

OLDER WOMEN IN AUSTRALIA: HOUSING INSECURITY AND HOMELESSNESS

2020



A publication of the Older Women's Network NSW
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ISBN 978-0-6489149-0-7

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EXECUTIVE SUMMARY

In the last five years, older women have caught public attention as the "new face of homelessness" in Australia with a rise in the number of studies, media and government reports highlighting their increasing housing insecurity. However, in actual fact older women have experienced housing pressures for a long time due to the intersection of structural and gendered risk factors, but they have remained largely invisible on the policy and advocacy front. As a result, there have been few initiatives that incorporated older women's unique experiences, their characteristics and needs which have hindered the development of a comprehensive strategy to prevent and combat their housing insecurity.

The purpose of this policy brief builds on "It Could Be You", the 2010 publication of the Older Women's Network NSW to raise awareness of the issues that older women face with regards to housing and homelessness in Australia. It does so by drawing on a wide range of academic studies, third sector reports and advocacy work, policy documents, government statements, and our own work with homeless older women. The policy brief will first present a overview of the structural and gendered risk factors and vulnerabilities which lead to housing insecurity that older Australian women experience. It will then reflect on the current national policy framework around the housing system and the homelessness welfare system, as well as on state and territory level responsibilities, and policy recommendations.

This policy brief has identified that older women experience housing insecurity because of gender discrimination, the gender pay gap and social norms and ageist stereotypes that prevent them from maximizing employment and income opportunities, and which burden them with unpaid work and caring responsibilities. They are further

subject to marginalization with the market-based housing system and roll-back of government delivery of social welfare services, which include homelessness services, social/affordable housing schemes, and aged care. The current policy framework related to housing and homelessness is not responsive to the rising demand for social/affordable housing, and especially does not consider older women's specific needs.

This policy brief advocates for more coordinated actions at both federal and state/territory levels to address older women's housing needs as a fundamental human right. It does so by first providing the context, risk factors and vulnerabilities of older women and homelessness through a literature review of academic studies and organizational reports. The second section examines the national policy framework that shapes the housing market and the welfare system to understand the limitations of existing strategies.

Finally, the policy brief outlines a list of recommendations based on previous research, policy gaps, and consultation with older women.

BACKGROUND

Definitions of homelessness vary, but the official definition of the Australian Bureau of Statistics (ABS) builds on the western concept of a “home”. It defines homelessness as not having “a sense of security, stability, privacy, safety and the ability to control living space” (Australian Bureau of Statistics, 2018).

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;
- 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 Australian Human Rights Commission (AHRC) classifies homelessness into three tiers: primary homelessness, secondary homelessness, and tertiary homelessness. Primary homelessness refers to the state of “sleeping rough” or sleeping without a roof where people do not have conventional accommodation. Secondary homelessness



Anglicare Australia's 2019 Rental Affordability Snapshot found that less than one percent of properties were affordable for a single person on the Age Pension.

refers to “couch-surfing” where people move between temporary shelters without secure tenure. Thirdly, tertiary homelessness refers to people living long-term in rented single rooms such as boarding houses, but who also do not have secure tenure (Australian Human Rights Commission, 2019a, p. 7). Homelessness constitutes a fundamental form of human rights violation according to the Universal Declaration of Human Rights Article 25, which clearly states “the right to a standard of living adequate for the health and well-being... including housing” for every person (United Nations General Assembly, 1948).

The homelessness rate in Australia currently stands at 0.5% (50 per 10,000) of the whole population as estimated in the 2016 Census, which is very high compared to other OECD countries (OECD, 2017; Australian Bureau of Statistics, 2018). This equates to 116,427 people, with 195,000 households on the waiting list for social housing (The New Daily, 27 Feb 2019). Most significantly, older women are one of the fastest growing groups represented in the national homeless population. The 2016 Census estimated that 6,866 older women were homeless while 5,820 older women were living in marginal housing and may be at risk of homelessness in that year (Australian Human Rights Commission, 2019a). The number of older homeless women has increased by 31% from 2011 to 2016, a much higher rate than their male counterparts (ABS, 2018). The number of older women from 55-74 seeking support from Specialist Homelessness Services has increased by 55% in the last decade (Australian Association of Gerontology, 2018).

This demographic change has sparked public attention to understand why older women are increasingly vulnerable to housing stress. Civil society organizations such as the Mercy Foundation, the Council on the Ageing and Mission Australia have released specific reports on older women and homelessness (Councils on the Ageing Federation, 2018; National Older Women’s Housing and Homelessness Working Group, 2018). The Older Women’s Network had identified this problem much earlier and commissioned a study, “It Could Be You”, which was published in 2010. The AHRC noted the rising number of older homeless women since 2017 in their Age Discrimination program initiative and in a Background Paper released in 2019 (Australian Human Rights Commission, 2019b). Despite the increasing focus on this demographic, there is still no gender and age-specific specialist homelessness services nor any cohesive national housing strategy to tackle housing insecurity among older women in Australia.

By the time I took out rent from my pension and what have you, I had nothing. I'd stay with one daughter, but it was tricky. So I'd move on to another daughter. Then I'd move to my sister's place. I felt like a bag lady.

OVERVIEW

The literature on older women's housing insecurity and homelessness aligns with social trends and changing public opinion, media and the government over time on housing, homelessness and welfare. Until the past decade, there were relatively few studies on older homeless women or the general older homeless population. The public perception of homelessness was associated with the conventional stereotype of a poor male suffering from drug or alcohol abuse rough sleeping in the park, or women escaping domestic violence with children. The majority of relevant studies were from the public health, gerontology and aged care disciplines, indicating the focus on resolving ex-facto problems of homelessness (Crane and Warnes, 2001; Rota-Bartelink and Lipmann, 2007). These studies identify the risk factors for homelessness among older Australians to be their economic failure to secure a home and afford a mortgage, the rising prices of the private rental housing market, and the roll-back of the welfare state leading to budget cuts to public housing (Morris, Judd and Kavanagh, 2005; Morris, 2009).



I stayed with my daughter for two days, then she said ‘Mum, pack your bag, I’m going to take you to Housing. I’m sorry Mum you have to go’. She dumped me at the local Housing office.

The rising cost of housing and declining housing affordability in Australia create high housing stress for both mortgaged homeowners and private renters. The average weekly housing cost has increased by 42% for owners with a mortgage from the 1994–94 and 2013–14 period (Thomas, no date). This has contributed to declining home ownership rates among older women over the past few years. For the 55–64 age group, the home ownership rate with and without a mortgage stand at only 35% and 55%, respectively (Australian Bureau of Statistics, 2018). Older women are increasingly seeking private rental with the number of female private renters increasing from 91,549 in 2006 to 135,174 in 2011 (National Older Women’s Housing and Homelessness Working Group, 2018). In addition, the cost of private rental housing has risen even more significantly with the average weekly housing cost going up by 62% from 1994 to 2014 (Thomas, no date). This creates a much higher burden for older private renters from a low-income background or who rely on the aged pension which is tailored more for homeowners (Petersen and Parsell, 2015).

In response to “social stress resulting from sustained house price inflation over the previous decade”, the Rudd Labor Government in 2008 expanded national housing policies following its White Paper on homelessness, “The Road Home” (Martin, Pawson and Nouwelant, 2016). It laid out “a national approach to reducing homelessness” through three strategies: turning off the tap (early intervention), improving and expanding services, and breaking the cycle (providing affordable and specialised housing models). In the White Paper, the government expressed concern about achieving durable outcomes and acknowledged that specialist homelessness services only provided crisis-point accommodation (Commonwealth Of Australia, 2008). With renewed government engagement and funding, housing activism also thrived again with more research on homelessness in Australia using different approaches. Housing insecurity was viewed through the lens of human rights and social justice; and structural problems of the political and social system were analysed, instead of blaming individual factors (Johnson et al., 2015). This has facilitated a broader perspective to be used in looking at homelessness. The Australian Association of Gerontology (2018) for example identifies three layers of risk factors for housing insecurity and homelessness that older women face. The first relates to a critical life crisis such as death of a partner/supporting family member, divorce, loss of housing tied to employment, retirement or loss of employment, sudden illness/injury or serious mental health problems. The second relates to women’s lower socio-economic status leading to lower salaries, lower levels of savings, and lower superannuation.

According to the AHRC (2019a), women suffer from a gender pay gap of 17.3% and retire with only half the superannuation amount of men (\$157,050 for women comparing to \$270,710 for men). In addition, women are also more likely to work in lower-wage jobs, take more time out of work, and have higher financial stress (Australian Human Rights Commission, 2019a, p. 11). The third layer of risk is the lack of affordable and secure housing for older women as well as the lack of information and support, which present systemic challenges for women to maintain housing security (Australian Association of Gerontology, 2018).

The three layers of risk factors have a significant impact on older women, as many have become single and homeless for the first time in their lives in their later years. This demographic is not typically stuck in the cycle of homelessness as they used to have “long-term stability in work and housing” (Petersen and Parsell, 2015). Women experience the consequences of the gender gap in their later life which have led them to higher financial insecurity and at real risk of poverty. The consequences of their lower-paid jobs, shorter engagement in the paid workforce due to their care responsibilities, and inability to benefit from superannuation all hit them when they are older (McFerran, 2010; Sharam, 2010). Despite earning less than men, women need more funds to support themselves because of their higher life expectancy. The gendered role of caring and reproductive responsibilities is tied to women’s financial and housing insecurity as it reduces their time in the paid workforce which, in some cases, prevent them from moving up the professional ladder.

In rural areas where traditional norms are still prevalent, caring responsibilities particularly create income and housing stress for older women as they have to take on full child caring responsibilities following a broken relationship or have to tolerate abuse in order to keep the family together (Saksena et al., 2017).

Older women also have a different experience of homelessness, making them invisible in the policy agenda and in the official census count for homelessness. Older women generally try not to seek shelter in visible areas typically associated with the homeless such as public spaces, homeless shelters or boarding houses out of shame and fear for their safety (McFerran, 2010; Quibell, 2019). Instead, they try to seek temporary shelter with friends or relatives, or live in their car, thereby remaining “hidden from public view” (Petersen, 2015). From the perspectives of older women, they often do not consider themselves as fitting the conventional masculine depiction of a homeless person, which undermines their ability to cope with and overcome their situation (Quibell, 2019). Although these strategies highlight older women’s agency, it also makes their problems a lower priority to service providers and policymakers (Quibell, 2019). Older women facing housing stress also suffer from a number of other physical and/or mental health issues, usually related to their housing situation, as well as from domestic violence (Darab and Hartman, 2013). In fact, the AHRC states that family instability such as dependency and family violence adversely and significantly impact women’s housing security, with domestic and family violence making up the primary reason for older women seeking specialist homelessness services (Australian Human Rights Commission, 2019a, p. 13).

Domestic and family violence is one of the main reasons women and children become homeless in Australia. More than 121,000 people experiencing domestic violence sought help from specialist homelessness services in 2017-18.



As women are more affected by economic dependency and gendered caring roles, they often have to tolerate domestic/family violence in order to keep the family together as well as to maintain access to housing. There are also cases where family members apply pressure to keep older women in the family home despite knowing that they are subjected to violence because they fear their inheritance will be impacted if their mothers were to leave.

From the evidence of older women's vulnerabilities, some studies have shed light on examples of suitable models of housing tailored to older women. Petersen's (2015) reviews of age and gender-specific housing programs in western countries similar to the Australian context found that we require a wide range of housing types to accommodate different needs. In general, housing for older people must be affordable, accessible, permanent and secure with in-home support and in a communal environment. Social housing also needs to be integrated with the aged care and larger market housing sector (Petersen, 2015). Darab et al. (2018) adopt the feminist standpoint theory (FST) to understand the social contexts shaping women's life experiences and values to explore their housing preferences. Employing semi-structured interviews, the project finds that women prefer smaller dwellings, co-housing and other forms of intentional housing communities where older women have privacy but can also socialise with and support other women in their living arrangements. The participants of the study also expressed their concerns for secure tenure, co-ownership schemes between the government and the dwellers, as well as more investment in social housing (Darab, Hartman and Holdsworth, 2018).

THE HOUSING SYSTEM AND POLICY CONTEXT IN AUSTRALIA

The overview has highlighted that older women are subject to different sets of individual and systemic contexts that make them more vulnerable to housing stress. At the same time, the housing markets in Australia have failed to provide affordable, sustainable and suitable accommodation for the specific needs of older women. These are related to the lack of policy emphasis in ensuring housing security and wellbeing for older women and the general trend in government withdrawal from providing public and social services in the past decade. Most of the policy frameworks in the areas of homelessness, affordable housing, and housing governance started with the White Paper (The Road Home: A National Approach to Reducing Homelessness) released by the Rudd Labor government in 2008. It laid out the goals to halve homelessness by 2020 and provide supported accommodation for all roughsleepers by the same period (Commonwealth Of Australia, 2008). However, the subsequent Abbott and Turnbull governments dismantled the White Paper's social housing and homelessness programs and chose to focus on using the private sector to provide "affordable housing" (Martin, Pawson and Nouwelant, 2016). Many state and territory governments have also integrated housing and homelessness policies into community services and human



In 2017–18, 11.5% of households spent 30% to 50% of gross income on housing costs with another 5.5% spending 50% or more (ABS 2019).

I was raped in a boarding house. I can't remember anything. I woke up with bruises around my ankles and bleeding. I don't drink and I don't do drugs, so they must have drugged me.

welfare departments, instead of having them as separate programs (Martin, Pawson and Nouwelant, 2016). Research has shown that most of the current social housing schemes, specialist homelessness services and other related welfare programs are not adequate to address the needs of older women, who might require both women's support services and agreed care/disability support services (Petersen and Cameron Parsell, 2014; AHRC, 2019a). Older women who are frail and 65 years and over who are at risk of or who are experiencing homelessness may also refer to the Assistance with Care and Housing (ACH) sub-program of the Commonwealth Home Support Programme (AHRC, 2019a). ACH is a government aged care service that provides assistance to older people over 65 to access housing or reduce the impact of homelessness. However, ACH is a relatively small program compared to specialist homelessness services and most clients are referred to social housing schemes which have consistently failed to meet increasing demand (AHRC, 2019a).

Commonwealth government responsibilities

The 2008 White Paper was superceded by the National Affordable Housing Agreement (NAHA), which is an agreement signed between federal, state and territory governments to achieve social housing and homelessness outcomes (AHURI, 2017). There is also the National Partnership Agreement on Homelessness (NPAH), which is funded separately to the NAHA to specifically provide support to homelessness services (AHURI, 2017). The majority of funding from the federal government is channelled through the Commonwealth Rent Assistance, which is an income supplement to households receiving social security payment to offset the cost of their rent in private rental homes or community housing (Australian Department of Social Services, 2019a). This makes up 67% of commonwealth housing funding in 2012-2013, totalling \$3,628 million. However, increasing expenditure on Rent Assistance has corresponded with falling expenditure on social housing grants to around \$1,000 million (Martin, Pawson and Nouwelant, 2016). Introduced in 2008, the National Rental Affordability Scheme (NRAS) aims to stimulate development for affordable rental housing in both private and community housing markets, but at the time of writing, further rounds of funding have been deferred (Australian Department of Social Services, 2019b).

These policy schemes have fallen short of delivering their stated outcomes. Only one out of the four benchmarks in the NAHA was met in 2016 (Thomas, 2017). The program is also criticised for lacking transparency and accountability as local governments are not obligated to state allocation of funding to programs and services. The NPAH funds 180 homelessness programs and services, which employ around 3,000 staff and assisted around 80,000 people per year. However, about one-third of homelessness services are unable to meet 90% of client demand despite the funding scheme. Based on existing program failures, the government introduced the new National Housing and Homelessness Agreement (NHHA) scheduled from 2018–2019 onwards to replace both the NAHA and the NPAH. The NHHA set more specific targets for state and territory governments in terms of public housing supply, planning and zoning reforms, and homelessness services (Budget 2017–18, 2017). The NHHA maintains the same amount of funding from the NAHA and NPAH combined at around \$1.5 billion per annum; however, funding for housing and homelessness is now permanent (Budget 2017–18, 2017).

Following the May 2019 election, the Morrison government added a new Minister of Housing and an Assistant Minister for Community Housing and Homelessness (AHURI, 2019). However, the main issues of concern for the new ministers seem to be restricted to first home loans and taxation of property (The Real Estate Conversation, 2019). There are also questions of how well the Assistant Minister understands the issues as he was quoted as saying that he wanted "to put a positive spin" on homelessness and "not just say Australia's in a housing crisis when it affects a very, very small percentage of the population" (ProBono, 10 July 2019).

State and Territory government responsibilities

In general, most states and territories have housing and homelessness policies that provide the framework for prevention and intervention, but none has focused on the special needs of older women. State and territory governments devote about 95% (\$3.8 million) of their housing funding share to social housing (Martin, Pawson and Nouwelant, 2016). However, according to the Productivity Commission (2018), social housing supply still fails to meet demand as more than 150,000 households are on the waiting list, with a waiting period of up to 10 years. It is estimated that 400,000 households are eligible for but do not receive any assistance (Productivity Commission, 2018). There have been urgent calls made through the media by the community sector to increase the capacity of social, affordable and community housing across all states and territories. At the same time, state and territory governments have also tried to address housing and homelessness issues through new policies and initiatives.

New South Wales and Victoria, for example, provide housing funds for the development of social, affordable and community housing through the New South Wales Government Social and Affordable Housing Fund and the Victorian Government Social Housing Growth Fund, each with over \$1 billion of government-allocated funding.

In addition, states and territories also oversee land release, zoning laws, stamp duty and land tax (Cumberland Council, 2018). Land release refers to the government releasing non-residential land into the market to increase the housing stock and improve affordability. Zoning laws refer to planning restrictions for development, either to assess the environmental impact or to require developers to include affordable housing. Stamp duties and land taxes are applied to property sales and transfers, which affect housing costs and rental prices (Cumberland Council, 2018).

The table below provides details on the current state of homelessness in each state, the policy framework or initiatives undertaken, a summary of the actions, and the responsible department or agency at the state or territory level.

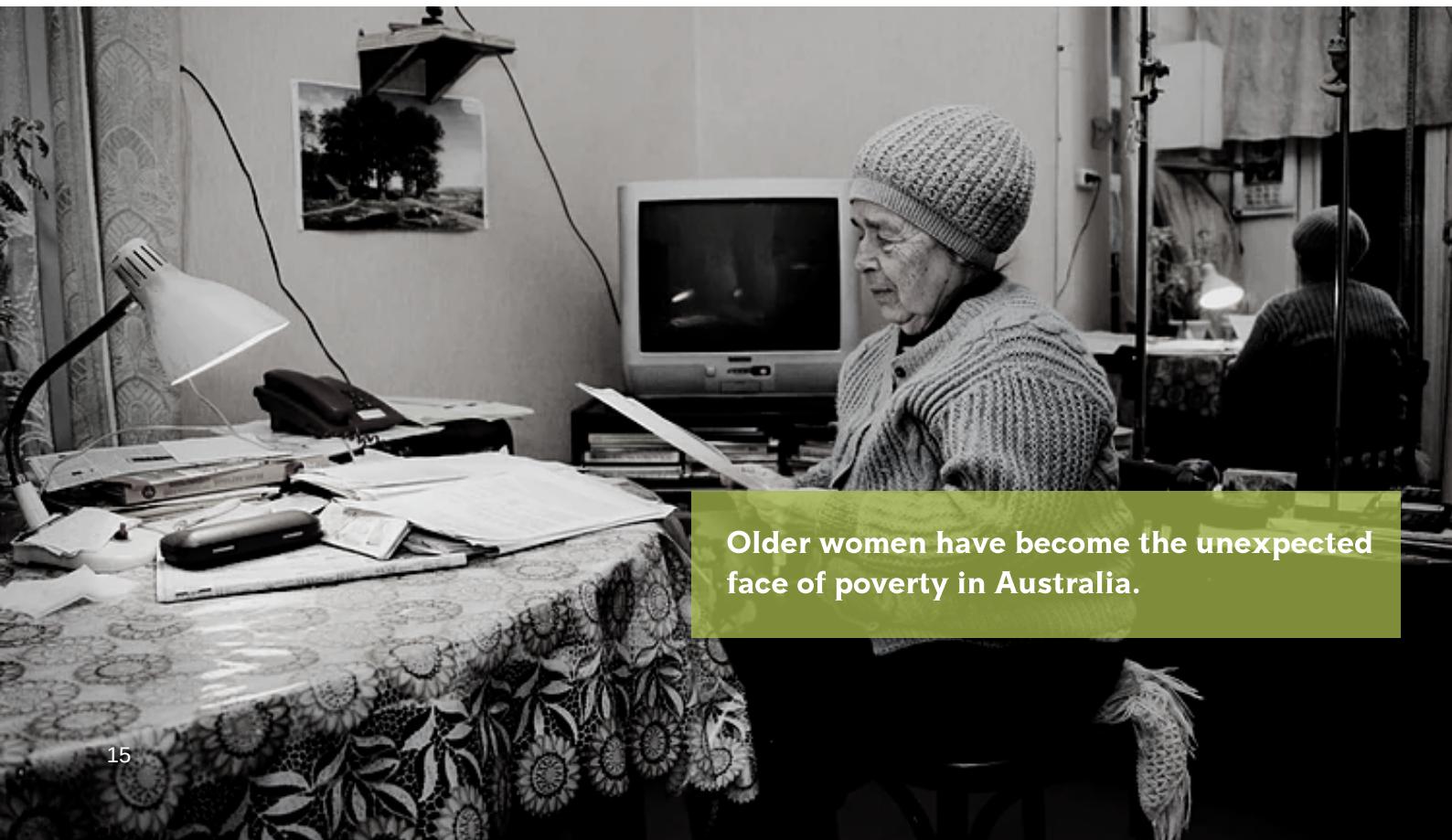
State/ Territory	Rate of Homelessness	Policy Framework	Initiatives	Office/ Agency
New South Wales	<p>Rate of homeless persons per 10,000 in 2016: 50.4; increased over time since 2001 (36.4)</p> <p>Female/male ratio in homeless population (per 10,000) in 2016: 39.1%</p>	NSW Homelessness Strategy 2018-2023	<ul style="list-style-type: none"> - Build more affordable housing & strengthen Specialist Homelessness Services - Identify older people & older women in particular as a target group with a general action plan consisting of: prevention, effective service response, & person-centred service delivery (NSW Govt, 2018). 	Dept of Communities & Justice, NSW Government
Victoria	<p>Rate of homeless persons per 10,000 in 2016: 41.9; stabilized since 2011 (41.7)</p> <p>Female/male ratio in homeless population (per 10,000) in 2016: 41.1%</p>	Homelessness and Rough Sleeping Action Plan	<ul style="list-style-type: none"> - Targeting rough sleepers - Recognizing the growing population of homeless older adults (over 55), but not specifically older women - Strategy geared towards service delivery in the integration of health care and accommodation support 	Health & Human Services, Victorian State Government
Queensland	<p>Rate of homeless persons per 10,000 in 2016: 41.9; stabilized since 2011 (41.7)</p> <p>Female/male ratio in homeless population (per 10,000) in 2016: 41.1%</p>	<p>Queensland Housing Strategy 2017-27</p> <p>The Advisory Taskforce on Residential Transition for Ageing Qlders – appointed to investigate older people's housing issues</p>	<p>Strengthen the service system, expand capabilities, deliver person-centred housing responses</p>	<p>Department of Housing and Public Works</p> <p>Department of Communities, Disability Services and Seniors</p>

State/ Territory	Rate of Homelessness	Policy Framework	Initiatives	Office/ Agency
Western Australia	<p>Rate of homeless persons per 10,000 in 2016: 36.4; dropped over time since 2001 (53.6)</p> <p>Female/male ratio in homeless population (per 10,000) in 2016: 42%</p>	<p>10-Year Strategy on Homelessness Western Australia 2019–2029 (developing)</p> <p>Affordable Housing Strategy 2010-2020</p>	<ul style="list-style-type: none"> - Create large volume of new affordable housing under shared equity loan scheme - Create whole-of-community response focusing on outcomes, visible targets & accountability - Create sustainable pathways out of homelessness - Prevention and early intervention - System transformation No Wrong Door approach to service delivery to facilitate access and integrate the information-sharing system <p>(Australian Human Rights Commission, 2019b, p. 26; Department of Communities, 2019)</p>	Dept of Communities & Justice, NSW Government
South Australia	<p>Rate of homeless persons per 10,000 in 2016: 37.1; fluctuated only slightly over the 2001-2016 period</p> <p>Female/male ratio in homeless population (per 10,000) in 2016: 39.6%</p>	<p>Aged Homelessness Assistance Program (AHAP)</p> <p>Housing and Homelessness Strategy Taskforce – to develop a new housing and homelessness strategy</p>	<ul style="list-style-type: none"> - Provide rental accommodation, case management and outreach support for people who are over 50 and eligible for public housing - New strategy to focus on achieving comprehensive outcomes – crisis homelessness services, social housing, affordable housing, housing assistance and prevention <p>(Michelle Lensink, 2018)</p>	Housing Authority (independent statutory organization affiliated with the state government)
ACT	<p>Rate of homeless persons per 10,000 in 2016: 40.2; increased over time since 2006 (29.3)</p> <p>Female/male ratio in homeless population (per 10,000) in 2016: 38.9%</p>	<p>Community Services Directorate Strategic Plan 2018-28 – A Secure Place to Call Home Outcome</p> <p>ACT Women's Plan 2016-26 (Housing and Homelessness Safety as a Priority Area)</p>	<ul style="list-style-type: none"> - Targeted services - Increase independence - Decrease repeat instances of homelessness - Increase culturally-appropriate housing options - Match dwellings to household needs <p>Women's Plan: recognize older women's risk of homelessness</p>	Community Services Directorate Social Housing and Homelessness Services
Northern Territory	<p>Rate of homeless persons per 10,000 in 2016: 599.4; dropped over time since 2001 (904.4)</p> <p>Female/male ratio in homeless population (per 10,000) in 2016: 52.2%</p>	<p>NT Homelessness Strategy and Five Year Action Plan 2018-2022 and Community Housing Strategy (in development)</p>	<ul style="list-style-type: none"> - Improve pathways out of homelessness - Reform the homelessness service system - Strengthen support to sustain tenancies - Strengthen government agencies responses - Increase access to stable housing in the private rental market 	Department of Local Government, Housing and Community Development

POLICY RECOMMENDATIONS

In order to address homelessness and housing insecurity issues of older women, the Older Women's Network strongly recommends that existing policies and initiatives at both the federal and state/territory levels be overhauled, and for a cohesive National Housing Strategy to be formulated which addresses housing as a basic human right of all Australians. The levels of homelessness and housing insecurity which currently exist are unacceptable when the resources, expertise and knowledge base are all available to solve the problems.

The Older Women's Network's recommendations are categorised under three main stages of prevention and intervention: primary prevention at the systemic level; secondary prevention at the national and state policy levels; and tertiary intervention in project implementation and practitioners' levels.



Primary prevention: tackling social, systemic problems

Structural issues of economic inequality as well as age and gender discrimination lie at the heart of housing insecurity and homelessness for older women. There are preventative strategies that can be taken to mitigate against these systemic problems including:

1) Addressing gender inequality

There are many fronts where gender inequality impacts women adversely and one in particular has a direct bearing on the income of women, and therefore the amount that women are able to put aside for their retirement. Women in Australia were granted equal pay in 1969, but the principle of equal pay for work of equal value is still not realised. There are traditionally female dominated industries such as child care and support work where workers are given less remuneration than those requiring similar levels of education and responsibility. The gender pay gap stands overall at 14.1 per cent (Workplace Gender Equality Agency, Feb 2020).

Gender inequality is also prevalent in the representation of women in decision making bodies such as boards and parliaments here in Australia. Of the ASX 200 boards, only 30.9% are women (Australian Institute of Board Directors, June 2020) and in federal parliament, only about 35% are women. Research has shown that having women in government substantively advance women's rights in areas such as pay equity, violence against women, health care and family policy (The Conversation, Jan 2019).

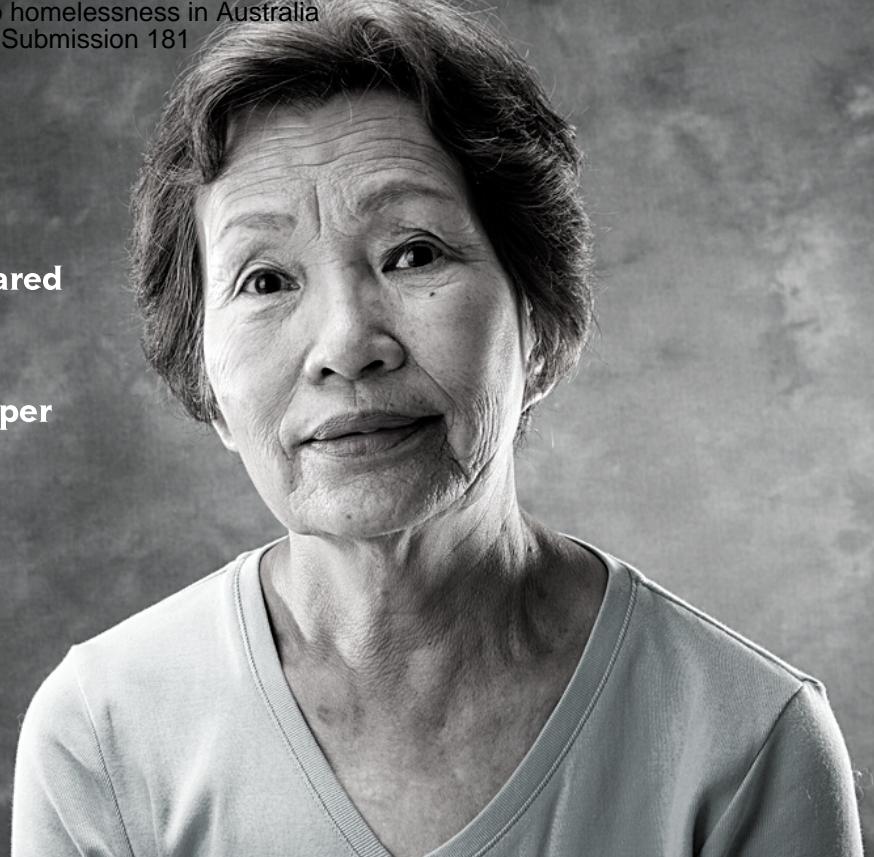
There are many strategies which can be used to address these two major problems but two which are proven to be effective include the implementation of quotas for political and board representations; and making public the gender pay data for all organisations (public, private and not-for-profit) which employs more than 100 staff.

2) Dismantle gender roles in caring responsibilities and in work

Entrenched gender roles have resulted in women predominantly carrying out caring responsibilities. This is an unfair burden that restricts their ability to participate in paid employment and progress as men do in their professional lives. Policies regarding

It's nearly ten years since I've been homeless. I stayed on the streets for over a year. I'd sleep wherever I felt comfortable. We sleep where other people sleep; you can sleep if you're with a few people watching one another.

35% of women have no money prepared for retirement and one in three Australian women do not have any superannuation at all, including 60 per cent of women aged 65 to 69.



employment, superannuation and the pension must be reformed to address the unequal caring and reproductive burden which women carry so that their financial security can be ensured. Policy initiatives should include:

- ensuring that women benefit from superannuation as much as men when they have to move in and out of the paid workforce for care and reproduction. This could include updating the current structure of superannuation to allow those not in the paid workforce to accumulate superannuation assets in their own name. For instance, the earning spouse should make contributions to the non-earning partner's superannuation fund, and superannuation funds can facilitate this arrangement at little additional cost. This means the earning spouse's Superannuation Guaranteed Contribution would be split into two memberships: one in his/her name and the other in the name of the non-earning partner. Any additional employer contributions could be similarly split between the two memberships (Olsberg, 2002).
- addressing the superannuation and savings gap by ensuring salary equality, fairer paid leave and better policies that accommodate families with children.
- equal maternal and paternal leave, and better care-work arrangements.

3) Stopping violence against women

According to the Australian Institute of Health and Welfare, 42 per cent of the clients of specialist homelessness services have experienced family and domestic violence (AIHW, undated). It is the most common reason given for homelessness from people

The Housing Commission sent me to a motel which was disgusting. I went in the daytime and I pull the sheets back and there was blood all over the quilt and the cockroaches, it was disgusting.

seeking help from specialist support services. There is no question that stopping violence against women will have a significant impact on reducing women's homelessness. There has to be a fundamental change in the narrative of masculinity to shift away from rigid sexist stereotypes as research has demonstrated that men who hold these views are more likely to use and tolerate violence against women (The Conversation, November 2019). Initiatives to create a culture of zero tolerance to violence against women must continue to be funded and supported. This includes behaviour change programs as well as increasing judicial and policing competency in understanding and dealing with violence against women.

The profile of the domestic violence victim is predominantly that of a younger mother with children, which belies the fact that older women are also victims of domestic and family violence, including of sexual assaults. Older women are often reluctant to report cases of abuse because they fear that their perpetrators would get into trouble with the law. There are also cases where older women find themselves newly living with abuse because their partners have become violent with the onset of dementia. They feel unable to seek help for a variety of reasons.

Although the rates of domestic violence remain alarming, governments are not fully funding services which support women. OWN NSW recommends that governments at all levels consult with domestic violence peak bodies to understand the needs and gaps, and provide on-going funding which responds adequately to the scale of the problem.

4) End Ageism

The biggest group of people on unemployment benefits are aged between 55 to 64 (The New Daily, July 2019). This is not surprising given the revelation from a study that a third of employers surveyed indicated they did not recruit candidates above a certain age, with nearly 70 per cent of them noting that they were reluctant to hire people over 50 (AHRC, 2018). This severely impacts older women's prospects of gaining employment and therefore improving their financial security.

The government has to take a leadership role to drive a public conversation about ageing and ageism; and to challenge ageism. The positive promotion of the opportunities presented by an ageing society and increased longevity is important to counter deeply and even unconsciously held bias against older people in our society.

Stronger measures must also be taken by all levels of government to demonstrate a commitment to an age-diverse workforce, and to encourage the private sector to follow suit.

Secondary prevention at the policy level

Government policies at both the commonwealth and state/territory levels can provide a solid framework for developing comprehensive housing and homeless programs as well as cross-sector collaborations. These recommendations are initiatives and policy changes which can be made by governments to prevent and address homelessness of older women.

1) Draft a National Housing and Homelessness Strategy with a Housing First principle which takes into account the specific needs of older women and mandate cohesive collaboration at both national and state levels. As noted above, the National Housing and Homelessness Agreement does not present a national strategy to reducing homelessness as the state and territories are left to set their own targets and plans of implementation. The National Strategy should identify older women as a group vulnerable to housing insecurity and set specific frameworks and targets for implementation at the state/territory levels with regards to prevention and intervention strategies.

Older people on Newstart experience rental stress and will go without food, without health care, and ultimately too many of them will end up homeless.



2) Build more social and affordable housing and utilise existing stocks

- We need to increase the current supply of social housing stock which currently sits at 3,000 dwellings per year to 36,000 dwellings per year, or 727,300 housing units over the next 20 years to address the current deficiencies of over 430,000 units, and which can also meet rising needs (Bearder, 2018). Direct funding to community housing will be 25% more cost-effective than the private debt-funded approach that gives annual subsidies to providers (Bearder, 2018). AHURI's evaluation of the NRAS highlighted the need for a subsidised affordable rental program which had the strengths of the NRAS in providing a variety of dwellings, but which addresses its weaknesses in administration and longevity (Rowley et al, 2016). The government must make a long-term commitment to investment, mobilize funds from different sources, allocate land for affordable housing development, have measurable and concrete targets, and increase capacity support to the community housing sector (Rowley et al, 2016).
- In addition, the existing social and community housing stock could also be better utilised by transferring larger homes with excess bedrooms for families in need and providing smaller, individual units for single-person households (Australian Human Rights Commission, 2019a). The same applies to retirement villages as operators could reserve vacant units for older women through supported entry schemes (Australian Human Rights Commission, 2019a).

3) Improve appropriateness and cost-effectiveness of different housing models

- Appropriate housing models for women who used to experience homelessness should ensure privacy while maintaining some level of social interaction and community activities (AAG, 2018). They should also provide access to public amenities and proximity to families and friends for support. In addition, social housing in rural areas must take into consideration the different needs of rural older women and the importance of "ageing in place" (Australian Association of Gerontology, 2018)
- Larger houses may be more culturally appropriate for Aboriginal and Torres Strait Islander people who have the need to stay with their extended family. However, this must take into account the special needs of Aboriginal women who experience domestic violence in such kinship arrangements (Kaleveld et al., 2018). Social support, community inclusion and connectedness are proven to be important factors in mitigating traumatic experiences with homelessness, fostering re-integration and contributing to long-term housing security (Kaleveld et al., 2018).
- Co-housing should be promoted as one of many pathways of affordable housing for older women, especially in urban areas (Australian Human Rights Commission, 2019a). Co-housing combines private home ownership with shared amenities or common areas with the community, providing both privacy and social contact.
- Another initiative to strengthen is the Rent-to-Buy model so renters can gradually acquire home ownership at a later point in time (Australian Human Rights Commission, 2019a). Some of the existing models in Australia include the "rent the 20

buy" model in South Australia and the Assemble model in Victoria. Rent-to-buy models should have affordable rental, transparent rent and purchase agreements, minimal financial risks, and government-supported deposit savings schemes (Australian Human Rights Commission, 2019a).

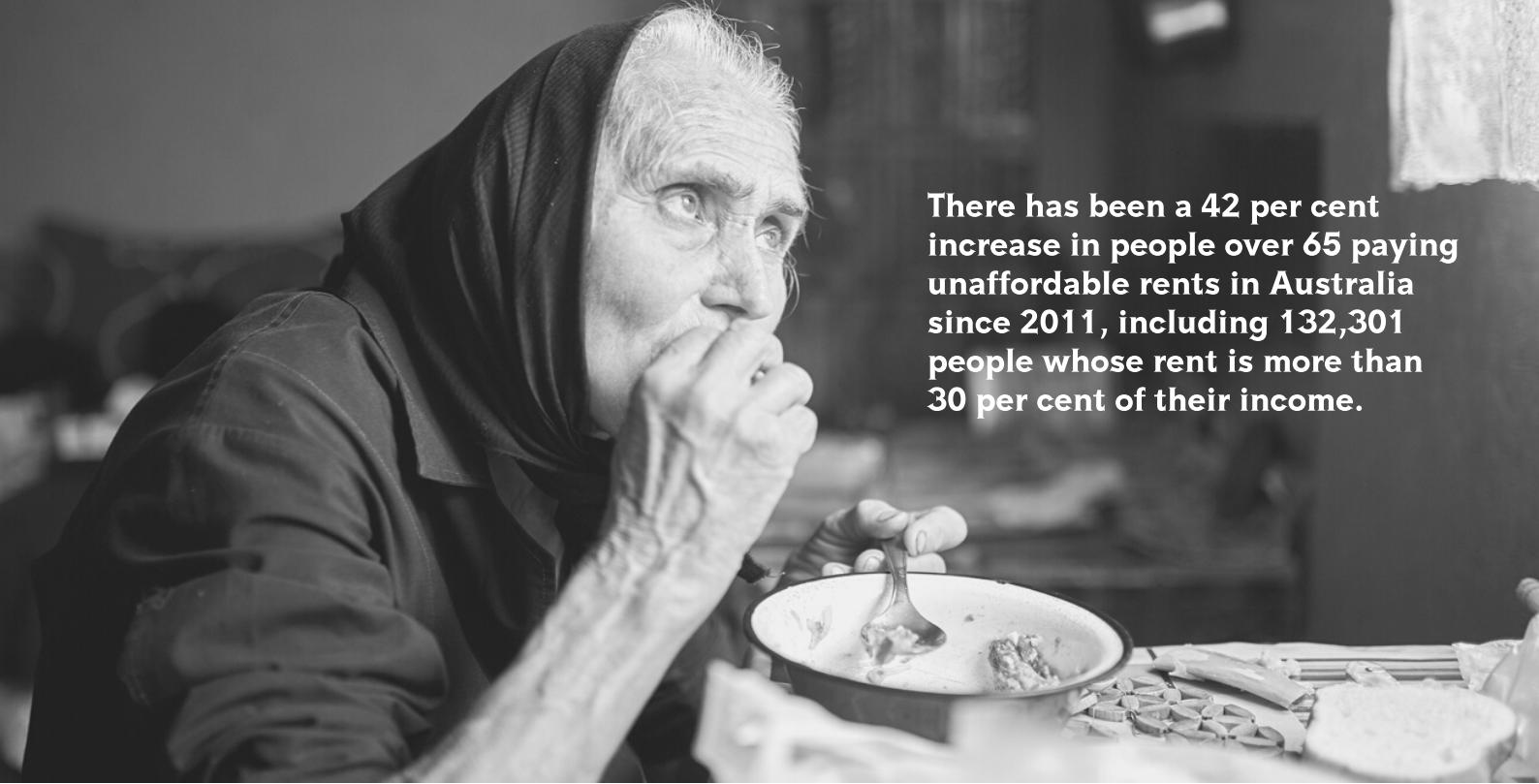
4) Extending the Annual Vacancy Tax to Australians and institute a land tax which deters speculative land holdings by developers

- Currently, foreign owners of residential properties are subjected to an annual vacancy tax if their dwelling is vacant for more than 183 days per year. This initiative should also be extended to Australians. The 2016 census showed empty property numbers up by 19 per cent in Melbourne and 15 per cent in Sydney over the preceding five years (ABC News, 17 July 2017). Victoria has already levied a vacant residential land tax which is 1% of the capital improved value of the taxable land in inner and middle Melbourne. All state and territory governments should follow suit.
- Another measure which must be taken is to deter developers from hoarding land for speculative purposes. The volume of development approvals far exceeds the amount of actual building – in 2016 for instance, 56,000 development approvals were granted but only 38,000 homes were built (ABC News, 17 July 2017).

5) Increasing welfare payments so that older women who are not yet eligible for the pension can afford to pay rent and maintain a decent standard of living

- Currently, the biggest group accessing Newstart is aged between 55 – 64 years old. With Newstart pegged below the poverty rate, it contributes directly to the housing insecurity of older women and other vulnerable groups. As noted above, age discrimination is a major factor in the employment of older Australians, with 30 per cent of surveyed employers indicating that they do not employ older staff; and 68 per cent of them unwilling to hire those over the age of 50 (AHRI, 2018). Faced with this structural, systemic barrier, older women are severely challenged to find employment and are forced to rely on the unemployment benefit to survive. It is imperative for the unemployment benefit to be raised if older women are to be lifted out of poverty.
- The Commonwealth Rent Assistance scheme has to be revised to allocate more funds for the increasing number of older women renting in the private housing market

It's terribly hard for me. It's that independent spirit that I've always had. I've never, ever asked for anything and having to ask for somewhere to live – begging, really – well, I'm a very proud person and it's very difficult indeed.



There has been a 42 per cent increase in people over 65 paying unaffordable rents in Australia since 2011, including 132,301 people whose rent is more than 30 per cent of their income.

Tertiary intervention for older women at risk of or who are already homeless

These recommendations are aimed at improving the interface between services and older women who use them.

1) Build capacity for specialist homelessness services and related support services

- As older women often experience homelessness differently from other groups, homelessness services and related support agencies must develop better capacity to understand their needs. Practitioners and assistance workers in the housing sector have to help people to navigate the complex housing system, build strong relationships with them, and should have no time restraints in serving their needs (Petersen, 2015).
- In addition, practitioners should also build language and cultural competency for women from CALD or Aboriginal backgrounds as well as women from remote and rural areas.

2) Forge better linkages between housing and support services

- To accommodate older women at high risk of homelessness, there should be integration between the housing sector and other human services sectors, such as health care, clinical treatment, employment and training, education and early childhood, aged care, immigration services, criminal justice and legal services, etc. At the state levels, these support services should be well-integrated with straight-forward referral pathways and effective information-sharing systems to facilitate access for older women.

Because I am currently homeless, the future is frightening. I am disabled, unable to climb stairs...the waiting list for public housing is astronomical; I worry that I will end up sleeping on the street.

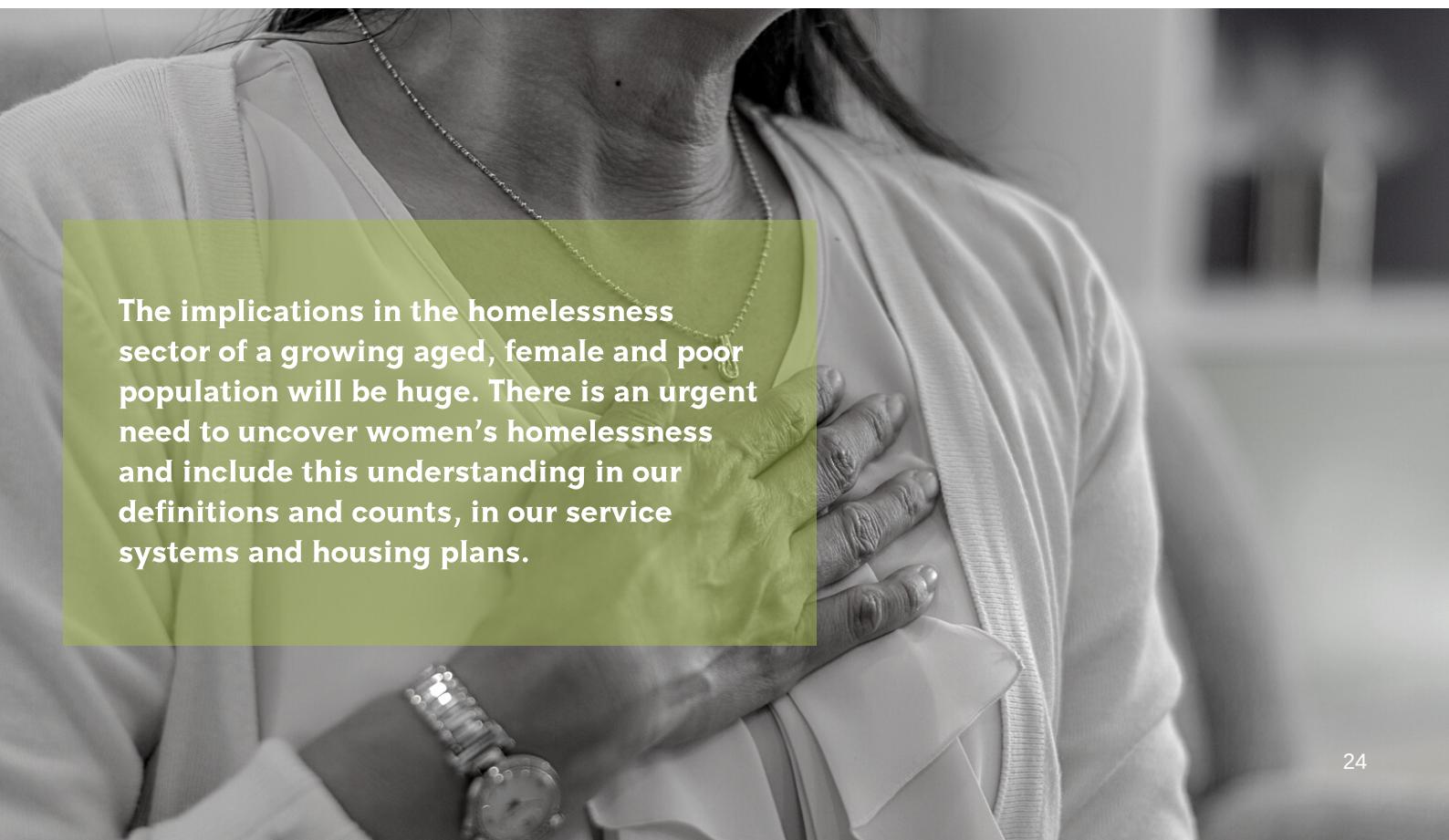
- The Assistance with Care and Housing Sub-program has the potential to assist clients to find appropriate housing support programs or services; however, the number of eligible service providers are unavailable in most parts of Australia, especially in rural and remote areas (Australian Association of Gerontology, 2018). Increasing the number of qualified agencies is crucial to prevent and better assist homeless older people in these areas.

3) Include older women with lived experience of housing insecurity and homelessness in the design and evaluation of housing services

- All levels of government should seek the engagement of people with lived experience in the design and evaluation of its services, and that includes older women who are housing insecure and who are experiencing/have experienced homelessness. There is a wide gap in the government's perception of the breadth and depth of services provided and how they are actually experienced by those who use these services. OWN's work on the ground with homeless older women has revealed that the gap is significant.

CONCLUSION

Our research has shown that older women remain on the margins of policy in Australia despite the increasing numbers of women moving into this demographic in the past decade. This is especially the case for older single women who live alone. Conventional policy perspectives consider older women to receive support from their family or partner, own their home outright, or have a stable financial situation from their retirement funds, superannuation, or pension. However, older women are subject to the intersectionality of risk factors for housing insecurity and homelessness. Gender norms and systemic socio-economic disadvantages mean that women have limited job opportunities, get paid less than men, and have to take time off work for reproduction and caring responsibilities. All of these factors lead to a much lower rate of superannuation and savings. As women age, the loss of a partner or relationship breakdowns result in their single status, which in conjunction with other life crises, put them at a high risk of homelessness. In addition, older women are also invisible in the official count of homelessness because they tend to avoid homeless



The implications in the homelessness sector of a growing aged, female and poor population will be huge. There is an urgent need to uncover women's homelessness and include this understanding in our definitions and counts, in our service systems and housing plans.

I'm on anti-depressants because I was thinking about killing myself. That is how bad it got. I would be on top of the world if I found a little place to live. Women don't need a great deal but they do need a roof over their head.

shelters, public spaces, and boarding houses out of fear for their own safety and dignity (McFerran, 2010; Sharam, 2010; Petersen, 2015; Australian Association of Gerontology, 2018). Existing studies have emphasized that the best housing arrangements for older single women should be affordable, safe, secure, and accessible to public amenities. They should also offer privacy as well as a communal environment with other older women for social support and combine aged-related health care (Petersen, 2015; Darab, Hartman and Holdsworth, 2018).

In addition to the risk factors outlined above, there is a clear shortfall in the number of social and affordable housing stock to meet the needs of vulnerable and at-risk Australians. Regulations that protect the rights of tenants need to be strengthened, together with the implementation of a coordinated approach in providing information, outreach and support for older women at risk of homelessness (Australian Association of Gerontology, 2018). There is also a clear need for a coherent, fully funded national strategy for housing and homelessness with specific targets and a measurable, transparent and accountable implementation plan. To date, the federal government has only set out the general policy framework (the NAHA, NPAH, and now the NHHA) while state and territory governments devise their own implementation strategies. Both federal and state/territory governments have also turned to the private and community sectors to deliver housing and homelessness services, such as in building social housing or providing homelessness case management support. This configuration has clearly failed in generating the housing stock that we need. The level of funding provided has been inadequate so social housing stock cannot meet increasing demands while homelessness services are unable to help all clients in need. Most importantly, there are no government strategies or specialist homelessness services that specifically address older women's housing security needs.

With the academic and community/not-for-profit sectors working to raise older women's issues in the media and policy front through research and advocacy, there has been growing recognition of the problem. We are now seeing the inclusion of older women in the policy platforms and reform of existing strategies,

The Productivity Commission found that even after rent assistance is paid to eligible pensioners, 40.3% of them pay more than 30% of their incomes on rent. This leaves little for life's other essentials, such as food, medical care and electricity.



such as the NSW Homelessness Strategy 2018–2023 (NSW Government, 2018). In terms of systemic issues, there must be concerted legal and social reforms to address the gendered and ageist socio-economic inequality that result in women being vulnerable to financial and housing insecurity. The housing system should also improve tenancy rights to address the power imbalance between landlords and tenants, which will help to protect the rights of older, mostly single, women who are private renters to secure accommodation.

Based on existing research studies and policy interventions, the Older Women's Network has compiled recommendations to combat homelessness among older women in Australia. We advocate for three levels of intervention: primary intervention to tackle systemic issues, secondary intervention to address policy and legislative gaps, and tertiary intervention to provide better support and secure housing pathways for women already experiencing homelessness. In terms of systemic issues, there must be concerted legal and social reforms to address the gendered socio-economic inequality that result in women being vulnerable to financial and housing insecurity. The housing system should also improve tenancy rights to address the power imbalance between landlords and tenants, which will help to protect the rights of older, mostly single, women who are private renters to secure accommodation.

In terms of the policy frameworks, there is a need for a comprehensive and fully funded National Housing Strategy which must include interventions for homelessness. The NHHA and the states/territories' policy initiatives must expand to include older women and develop a better understanding of their specific experience through specialist

homelessness services tailored to older women. In terms of service delivery, there must be a whole-of-system approach across all relevant sectors, including the homelessness service sector, the aged and healthcare sector, the women's rights and support sector, the domestic violence and elder abuse sector, etc.

Last but not least, the public housing sector needs to be scaled up to match the increasing demand, with older women on the priority list with more suitable housing models to suit clients' preferences. The right to housing is a basic human right that is enshrined in international human rights law and every group in our society, including older women, is entitled to the full protection of these rights. So that older women, along with other vulnerable groups in our society, are guaranteed safe, secure, affordable and suitable housing, prevention and intervention strategies must take into account both the systemic and direct risk factors. This will facilitate a more holistic housing system to be designed which highlights wellbeing and social inclusion as a sustainable vision.

**I don't want to go from one accommodation to another. I just want a permanent place to live. I'm 70 and I have nowhere to go.
Someone stole my phone at the last place. I sleep in Central Station when I can't afford the backpackers.**

ADDENDUM

When this brief was first drafted, the COVID pandemic had not yet gripped the world. In the interim, the Novel Coronavirus had killed hundreds of thousands and infected millions. It had also impacted the world's economies. Governments are scrambling to deal with balancing the need to keep economies going and people alive while trying to contain the spread of the virus. At the time of publishing, Australia is attempting to deal with what is potentially a second 'wave' of the infection.

What the pandemic has also done is to throw into sharp relief the inequalities which already exist in our society. At a time of lockdown when people are urged to stay home, it is an ask which is impossible to make of those who do not have one. Those who are homeless are more at risk of catching the virus, and spreading it. People who experience housing insecurity also have corresponding health issues related to the stress of not having secure shelter. This makes them more vulnerable to the virus.

The COVID-19 pandemic has shown that home is the place of safety that we have – it is the foundation of our right to wellbeing.



The pandemic has also highlighted the dangers faced by women who live in abusive situations with gender-based violence increasing during lockdowns. Even without lockdowns, the economic and social pressures caused by the pandemic have resulted in increasing levels of violence faced by women (Human Rights Watch, 3 July 2020). The Australian Institute of Criminology reported that almost one in 10 Australian women in a relationship has experienced domestic violence during the coronavirus crisis, with two-thirds saying the attacks started or became worse during the pandemic (SMH, 13 July 2020).

It is also clear that frontline workers including cleaners, nurses, childcare workers, teachers, supermarket shelf fillers, checkout operators and aged care workers are putting their own health and safety at risk to ensure that our society can function. Many of these frontline occupations sit at the lower end of the income spectrum, and for some of these occupations, the majority are women. It is ironic that it took a pandemic to show how valuable the contribution of these lower paid occupations are to our wellbeing. Our recommendations for gender equality are one way of tilting the balance to help address this issue.

The government's Early Release Scheme (ERS), an initiative to permit the early access to superannuation of \$20,000, is one which will have long term consequences. At the end of June 2020, almost half a million workers had completely emptied their superannuation accounts (The New Daily, 30 June 2020). It effectively kicked the problem of funding the retirement of these workers into the future. Not only that, the scheme will disadvantage women more because they will be forced to withdraw from their superannuation as of all the jobs lost in Australia during COVID-19, women made up 55 per cent of the unemployed, and work hours for women have also reduced more than men's hours (Financial Review, 15 May 2020). Instead of the government extending JobKeeper, the initiative to encourage employers to keep staff on the payroll during the pandemic, it opted to use the ERS so a future government will have to deal with the shortfall of retirement income. It also means that many of these workers with reduced superannuation will retire into poverty and housing insecurity.

The pandemic has also offered the biggest opportunity for the government to invest in social housing as a means of stimulating the economy. The policy announced by the federal government of HomeBuilder worth \$688 million is not targeted to those who are housing insecure. Grants of \$25,000 are to be given to those who can invest \$150,000 in home renovations or build their own home. The NSW Council of Social Services commissioned research which showed that 5,000 additional social and affordable housing units would support 18,000 construction jobs across NSW; and deliver short-term stimulus to the residential construction sector and household wealth, and long-term benefits through improved housing security, health and economic participation (NCOSS, not dated).

The pandemic has made this policy brief even more relevant and has added urgency to the adoption of the recommendations made.

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Notes:

Quotation on Page 5 is by R.D. 80, OWN member.

Quotation on Page 23 is by Jenny, 73, from SMH, 7 March 2018 Is this the greatest risk facing older women? Available at <https://www.smh.com.au/lifestyle/life-and-relationships/is-this-the-greatest-risk-facing-older-women-20180307-p4z371.html>

Quotation on Page 25 is by Rhiannon, 65 from SMH, 8 Feb 2020. Available at:

<https://www.smh.com.au/national/having-to-ask-for-somewhere-to-live-it-s-difficult-indeed-single-female-homeless-australia-s-shameful-crisis-20200127-p53uyg.html>

Quotation on Page 27 is by R.G. 70, as told to OWN.

Other quotations are from McFerran, L. (2010) 'It Could be You: Female, Single, Older and Homeless', Homelessness NSW and Older Women's Network NSW, pp. 1–52. Available at:

<http://www.ownnsw.org.au/wp-content/uploads/2013/08/ItCouldBeYou.pdf>.



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