Older Women's Pathways out of Homelessness in Australia

REPORT FOR THE MERCY FOUNDATION

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Research, Analysis & Training for a Changing World

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Acronyms

ABS	Australian Bureau of Statistics
ACHA	Assistance with Care and Housing for the Aged
AIHW	Australian Institute of Health and Welfare
ISSR	Institute for Social Science Research
SHS	Specialist Homelessness Services
HAAG	Housing for the Aged Action Group
HRPA	Homelessness Research Partnership Agreement
FaHCSIA	Department of Families, Housing, Community Services and Indigenous Affairs
FEANSTA	European Federation of National Organisations Working with the Homeless
NAHA	National Affordable Housing Agreement
NRAS	National Rental Affordability Scheme
SAAP	Supported Accommodation and Assistance Program

Executive Summary

This study examines pathways out of homelessness for older women in Australia. It seeks to understand the range of possible responses and program models that would assist in addressing their homelessness. It explicitly intends to inform the service sector.

In Australia there has been increasing attention to older women's homelessness. This attention has been comprehensive with reports in the media, requested briefings by both State and Commonwealth Governments with service providers, peak bodies and researchers on trends and responses, as well as anecdotal reports from service providers of increasing numbers of older women seeking assistance. This focus on older women sits alongside increasing recognition of older people's homelessness in Australia. Following recommendations in the Australian Government's (2008) 'White Paper' on homelessness, there have been legislative changes as well as funding of specialised aged care facilities to specifically address the needs of older people experiencing chronic homelessness. Homelessness has been acknowledged in the aged care reform package, *Living longer. Living better* (Australian Government 2012). There has also been a number of important research projects undertaken all seeking to examine older Australian's homelessness. The increased recognition in Australia is not seen in other countries: there is a pervasive lack of attention internationally to older women's (and older people's) homelessness.

This study aims to contribute to the evidence base about programs and practice models that achieve housing outcomes for older women in Australia. Building on existing knowledge drawn from small but influential research studies undertaken recently on the experiences of older women leading up to their homelessness, this study examines service provision. It draws on new empirical material gathered within Australia and internationally from stakeholders with working practice knowledge in relation to older homeless women. Specifically, the study undertook to:

1. Review Australian and international knowledge of older women's homelessness from research and grey literature. Given the small amount of research literature it was imperative to consider both studies of women's homelessness and older people's homelessness to which older women contributed. This discussion includes patterns from the 2006 and 2011 Census on homeless older women.

2. Empirically seek an understanding of program and practice frameworks in relation to older women's homelessness internationally and within Australia. Semi- structured interviews were conducted with stakeholders in addition to correspondence with a range of researchers and practitioners. The material gained was analysed thematically utilising frameworks from senior's housing and homelessness disciplines.

3. Provide an overview of practice models – both Australian and international - assisting older women out of homelessness.

Key findings from this study include:

1. There is a lack of designated programs internationally for older women. Whilst there are services and programs for older people and women, we are not aware of any specific programs or service models for older women.

2. The context to the previous point is a lack of attention to older people's homelessness internationally. There is recognition of demographic changes with increasing numbers of older people living in poverty, as well as the ageing of the homeless population but this is not resulting in attention to older people's homelessness. There is one peak body in the United States of America (USA) and a number of services for older people within larger programs. There is little attention currently to older people's homelessness in the United Kingdom (UK); the former administration funded a Coalition of Older Homelessness that resulted in substantive policy and practice recommendations.

3. Drawing on a recent national research project carried out in Australia by Petersen et al. (2013), where 44 per cent of the sample of 561 were older women, three pathways into homelessness were highlighted: older women with a conventional housing history, older women who have lived with ongoing housing disruption, and older women who had lived transient lives. The diverse life experiences of women facing homelessness in their later years are highlighted and provide a framework for considering appropriate program models. The largest proportion of older women presenting with housing crisis in Australia have led conventional lives, and rented whilst working and raising a family. Few have had involvement with welfare and support systems. With

rapid rehousing it is put forward a large proportion of these older women will continue to lead independent lives.

4. The identification of two practice areas assisting older women out of homelessness. These are:

   - Services that engage with older women in housing crisis.

     A range of agencies, generic and tailored for older people are considered. Key elements are discussed with the aim of discerning what works well with older women.

   - Provision of affordable housing.

     The range of housing models including transitional, staircase and permanent housing, all social housing, are discussed. A range of forms of permanent supportive housing operating in Australia and internationally are outlined along with positive and negative attributes.

The key implications arising from this project include:

1. The diverse life experiences of older Australian women in housing crisis needs to be acknowledged.

2. It is essential programs and service providers consider how to engage with older women in housing crisis. The nature of this engagement is linked to the current circumstances and life experiences including culture of the women.

3. The models of housing advocated by the homelessness sector and by senior's housing sector are compatible. This model, permanent supportive housing, has been subject to international evaluation for people who have experienced chronic homelessness and is appropriate for older women of all backgrounds.

4. There are a range of forms of seniors housing – retirement village style, high density units, and a range of shared accommodation models. Furthermore, the level of support is tailored to the needs of the residents – this ranges from tenants accessing community aged care if needed to case management and a high level of psychosocial support. Furthermore, residential aged care is appropriate for women with high care needs.

5. Practice with older people is underpinned by a comprehensive assessment alongside a relationship focus. There is a recognition that addressing a housing crisis relies on supporting other parts of a person's life including social, health and legal aspects to ensure wellbeing.

6. This study has identified that older women's homelessness requires further exploration. A disparity exists in Australia of our enumerations of older women's homelessness and the trends identified by service providers who work with older women. There is international recognition that (older) women's homelessness is hidden and researchers need to engage innovatively with this social problem to examine the extent and nature so that they can, like the wider population, age in their communities.

1 Introduction

This study examines service responses and innovative models tailored for older women who have experienced homelessness. Older women's homelessness has only recently been on the practice and policy agenda and the overall picture we have is scant. Both from Australia and internationally, there is limited research documenting the nature and scale of older women's homelessness. Similarly, almost no published research has examined how, or if at all, older women experience homelessness and homelessness services differently from other groups, such as older men or younger women for example. Within this context of a limited empirical base, there is a lack of evidence which considers or demonstrates the nature of service provision and housing models to enable older women to achieve pathways out of homelessness. The empirical research challenge for this study, therefore, is to examine service responses and models in a relative vacuum of information. There is a need to recognise and address this considerable gap in gender specific research in relation of older women experiencing housing crises. Important factors like the interplay of geography, cultural background, migrant status and family circumstances need to be part of a research agenda.

The vacuum of information is compounded by the theme within all reports and research describing older women's homelessness as 'hidden' (Baptista 2010; Edgar & Doherty 2001; Wardhaugh 1999; Watson & Austerberry 1986). Yet we know from the Australian Census enumeration that 36 per cent of older homeless people are women. Second, if we take into account service record data from Assistance with Care and Housing for the Aged (ACHA), the key Australian agency working with older people in housing crisis, we know older women are approximately half of their client base and that this has been consistent over many years.

Attention to older people's homelessness in Australia provides us with factors that are likely to impact on older women. The demographic changes occurring within Australia with the cohort aged over 55 years are an important context for considering older women's housing. In addition, the proportion and numbers of older people renting in the private market is increasing. Drawing on data from the 2006 and 2011 Census, Table 1 shows that the number of older women renting privately has increased from 91, 549 women to 135, 174 women.

Table 1: Older people in private rental by gender, 2006-2011.

	2006		2011	
	Number	**%**	**Number**	**%**
Men 55yrs+	143,799	5	200,680	6
Women 55yrs+	91,549	3	135,494	4
Total	**235,348**	**8**	**336,174**	**11**

Source: Customised table from ABS TableBuilder 2006 and 2011. Counting: Persons Place of enumeration.

Notes 1) 2011 data from TENLLD, by States, person aged 55 years and over, and RPIP reference persons, excluded Other household member, Not applicable, and Overseas visitor. Private Rent combines 'rented: real estate agent' + rented person not in the same household" + 'rented: Other landlord type' + 'rented: landlord type not stated'. 2) 2006 data from LLDD, by States, person aged 55 years and over, and RPIP reference persons, excluded Other household member, Not applicable, and Overseas visitor. Private Rent combines 'real estate agent' + 'person not in the same household-parent/relative' + 'person not in the same household - other person' + 'residents at park (includes caravan parks and marinas).

These figures are unlikely to include many people living in substandard rental accommodation. It is a difficult process for the ABS to enumerate people renting in a garage or under a house; these renters are likely to be counted with the tenure of the owners. The pattern of increasing numbers of older women living in private rental is part of a wider concern expressed by Jones et al. (2007) in relation to housing affordability and risk of homelessness for older Australians.

This report contributes to our understanding with the provision of valuable qualitative data about the range of service models in Australia and internationally in addressing older women's homelessness. In particular, it will provide an understanding of the underlying principles of the different service models, and the conditions and contexts in which they apply. This is timely information given the current focus in Australia's policy and service sectors on addressing and preventing homelessness.

1.1 Research questions and aims

This study aims to examine a range of program models and housing options effective in preventing or resolving older women's homelessness. This is conducted in the context of an underdeveloped understanding of older women's homelessness across the western world and a very limited evidence base in relation to service provision. This report addresses the research questions:

> *What service and program models address older women's homelessness?*

To answer this, the following subsidiary questions will be examined:

1. *What program models and housing options are operating for vulnerable older women in Australia and internationally?*

2. *What is the mix of roles of sectors, especially women's services, specialist homelessness services and aged care providers assisting older women in housing crisis?*

3. *What are the critical features that contribute to positive outcomes for older women in housing crisis?*

4. *What are the learnings about the outcomes of different programs for vulnerable older women?*

1.2 Research approach

This research involved two phases: a literature review and qualitative interviews. The review of literature included peer reviewed scholarly research and policy and program documents. Three alternate approaches were undertaken including searching peer reviewed literature in databases; a search of Google Scholar to identify peer reviewed articles, theses and unpublished reports, and an internet search to locate service provider and peak body websites detailing program details, and service and housing models. Given the lack of scholarship on older women and homelessness this review considered literature relating broadly to older people and women respectively. Key words included older women, older people, and women as well as elderly, older adults, and homelessness. Whilst it is acknowledged that internet reviews are limited, the lack of rigorous research on older women's homelessness provides a rationale as well as enables consideration of leading agencies working in the sector. The countries that featured in the searches included the United States of America, the United Kingdom, and countries in the European Union.

The empirical phase involved semi-structured interviews with representatives from peak bodies and service providers in the countries identified in the academic and grey literature reviewed. Further to this, the empirical material was extended by the recent work conducted by Petersen, Parsell, Phillips & White. Petersen and colleagues have recently undertaken a national study on older people's homelessness with a particular focus on prevention (Petersen et al. 2013). Petersen & Jones (2013) have also undertaken Australian Government funded research through the Homelessness Research Partnership Agreement (HRPA) between the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) and the Institute for Social Science Research (ISSR), University of Queensland on policy in relation to older people's homelessness. In addition, Parsell is currently undertaking research on

supportive housing models in Australia (Parsell 2013). The involvement of the authors in the Mercy project and the AHURI and HRPA projects enabled drawing on multiple concurrent data sources; this lessened the impact on service providers participating in a number of research projects by the same researchers.

An understanding of program models for older women who had experienced homelessness was sought in the community and public housing sectors, aged care providers, and specialised older people's homelessness programs within Australia. Also, spokespeople from international peak bodies working with vulnerable older people as well as scholars researching in this area were sought. We undertook interviews and correspondence with key stakeholders in Europe, the United States of America and England to provide a comprehensive exploration of the older women's homelessness. Following on from detailed correspondence with fourteen stakeholders, eight semi- structured interviews were conducted. All interviews sought to explore participants understanding of, and approach to working with, older women in housing crisis. As will be outlined in the report, there is little attention to this social problem internationally and specialised knowledge was difficult to attain.

The interviews and correspondence with Australian and international stakeholders whilst tailored to the role of the interviewee (Peak Body Executive, Academic, Social Worker, Not for profit Manager) had consistent themes. The questions focused on the characteristics of the services with older women; the life circumstances of the women they are working with; program and practice models; what informed program models; housing design; what informed the housing form; understanding the local context including private rental market and social housing availability; the nature, if any, of onsite support; and good practice.

The data collected for this study included details from correspondence, transcriptions from interviews, and document analysis of peak body and service provider web sites. The interview transcripts were analysed thematically to draw out the merits or otherwise of the program and housing models. The nature of the program was coded thematically according to the form and function of the service and of the housing provided – crisis, transitional, age specific, gender specific, and permanent housing.

The study received ethical clearance from the University of Queensland's Behavioural and Social Sciences Ethical Review Committee. All interviews were conducted with people in their professional capacity. Informed and written consent was obtained from all participants.

1.3 Overview

There are two essential elements that underpin this report. The lens of gender and life course is considered integral to addressing the research questions. A gendered lens is required to explore older women's homelessness. In addition, life course theory represents a useful means to explore the diverse and complex nature of housing exclusion experienced by older women over time.

In this chapter we have outlined an overview of the research purpose and approach. This has included an introduction to the study and details of the research aims, questions and methods.

The following chapter presents a detailed review of Australian and international literature that examines older women's homelessness. This review is a context and includes the enumerations of older women's homelessness drawn from the 2006 and 2011 Australian Census.

The findings concerned with first, second and third research questions are outlined in Chapter 3. This material is drawn from interviews and correspondence with stakeholders, and includes descriptions of program models and a discussion of service elements that engage with and meet the needs of older women experiencing a housing crisis.

The final chapter, Chapter 4 discusses the program and policy implications of this study. Four issues drawn from the study are discussed in terms of implications for service responses for older homeless women in Australia. The report concludes by identifying the major gaps that persist in our knowledge of older women's homelessness and indicates areas in need of further research.

2 Nature and extent of older women's homelessness

This chapter presents the literature that examines the nature and extent of older women's homelessness. First, the Australian and international research literature is discussed to provide a context. The latter part of this discussion draws on data from the Australian Census to indicate the extent, demographics and geographical distribution of older women's homelessness in Australia. Older women's engagement with the homeless service sector follows this discussion, and will include data from the data collections of the SHS and ACHA as they relate to older women clients. This chapter addresses the following research questions:

1. *What program models and housing options are operating for vulnerable older women in Australia and internationally?*
2. *What is the mix of roles of sectors, especially women's services, specialist homelessness services and aged care providers assisting older women in housing crisis?*

It is important to note that the age of 55 years will be used in this project. It is acknowledged that the Mercy Foundation sought this research to be framed for women aged 60 years and above. However, the Australian Bureau of Statistics (ABS) homelessness figures drawn from the Census and data from the Australian Institute of Health and Welfare (AIHW) on Specialist Homelessness Service (SHS) do not match this preference and necessitated using 55 years. The discussion and recommendations will be mindful of the Mercy Foundations preference to concentrate on a slightly older cohort of women.

2.1 The pathways to homelessness

The relationship between the feminisation of poverty and homelessness is a key message in international reports on women and homelessness (Edgar & Doherty 2001). Shifts in our social climate including women's search for financial and personal independence, the decline of the nuclear family and the increase in single person households, increasing longevity with rising numbers of women reaching very old age, changing migration patterns and access to housing are all identified by Watson (2000) in shifts in the gendered nature of homelessness. Baptista (2010) expands this with particular mention of the persistence of gender pay gaps and the occupational and sectoral gender segregation (in the context of Europe). It could be argued this applies more to younger women but recognition of continued disadvantage over the life course have culminated in few resources and employment prospects for older women.

There are a small number of influential research projects undertaken in Australia (McFerran 2010; Sharam 2008) which directly note the structural disadvantages faced by older women. The authors consistently note the entrenched financial disadvantages faced by women and how this impacts on women's housing choices. By considering life course, the housing vulnerability of older women can be seen in relation to earlier life experiences particularly education opportunities and work history. This culminates in Australian women in their middle and later years having few resources and in some cases being at risk of homelessness (Tually & Beer 2007). Researchers concerned with women (of all ages) and homelessness emphasise structural issues as well as the predominance of violence (Burke and Pinnegar 2007; McFerran 2010; Robinson & Searby 2006; Sharam 2008; Tually et al. 2008;). Kisor & Kendal-Wilson (2002) highlight that a frame is attached to older women experiencing homelessness that they are substance abusers, mentally ill and untreated, irresponsible or incompetent. They assert that individual dysfunctional view hinders the importance of structural factors including violence against women, shortfalls in public housing, and economic factors particularly the high cost of rental accommodation. Their study, accessing client records over 13 sites in the United States of America (USA), found the women were living below the poverty line, not well connected to services and half were receiving mental health and substance abuse assistance. As summed up by Tually et al. (2008), women from all backgrounds are structurally vulnerable to housing insecurity and homelessness due to violence.

Shinn (2007) points out that social policy and social cultural beliefs and practices, particularly with respect to social exclusion, are critical to understanding rates of homelessness. She proposes that individual characteristics interact with policies and patterns of social exclusion, to influence who becomes homeless. Interventions to reduce homelessness at one level (e.g. housing policy, income maintenance levels) can counteract vulnerabilities at a different level (e.g. individual risk factors such as poor health) (Busch-Geertsema et al. 2010; Shinn 2007).

The complex interaction of structural and personal factors as an explanation of homelessness has varied over time and according to the viewpoint of the researcher (Fitzpatrick & Stephens 2007). The 'new orthodoxy', based on robust research evidence, posits homelessness as the outcome of a dynamic interaction between individual characteristics and actions and structural change (Busch-Geertsema et al. 2010, p. 3). Homelessness is being increasingly understood as a process, with different routes into and out of homelessness for different people (Chamberlain &

Johnston 2011). It is increasingly evident, largely from longitudinal research, that homelessness is more likely to be temporary rather than permanent (Busch-Geertsema et al. 2010). The metaphor of pathways is useful, not only as a means of thinking of entering and exiting homelessness, but also as a means of framing the diversity and complexity of homeless peoples' lives. Petersen et al. (2013) in a recent research project outline three pathways for older Australians who are homeless or at risk of homelessness. This provides not only a useful but contemporary understanding that can inform the pathways experienced by older women in Australia. This report argues that pathways as it relates to older women's homelessness must not only account for age and gender but also cultural background and geography. The women's life course is also integral. The next section draws on the literature as it relates to homeless older women and then moves to discuss older women's interaction with the service sector. This material draws on a gendered analysis, as a means of developing an understanding of factors as they relate to all homeless older people, are experienced differently by older women. Research on older people's and women's homelessness is included as the studies are inclusive of older women.

2.1.1 Older women and homelessness

Research in Australia and internationally highlights the integration of individual and structural factors in understanding the causes of homelessness amongst older women (Crane & Warnes 2010; McFerran 2010). With increasing attention to the needs of older women experiencing homelessness in Melbourne and Sydney, two exploratory research projects recently undertaken assist in understanding the particular circumstances of urban older women (McFerran 2010; Sharam 2008). Research to date on older women and homelessness has largely been commissioned by community agencies as they have experienced increased referrals for the provision of appropriate housing and support for older women (Kliger et al. 2010; McFerran 2010). Research in Victoria and New South Wales has highlighted a lack of service options for older women who are homeless or at risk of becoming homeless (Kliger et al. 2010; McFerran 2010; Murray 2009). Batterham et al. (2013) note this is particularly so for older women in rural areas. In short, homeless older women have become a poignant symbol of housing insecurity within Australia. The Australian research to date highlights the aforementioned interaction between poverty, violence, gender and homelessness. The social and economic disadvantage for women living alone obstructs home ownership and an ability to compete in the private rental market for affordable accommodation. The women participating in all research projects are clear in their suggestions for overcoming their circumstances, emphasising the need for

affordable and safe housing. Indeed for some the inappropriate housing many women are living in puts them at risk of further violence.

McFerran's (2010) exploratory study challenges many of the perceptions Australia has of people experiencing homelessness and demonstrates the necessity of incorporating housing risk in research on older women and homelessness. McFerran interviewed 31 women aged 45 and older in Sydney and found that the women had experienced multiple disadvantages in their lives, balancing abusive relationships, poor health and economic insecurity. Most had remained independent and working. Many had brought up children. As women living alone in their 50s and 60s, however, they became susceptible to a crisis which put their job at risk, namely a health crisis or age discrimination at work. Batterham et al. (2013) extend this proposition to suggest that financial insecurity in later lives may be more the experience of older women who have been employed in lower paid , precarious employment. These findings are confirmed by international research, in which women (not only older women) saw poverty, limited education, violence and addiction in their families and relatives as the main causes of homelessness (Enders-Dragasser 2010). Murray's (2009) study with women in Victoria, (seven of the 29 were over 40 years of age) highlighted the violence women experience whilst homeless including living in boarding houses and in cheap motels. All women had experienced violence. McFerran asserts women who are older and living alone will be poorer than men their age, less able to maintain homeownership, and less able to compete in the private rental market for affordable accommodation. She states they will be at risk of homelessness, largely as a result of the entrenched social and economic advantage that continues to separate the experiences of women and men (McFerran 2010). These findings are substantiated by Sharam's (2008) work. This qualitative study undertaken in Melbourne interviewed 29 homelessness women (14 were over 45) in relation to their housing careers. Sharam found that structural issues including economic and housing instability rather than personal risk factors linked to their homelessness. The sample, however, excluded women with health (including mental health) problems, and drug and alcohol problems.

2.1.2 Older people and homelessness

There has been increasing attention to older people's homelessness in Australia with a number of research projects being undertaken since the release of the Australian Government's (2008) 'White Paper' on homelessness. Prior to this most of our understanding come from small number of projects. The tri nation study of Crane and Warnes, of which Australia contributed, is the largest scale of these projects. This

research study remains arguably one of the most influential pieces of work on older people and homelessness given its sample included older people across a number of sites in the United Kingdom (UK), Boston and Melbourne. Close to 70 per cent of the 377 people in the sample had never been homeless before (Crane & Warnes 2010) and nearly two thirds (60%) of participants in the Melbourne site were homeless for the first time (Rota-Bartelink &Lipmann 2007). The breakup of a marriage, death of a spouse, financial trouble brought on by retirement and the onset of mental illness were found to be triggers for homelessness amongst this group (Crane et al. 2005). Other subsequent Australian studies draw similar conclusions (Judd et al. 2004; McFerran 2010; Westmore and Mallet 2011). In Petersen et al.'s (2013) Australian study concerned with older people's homelessness, 67 per cent of the sample of 561 had a conventional housing history. This national study identified three pathways into homelessness. The three pathways include: people who have had conventional housing histories; people who have lived transient lives; and people who had had ongoing housing disruption throughout their lives.

There is an emerging body of international research that has reinforced this distinctive pathway - older people who have become homeless for the first time in later life (Cohen 1999; Crane et al. 2005; McDonald et al. 2007; Shinn et al. 2007).   Shinn et al. (2007) from the USA uses the descriptor 'conventional lives' as people in this group had largely experienced long periods of employment and residential stability (Krogh et al. 2008; Shinn et al. 2007). In addition, approximately 40 per cent of the sample were willing and able to work, yet they were unable to obtain employment. Shinn et al. (2007) emphasise that at the time of crisis, the most important need of older people was to regain housing.

It is evident in research that disadvantage culminating in homelessness is experienced differently by men and women throughout their life course. For example, in Crane et al.'s (2005) study of older people experiencing homelessness, previous experiences of homelessness were more common amongst men than women, and that men were significantly more likely than women to have been homeless for periods of more than three years. Women are considered to be more likely to have first become homeless after the age of 50 years (Crane & Warnes 2012). Indeed, agencies such as Wintringham house predominately older men who have lived disrupted lives and have complex needs. In contrast, other agencies in Melbourne have reported that women make up more than 60 per cent of their referrals (Housing for the Aged Action Group 2012). In Petersen et al.'s (2013) study, older women made

up 44 per cent of the study's sample of 561 older people. Of the older people who had a conventional housing history, 51 per cent were women; and represented 29 per cent of the people who had lead transient lives and 31 per cent of the people who had lived with ongoing housing disruption (Petersen et al. 2013).

Recent research, funded by the Mercy Foundation, explored gender and locale in relation to older people in housing crisis or experiencing homelessness (Batterham et al. 2013). Following on from previous research (Westmore & Mallett 2011), Hanover sought to explore how men's and women's pathways into homelessness differ and the impact location has on different experiences. This project found there were more similarities amongst men and women across both rural and urban locations. A project being undertaken with rural older women (Darab & Hartman 2012) as well as the national longitudinal study on housing stability and instability (Scutella & Johnson 2012) will likely develop a greater understanding of the housing and homelessness experiences of older women.

On the other hand, there is research that suggests that risk factors faced by men and women can differ, resulting in different pathways to, and experiences of, homelessness. For example, in Canada and the United Kingdom, factors such as eviction, loss of a spouse, and loss of income are commonly cited as reasons for older people's homelessness, but are experienced differently by men and women. Whilst homelessness amongst women is more likely to stem from family crises such as separation, widowhood or domestic violence (Bowpitt et al. 2011), research suggests that for men it is often due to work related challenges such as loss of employment (McDonald et al. 2004). Indeed, even when a family event is cited as triggering homelessness, the underlying circumstances may differ between men and women. For example, in a UK study looking into men's and women's (of all cohorts) experiences of homelessness, Bowpitt (2011) found that men were more likely to abandon their accommodation due to complex family issues that they found intolerable, whereas women were more likely to flee for their safety due to such issues as domestic violence.

Most of what is known in Australia about older people that have experienced long term homelessness throughout their lives has been gathered from the Wicking Project. This action research project conducted at Wintringham, Melbourne focused primarily on models of care for older people with complex needs. The project outlined the challenging behaviours that can occur as a result of alcohol related dementia and brain injury, or what is known as an Alcohol Related Brain Injury (ARBI) (Rota-

Bartelink 2012). Findings from the project suggest that the older people in this group of chronically homeless individuals are more resigned to their homelessness than those who had not had prior experience of homelessness (Rota-Bartelink 2007). The qualitative study of Kavanagh (1997) with men living in boarding houses in inner Sydney also found trauma in early life alongside chronic problems with alcohol, mental and physical disabilities as well as multiple deprivation. The Wicking project recommended housing models for this group of individuals should be comprised of supported accommodation and residential care models; now a well-established form of service provision run by Wintringham and Mission Australia. Recent work showed that 30 per cent of older people who have lived with ongoing housing disruption throughout their life were older women (Petersen et al. 2013). This included living in marginal accommodation such substandard caravans, boarding houses and couch surfing.

This group, referred to as chronic, long term or multiple exclusion homelessness in the literature (Fitzpatrick et al. 2011), consists of individuals with complex needs including substance misuse, poor physical and mental health, and possible limited insight. It is not uncommon for people in this group to have spent significant periods of their lives in institutions such as orphanages, mental health hospitals and prison. The iterative homelessness that they experience also results in use of crisis accommodation, marginal housing and day centres. The first project dedicated to older people's homelessness conducted in New York during the 1980s provided an understanding of older men living on the streets and in crisis shelter (Cohen & Sokolovsky 1989). Our understanding of long term homeless people continued to be informed by studies from the USA - Cohen followed up with a study of older women (Cohen et al. 1997) and then the work of (Douglass et al. 1988) in Detroit, and Kutza (1987) and later Keigher and Greenblatt (1992) in Chicago. All studies highlighted the multiple exclusion experienced by this group over many years of their lives. The most recent work in USA whilst not exclusively focused on this group reinforced the disruption and disadvantage experienced by this group early in their life (Shinn 2007).

The health concerns of older people experiencing homelessness are also of paramount concern. There is a substantial body of data garnered from research in the USA highlighting the prevalence and severity of health problems amongst the older homeless population and the barriers that they frequently face when receiving care (Padgett et al. 2006; Shinn et al. 2007; Watson 2010; Watson et al. 2008). Studies in Boston and San Francisco have shown that rates of 'geriatric conditions' amongst homeless people are two to four times higher than the general over 50 population

(Brown et al. 2012). Also germane is the higher rate of mortality amongst long term street homeless people (O'Connell 2005). The large study in the UK on multiple exclusion homelessness is providing a clearer understanding of early trauma in people's lives and how this is linked to homelessness at an early age and consequent health and substance abuse concerns (Fitzpatrick et al. 2013). Further to this, the risk of violence and mental stress is also considerably higher when someone is living in an unsafe and insecure environments (McFerran 2010; Westmore & Mallet 2011). Both men and women commonly experience violence and victimisation on the streets (Bowpitt et al. 2011) and research shows that assaults are common amongst older women in marginal housing (Murray 2009).

Family can be a protective factor from homelessness (Gonyea et al. 2010). However, a consistent finding in the research into older homeless people is that they either have no contact with family or contact is very limited (Faulkner 2007; Kavanagh 1997). This lack of familial support is a consistent finding across western countries (Crane et al. 2005; Gonyea et al. 2010; McDonald et al. 2007). However, the work of Petersen et al (2013) in their national study found that family breakdown due to carer stress, overcrowding and conflict resulted in older people being in housing crisis. Of the older people that had a conventional housing history, 20 per cent had been living with family before being at risk of homelessness (Petersen et al. 2013). Older women outweighed older men as having formerly resided with family.

The loss of a spouse through death or separation is widely accepted as an event that can potentially trigger a housing crisis, particularly because the resulting loss of income can impact upon the remaining partner's ability to pay their rent (Crane et al. 2005; Judd et al. 2004; McFerran 2010; Westmore & Mallet 2011). A common experience shared by many vulnerable older people is that of social isolation, particularly due to financial problems that make it difficult for them to get involved in social activities. However, not all individuals want, or are able, to seek assistance from family and friends (Rota-Bartelink & Lipmann 2007; Westmore & Mallet 2011).

In conclusion, it is evident that scholars in the area of older people's homelessness have conceptualised two pathways into homelessness in later life: people who have been homeless for many years, referred to as 'long term', and people who become homeless for the first time in their later life, referred to as 'first time' (Crane & Warnes 2012; Shinn et al. 2007). In this section we provided an overview of the two pathways into homelessness for older women. We demonstrated how an understanding of

pathways, evident in both Australia and overseas, provides a clear erudition of the distinctive nature of older women's homelessness.

2.1.3 Official count of older women's homelessness in Australia

There are interconnections between the argument that women's homelessness is hidden and the enumeration of this social problem. We understand that older women's homelessness is largely not characterised by rough sleeping and as such official counts are limited given vulnerable older women are more likely to be staying with friends, living in a car, living under the threat of violence in their home or physically 'hiding'. This leads writers to note that care must be taken in noting the nature of older women's homelessness and how the significance of the problem is assessed; older women are more likely to be statistically invisible in data systems.

The recent changes in the definition of homelessness by the Australian Bureau of Statistics contributes to a comprehensive understanding of housing exclusion as it effects (older) women. The meaning of 'home' as a place to enable stability, security, safety, privacy, and the ability to control one's living space (Mallett 2004; Parsell 2011) is a core feature in Australia's official definition of homelessness (Australian Bureau of Statistics 2012). The definition focuses on 'home'lessness as opposed to 'roof'lessness (Australian Bureau of Statistics 2012). Being defined as homeless does not only occur when a person does not have a roof over their head. Individuals are also considered homeless if they do not have suitable accommodation alternatives; if their current dwelling is deemed as 'inadequate'; if their accommodation has no tenure or if their initial tenure is short or cannot be extended; or if they do not have control of, and access to, space for social relations (Australian Bureau of Statistics 2012, p.11). Baptista (2010) comments that ETHOS, the European Typology on Homelessness and Housing Exclusion, from which Australia's definition is closely linked, may represent important progress in improving the visibility of some gendered forms of homelessness.

There is concern that homelessness is at a demographic crossroad (Culhane et al., 2013). This argument is linked to the ageing of the homeless population as well as the increase in the numbers of people in the older cohort. It is difficult to draw out these points in the Australian context as the Census enumerations of homelessness accounting for age and gender are only available for two successive enumerations, 2006 and 2011. On the basis of the available data homelessness patterns for older

women across two censuses can be outlined. This provides an important context to this study.

Table 2: Number and proportion of older homeless women, 2006-2011.

	2006			2011	
Age	Women			Women	
	no.	%		no.	%
55-64	2,603	3		3,095	3
65-74	1,298	1		1,320	1
75 and over	871	1		915	1
Total over 55 years	4,772			5,330	

Source: ABS, 2006 & 2011 Census of Population and Housing: Estimating Homelessness, 2049.0

As seen in Table 3 of the 105,237 people enumerated as homeless on Census night in August 2011, there were 14,851 people aged over 55 years. In 2006, there were 12,461 people considered homeless in this age group. This increase of 2,390 persons represented a slight drop in the rate per 10,000 of the homeless population from 15.4 in 2006 to 14.6 in 2011.

Table 3: Change in homeless categories amongst older men and women, 2006-2011.

	2006	2011
Men 55 years and older	7,688	9,521
Women 55 years and older	4,772	5,330
Total 55 years and older	12,461	14,851
Total Homeless	89,728	105,237

Source: ABS, 2011 Census of Population and Housing: Estimating Homelessness, 2049.0.
Note: Cells in this table have been randomly adjusted to avoid the release of confidential data. As a result cells may not add to the totals.

The Census figures do show us that homelessness as enumerated is experienced differently by men and women in the older cohort. Older men largely make up the numbers older people sleeping rough and staying in boarding houses (Petersen & Jones 2013). As seen in Table 4 older women, on the other hand, do not generally live in boarding houses and according to the Census enumeration are decreasing in numbers in this accommodation. There is evidence from Australian research of the violence (further violence) that women experience in boarding houses (Murray, 2009).

Recent research from Chamberlain (2012) in Victoria has highlighted the number of illegal boarding houses in Melbourne and other parts of Victoria most of which are likely to be recorded as private dwellings and not boarding houses (non-private dwellings) in the Census count.

Table 4: Change in homeless categories amongst older women, 2006-2011.

	Older Women			
	2006	**2011**	**Change**	
Improvised dwellings, tents or sleeping out	408	372	-36	↓
Supported accom for homeless people	571	781	210	↑
Staying temporarily with other households	1,588	1,708	120	↑
Staying in boarding houses	935	874	-61	↓
Other temporary lodging	66	90	24	↑
Persons in severely crowded dwellings	1,196	1,519	323	↑
All homeless 55+	**4,772**	**5,330**	**558**	↑

Source: ABS, 2011 Census of Population and Housing: Estimating Homelessness, 2049.0.
Note: Cells in this table have been randomly adjusted to avoid the release of confidential data. As a result cells may not add to the totals.

Our knowledge in Australia on older women and homeless is growing but there remain gaps in our knowledge and inconsistencies between practice reports and official records. The discussion moves to consider service provision for older women vulnerable to homelessness.

2.1.4 Service sector

The rationale behind this section rests on the observation that older women's risk of being homeless can be lessened by the way welfare and housing systems work and interact with older women. There is limited evidence about the appropriateness of support services for older homeless women. This sector draws on literature concerned with women experiencing homelessness and older people experiencing homelessness respectively. Both pools of material identify critical issues that are important considerations for services for older women in housing crisis.

In Crane & Warnes (2005) study of older homelessness people in the UK, Boston and Melbourne, women were more likely to say that their homelessness could have been prevented if service providers and landlords had been more helpful. Most of the

respondents in this study had never been homeless before and had not engaged with this sector. In the research of Hanover, service providers related of the difficulty older people have in seeking assistance. Whilst is it not clear what the reasons are it is put forward that a lack of understanding of the service system and independence as well as the stigma associated with seeking welfare assistance (Batterham et al. 2013). This is a central tenet of the body of work of Crane & Warnes (2005), that older people in need do not ask for help and that most statutory services do not seek out unmet needs and that many older homeless people are reluctant to use hostels and day centres for fear of violence, intimidation and disturbance from younger clients. On the other hand, all Hanover projects highlight that older people do not know where to go for help (Batterham et al. 2013; Westmore & Mallett 2011).

The Hanover study found there were fewer housing and homelessness services available in regional areas relative to demand compared to metropolitan areas (Batterham et al. 2013). The service provider participants in this study also noted that there were more crisis accommodation options for men. Women's services were largely tied to domestic violence services. This is contrasted with the finding that older single men were seen to be a much lower priority in the service system than older single women. As noted by Hanover, the study was small and findings are limited by the size of the project. Fitzpatrick (2005) argues that the (very limited) evidence in the UK on gender and homelessness indicates that women are more likely than men to approach local authorities and housing associations when they find themselves homeless. This assertion relates to women of all cohorts and would thereby include women heading lone parent families.

A number of writers have argued that ageing and homeless service systems have consistently overlooked the older homeless (Cohen 1999; Gonyea et al. 2010). A study undertaken in Chicago found that agencies working with homeless people reported significant growth in the numbers of older homeless people presenting at their agencies (Krogh et al. 2008). The prevalence of older people presenting in housing need was posing significant challenges for the staff who were only just beginning to identify the specific needs and challenges of this population. The researchers pinpointed specific areas in which agency staff needed to be educated to better assist the increasing numbers of older homeless people they were seeing. These included life stage issues, issues around ageing in general, social isolation and grief and ways in which their dignity can be maintained as they age. In Australia, there are similar issues with older people largely not engaging with mainstream housing

support services or specialist homelessness services for housing assistance. Older people are seen to under-utilise the Specialist Homelessness Services (SHS) in Australia – older people represent less than six per cent of SHS clients (Australian Institute of Health and Welfare 2012, p.46).

Australian aged care services have been strongly criticised in the past for failing to engage in the issue of older people's housing needs. 'At risk' older people are most likely to turn to health and aged care services when facing housing problems, yet the staff within the agencies do not have sufficient skills in identifying and working to overcome their client's housing problems (Lipmann 2009). Navigating the complex system of policy and service areas including housing, residential and community aged care, health care and specialist homelessness services is difficult for older services users and professionals alike (Westmore & Mallet 2011). However, there is evidence that the needs of financially disadvantaged older people are becoming increasingly recognised by the aged care sector. The inclusion of homeless older people as a 'special needs' group under the Aged Care Act 1997 is in line with this paradigm shift and a number of policy and funding initiatives in recent years have partially addressed the historical neglect of homeless people in Australia's aged care sector. Within Australia there are 20 residential aged facilities that receive specialist funding, a viability supplement, for accommodating people who had formerly been homeless. This includes 10 in Victoria, five in New South Wales, one in South Australia, two in Queensland and two in Western Australia. Facilities providing residential care for former homeless people is an integral part of strategies to assist older people who have complex health needs as a consequence of 'living rough' for many years. In addition, in the aged care reform package, *Living Longer, Living Better* (Australian Government 2012) there was a clear acknowledgement of older people experiencing homelessness and at risk of homelessness and their inclusion in wider health and aged care portfolios.

From a service provision perspective, however, there remains an underutilisation of the housing and support services by older people in housing crisis. Furthermore, the culture of many homeless services are unsuited to the problems and needs of older homeless people (Crane & Warnes 2005). Crane et al. (nd) presented to service providers within the UK a discussion paper that summarised findings form their extensive work on older people's homelessness. They put forward that more attention is needed in relation to the 'detection' and 'response' of service providers to older people who are at high risk of homelessness. This includes practices such as monitoring and response systems within tenancy support and primary health teams;

the need for collaboration across organisations and how can older people be better informed about services and encouraged to access them. Many of these recommendations are now practiced within the wider service sector in Australia following the release of the White Paper, The Road Home and attention to service integration.

Both Australian and international advocacy highlight the importance of retaining housing, or enabling a quick return to housing for older people. Results from a longitudinal study carried out in the UK (Crane & Warnes 2007) clearly indicate that individuals with stable backgrounds are much more likely to retain housing after resettlement intervention than those with a long history of homelessness. In-home support programs such as community aged care are also stressed as being key to the maintenance of housing. Whilst it is widely recognised that homelessness is not purely a housing problem (Somerville et al. 2011) housing provision is key. A secure home base provides older people with a base upon which they are able to stabilise other areas of their life. A secure home ensures an older person can build and maintain social networks, health care and other long term supports around their home. This is in contrast to the health consequences both physical and mental that are linked to homelessness for older people. Prevention in the first instance, or rapid subsequent rehousing, can effectively avoid such issues.

Hearth, a non-profit organisation, based in Boston USA is specifically concerned with addressing homelessness among older people. Their work is a mix of prevention, placement, and housing programs all designed to help older people find and manage in a home of their own. At the end of 2011, a policy paper undertaken by Hearth with the Corporation for Supportive Housing and Hearth was released after consultation with a wide range of stakeholders. The initiatives rest on the premise that the issues relating to ageing require creative solutions and centre around combining affordable housing and support services. Older adults, the term used in the USA, refers to people aged 50-64 whereas elders are people aged 65 years and over. This work sets out detailed guidelines and well as highlighting issues of concern in the sector in how it engages with older people. The core element in the recommendations is the provision of service enriched housing programs (termed service integrated housing in Australia), that is subsidised rental units with a continuum of care to meet individual's needs. The care, which is tailored to their individual needs after an assessment by allied health and health professionals, is similar to HACC and the Aged Care Assessment Team (ACAT) assessments in Australia. The strategies centre on:

1. Preventing homelessness - recognising the risk factors and high risk times at the time of initial assessment i.e. housing type, period of stay, rent and income comparison, tenure type
2. Rapid rehousing of recently homeless
3. Linking homeless service providers with affordable older adult housing
4. Permanent Supportive Housing for chronically homeless
5. Integrating housing with services i.e. residential care model

The concerns in the sector that are seen as important to address include:

1. Program barriers – communities implement a coordinated assessment process assuming that assigning people to programs will be enough to change outcomes without taking a look at programs services, requirements etc
2. Weak referrals
3. Narrow focus on intake – leave out prevention and diversion resources
4. Lack of evaluation
5. Front door sabotage

During the term of the previous administration in the UK, the Blair/Brown Labour government, there was attention to older people's homelessness. Specialist programs for older people were developed and grew out of concerns that their needs were not appearing in older people's housing and homeless strategies. The UK Coalition on Older Homelessness was a lobby group of housing and homelessness agencies concerned with raising the profile of older homeless people in the UK. This group no longer exists. The Coalition supported a local approach to addressing older people's homelessness. This initiative resulted in a highly developed framework for working with older homeless people. This includes assessment protocols, descriptions of skills and expertise needed, and resettlement options including referrals to other services. A person centred approach alongside a consumer focus is recommended as a means to work with older people (Petersen & Jones 2013).

Within the initiatives in the USA and the UK there are core elements of older people's strategies and program design seen in Australian practice. The clear difference across countries is whether homelessness policy identifies and plans for older people's homelessness and thereby recognises the specialised program and service design required to address their needs. The core elements of overarching homelessness policy apply to older people as well as other populations and include:

1. Housing First. The policy of Housing First has been evaluated to be highly effective in improving the stability and quality of life of highly vulnerable people with complex needs (Fitzpatrick 2009) and in assisting people experiencing first time homelessness and thereby limiting health impacts (Crane & Warnes 2007).

2. Prevention. The difficulties low income people face in accessing affordable housing suggest the appropriateness of prevention and broadening the safety net to enable the rapid access to mainstream housing with appropriate support for people at risk.

The core elements that characterise strategies for older people's homelessness include:

1. Programs are person centred. Person centred practice is the cornerstone of aged care policy and practice in Australia and internationally. In turn, it is considered essential in working with older people living precariously. Indeed, this practice model enables an individual comprehensive assessment.

2. Comprehensive assessment. The circumstances of an older person living precariously are sought and an assessment would incorporate housing needs (including access needs), psycho-social needs and health needs (including mental health, substance abuse). The timeliness of this assessment is also vital and enables putting in place appropriate measures to reduce risk and may include referrals for housing applications, welfare rights, health, community care and support, meals on wheels and social participation.

3. There is an acknowledgement of the differences between older people who have experienced homelessness over many years and those who are experiencing homelessness for the first time in their later years.

4. Housing is linked with support and care. Permanent supported living arrangements permit a level of support linked to the person's abilities and as need increases additional support can be made available. This model is integral to the aged care sector and service integrated housing in the social and market sectors. Service integrated housing applies equally to those older people who have experienced long term homelessness and those experiencing homelessness for the first time in their later years.

5. Interventions to find housing for recently homeless older people are recommended to be swift and immediate and a priority to prevent entrenchment in street life (Cohen 1999; McDonald et al. 2007). There is little research on how countries manage the role of housing and services – service integrated housing as it is known in Australia. This is important for informing evidence based practices as it remains unclear how closely linked housing and services should be.

Whilst the bulk of the above material relates to older people, core elements remain pertinent to older women in housing crisis. There is recognition of the distinctive nature of older people's homelessness and that interventions and services need to tailored to the person's needs and wants. Comprehensive assessments consider not only housing need but the wider concerns integral to a person's wellbeing. A holistic assessment results in interventions that provide housing as well as care and support. The following chapter will consider these issues in more detail.

3 Pathways out of homelessness for older women

This chapter considers how older women are assisted to exit homelessness. The material is drawn from interviews and correspondence with stakeholders, and includes descriptions of program models as well as discussion of the elements of the services that engage with and meet the needs of older women experiencing or at risk of homelessness. Whilst there are services that specialise in working with older people there are few in Australia and internationally that are tailored to work with older women who are homeless. There are, however, gender specific services that work with older women and there are age specific services that also work well with older women from which to draw out important service design elements. This chapter aims to identify the features of innovative practice that can assist in addressing older women's homelessness and addresses the research question:

> *What are the critical features that contribute to positive outcomes for older women in housing crisis?*

The current public and policy concern in Australia about older women's homelessness is not shared in other western countries. There were repeated statements that there:

> Are no discussions on older [homeless] people in the US. (IV 7)

> Really, there is not a lot going on in the US on elderly homelessness, much less elderly women, specifically. I think this will be changing soon, because of the ageing population. (IV 10)

> homelessness among elderly people in Sweden…has not been studied before in this country. (IV 11)

> This is not an easy request for information… in Europe. (IV 12)

This is contrast to homelessness scholars and peak bodies noting that the homeless population is ageing (Culhane et al. 2013).

> Among homeless service providers there a recognition that there's been a greying in the emergency shelters over the last ten years. That includes women as well as men. One distinction that's often observed is that for a lot of the older women who present in shelters they're becoming homeless for the first time in their lives. A much higher percentage of the men have been at it for a much longer time. (IV 8)

There is evidence that more generous welfare systems, with a range of services that aim to promote social inclusion, may be more likely to protect citizens from entering homelessness (Busch-Geertsema et al. 2010). In the UK and parts of Europe, particularly in Nordic States, we suggest that homelessness among older people and in turn homelessness prevention strategies are not a dominant issue or area of public concern because broader structural factors and the welfare state mean that older people's homelessness (and the need to prevent it) is not seen as a problem. In Finland, homelessness has decreased as a result of an ongoing commitment by the government to fund new dwellings and various support services (Haahtela 2013). Homeless women in Finland are a minority amongst homeless people, and they are often young, subjugated to men and threatened by violence. Petersen et al. (2013) made the point that prevention of homelessness can be conceptualised at the broader structural or population level, and it may include the supply of affordable housing or the level of income support – including rental allowances and subsidies.

There is also considerable literature that identifies routes out of homelessness requiring shifts in lifestyles and networks (Boswell 2010). This includes models to assist previously homeless older people with employment and community reintegration. There are examples of programs from the women's refuge sector running programs including training and employment for older women (see Blood 2004). Loneliness has been identified as a significant factor for some older people in precipitating a return to a homeless lifestyle (Willcock 2004). The overwhelming majority of participants in Willcock's study were older men who frequented homeless day centres and night shelter, considered 'hard to engage with'. Consideration of these routes out of homelessness as they apply to older women is beyond the scope of this project.

The material in this chapter is grounded in the Australian context. The discussion includes programs and policies addressing older people's homelessness from Australia and international countries, in particular the USA. As noted above older women's (and older people's) homelessness is not under discussion in many countries in part due to their universal welfare and housing policies. The findings garnered from international sources - peak bodies, academics, and grey literature- are considered in light of Australia's distinctive social welfare system. Australia's welfare system without the universality and social housing infrastructure of some western countries does, however, have a strong health and welfare safety net alongside a clear commitment to community aged care. In addition, there are programs within

Australia that do not have international equivalents; the strengths and restraints of these programs are also considered. There are also distinctive factors within Australia, including the circumstances of Indigenous older women that do not resonate with the international context. The European Federation of National Organisations Working with the Homeless (FEANSTA), arguably the leading international peak body on homelessness does not engage with issues surrounding homelessness for aboriginal peoples. The material presented in this chapter is a starting point for further development of appropriate resources in terms of deepening our understanding of the social problem and designing effective programs to assist vulnerable older women. It is set out in two sections in light of the paramount issues garnered in the literature review: engaging with older people in housing crisis and supported housing. The housing discussion encompasses residential aged care.

3.1 Engaging with older women in housing crisis

We understand many older people in housing crisis had very limited experience of engaging with the welfare sector. We know from Australian research that most older people presenting in housing crisis had not been homeless before and had reported a conventional housing history (Crane & Warne 2005; Petersen et al. 2013; Westmore & Mallet 2011). This poses important questions about the avenues older women may undertake to seek assistance and conversely how they are identified by the wider service sector and linked to homeless organisations. An important facet of this is that many older people often do not perceive themselves as homeless or at risk of homelessness and many workers working with vulnerable older people do not use a homeless discourse choosing to use a discourse centred on housing need (Petersen et al. 2013). Other women, however, who have lived transient or lives characterised by ongoing housing disruption and have lived in various forms of insecure accommodation including marginal housing and crisis accommodation may have had long term engagement with homelessness, health and welfare agencies. As noted earlier older women have different pathways into homelessness and as such pathways out may also be of a different form. A range of models of service provision are outlined below, both Australian and international, as a means of examining how services need to be tailored to the client group.

3.1.1 Specialist homelessness services

In Australia, SHS offer a range of dedicated interventions to assist people who are homeless or are at imminent risk of becoming homeless. The services are on the whole are provided by the not-for- profit sector. Some services are for particular target

groups such as refuges for women and children escaping violence and others are generic and offer services to those who require support. Support services include crisis accommodation, meals, emergency assistance, counseling and assistance with sourcing permanent housing. Older people tend to access the agencies offering generic services but not exclusively. There are approximately 1,480 SHS agencies throughout Australia (Australian Institute of Health and Welfare 2012, p. 1). Under the National Affordable Housing Agreement (NAHA) extensive data has been collected by specialist homelessness services and collated by the AIHW. All SHS agencies reported monthly on their activities; this commenced in July 2011. To understand the extent and nature of the contact of older women with SHS, data from this collection strategy was purchased from the AIHW and analysed. The data covering the period 1 July 2011 to 30 June 2012 provides a current and detailed understanding of older women's engagement with SHS. The data collection reported here focuses on older women who were assisted . The AIHW advises there is considerable missing data with the records pertaining to unassisted people. The data in this section relates to older women defined as aged 55 years and over.

As seen in Table 5, 7,383 women aged 55 years and over presented to SHS in the year 2011-2012. Older women represent 5 per cent of all women clients of this service.

Table 5: SHS referrals of women, 2011-2012.

		Women	Total
Age	**54 years and under**	**127,506**	**214,900**
	% within Age	59%	**100%**
	% within Gender	95%	**94%**
	% of Total Clients	56%	**94%**
	55years and over	**7,383**	**14,346**
	% within Age	51%	**100%**
	% within Gender	5%	**6%**
	% of Total Clients	3%	**6%**
Total	**All ages**	**134,889**	**229,246**
	% within Age	59%	100%
	% within Gender	100%	100%
	% of Total Clients	59%	100%

Source: Australian Institute of Health and Welfare 2012 (unpublished data).

The collection of data in this detail is a recent initiative and as such it is not possible to consider trends in relation to older women's engagement with SHS. Lai (2003) considered Supported Accommodation Assistance Program (SAAP) data for the period 2000-2001 in relation to older people's engagement but defined older people as aged 50 years and over for non-Indigenous clients and 45 years and over for Indigenous clients. Whilst not comparable it is interesting to note Lai reported that men outnumbered women among the older clients and that older women comprised seven per cent of all female clients in that year. Table 5 shows in 2010-2011 older women, where older is defined as 55 years and over, are five per cent of all female clients. SHS remains one of the major programs in Australia that assists homeless women. However, the data above suggests that SHS agencies are not utilised widely by older women.

Table 6 outlines the most common reasons older women sought assistance for when presenting to a SHS. Older men as well as younger women and men have been included in this table for a context. It is evident domestic and family violence for older

women remains the dominant issue for presentation for assistance. Issues around safety remain central to women's housing crises throughout their life course.

Table 6: Top 10 cited reasons for seeking assistance for all clients, 2011-2012.

	Older Women	%	Young Women	%	Older Men	%	Young Men	%	Total (%)
Domestic and family violence	1,938	26	36,855	29	140	2	7,821	9	66
Financial difficulties	1,292	17	14,372	11	1,453	21	11,523	13	62
Not stated	856	12	20,950	16	788	11	17,298	20	59
Housing crises	590	8	12,514	10	830	12	11,164	13	43
Inadequate or inappropriate dwelling conditions	636	9	9,728	8	771	11	7,366	8	36
Other	471	6	6,012	5	506	7	5,475	6	24
Housing affordability stress	354	5	4,851	4	381	5	3,132	4	18
Previous accommodation ended	258	3	4,384	3	487	7	4,714	5	18
Relationship/family breakdown	206	3	6,460	5	190	3	4,736	5	16
Mental health issues	139	2	1,228	1	194	3	1,739	2	8

Source: Australian Institute of Health and Welfare 2012 (unpublished data).

Most clients of SHS seek and are provided with more than one service. An older woman may seek assistance to prevent eviction as well as seeking meals, support and counselling. Table 7 sets out the services older women (and men) sought and what SHS were able to assist with. Most older women were seeking assistance with sustaining their tenancy and thereby preventing eviction. The data suggests it is easier to find emergency accommodation for older men than it is for older women. Service providers interviewed for this project outlined this as an issue:

> The government here is actually saying it's too expensive for accommodation services. Let's put the money into early intervention and prevention and what that means is there is not going to be places for women escaping domestic violence. (IV 3)

Table 7: Needs identified by older men and women, and services provided, 2011-2012

	Older Women			Older Men		
	Need	**Provided**	**% Assisted**	**Need**	**Provided**	**% Assisted**
Short term/emergency accom.	1,299	781	60	2,316	1,671	72
Med term/transitional housing	823	272	33	1,186	407	34
Long term housing	1,789	189	11	2,081	226	11
Sustain tenancy/prevent eviction	1,789	1,515	85	1,793	1,536	86
Prevent foreclosure/mortgage arrears	96	67	69	73	47	64
General Assistance & support	6,421	6,265	98	5,980	5,898	99
Specialist Services	1,923	1,487	77	1,897	1,447	76

Source: Australian Institute of Health and Welfare 2012 (unpublished data).

In considering models that respond to vulnerable older women it is important to build on what is working well rather than expecting agencies to be everything to everyone. It is acknowledged within the welfare and housing agencies including SHS that services specialise and concentrate on working with one client group, such as youth and women with children in their care. This focus on specialisation is discussed within the literature, and researchers and practitioners alike advocate for having services dedicated to older homeless people (Crane & Warnes 2005). Indeed many SHS are skilled in working with women, operating women's refuges and women's support services. However, older women without dependent children are precluded from utlilising these crisis and transitional housing options. In relation to general crisis shelters service providers' note:

> Older homeless women are fearful of going to shelters (IV 7)

> Older people are frightened to attend because of the type of clientele. They are also less likely to have a history of IV drug use. They're quite scared of that. I think that's part of the reason they've avoided interacting with those services (IV 6)

On the other hand, there is a strong argument for generic services to be able to assist all referrals. Indeed, this is the position of the 'no wrong door' policy with various State and Territory homelessness strategies. However, just as working with youth there are specialist skills attached with working with older people particularly those with care and support needs. The aged care system within Australia, both community and residential, is a complex system. Agencies with specialist skills in working with older

people, knowledge of the health and disability issues associated with later years, as well as service integrated housing are often needed to provide appropriate housing and support assistance to older Australians living precariously. As with other specialised groups SHS are then in a position to refer to agencies that are skilled in working with older people. It is recognised, however, that older is such a wide cohort, an age of 55 and older (and may include people younger that this who have prematurely aged) and as such older people's needs are not homogeneous. Indeed some clients, part of the older cohort, may find it appropriate to seek assistance with SHS, and the SHS service may be in a position to assist.

3.1.2 Assistance with Care and Housing for the Aged

The ACHA program, operating since 1993, supports older people who are homeless or insecurely housed. The program is funded through the Commonwealth Department of Health and Ageing[1] and implemented through community agencies and aged care providers working within the community. There has been limited data available on the work of ACHA agencies since its inception in 1993. In the past year, however, this has changed with Program Activity Reports released for 2009-10, 2010-11 and 2011-12. There were 58 programs operating; 13 are new services funded in outer regional, remote and very remote areas of Australia. The ACHA program along with the Commonwealth Home and Community Care Program, National Respite for Carers Program, and Day Therapy Centres are to be consolidated under the new integrated Commonwealth Home Support program on 1 July 2015 (Australian Government 2012).

Since its inception is the early 1990s the program has consisted of a number of project types; outreach project, on-site projects and combination projects. The majority of ACHA programs are outreach in nature. The program covers a geographical locale which can include a 'shop front' such as a community centre or migrant resource centre alongside the core outreach role of the worker. Clients self refer or are contacted by ACHA workers after being referred by hospitals, community aged care staff, Centrelink, real estate agents and other agencies. Assistance includes accessing appropriate accommodation as well as linking older people to other services. The overall aim is to support older people to continue to live in the community. It is, however, for some clients a safer and more appropriate alternative for them to live in residential aged care. There are also on site projects which assist

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[1] With recent changes in machinery of Government, responsibility for Ageing is now with the Department of Social Services.

within a designated area of housing. An example of this type of project would be an area characterised by privately run boarding houses. The group of older people this ACHA worker assists may share many concerns – insecure tenure in a disadvantaged urban area alongside complex health concerns. In addition, some projects may have an onsite worker and an outreach worker. The onsite worker may be responsible for intake and telephone assistance whereas the outreach worker is engaging with older people at risk in the community. The respective program type outlined above is linked to the purpose of the program in that site.

Over the past three years of service records the proportion of female clients has remained reasonably consistent.

Table 8: Summary of Assistance with Care and Housing for the Aged Program Activity.

	2009-2010	2010-2011	2011-2012
Clients assisted	3,842	3,858	4,239*
Average cost per client	$1,155	$1,300	$1,094
Average age of clients	67 years	68 years	70 years
Largest group of clients	39% over 70 years ; 70% over 60 years	38% over 70 years; 75% over 60 years	33% 60-69 years; 32% 70-79 years
Length of client service	25% assisted for up to 4 weeks, 28% for more than 6 months	19% assisted for up to 4 weeks, 30% for more than 6 months	14% assisted for up to 4 weeks, 41% for more than 6 months
Gender of clients	49% Women	47% Women	49% Women
Clients with CALD backgrounds	946 (25%)	992 (26%)	1,213 (29%)
Clients with Indigenous heritage	338 (9%)	406 (11%)	202 (5%)

Source: Department of Health and Ageing 2013.

Note: The 2011-12 figure includes 3.979 primary clients and 507 secondary clients (clients living with the primary client seeking assistance). The 2011-2012 data also includes clients who were clients referred between ACHA service outlets; 2011-12 is the first year this was recorded.

The ACHA program is designed and funded on the premise that vulnerable older people have specialised needs. Petersen & Jones (2013) conducted discussions with

ACHA workers across Australia and highlighted the core elements of the program. These facets include:

1. Utilise a person- centred focus. A feature of aged care policy and practice, a person centred focus alongside one on one contact with older clients enables building of trust and facilities undertaking a comprehensive assessment.

2. A comprehensive assessment includes not only housing need but health, family, housing history, care and legal needs. This enables appropriate referrals to be in place to community agencies including legal centres, aged care providers, Meals on Wheels etc.

3. The knowledge base of ACHA workers includes tenancy rights, the systems around a range of public and community housing applications, health knowledge including concerns often associated with older people including dementia, chronic disease, frailty, elder's rights, knowledge of legal avenues in cases of elder abuse, cultural norms, and local accommodation options such as appropriate caravan parks and sensitive real estate agents.

4. The program facilitates flexibility to enable working with older people in a variety of circumstances with the local context. This is seen to be a core strength of the program.

5. The program enables working one to one with a client, sometimes over a period of months to secure housing or support. The role encompasses linking people with suitable housing, referring them on to appropriate services and also offering emotional and practical support including assisting clients in the process of moving their belongings. Older people find it difficult to navigate the housing and aged care systems and assistance is needed to undertake the administrative tasks. In addition, ACHA workers advocate for their clients. Older people are seen to 'accept' the system and do not assert their entitlements or rights.

ACHA is a relatively small program that is not widely recognised by the welfare and aged care sector. Its role in housing older people prevents people being prematurely placed into an aged care facility. Although in place since the early 1990's the ACHA program remains a distinctive service model for vulnerable older people in the international context.

3.1.3 Specialist tenancy service for older people

In Melbourne, the Housing for the Aged Action Group has operated for 15 years to assist older people who are at risk of homelessness. It has a prevention and early intervention focus. HAAG draws on funding from Commonwealth and Victorian Governments across the portfolios of aged care, consumer affairs, and homelessness to provide a number of services:

1. A tenancy service which focuses on private renters and assists when tenants leave their accommodation, bond returns, disputes with landlords, assisting with new accommodation. Older people require advocates to navigate complex housing applications. Funding is from Victorian Consumer Affairs.
2. A retirement housing service working with older people renting in retirement villages including ILUs. HAAG assist with the complex contractual and financial arrangements that are often associated with this form of accommodation. Funding is from Victorian Consumer Affairs.
3. An outreach program, funded through the Commonwealth ACHA program assisting older people at risk of homelessness
4. Funded by the Victorian Government in April 2012 as part of Homelessness Action Plan and the National Homelessness Partnership Agreement, *Home at Last* is a one-stop shop of housing information, support, advice and advocacy. *Home at Last* provides information services to older people in insecure housing (short lease, expensive private market) who need to implement a future affordable housing plan, and intensive assistance to older people with impending risk of homelessness. The design of this service is in line with the aged care policy reforms set out in *Living Longer Living Better.* The single entry point, to assist older people, families and carers in navigating the aged care system, *My Aged Care* reduces the number of organisations and professionals that older people have to deal with. *Home as Last*, with its Victorian focus provides regional information. Whilst operating for under a year the service has had very positive outcomes in assisting older people; and has recently been evaluated.

The team at HAAG place importance on their interface with older people contacting the organisation placing importance of relationship and advocacy skills:

> … it's not enough just to have an information service alone. For it to work with older people because we know that older people they might make the first phone call but if they're not getting anywhere they will often give up. So it's at the point that as soon as

> possible we need to link information with advocacy. They need someone to support them. They need someone to empathise with them and they need someone who's going to help them. In a sense hold their hand and help them navigate through whatever system they're needing to get through to get their outcome. So information services alone just won't work. (IV 2)

HAAG is a flagship agency providing a dedicated service to vulnerable older people. Their client base tends to be people who are experiencing economic hardship often linked to high rents. Close to 70 per cent of HAAG's clients are older women. The workers utilise a person centred approach and provide assistance tailored to the circumstances and needs of their client. Their work rests on established relationships with health, aged care and housing agencies with the region. The workers assist older people to navigate the complex aged care, housing, and homelessness services, as well as providing ongoing advocacy for some people. Tailored assistance to vulnerable older people enables them to remain living independently in the community and lessens premature entry to residential aged care. Many clients on resettling with housing remain independent, others draw on mainstream community aged care support. In addition older people, often former clients are part of the agency's membership and assist new clients.

HAAG has drawn together funding from a variety of sources to provide a holistic housing and support service for vulnerable older people in Melbourne. Their specialised skills with older people and strong networks in their region facilitate the positive housing and support outcomes for the clients of their service. The person centred approach with clients and the no wrong door policy are integral factors in working with vulnerable older people (Petersen & Jones 2013).

> The service is fully integrated. I think the critical thing is that we've set up the service so that anyone with a housing problem can make contact and so we've got three workers whose dedicated role is for the intake information and referral so they do the initial assessment of the person's needs. Primarily people are contacting us because their housing is in jeopardy but they might need support from our other services as part of that. So if someone rings up and says "I've got a notice to vacate in 60 days because the landlord wants to sell. I need somewhere to live" so the intake information referral worker does that assessment. They'll try and link the person into either our own outreach service or an external ACHA service where possible. (IV 2)

Alongside understanding of the senior's housing and the social housing sector a vital part of this service is specialised knowledge of the aged care sector. The aged care

sector, both community and residential care, is complex. Similarly, it is important to have knowledge of aged related health concerns such as dementia and frailty. The program's person centred focus facilitates forming relationships with their older clients. This is considered imperative to the success of the program. Many older clients are facing extreme loss and anxiety, ill health, exploitation and humiliation and have little understanding of the service sector. As such the person centred approach is well placed to assist older people in housing crisis. The emphasis on this program is on enabling older people to continue living normal lives by addressing their housing and support needs.

3.1.4 Outreach in hospitals and welfare organisations

There are a number of services, which can loosely be named assertive engagement where workers seek to end a vulnerable person's homelessness. Assertive engagement rests on having agencies having access to appropriate affordable housing or their clients. There are workers within large welfare agencies in Australia working exclusively with vulnerable older people. Workers over time build a relationship with the older people, and with this relationship they are then in a position to assist clients when appropriate with access to health services, community aged care services or more appropriate housing. In one agency, a large welfare agency, workers engage with the older client over a long period of time when they come into their day centre for meals:

> We have a model we call assertive engagement. [Name] and two other workers are out on the floor with clients all day meeting and marketing the services. So it's an education role, it's checking for risk, it's looking at what people's needs are and gradual rapport building which can take weeks or months before someone even gives you a name in some cases. (IV 6)

Characteristically the older clients are living in boarding houses and rooming houses or are sleeping rough. They have a separate place for women:

> So if we've got older women you can see that they don't look comfortable in the dining hall we often refer them to the women's house where they can also have lunch. It's completely separate. It offers case management and a chill out place if they need a sleep and a shower. It's just they're allowed to go in there and make themselves at home really. (IV 6)

This was also evident outside the Australian context:

> Older homeless women are fearful of going to shelters. (IV 8)

In addition to gender specific services there is an acknowledgement that generic homelessness services are not considered safe by older people:

> Our average age here is about 42. I think traditionally funded services the average age is 25-30 and so quite a few services older people are frightened to attend because of the type of clientele. They're also less likely to have a history of IV drug use. They're quite scared of that. I think that's part of the reason they've avoided interacting with those services. (IV 6)

There are similar services operating in emergency departments of hospitals, where multidisciplinary teams of clinicians provide assessment and short term care coordination of people who are homeless. St. Vincent's Health have allied health professionals in ALERT (Assessment, Liaison, & Early Referral Team) to engage with people at risk. Whilst not solely with older people their practice rests on strong relationship skills and access to appropriate accommodation and housing for clients.

Assertive outreach or assertive engagement is carried out in Boston, USA, where outreach workers purposively seek out older people who are living on the streets and in homeless shelters. The staff endeavours to engage with the homeless older people to work towards permanent housing for them. But as noted above this service delivery may require time given older people who have lived with chronic homelessness are:

> sly aggressive …some are very troubled….a very challenged population (IV 7)

3.1.5 Conclusion

In Australia, the work of Batterham et al. (2013), Westmore & Mallett (2011) with Hanover, Petersen & Jones (2013), and Petersen et al. (2013) with ACHA, have mapped the existing service frameworks around older people in housing crisis and concluded that the service systems are complex and daunting. An important function of the services outlined above is assisting older people navigate the systems as well as advocating for housing. The practice framework evident in these agencies is the relationship focus they have with their clients. In addition, the conduct of holistic assessments, longstanding in the aged care sector but fairly recent in the homelessness sector is pivotal.

Comprehensive assessments

A core feature of programs that work specifically with older people is the use of comprehensive assessments. This framework centres on having the person as the core of practice and developing a comprehensive understanding of their needs and wants. It will be argued that this frame represents a strength of service programs; person centred practice enables carrying out interventions tailored to the individual older woman's circumstances. Housing remains central to intervention but it is part of

a holistic framework that includes support and care, income maintenance, health and legal concerns. The context for practice is not without restraints, however. This has long been a critique of the aged car sector; simplifying the systems around care and support for older Australians is a core aim of the aged care reform package, *Living longer. Living better.* (Australian Government 2012).

Australia's longstanding practice of a comprehensive assessment is linked to the ACHA program being part of the Ageing portfolio where person centred practice and assessments are standard. The now non-operational Coalition on Older Homelessness in the UK designed a highly developed framework for working with older homeless people. This includes assessment protocols, descriptions of skills and expertise needed, and resettlement options including referrals to other services. A person centred approach alongside a consumer focus is recommended as a means to work with older people. In the USA,

> [Holistic assessment] is a fairly recent movement in addressing homelessness. As recently as ten years ago most of the organisations in most of the cities that are working on homeless issues would have an organisational philosophy and they would apply that to whoever presented. So for some of them that meant clean and sober was the first step, probably with a Jesus component as well and for a lot of them a job was up next and they would apply that to people who presented at age 60 in the same wat they would with people presenting at age 20. That's changed a lot and the assessment is becoming more and more accepted as a standard. (IV 8)

> In the last ten years in homeless work has been towards coordinated assessment ...and that leads to appropriate interventions. So with homeless older women the interventions that are appropriate are going to vary and the same is true with men. A much higher percentage of the men are going to be chronically homeless so the interventions may tend to be what are appropriate for chronically homeless much more so that for women. (IV 8)

The knowledge base in Australia in relation to practice with vulnerable older women is strong. Australia's designated programs working with older people, some with high proportions of older women, provide valuable program and practice frameworks for engaging and working with this vulnerable group. Whilst these programs are relatively small, with large portions of Australia not serviced (Petersen et al. 2013) the practice models are of an international standard. In addition, there is recognition of older women. As noted by a peak body in the USA:

> There are not specialised facilities for older people.   (IV 7)

3.2 Affordable accessible housing with support for older women

Whilst housing is not the only consideration in understanding pathways out of homelessness for older people it is fundamental. In relation to older women, and older people generally it is not only access to housing but also the appropriateness of the housing and support services that is imperative. The recent national study of Petersen et al. (2013) provides a current and detailed understanding of older women's pathways into homelessness in Australia; women who have had conventional housing histories; women who have lived transient lives; and women who had had ongoing housing disruption throughout their lives. Although their pathways out of homelessness may differ, all share a need for affordable appropriate accommodation or housing. The form of housing and the nature and level of support would ideally be tailored to the needs of the older woman. The importance of individual comprehensive assessment outlined in the previous section is key to the effectiveness of this intervention. The importance of home and place long recognised as essential to wellbeing in gerontological literature is supported by homelessness initiatives with their focus on 'housing first', prevention and early intervention to ensure women's residency.

3.2.1 Integrating housing and ageing frameworks

The overriding consideration in assisting older women in housing crisis is the integration of frameworks from aged care alongside housing and homelessness policy (Petersen & Jones 2013). This important feature cannot be overemphasised. It is imperative that older women's housing not be dissociated from the capability to integrate support services that will enable women to age in place. Many older women identified in the pathways outlined in Petersen et al. study (2013) did not require support; they will with the provision of housing be independent. However, other older women require community aged care and support. For both groups of women, however, the ability to age in place is vital; the capacity to have community care requires affordable accessible housing.

Within Australia's aged care policy independent living in the community is at one end of the continuum with high level residential care at the other end. There is a range of forms of service integrated housing in between. Australian aged care is available for people living in the community and as part of residential care, with both low and high levels of care available for people in either locale. Australia over the past three decades has had strong recognition and support of community aged care; this focus is

strengthened in the recent aged care reform package *Living Longer Living Better* (Australian Government 2012)*.* In Australia older residents in many forms of housing irrespective of tenure – suburban houses, public housing units, retirement villages, caravan parks, and rooming houses - can access community care. On the other hand, for some older people residential aged care is the most appropriate form of accommodation. Whilst housing and residential aged care facilities are separate policy portfolios and are conceptualised in very different ways, the former associated with home and independence, the latter with shared living and care this does not reflect the strong interconnection in practice between housing and care for older Australians (Petersen & Jones 2013). Thus this discussion of affordable housing and its impact on older women living precariously includes this entire range of accommodation forms within Australia.

Contemporary homelessness policy shares a focus on suitable, adequate and affordable housing (Busch-Geertsema 2010). Transitional housing has historically had an important role in supporting homeless women. It has assisted women, particularly women leaving trauma such as domestic violence. There remains strong support for transitional housing for women to give them time, safety, a community of women with similar experiences, and a supportive environment with access to appropriate services to assist in recovering from trauma. From there it is proposed women are then able to make decisions about their future housing (Fotheringham et al. 2013). There has been increasing acknowledgement of violence against older women in the past fifteen years (Blood 2004; McFerran n.d). Further, there is advocacy that older women who have experienced domestic violence require a tailored approach largely due to issues surrounding ageing (Blood 2004; Straka et al. 2002). Straka et al. (2002) highlight older women in this situation as sitting between two paradigms with different contexts of practice and different intervention strategies; conjugal violence and elder abuse. There are examples of refuges for older women in Australia with self-contained suites or with nomination rights to accommodation within the community housing sector (see McFerran 2012 p. 17-18). There is current concern within the women's sector:

> We are having cuts to the homelessness sector at the moment which is going to impact on two of the women's refuges here. The government here is actually saying it's too expensive for accommodation services. Let's put the money into early intervention and prevention and what that means is there is not going to be places for women escaping domestic violence. There are people in cars…and they're cutting the homelessness sector.

Several countries use staircase models of services for homeless people. Whilst it emerged in Sweden and remains most developed there, there are services in Australia, Canada and the USA which share traits of the staircase model. These accommodation services use a series of steps for homeless people to be housing ready. Homeless people move stepwise from shelters through various forms of sheltered housing to rented flats (Sahlin 2012). A key feature of the model is that it is possible to 'fail' the requirements, and thereby not move on from one stage to the next, or to be rejected from the program. The requirements often centre on complying with abstinence from alcohol or drugs (Sahlin 2005). The so called staircase models have been criticised for placing unrealistic expectations on people, not letting them progress through the stages and inadvertently perpetuating homelessness (Busch-Geertsema & Sahlin 2007; Sahlin 2005).

An alternative model, widely adopted in the USA, Europe and increasingly in Australia is Housing First. It is essentially providing homeless people, in particular those who have lived with chronic homelessness with permanent rental accommodation alongside tailored support to enable them to live independently. The Housing First strategy, whilst open to different interpretations and at times used as a rhetorical device (Johnson, Parkinson & Parsell 2012), fits well with older women. There is clear recognition in Housing First of bundling support to housing and that permanent supportive housing where services are flexible and linked to the resident's needs and preferences (Stanhope et al. 2012). In the contemporary Australian policy context however, it must be understood that permanency in social housing is no longer guaranteed. Numerous State Housing Authorities have introduced short and medium term leases and position social housing not as a long term arrangement but rather a stepping stone into the private rental market.

Notwithstanding the limitations of social housing constituting a permanent solution for people exiting homelessness, the Housing First approach is seen as a paradigm shift in service approach for homeless people as there is a move from making clients housing ready (as in transitional housing and staircase models) to providing permanent supportive housing. 'Housing First has been embraced in the USA' (IV 7). Housing is not conditional on participation in mental health programs or treatment for sobriety.

Housing First encompasses a form of housing that is suited to homeless people generally not just those experiencing multiple exclusion. Housing First has been subject to robust evaluations with positive outcomes for chronically homeless people

(Pleace 2012). The key elements of Housing First – permanent housing with flexible services depending on the resident's needs and preferences – share the essential elements of seniors housing. Although originating from very different philosophies both link housing with flexible support tailored to the needs of the resident. Within Australia senior's housing literature this form is known as service integrated housing, and refers to all forms of housing for people in later life where the housing provider deliberately makes available or arranges for one or more types of support or care in conjunction with the housing provision (Jones et al. 2012 p. 12). In relation to older women support can therefore take a range of forms with independence on one end and higher level of care at the other. The discussion below outlines a description of models.

3.2.2 Community living

This section outlines a range of permanent housing with integrated support programs that provide pathways out of homelessness for older women. Both Australian and international models that integrate housing and support for disadvantaged older people living in the community are considered with the intention of providing templates that can assist in addressing later life homelessness for older women. Within gerontology there are discussions about specialised housing designated for older people only alongside the merits of wider integration of older people's housing within the community. A further consideration is that older homeless women are a diverse group and includes those experiencing multiple exclusion and those experiencing homelessness for the first time in their later life. For these reasons there is unlikely to be one model that suits all women; diverse models of housing with support are needed to suit a range of women. The programs outlined below are cited as examples of models of supported housing; this chapter is not exhaustive nor an audit of supported housing for disadvantaged older people. The aim is to showcase different models and their attributes.

In the Australian context there are a range of affordable housing models from the community housing, public housing and non for profit aged care providers. As a means of classifying service integrated housing for older people within Australia, Jones et al. (2010 p. 4) considers the *sector* of the organisation responsible for the housing, the *dwelling form* including detached villa, private apartment and shared dwellings; and the *service arrangements* for the provision of care services (internal or external). In discussing older women living in the community the form of housing

provides a useful guideline for our discussion; the sector and service arrangements are also discussed.

Retirement villages

Retirements villages are the predominant form of seniors housing within Australia. The Australian retirement village sector is largely not affordable housing given most villas require significant capital outlays with freehold or leasehold tenure. There are, however, affordable rental retirement villages managed by the not for profit sector including ECH in South Australia; and Harmony and Wintringham in a range of sites across Victoria (see Appendix 1). There is also an older modest form of retirement village in Australia, known as independent living units, that were a traditional form of accommodation for financially disadvantaged older people. These small units, similar to bedsits are commonly part of not for profit retirement villages. Although some were renovated with National Rental Affordability Scheme (NRAS) funding the stock of ILU's is decreasing in Australia. Some writers see ILU's as an appropriate form of affordable modest senior's housing (McNelis & Sharam 2011). Contemporary retirement villages whilst providing management services, maintenance and in some cases shared facilities for sports and recreation do not provide aged care services. Some provide meals and other services such as laundry for a fee. Community aged care is accessed by residents if required. Wintringham, a community housing and aged care provider, specialising in providing accommodation for former homeless people in their retirement village offer support; their residents whilst independent 'have alcohol and drug addiction' concerns.

> My role as coordinator is to support people living here. There is another full time support worker. Our role is to make sure that people stay…continue to live her…that they do not put their tenancy at risk for any reason. And we refer them to other services, such as HACC services, community aged care packages, anything really. We've also got a full time recreation worker,,,we have a mini bus, couple of shopping trips a week, and other activities...we have created a little community here.

Retirement villages offering affordable seniors housing provided by the not for profit sector in Australia is seen as a different 'paradigm' from assisting older people who are homeless or at risk of homelessness. A number of seniors housing providers contacted for this study do not consider themselves providing housing for older people vulnerable to homelessness:

> Our rental housing is more focused in the 'affordable' housing area as opposed to 'social' housing. Therefore we don't have the information you would be looking for.

However, they are providing affordable accessible housing for financially disadvantaged older people. Indeed, the accessible design of the housing within communities close to amenities is both innovative and affordable. There remains a disconnect within the wider sector that low income older people with few resources are at risk of homelessness and part of the wider policy and program discussions concerning homelessness. This may be due to a lack of recognition of the conventional housing history of the large majority of older people experiencing critical housing incidents for the first time in their later years.

High density housing

Whilst retirement villages are the predominant form of seniors housing in Australia there are also increasing development of high density housing. Public housing in Australia has historically built high density housing; probably the most well-known being the large tower blocks in inner Melbourne and inner Sydney. There are now a much wider range of forms, some incorporating accessible design alongside community integration. In addition this form of housing often facilitates older people continuing to live in their community. An example in Melbourne, a partnership between community housing providers Wintringham, Housing Choices and Office of Housing provides one bedroom apartments in an inner city three story complex. There is a range of support and recreational services the residents can access if they choose. This community housing is an alternative to marginal housing such as inner city 'hotels' and rooming houses.

This form of high density housing, consisting of studio or one bedroom apartments is the predominant form of housing offered by Hearth, a specialised provider of housing in Boston, USA for older homeless people. Social housing for older people in the UK is predominately this type of dwelling as well. Some apartments are mixed-use developments comprising of residential and retail units – this is found in the UK, the USA and Australia. A public housing development specifically for low income older people in Sydney is an exemplar of a high density housing model for independent people. Seniors Central Living in Fairfield has two bedroom units, common rooms and a retail unit within the heart of Fairfield. This complex is based on the Humanitas Foundation's model designed to assist residents to be able to live as independently as possible with socially connected lives. Seniors Central Living does not see itself as a provider of housing for homeless people. However, as a public housing provider

supplying housing for older people with medium to low income this form of housing is an appropriate model – affordable, accessible and integrated within the community with easy access to services – for independent older women who have experienced or at risk of homelessness.

There are a range of service arrangements in high density housing for older people. Complexes as Fairfield outlined above house independent seniors. There are also unit complexes that offer on site support. Again this varies across providers and the needs of the residents. Older people living in apartments or studio flats are commonly supported by on site manager. The level of support can include case management, on site mental health clinics as well as meals and laundry. Downtown Women's Centre in Los Angeles, USA has a number of complexes, all of high density that as permanent supportive housing offer meals, case management, counseling, health support and classes for literacy. Downtown Women's Centre was a pioneer of permanent supportive housing for women and now houses over 100 homeless women – their average age is 48 years (Downtown Women's Centre n.d.). Alongside the housing (119 units) they provide meals, job readiness training and a health clinic within the day centre. The shift for the service to secure permanent supportive housing by Downtown Women's Centre is representative of a paradigm shift in service approaches for homeless people.

> Most respected homeless organisation…an organisation for homeless women. (IV 7)

The permanent supported housing specifically built by Hearth for older people and by Downtown Women's Centre for women are examples of the Housing First model. Permanent supportive housing with flexible services is the preferred approach for addressing homelessness amongst older people.

> There are buildings that have the services built in, typically non-profits, mission driven non-profits that are providing the affordable housing and are coordinating the services. More typically the seniors who quality for help …there is an assessment done and they qualify for a number of hours per week. (IV 8)

Tenants hold leases. Providers such as Hearth and LA Shelter in the USA,

> …don't make distinctions between men and women when they're signing up folks. They'll help either as long as the client is comfortable. Men are more likely to have issue with substance abuse and alcohol but women are more likely to really have an economic issues and much less need for the services. (IV 8)

Hearth provides a support team on site including a social worker, nurse, residential services coordinator as well as volunteers. Shelter Partnership in Los Angeles notes the important role of the support to the housing:

> Housing first programs are described as housing programs. They're not. If they're effective they're service programs that have a housing component. (IV 8)

The Older Person's High Rise Program in the inner suburbs of Melbourne provides monitoring and support to tenants in 11 older persons public housing estates. On site workers use a case management approach to ensure isolated and vulnerable tenants are linked to supports and services. The tenants are commonly living with a mental illness, drug or alcohol dependence and acquired brain injury. This program offers a model of intensive support to enable vulnerable older people to continue living in public housing.

It is important to note all the above examples of permanent supportive housing are highly clustered. Housing First as conceptualised by Sam Tsemberis with the Pathways to Housing program was put forward as scatter-site apartments with flexible services (Stanhope et al. 2012). However in practice:

> If you look at a map of where consumers are living they're highly clustered and they have to be or the provision of service would be much too expensive. (IV 8)

Having a social mix within the seniors housing is also evident in the UK and the USA. For example Darwin Court, built by the Peabody Trust in addition to having a social mix includes both apartments for independent older people as well as those requiring formal support. This complex is similar to Australian resort style retirement village with a pool, social and recreational facilities. A proportion of the apartments are accessible but all are designed to be easily adapted if need be. Hearth in the USA also in some of its sites integrates formerly homeless elders in a mainstream senior's housing complex.

Shared accommodation

Another form of housing offered by not for profit providers is shared accommodation. These forms of accommodation are described by different terms in different countries. Congregate housing in the USA is similar to sheltered housing in the UK and hostels in Australia (Jones et al. 2010). Congregate housing is one form of housing managed by Hearth in the USA for older homeless people. Whilst people have a separate unit there are several common areas within the house including a kitchen, a dining room

and a living room. Wintringham in Melbourne have a low care hostel for older men and women who were formerly homeless. Variations of this form include community housing managed boarding houses and shared houses for seniors. In Australia:

> Some of them have bedsits, so they have their own kitchenette. They're usually Victorian houses. Sort of last century or earlier that have been converted. They come with a bar fridge and high standards of cleaning and maintenance compared to privately run places.

McFerran's (2010) research highlighted the role of boarding houses for older women. Boarding houses managed the community housing sector in the inner suburbs of Melbourne and Sydney largely accommodate older men. Some ACHA agencies operating in the area have nomination rights for the rooms as they come available for their older clients. There is no known evaluation of this model, although Petersen et al. (2013) noted this form of accommodation suited the preferences of some older men.

There has been a range of seniors shared housing that has operated successfully in Europe but with less success in the USA and Australia. There are a number of forms including Abbeyfield Housing and Co-housing. Abbeyfield Housing, a model that originated in the UK, is a communal house consisting of bed sit style rooms with a shared dining, living and laundry facilities Meals and cleaning of shared areas is provided by a housekeeper. In Australia, this model has not been embraced by the community housing sector or the government (Jones et al. 2010).

> There is an organisation in [city in USA] that's had this as their model for 25 years, a shared housing model for seniors; they report that it's very very hard. Most seniors don't want a roommate. (IV 8)

Cohousing, another form of shared housing has also only received limited attention. Co-housing is a European cooperative housing model involving people opting to live together as part of a supportive community with a mix of personal and public spaces. Co-housing can involve groups of 10-50 dwellings with common facilities – they can be age specific. They are most prevalent in Denmark, the Netherlands and Germany but are known to test the boundaries of cultural acceptability in the USA (Jones et al. 2010).

In Australia, there are number of examples of shared housing for older women; some highly successful and yet other examples have limited take up. It is imperative that

there is an understanding of the preferences of future tenants. As an example of shared housing that does not appear to be popular with older women, a Manager from a women's organisation reflected on the experiences of operating an underutilised shared house for older Australian women;

> … there could have been some more research done at a higher level….we've got room for five but we've just got three in there at the moment… we are not getting the applicants we thought we would be getting for the property (IV 4)

Two contrasting examples were evident in our interviews. The first model was affordable housing for older women which operated like a share house for five older women.

> Each woman has her own space. So it's basically a room that's set out that she can have a bed in one end and a little sit in area in the other and its got its own ensuite. So they're got their own showers in their room and then there's communal areas like the kitchen and two lounge rooms and a laundry. I think the idea of being in that age bracket of 45+ and fairly independent but then to come back into a shared house can be quite difficult. …daunting to think that you're back in shared accommodation. (IV 4)

In contrast, this agency also had apartments which proved much more popular with older women:

> one bedroom apartment …independent housing…they fill very very quickly (IV 4)

The second example of a shared house is an exemplar. It is a shared house for elderly Indigenous women managed by a caretaker.

> At the moment there are five women there …very elderly and lovely.   All their single beds are put together so they're in company. The old ladies are peaceful, they're in their own lore, the country there is their lore ground anyway, it's built on their lore ground and they're just very happy (IV 9)

Volunteers assist and the local clinic manages the medication.

> It is like a house. It's got a really big main room and there is where all the single beds are pushed together …and (carers) look after them, do their washing, they help them shower (IV 9)

It is evident that the shared house, specifically for older women in an indigenous community mirrors the traditional role of elderly women on country.

> It is a model that is very related to the traditional model. So I think the way it synchronises with that and the ladies they're very powerful with the lore and culture of the women. Once children were reared and gone then traditionally the older women would have had a place of their own…their own camp. It's a women's lore centre, and once the women got past bringing up the children they would have a place that they could move to where men know they cannot go…traditionally women would have a camp and men would not go there. (IV 9)

This form of housing is in contrast to the overcrowding and difficulties experienced by older indigenous people in some communities where overcrowding and humbugging can be an issue (Petersen et al. 2013).

> Older women housed without conditions of security or safety where an old person is sleeping on the sofa in the lounge room in a house that's got 16 people in it and the television's blaring and the music's blaring and they've got no peace and quiet.

There are a range of housing models – all service integrated housing – within Australia. Another initiative available in Victoria, and funded by public housing is the installation of prefabricated cottages. These are commonly erected in people's garden and can enable older people to remain living 'with' family. Overcrowding and conflict and tension as a result of an older person was living with family was identified as a common reason for older people to be at risk of homelessness in Petersen et al.'s (2013) study.

3.2.3   Residential Care for older women with complex care needs

For some older women, a high level of support is required. Australia's residential care specifically designed for older homeless older people is widely cited as a flagship model. Within Australia there are 20 residential aged facilities that receive specialist funding, a viability supplement, for accommodating people who had formerly been homeless. This includes 10 in Victoria, five in New South Wales, one in South Australia, two in Queensland and two in Western Australia. Facilities providing residential care for former homeless people is an integral part of strategies to assist older people who have complex health needs as a consequence of 'living rough' for many years.

There is concern of the design and weighting of the Aged Care Funding Instrument (ACFI) which utilises three domains for calculating funding for each resident, Activities of Daily Living, Behaviour and Complex Health Care needs. The concern centres on the ACFI does not accurately reflect the challenging nature of care required for

formerly homeless people. Funding for behaviours is less in comparison to Complex Health Care and Activities of Daily Living yet it is the domain that largely applies to residents who were formerly homeless (Noone 2011). Added to this is that aged care facilities offering care to formerly homeless people do not have the support of the resident's family and friends in providing care; facilities have to do the things that family would do for the resident such as taking them out, visiting the dentist or shopping.

3.2.4 Conclusion

Australian social housing, housing owned and managed by the public sector and community sector offers a range of appropriate models of secure and affordable rental housing for older women. It is not the purpose of this study to consider the availability and overall supply of social housing in Australia. Nevertheless in practice social housing offers some of the most innovative forms of affordable, appropriate housing for financially disadvantaged older people (Petersen & Jones 2013).

There is a discussion within gerontology of the merits of specialised housing set aside specifically for older people alongside counter assertions that senior's housing interspersed in the community is preferable (Petersen & Warburton 2012).   However in practice, congregate settings remain the predominate form of supportive housing for older people. There are similar discussions in relation to social mix and social housing both internationally and within Australia. Indeed, Housing First, a key housing initiative for people who have been homeless, originally aimed to have permanent supported housing scattered throughout the community to avoid concentrations of disadvantage and have people live in non-distinguishable housing in the community (Stefanic & Tsemberis 2007).   The benefits of economies of scale found in congregate seniors housing is also now evident in Housing First developments.   Common Ground another social housing initiative aims to have both formerly homeless people and lower income people sharing a high density housing development. The discussion surrounding the merits or otherwise of congregate and interspersed models of social housing is appropriate and assists in the provision of a range of models of housing to meet the diverse needs of older people.

4 Conclusions and Recommendations for Assisting Older Women in Housing Crisis

This chapter addresses the research question:

> What are the learnings about the outcomes of different programs for vulnerable older women?

It draws on the findings presented throughout the report to identify themes that inform models that are effective for older women and their pathways out of homelessness. The chapter discusses the key elements that require consideration in designing programs for older women experiencing a housing crisis.

This project builds on a small but significant body of work that has been undertaken in Australia on older women's homelessness. Importantly, this study focuses on responses and service models to assist older women experiencing a housing crisis. Findings from recent Australian studies on older people's homelessness, which provided valuable information on the pathways experienced by older women, assisted in providing insights for this study. Australia's attention to this social problem stands apart internationally. Indeed, Australia's recognition of older people within The Road Home (Australian Government 2008), in research projects and calls from service providers are distinctive. A constant challenge in the conduct of this study was a lack of international information to draw on as well as linking with stakeholders that had knowledge of this group. While there is a lack of appropriate gender sensitive programs and services for older women, it has been possible to identify integral elements that respect older women and inform pathways out of homelessness.

In considering service responses it is important the diversity and highly distinctive nature of older women's homelessness is recognised. This is valuable for both the service sector and policy makers. In addition, the material gained from interviews and correspondence with a range of international stakeholders identified strengths and gaps in Australia's response to older women's homelessness. The data obtained from stakeholders cements the integration of housing with support services for older women. Australia's outreach program for older people, whilst small and arguably under resourced, is a flagship model for engaging older people experiencing a critical housing incident. The findings from this study point to implications across a number of areas as detailed below.

4.1.1 Recognise diverse lives and how this is linked to the housing needs of older women

Older women vulnerable to a critical housing incident in their later years are not a homogenous group. Their life experiences, biographies and pathways into homelessness vary. The majority of homeless older women become homeless for the first time in later life. Housing affordability and accessibility are primary reasons. Older women in this group also become homeless due to a breakdown in relationships with family with whom they were living – this is due to overcrowding, conflict and carer stress. Housing is the prime need for this group of women - many are independent and are not in need of a high level of care and support.

Some women have lived precariously in marginal and substandard accommodation, as well as couch surfing and on the streets. As a result of chronic homelessness their service needs are often higher necessitating housing with intensive services, in some cases residential aged care.

A smaller group of older women have experienced transient lives working, housesitting and travelling between family (including across countries). With secure housing and access to support services they are able to manage the health concerns or lack of employment that may have contributed to, and is exacerbated by, their housing access and sustainability problems.

Within the three pathways into homelessness for older women there are a diverse range of women. An 'older' woman is a large cohort with a range of over forty years. It is also important to recognise culture. Of note is the preferred housing for indigenous older women – this may be on country, in provincial cities to access health care or close to kin. The experiences of older women from CALD backgrounds also need to be considered. As noted, for many older women housing in their communities are important considerations.

Whilst secure housing is an imperative for homeless older women it is important that the life experiences of the women are recognised and their needs and wants are considered in relation to the form of housing.

4.1.2 Prevention

This project did not empirically investigate homelessness prevention. However, drawing on the findings of our research project (Petersen et al. 2013) we assert the importance of homelessness prevention. The recommendations in this study range

from broad policies of increased welfare safety nets for older people (in particular the rate of aged pension), increases in social housing stock – housing that is both accessible and affordable – that will enable older women to age in place, practice interventions including rent brokerage for older tenants in the private rental market, advocacy with landlords to prevent women becoming homeless and timely resettlement of women once evicted or homeless to lessen the stress and mental health consequences of a lack of secure housing.

4.1.3 Importance of engaging with older women at risk

It is clear from research conducted in Australia and internationally that most older women (and older people) do not know where to go for assistance. Older women, at risk of homelessness or homeless for the first time in their later years, do not have experience of the homelessness, housing and welfare sectors. Our system relies on people seeking out assistance when in need. The traditional homelessness services are not on the whole accessed by older people. Many older people do not consider themselves homeless and a housing assistance discourse is preferable in service design.

This has implications for the pathways to assistance when older women are facing a housing crisis. The experience of Housing for the Aged Action Group in Melbourne with their one stop shop approach in relation to older people's housing provides important guidelines. HAAG have promoted their Home at Last service widely throughout Victoria both with the community welfare sector and in advertisements and stories in regional media. A housing not homelessness discourse is used. The agency utilises a holistic practice framework, and the assessment and interventions for the older client are based on respectful relationships alongside a knowledge base that incorporates an understanding of the housing, aged care and welfare sectors. As HAAG utilise funding from a range of sources and manage multiple programs all related to older people's housing the multiple and varied needs of older women in housing crisis are attended to. A state or regional basis is considered most appropriate for this gateway model given the detailed knowledge of housing, welfare and aged care sectors and networks in many locales that is needed to ensure this service is effective.

It is also imperative that outreach workers build relationships with older women experiencing chronic homelessness. This includes engaging with vulnerable older women in day centres, in hospital emergency rooms and in locales of marginal housing. Outreach in rooming houses building relationships with the operators and

with the tenants enables preventing evictions, putting in place community aged care and support and with time placing women in secure supportive housing.

4.1.4   Permanent supportive housing

There is consensus amongst researchers, peak bodies and service provides engaged with the issues for homeless older people that permanent supportive housing is the preferred housing model. Permanent supportive housing bridges the philosophy of Housing First and seniors housing.   It is also clear that rehousing older women at risk quickly is effective at ensuring their ongoing independence and prevents depression and anxiety.

The design of permanent supportive housing for homeless older women needs to account for women's diverse life experiences, needs and preferences. The housing must be accessible to enable women to age in place. In addition, many older women will have a preference to remain in their own community. Whilst individual preferences vary in relation to the dwelling form a balance must be met between women's independence alongside a sense of community. Mindful of the limited scale of our study, Australian older women seem to prefer independent units in preference to shared housing. Although this is not across the board, older Indigenous women in the Kimberley's with strong ties preferred shared housing, a continuation of their tradition.

The level of support provided on site is linked to the needs of the residents. As noted above many older women are independent and can access community aged care and support when and if they need it in the future. Other older women with complex health and mental health concerns may benefit from extensive supports on site to enable them to manage long term tenancies. Whilst largely providing housing for older men who were formerly homeless, Wintringham have a range of service models with varying levels of support attached to its housing. As another flagship agency their practice framework is based on respectful relationships, a holistic assessment of the client's needs and integrating housing with range of supports ranging from aged care, case management or tenancy support all matched to the client group. The Older People Tenancy Program has given the high support needs of tenants a team of support workers offering intensive assistance to residents.

There is no consensus on the whether there should be a social mix of tenants in supportive housing. Hearth in the USA has a social mix in some of its housing complexes. Our largest community housing provider in Australia for former homeless older people, Wintringham, does not have a social mix; importantly though the

housing complexes do not have an institutional feel. These are wider issues within social housing scholarship and gerontology with convincing arguments for and against a social mix. It is put forward that homeless women who have lead conventional lives and homeless for the first time in their later years present as compatible with social housing project that house low income seniors.

4.1.5 Inconsistent understandings

This study along with other recent reports (Batterham et al. 2013; Petersen & Jones 2013; Petersen et al. 2013; Westmore & Mallet 2011) significantly add to the relatively small existing evidence base available to inform policy and practice regarding homelessness and older women in Australia. There remains, however, an inconsistency with the official counts from large data sets including the 2011 Census, the SHS records, ACHA program records and the community sector's concern about increases in the number of older women presenting in housing crisis. One manager contacted in relation to this study noted there is a need for services to document older women ringing for assistance but not being taken up as a client of the service. The wider context of a changing demography in Australia and the evidence that the number of older women living in private rental is increasing (Petersen & Jones 2013) suggests there is reason for concern. The widely held view that older women's homelessness is hidden is in part a reason for our lack of accurate enumeration on the extent of the expressed problem. A lack of international policy and academic attention to older women and homelessness adds to the inconsistent picture.

As noted throughout this report, older women experiencing homelessness have diverse histories. Arguably less is known about older women who have had led 'conventional lives'. The finding of Petersen et al. (2013) that older people describe themselves as having a 'housing problem' rather than being homeless is relevant to this discussion. There is a need for a detailed understanding of the life histories of older women, in particular the circumstances surrounding a housing crisis, to enable the implementation of effective and efficient prevention measures.   This would be further assisted by research with older women who have been homeless or at risk of homelessness with the aim of understanding effective interventions over time from the women's point of view.

In conclusion, there is a need to further explore the extent and nature of older women's homelessness. The distinctive nature of this social problem necessitates partnerships with researchers, women's organisations, the housing and

homelessness sectors and most importantly older women to not only understand older women's homelessness but also how to shape service models and housing. There remains a need in Australia for a gendered analysis of older peoples' homelessness.

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Appendix 1: Relevant Websites

ECH http://www.ech.asn.au/

Harmony http://www.harmonyvillage.com.au/

Housing for the Aged Action Group (and Home at Last) http://www.oldertenants.org.au/

Hearth   http://www.hearth

Humanitas Foundation http://www.humanitas.nu/static/index.html

Wintringham   http://www.wintringham.org.au

Downtown Women's Center   http://www.dwcweb.org

UK Coalition on Older Homelessness http://olderhomelessness.org.uk   No longer operating but contains a lot of useful information

Shelter Partnership https://www.shelterpartnership.org/

FEANSTA   http://www.feantsa.org/

Socio-economic status of women across the life course in NSW

Jennifer Baxter and Matthew Taylor

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Acronyms

ABS	Australian Bureau of Statistics
AHRC	Australian Human Rights Commission
AIFS	Australian Institute of Family Studies
AIHW	Australian Institute of Health and Welfare
CRA	Commonwealth Rent Assistance
DHS	Commonwealth Department of Human Services
FACS	NSW Department of Family and Community Services
HES	Household Expenditure Survey
HH	household
HILDA	Household, Income and Labour Dynamics in Australia
HYP	Helping Young Parents program
IRSD	Index of Relative Socio-economic Disadvantage
LGA	Local Government Area
NSW	New South Wales
NSW DPC	New South Wales Department of Premier and Cabinet
OECD	Organisation for Economic Co-operation and Development
SEIFA	Socio-Economic Indexes for Areas
SES	socio-economic status
SIH	Survey of Income and Housing

Acknowledgements

Report highlights

This report provides a thorough discussion of measurement issues that are faced in assessing the socio-economic status of women (rather than men, or households), considering women across the broad range of ages, and with specific reference to women in NSW. Informed by the measurement issues, the report includes discussion of the characteristics of lower socio-economic status women, and of policy approaches that are important in this area.

Women and socio-economic status

Gaining insights about the socio-economic status of women is of particular value, and this is the new contribution of this research. This is an important topic because women are particularly vulnerable to economic disadvantage, given that they often withdraw from paid work to care for children and others. This is less often the case for men. The withdrawal from employment by women places them at risk of financial disadvantage at the time they are caring, and also into their older age. At older ages, women's longer life expectancy means that they may be vulnerable then to being of lower socio-economic status.

In the extensive research on the measurement of socio-economic status and on financial wellbeing and poverty within Australia, there has been limited recognition that measuring the socio-economic status of women does not always fit within the usual approaches. Such approaches typically rely upon household or area-level measures of socio-economic status. Household measures—for example, of household income or wealth—may provide insights into the amount of resources to which women have access, but information about women's personal resources within a family or household provides more depth to this information, especially if thinking about what may happen to the socio-economic status of women should there be a change in household living arrangements, such as a relationship separation. Area-level measures are often used, as they are relatively accessible; however, they are problematic because such measures can only tell you about the "average" characteristics of people (or families, or households) within an area, which may not reveal if there are areas of relative disadvantage (or advantage) within those areas. Further, the characteristics upon which the area-level measures are based may be less relevant for understanding the socio-economic status of women, or of women at different ages. For example, measures based on the employment and occupational characteristics of people living within an area may not be so relevant for understanding the socio-economic status of older women, who usually no longer have a connection to the labour market.

Measuring socio-economic status

Throughout the report, we explored women's socio-economic status as a concept that captures access to resources, but is multidimensional in nature. That is, socio-economic status is more than just educational attainment, occupation or income alone. In fact, the key contribution of this research is the strong evidence given that the meaning of these (and other) indicators varies considerably for women at different life stages, and varies within different household forms. The correspondence between indicators of socio-economic status examined here is not always particularly strong, showing that they are picking up different dimensions of socio-economic status. Analysing the underlying meaning—and weaknesses and strengths—of certain indicators provides greater understanding of women's likely experiences of socio-economic status at different life stages.

By examining the various options for the measurement of socio-economic status (reviewing the literature and data availability), and considering issues for those measures in their application to women of all ages, we present detailed analyses of a number of socio-economic status indicators that have some merit. As described below, from the outset it was clear that some were going to be more useful at particular ages than others. The indicators assessed were:

- low educational attainment;

- low personal income;

- income support payments is main source of income;

- low personal wealth;

- low equivalised household income;

- low household wealth; and

- housing tenancy of public housing or Commonwealth Rent Assistance (CRA) private rent.

In the first instance, the percentage of women who were classified as low socio-economic status according to these indicators provided some indication of the usefulness of these as indicators. Some identified a relatively small proportion of the population as being of lower socio-economic status, while others were more inclusive. Those that identify a high proportion of the population as being of low status are likely to be less powerful in their ability to detect those who may experience disadvantage. This was apparent, for example, with indicators based on low personal income for young women and low educational attainment for older women.

In this report, we provide some views on whether different measures were superior to others as indicators of socio-economic status for women. Such assessments were based in part on the extent to which indicators seemed to identify women experiencing some financial disadvantage. We were also influenced in our views by the degree to which the indicators captured a majority of the population (which suggested they were not just the more disadvantaged women), or captured a different dimension of disadvantage that other indicators did not. We nevertheless recommend that in deciding on the "best" indicators of socio-economic status, it is important to question the policy relevance of different indicators. For example, educational attainment may not be a useful indicator in formulating, delivering or evaluating housing policy, but it may be useful for policies that assist women to gain employment.

Preferred indicators of socio-economic status and the life course

These analyses demonstrate very clearly that a life stage approach, or one that takes account of women's ages, is needed to make sense of measures of socio-economic status, and to make recommendations on the usefulness of the indicators examined. Detailed analyses in this report classified women in broad age groups, referred to as life stages, of "young women" (aged 15–24 years), "mid-age" women (aged 25–54 years), "retirement-age" women (55–74 years) and "older" women (aged 75 years and older).

Broadly, across all women, of the socio-economic status indicators examined, those that proved most useful in identifying the lower socio-economic status women seemed to be the household-level measures, especially those based on equivalised household incomes and housing tenure. The indicator based on women's main source of income being income support payments was also a useful one. These measures were closely related to women's experiences of financial disadvantage and were not compromised by capturing a very large part of the population (thereby possibly not actually capturing the more disadvantaged).

Of course, household measures are based on assumptions that household resources are equally shared, and do not provide insights on particular circumstances within households. Our analyses of the overlap between indicators of socio-economic status based on household and individual incomes proved particularly illuminating, making it very apparent that within life stages, women's living arrangements—whether living alone, with parents, a partner or others—makes a considerable difference to her likely classification as being of low socio-economic status. The clearest example from these analyses was that among mid-age women, lone parents were actually under-represented

(relative to the mid-age women population) among women with low personal incomes, but they were over-represented among those with low equivalised household incomes.

As is the typical approach, our identification of lower income women or households was based on relative measures of income. The threshold for low socio-economic status used in the analyses of personal income was one that meant many women on income support payments were not counted as "low income". In related research on poverty, it has also been observed that estimates of the numbers or proportions of people living in poverty are affected by the rates of income support payments, which often sit around the thresholds used. If using income to assess socio-economic status, it is important to be aware of these issues. As payment rates change over time and vary for different forms of support, this can result in variation in which groups of women are counted as low socio-economic status.

Except for the indicator based on main source of income, women's own characteristics, and especially personal income, were not always clearly related to their experiences of financial stress, which makes sense as many women on low personal incomes are living in households with other income-earners. Educational attainment proved problematic as a measure of socio-economic status, but largely because of the very significant differences in educational attainment across women of different birth cohorts.

Given the different complications discussed above, it is difficult to assert that one indicator is superior to others, whether across all women or within life stages. However, for all life stages, useful indicators were: having **income support payments as the main source of income**, having **low equivalised household income**, and **housing tenure of public housing tenant or private rental tenant in receipt of CRA**. Then, for specific life stages, we suggested that other useful indicators of low socio-economic status were:

- for *young women*: just those listed above were considered most useful, with low personal wealth and low household wealth possible useful indicators;

- for *mid-age women*: in addition to those listed above, low educational attainment and low household wealth were considered to be the most useful indicators, with low personal wealth possibly useful;

- for *retirement-age women*: low household wealth, as well as those listed above, were the most useful, with low personal and household wealth possibly useful indicators of low socio-economic status; and

- for *older women*: low personal wealth and low household wealth, in addition to the indicators listed above, were considered most useful, and low personal income possibly useful indicators.

We undertook through this research to consider carefully the meaning of different indicators of socio-economic status for women at different stages of life. One thing that was apparent, but not fully analysed, was that women's experiences of socio-economic status at a point in time reflect their personal (and family) experiences leading to that time, and also relate to the social conventions and opportunities for women through their life. Older women today had vastly different education and employment opportunities and experiences when they were young than the young women of today have. Our analysis was based on cross-sectional data, and we did not incorporate information on women's experiences prior to the time of the study. To understand socio-economic status for women in more detail, it would be valuable to consider women's past life events and past experiences in education and the labour market to see their pathways leading to socio-economic status at a point in time. It would also be useful to further these analyses to consider the extent to which low socio-economic status is a transient or persistent experience for women. In future research, it would be useful to examine whether certain indicators are more, or less, useful for identifying women at risk of longer term disadvantage.

Who are lower socio-economic status women in NSW?

To answer this question, we examined the characteristics of women who were identified as being of lower socio-economic status, using each of the indicators at each life stage. We found that women typically considered to be at risk of poverty or financial hardship (such as Indigenous women, women from non–English speaking backgrounds and women with a disability) were over-represented in the lower socio-economic status groups, and we describe some of these findings below. However, it is worth noting that those typically identified as being "at risk" make up a relatively small proportion of lower socio-economic status women, just as they make up a relatively small proportion of women in the population. This is the reason for a policy approach that makes some services and programs universal, or reach individuals and families across a range of circumstances. Such policy approaches can then be supplemented with targeted ones for women in the at-risk groups, or groups otherwise identified as missing out on particular services or programs.

These analyses showed that across a broad range of the measures of socio-economic status used in this section, and across the different life stages, higher rates of being Indigenous, having poorer English language proficiency, having a disability or being a carer are apparent among women of lower socio-economic status according to a number of the indicators used, and within most of the life stage groups. There was some variation across indicators and across life stages in the strength of these associations, with at-risk women having greater representation in the lower socio-economic status groups identified as having their main source of income as income support payments, or through housing tenure of public housing or in a privately rented households in receipt of CRA.

For example, we were able to look at findings for Indigenous women using Census data, but this did not allow analyses of the main source of income or CRA receipt. Among NSW women overall, 4% of young women, 2% of mid-age women and about 1% each of retirement-age and older women were Indigenous. For each of these life stages, for NSW women in public housing, the percentage of women who were Indigenous was higher than the population averages, at 20%, 15%, 6% and 1% respectively.

Lone-parent and lone-women households were over-represented in the groups identified as lower socio-economic status based on equivalised household income and wealth. Dependent students, partnered women and older women living as an "other family member" were over-represented in the lower socio-economic status groups based on individual income and wealth. As discussed previously, the choice of indicator of socio-economic status will make a difference to the identification of women of different living arrangements as being of low socio-economic status.

Women classified as being of lower socio-economic status more often lived in Local Government Areas (LGAs) that were identified as being more disadvantaged, when measures of socio-economic status were based on household characteristics. This would be expected to some extent, as areas are classified as being more or less disadvantaged by the characteristics of people and households within those areas. Nevertheless, lower socio-economic status women were certainly represented also within the least disadvantaged LGAs of NSW, demonstrating that area-level measures of socio-economic status will not always identify those women and households who may be in need of some policy focus.

What are the policy implications arising from these findings?

Our discussion of policy implications, to answer the final research question, highlights the need to consider measurement issues (in the context of gender and age) in policy development and evaluation. As the analyses in this report have shown, the choice of indicator (or indicators) used to assess which women are deemed to be low socio-economic status will make a difference to which women are counted as low socio-economic status.

Several broad policy areas are relevant to women's socio-economic status. Policy directions in education, employment, housing and income support payments are significant in equipping women

with the resources needed to guard against low socio-economic status, and also to help deal with it, should it be experienced.

These policy directions apply across the life course. For example, an important focus is in the area of education. While our report did not cover childhood, education starts there, with good early childhood education policies needed to ensure children from more vulnerable families are not missing out right at the start. Addressing school completion, post-secondary education, facilitating or encouraging less gendered patterns in fields of study, and ensuring there are life-long learning opportunities for women who may wish to retrain at older ages are all valuable approaches that can help equip women to better their opportunities with regard to their socio-economic status. Ensuring these opportunities are available to at-risk women is also important.

Other policy approaches can include providing guidance on financial literacy and the economic consequences of particular employment decisions; ensuring there are supports in place to allow work to be combined with caring responsibilities; ensuring women are supported and protected from disadvantage in situations such as relationship breakdown; and ensuring that women at all ages who cannot earn are able to access adequate income, services and housing.

With the ageing of the population, the socio-economic status of retirement-age and older age women is of particular concern. Policies that address their financial circumstances and housing are clearly essential. However, it is also important that the socio-economic status of future generations of women is given appropriate focus in policy. Here, of course, an important area of policy has been in relation to superannuation.

The indicators explored here can provide some insights on these different approaches. Indeed, these indicators are commonly used in evaluating existing policy, or in assessing the need for new or different policies for women. Where socio-economic status indicators are often used is in identifying those who may be of greatest interest as a target population. Throughout this report, we caution about the fact that different indicators will classify different women as being of low socio-economic status, that household versus individual measures produce different results, and the choice of thresholds also makes a difference. Putting aside measurement concerns though, it does seem likely that women with access to low personal and low household resources would be most at risk of experiencing disadvantage, and so are likely to be an important target group for policy.

Final remarks

To sum up, this report has provided an examination of the socio-economic status of women in NSW, with a focus on measurement issues, demonstrating that the way in which socio-economic status is conceptualised and measured makes a difference to who is identified as being of lower socio-economic status. There are certainly challenges to researchers and policy-makers in being able to identify a useful measure, especially given women's different patterns of employment participation over the life course, their possible financial dependence on others at particular life stages, and also, the very different characteristics of women of different birth cohorts. The choice of measure matters as to whether women are identified as being of lower socio-economic status, and so the key recommendation we have from this report is that care needs to be given in choosing a measure of socio-economic status that best suits the purpose of the measurement and the life stage of women being examined, and appropriately considers whether household as well as women's own characteristics provide the necessary information to determine a woman's socio-economic status.

1 Introduction

The purpose of this research project is to investigate disparities in the socio-economic status (SES) of women in NSW, and how these vary over the life course, in order to inform the development of social policies that will improve the status of women in NSW.

The research aims, in particular, to explore the following research questions for women of all ages in NSW:

- How is the socio-economic status of women conceptualised in the existing literature?
- What measures of socio-economic status are most appropriate for identifying women who experience more disadvantage?
- Are different measures appropriate for analyses of the socio-economic status of women at different life stages?
- Given the findings on appropriate measures of socio-economic status, what are the characteristics of women, at different life stages, who are identified as being of relatively low socio-economic status?
- What are the policy implications arising from the findings presented in this report?

The focus throughout the report is on the measurement of socio-economic status, with a view to being able to identify or explore the issues faced by those with a relatively low status. As such, this report draws upon broader research (particularly Australian research) on the measurement of poverty and disadvantage. We do not attempt to review all of this broader area of study (see McLachlan, Gilfillan, & Gordon, 2013; Phillips, Miranti, Vidyattama, & Cassells, 2013; Saunders, 2011), but focus specifically on issues related to the challenges that arise in measuring the socio-economic status of women across the life cycle. Despite the recognition of difficulties in measuring the socio-economic status of women in existing research and of measuring socio-economic status at different ages or life stages (Dutton, Turrell, & Oldenburg, 2005; Galobardes, Shaw, Lawlor, Lynch, & Smith, 2006; House, Lepkowski, Kinney, Mero, Kessler, & Herzog, 1994; Mishra, Ball, Dobson, Byles, & Warner-Smith, 2001), these issues have not previously been comprehensively explored.[1]

Exploring these issues specifically for women is useful, given that women are more likely than men to fulfil the caring roles within families, whether that is for dependent children or for others. Having a carer role often entails withdrawing from paid employment, or limiting participation in paid employment for a time, which results in a lower personal income, and sometimes a reliance upon other family members (such as a partner) or on income support payments from the government. This places women in a somewhat vulnerable position with regard to their own economic security at that time as well as older ages, if their opportunities to save or invest for their retirement have been limited. Nevertheless, a number of the issues explored in this report could equally be said to apply to men, and this is true in regard to some of the methodological and conceptual issues regarding socio-economic status measurement, as well as in regard to the policy implications.

The report begins with a discussion of "social status", the antecedent of the more contemporary term "socio-economic status", and a summary of how these concepts have evolved over time, with

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[1] There is extensive literature that concerns socio-economic status at specific life stages, but not necessarily for women. For reviews and related discussions on young men and women, see McMillan and Western (2000), Mayer, Duncan, and Kalil (2004) and Hanson and Chen (2007). Through the years that families are raising children, measurement of socio-economic status is most often discussed in the context of children, and the families in which they are raised (see, for example, Blakemore, Strazdins, & Gibbings, 2009; Saunders, 2012). The difficulties associated with measuring the socio-economic status of older people have been discussed extensively in health research, given the interest in examining socio-economic status differentials in health and mortality at older ages (Bowling, 2004; Dutton et al., 2005; Grundy & Holt, 2001; Jaggera & Spiersa, 2005).

an emphasis on how these pertain to women. The various issues confronted in measuring the socio-economic status of women over the life course are explored in Section 3, with reference to women in NSW. To foreshadow the findings of these analyses, the variation in these measures across women's age groups suggest that a range of measures must be considered and that different emphases should be applied to specific measures at different ages. Section 4 uses four specific stages in the life course to frame the discussion that follows, examining the associations between different socio-economic status indicators, and variations in these indicators according to women's relationships in the household. Analyses of women's lived experiences of hardship and financial stress according to the socio-economic status indicators helps to inform which indicators are most useful at particular life stages. Section 5 then builds on these analyses to examine the demographic characteristics of women in NSW with relatively low socio-economic status. Section 6 discusses policy implications arising from the issues covered in this report and Section 7 provides a final discussion and conclusion.

2 Women and socio-economic status

2.1 The meaning of "socio-economic status"

Although "'socio-economic status'" is a term often used in discourses on public policy and social research, it is less often explicitly defined. Oftentimes it is taken as being synonymous with easily quantifiable economic and demographic characteristics of an individual or a household. This section begins by exploring the origins of socio-economic status within the context of more general theories of social stratification, before examining some of the challenges of applying traditional conceptions of social status to women.

The term "social status" defines a place within a system of social stratification, while "'socio-economic status'" is generally used to describe a place in an implied hierarchy defined in terms of one or more socio-demographic characteristic such as income, education or occupation. The ordering of different places in the hierarchy is that which is generally held to exist in the minds of the individual people who form the society.

Early studies on social stratification—those associated with the "functionalist" school of sociology (Davis, 1942; Davis & Moore, 1945; Weber, 1922)—were clear that characteristics such as income, education, wealth and the prestige of an individual's occupation reflected, rather than conferred, their underlying social status. These scholars believed that social status was attained via society's assessments of the functional importance of men's occupations. They argued that what we would now regard as socio-economic characteristics, such as income and wealth, were society's rewards for performing work thought to be valuable, rather than conferring status upon an individual by their possession alone.

The more contemporary concept of "socio-economic status" has been criticised by some policy researchers, especially those in the health sciences, as conflating two distinct aspects of socio-economic position: (a) the economic resources available to an individual; and (b) status as defined by occupational prestige—a type of status more closely related to that propounded by the functionalist school (Krieger, Williams, & Moss, 1997). While the remainder of this report approaches socio-economic disparities from the perspective of differential access to economic resources, it is useful to consider this within the historical context of women's status in modern societies, and this is discussed below.

2.2 The socio-economic status of women

The early sociology literature on social stratification focused primarily on questions of how stratification was created and reproduced in social systems. These authors viewed social status as being primarily conferred by society's perception of achievement, as measured by occupation and earnings. It was implicit in this that status was conferred upon families rather than differentially upon the individuals within them, and that the status of the family was determined by the status of its head. This was justified on the grounds that it was the male "'breadwinner'" who had the greatest and most continuous attachment to the labour force (Goldthorpe, 1983; Parsons, 1954).

This assertion that the family, rather than the individual, was the appropriate unit of analysis in understanding social stratification came under increasing scrutiny by feminist scholars over the course of the 1960s and 1970s (Watson, 1964). The foundation of this feminist critique was that women were increasingly involved in education and the labour force and that their status could therefore be derived from that of their own characteristics and should not be thought of as being conferred upon them by their male partners. In the second year of the Survey of Employment and Unemployment (forerunner of the current Labour Force Survey), conducted by the Australian Bureau of Statistics (ABS) in 1961, the overall female labour force participation rate was 34% (ABS, 2011b). Among married women, the participation rate was 19%, a somewhat lower percentage, but one that nevertheless accounted for almost two in ten Australian workers (Richmond, 1974). While

these participation rates were, at the time, significantly lower than those of men (82%), the fact that one in three women embodied the characteristics that would confer upon them a status of their own lent strength to the feminist critique.

Feminists of the time also questioned the primacy of occupation and income as determinants of social status:

> Occupation, equated … with full-time, functionally important social role, is often used as the indicator of position for men. However, the full-time occupation of many women, that of housewife-mother, is never considered as a ranking criterion in stratification studies. Are we to conclude that this role is either not functionally important or not a full-time activity, or are we to conclude that only those activities which are directly rewarded financially can bestow status upon the individual or family? (Acker, 1973, p. 939)

The feminist critique poses two important methodological challenges for the measurement of the socio-economic status of women that are of less relevance in an analysis of the socio-economic status of men:

- Is the individual, and not the family, the appropriate unit of analysis in the assessment of the socio-economic status of the individual?
- What status does society confer upon those not involved in the labour market?

The first of these questions must be viewed within the context of the specifics of a particular research question or public policy problem that one would wish to understand. The sociologists cited above sought to understand how society was stratified and how this system of stratification was reproduced. In the context of these research questions, taking the family as the unit of analysis and assuming full conferral of the status of the male head upon their family might well have been an approach that was defensible.

Nevertheless, there can be no doubt that any meaningful discussion of women's socio-economic status must be based upon a description of their own characteristics. These should, however, be considered in the context of the families in which many women live, with some discussion of the resources that might be available to them and due consideration given to how those resources are shared, and the risks associated with reliance upon sources of income not directly earned by the individual.

With regard to the second question, domestic work had not previously been fully accepted as a status conferring occupation, and for this reason was not thought relevant to the discussion of social stratification. This is despite the long-recognised economic importance of this work.[2] Within the established perspective of status conferred by achievement as measured by occupation, women engaged in full-time, unpaid domestic work within the home were rendered "invisible in work on social stratification, hidden in a conceptualisation of female class or status derived from the class status of men" (Acker, 1980, p. 25), despite the obvious social value of the work performed.

As "unpaid work" within the household and its value became increasingly recognised, some feminist scholars began to question whether the full social value of this work could be properly evaluated in economic terms.[3] While the work performed by "housekeepers and related workers", "child care workers", "home-based personal care workers" and "domestic helpers and cleaners" for

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[2] The economist William Smart wrote in 1899, "What the income really amounts to may be guessed if we imagine what we should have to pay to servants for doing work now done by wives, sisters, and daughters, and how entirely impossible it would be to get similar work done for money" (p. 69).

[3] Duncan Ironmonger (1996) estimated that the work undertaken within Australian households in the early 1990s— what he terms total "household product"—has an equivalent economic value to production that occurs in the market.

pay can be easily separated from individuals performing the work, this is less true of caring and parenting. As Himmelweit (1995) explained:

> It is often noted how much easier it is to record and categorize activities such as cleaning and washing, than the more personal sorts of activities such as emotional care and support. In these latter activities, a relationship is involved and who performs the activity becomes part of the activity itself. (p. 9)

To the extent that it is true that social status in modern societies is determined by achievement as measured by the time one devotes to production and the value of that production, it can be argued that such work should be no less a status conferring achievement than work performed for pay in the labour market. Indeed, others have questioned the extent to which it is appropriate to uncritically apply conceptions of status formed within a predominantly male-centric perspective of achievement. As Austen, Jefferson, and Preston (2000) explained:

> It is important that measures of women's progress are not dominated by male-female comparisons. This risks restricting definitions of women's progress to activities in which men have already achieved "success", and areas where the institutionalised measures of success are male dominated … If progress for women is simply defined as becoming more man-like in terms of working patterns, then the wrong implication may be drawn that women's work in the home is of lesser value than men's work in the market. (p. 3)

2.3 Summary

This section has discussed the meaning of "social status", the antecedent of the more contemporary term, "socio-economic status", and has considered some of the challenges that arise in applying these largely employment-based concepts to the discussion of the status of women, who are less likely to be found in paid work at particular points in the life course.

In this report, we examine a range of measures of socio-economic status for women in NSW, but focus less on the concept of "status" in thinking about the usefulness of different measures, and more on the way in which such measures relate to women's access to resources, so linking this research somewhat to broader Australian research on poverty, deprivation and financial wellbeing. Our focus on measures such as educational attainment, income, wealth and housing is considered in respect to how useful they are in identifying those women of lower socio-economic status. In this way, our conceptualisation of socio-economic status is less focused on women's prestige or status, and more focused on women's access to resources.

3 Measuring the socio-economic status of women in NSW

Key messages

- Cross-sectional analysis provides some information about the socio-economic status of women of different ages or life stages, but longitudinal analysis provides a fuller understanding of the dynamics of being of lower socio-economic status, and cohort analysis provides more in-depth understanding of how women's life histories contribute to their later socio-economic status.

- Educational attainment is a commonly used indicator, but care needs to be taken to take account of the different educational systems experienced by women of different birth cohorts. Low educational attainment among older women will not have the same meaning as low educational attainment among younger women.

- Educational attainment is a problematic measure for young women who may be still undertaking study.

- Women's engagement in employment is difficult to use as a marker of socio-economic status, given that women often withdraw from (or reduce involvement in) employment during the childrearing years, and then are likely to have many years out of the labour market at older ages. This likewise poses challenges for measuring women's socio-economic status using occupation groupings.

- Women's personal incomes and household (HH) incomes are often-used measures of socio-economic status. Equivalised household income is usually analysed, which adjusts household income to take account of household structure. Women's personal incomes alone may not be indicative of their socio-economic status if they are sharing (or at least benefiting from) the incomes of others in the household.

- The threshold used to identify lower socio-economic status from the income distribution can make a difference to who is included in this group. Low personal income, as indicated by income in the bottom 20% of the distribution, may not include those whose main source of income is government payments.

- Income may not be a good indicator of socio-economic status for older women, whose socio-economic status may also be a factor of their own (or household) wealth or housing.

- One indicator of lower socio-economic status that is likely to apply across the life cycle is being in public housing, although this only captures a small percentage of the population.

- Area-level measures of socio-economic status are often used, but they are not without problems, given they reflect average experiences of individuals living in an area, and so may not effectively capture the situation in diverse areas that include lower as well as higher socio-economic status individuals or families. They may also be problematic for capturing the socio-economic status of those no longer in employment, since their derivation is based on a number of employment and income measures. Area-level measures are not considered in this report.

- Other approaches to identifying those with poorer financial wellbeing or disadvantage include measures of deprivation, capabilities and social exclusion, but these have not been included as indicators of socio-economic status in this report.

3.1 Introduction

Measuring the socio-economic status of women poses particular challenges that are not encountered to the same extent when the focus is instead on men or on households. Largely, these challenges stem from the interrupted nature of women's participation in paid work, the changes in personal income that may result from this, and the reality that when women's personal incomes are low, their socio-economic status may be dependent upon the incomes of others in their family. If measurement of socio-economic status is pursued with a view to identifying women with the lowest socio-economic status, there are further challenges, given that women at different ages or different life stages vary considerably on those measures that are often used to capture aspects of socio-economic status. For example, analyses based on educational attainment as a marker of socio-economic status needs to take account of the vastly different educational systems facing women of different birth cohorts.

Of particular policy concern is being able to identify women who may be at greatest risk of moving into disadvantage should some life event occur that alters their financial resources or needs. Such

life events include becoming a parent, experiencing a relationship separation, widowhood, or needing to take up the role of carer to a partner or other family member.[4] Women who live in a household of relatively poor socio-economic status prior to such an experience may be at particular risk of personal financial disadvantage after the event, but the financial outcomes of women in households of more moderate or even better-off socio-economic status are likely to vary, depending on their personal circumstances. Having been in a better-off financial situation may not protect women from poorer socio-economic status later on, and perhaps this is especially so for those with low personal socio-economic status. Throughout this report, we use both personal and household measures of socio-economic status, as each offers a different perspective. In Section 4 we examine the correspondence between individual and household measures of socio-economic status, and links between these measures and experiences of financial hardship.

In this section, we explore the main ways in which socio-economic status is typically measured, and discuss the appropriateness of different measures for analyses of socio-economic status of women over the life course. Information about women in NSW is used throughout to provide an overview of their socio-economic status and to highlight the measurement issues encountered. Two main datasets are used throughout this report: the Survey of Income and Housing (SIH), the most recent data available being for 2009–10; and the Australian Census of Population and Housing (the Census), most recently conducted in 2011. Also, the Household Expenditure Survey (HES) is a subsample of the SIH, and these data have been incorporated in some analyses. These data collections are summarised in Box 1, and more detailed descriptions of the datasets are provided in Appendix A (Census data) and Appendix B (SIH and HES data).

These data have been used to explore a range of indicators of low socio-economic status. A comprehensive discussion of the broad issues associated with the choice and use of indicators of socio-economic status was presented in a recent report by Saunders (2012), and will not be repeated here. In reviewing the properties of good indicators of socio-economic status as proposed by others, Saunders noted that there is general agreement that indicators should: (1) measure what they are intended to in an unambiguous manner; (2) be transparent and statistically robust; (3) be timely and comparable over time; and (4) make efficient use of existing data and/or not be burdensome or intrusive to collect (p. 9). We are particularly mindful of the first of these in thinking about the value of the indicators used in this report as they apply to women across different life stages.

We do present some suggestions, at the end of Section 4, of which indicators of socio-economic status might be more appropriate for use at different life stages. Ideally though, the measure of socio-economic status chosen should be that which is most appropriate for a particular research question, or relates most closely to the policy issue being explored. Measurement issues, and acknowledgement of the limitations of particular indicators for women overall or for sub-groups of women, is important in being able to effectively use socio-economic status indicators to inform the development and evaluation of policy.

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[4]   For discussion and analyses of life events and their associations with outcomes for individuals and families, refer to Moloney, Weston, Qu, and Hayes (2012) and Qu, Baxter, Weston, Moloney, and Hayes (2012).

Box 1: Data sources

Survey of Income and Housing

The SIH, previously known as the Survey of Income and Housing Costs, is a nationally representative survey of households that collects comprehensive information on sources of income, amounts received, household and personal wealth, housing characteristics, household characteristics and personal characteristics. Income is collected every two years on both a current and financial year basis.[a] The survey scope covers residents of private dwellings in urban and rural areas of Australia across each state and territory. It is administered by trained interviewers who interview respondents face-to-face and enter the data into a laptop computer. The respondent is a household spokesperson who has knowledge of the household finances. In addition, interviews are conducted with each individual aged 15 years and over in the household.

Household Expenditure Survey

The HES is collected every six years from a subsample of SIH households. It obtains detailed information on expenditures made by each household member in addition to measures of financial hardship and financial stress experienced by someone in the household.

Census of Population and Housing

The five-yearly Australian Census provides a range of information on all persons, families and households in Australia, with the data presented in this report being for 2011. Aggregated data have been accessed through the ABS TableBuilder facility. The Census data are primarily self-reported, with information about incomes collected through individuals' checking boxes on the Census form (or online) that indicate the range within which their incomes fall.

[a] The precise definition of "income" given by the ABS in the Survey of Income and Housing has undergone some changes over time. For a summary of changes to the income definitions in Australian household surveys between 1981 and 1999, see Siminski, Saunders, Waseem, and Chalmers (2003). This report only uses information from the 2009–10 survey.

3.2 Limitations of cross-sectional analyses

Throughout this report we have presented only cross-sectional data to examine measures of socio-economic status for women in NSW, by age or life stage. A limitation of the cross-sectional approach is that it does not take account of the different life experiences of women of different generations or birth cohorts, nor any implications for socio-economic status later in life. In particular, older women today have had much more limited labour market experiences than will be the case for the younger women of today when they reach these older ages in future years. This may mean that there will be very significant changes across birth cohorts in later life socio-economic outcomes of women. Longitudinal analyses, as well as analyses incorporating information on labour market and relationship histories will be especially valuable for understanding the socio-economic outcomes of women of different birth cohorts.

Similarly, a longitudinal perspective would allow measures of socio-economic status to be captured at multiple points in time, to establish to what extent women experience persistent disadvantage, or to explore what factors might be related to women's movement into or out of disadvantage over time.

To understand what triggers women to move into disadvantage requires longitudinal analyses, and also may require a focus on specific life stages or specific events, given the complexity of factors that may act as risk or protective factors for women faced with particular circumstances (McLachlan et al., 2013). (See also Buddelmeyer and Verick, 2008; Heflin and Butler, 2013; and Qu et al., 2012, for some related research.)

In Section 5 we describe the characteristics of low socio-economic status women to provide some insights from these data.

3.3 Education

One of the ways in which socio-economic status is often assessed is through measures of educational attainment. A commonly used measure of educational attainment is the highest level of education attained. From a measurement perspective, educational attainment is available in most sources of survey data, especially those conducted by the ABS, making it an easily accessible measure of socio-economic status. It is also available in some administrative data. Survey questions regarding educational attainment are unobtrusive and the individuals asked can easily self-enumerate their level of education.[5] A significant advantage of using education as a measure of the socio-economic status of women is that educational attainment is not sensitive to the life stage, in that educational attainment will not vary as women move in or out of the labour market.

The theoretical reasons for choosing education as a measure of socio-economic status depend to some extent on the focus of the research. Higher levels of education tend to be associated with having access to more resources through the opportunity to obtain better jobs and earn higher incomes (see Lynch & Kaplan, 2000). So education may capture likely differences in income, wealth or some other aspect of financial wellbeing. From the perspective of health research, better health outcomes that are commonly found among those with higher levels of education may reflect the direct effect that education has on standard of living (i.e., through having higher incomes), thereby reducing their exposure to health risk factors, or that more education is associated with better knowledge about healthy behaviours and being better equipped to seek out appropriate services (Bowling, 2004). In the context of educational research, associations between student outcomes and parental education may reflect differences in parental values and their role in shaping the educational aspirations or expectations of the students themselves (McMillan & Western, 2000), in addition to direct financial investments made by parents.[6]

Using education to assess the socio-economic status of women of different ages presents challenges, as recent decades have seen marked changes in the educational attainment of women, which have led to very large cohort differences in educational attainment among Australian women (and for men, albeit to a lesser extent) (Baxter, 2013b; Booth & Kee, 2011). Figure 1 presents the highest qualification obtained by NSW women of different ages, as reported in the 2011 Census.

The most striking feature of Figure 1 is the decline from older to younger women in the percentage of women who left school with less than a Year 10 qualification, which reflects the cohort differences in school completion and post-secondary education in Australia over the period in which these women would have been educated. Over half of the women aged 85 or older in 2011 left school prior to Year 10 (53%). For women aged 45–49 years, fewer than 8% had left school prior to Year 10.

The decline in leaving school prior to Year 10 for the later birth cohorts of women is reflected in increases in all of the higher qualifications. As is evident in the figure, the increase in the proportion of women with university qualifications, both postgraduate and undergraduate is very pronounced. Between the ages of 45–49 and 80–84 years there was an eight-fold increase in the percentage of women with postgraduate qualifications (8% compared to 1% respectively). For undergraduate qualifications, the increase was more than three-fold (18% compared to 5%).

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[5] There may of course still be some measurement error insofar as some respondents are unsure exactly which category of education their level of education fits into. For instance, some individuals who hold an advanced diploma from a vocational education and training institution may incorrectly enumerate their level of education as a graduate diploma from a university. Those whose education was acquired overseas or when levels of education differed to those typically used today may also have some difficulties selecting the appropriate category.

[6] A more general issue related to the use of education as an indicator of socio-economic status is that the returns from education may not be the same for all people. There is a diversity of levels of achievement within those completing a certain level of education, and there will be variation in peoples' ability to apply their education in the workplace, to achieve a certain level of income (or wealth or status). This may be relevant in the context of gender, as men and women with equivalent educational qualifications may not have the same returns from their education.

Figure 1   Level of highest educational attainment, for women in NSW, by age, 2011
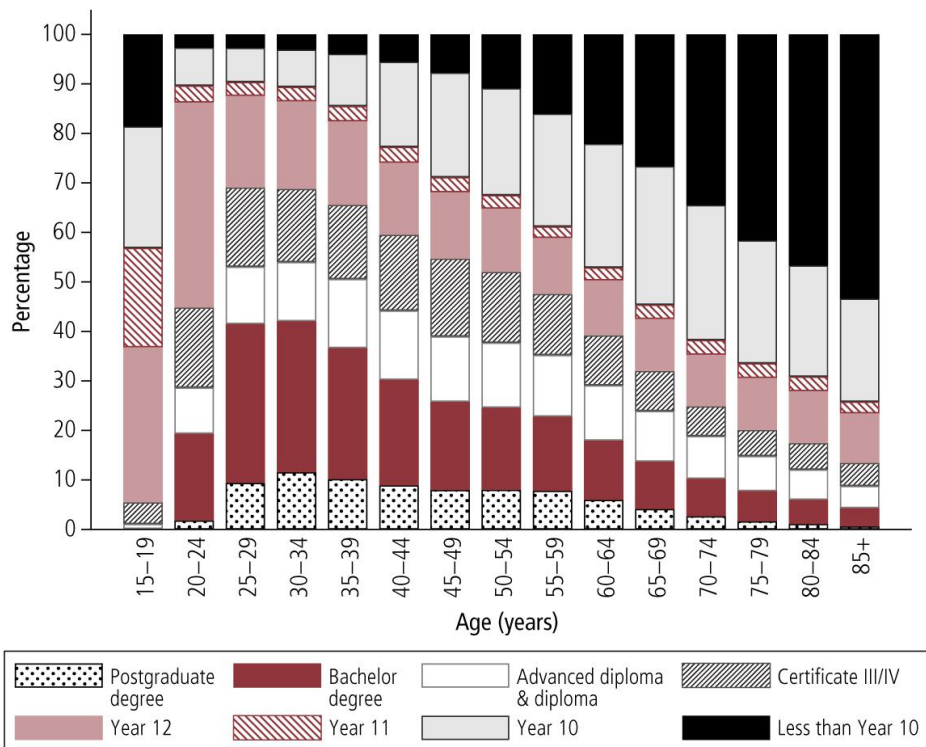
Note: Excludes women whose educational attainment was not stated. Includes women living in non-private dwellings.
Source: 2011 Census of Population and Housing

Given the very significant differences in educational attainment of women in different cohorts, it would be problematic to assume that all older women with relatively low educational attainment would have experienced the sort of disadvantage that we would associate with low levels of education among younger women. While women aged in their 30s with an incomplete school qualification might have a heightened risk of experiencing disadvantage, it is less likely to be true for those with a similar qualification aged 70 years or older, for whom the majority have this as their highest level of education. To illustrate this, in Section 4, we explore how educational attainment is associated with experiences of financial stress and hardship at different life stages.

Figure 1 indicates low levels of educational attainment among women aged 15–24 years. These ages represent a period of the life course where many women are in the process of completing their education and so their highest educational attainment at these ages is unlikely to be the highest that they will ultimately attain. It is therefore clearly problematic to use this current measure of educational attainment as an indicator of socio-economic status—especially for those aged 15–19. For young people (and children), the educational attainment of their parents is often used instead as an indicator of early life socio-economic status (McMillan & Western, 2000).[7]

Figure 2 presents the highest educational attainment of the resident mothers and fathers of NSW girls aged 0–14 years, and young women aged 15–24 who were living with at least one of their parents in 2011 (sourced from Wave 11 of the Household, Income and Labour Dynamics in Australia [HILDA] survey). Even these data highlight cohort differences in educational attainment over recent decades, with the parents of young women aged 15–24 having lower levels of educational attainment, on average, compared to the parents of children aged 0–14.

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[7]   Additional complexities are presented when considering how the socio-economic status of children whose parents are separated should be enumerated. It is common practice to use the socio-economic status of the parent with whom the child lives for the greater part of the year.

Figure 2   Level of resident parents' highest educational attainment, girls and young women living with either parent in NSW, 2011
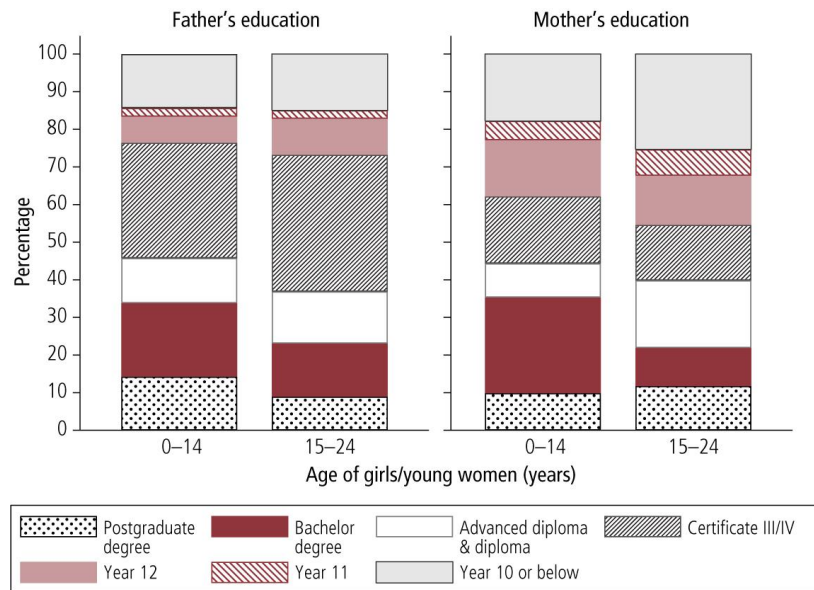
Note: Only includes those still living in the parental home.
Source: HILDA, Wave 11

In this report, we will focus on women's highest level of educational attainment. Another possible measure is the number of years spent in education. This approach assumes that every additional year of education equates to a similar increase in the level of socio-economic status. No account is taken of the "quality" of education, and so adding one more year of education by repeating a year of high school would be treated equivalently to undertaking a year of tertiary education. As with educational attainment, this may pose problems if considering years of education as an indicator of socio-economic status across women of different ages, given the very significant changes in the education system that have occurred in past decades.

Although there are challenges in using educational attainment as an indicator of socio-economic status for women across the life course, it remains true that higher educational attainment is expected to be related to more positive outcomes, at least among the working age population, especially in terms of employment or income (McLachlan et al., 2013). Throughout, this benchmark of having completed only up to Year 10 education (or equivalent) is used as an indicator of low socio-economic status in this report. Note that into the future the choice of which benchmark to use will need further consideration, as it is likely that having only up to Year 10 education will represent an extremely small and select portion of the population over time. Also, it is likely that, in terms of employment outcomes, higher levels of educational attainment will be required to be competitive, as higher levels of educational attainment become more widespread within the population.

With educational attainment being an important indicator of various life outcomes, it is relevant to consider what may constrain some people in their ability to achieve a higher level of education. In particular, an important focus in education research has been on school completion, with retention rates in school being a useful measure of educational success (Robinson & Meredith, 2013). We have not examined this directly in this report, as non-completion of school is captured in the educational qualification data presented (i.e., those whose highest qualification is less than Year 12 completion).

Also relevant is the consideration of women's fields of study, which remain highly gendered in many Organisation for Economic Co-operation and Development (OECD) countries (OECD, 2012). This has implications for women's future career opportunities and likely wages, and so has

relevance to their lifetime socio-economic status. We have not covered this in this report, and fields of study cannot be ranked such that "lower status" fields of study are identified—this would typically done using information about occupation, as discussed in the next section.

We return in Section 6 to consider women's socio-economic status and policy implications that flow from the findings of this report. We will then discuss in policy terms about the importance of education in providing universal opportunities for education, including providing opportunities for lifelong learning such that women may access training and education beyond the typical years of full-time education, and providing programs and supports to benefit those women who may be particularly vulnerable in respect to achieving their desired level of education.

3.4 Employment

Employment is an important pre-condition for many of the generally accepted measures of socio-economic status, and is an important means by which women can gain financial security and independence.[8] As we discuss later, in Section 6, there has been a significant policy focus in the area of employment, with much attention directed at policies that seek to facilitate women's (particularly mothers') employment. This policy focus is in part in recognition of the importance of women's current financial wellbeing, as well as that of her family, and her ability to secure a reliable income for herself into her old age.

Labour force participation

While a lack of employment may be associated with lower socio-economic status, it is not usually considered an indicator of socio-economic status in itself. To use employment in this way would be problematic in the determination of women's socio-economic status, as women will often withdraw from the labour force to care for young children (Baxter, 2013a, 2013b; Parr, 2012) or for others (Edwards & Higgins, 2009; Edwards, Higgins, Gray, Zmijewski, & Kingston, 2008; Gray & Edwards, 2009), such that being outside paid employment could not be universally considered to be a marker of lower socio-economic status. Of course, at older ages, the vast majority of women (and men) will be undertaking activities other than employment, regardless of their socio-economic status, and so it is also problematic to assume that being out of employment represents low socio-economic status for those women.

It is nevertheless true that among working-age women, having employment can provide some protection against financial disadvantage, and therefore in the context of thinking about factors that might be linked with poorer socio-economic status, it is relevant to consider the importance of employment (Australian Human Rights Commission [AHRC], 2009; McLachlan et al., 2013; Smith, 2007). Employment, and the income that comes from it, also matters for women's ability to save and set money aside into superannuation, which allows them to have a more secure income into their old age. For employed women, having access to jobs that provide adequate wages and good employment conditions is also important in the context of their socio-economic status (Charlesworth, Strazdins, O'Brien, & Sims, 2011; Todd & Preston, 2012).

Being unemployed is likely to be associated with socio-economic disadvantage; however this could equally be true for some of those women not in the labour force—those not employed and not looking for work. In fact, some of the employed women also may experience disadvantaged if they are in poor-quality or low-wage jobs. We will not use labour force status in this report as a measure of socio-economic status, given these difficulties. We will instead, consider a range of measures upon which labour force status will have a strong bearing, and later explore associations between

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8   For example, Burke and Redmond (2002), in the context of women's autonomy and economic independence, discuss how employment provides a means for women to be able to maintain an autonomous household, without reliance on government support or others.

women's labour force status and their representation among the lower socio-economic status women.

Figure 3 provides a summary of the labour force status of women in NSW in 2011, according to their age. A majority of women are employed through the ages of 20 through to around 59 years, with part-time work common for these women. Part-time work is also the more common form of employment among women aged under 20 years and aged 60 years or over. From age 75 years on, almost all women are not in paid employment. Among those who are not in employment, most are not in the labour force. It is at younger ages that not-employed women are most likely to be unemployed. See also Women NSW (2013) for further information about the employment characteristics of women in NSW.

Figure 3   Labour force status of women in NSW, by age, 2011
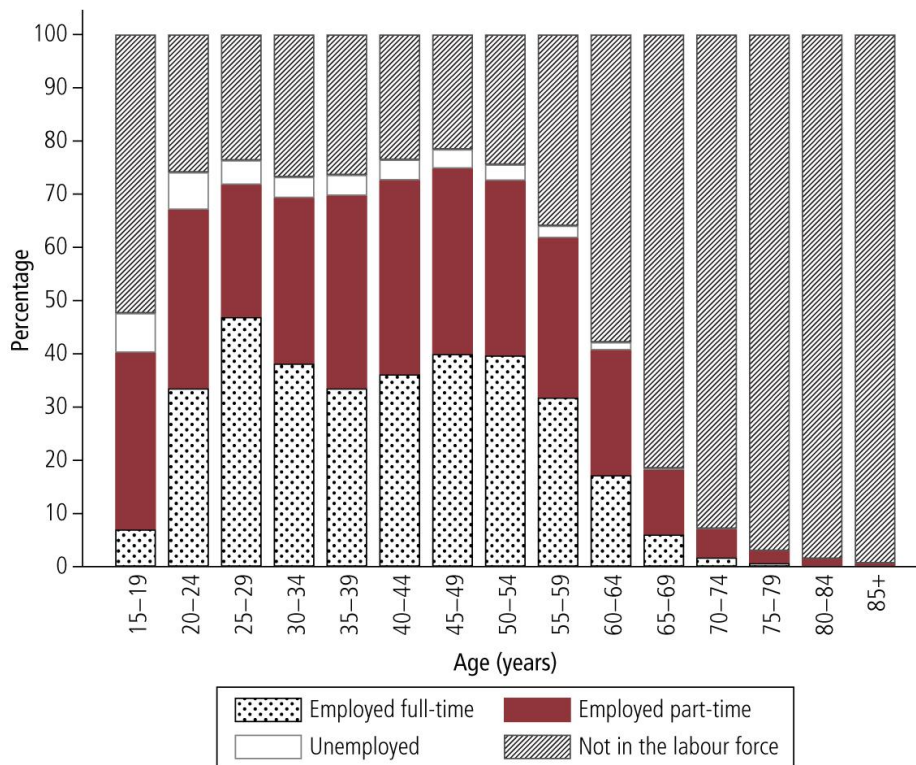
Note: Excludes women whose labour force status or work hours was not stated. Part-time is working fewer than 35 hours per week, and includes a small number of women who were employed but away from work at the time of the Census.

Source: 2011 Census of Population and Housing

Occupation

As discussed in Section 3, occupation has always been at the centre of discussions about socio-economic status. Occupation is likely to be both strongly associated with level of education and closely related to earnings from employment. While we do not intend to pursue analyses of occupation in this report—primarily because it is generally only measured for women who are employed—in light of its centrality to the earlier literature on socio-economic status, it is worth discussing some of the methodological issues that arise in using occupation as an indicator of socio-economic status.

Occupation is a standardised classification of the work performed by an individual, and those who undertake research into socio-economic status typically map occupation onto an index of occupation prestige. It is in this way that researchers will refer to one occupation as being "higher"

or "lower" status than another.[9] Dutton et al. (2005) provides further discussion about the gender issues concerning the classification of occupations in this way. As noted in the education section above, there are important issues for women's socio-economic status associated with the gendered nature of women's occupation choices. We will not be discussing this here, but it is worth further consideration in thinking about ways in which the socio-economic status of women may be improved.

The most significant problem with occupation as a measure of socio-economic status is that employment is often a pre-condition for its measurement. For those outside the labour market, a respondent's most recent occupation could instead be used, but is often not available in data collections. Even when collected, such a measure is not without its problems. It may not be useful for women who have been out of employment for very many years, such as those women who left work upon marriage or childbearing and never returned to work. This would be the case for many older women in NSW today.

In assessing the socio-economic status of families and the individuals within them, family-level measures of occupation have traditionally been used. These have typically been based on the occupation of the household head, who is usually the male (Goldthorpe, 1983). Use of a husband's status is problematic for women without male partners, including never-partnered or separated women, and women in same-sex relationships. In particular, this is not useful for older widows (Grundy & Holt, 2001), whose socio-economic status might be better reflected by the occupation of their late husband.

Using the occupational status of the male household head as a summary measure of the socio-economic status of their family is a practice rarely used in the more contemporary literature on socio-economic status. As women have increasingly entered employment, it makes sense to incorporate their occupational status into family-level measures of socio-economic status. For couple families, this may be achieved by using the "higher" of the occupations of employed adults in the family, whether male or female, or to "average" the occupational status of all employed adults, depending upon the research question of interest (Erikson, 1984).

As an indicator of socio-economic status, occupation has several advantages over income (discussed in the next subsection). It is less volatile over time, more easily enumerated and less obtrusive to enquire about. Occupation provides somewhat more information than income on the more "social" aspects of the concept of socio-economic status. Not only can occupation be used to rank people according to its prestige, it can also provide an indication of job quality and employment conditions. It can therefore be a useful measure for those circumstances in which the socio-economic status of employed people (or women specifically) is of interest.

While occupation may provide insights about job quality, employment "quality" could be examined from other perspectives, include wage rates and access to particular employment conditions, as discussed previously. The main disadvantage of measures of occupation and other employment-based measures—that they are only available for employed people—means that they are not useful measures for this research. Therefore, measures that rely on occupation and other employment characteristics are not included in these analyses of women in NSW. This would be a worthwhile focus for future research on women of working age.

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[9] The most commonly used index of occupational prestige used in Australia is the ANU3_2 index developed by McMillan and Jones (2000) for use with the second edition of the Australian Standard Classification of Occupations. This index places occupations on a scale beginning at 0.8 for railway labourers and ending at 99.2 for specialist medical practitioners. This particular scale is derived from data on the specific ranking of occupations on the basis of prestige, as perceived by a sample of professionals surveyed in 1975. These scores were subsequently imputed for occupations performed by those with similar socio-demographic characteristics in order to provide a score for every occupation enumerated in the classification.

3.5 Income

Income is a fundamental measure of the amount of economic resources someone may have access to, that can be used to acquire goods and services to achieve a certain standard of living. It is therefore an often-used measure of socio-economic status and one that also speaks to an individual's risk of experiencing financial disadvantage. Here, we discuss issues related to the use of income (personal or household) as an indicator of socio-economic status, and also present information about women's main source of income, which we also use to identify women of lower socio-economic status (those whose main source of income is income support payments[10]). Policy approaches that relate to women's incomes are discussed in Section 6.

While income is a very useful indicator, there are some challenges associated with the collection of these data in surveys that should be acknowledged. Income information is subject to measurement error and is more likely to be missing altogether relative to less sensitive information (Krieger et al., 1997; Mueller & Parcel, 1981). Capturing income accurately can be difficult because it may fluctuate from one time period to another. Furthermore, in many families income may be derived from multiple sources, and this income may not be paid in the same reference period or to the same person. Despite these difficulties, and the measurement errors that may result, an advantage of using income as a indicator is that it is available in the Census as well as in many large-scale surveys. While it may be problematic to estimate precise figures from these data, they are sufficiently reliable for use in research such as this, where our primary concern is about identifying those with relatively low incomes. In particular, the SIH has been designed to collect comprehensive information on the incomes of household members.

Personal income

Women's own incomes will fluctuate over the life course. This may happen in response to reducing employment participation; for example when not working or working part-time while caring for children, and then when moving out of the labour force later in life. As shown in Figure 4, the age-related variation in income for women in NSW is most clear in relation to the lower incomes of younger and older women; findings that would of course also be apparent for men. There is some fluctuation through the childbearing and childrearing years apparent in these data, although to more accurately examine how women's incomes change over this period in their life (and indeed, over their lifetime more generally), longitudinal data would be needed.

In NSW, and the rest of Australia, the sources of women's income will vary and government payments may contribute to their income, and that of their family, at certain life stages. This is illustrated in Figure 4, which presents gross weekly income averaged over all women in NSW over the 2009–10 financial year, by age, and shows that:

- for NSW women aged 15–19 years, the average personal weekly income was quite modest at $138;

- the average total income was $579 per week for those aged 20–24 years, increasing to $767 as more women completed their education and entered the workforce;

- the average total income then remained high—fluctuating between $767 and $850—up until 45–49 years of age; and

- average total incomes declined from ages of 50–54 years onward, though levelling out to some extent for those aged 75 years and over.

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[10] Income support payments include Australian pensions (Age Pension, Parenting Payment, Disability Support Pension, Carer Payment, DVA Service Pension, War Widows Pension, DVA Disability Pension, Wife Pension, Special Benefit, Pension Supplement and the Seniors Supplement), allowances (Newstart, Youth Allowance, Partner Allowance, Sickness Allowance, Widow Allowance, Carer Allowance, Utilities Allowance and Austudy/Abstudy) and family payments (Family Tax Benefit, Baby Bonus and Child Support).

Figure 4 also shows the changing composition of income over the life course. While employee income predominates across all ages up to 55–59 years, income support payments are important during the main childbearing/rearing ages, and then is very significant at older ages. For example, at 60–64 years, income support payments make up 18% of the incomes of NSW women, on average. This more than doubles to 44% for those aged 65–69 years and makes up more than half of the average incomes of women aged 70–74 years. Beyond the age of 75 years, income support payments make up at least three-quarters of average income.

Figure 4   Average (gross) weekly personal income of women in NSW, by age, 2009–10
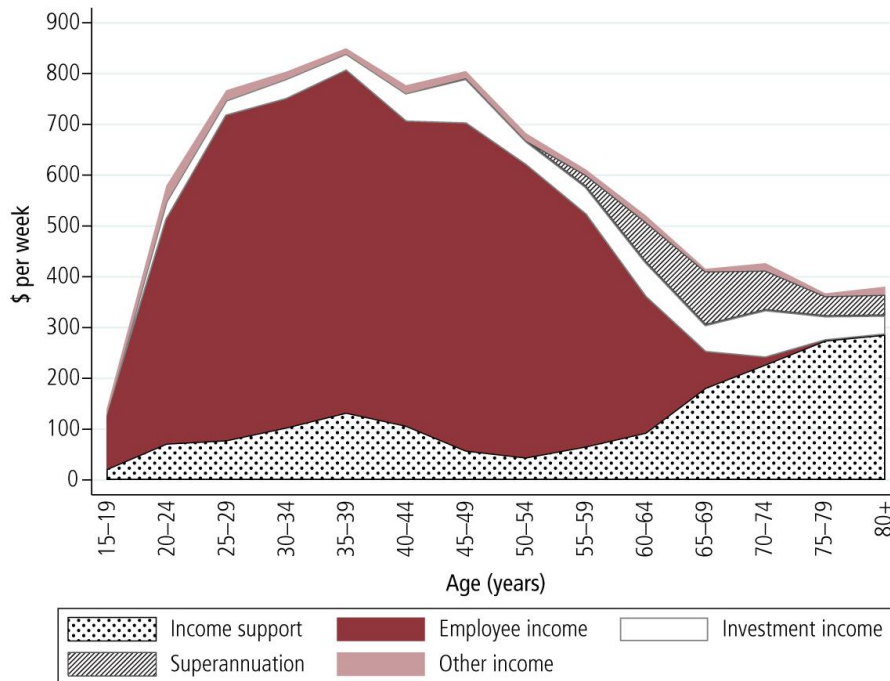
Note: Income support payments include Australian pensions, allowances and family payments. Employee income includes wages and salaries from all jobs, including overtime, salary sacrifice, bonuses, and severance, termination and redundancy payments. Investment income includes income from unincorporated businesses and other investments. Superannuation includes income from superannuation, annuities and private pensions.

Source: 2009–10 Survey of Income and Housing

Income from superannuation also plays a more important role for the older age groups. At 55–59 years, superannuation made up less than 4% of women's average incomes. By 60–64 years, this increased to 15%, before reaching a quarter of total income at 65–69 years, on average. There was a decline in the contribution of superannuation income to women's average income for older women (18% for 70–74 year old women and 11% for women aged 75 and over). This rise and fall in the contribution of superannuation to women's incomes is likely to reflect the lower accumulation of superannuation balances of the older cohorts of women (those aged 75 and over in 2009–10), which would have resulted from them having spent fewer years in the labour force over their lifetime compared to somewhat younger women (those aged in their 60s in 2009–10). The role that interrupted labour force participation and part-time employment play in the modest accumulation of superannuation holdings and lower retirement incomes, especially among older women, is covered in more detail in Preston and Austen (2001).

The above discussion is based on averages of income from various sources, across all NSW women. A key factor in explaining income patterns is that the proportion of women having different income sources varies by age. Individual women will not often have the entire mix of incomes at one time. Another way of examining this is by referring to the main source of income of women, as shown in Figure 5. The difference between this figure and Figure 4 is that the main source of income information contains no detail about the amount of income associated with different sources of income. Figure 5 shows that the source of income varies across ages for

women in NSW, and in particular, the reliance upon income support payments is increasingly prevalent from the ages of 65 years.

Figure 5   Main source of personal income for women in NSW, by age, 2009–10
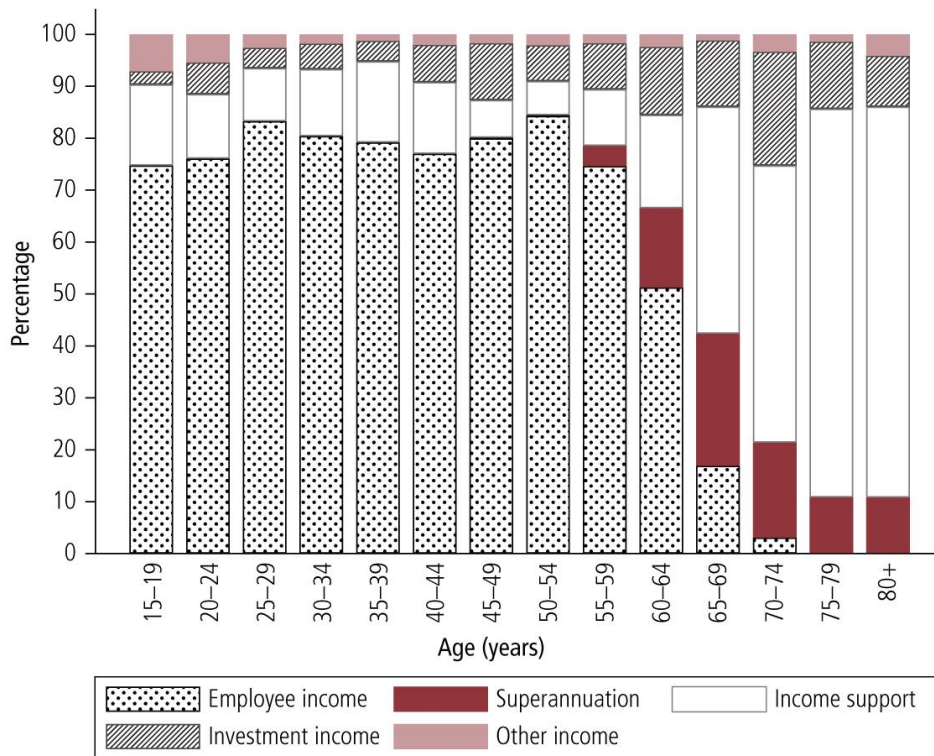
Note: Income support payments include Australian pensions, allowances and family payments. Employee income includes wages and salaries from all jobs, including overtime, salary sacrifice, bonuses, and severance, termination and redundancy payments. Investment income includes income from unincorporated businesses and other investments. Superannuation includes income from superannuation, annuities and private pensions.

Source: 2009–10 Survey of Income and Housing

Another indicator of socio-economic status used in this report therefore is having income support payments as the main source of income. This is used in the 2009–10 SIH analysis; it is not available in the Census.

Household income

From these data, it is also relevant to note that personal incomes, in total, are significantly lower at certain life stages. Does this reflect a lower socio-economic status, or would different measures reveal another picture about socio-economic status at these times? In particular, an important question is whether a woman's socio-economic status would be better represented by taking account of other income she has access to, which would include the income of her spouse if she was in a relationship. Thinking about young women who are still living in the parental home, would their own personal income capture their socio-economic status, or would their family or household income be a better indicator? (As noted earlier, individual and household measures of income may be inadequate in completely determining who is at risk of later experiencing disadvantage should there be a change in household relationships.)

In early studies of socio-economic status, the earnings or income of the (male) household head was often used to determine the level of socio-economic status for the family. With women increasingly contributing to household income, it has become more important that their income be taken into account, and it is therefore now common to use a measure of family or household income to derive socio-economic status at this broader level.

Figure 6 presents the total (gross) weekly household income for NSW women measured over the 2009–10 financial year. While the average *individual* income for women aged between 15 and 19 was just $138 (Figure 4), the average *household* income observed for these women was $2,545 per week, reflecting that many 15–19 year olds reside in the parental home. Household incomes were similarly high among those aged 20–24, at $2,530 per week. Total household income for 25–29 year olds fell to $2,134, reflecting the higher proportion of women at this age who have left their parents' households and formed their own. Average total household income remained at between $2,100 and $2,300 per week between the ages of 25 and 39 years before increasing to $2,242 at 40–44 years. Average total household income reached its peak at 45–49 years, at $2,663 per week, and declined thereafter.

Figure 6   Composition of average (gross) weekly household income of women in NSW, by age, 2009–10
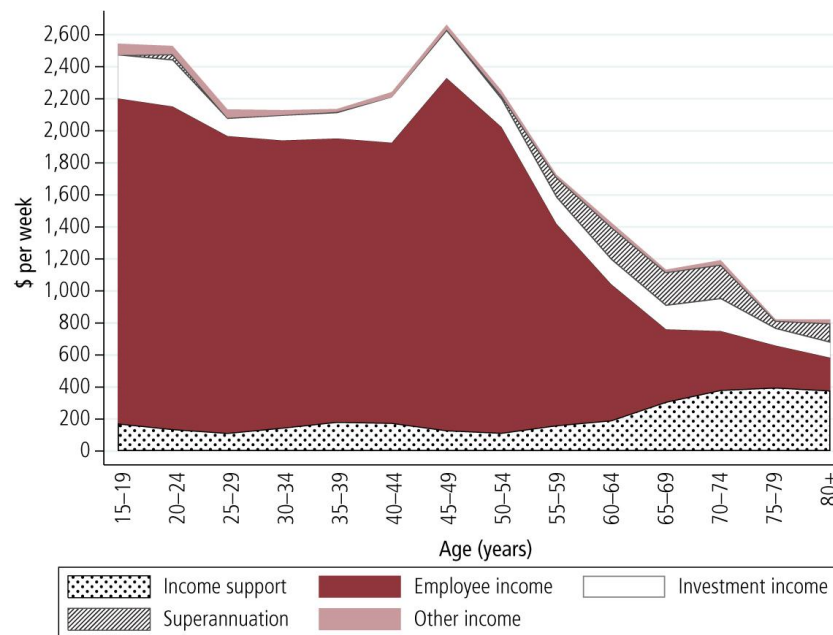
Note: Income support payments include Australian pensions, allowances and family payments. Employee income includes wages and salaries from all jobs, including overtime, salary sacrifice, bonuses, and severance, termination and redundancy payments. Investment income includes income from unincorporated businesses and other investments. Superannuation includes income from superannuation, annuities and private pensions.

Source: 2009–10 Survey of Income and Housing

A comparison of Figure 6 with Figure 4 indicates that the peak in average total household income was, for many women, the result of the employee incomes of *someone else* in their household. The peak in average household income, 83% of which is made up of employee income, that occurs when women are aged between 45 and 49 does not coincide with the peak in total personal income for women observed in Figure 4. For women, the peak in personal income, both in terms of total income and employee income, occurred when women were aged between 35 and 39.

Note that the age differences observed here could in part reflect cohort differences, rather than just age effects.

Figure 6 shows significantly lower household incomes among older women, just as was the case in considering the personal incomes of older women.

In assessing socio-economic status from income, it is usual to derive a measure of "equivalised income", which divides the household income by a factor calculated from information on household structure. This is done to take account of the fact that to attain a certain standard of living, different levels of income would be needed in households of different sizes and compositions (Whiteford, 1997). Equivalised income is therefore generally recognised as a better reflection of socio-economic status as experienced by individual family members than when

compared to an unadjusted measure of household income.[11] Such adjustments do not take account of special circumstances of some families, that might mean their income needs are higher than others. For example, if they have a family member with a significant health problem or disability, or if they live in an area with especially high costs of living (McLachlan et al., 2013).

Despite the common use of income to assess socio-economic status (or financial wellbeing or disadvantage), the key criticism is that individuals may have access to resources that are not captured by income alone (see McLachlan et al., 2013). In particular, this applies to older women (and men), who are likely to have low incomes, but who may have significant savings and investment in housing or other assets that allow them to sustain their standard of living. (We discuss wealth and housing in the next subsection.) Headey et al. (2009), in fact, presented estimates of poverty using an equivalised household income, but also took account of household consumption and the value of their assets. This produced quite different estimates of poverty among those at older ages than estimates based only on income.

Figure 7 shows average equivalised weekly household income of NSW women, along with the average unequivalised household income shown in Figure 6 and personal income shown in Figure 4, by age. While there is a very marked difference in unequivalised household income by age, the differences for equivalised income are less dramatic. This reflects that when household income is at its highest, this income often supports a greater number of people—specifically children. At older ages, when household income is lower, households typically contain an elderly couple or a lone person and so these lower household incomes need only support fewer people. Nevertheless, the average equivalised household income is lower for older, relative to younger, women.

Measures such as equivalised income implicitly assume everyone in the household has the same experience of socio-economic status. In reality, there is likely to be some unevenness in the distribution of consumption of that income across household members (see discussion and analyses by Hanson & Chen, 2007).

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[11] The specific equivalence scale used in this report is the OECD-modified scale, or "new" OECD scale. One adult in the household receives a weight of 1, with each additional adult attracting a weight of 0.5. Each child receives a weight of 0.3. This equivalence scale was developed by Hagenaars, De Vos, and Zaidi (1994).

Figure 7   Mean weekly personal income and unequivalised and equivalised household income of women in NSW, by age, 2009–10
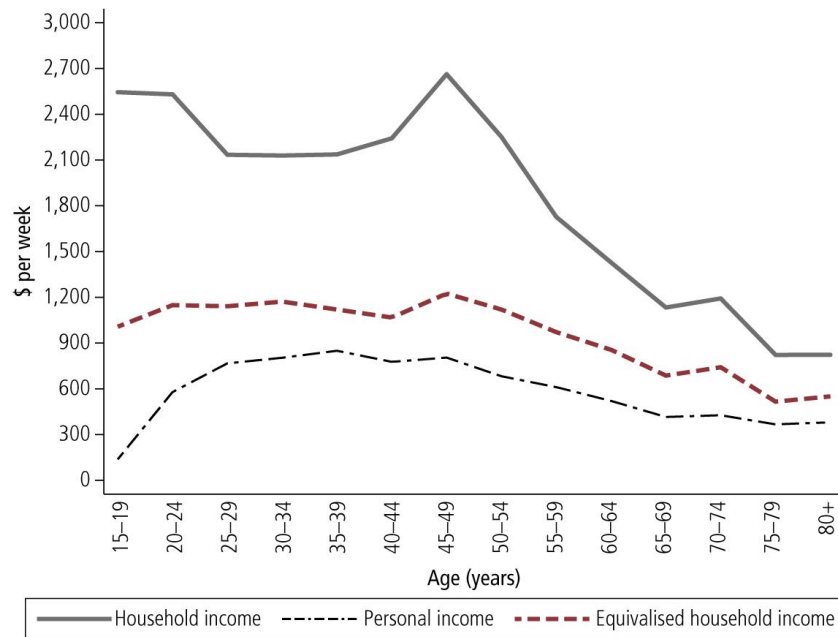
Note: Personal income is defined as in Figure 4 and household income as in Figure 6. See footnote 11 for information about calculating equivalised household income.

Source: 2009–10 Survey of Income and Housing

Income as a measure of socio-economic status

Income is the key measure used in the research on poverty, which sets out to identify and explore those who are most financially disadvantaged (e.g., McLachlan et al., 2013; Saunders, 2011; Saunders & Bradbury, 2006; Scutella, Kostenko, & Wilkins, 2009). One approach, for example, is to use 50% of median equivalised household income as a threshold of poverty (McLachlan et al., 2013).[12] Gender and life course issues come into such research, inasmuch as they are usually considered when exploring which population groups are most at risk of being in poverty.

In this report, income has been used as a measure of socio-economic status, focusing on both the personal incomes of women as well as the equivalised household incomes of the households in which they reside. While we do not attempt to identify women or households that experience relative poverty (since the focus of this paper is not on the measurement of poverty), a relative measure of income is used in each case, by comparing the incomes of NSW women and those of their households to the incomes of all people or households in Australia. Our primary interest is those women who have relatively low personal incomes or relatively low equivalised household incomes—defined here as those in the lowest quintile (20%). The percentages of NSW women with incomes in this quintile are shown in Figure 8 for each age group. Consistent with the averages shown in previous figures, being in the lowest income quintile is much more likely at older ages when based on equivalised household income, but when based on personal income is most likely for the youngest women.

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12   Another approach is to also incorporate information on expenditure (Saunders, Bradbury, & Hill, 2008; Travers & Richardson, 1993).

Figure 8   Percentage of women in NSW in the bottom quintile of personal and equivalised household income across Australia, by age, 2009–10
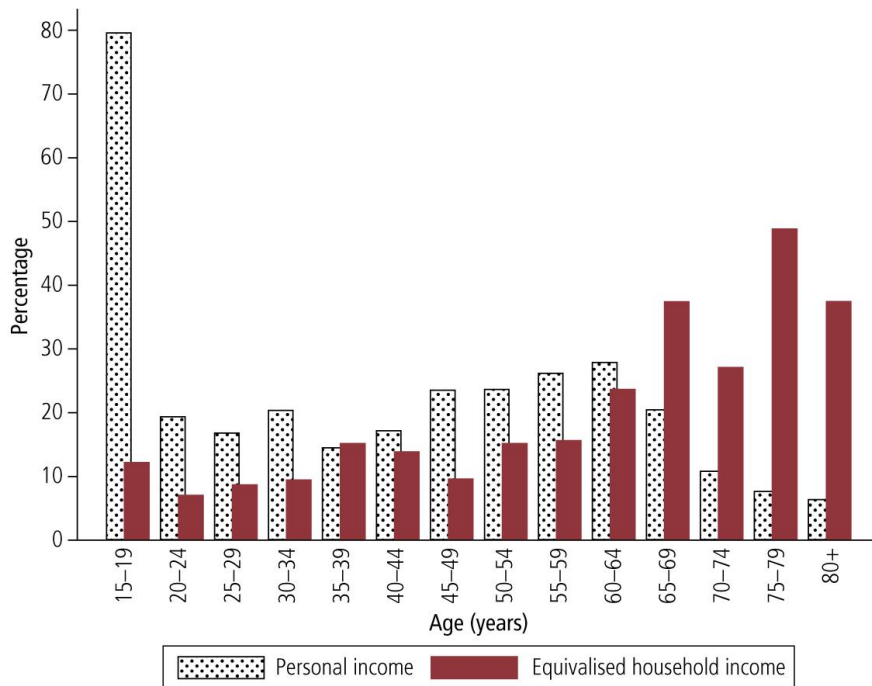
Note: The bottom quintile of personal income for all Australians was $240 per week or less and of equivalised household income for all Australian households was $390 per week or less.

Source: 2009–10 Survey of Income and Housing

An important point needs to be made about this use of the bottom quintile to identify lower socio-economic status women. The range of incomes represented by this bottom quintile (in 2009–10) was up to $240 per week. At this time in Australia, the basic rate of payment of Newstart allowance for a single unemployed person with no dependants was $228 per week, and for a single person on the basic rate of the Age Pension was $308 per week.[13] As such, whether or not income support payment recipients are counted as lower socio-economic status will depend on which payment they receive, and also whether they receive more than the basic rate of payment. Many are likely to have incomes over the threshold, when other allowances or possibly some income from paid work is taken into account.

This is apparent if we explore the main source of income of women whose personal income is in the lowest quintile or in a higher range. This is shown in Table 1, using 2009–10 data, for women in different broad age groups (which are described later in this report).[14] Very few older women whose incomes mainly come from government payments are counted as having low incomes, while younger women who are mainly reliant on government payments are more likely to be counted as such, consistent with the rates of payment for unemployed people and aged pensioners, described above. This says more about the measurement approach taken than it does about the adequacy of income support payments. We return to note the important role of income support payments, and their adequacy, in respect to women's socio-economic status in Section 6.

Any analyses that define women (or others) as low socio-economic status based on a relative measure of income such as this is likely to be sensitive to the actual rates of payment (McLachlan et al., 2013). These rates, of course, are not consistent, and changes to eligibility criteria or to rates of

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13   For other payment rates and additional allowances relevant to the 2009–10 period, refer to the Department of Human Services (DHS) (2010) guide to payments.

14   Briefly, young women are those aged 15–24 years; mid-age women are aged 25–54 years; retirement-age women are aged 55–74 years; and older women are aged 75 years and over.

payment can have consequences for the likely classification of women at different ages as low socio-economic status.

Table 1:   Associations between main source of income and low personal income for women in NSW, at each life stage

Main source of income	Personal income	Young women (%)	Mid-age women (%)	Retirement-age women (%)	Older women (%)	All women (%)
				%		
Government payments	Low income (lowest quintile)	54.1	29.8	22.3	5.5	24.1
	Not low income (other quintiles)	45.9	70.2	77.7	94.5	75.9
	Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Other income	Low income (lowest quintile)	46.9	16.8	23.1	16.7	23.7
	Not low income (other quintiles)	53.1	83.2	76.9	83.3	76.3
	Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Note: Excludes those with negative or nil incomes who are all classified as low income. "Other income" includes wages and salaries, business income or other income.
Source: 2009–10 Survey of Income and Housing

When using Census information, instead of using quintiles, women are classified as having lower incomes if their personal income falls in or below a certain range. A cut-off of up to $299 per week has been used, which places approximately 33% of NSW women in the low-income range. An alternative cut-off of $199 was also explored, as 20% of NSW women have incomes of up to $199 per week, thus approximating the quintiles used in the SIH data. However, as shown in Figure 9, choosing $199 as the cut-off for the classification of women as lower socio-economic status means that a large proportion of younger women but far fewer older women have these lower incomes. This result is largely driven by the high percentage of young women with nil (or negative) income, and is consistent with the SIH findings shown in Figure 8.[15] As we wished to create a category that allowed for lower income women of other ages to also be detected, the broader range of incomes was selected.

In addition, at June 2011 in Australia, the basic rate of payment of Newstart allowance for a single person with no dependants was $237 per week, and for a single person on the Age Pension was $335 per week.[16] This means that women who were reliant on income support payments as their main (or sole) source of income would not have been classified as low income if the range had been restricted to up to $199. By including those with incomes up to $299 per week we will include some, although not all, women who are reliant on income support payments. In all analyses of income presented in this report, this needs to be taken into account.

The distribution of equivalised household income is seen (from the Census data) in Figure 10. We have used an equivalised household income of up to $399 as indicating a low socio-economic status, and this is relatively more likely among the older, rather than younger, women. Had a lower cut-off been used, the older women would have not had a higher likelihood of being classified as lower socio-economic status.[17]

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[15]   We also explored whether separate analyses of those with nil or negative income was worthwhile, but when compared on a range of demographic variables, within broad age groups, these women did not appear to be especially different from those reporting incomes in the lowest two income brackets.

[16]   For other payment rates and allowances see the DHS (2011) guide to payments.

[17]   See Appendix A for a description of equivalised household income in the Census. These data are not as precise as those estimated from the SIH, given that they are derived from individual incomes that were collected in income ranges.

Figure 9   Personal incomes and cut-off points for lower socio-economic status over the life course, women in NSW, by age, 2011
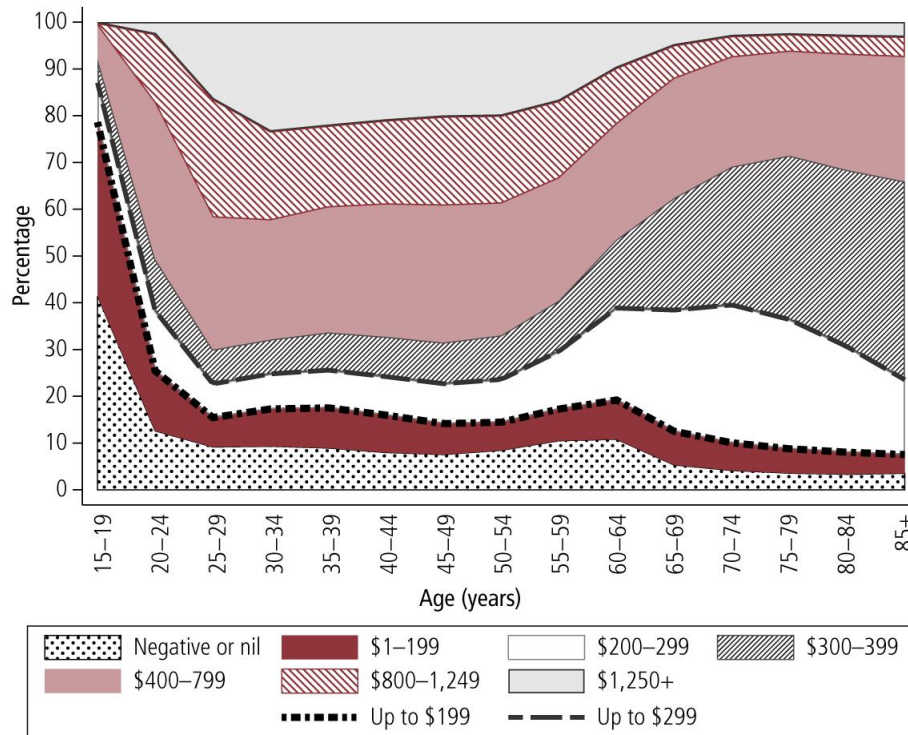
Note: Excludes those with not stated incomes. Weekly incomes are shown.

Source: 2011 Census of Population and Housing

Figure 10   Equivalised household incomes and cut-off points for lower socio-economic status over the life course, women in NSW, by age, 2011
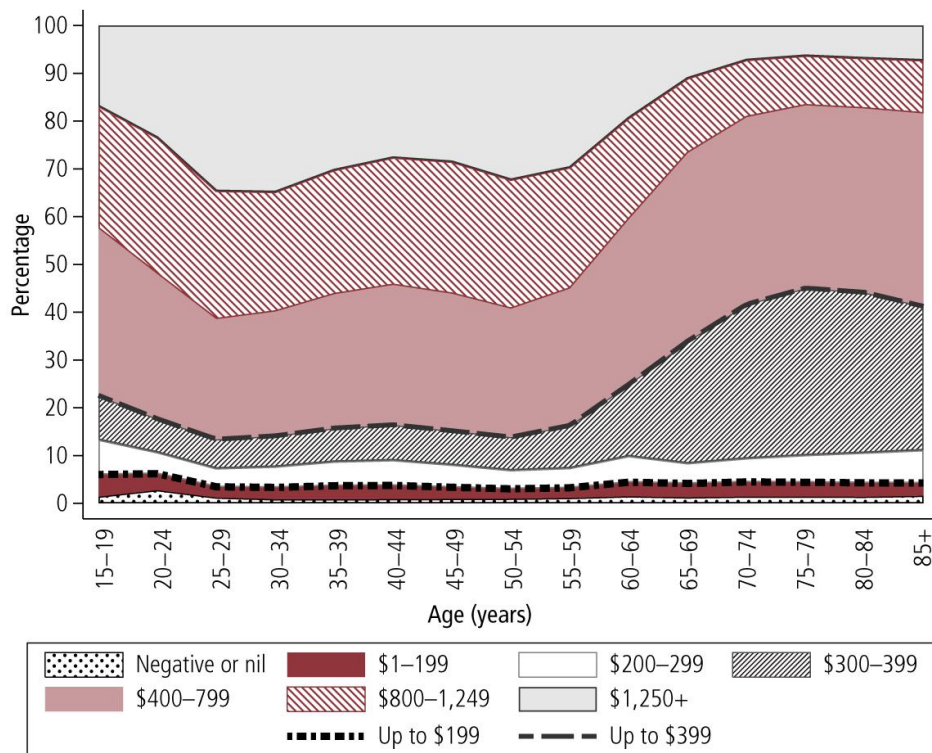
Note: Excludes those with not stated incomes. Weekly incomes are shown.

Source: 2011 Census of Population and Housing

3.6 Wealth and housing

Wealth is another indicator of socio-economic status, which is more often used for older adults when other measures of income may be less likely to reflect the standard of living experienced over a lifetime (see Krieger et al., 1997). Of course, for many women, wealth and housing will reflect the consequences of incomes earned and saved or invested over preceding years, either as an individual or as a member of a household. For some women, their level of wealth may have been affected by some life event, such as a relationship separation or widowhood. We return to highlight policy issues in this area in Section 6.

Wealth provides some indication of the resources available to an individual or a family should there be a change in income or an immediate financial need for other reasons. However, from a conceptual perspective, more wealth does not always translate to a better standard of living. Some assets, for instance the principal residence, may not easily be converted into income when the owner(s) of a residence are unwilling or unable to sell those assets.

Like income, wealth is difficult to measure, and capturing this information involves challenges similar to those described previously in the measurement of income. An additional complication in the measurement of wealth is that respondents may have difficulty accurately estimating the value of an asset, especially an asset such as housing that may have to be liquidated in a volatile market, or an asset that has been held for a long period of time. As with income, this is an equally sensitive and complex topic to enquire about, which in itself may lead to data being missing or inaccurate. Here, we make use of wealth data collected in the SIH, in which particular attention is given by the ABS to the collection of accurate information.

Personal and household wealth

As with income, one issue is whether wealth should be measured at the individual or the household level for the purposes of analysing women's socio-economic status. Conceptually, this is complicated by the fact that many women who have partners will have shared assets (the principal residence being the most common example), in which case an individual measure of wealth does not necessarily make sense.

In this section, we explore two different measures of wealth, using the SIH. One is personal or individual wealth and the other is household wealth. Personal wealth is defined to include only superannuation balances and other personal wealth, such as the value of shares and bank balances.[18] Importantly, personal wealth does not include the value of commercial or residential property. Household wealth comprises the sum of the personal wealth of the individuals in the household as well as household assets, including the place of residence and other property, if applicable.

In thinking about wealth it is also relevant to think about debt. Some assets may be purchased by taking out loans from financial institutions, with the most common being a mortgage taken out to purchase the family home. In the presentation of wealth, here the value of household wealth takes account of any mortgages on properties by deducting the amount owed from the estimated value of these properties. Other debts, however, have not been taken into account in these analyses.

Looking first at individual wealth, Figure 11 presents the average personal wealth of women in NSW for 2009–10. The data show the following:

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[18] Superannuation balances include accounts with government and non-government superannuation funds. Other personal wealth includes the individual's holdings of shares in listed companies, shares in their own incorporated or unincorporated businesses net of the liabilities of the business, private and public unit trusts, bonds and debentures, accounts held with financial institutions and other miscellaneous wealth.

- Not surprisingly, the women aged 15–19 years had relatively modest personal assets, valued at an average of $2,190.

- Personal wealth increased rapidly between 20–24 and 45–49 years, from $9,006 to $97,495 (an eleven-fold increase). Personal wealth was slightly below this for those aged 50–54 years, at an average of $92,755.

- The average value of personal wealth then increased significantly for women aged between 55 and 74 years. At 55 to 59 years, personal wealth averaged $146,835. It reached a peak of just under $200,000 at 60–64 years.

- At 75–79 years, average wealth fell to $57,069, after which there appeared to be a modest increase to $85,229 for those aged 80 years and over.[19]

For women in NSW in 2009–10, superannuation accounted for over 50% of women's personal wealth, on average, over most of the life course. The contribution of superannuation to average total personal wealth peaked at 69% at age 60–64 years. The contribution of superannuation to the total personal wealth of women was comparatively modest for those aged 75 and over. The importance of superannuation cannot be understated, and is one of the policy areas of particular relevance to women.

Figure 11   Composition of average personal wealth of women in NSW, by age, 2009–10
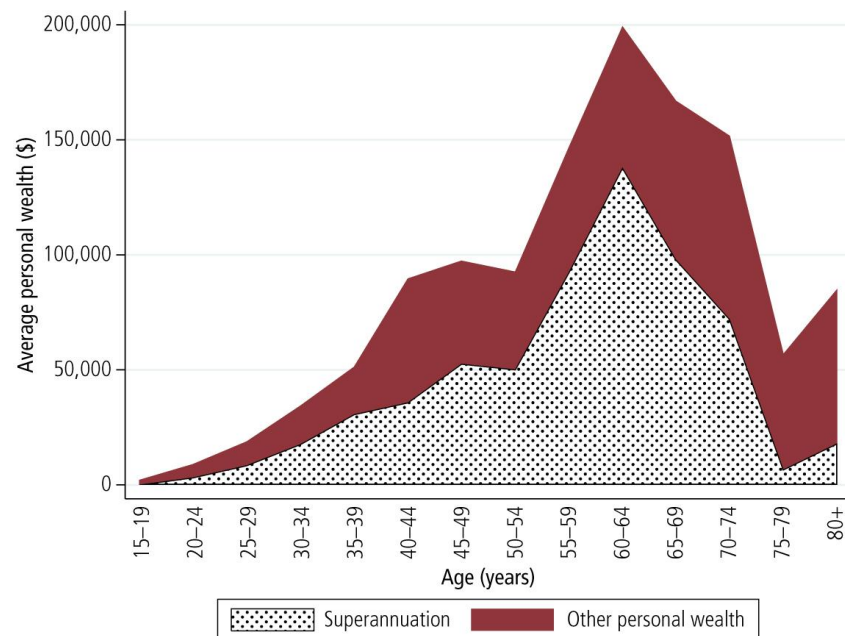
As noted above, personal wealth does not include women's partial or full ownership of assets such as housing. It is important, therefore, to consider wealth from this broader perspective. Figure 12 presents the composition of average household wealth for women in NSW, from the 2009–10 SIH. As was the case for income, average household wealth is very different to average personal wealth among young women, reflecting the fact that many young women are still living in their parents' household. While personal wealth was quite modest between the ages of 15 and 29 years, average total household wealth for these age groups was considerably larger, at $767,079 for those aged 15–

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[19] Increases in personal wealth between 75–79 years and 80 years and over is likely to be the result of older women inheriting personal wealth assets after the death of their spouse. Increases in household wealth across these ages appears to be related to changes in household composition that occur among surviving women who remain in private dwellings. Women aged 80 years and over are somewhat more likely to be living with other family members, such as their adult children, who are in their peak years of asset accumulation.

19 years and $522,876 for those aged 20–24 years. Once again, a decline in total household wealth is observed over these age groups as women increasingly established their own households.

Women's average total household wealth reached a peak of about $1.1 million at 60–64 years. For this age group, household superannuation and equity in the primary residence made up 24% and 46% respectively of household wealth. This coincided with a peak in household superannuation of $275,027. Housing equity peaked a little later in life, at 65–69 years (with an average of $545,763).

Figure 12   Composition of average household wealth of women in NSW, by age, 2009–10
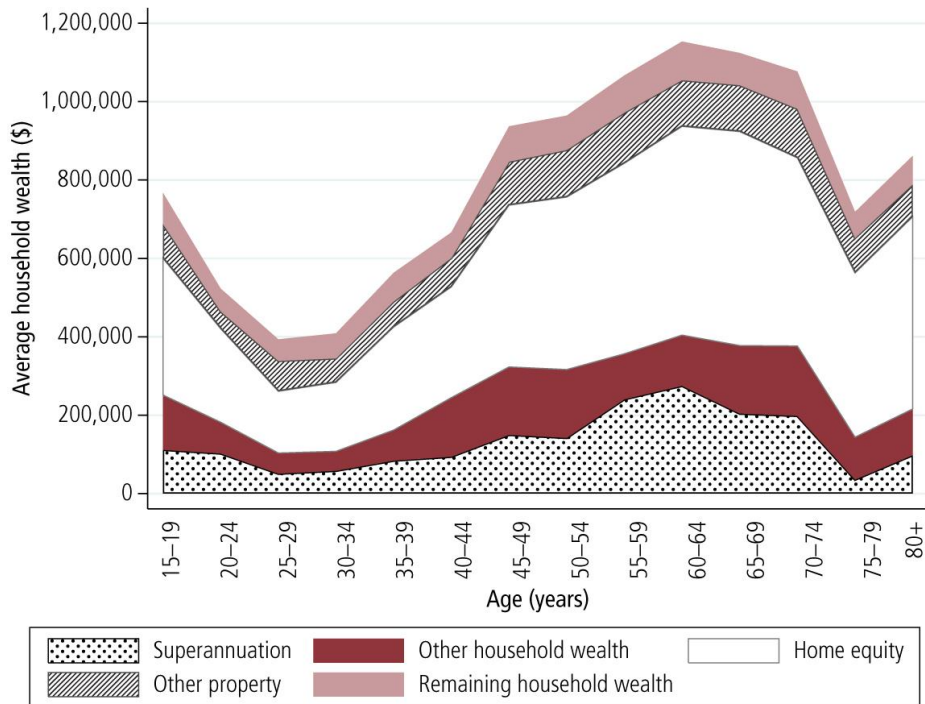
Note: Superannuation and other household wealth are summed over all household members. Home equity refers to the responding household member's estimation of the sale price of the household's principal residence less the principal on any mortgage on the property. Other property refers to equity in other residential and non-residential property (i.e. estimated values less the principal on loans secured against the property). Remaining household wealth is calculated from total net wealth reported by the ABS less the aforementioned components of household wealth.

Source: 2009–10 Survey of Income and Housing

While personal and household incomes declined significantly among older women, Figures 11 and 12 indicate very different trends in wealth, by age, with wealth remaining high up until the oldest ages, on average. This is relevant to the socio-economic status of older women, who would be more likely to be living on the proceeds of accumulated wealth than would younger women.

Wealth as a measure of socio-economic status

NSW women have also been defined here as being lower socio-economic status if their wealth, measured at the personal and household level, is in the bottom quintile (20%) of the wealth distribution, when compared to all individuals (male and female) and all households in Australia. Figure 13 shows the percentage of women in NSW with relatively low wealth, by age. Not surprisingly, while a very high proportion of young women have low personal wealth, they do not necessarily live in households with relatively low wealth for the reason that many are living with their parents. Those most likely to have lower household wealth are women aged between 20 and 29 years, which no doubt reflects young people forming their own households at the early stages of wealth creation.

Figure 13   Percentage of women in NSW in the bottom quintile of personal and household wealth within Australia, by age, 2009–10
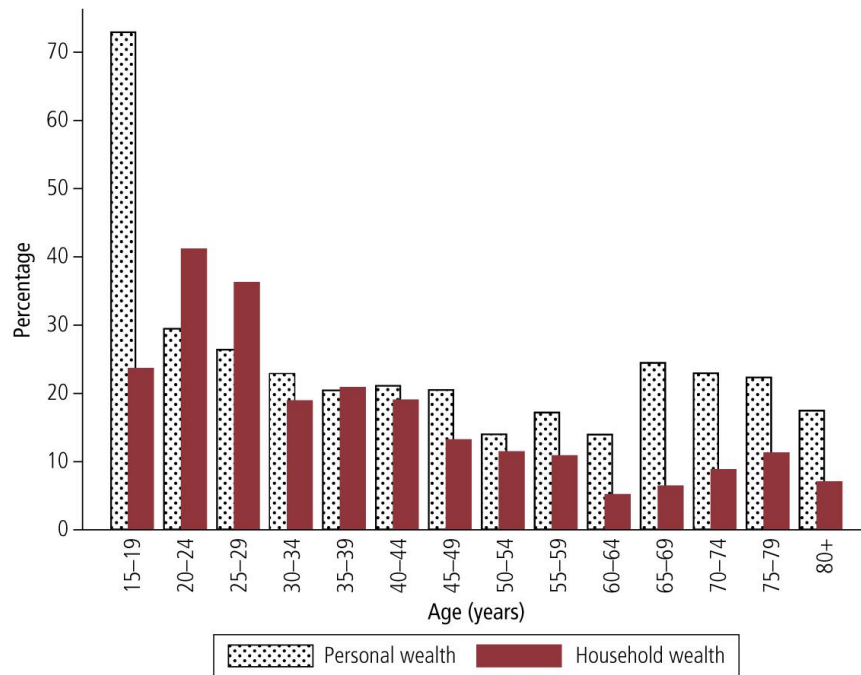
Note: The 20th percentile of personal wealth was $1,379, and for household wealth was $87,000.
Source: 2009–10 Survey of Income and Housing

Housing tenure

Housing tenure is another way of capturing socio-economic status insofar as it provides some indication of individuals' access to, or lack of access to, financial resources.[20] This information may be particularly valuable in identifying lower socio-economic status women among those whose income does not provide a good representation of socio-economic status. In particular, housing tenure can be a useful indicator for older women (and men), among whom lack of home ownership and having precarious housing situations are indicators of poorer financial wellbeing (Bradbury & Gubhaju, 2010; Darab & Hartman, 2012; Grundy & Holt, 2001). Housing tenure (in particular, growing up in public housing), has also been explored in the context of children's experiences of poverty and later life outcomes (Considine & Zappalà, 2002; Hobcraft & Sigle-Rushton, 2012). A focus on the provision of affordable and high quality housing is of course an important focus of government policy that applies to women across the life course. See Section 6 and the Australian Institute of Health and Welfare (AIHW; 2013) report on housing assistance.

The value of considering housing tenure in the context of socio-economic status was evident in recent empirical work by Bradbury and Gubhaju (2010), who found older single women were more likely to have a lower standard of living compared to partnered women after taking into account their housing costs. Kimberley and Simons (2009) from the Brotherhood of St Laurence also noted the greater risk of disadvantage associated with private rental housing tenure, especially among older women:

> The data collected in this report tell us that, in Australia in 2009, excluding the Indigenous population, one of the most disadvantaged demographic profiles for a

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[20]   In using housing information to assess socio-economic status, more detailed measures of housing amenities (e.g., access to certain appliances, number of bedrooms) may be explored (Openshaw, 1983), or even the condition or quality of housing (e.g., dampness, security, overcrowding). These details are not explored in this research. See also Bowling (2004).

person to have is to be old, single, poor, female and in private rental accommodation. While there are considerable numbers of men … who are old, single and poor, women's predominance in this demographic is boosted by their having shouldered the bulk of unpaid family and community caring responsibilities which reduced their earning capacity or even precluded their participation in further education or the workforce. And, of course, women tend to live longer; so whatever resources they have accumulated also need to last for longer. (p. 47)

Figure 14 presents the housing tenure of NSW women by age, as reported in the 2011 Census.

Across all ages, a very small percentage of women in NSW lived in public housing, fluctuating between 2% of women aged 30–34 years and 6% of women aged 75–79 years. It is these women whom we would consider to be most likely to be experiencing some socio-economic disadvantage, given that eligibility for public housing precludes all but the disadvantaged.

Just under 70% of 15–19-year-old NSW women lived in owner-occupied households (with or without a mortgage) and 24% lived in housing rented in the private rental market. At 20–24 years, 53% lived in owner-occupied households and 39% in private rental housing. Differences between these age groups reflects a greater proportion of 20–24 year olds leaving the family home to form their own households. There was similarly a lower percentage living in owner-occupied housing among 25–29 year old women, compared to younger women.

From ages 30–34 years up until around the age of 70 years, home ownership rates increased, with older age being increasingly associated with living in households that are owned outright. The percentage living in privately rented housing declined with age, as did the percentage owning a house with a mortgage.

A small percentage of young women lived in non-private dwellings (1–2% of women aged 15–34 years). Largely this is associated with residence in student accommodation. Similar percentages of NSW women aged 60–74 years lived in non-private dwellings. Beyond these ages, the percentage increased to 5% of NSW women aged 75–79 years, 11% aged 80–84 years and 33% aged 85 years or over. These older women in non-private dwellings were largely in nursing homes or in accommodation for the retired or aged.

From age 70–74 years, housing tenure changes can be attributed to the increased percentage of women living in non-private dwellings rather than private dwellings (described above). If we were to examine the housing tenure of only those women living in private dwellings, at ages 70 years and over, the distribution by housing tenure is actually quite stable: at least 80% of women in private dwellings in each of the age groups over 70 years were living in owner-occupied homes.

Figure 14   Housing tenure of women in NSW, by age, 2011
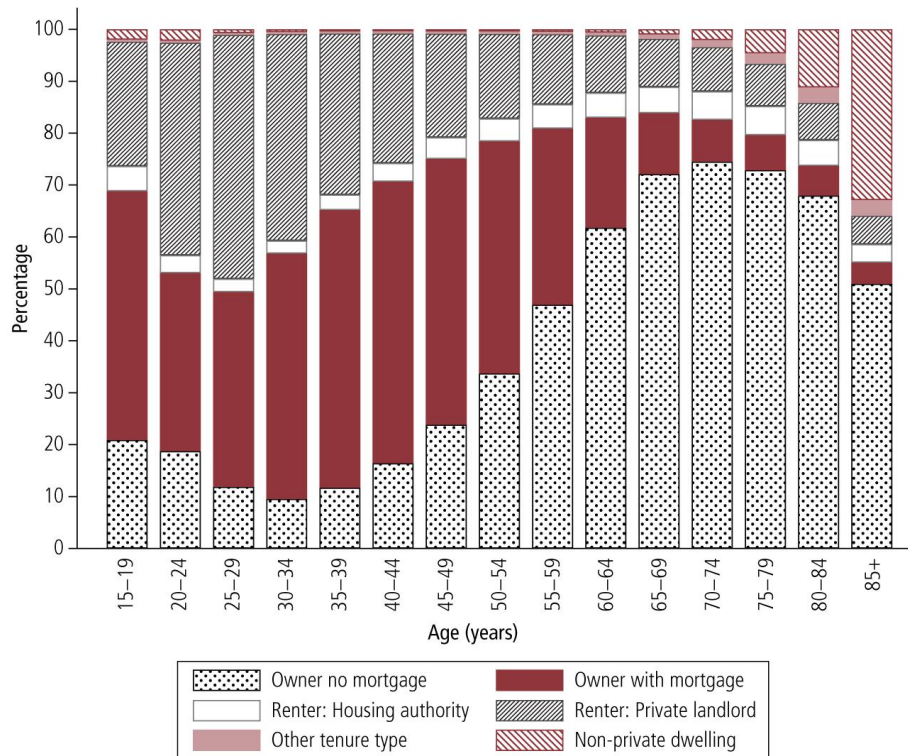
Note: Includes those residing in their own home on Census night, in private occupied dwellings or non-private dwellings. Renting—private landlord includes landlords classified as "other" in the Census.

Source: 2011 Census of Population and Housing

We focus in our analyses on women who are living in rented accommodation, in public housing or as private tenants to indicate lower socio-economic status. Within private rental housing, we further look at a group most likely to be disadvantaged—those receiving Commonwealth Rental Assistance (CRA) or, more accurately, those living in households in which CRA is provided to the household. The eligibility criteria for both public housing and CRA privately rented housing mean that only the financially disadvantaged have this form of housing tenure and therefore only women with a lower socio-economic status were included when indicators are based on these categories of housing tenure. For detailed information about and analysis of housing assistance in Australia, refer to AIHW (2013), and for some analyses for NSW, refer to Women NSW (2013). Analyses of those in public housing is limited for the SIH because of the small sample sizes in this group.

Figure 15 presents the percentage of NSW women in households renting privately and the percentage of households that receive CRA (a subset of private renters), by age. Private rental is quite prevalent among women in the younger age groups, increasing to a peak of 53% of women aged 25–29 years in 2009–10. Rates of private rental remained in excess of 30% for women aged 30–45 years, declining to around 10% or fewer at older ages.

The subset of women who were living in privately rented households in receipt of CRA fluctuated at around 2–14% of women across all ages, with somewhat more being in receipt of CRA at younger ages. As a percentage of all private renters, however, the proportion in receipt of CRA was much higher at older ages, suggesting that private renters at older ages are in more financial hardship than private renters at younger ages.

Figure 15 Percentage of NSW women in households renting privately and receiving Commonwealth Rent Assistance, by age, 2009–10
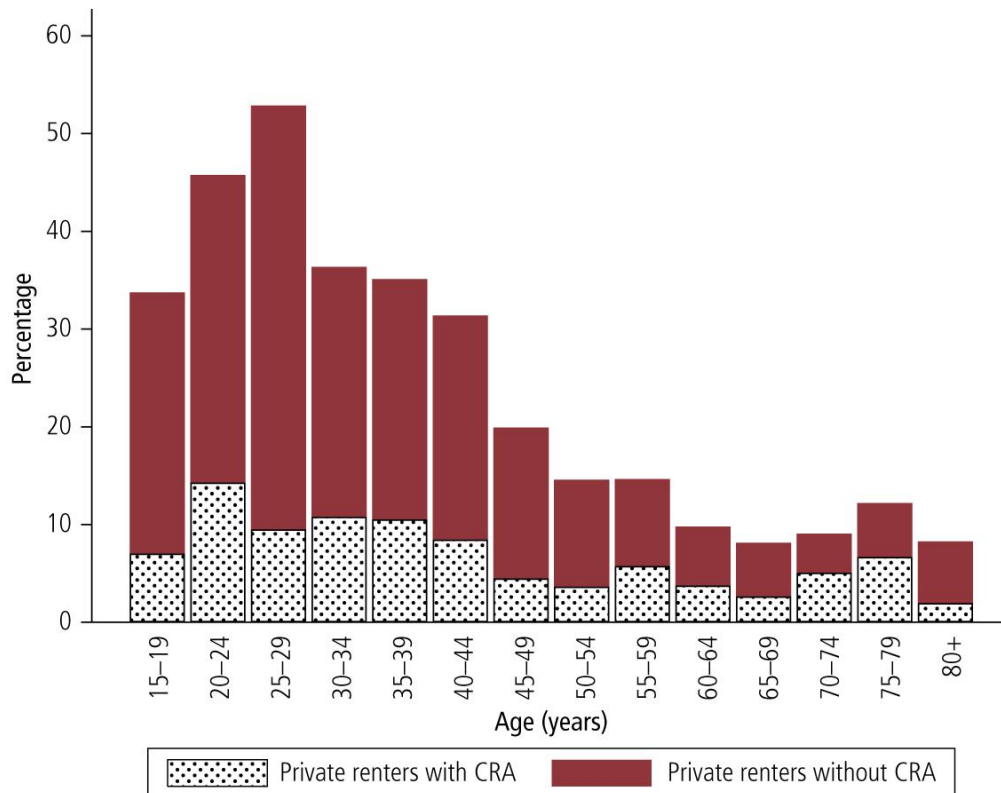
Source: 2009–10 Survey of Income and Housing

A limitation of housing tenure information, as used here, is that tenure is a *household* variable, and living in a home that is owned outright, for example, does not mean that all occupants share equally, if at all, in the ownership of that home. This applies particularly to young people living in their parent's home, or even to older people, who may have moved into the residence of one of their children. Similarly, some people who are renting their home of residence may own a property elsewhere.

Homelessness

Of course, at one extreme end, homelessness is clearly an indicator of poorer socio-economic status, but we do not cover homeless women in the analyses in this report given that they are not represented in the datasets that we draw upon. The most widely accepted definition of homelessness among social researchers in Australia is that of the cultural definition of homelessness proposed by Chamberlain and Mackenzie (1992). This definition is a broader concept of housing insecurity and captures more than just those who are literally without a residence (primary homelessness), to also consider as homeless those whose accommodation is below a culturally accepted minimum standard of a small self-contained flat. It also includes those who move frequently from one form of temporary shelter to another and those temporarily residing with other households because they have no accommodation of their own.[21] It is estimated that as many

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[21]   Those people living in these circumstances are described as experiencing secondary homelessness and include those staying in emergency or transitional accommodation provided under the Supported Accommodation Assistance Program (SAAP) and those staying in boarding houses on a short-term basis. Tertiary homelessness refers to people who live in boarding houses on a medium- to long-term basis of 13 weeks or longer.

as 11,409 women in NSW were homeless on Census night 2011, enumerated using the cultural definition described above (ABS, 2012a).[22]

3.7 Area-based measures of socio-economic status

In some research, socio-economic status is not defined based on individual or family/household characteristics, but on characteristics of the local area or region. These data may be taken from the Census or administrative data sources to indicate some relative or absolute measure of advantage or disadvantage within a region. Within Australian research, the most commonly used regional indicators are the Socio-Economic Indexes for Australia (SEIFA), developed by the ABS (Trewin, 2004). An advantage of such measures is that they are readily available and can be easily matched onto a wide range of data sources, including administrative as well as survey data. Measures of area-level disadvantage are particularly useful for policy-makers, as they allow identification of areas in which to focus placed-based interventions (see Section 6).

One reason that local area or regional measures of socio-economic status can be important and add value to individual and household measures is that they can provide an indication of someone's likely exposure to disadvantage in their area. This may have implications for the quality of housing, services and educational and employment opportunities for those living in their area (Hand, Gray, Higgins, Lohoar, & Deblaquiere, 2011), aside from their own characteristics and those of their households.

Area-level measures of socio-economic status do not, however, always provide an accurate picture of individuals living within an area (Ben-Shlomo & Smith, 1999; Grundy & Holt, 2001; Hyndman et al., 1995; Krieger et al., 1997). These indices are based on the *average* level of disadvantage within a defined area, which may not represent the socio-economic status of particular households or those who reside in particular parts of that area. Problems can arise where indices are reported for areas that contain pockets of disadvantaged interspersed with areas of relative advantage (Ainley & Long, 1995; Power & Robertson, 1987; Power, Robertson, & Beswick, 1985). An extension of this problem is the "modifiable areal unit problem", which essentially refers to the issue that the enumeration of disadvantage may be sensitive to the size of the geographic unit chosen for the calculation of the indices (Openshaw, 1983)

The Index of Relative Socio-Economic Disadvantage (IRSD) is one of the commonly used SEIFA indices. The index classifies each Local Government Area (LGA) according to its relative place on the distribution of area-level disadvantage, and this can be used to classify LGAs into quintiles of area-level disadvantage. Figure 16 presents the percentage of women in NSW who reside in LGAs in each quintile of the IRSD distribution, according to the 2011 Census.[23]

The IRSD is based largely upon information about individual and household incomes, occupations and educational attainment within a particular area. We are examining a number of these variables separately in this report, and have discussed the fact that their usefulness in detecting lower socio-economic status women varies, in particular by age of women. One of the problems with using the IRSD to interpret socio-economic status is that if an area contains a disproportionate number of older people, this may push the index downward as a result of their lower levels of involvement in paid work, lower incomes and lower levels of educational attainment, irrespective of their standard

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[22] The ABS estimate was formed using Census data in addition to SAAP administrative data and the National Census of Homeless School Students. The Journeys Home study conducted by the Melbourne Institute of Applied Economic and Social Research (2013) can also be used to estimate homelessness. See <www.melbourneinstitute.com/journeys_home/research/whatisjourneyshomeabout.html>.

[23] Information about the IRSD decile (10%) for each Local Government Area (LGA) in NSW was obtained from the ABS (2013a). This information was used to classify women living in each of the LGAs in NSW according to their place of enumeration in the 2011 Census. The IRSD index is derived for 2011 LGAs.

of living. See also Grundy and Holt (2001) and Dutton et al. (2005) for further discussion about area-based measures of socio-economic status.

Given the difficulties in using area-based measures of socio-economic status, they will not be used in this report to identify low socio-economic status women. We explore this area-level index in Section 5 to examine the characteristics of lower socio-economic status women.

Figure 16   Area-level classifications of disadvantage for women in NSW, IRSD, by age, 2011
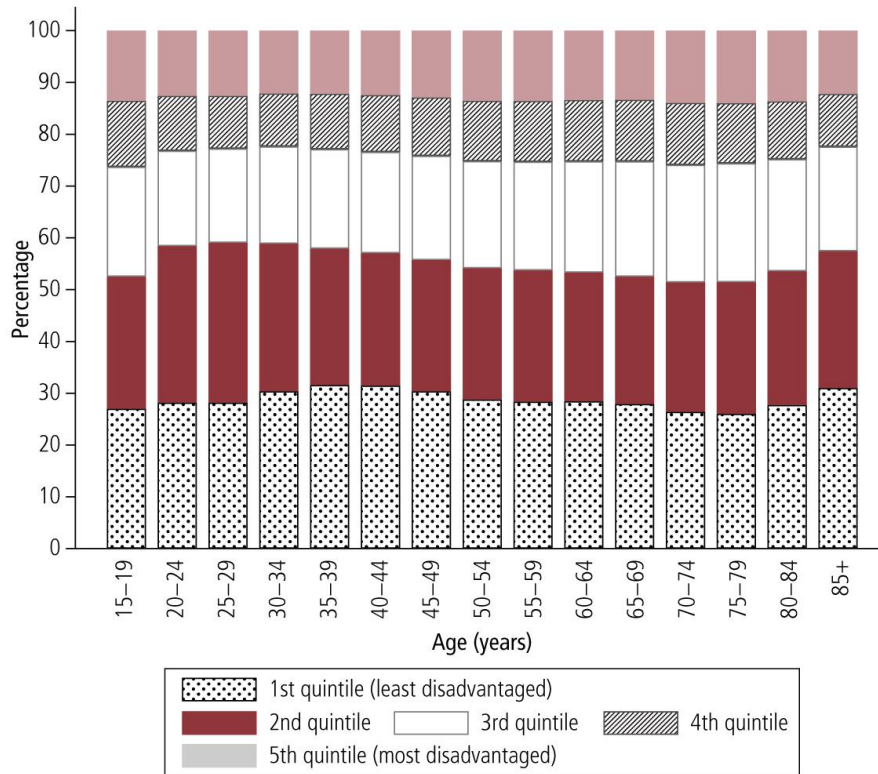
Note: Each of the LGAs in NSW was assigned to an IRSD quintile, based on the distribution of this index in NSW (ABS, 2013a). Using the ABS TableBuilder, women living in each of the LGAs in NSW were then assigned to a quintile according to their place of enumeration in the 2011 Census.

Source: 2011 Census of Population and Housing

3.8   Social exclusion, capability and deprivation

The measures of socio-economic status that we explore in more detail in this report are those based on education, income, wealth and housing, as described above. Related to the concepts of socio-economic status are those of social exclusion, capability and deprivation. We have not classified women's socio-economic status according to these concepts in this report, nor have we provided a comprehensive review of these concepts, for reasons discussed below. For more information, see, for example, Saunders (2011) and McLachlan et al. (2013).

The term "social exclusion" was originally used to describe the condition of certain groups in France who were on the margins of society. Initially, it was those excluded from the social insurance system and the long-term unemployed who were deemed to be at risk of social exclusion (Burchardt, Le Grand, & Piachaud, 2002; Hayes, Gray, & Edwards, 2008). Later, this concept would broaden to encompass a multi-dimensional perspective of disadvantage, including more traditional concepts such as income and financial poverty and material deprivation, in addition to participation and social connection (McLachlan et al., 2013). In contrast to the measures of socio-economic status chosen for this report, there is no generally accepted definition of social exclusion. Noting the opaqueness of this concept, Atkinson (1998) wrote that "social exclusion is a term that has come to be widely used, but whose exact meaning is not always clear. Indeed it seems to have gained currency in part *because* it has no precise definition and means all things to all people" (p. 13,

emphasis in original). In the absence of a generally accepted definition of social exclusion, nor a consensus on how to measure such a broad concept, this report will focus on more widely understood measures of socio-economic status.

Another social construct related to socio-economic status is that of capability, proposed by Sen (1985). This concept of capability was defined as:

> A person's advantage is judged by his capabilities, viz., what he can or cannot *do*, can or cannot *be* … Poverty, in this view, is not ultimately a matter of incomes at all; it is one of a failure to achieve certain minimum capabilities. (p. 670, emphasis in original)

Capabilities of the sort proposed by Sen (1985) share the same difficulties of measurement as those encountered for social inclusion, requiring an extremely large amount of information on the opportunities available to individuals in addition to their preferences for availing themselves of those opportunities. Sadly, survey datasets are rarely, if ever, so rich.

The final concept related to socio-economic status—one often purported to be a consequence of low socio-economic status—is that of deprivation. Townsend (1979) defined deprivation as occurring when households miss out on items to which society considers everyone should have access in order to achieve an acceptable standard of living. Measures of deprivation generally involve asking households which of a list of necessities an individual, or someone in their household, has had to go without. One of the advantages of measures of deprivation is that they are tangible and easily understood (Saunders, 2008). When someone reports that they have had to go without a meal for a lack of money, it is clear that this person, or household, has had an experience of deprivation.

While we do not derive indicators of socio-economic status based on social capital, capability or deprivation, in Section 4 we make use of some related measures of financial hardship and housing stress, to explore how such measures are related to the various indicators of socio economic status over the life course.

3.9 General issues regarding indicators of socio-economic status

In this section, we have discussed a number of possible ways of identifying women with lower socio-economic status. Ideally, in undertaking research on socio-economic status, a measure would be chosen that is most appropriate for the particular research question. However, as is the case for this report, there are times when no one measure can be identified, and it is therefore appropriate to incorporate a range of measures. In this way, we can take account of the fact that socio-economic status is actually a complex concept, and can acknowledge that different indicators each capture something different about socio-economic status (see also discussion in Dutton et al., 2005, and Saunders, 2012).

In some contexts, a composite measure of socio-economic status is derived from these underlying measures (e.g., education, employment, wealth, income). Composite measures or indexes such as these can be especially useful when a summary measure of socio-economic status is needed to describe the effects of socio-economic status on particular outcomes, when the actual cause or meaning of socio-economic status is not the primary interest. The Socio-Economic Index For Individuals is an example of such a composite measure (ABS, 2007). Given that the measurement of socio-economic status is in itself a key focus of this report, we have not considered such composite measures.

3.10 Summary

In this section, we have described some of the issues that need to be considered in the measurement of the socio-economic status of women over the life course. Each of the measures considered offers a different perspective on socio-economic status. In the next section of this report, we explore the different indicators of low socio-economic status that have been described

above. By analysing how these indicators overlap, and how they correspond with lived experiences of financial hardship, we can examine how they can inform on the socio-economic status of women at different life stages. These analyses help us to decide upon the measures that are most useful at specific life stages.

4   Socio-economic status, women and the life course

Key messages

- Four life stages are considered here: young women (aged 15–24); mid-age women (aged 25–54); retirement-age women (aged 55–74); and older women (aged 75 and over). Grouping women according to these life stages allows us to evaluate the usefulness of different measures of socio-economic status across the life course. Being based only on age, each life stage group will include women with a diverse set of family or household circumstances, as well as life experiences.

- Exploring socio-economic status in the context of women's relationships is important, as different indicators of socio-economic status will classify different women as being of low socio-economic status depending on what their relationship in the household is.

- Within each life stage, a very different proportion of women is identified as being of lower socio-economic status, depending on which measure is used. Also, the proportion for specific measures varies by life stage, reflecting changes in the nature of the educational system across birth cohorts of women, the changes in personal and household incomes over the life cycle, and for many, that wealth accumulates over the life course.

- Some measures of socio-economic status capture a very small percentage of the population (such as being in public housing). Some measures, within certain life stages, capture a large proportion of the population (e.g., low education among retirement-age and older women, low personal wealth and personal income among young women, low household income among older women). The more the measures capture a high proportion of the population, the less likely they are to be useful as identifying those with lower socio-economic status.

- The measures of socio-economic status examined in this report are to some extent related, but the correspondence between some of them is quite weak, suggesting different measures might be useful in identifying different groups of women with lower socio-economic status.

- Measures of socio-economic status based on personal income or wealth yield very different results from those based on household income or wealth. Low socio-economic status as defined using household measures is more likely to include lone parents or lone women, while when defined using individual measures more often includes students, partnered women, and older women living with other family members. Those identified as being of lower socio-economic status on individual measures often are not also counted as lower socio-economic status according to their household circumstances.

- Educational attainment is weakly (if at all) associated with financial wellbeing for young women, retirement-age and older women, suggesting it is only a useful indicator of lower socio-economic status for mid-age women.

- Similarly, women's personal income (in quintiles) was not related to financial wellbeing in a way that would suggest lower incomes necessarily equate with more disadvantage. This likely reflects that many women with lower personal income will be in households with higher incomes or wealth. It also may reflect that some of those typically thought of as being of lower income—those reliant on income support payments—are actually not classified as having lower personal income in these analyses.

- Measures of equivalised household income and personal and household wealth appear to offer more potential for identifying lower socio-economic status women, as they appear to be related to women's experiences of financial stress and hardship.

- Being identified as a CRA recipient or a public housing tenant are likely to be useful indicators of lower socio-economic status at all life stages. Public housing tenancy could not be examined in detail in this section, given it only represents a small proportion of the population.

4.1   Introduction

This section explores the measures described in the previous section in the context of understanding the socio-economic status of women over the life course, again with a focus on women in NSW.

A first step is to define some categories of "life stage" that can be used to differentiate women over the entire age range, given their vastly different experiences on each of the possible measures of socio-economic status. The first subsection, below, describes the groups used in the remainder of the report. Then, using those groups, we provide a summary of the different measures of socio-economic status, and then, for each life stage group, consider to what extent different measures of

socio-economic status are related to experiences of financial stress or hardship. These analyses are used to recommend the value of particular indicators of socio-economic status at different life stages.

4.2 Life stages

The figures presented in the previous section clearly illustrate that there are marked differences in most of the measures of socio-economic status among women of different ages. For this reason, certain indicators of socio-economic status may be more relevant for some ages than for others. To examine this, and to explore the socio-economic disparities *within* those groups, it is necessary to create some broader categories of age than were used in the previous section.

We have focused on women's age as a broad indicator of their life stage. Alternative classifications of life stage are possible, but would be complicated, given the focus on all women from youth to old age, and the diversity of pathways that women can take over the life course. Basing the analyses on broad age groups necessarily involves a certain amount of abstraction from the diverse experiences of individual women.

Of course, the reality is that individual women transition through life stages, and to understand individuals' experiences of socio-economic status, the best analytical approach would be one that considered women's accumulated life experiences, as well as existing circumstances. Such an analysis, however, would need to be more targeted on specific research questions and life stages, and so cannot be incorporated in this more broadly focused report. Instead, we again consider socio-economic status, as measured at particular life stages using cross-sectional analyses.

To help set the scene for the different life stages used throughout the rest of this report, Figure 17 shows relationships in the households of women in NSW, by age.[24] The number rather than percentage of women in the population has been presented, to highlight the age structure of the population.

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[24] Lone parents include those with and without dependent children. Couples without dependent children includes couples with non-dependent children as well as those without children.

Figure 17   Relationships in the households of women in NSW, by age, 2011
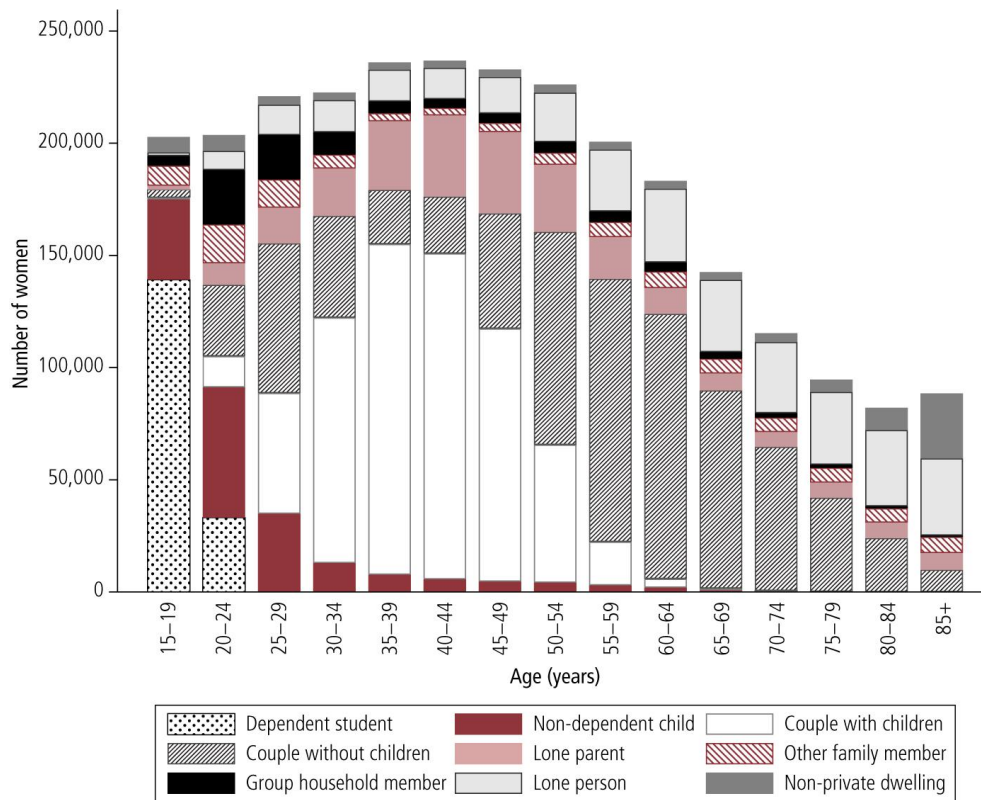
Note: Includes women living in non-private dwellings.

Source: 2011 Census of Population and Housing

Chronologically, the first obvious life stages are childhood and youth. These periods are marked by cognitive and social development, much of which is spent in formal education. However, given that the focus of this research is on women, rather than children, we have not retained childhood as a life stage to consider. That is not to dismiss this life stage as unimportant, as early life circumstances have been shown to be relevant in explaining differences in later life outcomes in various fields of research (see McLachlan et al., 2013).

The first life stage we focus on is "young women" in which we include women aged 15 to 24 years. This period is one of significant change, being a time when many young women leave education, leave the parental home, and begin to form their own households (Evans & Baxter, 2013). Some of these changes are evident in women changing from being a "non-dependent child" or "dependent student" to one of the other categories. Table 2 indicates that around two-thirds of young women were still living in the parental home as dependent students or non-dependent children. The remainder had a diverse set of living arrangements.

We saw in Figure 1 that there is a marked increase in educational attainment between the ages of 15–19 years and 20–24 years, which is hardly surprising since many women in the younger age group would be in secondary school. Many women aged 20–24 years were in the process of completing a tertiary education and so it was not until they reached the age of 25–29 years that the composition of highest qualification attained began to stabilise. A similar pattern for participation in the labour force was observed in Figure 3. The employment participation rate was relatively low at 15–19 years and climbed significantly between this age group and 20–24 years.

Table 2: Relationships in the households of women in NSW, by life stage, 2011

Relationship in household	Young women (%)	Mid-age women (%)	Retirement-age women (%)	Older women (%)	All women (%)
Dependent student	42.4	0.0	0.0	0.0	6.4
Non-dependent child	23.1	5.1	0.9	0.0	6.3
Couple without dependent children	8.6	22.4	60.4	28.5	30.0
Couple with dependent children	3.6	45.8	3.8	0.1	24.9
Lone parent	2.8	12.4	6.9	8.0	9.2
Other family member	6.4	2.6	4.2	7.6	4.0
Group household member	7.1	3.5	2.2	1.1	3.5
Lone person	2.5	6.8	19.3	37.9	12.2
Non-private dwelling	3.4	1.5	2.3	16.8	3.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Note: Includes women living in non-private dwellings.
Source: 2011 Census of Population and Housing

The next life stage includes women from the age of 25 through to 54 years ("mid-age women"). This is a broad age group, covering women through the years in which many are likely to be having and raising children. It also covers the prime employment years for women. As such, this is a life stage when women are establishing and building careers, and many balance this with raising a family. As indicated in Table 2, these women were living in a couple relationship without dependent children (22%), in a couple relationship with dependent children (46%), or are lone parents (12%).[25]

Figure 3 indicated that women's employment participation rates were highest between the ages of 25 and 54 years, albeit with a brief decline at 30–34 years, when many women are likely to be caring for young children. These were also the years of highest personal income (Figure 4). The high rates of participation in employment and the income that this brings no doubt contributes to the growth in wealth accumulation that ultimately peaked at 60–64 years (Figure 11).[26] As at 2011, women aged 25–54 years were much more likely to have higher levels of educational attainment than older women, although within this broad age group women had had quite disparate experiences of Australia's educational institutions (see, for example, the variation in the proportion with a university education, in Figure 1).

Figure 3 shows a marked decline in women's participation in employment that begins around 55–59 years, such that among women aged 70–74 years the female employment participation rate was just 6%. Women between the ages of 55 and 74 have been grouped together into the next life stage group, referred to as "retirement-age women". While participation in employment declined within this age group, along with individual and household income, wealth remained quite high and a high proportion of women were living in households that were owned outright. Nearly two-thirds of women in this life stage group were in couple families, with another 19% living alone. Further analyses of the Census data (not shown) reveal that about half of these women living alone were divorced or separated, one-third were widowed, and most of the rest had never married.

Women aged 75 years and older are then grouped into a life stage of "older women". While the number of women in this age group was relatively small (Figure 17), proportionately they were

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[25]   "Lone parents" refers to those women who do not have a co-resident spouse or partner at a particular point in time—at the time of the survey or Census. These women may be sharing the care of their child with a former partner. Lone parenthood will, for some women, be a transitory state.

[26]   These analyses are based on cross-sectional data. It is possible that peaks in income and wealth will change for different cohorts of women, as they have different lifetime experiences of education, employment and income.

most likely to be living alone, when compared to the other age groups (Table 2). Further analyses of the Census data (not shown) shows that of those in this age group who were living alone, 81% were widowed. At this age, a number of women were living in non-private dwellings (such as retirement homes). We are not able to assess the socio-economic status of these women, as it is usual for them to be excluded from surveys such as those used for much of the analyses in this report. While they were included in the Census, measures of household income are not available for these women. In later analyses, because the majority of measures analysed in this report were not available for women living in non-private dwellings, we focus only on women living in occupied private dwellings.

In summary, the life stages defined in this report include:

- young women, aged 15–24 years;
- mid-age women, aged 25–54 years;
- retirement-age women, aged 55–74 years; and
- older women, aged 75 years and over.

In Section 5, we examine the characteristics of lower socio-economic status women in each life stage group. When doing this, we focus on particular measures of socio-economic status—some personal and some household measures, as described further in the following subsection. In addition, in the following subsection we consider how the identification of women as being of low socio-economic status at each life stage varies with their relationship in their household, and compare the effects of using personal versus household measures of socio-economic status.

4.3 Life stage and measures of socio-economic status

As discussed in previous sections, there is clearly a need to take account of the life course in the measurement of socio-economic status. This was demonstrated in Section 3 using a range of data on women in NSW. This is not a new finding, although it is not often articulated in much of the research on socio-economic status. It has been most thoroughly discussed in the context of health research (see for example, Grundy, & Holt, 2001). Figure 18 presents a figure based on one originally published by Galobardes et al. (2006), which shows a summary of some ways in which socio-economic status has been measured across the life course in this field of research. Some of the measures align with those that have been discussed and used in this report. Note though that Galobardes et al. did not consider the specific issues associated with the measurement of the socio-economic status of women.

Figure 18   Measurement of socio-economic status over the life course
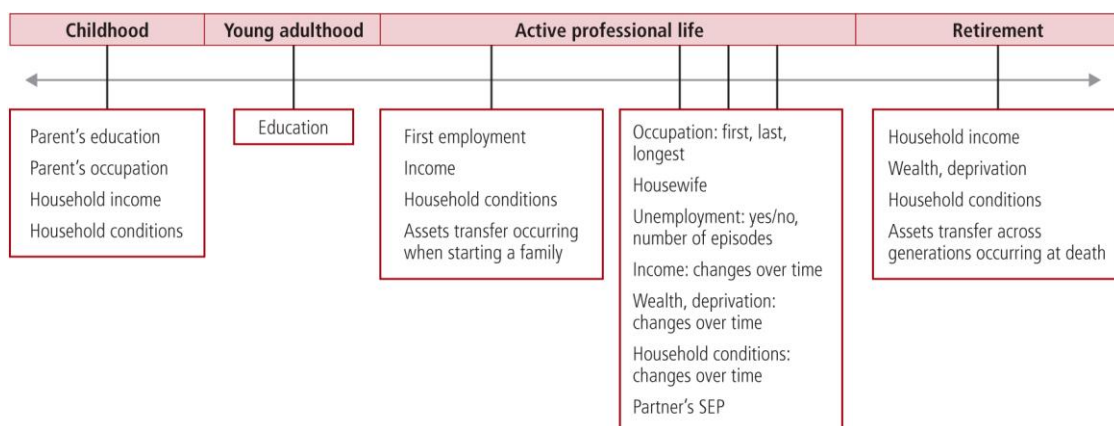
Source: Galobardes et al. (2006), Figure 1

Table 3 presents a summary of the different ways in which low socio-economic status has been operationalised in this report, using the 2009–10 SIH and the 2011 Census for NSW. Each measure

captures a different proportion of the population, and there are also some differences across the two data sources.

Table 3:   Measures of low socio-economic status by life stage, women in NSW

Measures of low socio-economic status	Young women (%)	Mid-age women (%)	Retirement-age women (%)	Older women (%)	All women (%)
Survey of Income and Housing, 2009–10					
Year 10 or less	27.9	23.9	55.5	79.2	36.3
Bottom quintile of personal income	48.2	19.3	22.8	7.0	23.9
Main source of income is income support payments	18.1	19.7	46.2	86.7	30.9
Bottom quintile of personal wealth	50.3	21.0	19.0	19.6	25.2
Bottom quintile of equivalised household income	9.6	12.1	24.9	42.4	17.1
Bottom quintile of household wealth	32.8	20.2	7.9	8.9	18.4
Public housing	0.7	2.8	2.9	3.7	2.6
Household in receipt of CRA	10.8	8.0	4.4	4.0	7.3
SIH sample size	**450**	**1,608**	**916**	**363**	**3,337**
Census of Population and Housing, 2011					
Year 10 or less	26.5	20.7	49.8	69.7	32.7
Low weekly personal income (< $300 per week)	61.9	23.9	36.0	30.7	33.2
Low equivalised weekly household income (< $400 per week)	20.1	14.8	27.3	43.8	21.1
Public housing	4.1	3.3	4.7	4.6	3.9
Private rent	32.2	29.5	11.4	7.0	23.5
Population size ('000)	**353.6**	**1,240.3**	**585.9**	**200.5**	**2,380.3**

Note: Includes women living in occupied private dwellings. The total number of women providing valid responses to specific items is often smaller than the number shown. Refer to Appendix A and B for more information about each survey, and to Appendix C for tables presenting these data in more detail.

Source: 2009–10 Survey of Income and Housing and 2011 Census of Population and Housing

We first describe measures based on women's own characteristics (education, income and wealth).

▪ *Low educational attainment* (using a cut-off of Year 10 secondary education):

– Just over one-third of women were classified as low socio-economic status if educational attainment was chosen as the indicator of socio-economic status. This is one of the broadest of the indicators shown.

– The proportion of women captured by this measure increased significantly with age, consistent with Figure 1, with the majority of older women having low educational attainment.

– The findings follow the same pattern for the two data sources, even though the percentages differ somewhat, particularly for the older women.

▪ *Low personal income* (in the bottom quintile using SIH, and income less than $300 per week using the Census):

– The income measures in the SIH were derived such that we would expect approximately 20% of the population to be in the lower socio-economic status group.[27] The low personal income group in the Census was a little more inclusive, covering 33% of women in NSW. As

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27   The percentages vary somewhat from 20%, in part because, in assessing the distributions of these measures, incomes and wealth were compared to incomes and wealth across Australia, not just NSW. Also, some variation would be expected for the household measures, given that we have applied household level results to individual women living in those households.

previously discussed, these are arbitrary groupings, and choosing different thresholds would result in different patterns across the life stage groups.

- According to the SIH and the Census, young women had the greatest likelihood of having relatively low incomes (48% using the SIH and 62% using the Census). According to the indicator derived from the SIH, older women actually had a very low likelihood (7%) of having low personal incomes. But according to the Census, with an indicator of low socio-economic status that included women of somewhat higher incomes, 31% of older women were classified as being of low socio-economic status.

- *Main source of income is income support payments* (SIH only): Overall, 31% of NSW women had income support payments as their main source of income. This increased with age, from 18–20% of young and mid-age women, to 46% for retirement-age women and 87% of older women.

- *Low personal wealth* (in the bottom quintile using SIH, not available from the Census): For individual wealth, young women were most often classified as low socio-economic status (50%), compared to 25% of all NSW women. The likelihood of having low personal wealth was around 19–21% for NSW women at other life stages.

- *Low equivalised household income* (in the bottom quintile using SIH, below $400 per week using the Census):
  - The percentage of women in lower equivalised income households was greatest among older women (42% according to the SIH and 44% according to the Census), and among retirement-age women (25% according to the SIH and 27% according to the Census).
  - There are somewhat different patterns in the two data sources for the young women, who had a relatively small chance of being in a low equivalised income household in the SIH (10%), but not in the Census (20%). This may suggest young women in lower income households were under-represented in the SIH.

- *Low household wealth* (in the bottom quintile using SIH, not available from the Census): Young women were more often classified as being of low socio-economic status on this indicator. Fewer than 10% of retirement-age and older women had household wealth in the bottom quintile of the Australian distributions of household wealth.

The other broad group of measures concern housing tenure. This includes, using the Census, women living in public housing, and private renters or, using the SIH, the more limited classification of private renters receiving CRA. Note that women living in non-private dwellings are not included in the calculation of these percentages.

- *Public housing*: The indicator that identified the smallest proportion of the population was that of living in public housing (3–4% of women). The percentage of young women in public housing was higher in the Census than in the SIH, which may indicate that young women from these lower socio-economic status backgrounds were somewhat under-represented in the SIH (as noted above).

- *Private rent* (Census only): Being a private renter, according to the Census, was most likely for young and mid-age women (30–32%), with 11% of retirement-age women and 7% of older women being private renters.

- *Household in receipt of CRA* (SIH only): A smaller percentage of women was in privately rented housing in which someone was receipt of CRA (7% of all NSW women). The percentages were somewhat higher among young (11%) and mid-age (8%) women, compared to 4% for retirement-age and older women.

Differences between the two data sources may reflect some bias in either the SIH or the Census, differences in the collection of specific data items, or possibly differences in the reference periods (2009–10 for the SIH and 2011 for the Census). The variability of findings is a reminder of the care needed in basing analyses and subsequent policy recommendations on one source of information about difficult-to-measure items such as these.

Putting aside the issues concerning data sources, an important point is that some indicators of socio-economic status will identify a relatively small proportion of the population, while others are much more inclusive. Indicators of socio-economic status that identify a high proportion of the population as being of low status are likely to be less powerful in their ability to detect those who may experience disadvantage, and this is especially apparent in the use of educational attainment as a measure of socio-economic status for older women.

To identify low-income or low-wealth individuals and households using the SIH, we have compared information about income and wealth for women in NSW to all people in Australia. If, for the purposes of particular policy analyses or development, a particular group within the population (a particular life stage, or some other cohort) is of interest, it may be more relevant to identify those who have lower incomes or wealth within that target population, or to use a more specific cut-off point, such as those having incomes below some pre-determined poverty line. We have not attempted to do this here, given the broad focus of the research project.

As discussed in Section 3, for Census data, the choice of cut-off in the analyses of personal income makes a significant difference to the proportion of women in each life stage who are classified as being of lower socio-economic status (see Figure 9).

4.4 Relationship in household, life stage and measures of socio-economic status

Relationships and low socio-economic status

The life stages used in these analyses include a diverse range of household situations (see Table 2). For example, among the young women, their relationship within the household includes being a dependent or non-dependent child, or being a member of a couple, or a lone parent. This relationship within the household may make a considerable difference to the meaning of individual versus household measures of socio-economic status. This subsection explores this, by examining a range of indicators from the SIH (Table 4) and the Census (Table 5). Each table shows the relationship in the household of women classified as low socio-economic status to examine how the make-up of this group of women varies depending on which indicator is used. Educational attainment has not been used in these analyses, as that measure is not expected to be dependent upon a woman's relationship within the household. Findings are described below the tables, for one life stage at a time.

Table 4: Relationship in household for women classified as low socio-economic status at each life stage, women in NSW, 2009–10

	Low personal income (%)	Main source of income is income support payments (%)	Low personal wealth (%)	Low equivalised household income (%)	Low household wealth (%)	Household in receipt of CRA (%)	All NSW women (%)
Young women							
Dependent student	77.2	36.2	5.0	45.5	24.0	33.8	46.2
Non-dependent child	14.4	14.8	18.5	21.8	14.8	9.3	23.9
Couple without dependent children	2.9	1.4	4.1	0.0	15.3	5.6	9.5
Couple with dependent children	0.3	14.6	3.2	6.2	8.1	9.6	3.3
Lone parent	0.0	11.1	3.6	14.6	6.4	7.4	3.2
Other family member	2.1	3.4	4.2	0.0	9.9	12.5	4.1
Group household	2.5	14.3	5.9	5.5	14.4	16.8	7.3
Lone person	0.7	4.4	1.4	6.4	7.1	5.0	2.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Mid-age women							
Non-dependent child	3.1	3.8	7.6	3.5	2.5	3.3	6.0
Couple without dependent children	30.2	6.0	18.2	16.3	21.5	9.1	23.6
Couple with dependent children	60.6	53.3	43.3	37.5	27.8	38.7	46.9
Lone parent	2.2	28.3	23.0	28.6	28.6	37.1	11.8
Other family member	0.6	0.2	0.4	0.3	3.4	4.0	1.5
Group household	0.4	1.4	2.6	0.4	5.4	1.9	3.6
Lone person	2.8	7.0	4.9	13.3	10.6	5.8	6.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Retirement-age women							
Couple without dependent children	74.0	55.4	45.4	51.5	13.0	31.3	62.9
Couple with dependent children	11.4	5.9	6.5	4.0	6.5	11.8	6.2
Lone parent	3.6	7.5	12.5	4.3	28.7	10.2	7.7
Other family member	1.1	4.7	6.9	0.6	0.0	5.4	2.4
Lone person	8.5	25.5	26.7	38.6	49.5	40.5	18.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Older women							
Couple without dependent children	67.2	30.7	16.7	–	5.9	–	30.4
Couple with dependent children	8.6	0.7	0.0	–	0.0	–	0.6
Lone parent	4.7	10.8	5.9	–	7.1	–	11.7
Other family member	18.5	10.1	22.6	–	1.2	–	8.8
Lone person	0.9	46.9	53.3	–	81.2	–	47.7
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Note: Some categories of relationship in household have not been presented where overall percentages were particularly small. As a result, percentages will not always add to 100% within each life stage. The relationship in household classification has not been shown for those indicators that resulted in few (< 20) NSW women in the SIH being represented in the sample. Sample sizes for each are shown in Appendix B.

Source: 2009–10 Survey of Income and Housing

Table 5:   Relationship in household for women classified as low socio-economic status at each life stage, women in NSW, 2011

	Low personal income (< $300 per week) (%)	Low equivalised HH income (< $400 per week) (%)	Public housing (%)	Private rent (%)	All NSW women (%)
Young women					
Dependent student	65.1	41.7	37.5	25.1	43.9
Non-dependent child	14.1	14.6	34.8	14.2	23.9
Couple with dependent children	3.2	5.0	3.8	6.8	3.8
Couple without dependent children	3.9	4.8	2.5	16.5	8.9
Lone parent	0.9	8.2	11.2	4.9	2.9
Other family member	6.1	8.8	5.6	9.5	6.7
Group household	5.3	10.9	1.6	18.2	7.3
Lone person	1.4	6.0	3.1	4.8	2.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Mid-age women					
Non-dependent child	3.8	2.7	6.6	2.2	5.2
Couple with dependent children	61.4	36.9	17.8	34.7	46.5
Couple without dependent children	18.9	9.7	10.7	22.9	22.7
Lone parent	7.4	35.7	43.6	18.3	12.6
Other family member	2.5	2.2	2.9	3.8	2.6
Group household	2.4	2.2	2.5	8.1	3.6
Lone person	3.6	10.6	15.8	9.9	6.9
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Retirement-age women					
Couple with dependent children	3.7	2.0	2.1	3.5	3.9
Couple without dependent children	76.7	52.8	27.9	41.1	61.8
Lone parent	4.4	4.0	14.8	12.5	7.1
Other family member	4.2	2.8	5.1	7.9	4.3
Group household	1.2	0.9	2.6	5.1	2.2
Lone person	9.4	37.1	46.3	29.2	19.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Older women					
Couple without dependent children	60.6	30.9	17.2	25.4	34.3
Lone parent	6.4	2.6	11.9	10.2	9.6
Other family member	10.0	2.8	4.9	11.0	9.1
Group household	0.7	0.4	1.4	2.6	1.4
Lone person	22.2	63.3	64.5	50.6	45.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Note: Sample is of women living in occupied private dwellings.
Source: 2011 Census of Population and Housing

Young women

A majority of young women classified as low socio-economic status based on their own income were dependent students. Also, those with low personal wealth were predominantly dependent students and non-dependent children.

Other measures of socio-economic status tended to classify a more diverse group of young women as lower socio-economic status. For example, young women who were lone parents were over-represented among those mainly reliant on income support payments and with low equivalised household income. Group household members were over-represented among those living in households privately rented and receiving CRA, among those mainly reliant on income support payments and in households with low household wealth.

Mid-age women

Except on the measure of personal income, mid-age women who were lone parents were over-represented in each of the low socio-economic status groups, compared to their representation overall at this life stage. This is most apparent for women in households receiving CRA—37% of these were lone parents.

Mid-age women who were partnered and had dependent children at home were over-represented among those who had low personal income, and somewhat over-represented among those whose main source of income was income support payments. But they were not over-represented on other classifications of low socio-economic status. We would expect that this largely reflects women who have reduced their involvement in paid work to focus on caring for children.

Lone women are over-represented on some of the indicators of low socio-economic status, particularly those based on equivalised household income and housing tenure.

Retirement-age women

Partnered retirement-age women without dependent children are over-represented among those classified as low socio-economic status based on their personal income. With regard to household wealth, equivalised household income and housing tenure, couple women without dependent children were somewhat under-represented relative to the whole population. This was particularly so for housing tenure.

Lone parents were over-represented when the measures were based on housing tenure, while lone women were over-represented in the low socio-economic status groups based on household wealth and household equivalised incomes, and housing tenure.

Older women

Lone older women were over-represented among those classified as low socio-economic status based on their household wealth, low equivalised household income and being in public housing. Couple women were over-represented based on their personal income.

Older women who were an "other family member", includes those women living with their child's family. These women were over-represented among those with low personal wealth, but not when based on household measures.

Relationships and caring responsibilities

Women's relationships within and beyond the household may involve responsibilities for providing care to someone due to their disability, long-term illness or old age. Some women find that these responsibilities limit their ability to engage in paid work, which means that these women may be particularly vulnerable to disadvantage (AHRC, 2009).

In the 2011 Census, having caring responsibilities was indicated by having, in the previous two weeks, spent time provided unpaid care, help or assistance to family members or others because of a disability, a long term illness or problems related to old age. Among women in NSW the percentages with caring responsibilities were: 7% for young women, 16% for mid-age women, 21% for retirement-age women, and 11% for older women. In Section 5, we explore to what extent lower socio-economic status women have caring responsibilities, when compared to these overall averages.

4.5   Overlap between indicators of socio-economic status

The above analyses highlighted that women fall into different classifications of low socio-economic status depending on whether personal or household measures are used. To explore this further, we can see to what extent women are classified as lower socio-economic status on only a personal indicator of socio-economic status, only a household indicator, or both.

Overlap between low personal income and equivalised household income

First, we focus on just two measures of socio-economic status, using the income data in the Census—low personal income (< $300 per week) and low equivalised household income (< $400 per week). Table 6 presents the findings for both measures for each life stage by women's relationship in the household.

Young women

Most young women with low personal incomes *did not* also have low equivalised household income. Overall, 44% of young women had only low personal income, another 36% had neither low personal income or low equivalised household income, 17% had both low personal and low equivalised household income, and 3% had only low equivalised household income.

For those who were dependent students, 74% had only low personal income and 19% had both low personal and low household incomes. Young women who were non-dependent children or who were themselves one of a couple household without dependent children were the least likely to be low socio-economic status on either of these income-based indicators.

Lone parents were most often captured in these analyses as having low equivalised household income only (41%), with another 13% having both low personal income and low equivalised household income.

The young women who were most likely to have both low personal and equivalised household income were lone women, and women living in a group household or as an "other family member".

Mid-age women

Overall, 69% of mid-age women were not classified as being of low socio-economic status on these income-based measures. Some 8% were classified as such based on both their personal income and equivalised household income, while 16% were based on their personal income only and 7% based on their equivalised household income only.

Almost half of the mid-age women were in a couple relationship with dependent children, and these women were the most likely to be classified as being of low socio-economic status based on their personal income only (24% of these women); however, most of them (64%) were not classified as such. For many women, lower personal income at this life stage reflects having a reduced income as a result of withdrawal from paid work to care for children.

The next largest group, overall, were lone parents (13% of mid-age women). As with the young women, it was low equivalised household income rather than low personal income that classified

these women as being of low socio-economic status. This mostly reflects the fact that these households contain, at most, a single income earner.

Table 6: **Overlap of low personal income and low equivalised household income, by relationship in household at each life stage, women in NSW, 2011**

	Low personal *and* equivalised HH income	Low personal income *only*	Low equivalised HH income *only*	Not low income on *either* measure	Total	All NSW women
Young women						
Dependent student	19.1	74.2	0.2	6.5	100.0	43.9
Non-dependent child	10.8	25.9	1.7	61.6	100.0	23.9
Couple with dependent children	16.6	35.4	8.6	39.5	100.0	3.8
Couple without dependent children	8.8	17.6	1.2	72.5	100.0	8.9
Lone parent	12.5	6.3	41.1	40.1	100.0	2.9
Other family member	23.3	32.9	2.2	41.5	100.0	6.7
Group household member	27.8	16.9	2.1	53.2	100.0	7.3
Lone person	32.4	0.0	9.3	58.2	100.0	2.5
Total	**17.1**	**44.4**	**3.0**	**35.6**	**100.0**	**100.0**
Mid-age women						
Non-dependent child	6.2	11.3	1.6	80.9	100.0	5.2
Couple with dependent children	7.9	23.9	3.8	64.4	100.0	46.5
Couple without dependent children	5.3	14.5	0.9	79.4	100.0	22.7
Lone parent	11.1	3.1	31.1	54.7	100.0	12.6
Other family member	9.2	14.4	3.5	72.9	100.0	2.6
Group household member	8.0	8.4	1.5	82.1	100.0	3.6
Lone person	12.4	0.0	8.1	79.5	100.0	6.9
Total	**8.0**	**16.0**	**6.8**	**69.3**	**100.0**	**100.0**
Retirement-age women						
Couple with dependent children	12.2	22.6	3.7	61.6	100.0	3.9
Couple without dependent children	22.3	22.6	1.1	54.0	100.0	61.8
Lone parent	9.7	12.6	6.8	70.8	100.0	7.1
Other family member	11.6	23.7	6.7	58.0	100.0	4.3
Group household member	10.2	10.0	2.2	77.7	100.0	2.2
Lone person	17.3	0.0	31.6	51.1	100.0	19.8
Total	**19.1**	**17.0**	**8.4**	**55.6**	**100.0**	**100.0**
Older women						
Couple without dependent children	39.6	16.0	0.4	44.0	100.0	34.3
Lone parent	8.6	11.6	3.7	76.0	100.0	9.6
Other family member	8.9	24.4	5.0	61.6	100.0	9.1
Lone person	15.6	0.0	44.8	39.6	100.0	45.6
Total	**22.3**	**9.1**	**21.6**	**47.1**	**100.0**	**100.0**

Note: Sample is of women living in occupied private dwellings. Details not shown for relationship in household categories representing less than 2% of the female population in that life stage.
Source: 2011 Census of Population and Housing

Retirement-age women

Over half (56%) of the retirement-age women were not classified as low socio-economic status based on either their personal or equivalised household income. The percentages classified as low socio-economic status based only on personal income (17%) and only on equivalised household

income (8%) were similar to mid-age women, but among retirement-age women a higher percentage had both low personal and equivalised household income (19%).

The majority of retirement-age women were in couple relationships without dependent children, and they were more likely than women in other relationships to have both a low personal and a low equivalised household income (22% of these women).

Women living alone were very likely to be classified as being of low socio-economic status according to their equivalised household income, but not their personal income. Women who were an "other family member", in group households and lone parents were somewhat diverse in their income-based classification of being of lower socio-economic status.

Older women

Older women were more likely than women of other life stages to be classified as being of low socio-economic status based on equivalised household income, with 22% having only low household income, and another 22% having both low equivalised household income and low personal income. Nine percent had only low personal income and 47% were not classified as being of low socio-economic status on either of these income based indicators.

Older couple women were often classified as being of lower socio-economic status based on both equivalised household income and personal incomes (40% of partnered older women).

As with the retirement-age women, living alone was associated with a higher chance of being classified as being of lower socio-economic status based on equivalised household income, but not on personal income, with 45% having low equivalised household income only and 16% having both low equivalised household income and low personal income.

Correspondence between all measures

Extending the above analyses, we can consider the correspondence between the full range of measures used in this report. The correspondence between the range of measures is shown for each life stage group, using the 2009–10 SIH, in Table C3 (although for ease of presentation we have not included the housing tenure indicators). A similar correspondence table for the Census is shown in Table C4.

Each percentage in these tables indicates to what extent someone who is of low socio-economic status on a specific indicator (e.g., low educational attainment) is also low socio-economic status on the other measures. For example, Table C4 shows that among the young women with low educational attainment, 81% had low personal income (compared to 62% for all young women), 26% had low equivalised household income (compared to 20% for all young women), 7% were in public housing (compared to 4% for all young women) and 31% were in privately rented housing (compared to 33% for all young women).

When the percentage is higher, there is greater correspondence between the indicators. However, when a specific indicator is more inclusive (e.g., educational attainment at older ages), then it is arguably less interesting to examine this correspondence, as the findings mirror those that are observed for the wider population.

Generally, there is evidence from these tables that the measures of socio-economic status are not perfectly correlated, and so are not exchangeable. Women classified as being of lower socio-economic status on one measure are not necessarily classified as such on another. The above example shows that for low educational attainment, while 81% of young women with low educational attainment also had low personal incomes, the percentage classified as being of low socio-economic status on other indicators was considerably lower than this. While educational attainment among young women is not likely to be a good indicator of socio-economic status, since many would still be finishing their education, findings of relatively low correspondences with other indicators are observed at other life stages.

Indicators of socio-economic status based on equivalised household income and wealth, and also personal wealth, appear to have some associations with each other across the different life stages. Socio-economic status based on personal income has less clear associations with these other income and wealth based indicators. For example, among mid age women, 33% of those with low personal income also had low equivalised household income, compared to 24% of all mid-age women having low equivalised household income (Table C4). So having low equivalised household income is more likely for those with low personal income. The percentage of women who had low personal income at this life stage among those with low equivalised household income is 54%, compared to 15% for all women at this life stage. Further, those with low equivalised household income were more likely to be of low socio-economic status on other indicators than were those with low personal income.

Looking at the correspondence between indicators from the SIH, it is interesting to examine the extent to which having a main source of income as income support payments is correlated with other socio-economic status indicators at different life stages (Table C3). Among the young women, 69–70% of those with income support payments as a main source of income are classified as being of low socio-economic status according to their personal and household wealth, and there is also relatively high correspondence between these indicators among mid-age women. Women with income support payments as their main source of income are not always classified as low socio-economic status based on the amount of their own income, and this is especially so for older women. That is, the main source of income indicator is picking up a different group of women than is being picked up with the low income indicator.

Previous research (not focused on women) has highlighted that the various measures of socio-economic status are not exchangeable—that different measures pick up on different aspects of low socio-economic status (Dutton et al., 2005; McLachlan et al., 2013). This is likely to be the case here also. Further, for this research, with a focus on women and different life stages, these analyses show that individual and household measures of income or wealth yield different results at each life stage. To some extent, analysing these links is more complicated because of the variation in the proportion falling into the lower socio-economic status groups within each life stage, reflecting changes in the nature of the educational system across birth cohorts of women, changes in personal and equivalised household incomes over the life cycle, and for many, the value of wealth that accumulates over the life course.

While the analyses of the correspondence between measures might suggest that some indicators are better than others for identifying low socio-economic status women, there may be particular reasons for choosing one indicator over another, related to a particular policy question or theoretical basis. Also, as discussed previously, to understand the associations between these measures fully, it would be necessary to incorporate information on the women's relationship within the household.

4.6 Experiences of financial stress and socio-economic status

One way to establish whether the indicators described above represent the socio-economic position of women at a particular life stage is to examine associations between the socio-economic status indicators and women's experiences of disadvantage.

Three measures of financial stress are examined in this subsection. These measures cover:

- *Financial hardship*: Refers to living in a household in which a financial hardship has been experienced in the previous 12 months (as reported by the responding person in the household).[28] A financial hardship is, because of lack of money, having gone without a meal;

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[28] We have attributed the responses of the responding person to all women living in the household, regardless of who was the responding person. Breunig, Cobb-Clark, Gong, and Venn (2007) demonstrated that people within a

having gone without heating; having sought help from community organisations; or needing to pawn or sell something.

- *Cashflow problems*: This is defined as living in a household in which a cash-flow problem has been experienced in the previous 12 months (as reported by the responding person in the household). A cash-flow problem is when at least one person in the household has, due to lack of money, been unable to afford to pay a motor vehicle registration or insurance bills on time; been unable to afford to pay gas, electricity or telephone bills on time; or needed to seek financial assistance from families and friends.

- *Housing stress*: Refers to living in a household with an equivalised household income in the bottom two quintiles (40%) among all households in Australia, and facing high housing costs relative to that equivalised household income. High housing costs are defined as those at or exceeding 30% of the household's disposable income (total income less tax). This is commonly known as the 30–40 rule.

The percentage classified as being financially stressed according to these measures is shown in Table 7 for each life stage (see Appendix B for a detailed description). They are widely used in research on disadvantage and deprivation (Bray, 2003; Butterworth & Crosier, 2005; Saunders, 2011; Travers & Richardson, 1993). For some analyses of housing stress in NSW, refer to Women NSW (2013).

Table 7: Measures of financial and housing stress by life stage, women in NSW, 2009–10

	Young women (%)	Mid-age women (%)	Retirement-age women (%)	Older women (%)	All women (%)
Experienced hardship over the past year					
Yes	14.6	13.8	4.8	4.5	11.1
No	85.4	86.2	95.2	95.5	88.9
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Experienced cash-flow problem over the past year					
Yes	8.2	9.6	3.5	2.7	7.4
No	91.8	90.4	96.5	97.3	92.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Experiencing housing stress (30–40 rule)					
Yes	1.6	5.7	4.6	1.9	4.5
No	98.4	94.3	95.4	98.1	95.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Sample size	**307**	**1,134**	**698**	**281**	**2,420**

Source: 2009–10 Household Expenditure Survey.

To examine relationships between indicators of socio-economic status and financial and housing stress, each life stage is take one at a time, with Figures 19 to 22 presenting the percentages experiencing financial and housing stress for socio-economic status indicators based on educational attainment, personal and equivalised household income, personal and household wealth, and housing tenure. These data are not presented for those in public housing, since the sample size was too small in this survey to obtain reliable estimates.

household do not always agree on that household's experiences of hardship or financial stress, but this analysis does not take this into account, since these data were only collected from one person per household in this data collection.

Young women

As shown in Table 7, 15% of younger women lived in households that experienced financial hardship in the previous 12 months and 8% in households that had experienced cash-flow problems. Housing stress was less common for women in this age group, with just 2% living in households that were experiencing housing stress in 2009–10. It is important to remember that this age group includes women who still lived in the parental home, for whom reporting on financial stress is likely to have been done by a parent. However, some will have moved out of the family home and formed their own households (see Table 2).

- The first panel of Figure 19 does not seem to indicate any clear relationships between educational attainment and the measures of financial stress, with hardships but not cash-flow problems and housing stress being more likely among those with low educational attainment This is likely to reflect that education was still underway for many young women and that education is therefore not a good indicator of poorer financial disadvantage for women in this age range.

- Associations between low personal income and each indicator of financial stress were not statistically significant. For many young women, having low personal income would have been related to their full-time student status.

- There are clear associations between household income and financial stress among the households of young women. Women in the bottom quintile of equivalised household income were considerably more likely to be living in a household that had an experience of financial hardship or a cash-flow problem in the previous 12 months, and to reside in a household in housing stress.

- Young women with their main source of income being income support payments were more likely than other young women to live in households that experienced hardships, cash-flow problems and housing stress.

- The percentage of young women residing in households that had experienced cash-flow problems was no lower for those with personal wealth in the bottom quintile as compared to the middle 60% of personal income. Household experiences of hardship were more prevalent among women in the bottom quintile of personal wealth, as were experiences of housing stress.

- Also, the prevalence of each measure of financial stress is higher among the households of women with the lowest (i.e., in the bottom quintile) of household wealth. This is also the case for women living in households in receipt of CRA, compared to other housing tenure.

These data suggest that indicators of socio-economic status based on household income, wealth and housing tenure may be useful indicators for young women, given their stronger associations with these measures of financial stress. Also, having income support payments as a main source of income appears to differentiate women according to their experiences of financial stress. However, having a low personal income was a less useful indicator. Personal wealth was related to financial stress on two of the three measures, and so may be somewhat useful.

Low educational attainment, as defined here, is not very useful for analyses of socio-economic status. We could limit the analyses to young women who have completed their education and analyse their educational attainment, but this would be a little too complicated for this particular report. It is certainly an approach that could be taken elsewhere, in examining educational attainment among young people, especially those who are beyond the ages of secondary education. In particular, analysing secondary school completion is an important way of exploring socio-economic status among young people, especially given the importance of educational attainment for various later life outcomes.

Figure 19 Prevalence of financial stress of young women in NSW, by socio-economic status, 2009–10
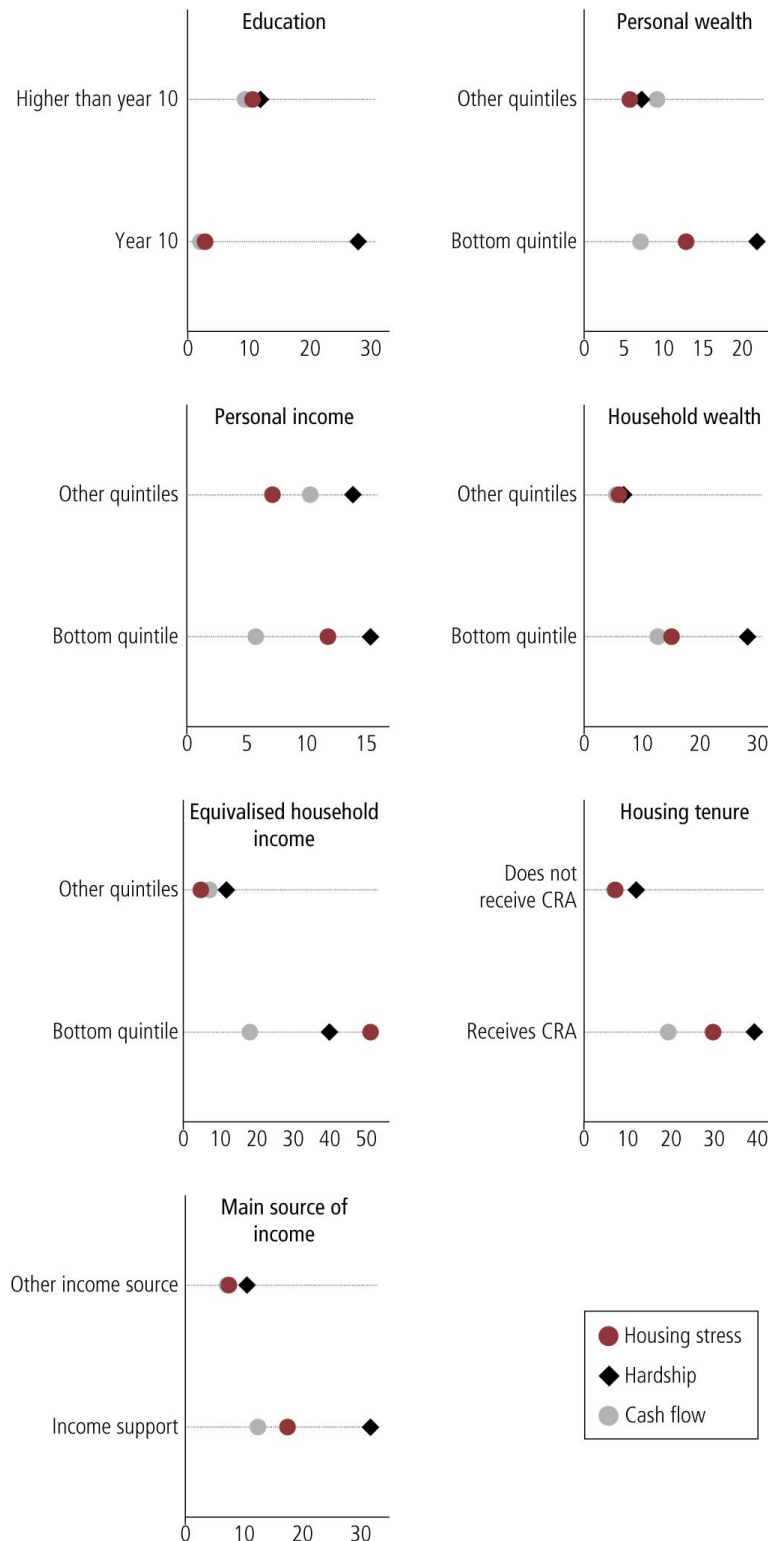
Note: *N* = 307. Chi-square tests were used to test for differences in percentages according to each of the socio-economic status indicators. Differences for hardship were statistically significant (*p* < .05) for all indicators except personal income. Differences for cash-flow problems were statistically significant (*p* < .05) for household income and wealth, main source of income and housing tenure (and not statistically significant for personal wealth, personal income and education). Differences for housing stress were statistically significant (*p* < .05) for all indicators except personal income and education.

Source: 2009–10 Household Expenditure Survey

It is difficult to make firm assertions about the usefulness of particular indicators of socio-economic status, given that their usefulness may also vary for women according to the nature of their household. Young women living with their parents are likely to have different experiences of financial stress compared to young women living elsewhere, for example, and this has not been taken into account here. Nevertheless, Box 2 provides a summary of the issues related to the use of the various socio-economic status indicators at this life stage, drawing upon the findings of the analyses in this section of the report.

Box 2: Summary of indicators of socio-economic status for young women

- **Low educational attainment** (Year 10 or less) is problematic as a measure of low socio-economic status because a high percentage are still continuing their education.

- **Income support payments is main source of income** may be a useful indicator. Eligibility criteria for income support payments will mean that these women are unlikely to have access to high personal or household incomes.

- **Low personal income** (in the bottom quintile of personal income, or less than $300 per week), as defined, captures a high proportion of young women, making it less focused on the most disadvantaged among them. In particular, a very high proportion of dependent students had low incomes, so it is possibly less useful than other indicators for this age group. Also, it does not allow for the fact that some low-income individuals may have access to resources through a higher income household (notably, parental income).

- **Low equivalised household income** (in the bottom quintile of equivalised household income) is likely to be a useful indicator. It assumes an individual's experience reflects that of household resources.

- **Low personal wealth** (in the bottom quintile) may not be a useful indicator because of low levels of personal wealth for young women, although some variation in financial wellbeing was found according to this indicator.

- **Low household wealth** (in the bottom quintile) may be a useful indicator. It assumes an individual's experience reflects that of household resources.

- **Housing tenure of public housing or CRA rental** may be useful indicators. Public housing captures only a very small percentage of the population, which has precluded detailed analyses using the SIH, but it is likely to be a very disadvantaged group. Living in CRA privately rented housing is also likely to be indicative of being without access to high personal or household incomes.

Mid-age women

For mid-age women, 14% lived in households that had experienced financial hardship, 10% in households that had experienced cash-flow problems in the previous 12 months and 6% in households that were in housing stress (Table 7).

- Figure 20 shows that for mid-age women, lower educational attainment is associated with a greater likelihood of being in a household that had experienced a financial hardship and housing stress, but not cash-flow problems.

- Personal income is related only to housing stress, being more likely for women with low personal income. Differences in cash-flow problems and hardships are not statistically significant for personal income.

- Equivalised household income is very strongly related to the measures of financial hardship and housing stress, with each of these being more likely in the lowest income quintile.

- Having income support payments as a main source of income is related to being more likely to experience each of the financial and housing stresses.

- Lower personal and household wealth were associated with a higher likelihood of having experienced a hardship, a cash-flow problem or housing stress.

- Living in a household with tenure of CRA rental is also associated with being more likely to experience each of the financial and housing stresses.

Figure 20   Prevalence of financial stress of mid-age women in NSW, by socio-economic status, 2009–10
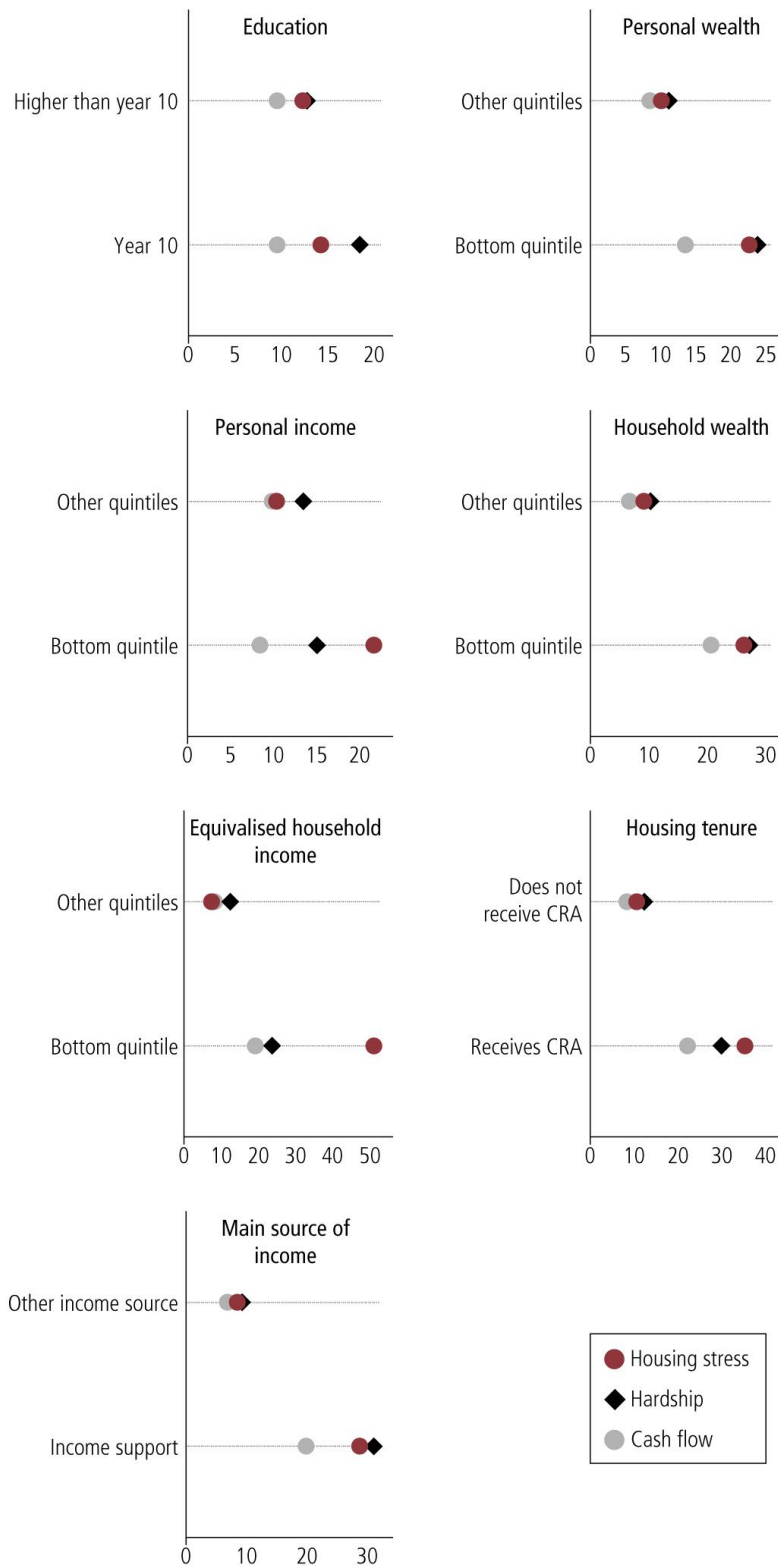
Note: *N* = 1,134. Chi-square tests were used to test for differences in percentages according to each of the socio-economic status indicators. Differences for hardship were statistically significant (*p* < .05) for all indicators except personal income. Differences for cash-flow problems were statistically significant (*p* < .05) for personal wealth, household income and wealth, main source of income and housing tenure (and not for personal income and education). Differences for housing stress were statistically significant (*p* < .05) for all indicators.

Source: 2009–10 Household Expenditure Survey

Overall, within this age group, almost all of the indicators seem relevant. The main exception is personal income, which the analyses above suggest does not predict women's experiences of financial stress well. As was stated for the young women, it may of course be that personal income is a useful indicator for some mid-age women, if we were to take account also of differences in women's household compositions. Nevertheless, the other indicators listed above provide a range of options of assessing socio-economic status within this age group (see Box 3).

Box 3: Summary of indicators of socio-economic status for mid-age women

- **Low educational attainment** (Year 10 or less) could be a useful indicator at this stage.
- **Income support payments is main source of income** is likely to be a useful indicator. Eligibility criteria for income support payments (as a main source of income) will mean that these women are unlikely to have access to high personal or household incomes.
- **Low personal income** (in the bottom quintile of personal income, or less than $300 per week) may be less useful at this age, as it does not allow for the fact that some low-income individuals may have access to resources through a higher income household (notably, a spouse's income).
- **Low equivalised household income** (in the bottom quintile of equivalised household income) is likely to be a useful indicator. It assumes an individual's experience reflects that of household resources.
- **Low personal wealth** (in the bottom quintile) could be a useful indicator, although it does not allow for the fact that low-wealth women may have access to resources through income or a higher wealth household (notably, home ownership).
- **Low household wealth** (in the bottom quintile) may be a useful indicator. It assumes an individual's experience reflects that of household resources.
- **Housing tenure of public housing or CRA rental** may be useful indicators. Public housing captures only a very small percentage of the population, which has precluded detailed analyses using the SIH, but it is likely to be a very disadvantaged group. Living in CRA privately rented housing is also likely to be indicative of being without access to high personal or household incomes.

Retirement-age women

Among retirement-age women, 5% lived in households that experienced financial hardship, 4% with cash-flow problems in the previous 12 months, and 5% that experienced housing stress (Table 7).

- Figure 21 shows that relationships between low educational attainment and each of the financial stress indicators were not statistically significant, suggesting that this may not be a good indicator of poorer financial wellbeing.

- The personal income of retirement-age women was not clearly related to their experience of financial stress, with only housing stress being significantly more likely among those with lower personal incomes.

- Lower equivalised household incomes of retirement-aged women were related to being more likely to experience housing stress, financial hardship and cash-flow problems.

- Retirement-age women with income support payments as their main source of income were more likely to experience financial stress (hardship and cash-flow problems), but not housing stress.

- There were marked differences for retirement-age women in the proportion experiencing financial hardship, cash-flow problems or housing stress according to their relative personal and household wealth, with those with wealth in the lowest quintile being considerably more likely to have had these experiences than other retirement aged women. This was especially apparent for household wealth.

- Retirement-age women living in CRA rented housing were more likely to have experienced financial and housing stress compared to other retirement-age women.

Figure 21   Prevalence of financial stress of retirement-age women in NSW, by socio-economic status, 2009–10
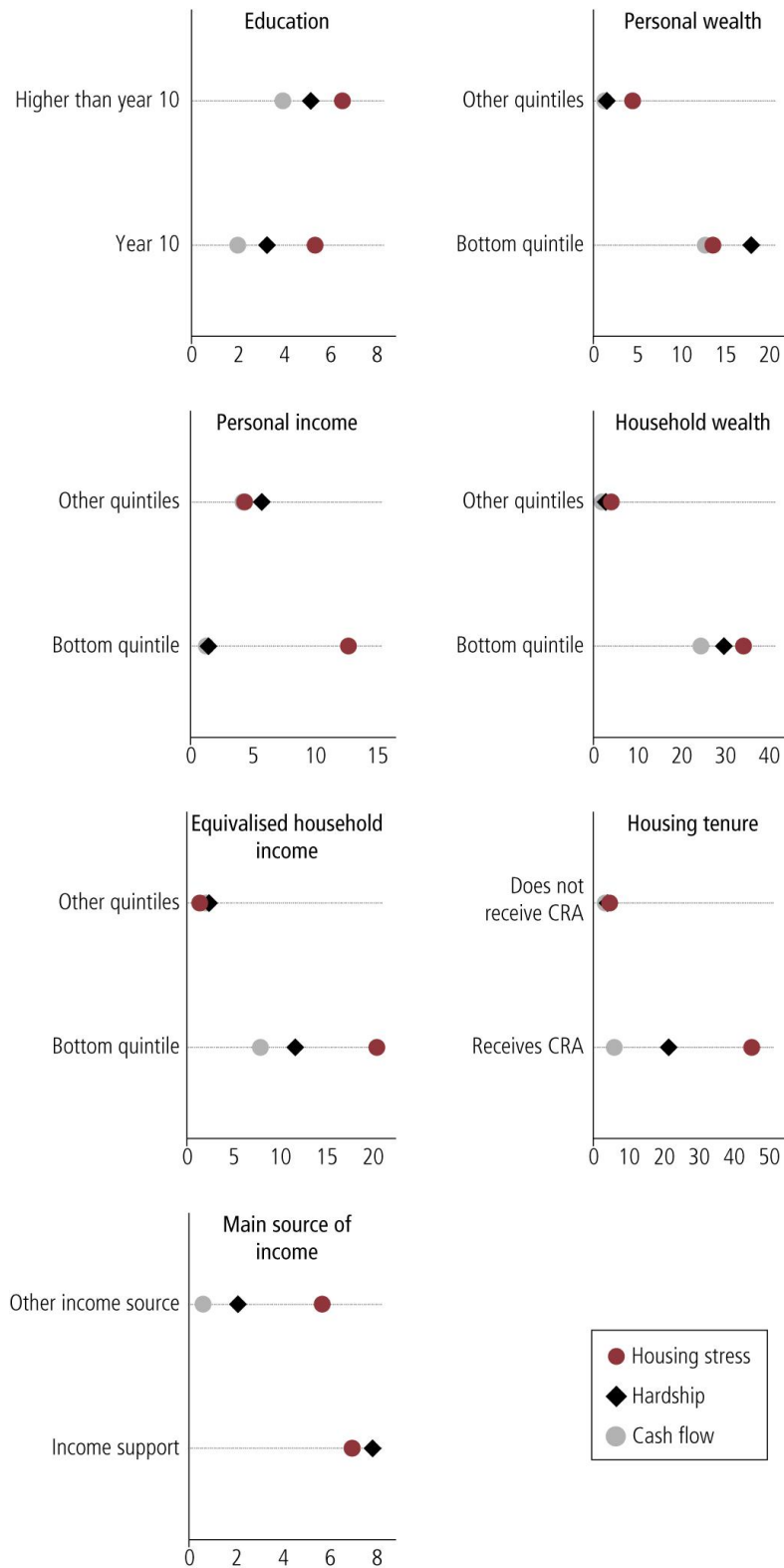
As with other life stages, most of the indicators examined appeared to be related to some extent to women's experiences of financial stress, suggesting that they are useful for identifying the lower socio-economic status women. Educational attainment and personal income were the least closely related to women's experiences of financial stress within this age group. The findings for educational attainment may reflect that around half of the retirement aged women had educational attainment classified as "low" using the cut-off of Year 10 education. This may be why the indicator does not seem to be identifying the women who are experiencing more financial disadvantage. However, a quite large proportion were classified as having income support payments as a main source of income, and yet this did seem to differentiate between women on their experiences of financial stresses. It may be that for retirement-age women, educational attainment (which was probably acquired very early in life) is a less useful marker of current socio-economic status, than is an indicator that represents current access to financial resources.

Box 4 provides a summary of the socio-economic status indicators for women in this life stage.

Box 4: Summary of indicators of socio-economic status for retirement age women

- **Low education** (Year 10 or less) may not be a very useful indicator of low SES because of the high percentage with low education (as defined).
- **Income support payments is main source of income** is likely to be a useful indicator. Eligibility criteria for income support payments (as a main source of income) will mean that these women are unlikely to have access to high personal or household incomes.
- **Low personal income** (in the bottom quintile of personal income, or less than $300 per week) may be a useful indicator of socio-economic status. It does not allow for the fact that low-income women may have access to resources through a higher income household (notably, a spouse's income) or through higher personal wealth.
- **Low equivalised household income** (in the bottom quintile of equivalised household income) is likely to be a useful indicator. It assumes an individual's experience reflects that of household resources.
- **Low personal wealth** (in the bottom quintile) may be a useful indicator. It does not allow for the fact that low-wealth women may have access to resources through income or a higher wealth household (notably, home ownership).
- **Low household wealth** (in the bottom quintile) is likely to be a useful indicator. It assumes an individual's experience reflects that of household resources.
- **Housing tenure of public housing or CRA rental** may be useful indicators. Public housing captures only a very small percentage of the population, which has precluded detailed analyses using the SIH, but it is likely to be a very disadvantaged group. Living in CRA privately rented housing is also likely to be indicative of being without access to high personal or household incomes.

Older women

For older women, 5% lived in households that experienced financial hardship, 3% experienced cash-flow problems in the previous 12 months, and 2% were living in households that experienced housing stress (Table 7).

- Figure 22 shows that relationships between educational attainment and each of the financial stress indicators were not statistically significant, suggesting that this is not a good indicator of poorer financial wellbeing.

- Differences in reporting of financial and housing stress were not statistically significant when analysed for personal income, equivalised household income and main source of income. However, these results may have been affected by the relatively small sample size in this life stage. The findings for equivalised household income and income support payments as a main source of income suggest that these indicators may still be useful.

- There were marked differences for older women's experiences of each of the indicators of financial stress according to their relative wealth, using personal wealth or household wealth. Those with wealth in the lowest quintile were considerably more likely to have had financial stress experiences than other older women.

Figure 22 Prevalence of financial stress of older women in NSW, by socio-economic status, 2009–10
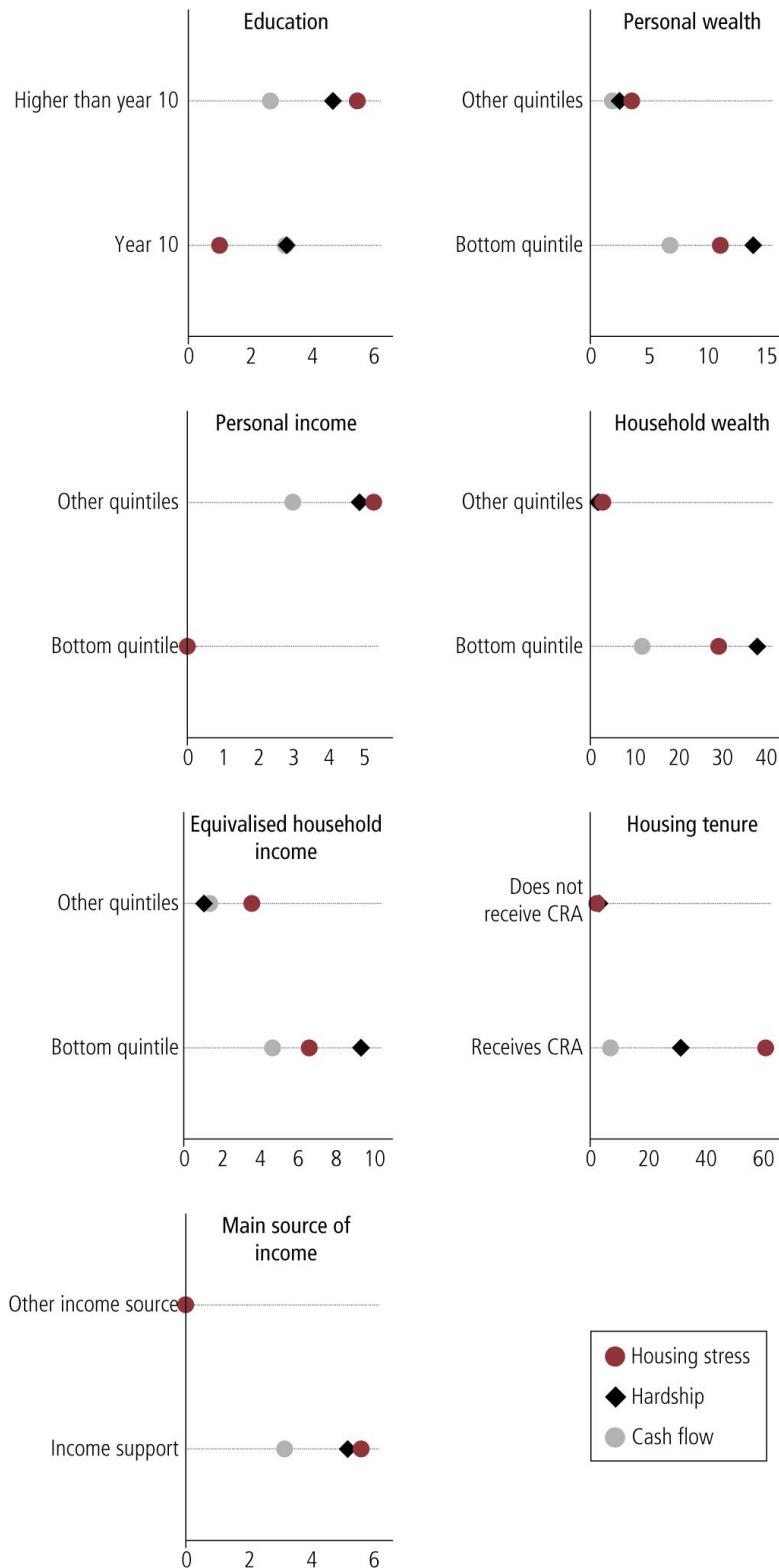
- Women living in CRA rented housing also were more likely to have experienced financial hardships and to have experienced housing stress than other older women.

The strongest associations between measures of socio-economic status and financial wellbeing continued to be found for measures of wealth and housing tenure. This supports previous research which has found that measures other than the usual income-based measures are possibly most appropriate for assessment of socio-economic status at older ages. However, the analyses here were constrained to some extent by the relatively small numbers of older women in the sample in the SIH. Further, it may be that income-based measures using different cut-offs to those used here would yield some different findings. We therefore assume there is still some value in considering equivalised household income and main source of income in regard to socio-economic status for these older women. Educational attainment does not appear to be a useful indicator of socio-economic status for women in this age group, which will largely be a consequence of the majority of older women falling into the low socio-economic status category when educational attainment of Year 10 education or less is classified as low education.

Box 5 provides a summary of issues related to the use of these different indicators of socio-economic status for older women.

Box 5: Summary of indicators of socio-economic status for older women

- **Low education** (Year 10 or less) is problematic as a measure of low socio-economic status because of the high percentage of older women with low education (as defined)

- **Income support payments is main source of income** may be a useful indicator. Eligibility criteria for income support payments (as a main source of income) will mean that these women are unlikely to have access to high personal or household incomes.

- **Low personal income** (in the bottom quintile of personal income, or less than $300 per week) does not appear to be a useful indicator. Also, it does not allow for the fact that low-income women may have access to resources through a higher income household (notably, a spouse's income) or through higher personal wealth.

- **Low equivalised household income** (in the bottom quintile of equivalised household income) may be a useful indicator. It assumes an individual's experience reflects that of household resources.

- **Low personal wealth** (in the bottom quintile) is likely to be a useful indicator. It does not allow for the fact that low-wealth women may have access to resources through income or a higher wealth household (notably, home ownership).

- **Low household wealth** (in the bottom quintile) is likely to be a useful indicator. It assumes an individual's experience reflects that of household resources.

- **Housing tenure of public housing or CRA rental** may be useful indicators. Public housing captures only a very small percentage of the population, which has precluded detailed analyses using the SIH, but it is likely to be a very disadvantaged group. Living in CRA privately rented housing is also likely to be indicative of being without access to high personal or household incomes.

It is important to note that these data only include information from women living in private dwellings. The extent to which financial hardship might be experienced by those living in non-private dwellings cannot be assessed with these data.

4.7 Summary

In this section we have explored a range of socio-economic status indicators to see how useful they are for analyses of women at different life stages. We have provided some suggestions about which indicators may be more or less useful at particular stages of life. This is summarised in Table 8. However, we wish to emphasise that these are suggestions only. It would be preferable in analysing socio-economic status of women at different life stages, to think about the conceptual, theoretical or practical reasons for choosing particular indicators of socio-economic status, and these may lead to certain indicators that have been deemed below to be "most useful", being considered undesirable. This may especially be the case once women's relationship within the household is

taken into account, or if only certain groups of women are being considered. For example, women's personal incomes may be of great interest if there is concern about the socio-economic status of lone women at different life stages. Further, there may be value in considering a range of indicators together, acknowledging that each indicator does pick up a different group of women, and therefore reflects the complex nature of socio-economic status, which is not easily represented by a single indicator alone.

Table 8:   Suggested usefulness of indicators of socio-economic status for women, by life stage

	Young (15–24 years)	Mid-age (25–54 years)	Retirement (55–74 years)	Older (75+ years)
Most useful indicators		Low educational attainment		
	Income support payments is main source of income	Income support payments is main source of income	Income support payments is main source of income	Income support payments is main source of income
	Low equivalised household income	Low equivalised household income	Low equivalised household income	Low equivalised household income
		Low household wealth	Low household wealth	Low household wealth
				Low personal wealth
	Housing tenure is public housing or CRA private rented	Housing tenure is public housing or CRA private rented	Housing tenure is public housing or CRA private rented	Housing tenure is public housing or CRA private rented
Possibly useful indicators			Low personal income	Low personal income
	Low personal wealth	Low personal wealth	Low personal wealth	
	Household wealth			
Less useful indicators	Low educational attainment		Low educational attainment	Low educational attainment
	Low personal income	Low personal income		

5 Characteristics of lower socio-economic status women in NSW

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Key messages

- Across the broad range of the measures of socio-economic status used in this section, and across the different life stages, lower socio-economic status women are more likely to be Indigenous, have poorer English-language proficiency, have a disability or be a carer, according to a number of the measures used.

- There was some variation across specific measures and across life stages in the strength of these associations. Of course, certain characteristics (such as having a disability) were more prevalent at different life stages than others; for instance, among those in their retirement years and older women.

- Lone-parent and lone-women households were over-represented in the groups identified as being of lower socio-economic status based on household income and wealth. Dependent students, partnered women and older women living as "other family members" are over-represented in the lower socio-economic status groups based on individual income and wealth.

- Women classified as being of lower socio-economic status more often lived in LGAs that were identified as being more disadvantaged, when measures of socio-economic status were based on household characteristics. This would be expected to some extent, as areas are classified as being more or less disadvantaged by the characteristics of the people and households within those areas. There is, however, likely to be considerable variation in the socio-economic status of the households in each LGA. Many affluent areas will contain some pockets of disadvantage.

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5.1 Introduction

This final analytical section explores the demographic and other characteristics of women in NSW who are identified as being of lower socio-economic status. A range of characteristics is examined, focusing on characteristics that the literature suggests might be important in identifying those women who are at greatest risk of experiencing financial disadvantage. Instead of talking about the "risks" of being disadvantaged, or the prevalence of low socio-economic status among particular demographic groups, our focus here is on describing the characteristics of those who are low socio-economic status, so that we can see to what extent these populations differ in composition to the general population of women in NSW. This information is useful from a policy perspective, to gain understanding of the degree to which programs targeted at specific demographic groups might be needed, versus an approach that is more universal. These analyses are done one life stage at a time.

The demographic characteristics examined are English-language proficiency, Indigenous status, disability status and carer status (see the appendices for definitions of these characteristics). These variables were chosen given that previous research has shown that experiences of socio-economic difficulties are more likely among those with poor English-language proficiency, who are of Indigenous origins, have a disability or have caring responsibilities (AHRC, 2009; McLachlan et al., 2013).[29]

We have also presented information about women's relationship in the household, given the very marked differences in this classification according to the choice of socio-economic status indicator, but also, given the likely representation of single parents and older single women among those who are disadvantaged (McLachlan et al., 2013). As these data were described previously in Section 4, we simply repeat the findings that were reported there.

For young, mid-age and retirement-age women, we would expect that socio-economic status would be closely related to their employment status, and so for these life stages this information is also

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[29] Indigenous and carer status were not available in the SIH, so we could not explore these measures for the indicators of socio-economic status only available in the SIH.

shown. Whether or not they are studying also is likely to matter, although we find that the vast majority of retirement-age women are not students, so this is not explored at this age. For labour force status, we expect to find a higher proportion to be unemployed (that is, not employed and seeking employment) among those who are identified as low socio-economic status, relative to the whole population (McLachlan et al., 2013). We expect also that on certain indicators—especially personal income and main source of income—that other not-employed women (that is, not in the labour force) would be over-represented in the low socio-economic status groups. For older women, the vast majority are not employed and are not studying so we do not explore these characteristics at these life stages. *Past* patterns of study or employment might be especially relevant to their current socio-economic status, but we do not have information on this from the data sources used in this report.

We have also included some analyses of the locations of women classified as low socio-economic status, using the remoteness classification and using the SEIFA Index of Relative Socio-Economic Disadvantage to classify regions according to their relative disadvantage.[30]

While the previous sections recommended particular measures of socio-economic status at specific life stages, we do not claim that any indicator perfectly identifies the lower socio-economic status women, but instead suggest that different indicators pick up distinctive dimensions of the concept of socio-economic status. We have therefore, in this section, retained information on the characteristics of women identified as being of low socio-economic status using each of the indicators examined in this report. We have done this because there still may be a need, for theoretical or practical reasons, to use any one of these indicators to identify low socio-economic status women.

As described above, the approach taken is to describe the characteristics of women who are defined as lower socio-economic status on each of the measures. The characteristics of all women in NSW (at each life stage) are presented for comparison. As with the rest of this report, we have presented only cross-sectional data. Information from both the SIH and the Census have been presented, as it has not been possible to examine all characteristics in each of the datasets. For the SIH data, chi-square tests were used to test for statistical significance of the composition of the low, compared to not low, socio-economic status women, on each indicator. (Information for "not low" socio-economic status women has not been presented, but to some extent, examining the characteristics of all women at each life stage provides insights on what the characteristics of women in the other category are likely to be.) Tests of statistical significance were not possible with the Census data.

5.2 Young women

We begin by describing the demographic characteristics of young NSW women (aged 15–24 years) who were classified as being of low socio-economic status on each of the measures considered in Section 4. For ease of presentation, the SIH data have been presented in two tables—indicators based on women's households are presented in Table 9 while indicators based on women's own characteristics are presented in Table 10. The Census data are presented in Table 11. To allow comparison, the characteristics of all young women in NSW are also presented in these tables.

Looking first at the key demographic variables for young NSW women:

▪ There were very few women with poor English-language proficiency among this age group in NSW. While there were some statistically significant findings with regard to the characteristics of those with low equivalised household income, there were actually no consistent findings from the SIH and the Census.

▪ Low socio-economic status young women were considerably more likely to be Indigenous, when the indicator was based on living in public housing (20% of young women in public

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[30] Remoteness and disadvantage levels were not explored for the SIH data.

housing were Indigenous) or based on low equivalised household income (7% of those with low equivalised household income), compared to 4% among all young NSW women.

▪ Rates of disability were more prevalent among young NSW women when based on having income support payments as a main source of income (for example, 17% of young women on mainly income support payments had a specific limitation or restriction, compared to 7% for all young women). But based on analyses of the SIH, having a disability was not significantly more likely within the other lower socio-economic status groups. With the Census, rates of disability were a little higher among young women living in public housing (4%), compared to all young women (1%).

▪ Being a carer to someone due to their disability, long-term illness or problems related to old age is somewhat more likely among young women living in public housing (13% had caring responsibilities), compared to the overall population (7%).

As noted, the relationship in household information is also presented, and the findings that we identified previously are repeated below:

▪ Lone parents are over-represented among those mainly reliant on income support payments and with low equivalised household income.

▪ Group household members are over-represented among those living in households privately rented and receiving CRA, among those mainly reliant on income support payments and in households with low household wealth.

▪ A majority classified as low socio-economic status based on their own income are dependent students. Also, those with low personal wealth are predominantly dependent students and non-dependent children.

▪ Other measures of socio-economic status tend to classify a more diverse group of young women as lower socio-economic status.

We noted above that employment and study status are presented here, and expected these to be quite strongly associated with particular indicators of socio-economic status, especially those based on women's own characteristics.

▪ Of note is the higher percentage of young women who are unemployed in the lower socio-economic status groups. This is most apparent for women with main source of income being income support payments, among whom 26% were unemployed. Also, according to the SIH, unemployment was quite common for women in lower equivalised income households (23%), compared to 9% overall for young women.

▪ Women in the low socio-economic status groups were less likely to be in full-time employment than all young women, except when socio-economic status was based on household wealth and on being a privately rented household. For these young women this is likely to reflect that some women have started full-time work and have moved into their own housing but have low levels of household wealth and are often renting.

Area-level differences were also examined, using the Census:

▪ Differences according to remoteness areas were not particularly marked.

▪ More differences were apparent according to the level of disadvantage in the regions within which women lived. Women classified as low socio-economic status on their household's equivalised income, or because they are in public housing, are over-represented in the most disadvantaged LGAs in NSW. Respectively, 20% and 18% lived in the most disadvantaged areas, compared to 13% of all young women in NSW. Such differences were not observed if women's personal incomes or living in privately rented household were used to assess socio-economic status.

Table 9: Characteristics of young women in NSW classified as low socio-economic status using household indicators (SIH)

	Low equivalised HH income	Low household wealth	Household in receipt of CRA	All young NSW women
English-language proficiency	***	**	ns	
Does not speak English well or at all	2.7	0.8	1.0	0.6
Non–English speaking, speaks English well or very well	10.4	16.2	15.7	9.6
English-speaking	86.9	83.0	83.4	89.9
Total	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability	ns	ns	ns	
Specific limitation/restriction	8.5	6.5	7.0	6.8
Has disability but no specific limitation/restriction	9.9	9.9	10.8	10.3
No disability/long-term health condition	81.6	83.5	82.2	82.8
Total	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship	***	***	***	
Dependent student	45.5	24.0	33.8	46.2
Non-dependent child	21.8	14.8	9.3	23.9
Couple without dependent children	0.0	15.3	5.6	9.5
Couple with dependent children	6.2	8.1	9.6	3.3
Lone parent	14.6	6.4	7.4	3.2
Other family member	0.0	9.9	12.5	4.1
Group household	5.5	14.4	16.8	7.3
Lone person	6.4	7.1	5.0	2.5
Total	**100.0**	**100.0**	**100.0**	**100.0**
Study status	ns	***	ns	
Full-time student	45.9	34.5	42.2	51.3
Part-time student	9.4	13.5	8.5	9.5
Not studying	44.7	52.0	49.3	39.2
Total	**100.0**	**100.0**	**100.0**	**100.0**
Labour force status	***	***	***	
Employed full-time	2.7	21.7	12.3	23.8
Employed part-time	14.8	27.9	25.0	37.1
Unemployed	23.1	15.7	19.1	8.5
Not in the labour force	59.4	34.7	43.6	30.6
Total	**100.0**	**100.0**	**100.0**	**100.0**
Sample size	**172**	**235**	**71**	**450**

Notes: Public housing as an indicator has not been shown due to small sample sizes. Chi-square tests were used to compare the distribution of each of the demographic characteristics of low socio-economic status women to those not classified as socio-economic status, one indicator at a time. Characteristics of women not classified as low socio-economic status have not been shown. * $p < .05$; ** $p < .01$; *** $p < .001$; ns = not significant.

Source: 2009–10 Survey of Income and Housing

Table 10: Characteristics of young women in NSW classified as low socio-economic status using personal indicators (SIH)

	Low personal income	Main source of income is income support payments	Year 10 or lower	Low personal wealth	All young NSW women
English-language proficiency	ns	ns	*	ns	
Does not speak English well or at all	0.5	0.8	0.5	0.5	0.6
Non–English speaking, speaks English well or very well	9.8	8.0	5.4	9.0	9.6
English-speaking	89.7	91.2	94.1	90.5	89.9
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability	ns	*	ns	ns	
Specific limitation/restriction	5.7	16.9	9.7	6.3	6.8
No specific limitation or restriction	10.7	13.8	15.0	11.9	10.3
No disability/long-term health condition	83.7	69.3	75.4	81.8	82.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship	***	***	***	***	
Dependent student	77.2	36.2	67.9	59.0	46.2
Non-dependent child	14.4	14.8	13.4	18.5	23.9
Couple without dependent children	2.9	1.4	2.9	4.1	9.5
Couple with dependent children	0.3	14.6	6.4	3.2	3.3
Lone parent	0.0	11.1	5.5	3.6	3.2
Other family member	2.1	3.4	0.9	4.2	4.1
Group household	2.5	14.3	1.4	5.9	7.3
Lone person	0.7	4.4	1.6	1.4	2.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Study status	***	**	***	***	
Full-time student	82.8	46.4	68.7	64.7	51.3
Part-time student	2.9	5.5	4.4	5.4	9.5
Not studying	14.3	48.1	26.9	30.0	39.2
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Labour force status	***	***	***	***	
Employed full-time	0.5	0.7	8.4	7.0	23.8
Employed part-time	36.0	13.7	28.9	34.5	37.1
Unemployed	14.5	25.6	14.9	14.1	8.5
Not in the labour force	49.0	60.0	47.8	44.4	30.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Sample size	138	260	63	105	450

Notes: Chi-square tests were used to compare the distribution of each of the demographic characteristics of low socio-economic status women to those not classified as socio-economic status, one indicator at a time. Characteristics of women not classified as low socio-economic status have not been shown. * $p < .05$; ** $p < .01$; *** $p < .001$; ns = not significant.

Source: 2009–10 Survey of Income and Housing

Table 11: Characteristics of young women in NSW classified as low socio-economic status (Census)

	Low personal income	Low equivalised HH income	Rent—Public housing	Rent—Private renter	All young NSW women
English-language proficiency					
Does not speak English well or at all	1.9	3.6	1.0	2.4	1.4
Non–English speaking, speaks English well or very well	26.8	37.1	23.8	25.6	23.5
Speaks only English	71.3	59.2	75.3	72.1	75.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Indigenous status					
Indigenous	3.7	7.1	20.0	4.8	3.9
Not Indigenous	96.3	93.0	80.0	95.2	96.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability					
Disability	1.6	2.1	4.3	1.1	1.4
No disability	98.4	97.9	95.7	98.9	98.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Carer status					
Carer	6.5	8.7	12.7	6.4	6.5
Not a carer	93.5	91.3	87.3	93.7	93.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship					
Dependent student	65.1	41.7	37.5	25.1	43.9
Non-dependent child	14.1	14.6	34.8	14.2	24.0
Couple with dependent children	3.2	5.0	3.8	6.8	3.8
Couple without dependent children	3.9	4.8	2.5	16.5	8.9
Lone parent	0.9	8.2	11.2	4.9	2.9
Other family member	6.0	8.8	5.6	9.5	6.7
Group household	5.3	10.9	1.6	18.2	7.3
Lone person	1.4	6.0	3.1	4.8	2.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Study status					
Full-time student	77.5	65.1	43.6	45.1	54.5
Part-time student	4.8	5.5	7.0	8.3	7.8
Not a student	17.8	29.4	49.3	46.7	37.7
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Labour force status					
Employed full-time	1.5	3.4	9.4	23.5	20.7
Employed part-time	34.7	21.1	17.7	28.8	33.6
Unemployed	10.5	11.8	12.4	8.5	7.2
Not in the labour force	53.2	63.8	60.6	39.2	38.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

(Table continued on next page)

Table 11: Characteristics of young women in NSW classified as low socio-economic status (Census) (continued)

	Low personal income	Low equivalised HH income	Rent—Public housing	Rent—Private renter	All mid-age NSW women
Remoteness area					
Major cities of Australia (NSW)	77.4	74.2	78.8	74.6	76.5
Inner regional Australia (NSW)	17.5	18.6	16.0	19.6	18.0
Outer regional Australia (NSW)	4.8	6.6	4.1	5.3	5.0
Remote Australia (NSW)	0.3	0.4	0.6	0.4	0.3
Very remote Australia (NSW)	0.1	0.2	0.5	0.1	0.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
SEIFA Index of Relative Socio-Economic Disadvantage					
Most disadvantaged LGAs of NSW (top 20%)	14.2	20.1	18.1	13.0	13.4
2nd–4th quintiles	57.4	61.1	72.7	62.6	59.1
Least disadvantaged LGAs of NSW (bottom 20%)	28.5	18.9	9.3	24.4	27.4
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Population size ('000)	**239.8**	**70.1**	**17.5**	**133.8**	**423.8**

5.3 Mid-age women

We now explore these characteristics for mid-age NSW women (aged 25–54 years) who are classified as low socio-economic status on each of the indicators. The SIH data have been presented in two tables—indicators based on women's households are presented in Table 12 while indicators based on women's own characteristics are presented in Table 13. The census data are presented in Table 14. To allow comparison, the characteristics of all young women in NSW are also presented in these tables.

Looking first at the key demographic variables for mid-age NSW women:

▪ The likelihood of having poor English-language proficiency was significantly greater among mid-age women in each of the low socio-economic status groups, compared to the overall population of women. This was most apparent for the lower equivalised income households. Based on the Census, 12% of women in these household had poor English-language proficiency, compared to 4% of all mid-age NSW women. For all other socio-economic status indicators, the percentage of women with poor English-language proficiency varied between 5 and 10% according to the Census. In the SIH, overall, 5% of mid-age women had poor English language proficiency, while the percentage with poor English-language proficiency ranged between 6% and 14% within the low socio-economic status groups.

▪ A small percentage of mid-age women in NSW were identified in the Census as being Indigenous (2%). Women living in public housing were more likely to be Indigenous (15%), and also a higher proportion of women living in lower equivalised income households (5%) were Indigenous.

▪ According to the Census, 2% of mid-aged NSW women had a disability. Within these data, the percentage having a disability was more likely among women in the lower socio-economic status groups defined on low personal income (4%), low equivalised household income (6%) and living in public housing (13%). Using the SIH, 11% of women were identified as having a disability that involved a specific limitation or restriction. This percentage was higher in all of the low socio-economic status groups except that of having low personal income. In particular, 24% of mid-age women living in households with low wealth were defined as having a disability

in this way, as were 25% with income support payments as a main source of income, and 23% with low educational attainment.

▪ Mid-age NSW women living in public housing and in low equivalised income households were more likely to be carers (24% and 21% respectively) than were all mid-aged NSW women (16%).

There are clearly also some relationships between labour force status, study status and socio-economic status:

▪ Low socio-economic status women were less likely to be employed full-time than all mid-age women on all indicators, except for women living in privately renting households. On most indicators (not educational attainment) low socio-economic status women were also less likely to be employed part-time, with much higher proportions not in the labour force. Also, on all but educational attainment, low socio-economic status women were more likely to be unemployed.

▪ Study status is significantly different for low socio-economic status women than other women, although the differences were not as marked as for younger women, reflecting that these mid-age women were mostly not in full-time or part-time study.

The relationship in household information reveals the following (as discussed in Section 4):

▪ Except on the measure of personal income, lone parents were over-represented in each of the low socio-economic status groups, compared to their representation overall at this life stage. This is most apparent for women in households receiving CRA—37% of these women were lone parents.

▪ Women who were partnered and had dependent children at home were over-represented among those who had low personal income, and somewhat over-represented among those whose main source of personal income was income support payments. But they were not over-represented on other classifications of low socio-economic status. We would expect this largely reflects women who had reduced their involvement in paid work to focus on caring for children.

▪ Lone women were over-represented on some of the indicators of low socio-economic status, particularly those based on equivalised household income and housing tenure.

Looking at the area-level measures:

▪ Differences were not very great according to the remoteness of lower socio-economic status women, compared to the overall remoteness distribution for all mid-age NSW women. The one apparent difference was that women living in lower equivalised household incomes were somewhat more likely to be living in inner regional and outer regional areas of NSW, and less likely to be living in major city areas when compared to all mid-age NSW women. The majority (70%) lived in major city areas, however, compared to 77% for all mid-age women in NSW.

▪ Overall, 13% of mid-age NSW women lived in the most disadvantaged areas of NSW. This percentage was higher among women living in lower equivalised income households (22%) and in public housing (17%), and those with low personal incomes (17%).

Table 12: Characteristics of mid-age women in NSW classified as low socio-economic status using household indicators (SIH)

	Low equivalised HH income	Low household wealth	Household in receipt of CRA	All mid-age NSW women
English-language proficiency	***	***	*	
Does not speak English well or at all	14.3	9.2	6.0	5.3
Non–English speaking, speaks English well or very well	7.8	11.1	9.3	9.3
English-speaking	77.9	79.7	84.7	85.4
Total	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability	***	***	***	
Specific limitation/restriction	16.9	24.4	15.4	10.5
No specific limitation/restriction	15.1	11.4	13.4	13.0
No disability/long-term health condition	68.1	64.2	71.2	76.6
Total	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship	***	***	***	
Non-dependent child	3.5	2.5	3.3	6.0
Couple without dependent children	16.3	21.5	9.1	23.6
Couple with dependent children	37.5	27.8	38.7	46.9
Lone parent	28.6	28.6	37.1	11.8
Other family member	0.3	3.4	4.0	1.5
Group household	0.4	5.4	1.9	3.6
Lone person	13.3	10.6	5.8	6.6
Total	**100.0**	**100.0**	**100.0**	**100.0**
Study status	***	***	***	
Full-time student	3.7	8.1	8.6	3.6
Part-time student	6.0	5.8	8.2	8.3
Not studying	90.2	86.1	83.2	88.0
Total	**100.0**	**100.0**	**100.0**	**100.0**
Labour force status	ns	***	***	
Employed full-time	11.0	24.8	8.4	40.9
Employed part-time	18.3	26.6	30.6	30.1
Unemployed	6.5	5.9	11.9	3.1
Not in the labour force	64.3	42.6	49.1	26.0
Total	**100.0**	**100.0**	**100.0**	**100.0**
Sample size	**416**	**303**	**274**	**1,608**

Notes: Public housing as an indicator has not been shown separately due to small sample sizes. Chi-square tests were used to compare the distribution of each of the demographic characteristics of low socio-economic status women to those not classified as socio-economic status, one indicator at a time. Characteristics of women not classified as low socio-economic status have not been shown. * $p < .05$; ** $p < .01$; *** $p < .001$; ns = not significant.

Source: 2009–10 Survey of Income and Housing

Table 13: Characteristics of mid-age women in NSW classified as low socio-economic status using personal indicators (SIH)

	Low personal income	Main source of income is income support payments	Year 10 or lower	Low personal wealth	All mid-age NSW women
English-language proficiency	***	***	***	***	
Does not speak English well or at all	12.5	6.5	8.2	12.0	5.3
Non–English speaking, speaks English well or very well	9.1	6.9	2.7	9.6	9.3
English-speaking	78.4	86.6	89.1	78.4	85.4
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability	ns	***	***	***	
Specific limitation/restriction	10.0	24.7	22.5	16.3	10.5
No specific limitation/estriction	12.7	13.1	12.0	16.2	13.0
No disability/long-term health condition	77.4	62.2	65.5	67.5	76.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship	***	***	***	***	
Non-dependent child	3.1	3.8	4.6	7.6	6.0
Couple without dependent children	30.2	6.0	25.2	18.2	23.6
Couple with dependent children	60.6	53.3	39.9	43.3	46.9
Lone parent	2.2	28.3	19.8	23.0	11.8
Other family member	0.6	0.2	1.6	0.4	1.5
Group household	0.4	1.4	1.6	2.6	3.6
Lone person	2.8	7.0	7.3	4.9	6.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Study status	*	***	***	***	
Full-time student	6.1	6.4	1.1	6.3	3.6
Part-time student	4.7	4.9	1.4	4.7	8.3
Not studying	89.1	88.7	97.5	89.0	88.0
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Labour force status	***	***	***	***	
Employed full-time	8.2	2.6	24.8	14.3	40.9
Employed part-time	12.6	14.0	31.4	23.3	30.1
Unemployed	7.4	9.6	3.2	7.3	3.1
Not in the labour force	71.8	73.8	40.6	55.1	26.0
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Sample size	**415**	**404**	**189**	**454**	**1,608**

Notes: Chi-square tests were used to compare the distribution of each of the demographic characteristics of low socio-economic status women to those not classified as socio-economic status, one indicator at a time. Characteristics of women not classified as low socio-economic status have not been shown. * p < .05; ** p < .01; *** p < .001; ns = not significant.
Source: 2009–10 Survey of Income and Housing

Table 14: Characteristics of mid-age women in NSW classified as low socio-economic status using personal indicators (Census)

	Low personal income	Low equivalised HH income	Rent—Public housing	Rent—Private renter	All mid-age NSW women
English-language proficiency					
Does not speak English well or at all	9.9	11.6	7.0	5.0	4.0
Non–English speaking but speaks English well	29.3	27.0	17.1	26.4	24.2
Speaks only English	60.8	61.4	75.9	68.6	71.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Indigenous status					
Indigenous	2.3	5.2	15.0	2.8	2.2
Not Indigenous	97.7	94.8	85.0	97.2	97.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability					
Disability	3.9	5.9	12.7	2.3	2.2
No disability	96.1	94.1	87.3	97.8	97.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Carer status					
Carer	17.9	20.8	24.0	12.8	15.5
Not a carer	82.2	79.2	76.0	87.2	84.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship					
Non-dependent child	3.8	2.7	6.6	2.2	5.2
Couple with dependent children	61.4	36.9	17.9	34.7	46.5
Couple without dept. children	18.9	9.7	10.7	22.9	22.7
Lone parent	7.4	35.7	43.6	18.3	12.6
Other family member	2.5	2.2	2.9	3.8	2.6
Group household	2.4	2.2	2.6	8.1	3.6
Lone person	3.6	10.6	15.8	9.9	6.9
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Study status					
Full-time student	7.2	8.0	4.7	6.3	3.5
Part-time student	6.6	7.2	5.3	8.3	6.9
Not a student	86.2	84.8	90.0	85.4	89.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Labour force status					
Employed full-time	3.5	8.4	11.6	38.7	39.0
Employed part-time	21.7	24.3	16.9	27.4	32.9
Unemployed	10.6	10.1	8.4	5.6	3.8
Not in the labour force	64.2	57.1	63.1	28.4	24.3
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

(Table continued on next page)

Table 14: Characteristics of mid-age women in NSW classified as low socio-economic status using personal indicators (Census) (continued)

	Low personal income	Low equivalised HH income	Rent—Public housing	Rent—Private renter	All mid-age NSW women
Remoteness area					
Major cities of Australia (NSW)	77.0	70.3	78.4	78.5	76.8
Inner regional Australia (NSW)	16.8	20.7	16.4	16.2	17.4
Outer regional Australia (NSW)	5.7	8.3	4.3	4.8	5.3
Remote Australia (NSW)	0.4	0.6	0.6	0.4	0.4
Very remote Australia (NSW)	0.1	0.2	0.3	0.1	0.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
SEIFA Index of Relative Socio-Economic Disadvantage					
Most disadvantaged LGAs of NSW (top 20%)	16.7	21.9	16.7	12.2	12.7
2nd–4th quintiles	57.2	61.9	72.3	56.7	57.1
Least disadvantaged LGAs of NSW (bottom 20%)	26.1	16.2	11.0	31.1	30.2
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Population size ('000)	**323.6**	**182.7**	**46.6**	**408.7**	**1,434.8**

5.4 Retirement-age women

The demographic characteristics of retirement-age women (aged 55–74 years) who were classified as being of low socio-economic status are examined in this subsection. The SIH data have been presented for indicators based on women's households in Table 15 and those based on women's own characteristics in Table 16. The census data are presented in Table 17. To allow comparison, the characteristics of all retirement-age women in NSW are also presented in these tables.

The analyses of demographic characteristics reveal that:

- The likelihood of having poor English-language proficiency was significantly greater among retirement-age women with low personal wealth (16%) and low household wealth (19%), as well as those living in households that received CRA (24%). These percentages compare, according to the SIH, to 8% of all retirement-age NSW women having poor English-language proficiency. In the Census, differences were apparent among those in public housing (16%), compared to 7% overall.

- A very small percentage of retirement-age women in NSW were identified in the Census as Indigenous (1%), but 6% of retirement-age women in public housing were Indigenous.

- According to the Census, 6% of all retirement-age women in NSW had a disability. Within these Census data, the percentage having a disability was more likely among women in each of the lower socio-economic status groups defined on low personal income (10%), low equivalised household income (11%), living in public housing (20%) and living in privately rented households (10%). Using the SIH, 20% of women were identified as having a disability that involved a specific limitation or restriction. This percentage was higher in all of the low socio-economic status groups, except for those with a low personal income. In particular, 47% of retirement-aged women living in households with low wealth and 41% with low personal wealth had a disability, as defined by the SIH.

- For this age group, carer rates did not appear to vary a great deal according to whether the individual or household was classified as being of lower socio-economic status.

Relationship in household differences were apparent:

- Partnered women without dependent children were over-represented among those classified as low socio-economic status based on their personal income.
- With low socio-economic status based on household wealth, equivalised household income and housing tenure, couple women without dependent children were somewhat under-represented relative to the whole population. This was particularly so for housing tenure.
- Lone parents were over-represented when the measures were based on housing tenure.
- Lone women were over-represented in the low socio-economic status groups based on household wealth and household equivalised incomes, and housing tenure.

The analyses of demographic characteristics reveal that:

- On all indicators, women in the lower socio-economic status groups were more likely to be not in the labour force (77–94%, using the SIH, compared to 66% for all NSW retirement-age women).
- Very few retirement-age women were unemployed, either overall or in the low socio-economic status groups.

Some differences according to the regional variables were apparent for retirement-age women in NSW:

- Women living in public housing were more often living in major cities (83%), when compared to the overall distribution for retirement-age women (69%).
- Overall, 14% of retirement-age women were living in the most disadvantaged LGAs of NSW and 28% were living in the least disadvantaged. Women with low equivalised household incomes were a little more likely to be living in the most disadvantaged areas (17%) and less likely to be living in the least disadvantaged areas (14%). This is true also of women living in public housing (17% in the most disadvantaged areas, and 14% in the least disadvantaged).

Table 15: Characteristics of retirement-age women in NSW classified as low socio-economic status using household indicators (SIH)

	Low equivalised HH income	Low household wealth	Household in receipt of CRA	All retirement-age NSW women
English-language proficiency	*	**	*	
Does not speak English well or at all	10.3	18.5	23.8	7.5
Non–English speaking, speaks English well or very well	5.9	3.2	3.4	7.0
English-speaking	83.8	78.3	72.8	85.6
Total	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability	***	***	*	
Specific limitation/restriction	34.8	47.4	29.0	20.3
No specific limitation/restriction	28.8	24.4	33.5	30.7
No disability/long-term health condition	36.4	28.2	37.5	49.0
Total	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship	***	***	**	
Non-dependent child	0.5	0.3	0.6	1.1
Couple without dependent children	51.5	13.0	31.3	62.9
Couple with dependent children	4.0	6.5	11.8	6.2
Lone parent	4.3	28.7	10.2	7.7
Other family member	0.6	0.0	5.4	2.4
Group household	0.5	2.0	0.1	0.8
Lone person	38.6	49.5	40.5	18.8
Total	**100.0**	**100.0**	**100.0**	**100.0**
Labour force status	***	***	*	
Employed full-time	0.9	5.4	13.9	13.7
Employed part-time	8.6	12.9	0.0	18.8
Unemployed	2.0	0.3	0.0	1.1
Not in the labour force	88.6	81.4	86.1	66.4
Total	**100.0**	**100.0**	**100.0**	**100.0**
Sample size	**183**	**332**	**49**	**916**

Notes: Public housing as an indicator has not been shown separately due to small sample sizes. Chi-square tests were used to compare the distribution of each of the demographic characteristics of low socio-economic status women to those not classified as socio-economic status, one indicator at a time. Characteristics of women not classified as low socio-economic status have not been shown. * $p < .05$; ** $p < .01$; *** $p < .001$; ns = not significant.

Source: 2009–10 Survey of Income and Housing

Table 16: Characteristics of retirement-age women in NSW classified as low socio-economic status using personal indicators (SIH)

	Low personal income	Main source income is income support payments	Year 10 or lower	Low personal wealth	All retirement-age NSW women
English-language proficiency	ns	**	ns	***	
Does not speak English well or at all	14.8	10.9	8.7	15.7	7.5
Non–English speaking, speaks English well or very well	9.3	7.8	6.9	8.6	7.0
English-speaking	76.0	81.3	84.5	75.6	85.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability	ns	***	**	***	
Specific limitation/restriction	15.6	28.4	23.8	40.8	20.3
No specific limitation/restriction	32.1	38.2	30.5	31.0	30.7
No disability/long-term health condition	52.3	33.4	45.7	28.2	49.0
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship	***	***	ns	***	
Non-dependent child	1.0	0.4	1.2	0.6	1.1
Couple without dependent children	74.0	55.4	62.5	45.4	62.9
Couple with dependent children	11.4	5.9	6.2	6.5	6.2
Lone parent	3.6	7.5	7.7	12.5	7.7
Other family member	1.1	4.7	3.1	6.9	2.4
Group household	0.6	0.6	1.2	1.5	0.8
Lone person	8.5	25.5	18.1	26.7	18.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Labour force status	***	***	***	***	
Employed full-time	1.0	0.0	8.0	0.6	13.7
Employed part-time	11.9	5.0	13.4	5.7	18.8
Unemployed	1.3	1.1	1.0	1.8	1.1
Not in the labour force	85.8	94.0	77.6	91.8	66.4
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Sample size	**533**	**231**	**542**	**106**	**916**

Notes: Chi-square tests were used to compare the distribution of each of the demographic characteristics of low socio-economic status women to those not classified as socio-economic status, one indicator at a time. Characteristics of women not classified as low socio-economic status have not been shown. * *p* < .05; ** *p* < .01; *** *p* < .001; ns = not significant.

Source: 2009–10 Survey of Income and Housing

Table 17: Characteristics of retirement-age women in NSW classified as low socio-economic status (Census)

	Low personal income	Low equivalised HH income	Rent—Public housing	Rent— Private renter	All retirement- age NSW women
English-language proficiency					
Does not speak English well or at all	12.7	10.3	15.5	10.3	6.9
Non–English speaking, speaks English well or very well	16.1	14.2	14.1	13.9	14.3
Speaks only English	71.3	75.5	70.4	75.9	78.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Indigenous status					
Indigenous	1.3	1.8	6.3	2.5	1.3
Not Indigenous	98.7	98.2	93.7	97.5	98.7
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability					
Disability	9.7	10.5	20.0	9.8	6.7
No disability	90.3	89.5	80.0	90.2	93.3
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Carer status					
Carer	21.5	18.3	17.3	17.7	20.8
Not a carer	78.5	81.7	82.7	82.3	79.2
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship					
Couple with dependent children	3.7	2.0	2.1	3.5	3.9
Couple without dependent children	76.7	52.8	27.9	41.1	61.8
Lone parent	4.4	4.0	14.8	12.5	7.1
Other family member	4.2	2.8	5.1	7.9	4.3
Group household	1.2	0.9	2.6	5.1	2.2
Lone person	9.4	37.1	46.3	29.2	19.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Labour force status					
Employed full-time	1.7	2.4	4.2	20.2	16.7
Employed part-time	8.8	8.1	7.3	18.0	19.2
Unemployed	2.4	1.9	1.5	2.5	1.2
Not in the labour force	87.1	87.6	87.0	59.2	62.2
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Remoteness area					
Major cities of Australia (NSW)	67.4	62.6	82.8	67.8	68.6
Inner regional Australia (NSW)	23.5	26.5	13.7	23.5	23.1
Outer regional Australia (NSW)	8.5	10.2	3.0	8.0	7.7
Remote Australia (NSW)	0.5	0.6	0.3	0.5	0.5
Very remote Australia (NSW)	0.1	0.1	0.1	0.2	0.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

(Table continued on next page)

Table 17: Characteristics of retirement-age women in NSW classified as low socio-economic status (Census) (continued)

	Low personal income	Low equivalised HH income	Rent—Public housing	Rent—Private renter	All retirement-age NSW women
SEIFA Index of Relative Socio-economic Disadvantage					
Most disadvantaged LGAs of NSW (top 20%)	16.8	17.4	17.0	15.4	13.6
2nd–4th quintiles	61.1	64.8	68.6	59.6	58.3
Least disadvantaged LGAs of NSW (bottom 20%)	22.2	17.8	14.4	25.1	28.0
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Population size ('000)	**225.9**	**159.3**	**30.9**	**72.3**	**667.2**

5.5 Older women

This subsection now focuses on older women (those aged 75 and over) in NSW. These results are presented in Tables 18 and 19. Some SIH indicators were not used for this age group, as sample sizes were too small.

The key findings for the demographic variables were:

- Poor English-language proficiency was again a feature of some of the low socio-economic status groups, particular those identified by low personal wealth or low personal income. Other findings from the SIH were not statistically significant. In the Census, high rates of poor English-language proficiency (23%) were apparent for those in public housing, compared to 10% among all older NSW women having poor English-language proficiency.

- Less than 1% of older women in NSW were Indigenous, but a slightly higher percentage of those in public housing were Indigenous (2%).

- Disability rates varied somewhat, depending on which measure of socio-economic status was used, with the highest percentage of NSW older women having a disability being those in public housing (38%) according to the Census, compared to 27% overall. Using the SIH, the one statistically significant finding for having a disability was in relation to low household wealth—53% compared to 35% overall for this age group.

- Overall, 11% of older women were identified as carers. Among older women with low personal income in the SIH, 14% were carers, but in the Census carer rates were lower than the overall average in other low socio-economic status groups.

The key findings for relationship in household were:

- Lone women were over-represented among those classified as low socio-economic status based on household wealth, low equivalised household income and being in public housing.

- Couple women were over-represented among those classified as low socio-economic status based on their personal income.

- Women living as an "other family member" were over-represented among those with low personal wealth, but not when based on household measures.

Looking at the area-level measures:

- Differences were not very great according to the remoteness of lower socio-economic status women, compared to the overall remoteness distribution for all older NSW women. The one clear difference was that women living in public housing were more likely to be living in major city areas of NSW (84%), and less likely to be living in inner regional areas (13%) when compared to all older NSW women (69% and 23% respectively).

- Overall, 14% of older NSW women lived in the most disadvantaged areas of NSW and 28% in the least disadvantaged areas. The percentage in the most disadvantaged areas was somewhat higher among women in each of the lower socio-economic status groups, most notably for those in public housing (17% in most disadvantaged areas and 19% in least disadvantaged areas).

Table 18: Characteristics of older women in NSW classified as low socio-economic status (SIH)

	Low HH wealth	HH in receipt of CRA	Low personal income	Main source of income is income support payments	Year 10 or lower	Low personal wealth	All older NSW women
English proficiency	ns	ns	**	ns	ns	ns	
Does not speak English well or at all	11.7	1.8	27.5	11.6	10.5	23.4	10.4
Non–English speaking, speaks English well or very well	0.3	1.4	11.2	4.1	4.0	0.4	4.0
English speaking	88.0	96.9	61.3	84.3	85.5	76.2	85.7
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Has a disability	**	ns	ns	ns	ns	ns	
Specific limitation/restriction	53.0	53.2	22.2	37.0	35.6	47.7	35.1
No specific limitation/restriction	31.2	24.0	45.6	38.9	38.4	25.3	39.1
No disability/long-term health condition	15.8	22.8	32.2	24.1	26.0	27.0	25.7
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship	*	**	***	ns	ns	***	
Couple without dependent children	5.9	18	67.2	30.7	30.6	16.7	30.4
Lone parent	7.1	2.1	8.6	10.8	10.4	5.9	11.7
Other family member	1.2	2.7	4.7	10.1	9.0	22.6	8.8
Group household	4.7	10.4	18.5	0.8	0.4	1.5	0.7
Lone person	81.2	66.8	0.9	46.9	49.6	53.3	47.7
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Sample size	**176**	**19**	**278**	**75**	**332**	**48**	**363**

Notes: Low equivalised household income, household in receipt of CRA and public housing have not been shown due to small sample sizes. Chi-square tests were used to compare the distribution of each of the demographic characteristics of low socio-economic status women to those not classified as socio-economic status, one indicator at a time. Characteristics of women not classified as low socio-economic status have not been shown. * $p < .05$; ** $p < .01$; *** $p < .001$; ns = not significant.

Source: 2009–10 Survey of Income and Housing

Table 19: Characteristics of older women in NSW classified as low socio-economic status (Census)

	Low personal income	Low equivalised HH income	Rent—Public housing	Rent—Private renter	All older NSW women
English-language proficiency					
Does not speak English well or at all	16.4	10.5	23.3	14.0	9.7
Non–English speaking, speaks English well or very well	11.7	10.1	8.8	8.2	9.4
Speaks only English	71.9	79.4	67.9	77.9	80.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Indigenous status					
Indigenous	0.5	0.6	2.3	1.3	0.5
Not Indigenous	99.5	99.4	97.7	98.7	99.5
Total	100.0	100.0	100.0	100.0	100.0
Has a disability					
Disability	29.4	24.3	37.7	30.0	26.6
No disability	70.6	75.7	62.3	70.0	73.4
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Carer status					
Carer	14.2	8.9	7.4	9.1	10.6
Not a carer	85.8	91.1	92.6	90.9	89.4
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Family relationship					
Couple without dependent children	60.6	30.9	17.2	25.4	34.3
Lone parent	6.4	2.6	11.9	10.2	9.6
Other family member	10.0	2.8	4.9	11.0	9.1
Group household	0.7	0.4	1.4	2.6	1.4
Lone person	22.2	63.3	64.5	50.6	45.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Remoteness area					
Major cities of Australia (NSW)	70.5	67.3	84.3	61.9	69.3
Inner regional Australia (NSW)	21.8	24.2	12.6	27.4	23.2
Outer regional Australia (NSW)	7.2	8.1	2.9	10.1	7.1
Remote Australia (NSW)	0.4	0.4	0.1	0.5	0.4
Very remote Australia (NSW)	0.1	0.1	0.1	0.1	0.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
SEIFA Index of Relative Socio-Economic Disadvantage					
Most disadvantaged LGAs of NSW (top 20%)	15.9	15.1	17.4	16.0	13.6
2nd–4th quintiles	59.2	62.4	63.8	61.2	58.3
Least disadvantaged LGAs of NSW (bottom 20%)	25.0	22.5	18.8	22.8	28.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Population size ('000)	**65.9**	**87.6**	**11.7**	**17.8**	**232.6**

5.6   Summary of risk factors for low socio-economic status over the life course

Across a broad range of the measures of socio-economic status used in this section, and across the different life stages, some demographic characteristics of more disadvantaged women are apparent. Higher rates of being Indigenous, having poorer English-language proficiency, having a disability or being a carer were apparent among women of lower socio-economic status, according to a number of the measures used, and within most of the life stage groups. There was some variation across specific measures and across life stages in the strength of these associations.

Women's relationship in household was a factor in their identification as being of lower socio-economic status, but as discussed in Section 4, different measures of socio-economic status identify different groups of women. Specifically, lone-parent and lone-women households were over-represented in the groups identified as being of lower socio-economic status based on household income and wealth. Dependent students, partnered women and older women living in "other family" households were over-represented in the lower socio-economic status groups based on individual income and wealth.

Women classified as being of lower socio-economic status more often lived in LGAs that were identified as being more disadvantaged, when measures of socio-economic status were based on household characteristics. This would be expected to some extent, as areas are classified as being more or less disadvantaged by the characteristics of people and households within those areas.

6 Policy implications

6.1 Introduction

An extensive research literature highlights the significance of socio-economic status in explaining disparities in outcomes among women across the life course, including in areas such as education, employment and health (see McLachlan et al., 2013). Developing and implementing appropriate policy responses require an understanding of why such disparities occur, and which women they affect. This first requires appreciation of the challenges in the measurement of socio-economic status. In this report we have described some of these key challenges, some of which, of course, also apply to measuring the socio-economic positions of men.

In the first subsection below, we provide a brief overview of how measurement issues matter in relation to the development and evaluation of policies and programs across the life course.

The second subsection provides a discussion of key issues that policy-makers confront in providing programs and supports to improve life chances and ameliorate the effects of low socio-economic status.

Of course, low socio-economic status and vulnerability to such a situation are states into which women can move into or out of, depending on the opportunities and supports available to them, and this is covered in the last subsection.

It is beyond the scope of this report—covering women of all ages and of the full range of circumstances they may experience—to comprehensively cover all areas of policy relevant to socio-economic status and the disadvantages that attend it. McLachlan et al. (2013) provided a discussion of the policy issues relating more broadly to socio-economic status.

6.2 Socio-economic status, gender and policy: Measurement issues

For the formulation of social policy to improve the socio-economic status of women, it is necessary to develop a clear understanding of how gender and age intersect in women's experiences of disadvantage. Here, we have seen that gaining insights into age disparities in socio-economic status is complicated by the vastly different circumstances of women across the life course. Indicators of socio-economic status among young women may not have the same meaning (or value) when used to assess the socio-economic status of older women. Further, the different experiences of women across the life course, and the generational and cohort changes that are always occurring, mean there is a need to monitor differences in women's (and men's) socio-economic status, to consider how different life experiences will lead to later life outcomes, for different age cohorts.

The development of policies, programs and services that address socio-economic status will undoubtedly require the definition of eligibility criteria, whether policies are to be broadly focused on the whole population or tightly targeted, consistent with a progressive/proportionate universalist approach. Section 5 of this report underlines how the choice of indicator makes a difference in terms of which women are classified as low socio-economic status, and this is relevant if such indicators are used to assess eligibility for programs, services or supports. Use of one indicator (such as receiving income support) may result in the targeting of a different (possibly more disadvantaged) group of women than would be targeted using another indicator (such as women's personal incomes). It is of course the case that such matters are often well thought through in policy development, with policy-makers generally being very aware of their target population.

In selecting a socio-economic status indicator our analyses showed that a key decision is whether women's own characteristics or women's household characteristics better reflect their socio-economic status. Quite different groups of women are identified as low socio-economic status, depending on which indicators are used. When basing an indicator on personal income, many

women who would be likely to be sharing the resources of others were classified as being of lower socio-economic status; for example, dependent students and partnered mid-age women who were caring for children. However, these women were often not living in low-income households, at least as defined here.

While it seems likely that women identified as being of low income according to both their personal and household incomes would be especially disadvantaged, it is important to be mindful that the definitions of low income—personal or household—used in this report are somewhat arbitrary, as are the definitions of low wealth. They provide an indication of having *relatively* low income (or wealth) when compared to other people in the population. In the case of low personal income, some income support payment recipients were not included, because their rate of payment is somewhat over the threshold of low income used here. In the case of household income, we used equivalised household income, given that this means household income has been adjusted to take account of the different financial needs of families with different compositions. For determining eligibility to payments or services, household income would not typically be equivalised, although certain sources of income may be exempt from calculations. Putting aside measurement concerns though, it does seem likely that women with access to low personal and low household resources would be most at risk of experiencing disadvantage, and so likely to be an important target group for policy.

As we have noted throughout this report, it is important to consider that for policy, as in research, a measure of socio-economic status needs to be chosen that best fits the question of interest, whether that measure is used to indicate eligibility for some intervention or service, or whether it is to be used to assess outcomes. Most importantly, this research has shown that an indicator based on women's personal characteristics is likely to mean a focus on different women than would be targeted if women's household characteristics were used.

There is especially a need for appropriate data that allows the monitoring of the socio-economic status of women and the identification of women who are not faring well in socio-economic status terms. There is also a need for programs and services to be evaluated effectively, to allow the identification of policies that do (and do not) work for women. As such, gender issues need to be considered when exploring and reporting on findings. Consideration of gender, age or cohort issues should be central in the policy development process, so that intended as well as unintended consequences, especially for women, can be considered.

6.3 Broad policy approaches to improve women's life chances

Many policy platforms have been established that aim to improve the life chances of women and also of men. Gender differences do not necessarily apply in all these approaches. Overall, the Commonwealth and state governments of Australia have very many policies in place that attend to concerns related to socio-economic status. Such policies include those that address opportunities for education, employment, adequate housing and health care. For example, the NSW Government outlined various goals, and the priority actions underlying each goal, in the report *NSW 2021: A Plan to Make NSW Number One* (NSW Department of Premier and Cabinet [DPC], 2011). A number of these have direct relevance to the socio-economic status of individuals and households in NSW. We refer to some examples of these goals and strategies below, where applicable.

Our discussion of policies is structured to align with those indicators of socio-economic status that have been explored in this report, specifically, those relating to educational attainment, income, wealth and housing. We have not attempted to cover the provision of disability and health policies in this report, although they are relevant to the socio-economic status of many women across the life cycle.

Education

In this report, we have seen that educational attainment is not necessarily a good indicator of socio-economic status across the life course. A single indicator such as having completed Year 10 in secondary school, is highly specific to each age cohort, and having limited formal education does not mean the same thing across all ages of women. Those born in different decades will have had very different experiences that are reflected in cohort difference, or "secular trends". It is also questionable whether educational attainment (achieved, for many, early in life) is a useful marker of socio-economic status at the older ages.

Despite there being certain problems with using educational attainment as a measure of socio-economic status, it remains true that for women growing up today, education is a key pathway to better socio-economic status, to improved outcomes in a range of areas and providing opportunities for social mobility. As such, education remains a vital focus of government policy (NSW DPC, 2011).

A focus on education as a strategy to improve outcomes for girls and women is one strongly advocated by the OECD (2012). In the first instance, this relates to school completion and the achievement of post-school qualifications, and in this regard, women in NSW and Australia are doing quite well, with their rates of school completion and participation in tertiary education being higher than those of men (ABS, 2001; Booth & Kee, 2011). However, the most recent Women in NSW (2013) report noted that in 2011 girls had lower school completion rates than boys (71% compared to 73%), which represents a marked change in trends from previous years. Possible explanations for this are discussed by Women NSW, but part of the explanation appears to be a lack of growth in high school completion of lower socio-economic status girls, contrasted against increased rates of school completion by lower socio-economic status boys. Statistics on the completion of post-secondary qualifications in NSW, however, reveal that women have high enrolment and completion rates relative to men (Women NSW, 2013).

The NSW Government acknowledges the value of education, in particular with a goal to "improve education and learning outcomes for all students", and having set targets related to early childhood education, literacy, high school completion and higher level tertiary qualifications. For example, priority actions relating to higher level tertiary qualifications include: "provide personalised learning solutions, flexible training options, career counselling, and language, literacy and numeracy support to help people achieve higher level qualifications"; and "provide targeted training in areas of employment growth for students in regional and rural areas, Aboriginal people and women" (NSW DPC, 2011, p. 14).

Educational attainment is paramount in forming the foundation for labour force attachment, and education is therefore also mentioned within the NSW Government's goals to "improve the performance of the NSW economy" (with a specific target to "increase the proportion of young people in employment or learning"; NSW DPC, 2013, p. 7) and "strengthen the NSW skill base" (which includes a number of targets and priority actions related to education; p. 14). Addressing issues for young people is especially relevant in light of the high rates of youth unemployment that Australia is currently experiencing (ABS, 2013b). Recent research on the effects of past economic downturns on youth unemployment emphasises the protective role that education plays in improving labour market outcomes, especially for young women (Vu, Gorgens, & Bray, 2012).

For women (more so than for men), one of the life events that can interrupt women's education and early transitions into employment is early childbearing. A specific example of a place-based program aimed at re-engaging, primarily young women, with education is the Commonwealth Department of Employment's Helping Young Parents (HYP) program. HYP aims to provide young parents with intensive support to help them continue their education and complete Year 12 or attain an equivalent qualification. In addition to helping young parents re-engage with education, HYP also involves the provision of support services to help young parents ensure the health and wellbeing of their children (Department of Human Services, 2012). The importance to their later

outcomes of young women completing school was shown with analyses of NSW data in the Women NSW (2013) report.

Programs and services that provide opportunities for women to re-engage with education at different points across the life course are also important. Access to education (or life-long learning) is also appropriate at older ages, and this may be particularly relevant to women who seek to access training or further education when they wish to return to work after an extended break (OECD, 2012). The analyses of educational experiences of women in NSW by Women NSW (2013) revealed that "many women took up opportunities for 'second chance' education through their twenties and thirties, with the vocational education and training system providing an important vehicle for this choice" (p. 70). The Women NSW report showed that women's participation in work-related learning was slightly higher than that of men. As noted by the Australian Human Rights Commission (2009), being unable to access education can limit older women's labour market opportunities, and compromise their ability to build the savings and superannuation assets to fund their retirement. Access to education or training may be especially useful for women who experience a negative life event, such as a job loss or a relationship separation, as a means of providing them with new opportunities in the labour market.

Another area in which policies may help to address the socio-economic status of women is in relation to the fields of study undertaken by young women. There are still gendered patterns in fields of study (Women NSW, 2013), which has implications for gendered opportunities in the labour market over the life course (AHRC, 2009). This was discussed in the OECD (2012) report, *Closing the Gender Gap*. Related to this, the priority theme of the 55th UN Commission on the Status of Women was "access and participation of women and girls in education, training, science and technology, including for the promotion of women's equal access to full employment and decent work".[31] The NSW Government also recognises this as a key area of focus, with a target to increase women's representation in non-traditional occupations, and a key priority action to "increase the number of women completing apprenticeships in non–traditional trades through mentoring, the introduction of part–time apprenticeships and highlighting training pathways and career opportunities in trades for younger women" (NSW DPC, 2011, p. 7).

Income: Earnings and transfers

Throughout this report, we have considered a number of indicators of socio-economic status that are based upon women's access to income, including their own income, the household income, and the main source of income. In this subsection, we focus on the ways in which women may gain access to sufficient income to meet their financial needs. The main policy focus of this has been on engagement in paid work. It is also particularly relevant to note the role of income support payments (or income transfers) in this regard.

Access to employment and a secure income stream is now seen as being important for women as well as men and increasingly it is recognised that policies that facilitate the employment of workers with family responsibilities are essential if women's (especially mothers') employment is to be supported (Adema & Whiteford, 2007). Being employed matters to a woman's current socio-economic status, and also has flow-on effects throughout life. As noted by Women NSW (2013), "paid employment is particularly important for building private retirement savings and for housing security. For governments, labour market participation is inversely related to welfare dependence and is therefore a significant factor affecting government expenditure" (p. 95).

For women, there have been very significant changes in the Australian labour market in the years following the Second World War, meaning that subsequent cohorts of women have faced quite different employment opportunities. In the 1960s, the Australian Public Service marriage bar was

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[31] See the commission's website at: <www.un.org/womenwatch/daw/csw/55sess.htm#priority>.

lifted (1966) and equal pay cases commenced (1969). Employment during the childbearing years would have increasingly been supported by the availability of maternity leave and child care (for details, refer to Baxter, 2005, and Young, 1990). More recently, the *Fair Work Act 2009* and the National Employment Standards underpin minimum employment conditions and entitlements, including provisions intended to directly support work and family balance. Such changes have been intended to increase employment opportunities for women by improving employment conditions and prohibiting discrimination.

Employment policies have most relevance for young women and women to whom we have referred as mid-age in this report, although later in life, while women are in their retirement ages, there are increasing numbers remaining in employment. Policies directed to these later years may become more important in the future, as retirement-age women may themselves be faced with work–family challenges associated with caring responsibilities for grandchildren as well as for other family members.

Governments often focus their attention with regard to socio-economic concerns on providing a safety net of income support payments that provides a minimum income stream for those who are unable to access sufficient income through employment. At certain life stages, this assistance is more widely available. For example, Australian Governments have recognised the additional costs associated with raising children, have maintained a strong system of family payments to provide a significant level of financial support to families with children and have directed support to those most in need. For older women, the aged pension provides support for those who do not have sufficient income from their own investments or superannuation.

The adequacy of income support payments matters with respect to the degree to which those reliant on these payments can meet their financial obligations. We have seen in this report that the value of these payments makes a difference as to whether or not, in measurement terms, women are classified as lower socio-economic status. The adequacy of these payments and also the supplementary concessions (and, for example, access to housing assistance) need constant policy attention. This is a complex policy area, as the adequacy of these payments needs to be weighed against labour force participation disincentives (Apps & Rees, 2005; Toohey, 2005). Child care subsidies, such as the Australian Government's Child Care Benefit and Child Care Rebate, are forms of government support that facilitate labour force participation and financial independence, especially for women in their childbearing years.

Income support payments, their availability and adequacy, are key policy issues for older women given the very different norms and opportunities that have prevailed through their lifetimes. Many older women may not have established careers or achieved financial independence separately from that of their partner. Those who did participate in the labour force prior to the equal pay cases of 1969 will have spent part of their career in a labour market where there was institutionalised pay discrimination. As a result, personal savings, levels of wealth and superannuation assets may be quite limited, such that many may need financial support through their older years. We return to this below, in discussing assets and housing.

As a final note in this section on income, one of the areas that the OECD (2012) noted in *Closing the Gender Gap* is that a key policy focus should be on improving the financial literacy of women. Such a focus could begin by teaching girls in schools about financial planning, and provide opportunities for women to learn about the consequences of employment decisions for their future financial security. For young (and mid-age) women today, this might especially apply to providing education about the importance of superannuation, and the consequences of career interruptions (or extended periods of part-time work) on their accumulation of superannuation. The OECD cited Australia as being an example of a country that has initiated a program addressing financial literacy for women—the Women Understanding Money research campaign in 2008 (see also Hung, Yoong, & Brown, 2012; Taylor & Wagland, 2011).

The nexus between wealth and housing

As discussed above, women's lifetime employment patterns—their time in and out of employment, their occupations and hours in work and subsequent earnings—all contribute to financial security later in life. In the area of "wealth", much of the attention for women has been related to the degree to which their superannuation and other assets will allow them to have an adequate standard of living in their old age. We discuss that first, and then turn to the issue of housing.

We saw through this report that wealth accumulates over the life course, in terms of personal as well as household wealth (which for most people is primarily equity in the home). Indicators of socio-economic status based on wealth were most useful at older ages.

A significant focus in addressing the financial wellbeing of women later in life has been on retirement savings and superannuation (see, for example, Keegan, Harding, & Kelly, 2012). As noted previously, raising awareness of the importance of this as a means of planning for old age, for women of all ages, is an important way forward. Today's young women will enter their old age having had very different lifetime employment patterns to those of the older women of today, which is likely to have large consequences for their financial wellbeing. Lifetime employment patterns and the associated receipt of income contribute to women's ability to personally save and invest in assets (such as housing) and superannuation. Among older women, wage inequality combined with interrupted working lives will have left many of these women with diminished equity and retirement savings at the end of their working lives (de Vaus, Gray, Qu, & Stanton, 2007).

Prior to the introduction of the compulsory superannuation scheme in Australia, superannuation was most often accessed by men and full-time public servants (Women NSW, 2012), and so policy attention to superannuation has been an important direction for addressing the financial security of women.

Of course, retirement-age and older women who are in couple families should have access to the combined assets and wealth that have been accrued over the lifetime of that couple, and so their own personal financial resources may not reflect the resources they have access to, as we have discussed throughout this report. Where difficulties can arise for retirement-age and older women (and also at younger ages) is when a relationship ends or when a partner dies (de Vaus et al., 2007; Qu et al., 2012). As seen in Section 4, a significant proportion of women in the retirement-age and older groups are living alone as a result of relationship breakdown or the death of a partner. These women can experience significant hardships, which may result in women needing additional financial supports and access to services (de Vaus et al., 2007).

De Vaus et al. (2007) suggested that the financial circumstances for these women could be improved through encouragement of greater labour market participation prior to retirement age, being assisted to obtain further education or retraining following divorce, and being supported to remain in the workforce and thereby delay retirement. They concluded, however, that "increased labour market earnings alone will almost certainly not completely offset the negative financial consequences of divorce for older people" (p. 21). Their analysis showed, in fact, that remarriage is the most successful way of avoiding financial hardship for these women. Policies in the area of family law are especially important in protecting the interests of women (and, if applicable, their families) who are in these situations (de Vaus et al., 2007; Fehlberg, Behrens, & Kaspiew, 2008).

In regard to housing, women, especially single women, are a group who are increasingly vulnerable to housing insecurity and at risk of homelessness in old age (McFerran, 2010). We say in this report that among retirement-age and older women, those living alone were over-represented among those identified in these age groups as being lower socio-economic status. While the financial independence gained from education and sustained labour force participation is fundamental in providing women with housing security, public policy that fosters these will not be effective for women who have reached the end of their working lives. For these women, the adequacy of subsidies for those renting privately or in the social housing system are more salient policy levers

for ensuring their residential security (Sharam, 2011). Given the ageing of the population, policies addressing housing for older women (and men) are likely to become more important. For some discussions on this topic, refer to (Bradbury & Gubhaju, 2010; Darab & Hartman, 2012; Kendig & Gardner, 1997; Morris, 2009; Sharam, 2011)

Housing policy is relevant across the life cycle for women. The AIHW (2013) discussed the range of ways in which individuals and families are assisted to find and sustain adequate housing, noting, for example, that young people are a vulnerable group in the housing market, given their lack of financial assets and rental history. We will not review further issues related to housing, given the breadth of this subject, but refer to the quite extensive Australian literature on related issues that have relevance for women (see, for example, Beer & Faulkner, 2008; Faulkner, 2007; Mudd, Tesfaghiorghis, & Bray, 2001).

6.4 Vulnerable women and targeted policy approaches

Acknowledging that in NSW, as in the rest of Australia, there are women who experience disadvantage, whichever indicator of low socio-economic status is used, policy approaches are needed that allow for adequate supports and services for these women and their families. Such approaches may focus on alleviating the experience of disadvantage. They may help women to protect their own family from continuing on a path of disadvantage, or help them to avoid disadvantage following the experience of a negative life event such as a relationship breakdown or the death of a partner. (See Moloney et al., 2012, for analyses and discussions of the ways in which life events can trigger other difficulties.)

We saw in Section 5 that low socio-economic status women (again, depending on how measured) often have a higher representation of those groups typically thought to be at "at risk". These include those from non-English speaking backgrounds, Indigenous women, those with a disability and women with caring responsibilities. Our findings were consistent with expectations in this regard. For example, similar findings were discussed in the AHRC's (2009) report, which noted barriers to educational attainment among Indigenous women, women of culturally and linguistically diverse backgrounds, and women with disability.

We were unable to examine all characteristics of women in these analyses, and would expect that other vulnerable or at-risk women in these lower socio-economic status groups could include women who have experienced hardship in different ways, through physical or mental health problems, or through violence or abuse. For examples of how particular hardships or "triggers" can result in a cascade of difficulties, refer to Hand et al. (2011). Addressing issues for those who experience mental health difficulties, reducing the incidence of domestic violence, and looking after the health of population are all broad areas of focus within the NSW Government's stated goals (NSW DPC, 2011).

Addressing barriers to education, employment and income as well as adequate housing for those who are vulnerable or at risk continues to be an important policy focus. Importantly, services and programs that address these barriers need to be sensitive to the particular needs (cultural or otherwise) of women. It is also important to note that there may be limitations in the outcomes that can realistically be achieved in designing policies for women from socio-economically disadvantaged backgrounds. For example, those with significant physical or mental health restrictions may not be in a position to take up additional training or education or to enter employment without first attending to these health concerns.

Another important issue is the extent to which policies aimed at different dimensions of disadvantage work together. A policy designed to improve wellbeing in one area, if not well planned, may have unintended consequences in another, or indeed may simply not be effective because of other unaddressed problems. For women, a simple example is that regardless of the availability of employment programs and suitable jobs, mothers of young children may not be in a position to take up employment if they do not have access to suitable child care. Other

consequences may flow, for example, from providing housing in disadvantaged areas. While the provision of housing may be welcome, if not situated within a safe neighbourhood, it may restrict women's opportunities for education and employment (Hand et al., 2011).

Providing adequate supports (interventions) for women and families with complex needs is challenging. This is where the particular focus of policy has been on providing integrated services, with the "no wrong door" approach advocated to provide ways in which women (as well as men and children) can readily gain access to assistance (Moloney et al., 2012). As stated by Robinson, Scott, Meredith, Nair, and Higgins (2012, p. 2), in discussing issues for families and children:

> The problems faced by children and families are often multiple and inter-connected, requiring more than a single service response (Bromfield, Lamont, Parker, & Horsfall, 2010). Collaboration between service providers and the delivery of "wrap-around" or "joined- up" services are increasingly seen as being more successful in engaging with vulnerable families and providing the multi-layered support that delivers better outcomes for children and their families (Katz & valentine, 2009; McArthur & Thomson, 2011).

A particular issue relates to the fact that lower socio-economic status women, or women who are likely to be vulnerable, are sometimes living in more disadvantaged areas, in which job opportunities may be limited, and in some cases, transport options may be inadequate and concerns around safety (for themselves or for their children) may act as further barriers to participation in the workforce (Hand et al., 2011). "Place-based" approaches seek to provide services that are integrated within a community, such that families or individuals with complex needs can be better looked after. Again, as stated by Robinson et al. (2012):

> Joined-up, wrap-around service delivery has been particularly successful in disadvantaged communities. As a result of broader economic, social and structural factors, some communities are disadvantaged due to deficits in several resource domains. It is the lack of resources, rather than the family or community type, which increases families' vulnerability to poor outcomes. Disadvantaged neighbourhoods and communities—which may be characterised by high unemployment, high crime rates, lack of services and social supports, or poor community and social infrastructure—can compound vulnerability for individuals and families, in particular children. Conversely, strong, cohesive communities can provide important social supports and informal networks which play an important protective role for individuals, families and children and decrease the risk of negative outcomes. (p. 2)

In short, these broad concerns are all directly relevant to the socio-economic status of women, and relate to the various aspects of socio-economic status that have been covered in this report.

6.5   Summary

Policies that apply to women's socio-economic status are far-reaching, and sit within various areas of government. A comprehensive review of all policy implications is beyond the scope and focus of this report. We have, however, been able to highlight some of the policy implications that correspond to the measurement challenges we have explored in this report. Future work in this area might usefully focus on a more detailed and comprehensive examination of a wider range of areas related to women's disadvantage, across the life course. Such an analysis will need to be mindful of the challenges that exist in identifying lower socio-economic status across ages, cohorts and cultural groups.

7 Discussion and conclusion

7.1 Conceptualising the socio-economic status of women

Despite the wealth of research on the measurement of socio-economic status, and on financial wellbeing and poverty within Australia, we found that there has been little recognition of the fact that measuring the socio-economic status of women does not always fit within the usual approaches in this area of study. The general approach often involves assessing socio-economic status at the household level, with the assumption that all in the household share in the same experience of socio-economic status. This may be true, but if we want to understand issues specifically faced by women, then gaining greater insights about their own socio-economic status is of value.

The first research question addressed in this report related to the conceptualisation of the socio-economic status of women in the existing literature. To first explore this, we first presented a discussion of the historical literature that considered the socio-economic status of women. Much of this literature was concerned with "status", while we have focused in this report more on the conceptualisation of socio-economic status that concerns access to resources, and so is more aligned with ideas around financial wellbeing, poverty or disadvantage.

Beyond the early research on the socio-economic status of women, concerns around the socio-economic status of women in the current literature do centre on the extent to which women, or certain groups of women, are facing some form of disadvantage, whether that is in regard to their education, employment, incomes, wealth or housing. While there are exceptions, it is not always well articulated how the use of different measures might yield different results, how results might differ specifically for women, and how life stage should also be taken into account when evaluating the meaning and use of different indicators. We explored these different ways of examining socio-economic status in this report. Although our focus throughout this report is on women, several of the measurement issues are equally applicable to men.

7.2 Indicators of socio-economic status of women over the life course

The second research question examined was "What measures of socio-economic status are most appropriate for the identification of women who experience disadvantage?", and the third took this another step to consider which measures might be better at different life stages. We consider these two research questions together here.

These analyses demonstrated very clearly that a life stage approach, or one that takes account of women's ages, is needed to make sense of the different measures used, and we initially examined various measures by women's age. We undertook additional analyses in broader groups, referred to as life stages, of young women (aged 15–24 years), mid-age women (aged 25–54 years), retirement-age women (55–74 years) and older women (aged 75 years and older).

We discussed issues around using education, employment, income, wealth and housing to assess socio-economic status, with information about women in NSW used to highlight how particular approaches have implications for which women are, or are not, likely to be classified as being of lower socio-economic status. While we do not claim to have found a solution to the best way of measuring women's socio-economic status, we have highlighted the issues associated with the choice of different indicators for women, and across the life course. It appears that different indicators capture different groups of women, making it difficult to assert that one indicator is superior to another overall or within a particular life stage. At the conclusion to Section 4 we suggested that some indicators may be more useful than others, but this should be considered within a particular policy context.

The measures explored in more detail in this report were those derived from educational attainment, personal income, main source of income, equivalised household income, personal and household wealth and housing tenancy. Issues concerning each of these are discussed below.

Educational attainment is often used as a marker of socio-economic status, and we found that there are significant issues in using this measure for the youngest women—who are still completing their study—and the older women—who very often have lower educational attainment, given their experience of a different education system to today's younger women. We used a threshold of having completed a certain level of education (Year 10) as being the criteria for the socio-economic status indicator, which actually captured a majority of older women. Nevertheless, educational attainment is a useful measure of socio-economic status for working-age women. A different approach to capturing educational attainment for younger women may be needed. For example, it would be possible to identify young women who have dropped out of school early, and they would be an important group to target for supports or programs. For the oldest women, other measures of socio-economic status are likely to be more useful than educational attainment.

Women's personal and household incomes are commonly used measures of socio-economic status. These incomes vary considerably over the life course, which does suggest that women may be at increased risk of experiencing disadvantage at certain life stages. However, measurement issues mean that identifying the times of greatest risk is not straightforward, in particular because different results are likely depending on whether socio-economic status is assessed on women's personal incomes or on their household incomes.

In this report we demonstrated that the threshold used to identify lower socio-economic status from the income distribution can make a difference to who is included in this group. Looking specifically at personal income, the category of low personal income used in this report did not capture all women whose main source of income is government payments, and this was especially so for the older women, for whom 95% of those with a main source of income of government payments were not counted as being of low income. The percentages were similarly high, over 70%, for mid-age and retirement-age women.

Women's personal incomes alone may not be indicative of their socio-economic status if they are sharing (or at least benefiting from) the incomes of others in the household. Combining information about personal incomes with that of household incomes to identify those who are low income according to both perspectives may be of value. To measure socio-economic status at the household level, equivalised household income is usually analysed, which adjusts household income to take account of household structure. This assumes there is sharing of financial resources within households, which may not be apparent in all families. Of course, assessing eligibility for programs or payments is likely to be based on unequivalised income, and so different families may be identified as low income for these purposes.

Overall, we suggested that—putting aside the need to pick the measure that best suits the policy question—having low personal income is a less useful indicator for young and mid-age women, primarily because women with low personal income at these life stages often have access to sufficient household incomes. For retirement-age and older women, we suggested this indicator was "possibly useful", again because it provides a somewhat limited view of the likely experiences of socio-economic status for these women. For women at all life stages, we suggested that having low equivalised household income is a useful indicator.

Socio-economic status was also explored in this report using an indicator of having income support payments as the main source of income. This proved to be a useful indicator across all life stages. It is likely to capture the more disadvantaged women, since eligibility criteria for income support payments will be based on women's access to financial resources, including her personal and household income.

Women's personal wealth and household wealth were also explored, and these were somewhat useful as indicators of socio-economic status at all life stages from mid-age onwards, although

household wealth appeared to be more useful in identifying the disadvantaged women than did personal wealth. Personal wealth was not so relevant for young women, who are too early in the wealth creation process for these data to be indicative of socio-economic status. Low household wealth is also less useful for these young women, although it may be a useful measure to consider after taking account of relationship in household, to take account of the different levels of household wealth for those still living in the parental home, and those in an independent household.

Information about housing tenure was useful for women at all ages for identifying lower socio-economic status women, particularly those living in public housing or those receiving CRA. With the Census data, we also considered private renters more generally, but these women's characteristics (explored in Section 5) led us to believe that they, especially younger and mid-age women who are private renters, as a whole are not necessarily disadvantaged. For the purposes of identifying the lower socio-economic status women, it is necessary to look deeper than this, and information on whether households receive CRA provides a very useful way of doing this.

Some measures of socio-economic status capture a very small percentage of the population (such as being in public housing) whereas others, within certain life stages, capture a large proportion of the population (e.g., low education among retirement-age and older women, low personal wealth and personal income among young women, or low household income among older women). The higher proportion of the population they capture, the less likely the measure is to be useful in identifying those with lower socio-economic status.

The measures of socio-economic status examined in this report are to some extent interrelated, but the correspondence between some of them is quite weak, suggesting different measures are not interchangeable, and each might be useful in identifying specific groups of women with lower socio-economic status. This points to the multi-dimensional nature of socio economic status, that cannot easily be measured using one piece of information, such as income or education. While we have largely been concerned with this as a measurement issue in this report, it also suggests that there is much heterogeneity in women's experiences of socio economic status. In particular, the living arrangements of those with low personal income appears to be key in describing the likelihood of experiencing low socio economic status on other dimensions. For young women, many have low incomes, but their socio economic status is often protected by their continuing to live in the parental home. On the other hand, many older women have low personal incomes, but often live alone, leaving them at risk of financial hardship. For older women with low personal income, living with other family members (or others) may be a way of avoiding financial hardship inasmuch as it provides opportunities for sharing household resources.

Indicators of socio-economic status based on personal income or wealth yield very different groups of women when compared to those based on household income or wealth. Household measures more often identify lone parents or lone women as being lower socio-economic status, while individual measures more often identify students, partnered women, and older women living with other family members as being of lower socio-economic status. These latter women often are not also counted as lower socio-economic status according to their household circumstances.

Other approaches to the identification of those with poorer financial wellbeing or disadvantage include using measures of deprivation, capabilities and social exclusion. These have not been included as indicators of socio-economic status in this report. Similarly, we did not explore area-level measures of disadvantage in detail, although the analyses of the characteristic of low socio-economic status women identified, for some indicators, higher proportions of these women living in the more disadvantaged areas.

7.3 Characteristics of low socio-economic status women

The fourth research question involved analysing the characteristics of lower socio-economic status women.

Across a broad range of the measures of socio-economic status used in this section, and across the different life stages, higher probability of being Indigenous, having poorer English-language proficiency, having a disability or being a carer was apparent among women of lower socio-economic status, according to a number of the indicators used, and within most of the life stage groups.

There was some variation across indicators and across life stages in the strength of these associations. Of course, certain characteristics (such as having a disability) were more prevalent at different life stages than others.

Lone-parent and lone-women households were over-represented in the groups identified as being of lower socio-economic status based on equivalised household income and wealth. Dependent students, partnered women and older women living as an "other family member" were over-represented in the lower socio-economic status groups based on individual income and wealth.

Women classified as being of lower socio-economic status more often lived in LGAs that were identified as being more disadvantaged, when measures of socio-economic status were based on household characteristics. This would be expected to some extent, as areas are classified as being more or less disadvantaged by the characteristics of people and households within those areas.

Overall, though, it is important to note that those typically identified as being at risk in respect to disadvantage (such as Indigenous women, women from non–English speaking backgrounds and women with a disability) make up a relatively small proportion of those identified in these analyses as being low socio-economic status. This is, of course, the reason for a policy approach for some services and programs that is universal, or reaches individuals and families across a range of circumstances.

7.4   Policy implications

Our discussion of policy implications, to answer the final research question, highlighted the need to consider measurement issues (in the context of gender and age) in policy development and evaluation. As the analyses in this report have shown, the choice of indicator (or indicators) used to assess which women are deemed to be low socio-economic status will make a difference to which women are counted as low socio-economic status.

There are a number of important policy areas that relate to women's socio-economic status, including those policies that seek to equip women so that they can avoid disadvantage through their life, and those that seek to assist women who are faced with some level of disadvantage. We will not review these policies or these issues again here, but it is worth noting that these approaches cover those that relate to women's education, incomes (through employment or government transfers), wealth and housing. As such, the indicators explored here can provide some insights on these different approaches. Indeed, these indicators are commonly used in evaluating existing policy, or in assessing the need for new or different policies for women.

7.5   Limitations of this research and opportunities for further research

The breadth of this report, covering issues for women of all ages, has highlighted the difficulties in measuring socio-economic status across this broad spectrum of very diverse women and families. To some extent, this diversity and breadth meant that we were limited in the extent to which we could analyse the situation of women at specific life stages, and we also could not incorporate analyses of longitudinal data.

Being based entirely on cross-sectional analyses, this report provides information about the socio-economic status of women of different ages or life stages, but longitudinal analysis would provide a fuller understanding of the dynamics of being of lower socio-economic status. For some women, low socio-economic status may be a transitory experience rather than a persistent one. In future research, it will be useful to examine whether certain indicators are more, or less, useful for

identifying women at risk of longer term disadvantage. Insofar as equivalised household income is used as a measure of socio-economic status, changes in household composition as well as changes in household members' incomes over time need to be considered. This may be especially important for women who have had children and subsequently separated from their children's other parent. As children from separated families move between two households, their parents may transition from being a lone parent to a lone person, or couple without children if they have re-partnered, while still maintaining a financial commitment to their children. In addition to these issues pertaining to the measurement of socio-economic status, further analyses that take account of how women's life histories contribute to their later socio-economic status would also provide very useful insights, and may help us to understand how different birth cohorts of women may experience socio-economic status at different points in their life. This would, however, require mature panel studies, or studies with cross-cohort designs.

The measures of socio-economic status presented here were developed given the availability of particular data, and were classified in a way that allowed us to compare women across life stages. It may in fact be more appropriate to use different classifications, to identify women of particular policy interest.

In analysing risk factors, our analyses were restricted to a set of variables that is readily available in survey data. These are, of course, not the only risk factors that might matter to women's experience of socio-economic status. Of note is that women who have experienced hardship in different ways, through mental health issues, or through violence or abuse, for example, might be at particular risk of becoming and remaining at a lower socio-economic status. Conversely, women who have strong family and/or community supports may be more resilient to the onset of disadvantage. We have considered here that educational attainment may be a measure of socio-economic status, but also, educational attainment can be a resource upon which women can depend in order to obtain employment, and so it could be also seen as a protective factor for those who might otherwise experience disadvantage. Likewise, at older ages, housing is very important. We have only considered housing here from the perspective of being a renter in private renting (and receiving CRA as a subset of this) or living in public housing as indicators of lower socio-economic status. At the other end, though, being a home owner can be a marker of better socio-economic status.

A specific group that we were not able to shed light on, especially relevant to older women, was those women living in non-private dwellings.

7.6 Conclusion

This report has provided an examination of the socio-economic status of women in NSW, with a focus on measurement issues, demonstrating that the way in which socio-economic status is conceptualised and measured makes a difference to who is identified as being of lower socio-economic status. There are certainly challenges to researchers and policy-makers in being able to identify a useful measure, especially given women's different patterns of employment participation over the life course, their possible financial dependence on others at particular life stages, and also the very different characteristics of women of different birth cohorts. The choice of measure matters as to whether women are identified as lower socio-economic status, and so the key recommendation we have from this report is that care needs to be given in choosing a measure of socio-economic status that best suits the purpose, that best suits the life stage of the women being examined, and appropriately considers whether—or in what combination—a woman's household as well as personal characteristics provide the necessary information to determine her socio-economic status.

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Appendix A: Census data description

The 5-yearly Australian Census provides a range of information on all persons, families and households in Australia, with the data presented in this report for 2011. Aggregated data have been accessed through the ABS TableBuilder, specifically using the 2011 Census data for NSW. The analyses are based on the person-level database based on person's locations on Census night. The population sizes for each of the life stages are shown in Table A1, also showing the inclusions and exclusions in deriving the populations upon which the analyses are based.

Table A1: Overall population sizes by life stage, women in NSW, 2011

Women in NSW aged 15 years and over	Young	Mid-age	Retirement-age	Older	Total
All, excluding overseas visitors	437,760	1,455,367	681,736	277,124	2,851,987
Exclude those living in non-private dwellings	13,887	20,240	13,980	44,366	92,473
Exclude those classified as migratory or shipping	*54*	*293*	*524*	*155*	*1026*
All in occupied private dwellings (excluding overseas visitors)	**423,818**	**1,434,833**	**667,232**	**232,605**	**2,758,488**

Source: 2011 Census of Population and Housing

The key focus of this report is on measures of socio economic status, and Table A2 describes the sources of information for each of the measures examined. The Census data are primarily self-reported, with information collected through individuals' checking boxes on the Census form (or online). Given this, there is some non-response to certain items. Throughout this report, not-stated responses are not included in the analyses. Table A3 shows the degree of non-response on each of the socio-economic status measures used in this report.

When analysing the characteristics of women in NSW in Section 5, a number of variables from the Census are used. Table A4 provides a summary and description of those variables. There was also some non-response to these items, and we have excluded "not stated" cases when describing the characteristics of women. The degree of non-response to each of the key variables used is shown in Table A5.

Table A2: Description of source of socio-economic status indicators, Census data

Based on	Census data dictionary information	Further derivation for this report
Educational attainment	Two data items were used: • Highest year of school completed records the highest level of primary or secondary school a person has completed. • Non-school qualification: Level of education which describes the level of education of the highest completed non-school qualification (e.g., bachelor degree, diploma).	Highest year of school completed was used to identify those who had completed up to but not beyond Year 10. These were initially coded as the low educational attainment group. Non-school qualifications were then examined. Those with up to Year 10 education, but with post-school qualifications of Certificate Level III or higher were reclassified as not having lower educational attainment. Those with post-school qualifications, but not stated information about the level of those qualifications are retained in the lower educational attainment group.
Personal income	Each person aged 15 years and over is asked to indicate the range within which their total income from all sources lies (rather than their exact income). Total income, also referred to as gross income, is the sum of income received from all sources before any deductions such as income tax, the Medicare Levy or salary-sacrificed amounts are taken out. It includes wages, salaries, regular overtime, business or farm income (less operating expenses), rents received (less operating expenses), dividends, interest, income from superannuation, maintenance (child support), workers' compensation, and government pensions and allowances (including all payments for family assistance, labour market assistance, youth and student support, and support for the aged, carers and people with a disability).	Using personal income (excluding not-stated cases), we derive low personal income as being less than $300 per week.
Equivalised household income	Household income is derived by the ABS by summing the personal incomes reported by all household members aged 15 years and over. The Census collects personal income in ranges, so before these can be summed, a specific dollar amount needs to be allocated to each person. Median incomes for each range, derived using data from the Survey of Income and Housing, are used for this purpose. Equivalised total household income is total household income adjusted by the application of an equivalence scale to facilitate comparison of income levels between households of differing size and composition. The modified OECD equivalence scale is used.	Households are excluded if someone in the household, aged 15 years or more, did not state their income. We focus on equivalised household income. Low equivalised household income is derived as those with equivalised household income of less than $400 per week.
Housing tenure	Tenure type describes whether a dwelling is owned, being purchased or rented. Landlord type provides information on the type of landlord for rented dwellings.	We classify those with tenure of occupied rent-free and occupied under a life tenure scheme in the "other tenure type" category. For renters, we separate those with a landlord of "state or territory housing authority", from all other renters.

Source: ABS (2011a)

Table A3: Numbers of women with stated and not-stated responses on each socio-economic status indicator, by life stage, women in NSW, 2011

Women in NSW aged 15 years and over in occupied private dwellings		Young	Mid-age	Retirement-age	Older	Total
Personal income	Valid data	389,810	1,350,797	625,440	208,310	2,574,357
	Income < $300	239,808	323,611	225,901	65,907	855,227
	Higher income	150,007	1,027,187	399,538	142,401	1,719,133
	Not stated	34,007	84,036	41,789	24,297	184,129
	Total	**423,817**	**1,434,833**	**667,229**	**232,607**	**2,758,486**
Housing tenure	Valid data	401,781	1,366,113	633,330	210,570	2,611,794
	Public housing	17,473	46,616	30,928	11,650	106,667
	Private renter	133,825	408,673	72,268	17,815	632,581
	All other	250,478	910,825	530,136	181,106	1,872,545
	Not stated	22,038	68,720	33,899	22,035	146,692
	Total	**423,819**	**1,434,833**	**667,229**	**232,605**	**2,758,486**
Equivalised household income	Valid data	349,948	1,234,225	580,285	199,959	2,364,417
	Equivalised HH income < $400	70,140	182,734	159,316	87,635	499,825
	Higher equivalised HH income	279,810	1,051,493	420,966	112,326	1,864,595
	Partial or all incomes not stated	57,063	143,522	59,685	25,214	285,484
	Not applicable—visitor only & non-classifiable households	16,807	57,084	27,260	7,434	108,585
	Total	**423,818**	**1,434,831**	**667,230**	**232,607**	**2,758,486**
Educational attainment	Valid data	393,839	1,352,010	612,130	194,390	2,552,369
	Education up to Year 10	105,347	279,356	305,099	133,609	823,411
	Higher education	288,494	1,072,656	307,029	60,784	1,728,963
	Not stated	29,977	82,824	55,101	38,215	206,117
	Total	**423,816**	**1,434,834**	**667,231**	**232,605**	**2,758,486**

Source: 2011 Census of Population and Housing

Table A4: Variable description, Census data

Variable	Census data dictionary information	Further derivation
English-language proficiency	For each person who speaks a language other than English at home, this variable classifies their self-assessed proficiency in spoken English. Proficiency in spoken English should be regarded as an indicator of a person's ability to speak English rather than a definitive measure of his/her ability and should be interpreted with care. People are classified as (1) speaks English only; or speaks other language and speaks English: (2) very well, (3) well, (4) not well, (5) not at all.	In our tables, categories 4 and 5 are combined as "Does not speak English well or at all" And categories 2 and 3 are combined as "Speaks English well or very well".
Indigenous status	The question about Indigenous origins on the Census form asks whether each person is of Aboriginal and/or Torres Strait Islander origin.	Women are classified in our tables as non-Indigenous or Indigenous, with the Indigenous category including those identified as Aboriginal, Torres Strait Islander, or both Aboriginal and Torres Strait Islander.
Labour force status	This is a derived variable applicable to all people aged 15 years and over. It classifies people as employed working full-time, part-time or away from work, unemployed looking for full-time work, looking for part-time work, or not in the labour force. The category "Employed, away from work" also includes persons who stated they worked but who did not state the number of hours worked.	Our analyses reports unemployed women as one category, and includes "employed, away from work" in with part-time employed.
Study status	This variable records the full-time/part-time status of students.	Reported as provided by ABS.
Relationship in household (and family composition)	Relationship in household is a key variable at the person level. It is used to record the relationship of each person in a family to the family reference person or, where a person is not part of a family, that person's relationship to the household reference person. We have also used family composition to determine whether partnered women have or do not have dependent children aged under 15 years.	The detailed categories from these items were collapsed into broader groups. All should be self-explanatory, except the category "Other family", which includes all classified as "other related individuals", and also "unrelated individual living in family household".
Disability	People with a profound or severe disability are defined as those people needing help or assistance in one or more of the three core activity areas of self-care, mobility and communication, because of a disability, long-term health condition (lasting six months or more) or old age.	Reported as provided by ABS.
Caring responsibilities	People who in the two weeks prior to Census Night spent time providing unpaid care, help or assistance to family members or others because of a disability, a long-term illness or problems related to old age. This includes people who are in receipt of a Carer Allowance or Carer Payment. It does not include work done through a voluntary organisation or group.	Reported as provided by ABS.
Remoteness	Within the Australian Statistical Geography Standard, the remoteness structure comprises six categories, each of which identifies a non-contiguous region in Australia, being a grouping of Statistical Areas Level 1 (SA1s) sharing a particular degree of remoteness. The degrees of remoteness range from "Major cities" (highly accessible) to "Very remote". The degree of remoteness of each SA1 was determined using the Accessibility/Remoteness Index of Australia (ARIA).	Reported as provided by ABS.
Index of Relative Socio-Economic Disadvantage	The Index of Relative Socio-Economic Disadvantage is a general socio-economic index that summarises a range of information about the economic and social conditions of people and households within an area. Information about the distribution of the IRSD in NSW was sourced from ABS (2013).	Each of the LGAs (using 2011 boundaries) in NSW was assigned to an IRSD quintile, based on the distribution of this index in NSW. Using ABS TableBuilder, women living in each of the LGAs in NSW were then assigned to quintile according to the LGA of their place of enumeration in the Census.

Table A5: Numbers of women with stated and not-stated responses on each socio-economic status indicator, by life stage, women in NSW, 2011

Women in NSW aged 15 years and over in occupied private dwellings		Young	Mid-age	Retirement-age	Older	Total
English-language proficiency	Valid data	405,616	1,376,330	642,885	219,916	2,644,747
	Not stated	18,202	58,501	24,346	12,690	113,739
	Total	**423,818**	**1,434,831**	**667,230**	**232,607**	**2,758,486**
Indigenous status	Valid data	404,422	1,374,664	639,934	219,794	2,638,814
	Not stated	19,396	60,168	27,296	12,812	119,672
	Total	**423,818**	**1,434,831**	**667,230**	**232,607**	**2,758,486**
Labour force status	Valid data	404,451	1,371,481	636,144	211,846	2,623,922
	Not stated	19,367	63,352	31,086	20,759	134,564
	Total	**423,818**	**1,434,831**	**667,230**	**232,607**	**2,758,486**
Study status	Valid data	401,677	1,362,222	628,704	206,756	2,599,359
	Not stated	22,139	72,610	38,529	25,849	159,127
	Total	**423,818**	**1,434,831**	**667,230**	**232,607**	**2,758,486**
Relationship in household	Valid data	392,493	1,354,886	627,388	220,733	2,595,500
	Not classifiable or visitor from within Australia	31,325	79,946	39,843	11,872	162,986
	Total	**423,818**	**1,434,831**	**667,230**	**232,607**	**2,758,486**
Disability	Valid data	402,680	1,366,183	639,029	218,058	2,625,950
	Not stated	21,136	68,650	28,201	14,549	132,536
	Total	**423,818**	**1,434,831**	**667,230**	**232,607**	**2,758,486**
Caring responsibilities	Valid data	386,627	1,349,503	616,345	191,804	2,544,279
	Not stated	37,191	85,329	50,887	40,800	214,207
	Total	**423,818**	**1,434,831**	**667,230**	**232,607**	**2,758,486**

Note: Data were available for all women for the geographic variables, so they have not been shown.
Source: 2011 Census of Population and Housing

Appendix B: SIH and HES data description

The SIH, previously known as the Survey of Income and Housing Costs, is a nationally representative survey of households that collects information on sources of income, amounts received, household and personal wealth, housing characteristics, household characteristics and personal characteristics. Income is collected on both a current and financial year basis. The survey scope covers residents of private dwellings in urban and rural areas of Australia across each state and territory of Australia. The survey collects comprehensive information about the income and wealth of household members. It is administered by trained interviewers who interview respondents face-to-face and enter the respondents' data into a notebook computer. The survey consists of an interview with a household spokesperson who has knowledge of the household finances. In addition, interviews are conducted with each individual aged 15 years and over in the household.

A sub-sample of SIH households are selected to also be included in the Household Expenditure Survey (HES). The HES contains detailed information on expenditures made by each household member and captures information about financial hardship and financial stress experienced by the household.

From both surveys, we identify all women in NSW, and so conduct analyses at the person level, rather than a broader family or household level. However, the household characteristics of those women are used in the analyses. Some women will of course be from the same household. The sample sizes, by life stage, are shown in Table B1. Most of the analyses in this report are based on the SIH, with the HES data used to explore financial hardship and stress (in Section 4).

Table B1: Sample sizes of NSW in SIH and HES, by life stage

Survey	Young	Mid-age	Retirement-age	Older	Total
SIH	450	1,608	916	363	3,337
HES	307	1,134	698	281	2,420

Source: 2009–10 Survey of Income and Housing

A description of the data used to derive socio-economic status from the SIH is given in Table B2. These data are not subject to non-response, as is the case in the Census. Table B3 shows the sample sizes for each of the indicators, by life stage.

A summary of each of the key socio-demographic variables examined in this report is shown in Table B4.

This information is followed by a description of the financial stress data analysed from the HES.

Table B2: Description of source of socio-economic status indicators, SIH data

Based on	From SIH user guide	Further derivation for this report
Educational attainment	See the description for the Census data.	See the description for the Census data.
Personal income	Income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption. Income includes receipts from: wages and salaries and other receipts from employment (whether from an employer or own incorporated enterprise), including income provided as part of salary-sacrificed and/or salary package arrangements; profit/loss from own unincorporated business (including partnerships); net investment income (interest, rent, dividends, royalties); government pensions and allowances; private transfers (e.g., superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household). Gross income is the sum of the income from all these sources before income tax, the Medicare levy and the Medicare levy surcharge are deducted.	We derive low personal income as being incomes that fall into the bottom quintile of the income distribution, with this distribution being calculated over all men and women in Australia.
Main source of income	That source from which the most positive income is received. If total income is nil or negative the main source is undefined. As there are several possible sources, the main source may account for less than 50% of gross income. Government pensions and allowances are defined as income support payments from government to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students.	Our analyses focus on those with a main source of income being income support payments (government pensions and allowances).
Equivalised household income	Household income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption. Equivalised total household income is total household income adjusted by the application of an equivalence scale to facilitate comparison of income levels between households of differing size and composition. The modified OECD equivalence scale is used.	We derive low equivalised household income as being incomes that fall into the bottom quintile of the distribution of equivalised household incomes, with this distribution being calculated over all households in Australia.
Personal wealth	Superannuation balances include accounts with government and non-government superannuation funds. Other personal wealth includes the individual's holdings of shares in listed companies, shares in their own incorporated or unincorporated businesses net of the liabilities of the business, private and public unit trusts, bonds and debentures, accounts held with financial institutions in addition to other miscellaneous wealth.	Derived as the sum of superannuation balances and other personal wealth. We derive low personal wealth as having personal wealth that falls into the bottom quintile of the distribution of personal wealth, with this distribution being calculated over all men and women in Australia.
Household wealth	Net worth is the value of a household's assets less the value of its liabilities. (Refer to the ABS, 2012b, for more details.)	We derive low household wealth as having household wealth that falls into the bottom quintile of the distribution of household wealth, with this distribution being calculated over all households in Australia.
Housing tenure	Derived from (a) tenure type and landlord type (see Census data description), and (b) whether the household received CRA. CRA is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market. It is only paid to recipients of another government benefit or pension, and is paid in conjunction with that other payment.	We classify those with tenure of occupied rent-free and occupied under a life tenure scheme in the "other tenure type" category. For renters, we separate those with a landlord of "state or territory housing authority", from all other renters. Then, for women living in households with tenure of private rental, we separately identify those in households in receipt of CRA.

Source: ABS (2012b)

Table B3: Sample sizes women classified as low socio-economic status at each life stage, women in NSW, 2009–10

Socio-economic status indicator	Young	Mid-age	Retirement-age	Older	Total
Low personal income	138	415	533	19	1105
Main source of income is income support	260	404	231	332	1227
Low personal wealth	105	454	106	75	740
Low equivalised household income	172	416	183	176	947
Low household wealth	235	303	332	48	918
Household in receipt of CRA	71	274	49	19	413
All NSW women	**450**	**1,608**	**916**	**363**	**3,337**

Source: 2009–10 Survey of Income and Housing

Table B4: Variable description, SIH

Variable	ABS-provided information	Further derivation
English-language proficiency	See the description for the Census data for categories used in the SIH.	See the description for the Census data.
Labour force status	Labour force status classifies people according to whether they were employed, unemployed or not in the labour force. Full-time employed refers to employed persons who usually work 35 hours or more a week (in all jobs).	The labour force variable is combined with full-time/part-time labour force status to classify employed women as full-time or part-time.
Study status	See the description for the Census data.	See the description for the Census data.
Relationship in household (and family composition)	See the description for the Census data.	See the description for the Census data.
Disability	Disability status presented here is based on the severity of disability variable. The first four categories refer to those with a profound, severe, moderate or mild core activity restriction. A core activity limitation is a limitation that requires assistance with self care, communication and mobility—those activities deemed essential to normal everyday living. The fifth category captures those without a core activity restriction, who are aged 15–64 and require extra support to participate in employment, or who are aged 5–20 years and require additional support to participate in education. The sixth category captures those who have a disability but are not restricted in their ability to perform the core activities and have no employment/schooling restriction (referred to as "no specific limitation or restriction"). The seventh category captures those with no disability or long-term health condition.	We have combined the first five of these categories as "disability with specific limitation/restriction".

Source: ABS (2012b)

The HES data are used for analyses of financial stress and hardship data. Here we provide a summary of this information.

In the HES, the household reference person, and in some instances their spouse, are asked to report on hardship and financial stress experienced by themselves or anyone else in the household. More specifically, they are asked the following question, with prompts for each of the listed possibilities:

- Over the past year, have any of the following happened to [you/your household] because of a shortage of money?
  – Could not pay electricity, gas or telephone bills on time
  – Could not pay for car registration or insurance on time
  – Pawned or sold something

- – Went without meals
- – Unable to heat my home
- – Sought assistance from welfare/community organisations
- – Sought financial help from friends or family
- – No/None of these

Following Bray (2001), we have classified having experienced one of the following as a "cash-flow problem":

- Could not pay electricity, gas or telephone bills on time
- Could not pay for car registration or insurance on time
- Sought financial help from friends or family;

and one of the following as a "financial hardship":

- Pawned or sold something
- Went without meals
- Unable to heat my home
- Sought assistance from welfare / community organisations

The measure of housing stress is based on the "30–40 rule" measure of housing stress. This includes:

- households in the bottom 40% of the equivalised gross (disposable) household income distribution; and
- spending at least 30% of their disposable household income on housing costs.

Note this measure of equivalised disposable household income is equivalised total household income used elsewhere. Disposable income is derived by deducting estimates of personal income tax and the Medicare levy from gross income. The Medicare levy surcharge is also calculated and deducted from gross income. Disposable income is a better measure of the economic resources available to meet the needs of households as it takes into account the government's claims over that income. Housing costs are regular outlays made by the household in order to provide shelter for its members. Housing costs in the SIH are limited to mortgage repayments, rental payments, property and water rates and corporate fees. Housing costs are not adjusted to reflect the receipt of CRA for those households that are eligible.

Appendix C: Supplementary tables

Table C1: Measures of low socio-economic status by life stage, women in NSW, 2009–10

Measures	Young women (%)	Mid-age women (%)	Retirement-age women (%)	Older women (%)	All women (%)
Public housing					
Yes	0.7	2.8	2.9	3.7	2.6
No	99.3	97.2	97.1	96.3	97.4
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Private renter					
Yes	10.8	8.0	4.4	4.0	7.3
No	89.2	92.1	95.6	96.0	92.7
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Year 10 or less					
Yes	27.9	23.9	55.5	79.2	36.3
No	72.1	76.1	44.5	20.8	63.7
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Bottom quintile of personal wealth					
Yes	50.3	21.0	19.0	19.6	25.2
No	49.7	79	81	80.4	74.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Bottom quintile of household wealth					
Yes	32.8	20.2	7.9	8.9	18.4
No	67.2	79.8	92.1	91.1	81.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Bottom quintile of personal income					
Yes	48.2	19.3	22.8	7.0	23.9
No	51.8	80.7	77.2	93	76.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Bottom quintile of equivalised household income					
Yes	9.6	12.1	24.9	42.4	17.1
No	90.4	87.9	75.1	57.6	82.9
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
SIH Sample size	**450**	**1,608**	**916**	**363**	**3,337**

Source: 2009–10 Survey of Income and Housing

Table C2: Measures of low socio-economic status by life stage, women in NSW, 2011

Measures	Young women (%)	Mid-age women (%)	Retirement-age women (%)	Older women (%)	All women (%)
Public housing					
Yes	4.1	3.3	4.7	4.6	3.9
No	95.9	96.7	95.3	95.4	96.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Private renter					
Yes	32.2	29.5	11.4	7.0	23.5
No	67.8	70.5	88.6	93.0	76.5
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Year 10 or less					
Yes	26.5	20.7	49.8	69.7	32.7
No	73.5	79.3	50.2	30.3	67.3
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Relatively low weekly personal income (< $300 per week)					
Yes	61.9	23.9	36.0	30.7	33.2
No	38.1	76.1	64.0	69.3	66.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Relatively low equivalised weekly household income (< $400 per week)					
Yes	20.1	14.8	27.3	43.8	21.1
No	79.9	85.2	72.7	56.2	78.9
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Source: 2011 Census of Population and Housing

Table C3: Correspondence between measures of socio-economic-status among women in NSW (SIH)

Life stages	Low personal income (%)	Main income is income support payments (%)	Year 10 or less (%)	Low personal wealth (%)	Low equivalised HH income (%)	Low HH wealth (%)
Young women						
Low personal income	100.0	20.3	43.9	74.0	13.3	25.9
Income support payments	54.1	100.0	37.9	69.6	27.1	69.3
Year 10 or less	76.2	24.5	100.0	76.8	18.3	32.9
Low personal wealth	70.9	25.1	42.4	100.0	15.6	38.9
Low equivalised HH income	67.0	51.2	52.7	82.0	100.0	66.2
Low household wealth	38.0	38.2	27.9	59.5	19.3	100.0
All young women	**48.2**	**18.1**	**27.9**	**50.3**	**9.6**	**32.8**
Mid-age women						
Low personal income	100.0	30.3	25.4	34.8	22.3	19.8
Income support payments	29.8	100.0	39.9	51.7	39.0	46.0
Year 10 or less	20.8	33.4	100.0	38.7	20.2	31.9
Low personal wealth	32.0	48.4	43.5	100.0	28.7	49.5
Low equivalised HH income	35.8	63.7	39.5	50.0	100.0	44.6
Low household wealth	19.0	44.9	37.4	51.7	26.7	100.0
All mid-age	**19.3**	**19.7**	**23.9**	**21.0**	**12.1**	**20.2**
Retirement-age women						
Low personal income	100.0	45.3	66.4	19.5	33.0	2.5
Income support payments	22.3	100.0	71.0	35.4	44.2	13.3
Year 10 or less	27.5	59.8	100.0	24.5	32.5	9.9
Low personal wealth	23.4	86.3	71.7	100.0	53.0	29.4
Low equivalised HH income	30.2	82.2	71.4	40.4	100.0	19.1
Low household wealth	7.1	77.7	68.6	70.3	60.0	100.0
All retirement age	**22.8**	**46.2**	**55.5**	**19.0**	**24.9**	**7.9**
Older women						
Low personal income	100.0	68.3	56.3	13.7	38.4	4.7
Income support payments	5.5	100.0	81.7	22.6	46.8	9.4
Year 10 or less	5.1	89.6	100.0	21.4	46.6	8.8
Low personal wealth	4.9	100.0	87.2	100.0	56.6	29.5
Low equivalised H income	6.4	95.8	85.8	26.2	100.0	13.6
Low household wealth	3.7	91.6	77.7	65.1	64.9	100.0
All older women	**7.0**	**86.7**	**79.2**	**19.6**	**42.4**	**8.9**

Note: Each percentage indicates to what extent someone who is low socio-economic status on a specific indicator (e.g., Year 10 or less) is also low socio-economic status on the other indicators. For example, among the young women with low educational attainment, 77% had low personal wealth (compared to 50% among all young women), 33% low household wealth (the same for all young women), 76% had low personal income (compared to 48% for all young women) and 18% had low equivalised household income (compared to 10% for all young women).

Source: 2009–10 Survey of Income and Housing

Table C4: Correspondence between measures of socio-economic-status among women in NSW (Census)

Life stage	Year 10 or less (%)	Low personal income (%)	Low equivalised household income (%)	Rent—Public housing (%)	Rent— Private renter (%)
Younger women					
Year 10 or less	100.0	80.9	25.7	7.2	30.7
Low personal income	34.9	100.0	27.8	4.5	28.5
Low equivalised HH income	34.5	85.2	100.0	12.7	48.0
Rent—Public housing	46.2	67.3	59.9	100.0	NA
Renting—Private renter	24.7	52.5	27.9	NA	100.0
All young women	**26.8**	**61.5**	**20.0**	**4.4**	**33.3**
Mid-age women					
Year 10 or less	100.0	32.3	25.7	8.8	27.8
Low personal income	27.7	100.0	33.3	5.2	31.1
Low equivalised H income	35.5	53.9	100.0	13.8	42.7
Rent—Public housing	55.6	37.7	61.5	100.0	NA
Rent—Private renter	19.2	24.9	20.7	NA	100.0
All mid-age women	**20.7**	**24.0**	**14.8**	**3.4**	**29.9**
Retirement age					
Year 10 or less	100.0	43.8	34.1	6.3	11.2
Low personal income	60.9	100.0	52.9	6.3	10.4
Low equivalised HH income	64.5	69.6	100.0	12.0	12.0
Rent—Public housing	69.7	47.6	66.5	100.0	NA
Rent—Private renter	49.9	32.9	29.0	NA	100.0
All retirement age	**49.8**	**36.1**	**27.5**	**4.9**	**11.4**
Older women					
Year 10 or less	100.0	32.7	45.3	5.6	8.1
Low personal income	72.0	100.0	71.0	6.8	7.8
Low equivalised HH income	73.9	50.8	100.0	9.3	8.4
Rent—Public housing	76.8	40.4	72.9	100.0	NA
Rent—Private renter	67.5	29.4	44.1	NA	100.0
All older women	**68.7**	**31.6**	**43.8**	**5.5**	**8.5**

Note: Each percentage indicates to what extent someone who is low socio-economic status on a specific indicator is also low socio-economic status on the other measures. For example, among the young women with low educational attainment, 7% were in public housing (compared to 4% for all young women), 81% had low personal income (compared to 62% for all young women) and 26% had low equivalised household income (compared to 20% for all young women).

Source: 2011 Census