

**Submission
No 47**

**INQUIRY INTO SOCIAL, PUBLIC AND AFFORDABLE
HOUSING**

Organisation: Older Women's Network NSW Inc

Date received: 25/02/2014



Older Women's Network

25 February 2014

Committee Secretary
Select Committee on Social, Public and Affordable Housing
Legislative Council, NSW Parliament.
Parliament House,
Macquarie Street
Sydney NSW 2000
Email: socialhousing@parliament.nsw.gov.au

Re: Submission to: - Inquiry into social, public and affordable housing

Please find attached a submission into the above Inquiry from the Older Women's Network, NSW. The submission was written by Rita Tratt at the request of the OWN NSW Management.

This submission has been endorsed by the OWN NSW Management and builds on the collaborative research report – *It Could Be You* - which forms part of our submission.

Should you have any queries please contact me on
Email address

Sincerely,

Rita Tratt
Secretary, OWN NSW Inc.

Older Women's Network New South Wales Inc

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Funded by Family and Community Services NSW, Office for Carers, Ageing & Disability Inclusion
Project funding from the NSW Department of Health. Special Assistance from the City of Sydney



Older Women's Network

Subject: PARLIAMENTARY INQUIRY INTO SOCIAL AND AFFORDABLE HOUSING

Prepared by: Rita Tratt– Secretary, Older Women’s Network NSW

SUMMARY

The NSW Parliament has announced an inquiry into social public and affordable housing. This report presents a submission to be made to the inquiry on behalf of the Older Women’s Network (NSW) and due by 28 March, 2014. Public hearings will commence in March 2014. An attachment is provided at Attachment 1 (*It Could Be You: Female, Single, Older and Homeless*) to support our submission.

The Older Women’s Network (NSW) is funded through the Office of the Minister for Ageing and Disability and has represented women’s issues for 26 years in major areas of health, housing, employment and superannuation.

INTRODUCTION

A lack of appropriate and affordable housing has significant implications for women’s wellbeing. Housing is an area where women’s economic disadvantage over the lifespan plays out most sharply. Older, single women over the age of 45 represent one of the most at-risk groups to housing stress and homelessness. Domestic violence continues to be the most cited reason for using homelessness services and Indigenous women are now more likely to be homeless than Indigenous men.

CURRENT STATUS

A growing body of evidence shows that the numbers of women facing housing stress and homelessness will rise sharply over the next decade as women retire in greater numbers. The health, social and economic implications of housing stress and homelessness will be significant and costly. Because the causes of housing stress for women are based on a lack of affordable rental housing, and women’s lower financial capacity to pay market rent or become home owners, any long-term approach to reducing housing stress for women must incorporate both increases in supply, and improvements in financial gender equality.

The Older Women’s Network is eager to support any changes in social and affordable housing policy, which will address the housing crisis and reduce the disproportionate impact of the affordable housing shortages on women. In Australia, women are at a significant financial

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disadvantage compared to their male counterparts, being over-represented in key poverty indicators, which limit the housing options available to women and place them in significant housing stress. This financial disadvantage is compounded by other factors, disproportionately affecting women. For example, women are disproportionately affected by violence and other forms of abuse (domestic violence is the main cause of homelessness for women and children) and are more likely to experience disability than men.

The Older Women's Network (NSW) is very concerned that the standard definitions of housing stress do not accurately record the experiences of women, who are more likely to accept financial pressures across other areas of their lives in an effort to retain a home, at any cost. Examples include women remaining in unsafe accommodation, entering into relationships or continuing relationships because they have no alternative accommodation or incurring high financial costs in other areas of their lives, such as moving to a cheaper area away from affordable child care, family supports or work. There are also challenges when housing is not available in local areas for Aboriginal and Torres Strait Islander women – families are often faced with moving significant distances away from their extended family and country or are forced to live in accommodation which is not appropriate. It is slowly becoming clear that although the current affordable housing figures indicate that we are in crisis, once these uncounted women are taken into account, the situation is even more serious than the figures suggest.

This hidden level of housing stress is of even more concern when the figures on likely housing stress in the near future are considered. The lack of affordable and appropriate housing for single, older women on low-moderate incomes is of particular concern given that their numbers are expected to rise dramatically over the next 15 years. According to the 2011 Census, there are 600 828 women in Australia who are single, over 45 years old, earn less than the median income and do not own their home. By way of comparison, there are 373 794 men in the same situation.

RECOMMENDATIONS:

1. That the recommendations in Ludo McFerran's report (2010) ***It Could Be You: Female, Single, Older and Homeless*** be adopted to enable older women to live in safe, secure, affordable housing. (copy attached)
2. That housing models be explored along the lines of a boarding house model for single women, which would include their own bathroom and cooking facilities.
3. That community housing options be explored to look at the viability of cooperative housing for older women.
4. Collect mainstream homelessness and housing data disaggregated by gender to better inform policy on affordable rental and housing in Australia.