising Future Generations (Appendix 1)

*"I **stayed at home at looked after the kids**, I have two sons who are now adults. I did family day care, there **was no super and low wages**. I did work at the school canteen and sports activities when the boys were small". L, 49.*

*"When my kids were little I've got **3 boys I worked**. I worked part time in **hospitality. Low wages no super**. I raised 3 boys that are now men and*

¹¹ Living Longer On Less, (2014). WHIN AND WHGNE.
www.whealth.com.au/documents/work/LIVING-LONGER-ON-LESS.pdf

work and are tradies. I did the school canteen and sports day stuff.” ,
51.

*“Most of my married life **was spent being a stay home mother**”.* R, 50.

*“**I stayed home when my girls were little**, then I went back to work and mum looked after my girls”. C, 56.*

*“**I worked part time and mum looked after my child**”.* A, 55

*“I was a music teacher and **worked part time when my children were young**”.* M, 74.

*“I worked and **raised 3 children with my husband**”.* P, 60.

*“**I stayed home and looked after my 3 girls** until they went to school. I did school volunteer work”. F, 55.*

Caregivers in the Family

Women share common links in raising children as the primary cause of unpaid participation in the workforce. Subsequently their access to acquiring financial security in retirement has been compromised.

The Economic Effects of No or Limited Employment for Women

*I did family day care, **there was no super and low wages**. I did work at the school canteen and sports activities when the boys were small. I got full time work in 1991 and paid no super”. Currently works full time for a not for profit organisation as a clerical administrator. L, 49.*

*“When my kids were little I’ve got 3 boys **I worked. I worked part time in hospitality. Low wages no super**. I raised 3 boys that are now men and work and are tradies. I did the school canteen and sports days stuff. I worked full time in hospitality for the last 11 years, in one of my jobs my boss didn’t pay super so I got no super for 6 years. I work somewhere else now. There was 70 of us women around my age in that job. We worked hard to keep our jobs. I did school canteen and all that stuff and looked after my ex partners mother when she got dementia”. “I’ve worked had all my life”. Currently works*

long hours full time in hospitality as the manager. L 51.

*"I stayed home when my girls were little, then I went back to work and mum looked after my girls. I worked in a **bank so low wages and low super**. When I got divorced I worked 2 jobs to try and buy my house. I'm exhausted after working most of my life. I worked in the bank and cleaned offices. Now I work in the public service and I get a good salary but it's expensive in Canberra and paying for a mortgage. And I haven't been in the public service long enough to have a good saving in super. but I have been paying as much as I can into my super". "I've been looking after my mum for the last few years since dad died and working full time". "Mum has dementia so it's hard". Currently working in an executive position in the public service. C, 56.*

"After I was divorced from my first husband I had to go back to work full time, Then I met someone and kept working in the public service I have been in the public service for 20 years now. My 2nd husband had a terminal disease and I looked after him at home. I was lucky I was able to work part time from home so I could keep my public service job and care for him. When he died I went back to work full time. Currently working in the public service in a senior position. Anon, 56.

*"I was a music teacher and **worked part time when my children were young**". "I have 3 adult children one of my granddaughters lives with me so does her partner and their 2 very young children". "My husband was in the forces so Aim well taken care of in regards to health cover and a pension". Currently volunteers in several community organisations. M, 74.*

*"**I stayed home and looked after my 3 girls** until they went to school. I did school volunteer work. When they were older I retrained and worked part time then full time. When I got divorced I couldn't afford to buy a home of my own. So I have been renting since then". Currently working as an administrator. F, 55.*

*"While the kids were in school I went from **one part time job to another. The super from these jobs was so minimal it's been lost over time**. I was in full time employment for around 15 years total before being laid off. I'm now self-employed and can only just afford to eat and pay bills. I've got public housing otherwise I would be desperate. Super and savings are a dream for the future". R, 50.*

During their prime earning years of their life these women have foregone the right to earn superannuation and raised future generations of Australians. Additionally they have raised other people's children as family day carers on low wages with no superannuation. Entering the paid workforce later in life has been a key driver in contributing to their inadequate superannuation savings.

The Effect of Low Wages on Women's Superannuation

Women undertake lower paying and part time jobs while they stay at home to raise families. As women in the interviews have identified, lower paying jobs are associated with minimal or no superannuation benefits. A policy brief by Richardson, and Denniss, (2014) identified that women are underrepresented in middle to higher paying jobs (Appendix 3).

Marriage or Relationship Breakdown

As the ERA YWCA¹², (2014) Inquiry into housing affordability submission states, *'women are more likely to lose home ownership in a relationship breakdown'*. Taken independently this fact is a contributing factor in women as they face retirement being vulnerable to housing stress and homelessness. All of the women in this submission are single. One woman has never been in a relationship. For the others divorce or separation has not seen them left with a home. Combined with inadequate superannuation savings the lack of secure housing raises alarming concerns for their future.

¹² Equity Rights Alliance, YWCA. (2014). Inquiry into housing affordability: Senate Economics References Committee, Submission. <http://www.equalityrightsalliance.org.au>

“A relationship break up left me with an inequitable settlement. Which was not enough to purchase any type of housing”. Penny

“I’ve got \$40,000 in super so far. I live in public housing so I am safe, there is no way I am moving out of that house. I couldn’t afford to buy anything to live in, maybe a caravan. If I’ve got nowhere to live I’ve got nothing”. , 51.

“I live from week to week”. If I got an illness or a disability I would be on Centrelink payments and I couldn’t afford rent”. “I don’t know where I would live”. L, 49.

“I’ve got public housing otherwise I would be desperate”. R, 50.

“When I got divorced I worked 2 jobs to try and buy my house”. C, 56.

“I don’t have a lot of super saved so by the time I retire I don’t know”. F, 55.

Having spent their prime working years raising families a relationship break up further negatively impacts on women’s economic security. With insufficient funds to purchase a home women experience the added financial cost of housing. Entering the workforce later in life severely impedes their capacity to accumulate sufficient superannuation savings for their retirement. Generational gender inequities related to specific roles and caring responsibilities, low wages, part time employment and relationship breakdown financial settlement inequities commonly link to inadequate superannuation savings for women in retirement. Collectively the independent inequities culminate in a tragedy of social environmental and economic disparity for women in retirement.

b.v. What measures would provide women with access to adequate and secure retirement incomes;

C. any possible reforms to current laws relating to superannuation, social security payments, paid parental leave, discrimination, or any other relevant measure.

As this submission indicates women in retirement face economic insecurity. Critical to reviewing and implementing law and policy reforms is the engagement of women who are currently aged 45 and over. Working with the people in their communities in identifying their assets enables communities to be built from within (Kenny, 2011: Kretzmann & McKnight, 1993). This has been noted as the cohort of women who are at high risk of homelessness, poor physical health and wellbeing, mental health and social disparity. However, this is not to undermine the importance of fundamental change in working towards reforms which ensure that future generations of women are not disadvantaged by the current causes of inadequate superannuation funds that women experience. Furthermore the recommendations outlined take into consideration the associations, institutions and infrastructure necessary to ensure sustainable social environmental and economic conditions for women in retirement.

Housing Vulnerability

- Given that currently women aged 45 and over are recognised as “the new face of homelessness”, (Sharam, 2011), the establishment of a peak body that offers specialised advice and support for women in this cohort is a key recommendation.
- The peak body identifies and implements efficient and cohesive and consistent distribution of information

- Develop a policy that addresses secure affordable housing for women in retirement.
- Increase affordable housing stock for women in retirement.
- Government collaborate with women in the current and future cohort and building developers in establishing housing models that meet their needs and economic capacity.
- Establish land trusts and shared equity housing options.
- Government review subsidies for home owners building garden flats on their property.

Women's Lived Experience & Retirement Expectations

- Empower women's economic knowledge by providing access to financial planning services and seminars.
- Collaborate with the peak body in ensuring information flow reaches as many women as possible.

Impact on Physical Health & Wellbeing Mental Health and Social Inclusion

- Review current physical health and wellbeing mental health and social inclusion policies in regard to women aged 45 and over. Focus on how social sustainability can occur within a limited income framework.
- Implement gaps identified by review. For example: Libraries could run information sessions on healthy cooking at low cost. Community houses could run fitness classes that don't involve gym fees.
- Collaborate with businesses to support social inclusion for women in retirement at low cost.

b. ii. The extent of the gender retirement income gap and causes of this gap, and its potential drivers including the gender pay gap and women’s caring responsibilities,

Gender Roles & Paid Employment

- Continued support and advocacy for women in the workforce.
- Continued advocacy addressing the stereotypes of women who raise children.
- Policy addressing split paid workforce hours. Redefine the working week to allow women greater access to paid employment.
- Programs that encourage employers to employ women with a disability.

Raising Future Generations

In raising future generations women contribute skills knowledge and experience as valuable assets. The provision of childcare is essential in enabling women with families to work.

- Increase childcare facilities.
- Policy that ensures childcare is financially accessible.

The Economic Effects of No or Limited Employment for Women

- Increase childcare facilities.
- Policy that ensures childcare is financially accessible.

The Effect of Low Wages on Women’s Superannuation

- Increased opportunities for women to gain higher education, thereby increasing their capacity to acquire higher paying jobs.

Marriage or Relationship Breakdown

- Education programs for the legal system as in; lawyers and magistrates on the necessity for neutrality in property settlements.
- Providing financial advice to women through the peak body on their options in remaining in the home.
- Increasing the amount of income a women aged over 45 can earn while still receiving part of the disability support pension.

As the recommendations identified but not limited to in this submission imply, women's economic security in retirement is reliant upon interacting systems operating in a holistic way. In order to maximise the potential for women to acquire sustainable superannuation savings the following criteria must be addressed as specified by Omann, and Spangenberg, (2002): the right to a dignified standard of living, the right to actively participate in society, satisfaction of basic needs, a reliable and sufficient social security system, and the ability to live a self-determined life style. Ruffin, (2015) supports the information contained within this submission that, "sustainability is based in the interactions that connect systems".

Limitations

The author of this submission acknowledges that the sample of women who took part in interviews was small. As Penny has recognised in her reflections, "*I was counted as a visitor in the home I was in on census night*" (p, 7), this brings to light that the true data estimates may be skewed. The implications of this suggest if other women in the same financial position were also counted as a visitor the projected figure of 600,000 women at risk of housing vulnerability may be higher. The impact

on women's physical health and wellbeing, mental health and social inclusion is an overview. It does not describe in detail the full effects of diminished health or the consequences.

Penny a life of unforeseen disruptions and social inequity: turning a tragedy of commons into a victory of commons.

"I receive a pension and part of the disability support pension.

The places I rented became substandard as I constantly moved in an attempt to manage financially. And short term leases forced me to move. Each time I have moved I have lost some of my belongings. It is too expensive to rent a storage space and so the only answer was to give up more and more of what I had accumulated. I did have a part time job for a year and then my contract ended, so although I wasn't living in a suitable secure house I could manage financially. When my contract finished everything happened at once it was an avalanche, utilities all came at once my car needed tyres and repairs and I had no way to pay for all that crashed down suddenly.

In 2009 - 2010 I moved back to Canberra from Victoria in the hopes of better opportunities for part time employment and critically secure affordable appropriate housing. The housing situation here is at crisis point. I couldn't afford private rent and real estate agents are unwilling to rent to someone on a pension. Add to the high cost of rent utilities and food and health care and my pension does not reach far enough. My car which is modified with hand controls is now ten years old and needs repairing it is my lifeline to the outside world. So car expenses are an ongoing worry.

So I have rented rooms and moved from friends place to where I am now. At one point I had nowhere to go. It was overwhelming and embarrassing for me. I didn't have the financial ability to pay private rent in combination with the lack of places available. I had applied for affordable housing – but didn't earn enough to be eligible. I was shocked to realise that I was actually homeless. I was almost dazed thinking how did I get to this point?

I was embarrassed and didn't know where to go to seek assistance. My attempt at sourcing support by approaching Centrelink was demoralising and no information was given. In fact I was told i was 1% of the population.

I thought I was the only one of my age in this situation. What I learned since then is that I am not unique. There are many women in the same disadvantaged circumstance.

I now rent a room in an acquaintances rented house. The house is not suitable for the nature of my disability there is 16 stairs at the front and at the back. It is a tenuous and precarious living arrangement. I am on the waiting list for public housing and had been told in the past that it was a pity I wasn't 65 and would probably be that age before I was offered anything anyway.

I have learnt to exist financially by living an entirely different life to the one I had before. I don't go to the gym to maintain of level of mobility because I can't afford it. I don't go to physio as much as I need because I can't afford it. If I have friends over for dinner I plan how I am going to manage because of the extra expense for food.

I am at uni in my third year so text books are a worry because they are expensive; the internet is also an extra expense. I live my life backwards like Benjamin Button at my end of the age spectrum I am living like a uni student in their 20's. So even if I do get a job how will I be able to pay private rent as I get older? Where is that permanent home going to be? When there isn't anywhere now?

The impact on my life and capacity to engage with my community has at times been annihilated. I don't give in and I don't give up – but at times that choice has been tempting. I refuse to allow a system that is insufficient and inadequate to deny my right to live reasonably and with value.

I don't believe that Australians as individuals, businesses or organisations are willing to allow older women to be hidden underrepresented and disregarded by a lack of secure affordable appropriate housing.

Inadequate options for housing in combination with superannuation and pay inequities relegate me as one of the OWL's that are emerging in Australia. The many women I have spoken to tell similar stories. This is the generation of canteen mums lost to housing. We are integral to the foundations of Australian society.

What solutions in real world terms are going to be implemented to turn a tragedy of commons into a victory of commons? Because a common means something that could happen to anyone at any time.

You could be me. I could be your mum, grandma, aunt, sister, cousin or friend".

Thank you for the opportunity to make this submission. I would be happy to discuss any of the information contained within this submission in more detail.

Contact details

Penny Leemhuis

Appendix 1

Speeches and Presentations

Organisation	Audience	Year
Anti-Poverty Week Panel event Safe + Well Redefining the Housing Affordability Crisis	Community development, Social services, Master Builders Association, Media.	2015
Anglicare	Anglicare National Conference Presentation Representative Older Women and housing vulnerability. Social equity advocacy.	2015
Equality Rights Alliance YWCA	Speech at Parliament House Morning Tea Older Women and housing vulnerability.	2015
Lifeline Women of Spirit Awards	Lifeline, organisations, business representatives, agencies, community members.	2015
ACTCOSS	Speech ANU 'Protecting A Fair Go' Older Women and housing vulnerability, social inclusion, social equity.	2014
UC Canberra	Lecture professional experiences of social justice and community development.	2014
Lifeline Woman of Spirit Awards Award acceptance speech	Lifeline, organisations, business representatives, agencies, community members.	2014
ACT Shelter	Launch of 'Home Truths Older Women and Housing Vulnerability.	2014
ACT Shelter	Forum speech Older Women and housing vulnerability.	2014

Media Representations

Canberra Times, Safe+Well Redefining the Affordable Housing Crisis Green paper launch. 14th October 2015

2CC 1206 Canberra Safe+Well Redefining the Affordable Housing Crisis Green paper launch, Older Women Vulnerable to housing Live on Air 15th October 2015

ABC News, ABC News Online, ABC Radio Affordable Housing
<http://www.abc.net.au/news/2015-10-14/smaller-affordable-housing-stock-urgently-n> 14th October 2015

ABC News 24 ABC News Anglicare State of the Family report launch Parliament House Monday 12th Oct 2015

ABC News Living standards drop for those on lowest incomes (2015)
<http://www.abc.net.au/news/2015-09-15/living-standards-to-drop-for-those-on-lowest/67>

Presentations and Workshops – anglicare in every community (2015).
http://www.anglicare.linkdigital.com.au/site/presentations_and_workshops

Presentations and Workshops – anglicare in every community (2015).
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<http://www.brisbanetimes.com.au/act-news/act-chief-minister-andrew-barr-defends>

Canberra high rents creating housing crisis (2015).
<http://www.canberratimes.com.au/...canberras-high-rents-creating-housing-crisis>

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Penny Leemhuis in the rental property she shares ...ABC (2014).
<http://www.abc.net.au/news/2014--8-01/penny-leemhuis...canberra>

ABC Stateline A Room of One's Own Older Women and Housing Vulnerability (2014)

WIN News Home Truths Older Women Housing Vulnerability (2014)

Home truths: oLDer WoneN's HouING VuLNerABILITY IN... (2014).
http://www.actshelter.net.au/-.../Home-Truths - Older-women's-housing_vul

Appendix 2 Women Aged 45+ Interviews

Perceptions of Women Aged 45+ and Their Economic Security Based on Superannuation Savings

Interviews were conducted in an informal manner. All participants were informed by the author of this submission of the purpose of the conversation.

Women described their backgrounds regarding relationships, working and volunteer life. For privacy reasons the interviewees are identified by initial, age, relationship status and geographic only.

Case studies consist of women aged 45+ to 74 years of age. Women interviewed came from a wide range of socio-economic backgrounds. Women who took part were from ACT, Canberra, NSW, Queanbeyan, Victoria and Queensland.

Participants were asked, **1**, “What is your economic security following retirement based on your superannuation savings”? **2**, “How do you see your retirement based on your superannuation savings”? **3**, “What concerns if any do you have about your superannuation savings and retirement”?

Individual, Age, Relationship Status, Geographic location	Background	Response to question 1	Response to question 2	Response to question 3
L, 49, Divorced, Queanbeyan	“I stayed at home at looked after the kids, I have two sons who are now adults. I did	“What is your economic security following retirement based on your superannuation savings”? “I don’t know how to answer. I don’t have any economic security. I don’t own my own	“How do you see your retirement based on your superannuation savings”? “I don’t see retirement in my future, I don’t have enough super. My hope is that	“What concerns if any do you have about your superannuation savings and retirement”? “I don’t think about it, there’s no point it won’t happen for me”. “I just want to stay well enough at work till the day I die”. “It doesn’t

	<p>family day care, there was no super and low wages. I did work at the school canteen and sports activities when the boys were small. I got full time work in 1991 and paid no super". Currently works full time for a not for profit organisation as a clerical administrator.</p>	<p>home. I don't have any debts but I don't have any assets either. I live from week to week". If I got an illness or a disability I would be on Centrelink payments and I couldn't afford rent". "I don't know where I would live".</p>	<p>I will die at my desk because I have no way of retiring". It's just not possible for me". "I just a back condition recently and had to have a lot of time of work and it was expensive. Luckily I had a lot of sick days in lieu or I would have been in real trouble".</p>	<p>bear thinking about"></p>
<p>L ,51, Single Queanbeyan</p>	<p>"When my kids were little I've got 3 boys I worked. I worked part time in hospitality. Low wages no super. I raised 3 boys that are now men and work and are tradies. I did the school canteen and sports day stuff. I worked full time in hospitality for the last 11 years, in one of my jobs my boss didn't pay super so I got no super for 6 years. I work somewhere else now. There was 70 of us women around my age</p>	<p>"I've got \$40,000 in super so far. I live in public housing so I am safe, there is no way I am moving out of that house. I couldn't afford to buy anything to live in, maybe a caravan. If I've got nowhere to live I've got nothing".</p>	<p>"Retire, what retire I can't retire I won't have anything to live on". "I don't think about it, it's not something I look forward to, I hear other people talk about retirement and it scares me". "it's too much too think about".</p>	<p>"I'll have to be really careful, it worries me, I worry about how I will pay for health, what if I get sick"? "Thank god I've got my house".</p>

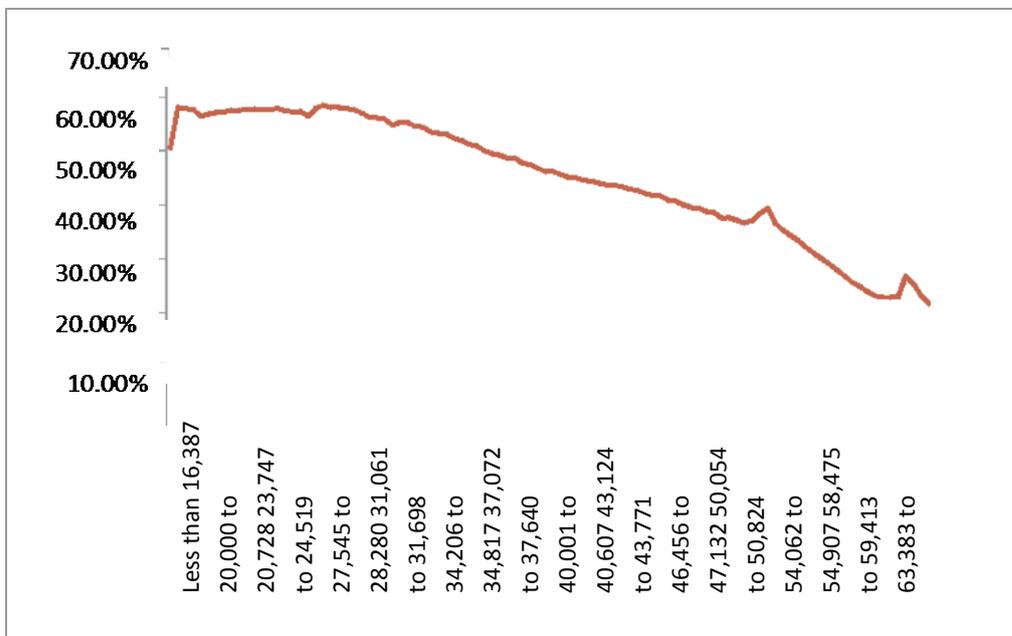
	<p>in that job. We worked hard to keep our jobs. I did school canteen and all that stuff and looked after my ex partners mother when she got dementia". "I've worked had all my life". Currently works long hours full time in hospitality as the manager.</p>			
<p>R, 50, Divorced ACT</p>	<p>Most of my married life was spent being a stay home mother.</p>	<p>With \$25000 in super and no savings I have no economic security. While the kids were in school I went from one part time job to another. The super from these jobs was so minimal it's been lost over time. I was in full time employment for around 15 years total before being laid off. I'm now self-employed and can only just afford to eat and pay bills. I've got public housing otherwise I would be desperate.</p>	<p>I can't see a retirement at all, the little bit of Super I have will be eaten up in fees before I get to see it.</p>	<p>I've got to make my business very successful or my so called retirement will be bleak</p>

		Super and savings are a dream for the future		
F, 52, Single ACT	TBC			
A, 51, Single ACT	TBC			
C, 56, Divorced Canberra	<p>“I stayed home when my girls were little, then I went back to work and mum looked after my girls. I worked in a bank so low wages and low super. When I got divorced I worked 2 jobs to try and buy my house. I’m exhausted after working most of my life. I worked in the bank and cleaned offices. Now I work in the public service and I get a good salary but it’s expensive in Canberra and paying for a mortgage. And I haven’t been in the public service long enough to have a good saving in super. but I have been paying as much</p>	<p>“If I can pay most of my remaining mortgage off then I will be okay”. “Thank god I work in the public service”.</p>	<p>“I will have to cut back on things like food, and be more careful with gas and electricity”. “I’m exhausted but I can’t see myself being able to retire”.</p>	<p>“God willing I don’t get a disease or disability I don’t know what I’d do then”.</p>

	<p>as I can into my super". "I've been looking after my mum for the last few years since dad died and working full time". "Mum has dementia so it's hard". Currently working in an executive position in the public service.</p>			
<p>Anon, 56, Widow Canberra</p>	<p>"I worked part time and mum looked after my child. have 1 child who is now an adult. After I was divorced from my first husband I had to go back to work full time, Then I met someone and kept working in the public service I have been in the public service for 20 years now. My 2nd husband had a terminal disease and I looked after him at home. I was lucky I was able to work part time from home so I could keep my public service job and care for him. When he died I</p>	<p>"If I retire I will get a lump sum but it won't be enough to pay off my mortgage and I will have a small pension". "So I don't have a secure financial retirement".</p>	<p>"I will have to be careful hopefully I will be able to pay off my mortgage".</p>	<p>"I'm looking forward to retirement but worried about how much I will have to live on".</p>

	went back to work full time.			
M, 74, Widow Canberra	“I was a music teacher and worked part time when my children were young”. “I have 3 adult children one of my granddaughters lives with me so does her partner and their 2 very young children”. “My husband was in the forces so I am well taken care of in regards to health cover and a pension”.	“I have enough to live on”. “Although I worry about my granddaughter she works in a low paying job and I don’t see how she and her family will be able to buy a house or pay private rent”.	“I can afford to do what I need to do and go on holidays and all that but it’s not my super that does that it’s from my husbands”. “So I consider myself lucky really otherwise I don’t know how I would manage”. “I have a home so I am secure”.	“I manage quite well on what I have”. “But it’s not my super”.
A, 48, Single NSW	“I’ve worked in the public service. I do contract work now. I have some medical conditions so I had to have time off work and can’t really work full time consistently”.	“Well I have super but not enough to buy my own home. I live at my family’s property but I can’t afford to buy anything”.	“I won’t be able to afford anything to buy for housing. I have looks at a lot of options and still can’t afford it. I’ll have a reasonable super but it won’t cover housing. So I guess I’m lucky I have family house that I can live in, unless something happens with that”.	“My biggest concern is housing and of course health and then how will I be able to continue with the activities I do socially, that’s an important part of my life I don’t have kids so I am involved in quite a few social connections”.
P, 60, Undisclosed NSW	“I worked and raised 3 children with	“Housing is my biggest worry”. “I am okay for	“I worry about managing financially at	“I am terrified that if I end up with no home I won’t be able to

	my husband”.	now but things could change and I could end up with no home. I wouldn’t be able to survive on my super if that happened”.	the moment I am okay”.	survive financially. I won’t be able to buy anything and I wouldn’t have enough finances to pay rent and then I would also have no security at my age”.
F, 55, Divorced Victoria	“I stayed home and looked after my 3 girls until they went to school. I did school volunteer work. When they were older I retrained and worked part time then full time. When I got divorced I couldn’t afford to buy a home of my own. So I have been renting since then”. Currently working as an administrator.	“I don’t have a lot of super saved so by the time I retire I don’t know”.	“I don’t think about retiring I won’t be able to retire till I’m 80”.“I don’t think too much about it because it’s overwhelming”.	“I would like to retire but I don’t think I can”. “How will I pay rent or anything else I don’t earn enough and won’t be able to buy anything”. “I don’t think about it I won’t be able to afford health care or do the social things”.
J, 48, Single Queensland	TBC			



Appendix 3

Figure 10: Proportion of women by percentiles in the

income distribution

Source: Australian Taxation Office (2014) Australian taxation statistics, 2011-1

Figure 10 clearly shows that women are disproportionately represented at lower incomes and do not reach 45 per cent, their overall share, until the fifty-third percentile and the income range \$51,606 to \$52,407. After that women are disproportionately under-represented. For example, in the top percentile women are only 21.7 per cent of taxpayers and they peak at 58.5 per cent of taxpayers in the twenty-first percentile with an income range of \$31,061 to \$31,698. The taxation statistics also show that, while women were 45 per cent of taxpayers, they earned 37 per cent of the income. In addition, while the average male income was \$78,407, for women the figure was \$56,527. That is a discrepancy of \$21,880 – or put differently, women earn 28 per cent less than men on those figures. As mentioned, ABS figures give wages and salaries by gender and they show women earn 17 per cent less than men.

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