

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

Name: Ms Rachel Ho

Date received: 3/03/2014

14 March 2014

The Director
Select Committee on Social, Public and Affordable Housing
Parliament House
Macquarie Street
Sydney NSW 2000

To the Director,

RE: The Select Committee Inquiry into Social, Public and Affordable Housing

Thank you for providing me with the opportunity to contribute a submission as part of the inquiry into social, public and affordable housing. This report was researched as part of the University of Technology Sydney, NSW Parliamentary Research assessment for the Hon. Sophie Cotsis MLC, Shadow Minister for Local Government, Housing, and the Status of Women.

The research involved interviewing organisations that provide service and support to older women who were facing housing crisis or homelessness. Twelve participants were interviewed across four different organisations, including:

1. Our Lady of the Way (Merrylands, Western Sydney)
2. The Cottage/Wyanga (Glebe, Inner West Sydney)
3. Lou's Place (King Cross, Central Sydney)
4. An older women's organisation

Research data on homelessness is often 'hidden' – recorded statistics only reveal individuals have accessed formal homelessness services. Current research fails to include the many people who are 'couch surfing' or living in unsafe and insecure housing, and who do not otherwise access formal housing support services

Given that there has been no new agreement between the Commonwealth and the State regarding the current National Partnership Agreement on Homeless, Government funding of specialist homelessness services in NSW needs to be further discussed for further services beyond 2014.

Specialist services for older women as separate demographic needs to be further researched and policies need to be introduced for this category, particularly policies which support establishing refuges for older women facing housing crisis and homelessness.

This report urges for effective policies and intervention strategies to be introduced and implemented within the next few years to prevent the emergence of significant levels of homelessness amongst women over the coming decades.

Thank you for the opportunity to provide comment to the inquiry into the social, public and affordable housing inquiry.

Contact: Rachel Ho

Older Women and Homelessness in NSW

By Rachel Ho



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This study and report was researched and authored by Rachel Ho as part of a NSW Parliamentary Research assessment. Rachel is an undergraduate Law/Communication student at the University of Technology, Sydney.

The author wishes to thank and acknowledge the Hon. Sophie Cotsis, MLC, Shadow Minister of Local Government, Housing and Status of Women, and Dr. Heidi Norman for their support in conducting this research paper. The author also wishes to thank Lou's Place, Our Lady of The Way, Wyanga and the participants who were interviewed in this research paper.

Photo: Telegraph Media Group Limited 2013

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1. INTRODUCTION

Over the last few years studies have reported a significant shift in the typical face of homelessness in New South Wales. The number of older women facing housing crisis and homelessness has steadily increased, labelling older, single women on low-income in private rental accommodation as the most disadvantaged demographic profile. However, currently our knowledge of older women in Australia at risk of homelessness is very limited. Many older women are facing homelessness for the first time in their life, which adds to the difficulty to collate information on this demographic due to no previous history records of housing instability of these women. Although research has provided insight into older homeless people escaping violence or in private rental accommodation, there is limited knowledge of the *overall* profile of older women in New South Wales in housing crisis. This report attempts to provide insight into this important issue from a statistical perspective obtained from recent reports, as well as the personal experiences of Managers and clients who are within the field. Moreover, the report attempts to substantially cover the issue of women *at risk* of homelessness, with a focus on women from the Baby Boomer generation whose financial and social situation place them susceptible at risk of homelessness.

These issues will be addressed in anticipation of the development of effective policies and services to assist older women at risk of homelessness and housing crisis. Addressing these issue is of utmost importance to prevent the increasing vulnerability of homelessness amongst older women. Without such intervention, the prolonged experience of housing stress, incidences of domestic and family violence against older women and their vulnerability to homelessness can only be expected to increase. As the Honourable Sophie Cotsis, Shadow Minister for Housing, Status of Women and Local Government highlighted:

Many pensioners who live in public housing are people who have worked hard their whole lives. They have raised a family, paid their taxes and done all that our society could ask of them. Those Australians have earned a right to live in security and comfort. Housing NSW predicts that in the next eight years almost one-third of all demand for social housing will come from older Australians. The needs of older Australians should be met by government with open arms. Older Australians should be accorded the dignity and respect they deserve.¹

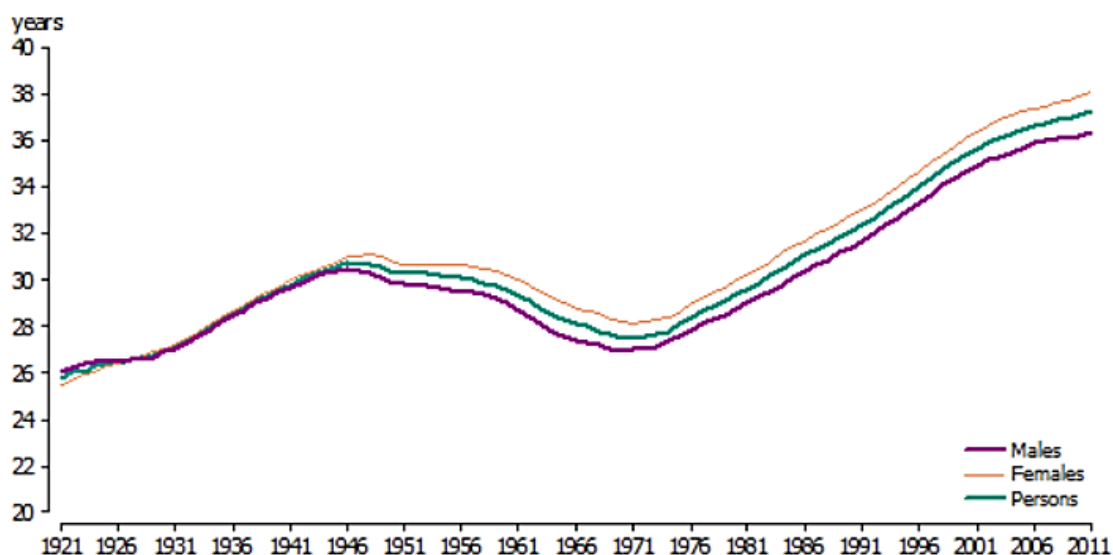
¹ The Hon Sophie Cotsis, MLC, Shadow Minister for Housing, Status of Women and Local Government, 'Pensioner Public Housing Rents' NSW Parliament Hansard, 12 September 2013.

2. OLDER PEOPLE AND HOMELESSNESS

2.1 Ageing Population

Along with most westernised developed countries, Australia is characterised by the demographic ageing population. This comes as a result of increasing life expectancy and low fertility following the post-war baby boom. The Australia Bureau of Statistics (ABS) projects that as the post-war Baby Boomers enter the older age group (55 years and over) these statistics will continue to increase.² This projection can be deduced from the trend of median age in Australia's population which has been increasing since the 1970s to 2011 (Figure 1)³. The ABS predicts that this median age is expected to increase to 38.7-40.7 years in 2026 and 41.9-45.2 years in 2056.

Figure 1: Median Age of Population by Sex, 1921-2011



Source: ABS, 2011, Australia Demographic Statistics, cat. no. 2101.0, Mar 2012

In 2007 it was found that Australia's population was 21 million people, with 13% being 65 years or older.⁴ With Australia's increasing population, it has been projected that by 2056 one in four (23-25%) of Australians will be aged 65 years or older.⁵ Furthermore, the number of people aged 85 years or over is projected to increase rapidly over the next 50 years, from 344,000 people in 2007 to between 1.7 million and 3.1 million people in 2056. By then,

² Australian Bureau of Statistics, 'Population Projections, Australia 2006 to 2101' (released 2008, updated 2011), *Australian Bureau of Statistics* <<http://www.abs.gov.au/ausstats/abs@.nsf/mf/3222.0>>.

³ Australia Bureau of Statistics, 'Reflecting a Nation: Stories from the 2011 Census, 2012-2013' (released 2012) *Australian Bureau of Statistics*, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/3222.0>>.

⁴ Australia Bureau of Statistics, above n 2.

⁵ Australia Bureau of Statistics, above n 2..

people aged 85 years or over will make up 5% to 7% of Australia's population, compared to only 1.6% in 2007.⁶

2.2 Housing and Ageing

Concurrent to the increasing ageing population is an increasing housing affordability problem. Batterham et al (2013) predict that the combination of these issues, along with the declining rates of home ownership and the increase in private rental of older persons, will result in an increase in older people at risk of homelessness:

Across Australia anecdotal reports from service providers indicate that older people, and particularly older women with no recent history of homelessness, are increasingly presenting at specialist homelessness services with nowhere to live and few, if any, formal and informal supports.⁷

Peterson and Jones (2013) documented in a recent study that on Census night 2011 there were 14,851 people aged over 55 years who were homeless. This figure represents an increase from 2006 where 12,461 older people considered homeless (Figure 2).⁸ The study found that 14% of people aged over 55 years were homeless.

Figure 2: Number and proportion of older homeless persons, 2006-2011.

| Age | 2006 | | | 2011 | | |
|----------------------------|---------------|---|-----------------------------------|---------------|---|-----------------------------------|
| | no. | % | Rate per 10,000 of the population | no. | % | Rate per 10,000 of the population |
| 55–64 | 6,950 | 8 | 31.7 | 8,649 | 8 | 34.6 |
| 65–74 | 3,560 | 4 | 25.9 | 4,174 | 4 | 25.7 |
| 75 and over | 1,951 | 2 | 15.4 | 2,028 | 2 | 14.6 |
| Total over 55 years | 12,461 | | | 14,851 | | |

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

⁶ Australian Bureau of Statistics, above n 2.

⁷ Deb Batterham et al 'Ageing out of place? The impact of gender and location on older Victorians in homelessness' (2013) *Hanover Welfare Services, Melbourne*.

⁸ Maree Peterson and Andrew Jones, 'Addressing Later Life Homelessness' (2013) *Institute for Social Science Research, The University of Queensland*, 37.

According to the ABS (2012) those considered 'homeless' include people who rough sleep, live in improvised dwellings, crisis accommodation and housing that is insecure and does not allow a person to have control of, and access to space for social relations.⁹ Similarly, more men (10,322) than women (6,077) were sleeping in improvised housing or on the streets. One million adults reported having experienced homelessness at some point in the previous 10 years.¹⁰

Studies have also found that the number of older people living in these categories of homelessness have increased, apart from boarding houses which already contain a high proportion of older homeless people (Figure 3).

Figure 3: Proportion of older people in total homeless population, 2006-2011.

| | 2006 | | | 2011 | | |
|---|------------------|----------------|-----------|------------------|----------------|-----------|
| | 55+ and homeless | Total Homeless | % | 55+ and homeless | Total Homeless | % |
| Improvised Dwellings, Tents or sleeping out | 1,316 | 7,247 | 18 | 1,411 | 6,813 | 21 |
| Support accommodation for the homeless | 1,319 | 17,329 | 8 | 1,916 | 21,258 | 9 |
| Staying temporarily with other households | 3,237 | 17,663 | 18 | 3,858 | 17,369 | 22 |
| Boarding houses | 4,293 | 15,460 | 28 | 4,759 | 17,721 | 27 |
| Other temp lodging | 147 | 500 | 29 | 198 | 686 | 29 |
| Severely overcrowded dwellings | 2,142 | 31,531 | 7 | 2,709 | 41,390 | 7 |
| Total | 12,460 | 89,728 | 14 | 14,851 | 105,237 | 14 |

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

⁹ Ibid.

¹⁰ Equity Rights Alliance, 'Introduction – Why Housing is a Women's Issue' (2013) *Equity Rights Alliance YWCA Australia, ACT*, 1.

The study also compared the above statistics to determine the highest percentage of increase in a particular form of accommodation, which was found to be older people staying in supported accommodation, temporary lodgings and older people living in overcrowded housing (Figure 4).¹¹

Figure 4: Changes in living conditions of older homeless people, 2006-2011.

| | 2006 | 2011 | Change | % Change |
|---|---------------|---------------|--------------|-----------|
| Improvised dwellings | | | | |
| – tents or sleeping out | 1,316 | 1,411 | 95 | 7 |
| Supported accommodation for the homeless | 1,319 | 1,916 | 597 | 45 |
| Staying temporarily with other households | 3,237 | 3,858 | 621 | 19 |
| Staying in boarding houses | 4,293 | 4,759 | 466 | 11 |
| Other temporary lodging | 147 | 198 | 51 | 35 |
| Persons in severely crowded dwellings | 2,142 | 2,709 | 567 | 26 |
| All homeless 55+ | 12,460 | 14,851 | 2,391 | 19 |

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

A recent report by King et al (2011) on behalf of Anglicare also supports this finding, projecting that the number of older people in low-income rental housing in particular will increase by 115% by the year 2026.¹² The National Centre for Social and Economic Modelling (NATSEM) also estimated that in 2004 around 56,000 older people (70 years and over) were in a housing stress. In 2008, NATSEM reported that this figure had increased to 112,000 older people.¹³

¹¹ Peterson and Jones, above n 8, 48.

¹² King et al, 'Home Truths: Impact of Housing Insecurity on Women across the Life Course' (2011) *ANGLICARE Social Policy and Research Unit*, 31.

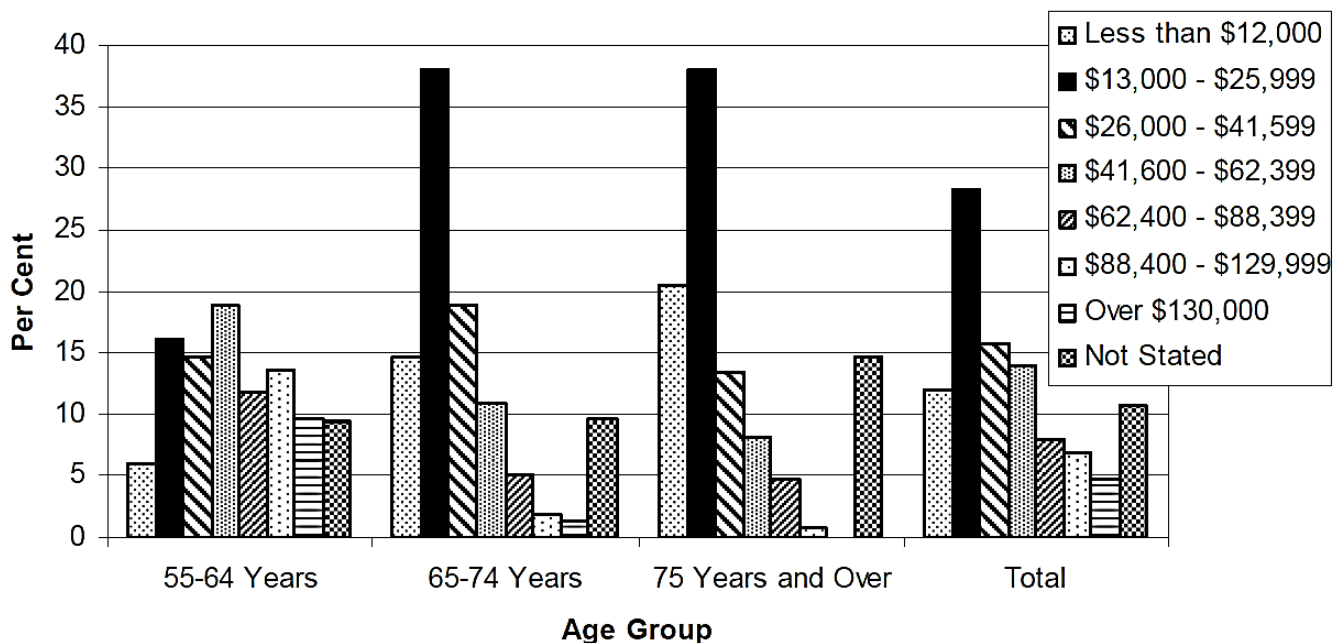
¹³ The National Centre for Social and Economic Modelling (NATSEM) in King et al above n 12.

2.3 Household Income

Beer and Faulkner (2009) also conducted a study on the impact of high housing costs, finding that the average household income of the majority of older tenants is low (Figure 5).¹⁴ This may adversely impact on the housing mobility and hardship of older people in accessing affordable and stable housing.

Moreover, studies have correlated the impact of the loss of a partner for older private tenants. Beer and Faulkner found that low income renters are particularly at risk of a housing crisis or homelessness if they were to experience losing a partner.¹⁵ Statistical trends have revealed that 31% of older aged people experience housing stress within one year of losing a partner. Wood et al. (2007) also found that “there is an abrupt change in tenure pathways in the first year following the loss of a partner with home ownership rates falling 25%”, resulting in many households having to unlock housing wealth in order to retain their home ownership.¹⁶ Moreover, Beer and Faulkner found that this change is not quickly reversed with the home ownership rate of affected households continuing to fall for a further two years.¹⁷

Figure 5: Household Income by Age



Source: Beer and Faulkner, AHURI 2009

¹⁴ Andrew Beer and Debbie Faulkner, '21st Century Housing Careers and Australia's Housing Future' (2009) *Australian Housing and Urban Research Institute*, 137.

¹⁵ Beer and Faulkner, above n 14 at 53.

¹⁶ Gavin Wood et al, 'The Implications of Loss of a Partner for Older Private Renters' (2008) *Australian Housing and Urban Research Institute*, 11.

¹⁷ Beer and Faulkner, above n 14.

3. OLDER WOMEN AND HOMELESSNESS

3.1 Introduction

It has been identified that one of the most disadvantaged demographic profiles for a person to have is to be old, single, poor, female and in private rental accommodation.¹⁸ It has also been estimated that older people (aged 55 years and over) represent 17 per cent of the homeless population.¹⁹ Some may argue these current statistics reveal that the extent of the problem is relatively small compared to other homeless subpopulations. However King et al (2011) point out that these figures do not represent the whole picture:

...the data only records people who access formal homelessness service, the SAAP data does not include many people who are 'couch surfing' or living in unsafe and insecure housing and who do not otherwise access formal housing support services... this creates a problem of 'hidden homelessness'.²⁰

Given the projections outlined above, although single women are not strongly identified in current homelessness and housing research statistics in Australia, the urgency of this issue will dramatically change within a generation.

Many recent studies have indicated that a number of factors contribute to older women being particularly vulnerable to housing crisis.²¹ Some of these factors include the financial insecurity of older women dependent on government pensions and living alone, limited availability of adequate superannuation and the impact older women who are providing unpaid care assistance. The impact of domestic violence and family abuse has also been identified as a risk-factor that increases homelessness amongst older women, which will be explored in a separate section.

3.2 Emergency Relief

The Equity Rights Alliance recently reported that two-thirds of all respondents in social and public housing in Australia were women, with almost two-thirds of public housing respondents (63%) and half of community housing respondents (51%) aged 55 and older.²² More women (460,132) compared to men (383,184) were living in rented housing authority

¹⁸ Helen Kimberley and Bonnie Simons, *The Brotherhood's Social Barometer: Living the second fifty years*, (2009) *The Brotherhood of St Laurence: Melbourne*, 47.

¹⁹ Chris Chamberlain and David MacKenzie, 'Australian Census Analytic Program: Counting the Homeless Australia, 2006' (2008) *ABS Cat. No. 2050.0 Canberra*.

²⁰ King et al, above n 12, 7.

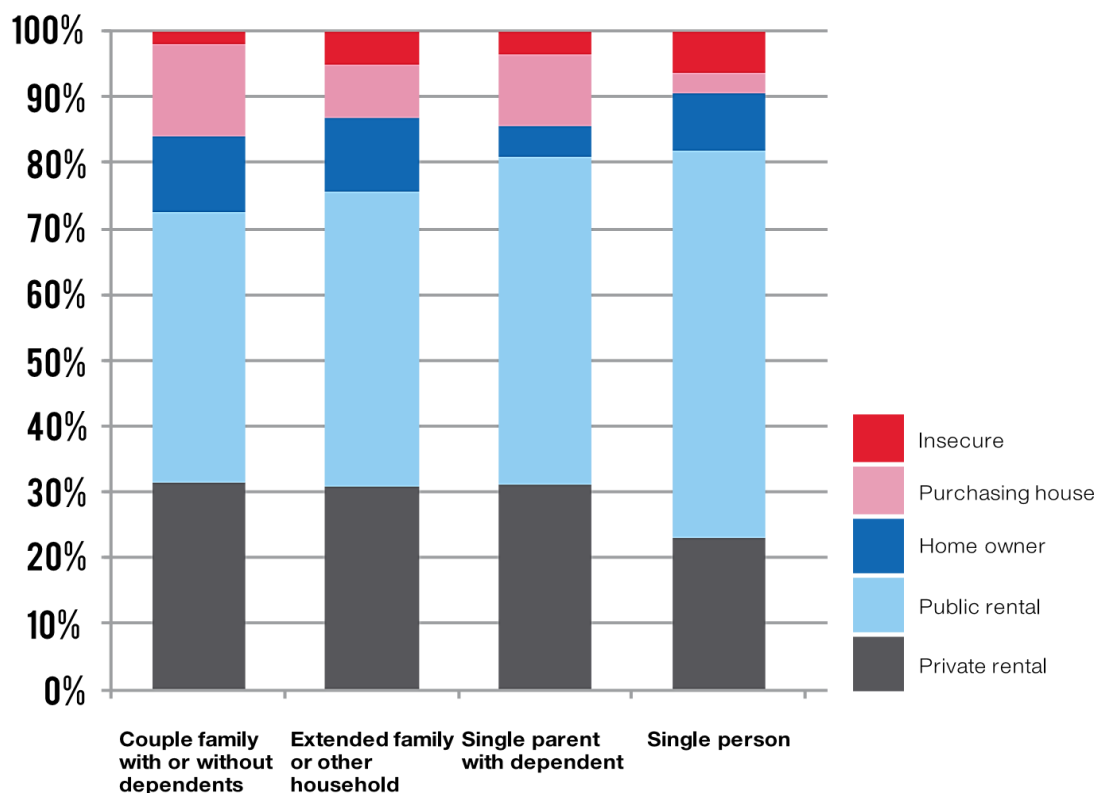
²¹ See Jones et al. (2007); Wood et al. (2008); McFerran (2010) and Olsberg and Winters (2005).

²² Equity Rights Alliance, above n 10.

and community or church group accommodation. Within the older age group (60+), more women (109,448) than men (73,222) were living in this form of accommodation.

In 2011 the ANGLICARE Social Policy & Research Unit collated data from ANGLICARE's Emergency Relief (ER) client database to assess homelessness amongst Australia women. The database contained about 24,000 individual client records and 61,000 records of client visits to ER centres since 2007. The study revealed that between 2007 and 2011, 3,315 women aged 50 years or over accessed ER at an ANGLICARE Community care centre.²³ From 2007-2011 there were also 8,869 visits for ER.²⁴ The results correspond with the Equity Rights Alliance findings that over half of all the older women who accessed ER were living in public housing or were in self-owned private dwelling. ANGLICARE found that 51% of women who were renting were already experiencing significant rental stress. Moreover, 6.3% of women over the age of 50 were living in insecure housing such as boarding houses, hotels, caravans, refuges or staying temporarily with friends and family.²⁵

Figure 6: Women over 50 years accessing Emergency Relief by Household Type



Source: ANGLICARE 2011

²³ King et al, above n 12, 32.

²⁴ Ibid.

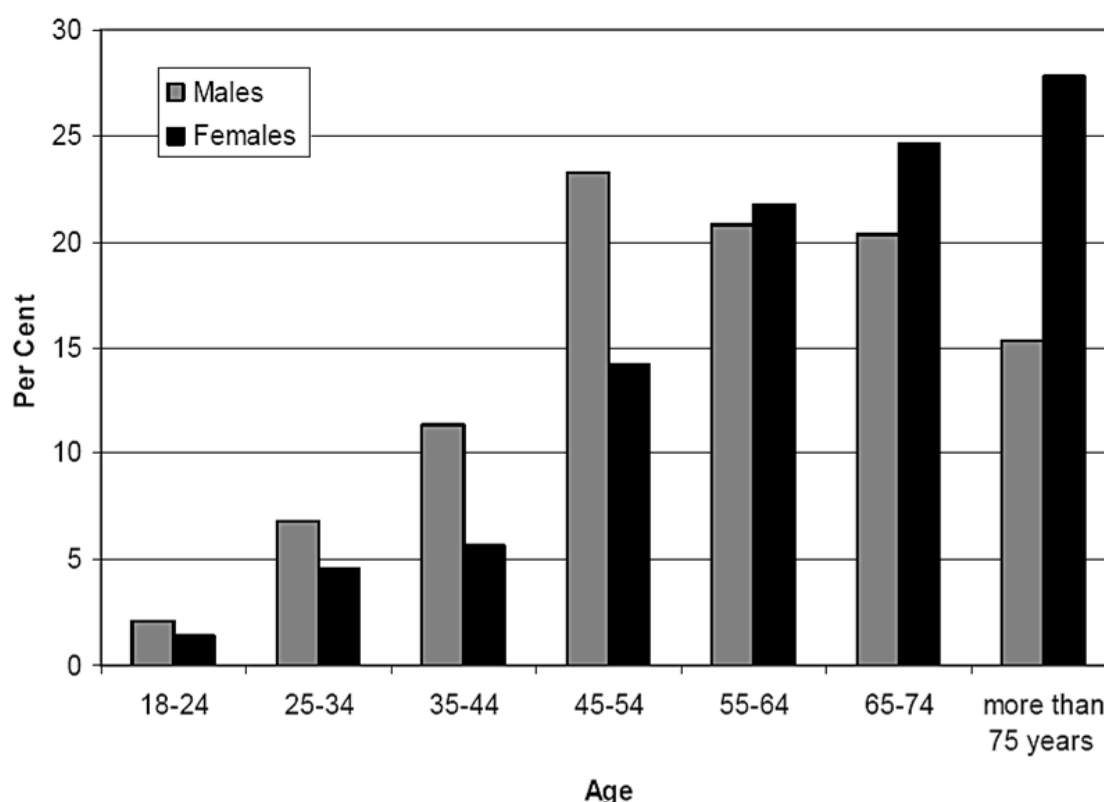
²⁵ Ibid.

3.3 Lone Households

Beer and Faulkner's (2009) research into older women and housing found that older women living alone form the majority of lone person households, reflecting the greater number of older women relative to men (Figure 7). As Beer and Faulkner highlight:

Ageing and the phenomena associated with the ageing process – patterns of income and expenditure, health status etc. – are clearly important in understanding the housing circumstances of female headed lone person households in Australia.²⁶

Figure 7: Age of Lone Person Households by Gender

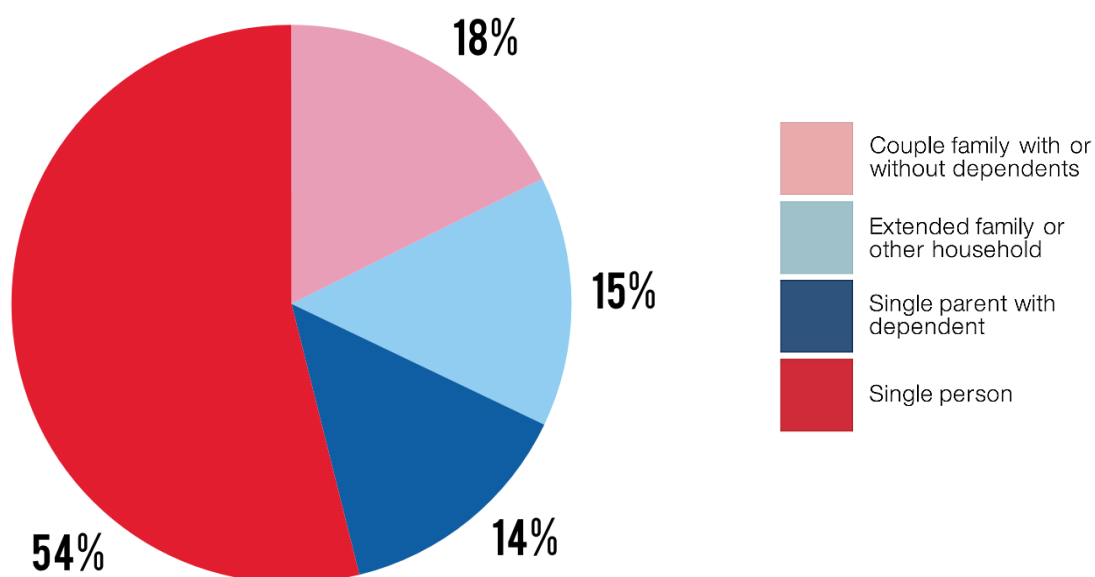


Source: Beer and Faulkner AHURI 2009

Recent reports have also deduced that women living alone are more likely to live in insecure housing. ANGLICARE recently reported that older women accessing emergency relief were living alone, with over half (54%) of the women aged 50 years of older lived in single person households (Figure 8).²⁷ Of these single person households 53% had experienced separation or divorce.

²⁶ Beer and Faulkner, above n 14, 57.

²⁷ King et al above n 12, 32.

Figure 8: Women over 50 years of age accessing Emergency Relief

Source: ANGLICARE 2011

McFerran (2009) infers these findings as a result of differing gender experiences between men and women. Women over 50 years of age are likely to be living alone since many of these women currently in this age bracket have lived with children as a sole parent. As children within sole parent families reach their late 20s or 30s, sole parent women are often left to live alone once the children leave home.

Moreover, the financial situation following a separate or divorce is also experienced differently based on gender. Women aged 55-74 years of age compared to women who are still married, women who remarried after divorce, or divorced men are found to be the poorest in terms of household income, superannuation and assets.²⁸

These findings pose a significant risk for older women living alone. As McFerran highlights:

The impact of separation and divorce on women's financial status has significant implications for their housing security. Women have marginally higher rates of outright home ownership than men following divorce, but this effect is reduced by the impact of domestic violence in a marriage, tripling the likelihood of receiving less than 40% of the assets. Even receiving typically two-thirds of a couple's assets at divorce does not provide women with long-term housing security, due to their 'subsequent inability to meet housing costs'.²⁹

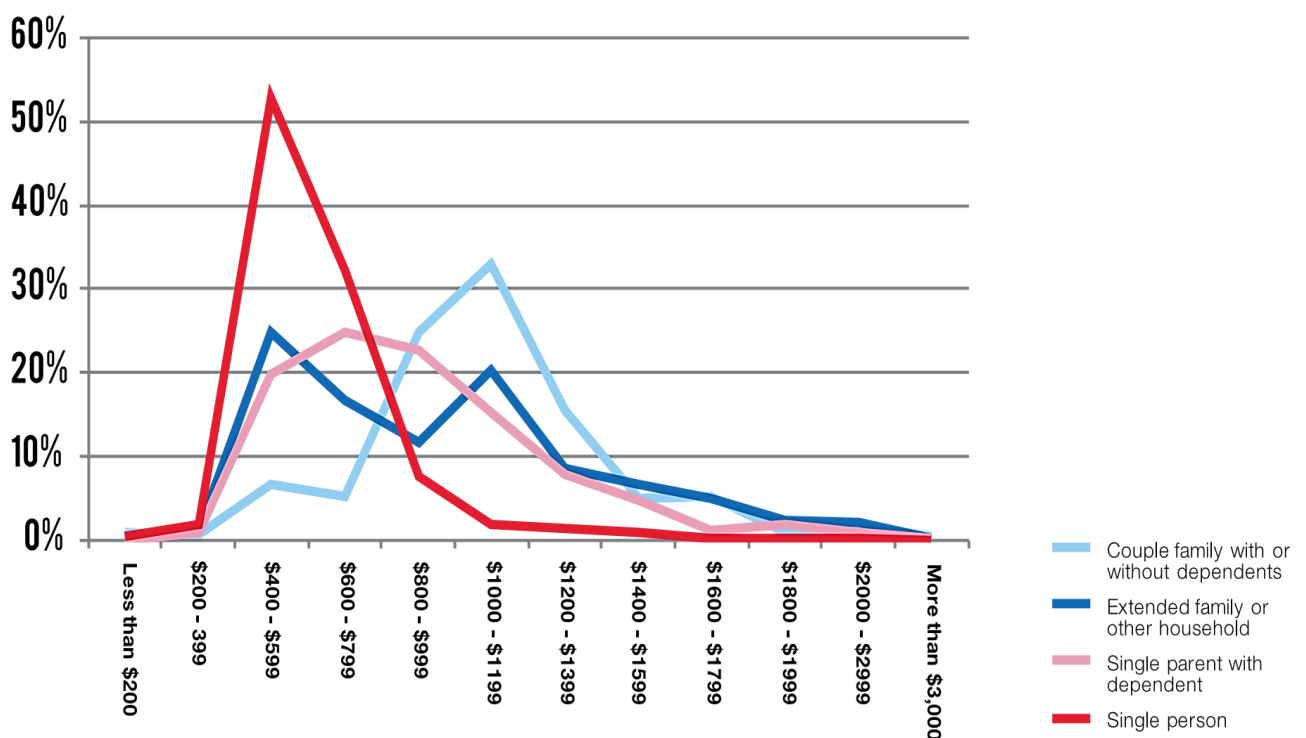
²⁸ David de Vaus et al, 'The Consequences of Divorce for Financial Living Standards in Later Life' (2007) 38, *Australian Institute of Family Studies, Melbourne*.

²⁹ Ludo McFerran, 'It Could be You: Female, Single, Older and Homeless' (2010) *Homelessness NSW and Older Women's Network NSW*, 15.

3.4 Low Income

The ANGLICARE report also found that half of single older women lived on a household income of less than \$600 a fortnight (55%), compared to 8% of older women in couple families, 25% of older single parents and 25% of older women in extended families or other households.³⁰ Of the older women who were renting privately and accessed emergency relief services at ANGLICARE, 30% were living on a household income of less than \$600 per fortnight (Figure 9).³¹

Figure 9: Fortnightly Income for Women Over 50 accessing Emergency Relief



Source: ANGLICARE 2011

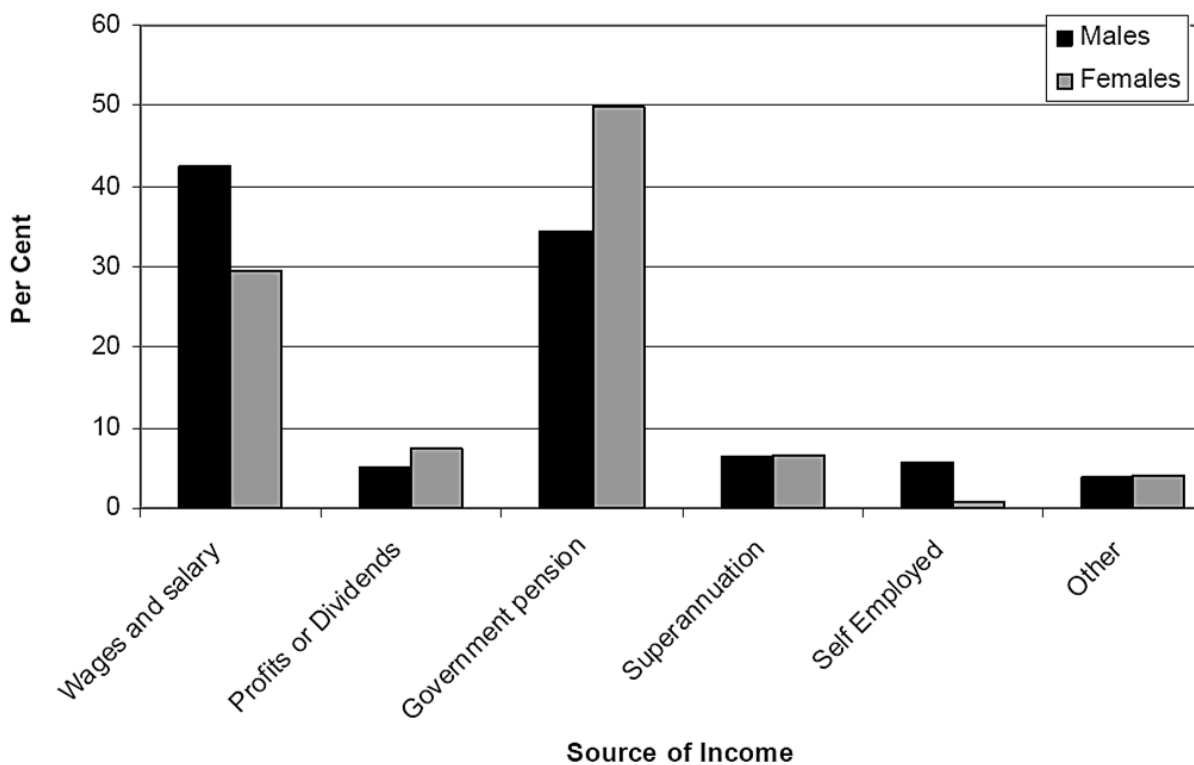
Government pensions and allowances are also the main source of income (49.9%) for single women living alone (Figure 10).³² This category as a main source of income was well above (20%) normal wages and salaries as the main source of income for women living alone. In comparison, male lone person households derived their main source of income from wages and salaries (42.4%) with only 34.4% on government pensions or allowances.³³

³⁰ King et al, above n 12, 33.

³¹ Ibid.

³² Beer and Faulkner, above n 14, 90.

³³ Ibid.

Figure 10: Source of Income by Gender, Lone Person Households

Source: Beer and Faulkner AHURI 2009

3.3 Superannuation

For single older women who are working, superannuation entitlements may be limited as a result of the introduction of compulsory superannuation in 1992. The limited implications of superannuation on older women was explained by Wood et al (2008):

The current system of compulsory superannuation for all employees was introduced late in the working lives of these people, and many of our female respondents were no longer in the labour force when this occurred. Prior to the current system of compulsory superannuation, it was mainly men in professional occupations who accrued superannuation benefits as part of their employment packages³⁴

Hence superannuation benefits are limited for older women as most women aged 55 years or over were most likely not in the workforce after the introduction of superannuation, or had caring responsibilities which forced older women to work on a part-time or casual basis.

Because of women's longer life expectancy and tendency to be younger than their partners, older women compared to men are much more likely to suffer partner loss and as a result end up living alone or in aged care.³⁵ Moreover, older women who are dependent on their partner's superannuation or retirement saving are at more risk of facing a housing crisis or homelessness after the loss of a partner.

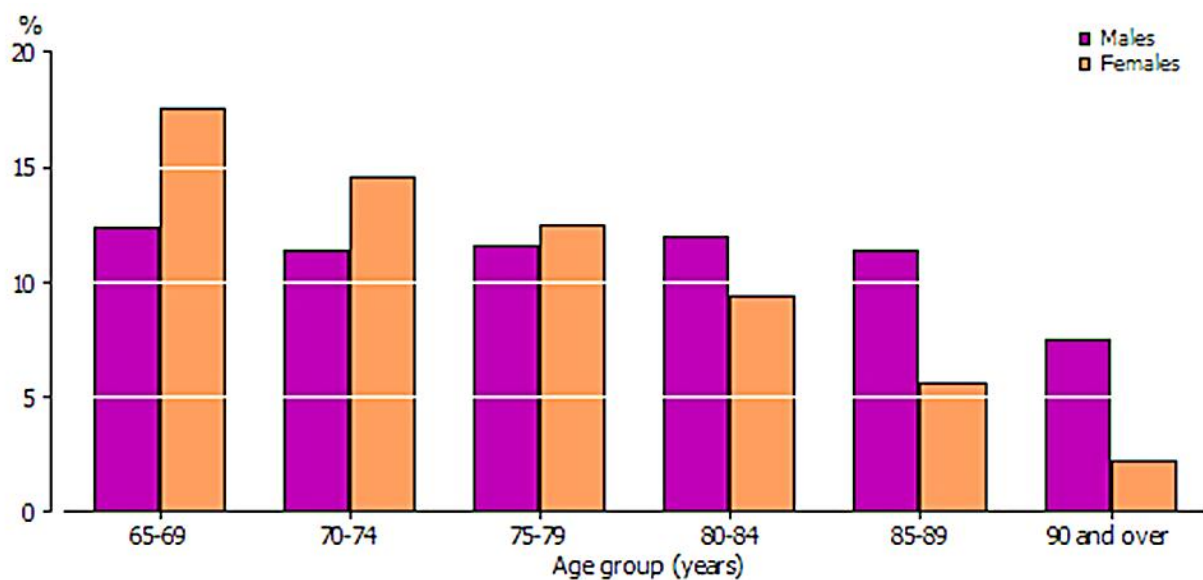
³⁴ Wood et al, above n 16, 50.

³⁵ Wood et al, above n 16, 59.

3.4 Unpaid Care Assistance

Further the 2011 Census reported that almost 20% of women aged 65-69 years of age provide unpaid care or assistance with daily activities to another person because of their disability, long term illness or problems related to old age (Figure 11). Increasing financial pressures on families may also translate into domestic and family violence which will be further explored in a later section.

Figure 11: Older persons, proportion who provided unpaid care by age group and



gender

Source: Census 2011

Thus from the evidence presented above, it is clear that many older women around New South Wales are facing housing crisis or homelessness.

3. WOMEN AT RISK

3.1 Introduction

In addition to the large number of older women who are currently homeless, an important issue to address is *women at risk of homelessness*. Beer and Faulkner (2009) have projected that one of the most significant changes as the baby boomers move into the older age will be the growth in single person households:

It is anticipated that lone person households will expand from 844,000 households to 962,000 by 2026. This household type will represent between 34 and 39 percent of all Australians aged 75 years and over by 2026, and between 40 and 42 per cent of all people aged 80-84 years.³⁶

Women are projected to represent the majority (55%) of those aged 75 years and over living in lone person households.³⁷ Accordingly many recent studies have identified single women between the ages of 45-54 years as an emerging group at risk of facing a housing crisis or homelessness.³⁸

3.2 Factors Contributing to Risk

It has been emphasised that the challenge is to address the social and economic factors which position groups of older women at risk of a housing crisis or homelessness. Recent research has forecasted that the increasing gender gap in wages and caring responsibilities of women will continue to be less than men, adversely impacting on the housing security of women over the next 15 years.³⁹ The economic factors that have been identified as contributing to the risk of homelessness amongst single women include:

- Women who earn less than their median income
- Women who do not own their own home
- Wage inequality amongst employed women, particularly women in low-skilled employment
- Caring responsibilities of middle aged to early old aged women

³⁶ Beer and Faulkner, above n 14, 122.

³⁷ Ibid.

³⁸ See *No Home At The End of the Road*, Sharam (2011) and *It Could Be You*, McFerran (2010).

³⁹ Tually, S., Beer, A. and Faulkner, D. (2007) Too Big to Ignore: Future Issues for Australian Women's Housing 2006-2025, AHURI Southern Research Centre, <<http://www.sheltersa.asn.au/Info/Womens%20Housing%20Caucus/TooBigtoIgnore.pdf>>

The impact of these factors on single women may result in a decreased capacity to acquire housing equity or superannuation and retirement savings further increasing the risk of older single women in facing a housing crisis or homelessness.

Moreover, social factors which may increase a women's vulnerability to housing crisis or homelessness include:

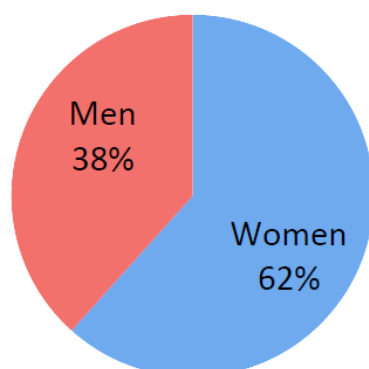
- Increasing divorce rates
- Social changes amongst the baby boomer generation and growth in the number of single, older women
- Domestic and family violence

This section focuses on the economic factors of private rent and housing affordability, and the social factors of divorce and historical social changes.

3.3 Economic Statistics

According to the 2011 Census, 600,828 women in Australia are single, over 45 years old, earn less than their median income, and do not own their own home.⁴⁰ Comparatively 373,794 are in the same category (Figure 12).⁴¹

Figure 12: Median Income or less, single, not a home owner, over 45 years old



Source: Equity Rights Alliance

The Equity Rights Alliance (2013) speculate that women in this category are vulnerable to facing a housing crisis upon leaving the workforce.⁴² This is arguably a combination of the result of wage inequality of employed women and little to no superannuation for women in low-skilled jobs who also have caring responsibilities. ABS statistics revealed that 64% of women

⁴⁰ Australia Bureau of Statistics 2011.

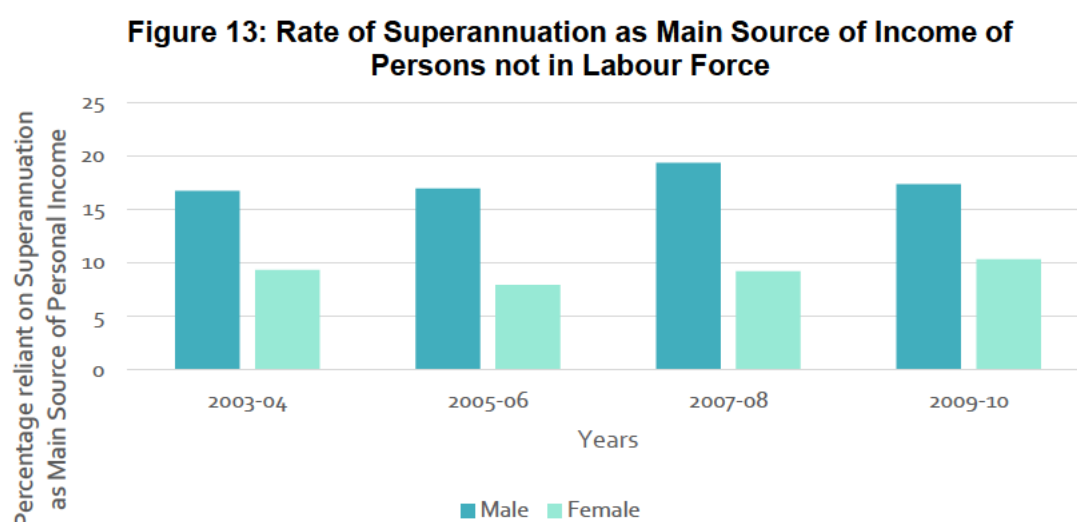
⁴¹ Equity Rights Alliance, '2013-14 Pre-Budget Submission of the Equity Rights Alliance' (2013), unpublished, Equity Rights Alliance, 4.

⁴² Ibid.

and 43% of men aged 65-69 years of age had no superannuation coverage in 2007.⁴³ In the 70 years and over age bracket, 87% of women and 69% of men had no superannuation coverage.⁴⁴ This is significantly alarming as the statistics also revealed that the number of women (10.3%) who are not in the labour force and are relying on superannuation or annuity as their main source of personal income has been steadily increasing in the last decade (Figure 13).

The baby boomer generation are categorised into low superannuation with the introduction of compulsory superannuation in the early 1990s. During that time, the superannuation guarantee rate steadily increased to 9% over a period of time. As a result single women in this age bracket would potentially end up relying more on the age pension upon retirement. However, the full rate of age pension only replaces 27.7% of income before retirement. Moreover, with the introduction of the proposed bedroom tax, single women and pensioners may be required to pay an additional \$20, thereby reducing renting and housing affordability and adversely affecting the housing security of single women in this generation.

This mirrors the findings in Sharam's survey where it was found that 58% of respondents will not have adequate savings to fund retirement. In the Australian Council of Social Service's Submission to the Senate Economics Committee's review of the Tax Laws Amendment (Stronger, Fairer, Simpler and Other Measures) Bill 2011 it was identified that by 2019-20, of a total projected superannuation assets of \$1,800 billion, women will only hold one third (\$600 billion) of this total.⁴⁵



⁴³ Australian Bureau of Statistics 2013, *Gender Indicators*, Australia, Cat No. 4125.0, viewed October 2013.

⁴⁴ Australian Bureau of Statistics 2013, *Gender Indicators*, Australia, Cat No. 4125.0, viewed October 2013.

⁴⁵ Australian Council of Social Services, Submission to the Senate Economics Committee: Tax Laws Amendment (stronger, Fairer, Simpler and Other Measures) Bill 2011 and reform of the tax treatment of superannuation contributions <http://acoss.org.au/images/uploads/ACOSS_tax_bills_submission11.pdf> in Equity Rights Alliance, 'Ageing Women and Housing', *Equity Rights Alliance*, 2013.

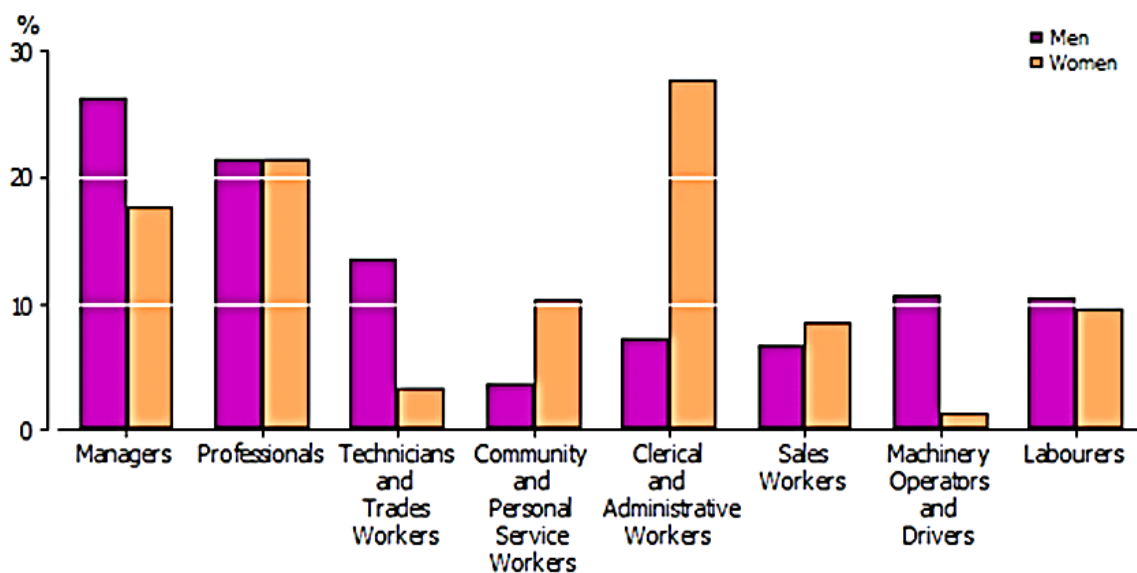
These findings support the projection that a significant proportion of baby boomers earning low incomes are unlikely to accrue significant superannuation benefits. Birrell and Healy (2005) further address the issue of high numbers of immigrants from culturally and linguistically diverse backgrounds within the baby boomer population.⁴⁶ In their study they point out that immigrants from this population were:

...severely affected by the restructuring of Australians manufacturing sector in the post-1970s and continued to be adversely affected by virtue of their lack of proficiency in English and their lack of skills.⁴⁷

As a result, immigrants from the baby boomer generation within this category may also be projected as unable to self-fund their retirement.

Furthermore, the wage inequality amongst employed women based on profession may also be argued to be a contributing factor, particularly amongst single women who are mainly employed in low-skilled, insecure employment on top of caring responsibilities. The 2011 Census revealed that the largest occupation for older women was Clerical and Administrative Workers (28%) whilst the largest group of professionals for women (21%) was Registered Nurses.⁴⁸ The largest group for women working as Community and Personal Service Workers (10%) was Aged and Disabled Carers (Figure 14).

Figure 14: proportion of older men and women in major occupational group



Source: Census 2011

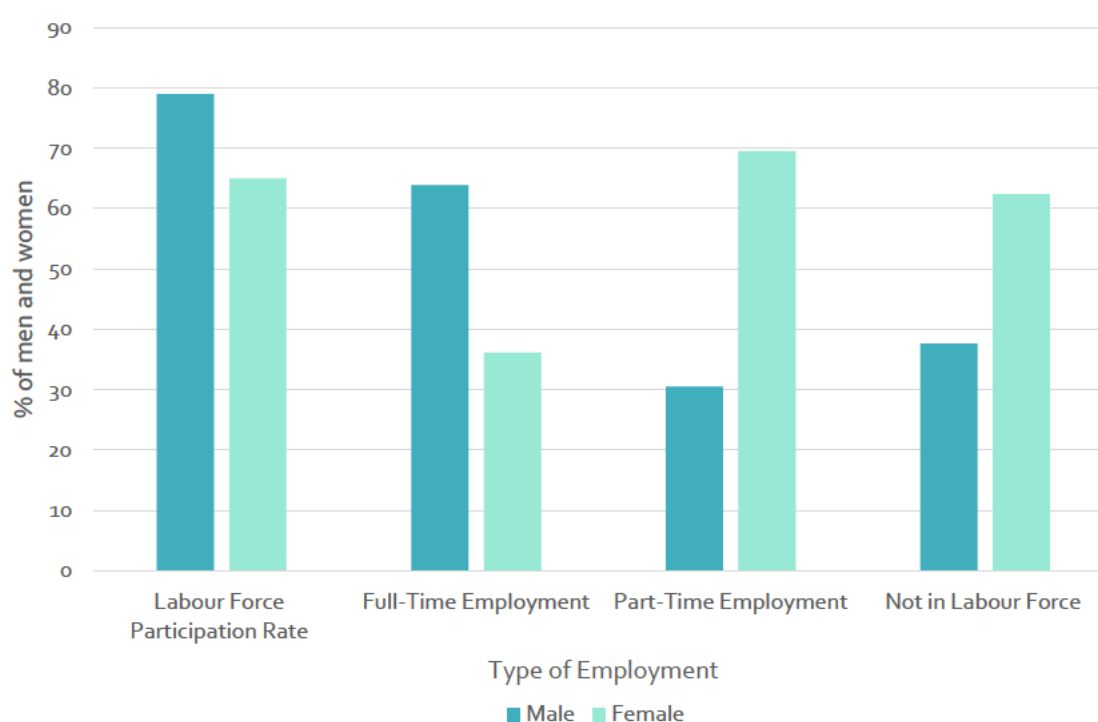
⁴⁶ Bob Birrell and Earnest Healy, 'Baby Boomer Affluence - Myth or Reality' (2005) *Just Policy*, 33.

⁴⁷ Ibid.

⁴⁸ Australian Bureau of Statistics, 2011 Census.

In comparing the living standards of individuals as a reflection of wage earnings between men and women, the ABS statistics revealed that in 2011/12 men in the 20-74 age bracket had a higher labour force participation rate (79%) compared to females in the same age group (65%). When looking at the full-time employment of men and women between the age 20-74, men made up 63.9% of this category while women made up 36.1%. On the other hand, part-time employment statistics showed women made up 69.5% of this category and men only made up 30.5%. When looking at persons not in the labour force at all, women made up 62.4% and men made up only 37.6% (see Figure 15).

Figure 15: Comparison of Type of Employment Between Men and Women Aged 20-74

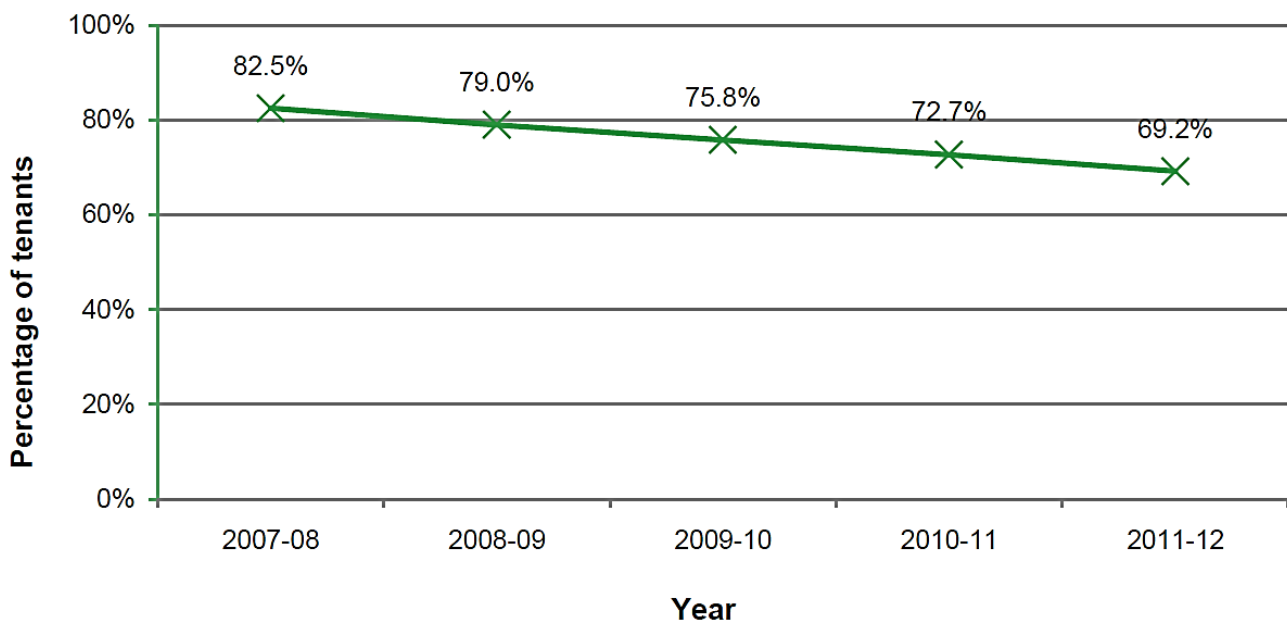


ABS statistics also highlight the wage inequality between men and women. Female employees earn \$863 a week as the mean total cash earning, which is significantly less than the male earnings which is \$1,246. Hence the wage gap between men and women deduced from the lower labour force participation impact on women, particularly single women, and their ability to leverage appropriate housing options.⁴⁹ Single, older women who earn less than their median income and do not own their own home are particularly at risk of facing a housing crisis or homelessness based on these statistics.

⁴⁹ Equity Rights Alliance, 'Ageing Women and Housing' (2013) *Equity Rights Alliance YWCA Australia*, ACT, 1.

Moreover, single older women who earn less than their media income are at risk of homelessness due to the unaffordability of private rent. Such a potential risk is supported by the trend of continuous leases declining (Figure 16).⁵⁰

Figure 16: Percentage of public housing tenants on continuous leases, 2007-2008 to 2011-2012



Source: Housing NSW October 2012

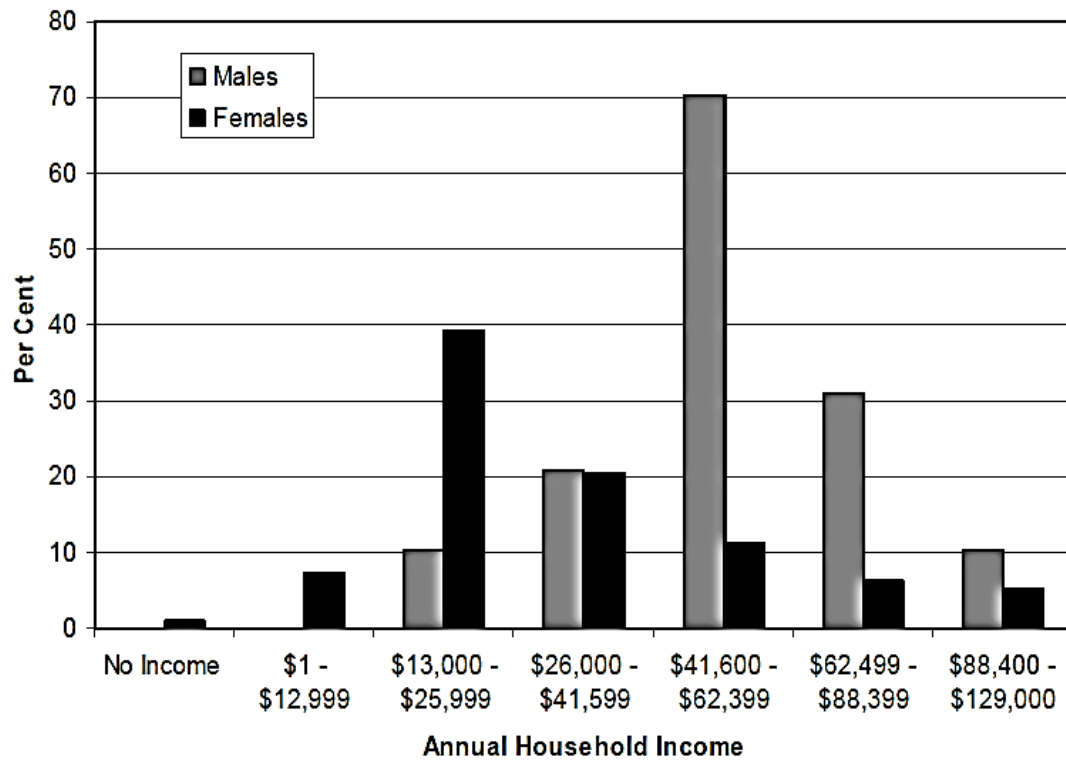
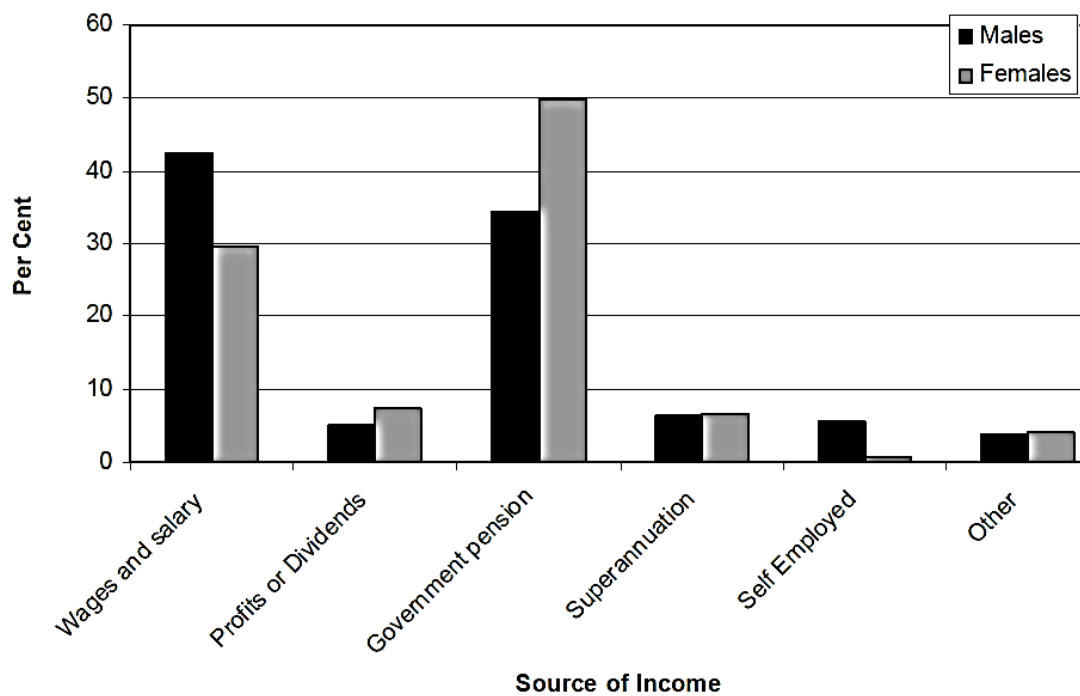
Although 69.2 per cent of public housing tenants are on continuous leases, whereby a tenant can remain in public housing 'for life', in 2006 new tenants entering public housing were only offered fixed term leases of two, five or ten years.⁵¹

The gap in household earnings is also demonstrated in the wealth of male and female sole parent households. A recent research survey conducted by the Australian Housing and Urban Research Institute (AHURI) found that 15% of female sole parent households had assets less than \$10,000 while 5.6% had assets less than \$50,000 (Figure 17).⁵² The report also found that government pensions were the main source of household income for female lone person households whilst only 34.4 per cent of men relied on government benefits or allowances (Figure 18).

⁵⁰ New South Wales Auditor-General, 'Making The Best Use Of Public Housing' (2013) New South Wales Auditor-General's Report: Performance Audit, Housing NSW, NSW Land and Housing Corporation, 16.

⁵¹ Ibid.

⁵² Beer and Faulkner, above n 14, 83.

Figure 17: Annual Household income, male and female sole parent households**Figure 18: Source of income by gender, lone person households**

Source: Housing 21 Survey, AHURI 2009

In comparison a recent study Sharam (2011) conducted a survey on single women over the age of 40 years without children in assessing the risk of housing stress. Of the women who were renting in the survey, 34% were already in housing stress.⁵³ Of the 65% of renters who could afford to own a home worth \$150,000, only 11% could have purchased in the near future.⁵⁴ However, the chances of a person finding a property for \$350,000 in the market was very slim, let alone a property worth \$150,000. Thus the survey found that single women renters who were earning middle to high incomes revealed a poor level of saving and extensive indebtedness despite having considerable disposable income. This finding “raises the spectre of an even greater number of women being at risk of homelessness in their old age than previously thought.”⁵⁵

The findings in this report also similarly reflect the 2011 Census which found that 15% of the 600,828 women in Australia who were single, over 45 years old, do not own their own home and have less than median income are already in a housing stress. The Equity Rights Alliance highlighted that this means 510,000 women “who are currently invisible to the statistics are likely to fall into housing stress in the next 25 years”.⁵⁶ If these women do eventually fall into housing stress, Equity Rights Alliance predicts this will “swamp the already failing affordable housing market.”⁵⁷

Thus the statistics above demonstrate that single women are placed at a significant disadvantage and risk of homelessness as housing market prices and private rental costs increase, reflecting the rising trend of shortage supply amongst the older individuals which will be further discussed below.

3.4 Social Factors

Women within the 55-64 age bracket are said to be the generation standing at the pivot point in Australian housing transitions being classified within the baby boomer generation. As Beer and Faulkner (2009) state, “baby boomers have often been described as ‘re-writing’ life histories and ushering in substantial social, economic and housing market change”.⁵⁸ Many of the social factors have been attributed to the historical and social changes throughout the 1960s, 1970s and 1980s. Sharam identifies the rapid social change to ‘monogamy as the

⁵³ Andrea Sharam, ‘No Home At The End of the Road?’ (2011) *Swinburne Institute and The Salvation Army Australia*, 28.

⁵⁴ Ibid.

⁵⁵ Ibid.

⁵⁶ Equity Rights Alliance, above n 40, 4.

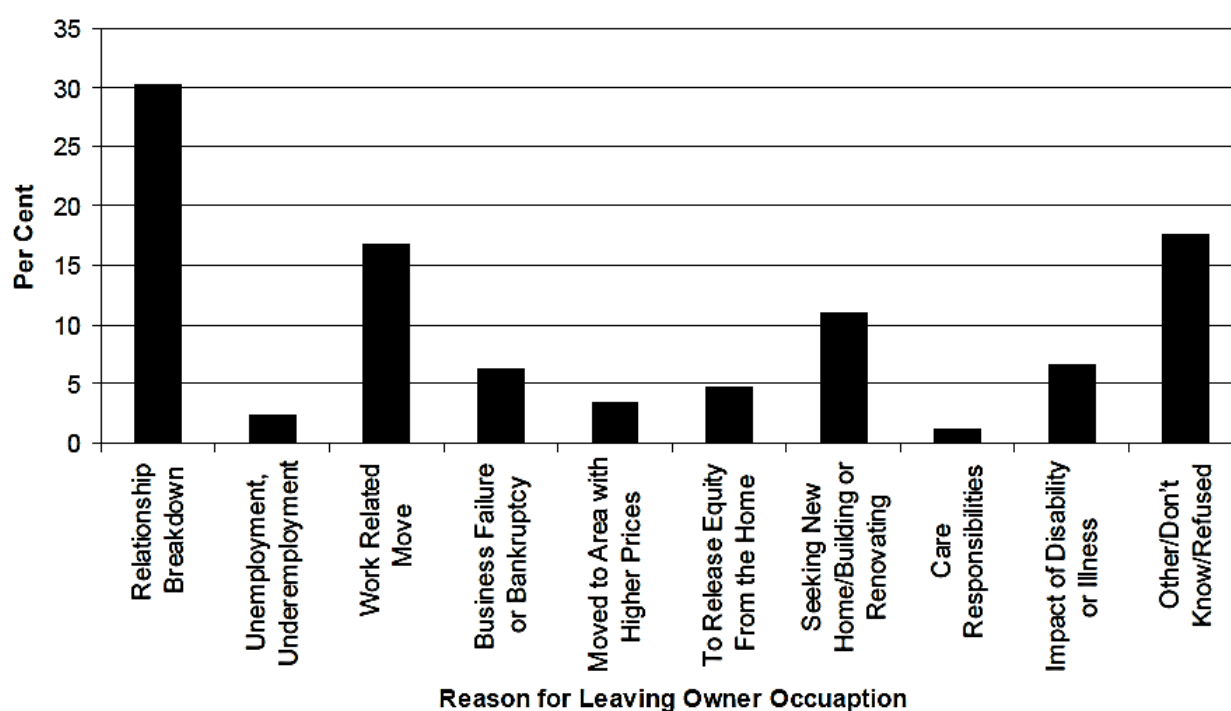
⁵⁷ Equity Rights Alliances, above n 40, 4.

⁵⁸ Beer and Faulkner above n 15, 21.

norm' as a result of the widespread availability of oral conception from the 1960s and 'no fault divorce' law reform in 1974.⁵⁹ It has been argued that the impact of divorce on housing is simultaneous to the commonality of marriage a decade ago.⁶⁰

Financial reversals of accruing housing equity following relationship breakdowns and divorce come as a result of this social change. The AHURI research survey also found that divorce and separation significantly impacted on persons' decisions to leave owner occupation and enter into rental housing. The research found that of the 129 participants surveyed, one-third were found to have left owner occupation because of a relationship breakdown (Figure 19).

Figure 19: Reasons for Leaving Owner Occupation and Shifting to Rental Housing



Source: Housing 21 Survey, AHURI 2009

From the pool of participants aged, 26.5% of those aged 45-54 experienced a change in marital status with 51% at the time of the survey currently separated or divorced. Over half of this group of participants held the opinion that their divorce or separation adversely affected their housing security. Beer and Faulkner (2009) speculate that this finding "indicates that marital breakdown is going to become a much more prevalent issue in relation to housing as the baby boomers move into the older age groups."⁶¹

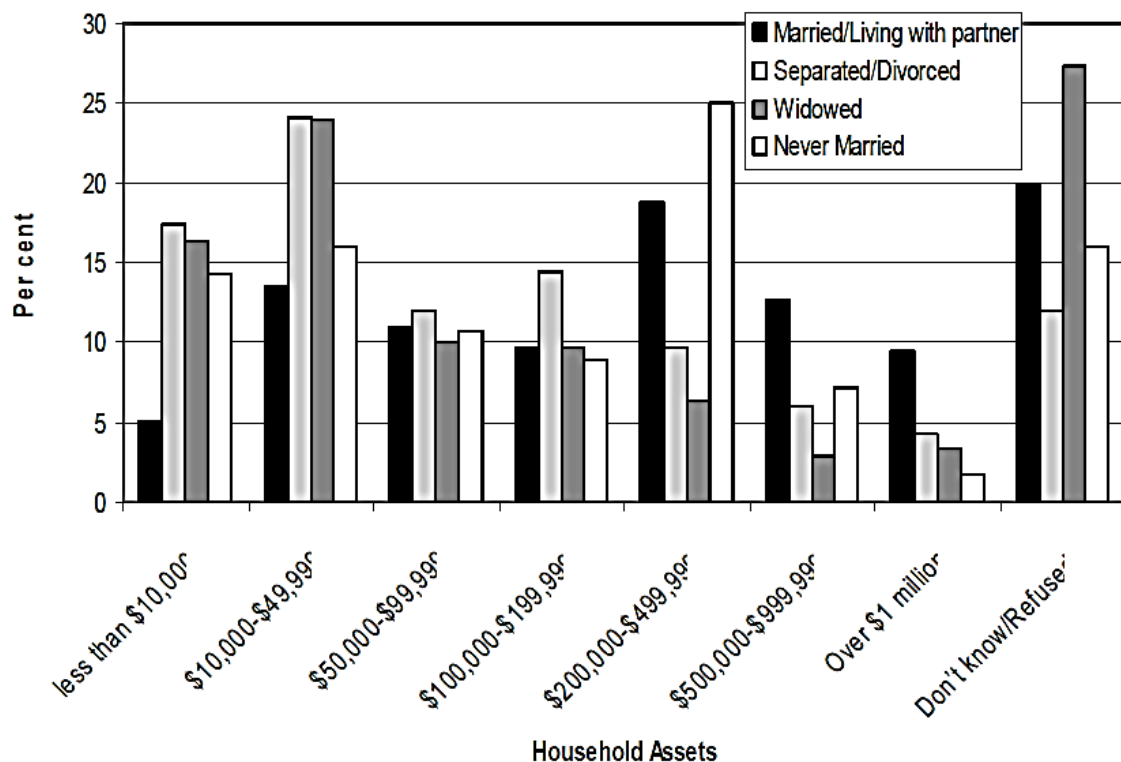
⁵⁹ Sharam, above n 52.

⁶⁰ Beer and Faulkner, above n 14, 125.

⁶¹ Beer and Faulkner, above n 14, 127.

In comparing the assets between married and single status individuals, the study found that married/partnered individuals had higher value asset ranges than separated/divorced or widowed persons. Figure 20 from the study reveals that 40% of people separated, divorced or widowed had assets worth less than \$50,000 whilst married or those living with a partner only represented 18.7% within that category.⁶² On the other hand, 22.1% of individuals who were married or living with a partner possessed assets over \$500,000 compared to only 10% of people separated/divorced, 6.2% of widowers and 8.8% never married.⁶³

Figure 20: Marital/Partnership Status by Value of Household Assets



Source: *Housing 21 Survey, AHURI 2009*

Sharam also argues that divorce and relationship breakdowns impact on women as they are more likely to afford mortgage repayments once acquiring the family home as sole owner and are expected to assume the majority of child care and responsibility on a lesser wage (see Figure 6 above).⁶⁴ Increasing financial pressures on families may also translate into domestic and family violence which will be further explored below.

⁶² Beer and Faulkner, above n 14, 128.

⁶³ Beer and Faulkner, above n 14, 128.

⁶⁴ Sharam, above n 52.

5. RESEARCH BACKGROUND

5.1 Research Approach

The central aim of *Older Women and Homelessness in NSW* parliamentary research report was to gain deeper insight into rising issue of older women experiencing housing crisis or homelessness. The research involved interviewing organisations that were involved in providing services and support to older women who were facing housing crisis or homelessness. Over the course of the semester, 12 participants were interviewed across four different organisations, including:

1. Our Lady of the Way
2. The Cottage/Wyanga
3. Lou's Place
4. Unidentified organisation

Both managers and clients were interviewed from the organisations. Ethical consent forms were signed by both participants and clients before the interview took place (Appendix A).

5.2 Research Questions

The parliamentary research centralised the interview around the question:

Are older women experiencing housing crisis or homelessness in Australia and what are the services available to support older women at such risk?

Within the key question, the participants of the research report were asked five broad scale questions:

1. Have you noticed an increase in the number of older women experiencing homelessness in Sydney?
2. Why do you think the numbers are increasing?
3. What kind of service/s do you think will best support older women who will/are face housing crisis and homelessness?
4. Do you have any personal recounts of clients who are at risk of housing crisis/homelessness that you would like to share?
5. How does [Organisation] provide support for older women who are facing housing crisis or homelessness?

5.3 Research Stages

The research was structured and conducted into four distinct stages:

1. Background research into the area of Homelessness and Older Women
2. Conducting interview and collating content
3. Analysing and comparing interview content with research findings

Stage 1 involved in depth research. Reliable statistics concerning the specific topic of older women and homelessness was quite limited, however it was found that from 2009-2010 there were quite a number of media reports and research studies conducted on this particular area. Recent media attention of the issue has picked up in 2013.

Stage 2 first required contacting various organisations involved in assisting and providing support for older women who are facing housing risk and homelessness. A broad range of diverse organisations were selected to participate in the research. These organisations ranged from a day refuge for older women, a refuge specifically assisting older women facing domestic violence and a refuge assisting Indigenous older women. The organisations were located in various regions around Sydney and Greater West Sydney. Once the interviews were conducted, the content had to be transcribed (Appendix A) and the footage of interviews and sound were edited which required a lot of time. The purpose of video interviewing was for a more emotive aspect of participants to highlight real women were experiencing a real issue of housing risk and homelessness. Participants provided written and verbal consent and an ethical consent form was signed by participant (Appendix A).

Stage 3 involved comparing all the content obtained from the interview and analysing it with the research findings gathered in Stage 1.

5.4 Participants

5.4.1 Lou's Place

Lou's Place is a daytime drop-in centre for women in Darlinghurst. A part of the community since 1999, Lou's is a Sydney charity that provides respite and support for women in need, providing a safe and welcoming place for women.

When women first come to Lou's Place they're usually homeless upon presentation so they may have been referred by a local refuge or they're rough sleeping. So we're supporting them whilst they get into their own accommodation. And once they do get their accommodation, we're offering post-crisis support. We're helping to maintain their homes and how to be in that new space safely...

About six months ago we did an analysis of our intakes and we calculated that roughly about 25% of our clients were over the age of 50. I did a recent update of an analysis of our clients over the last 9 months and it's now 30%. All of these women are homeless upon first presentation and for many there's some contributing factors that are stemming from financial issues – whether it's loss of job, or whether they can no longer afford the private rental market...

The services that we're providing is crisis intervention. If a woman arrives for the first time and she has no accommodation, we then refer her to try and secure some crises accommodation or medium-term [accommodation]. And then we support her with case work, with any legal issues she may have we then refer her to our internal solicitor. We then have personal development groups to help women with physical health issues and also with many mental issues they may have. We also have education programs - we have a recovery group called 'Flourish' which is a peer-facilitated mental health support group. We have a lot of creative expression activities too just to give women a break from the anxiety that they face out on the street where they can come in and do sewing, art, jewellery-making, creative-writing, yoga etc. Primarily Lou's Place is a safe space for women to be during the day. There's no expectation, you can come in off the street and have a break, have a cup of tea and relax. The choice is up to each individual woman and what she seeks to get out of Lou's Place. We tailor our approach to meeting the needs of the individual.

Deborah Banks, CEO

These places are more helpful than [the refuge] I'm staying at. The girls are more helpful, their faces are friendlier, and they talk to you like you're a human being. And it's safe. It's safe. You can just sit over here and relax.

Client of Lou's Place

5.4.2 Our Lady of the Way

Our Lady of the Way is a specialist refuge for older women who are experiencing domestic violence. The refuge is run and funded by St Vincent de Paul. It is one of the two private-run refuges assisting older, homeless women specifically.

We're a refuge for domestic violence for women over 50. We are a crisis centre and we do accommodate women for three months. Although our medium-term refuge we accommodate for a year but they've usually been here for three months first. This is a place for them to come to heal. As you can imagine they're quite distressed when they've come in here. They've either been physically or mentally abused by either their partner or their children. Or they could be anyone at all. But mostly we find a lot of it is through their children. That seems to be the thing at the moment.

Lynda Morton, Manager

Karen* found herself homeless at 64 years of age after experiencing domestic violence in her marriage and by relatives for the majority of her life. After 8 months of living in her car

and a month of homelessness, she found refuge at Our Lady of The Way. Karen stayed at Our Lady of The Way for 5 months before being placed in community housing. She continues to regularly visit Our Lady of The Way to attend health and well-being courses.

I was ringing up every single day for a month. 9 o'clock on the dot... There was no where. No where. I was ringing homeless centres every day. And there was no places. Thank God I found this place. It saved me... Thank God for Our Lady of The Way. Thank God. I would have been sleeping in the car. I was sleeping in the car for a month. I was suicidal. Couldn't tell my family...

They help you heal. It's a healing place here. They give you support, encouragement. They help you for accommodation. And when you do leave, I mean I have left. It doesn't mean they lose contact with me. And I don't lose contact with them. I'm called an 'outreach' which means that they will always be there for me. In case anything happens. Which I'm very grateful for.

*The interviewee's name has been changed for deidentification purposes.

5.4.3 The Cottage/Wyanga

Wyanga was founded in 1996 and is an Aboriginal organisation dedicated to improving access to care and support for older women in the community. Since its founding, Wyanga has received valuable support and encouragement from City of Sydney Council as well as State and Commonwealth government. The Cottage is a private-run refuge for older Aboriginal women. The refuge is funded and supported by Wyanga.

This one here is like a boarding house type of one and it works well as well, but these are single rooms and most people like to have their own accommodation so they can have family, or some of those who need carers living in...

The way that we work with the State Department of Housing with Wyanga is really good because the department of Housing manage all the administration. They still sign a lease with the Department of Housing and it's still Housing property. But we decide who the tenants are that go in there. Because we know tenants... it's important that you work with the Aboriginal community. In this case Wyanga would be the one to do that.

...you've got to have somebody who manages that because otherwise things crop up and their quality of life is not the best. Their quality of life of women here is very good. And the quality of life of women we have in flats is also very good because of the way we've structured it. We have carers going in and caring for them. We've got three elderly women in their mid-50s and one woman more-or-less looks after them in their individual flats. She checks up on them, makes sure they're okay and all that. Wyanga places carers in there to make sure their stuff gets done. If they need to go shopping or they need to go to a special event or they need to go to the doctors, Wyanga does that. This style of accommodation I believe will be good for Aboriginal people.

Auntie Millie, Manager

6. HOUSING

6.1 Interview Summaries

We have always been full as a refuge. We have got 5 rooms plus 2 emergency beds in the house. We've also got a medium term refuge where we house four people. It's not really been empty for very long. And I do find that we do tend to down more women more than normal. We do have daily checks to check vacancies.

Lynda Morton, Manager, Our Lady of The Way

I never even thought these places existed...Department of Housing couldn't put me on high priority lists so I could get into Department of Housing but thankfully I could get into community housing which I have moved into two weeks ago. But coming back here to the refuge, the refuge is full again... In one week you have a full house. Plus on top of that you have the emergency room taken as well. So there are a lot of homeless women out there.

Client, Our Lady of The Way

There has to be more consideration given to women who fall through the gaps... A lot of the ones we've experienced have had their accommodation taken away from them because their children left home for whatever reason, and then they have to stay with their family. They live in overcrowded conditions and they live sleeping on floors and sleeping on sofas. That's the group of women I've got over here.

Auntie Millie, The Cottage

I think it really comes down to housing stock. That's the elephant in the room that no one wants to talk about. Everyone's going on different approaches on how people can get affordable housing. It all comes down to the crunch in looking at how we can get things like dedicated, safe boarding houses for women only. Perhaps boarding houses that have their own little kitchenette, their own little bathroom, their own little living area so that women can either choose to interact with others or have their own little space to retreat to.

Deborah Banks, CEO, Lou's Place

There was a lady this week who was evicted because she wasn't able to keep up with her rent so now she's homeless. That is a big issue – the rent. It's huge.

Client, Lou's Place

You got them all mixed up. They got them old people, then you got those with drug issues, the alcoholics, you've got normal people and then you got all the elderly and you got them all stuck in the same building.

Client, Lou's Place

6.2 Housing Affordability

Housing affordability involves the link between housing costs and household income. Housing stress is often defined as the moment when housing costs are too high when matched with household income. The 2011 Census shows that 29.6% of Australian households are renting, an increase from 28.1% in 2006.⁶⁵ It has been estimated that the rental stress of people renting in Sydney increased from 43.9% in 2007 to 50.2% in 2011.⁶⁶ Many reports have pointed out the increasing unaffordability of rental housing, which significantly affects low income families⁶⁷ Despite the 20% growth in the total number of private rental properties over the last 10 years, the National Housing Supply Council (NHSC) reported in 2009 that the supply of affordable rental dwellings for lower incomes households had decreased.⁶⁸ As Williams et al (2012) phrase it, 'rents in Sydney are rising four times faster than inflation'.⁶⁹ The NHSC also reported that there was a shortage of 493,000 dwellings in 2007-08, estimating that a further 90,000 social housing dwellings will be needed by 2012 and 150,000 by 2020. The factors that have impacted on housing affordability in Australia include:

- The shortage of public and private housing stock
- The rapid rise of housing prices
- The again population and growth of smaller households⁷⁰

The 2006 Census data revealed that a significant proportion of lone parents households in private renting were mainly on low incomes, with a maximum gross household income of \$22,000 - \$42,000 per annum. The majority (70%) of lone parent households spent at least 31-50% of their income on rent.⁷¹ During the June 2011 quarter, the median rent for all dwellings in the in Sydney Division increased by \$10 to \$440 per week.⁷² The Australian Government also stated that they key drivers of social exclusion are rental stress and homelessness, influencing 'poverty, low income and income inequality'.⁷³ As King et al (2011) highlights;

⁶⁵ Australian Bureau of Statistics, 2011.

⁶⁶ Craig Johnston, 'Tough Times and Terrifying Thinking' (2012) *Shelter NSW Around The House*, 91, 17.

⁶⁷ See the Australian Housing Urban Research Institute (AHURI).

⁶⁸ The National Housing Supply Council (NHSC) in King et al, above n 12, 10.

⁶⁹ Dr Tim Williams and Sean Macken, 'Homes For All: The 40 Things we can do to Improve Supply and Affordability' (2012) *The McKell Institute* reading, 10.

⁷⁰ The National Housing Supply Council (NHSC) above n 67.

⁷¹ The Australian Housing Urban Research Institute (AHURI) analysis of Census 2006 data in King et al above n 12, 10.

⁷² King et al, above n 12, 10.

⁷³ Ibid.

Housing insecurity has inherent costs which are borne by both the individual and the wider community. The macroeconomic costs are evident in the widening gap between rich and poor, and the resultant issues of inequity in resource distribution. This in turn compromises social cohesion and community resilience.⁷⁴

The effect of a constrained rental stock and the impact of housing affordability in placing housings on low-income households places 'upward pressure on rents and a crowding out of tenants'.⁷⁵ The consequence of such pressure means potential lower income tenants will be unable compete with new renters who may afford cheaper rental, increasing the risk of housing crisis and homelessness, as Johnston (2012) emphasizes;

Unfortunately, our housing markets have a two-spaced economy, and while better-off people living in their own homes in well-located suburbs and towns benefit from house-price inflation, there are other people who get squeezed by high prices. Squeezed out of homeownership. Squeezed by high rents. Squeezed into longer queues and tighter eligibility for social housing. It is those households who fare less well, who are housing-disadvantaged, and whose vulnerable housing situation is possibly also linked with some other indicator of social disadvantage, such as poverty, that is rightly the focus of social and community service providers.⁷⁶

It has been argued that the competition for funding from other program areas creates difficult for State governments to commit to providing sufficient resources to housing assistance programs. The three main funding programs in recent years to address the limited supply of affordable-rental housing have been Commonwealth initiatives:

- The 2-year Social Housing Growth Fund
- National Rental Affordability Scheme
- Social Housing initiative as part of the economic stimulus plan

6.3 Government Initiatives

It has been raised that the applications for public housing in New South Wales are at a record high, with more than 56,000 people on the waiting list for public housing.⁷⁷ In 2011 there were 202,000 applicants on the public housing waiting list (allocation and transfer)

⁷⁴ King et al 2012, above n 12.

⁷⁵ Williams and Macken, above n 68, 32.

⁷⁶ Johnston above n 65.

⁷⁷ The Hon Sophie Cotsis, MLC, Shadow Minister for Housing, Status of Women and Local Government, 'Pensioner Public Housing Rents' NSW Parliament Hansard, 12 September 2013.

across Australia. A third (67,000) were classified as applicants in high need.⁷⁸ Across other states, there were almost 40,000 applicants on waiting community or social housing, with just under 25,000 classified as high need.⁷⁹ Recently it was highlighted that although rent is taken from income, Federal Labor gave the financial supplement as compensation for the carbon price and electricity/water increased costs. The financial supplement was always intended to assist pensioners with these increased costs. However, State Liberal have recently decided to take a percentage of the financial supplement as if the supplement was income, adversely affecting pensioners in public housing.⁸⁰ On top of the financial supplement, The Government has also planned and introduced a number of initiatives which may increase the risk tenants in both private rental and public housing facing housing risk or homelessness, particularly older tenants:

- The Government's initiative to increase rents by \$618 a year
- Introduction of the bedroom tax which may effectually force public housing tenants out of their homes, or otherwise would have to pay an extra \$1,000 a year on top of their rent (couples being charged an extra \$1,500 a year)
- The cutting of \$22 million from the budget which was reserved to build new housing stock
- The cutting of \$37 million from the maintenance budget which is purposed to ensure affordable, accessible, clean social housing (particularly for older tenants)
- The announcement that the Government may increase the rent for some public housing tenants to figures as high as \$300 a week
- Although an additional \$159 million was added into the National Partnership Agreement on Homelessness, there has been no further progress on Commonwealth State discussion about a longer term new Agreement when current NPAH funding ends in June next year.⁸¹

As the Shadow Minister of Housing, Status of Women and Local Government, the Honourable Sophie Cotsis highlighted:

I am concerned that, rather than caring for those who are most vulnerable in society, the O'Farrell Government has decided that pensioners in public housing are an easy target. We have been inundated by people who are concerned and confused that the Government has increased their rents. Thousands of people will be left on the street because the Government is not building new public housing; it is selling public housing.⁸²

⁷⁸ Equity Rights Alliance, above n 48, 2.

⁷⁹ Ibid.

⁸⁰ Southern Voices Central Sydney South Tenant Participation Resources Service Winter 2013.

⁸¹ The NSW Council of Social Services [analysis of the NSW State Budget for 2013-14](#)

⁸² The Hon Sophie Cotsis, MLC, Shadow Minister for Housing, Status of Women and Local Government, 'Pensioner Public Housing Rents' NSW Parliament Hansard, 12 September 2013.

6.3 Older Women

“Housing is a key foundation for sustainable strategies to tackle the challenges of Australia’s ageing population. An integrated housing policy for older Australians is necessary, not only to ensure that older Australians are efficiently and equitably housed, but also to underpin health, aged care, income security and social participation objectives policies and services ... if Australians are to age well, they must be housed well.”⁸³

Although recent studies have reported that the levels of home ownership amongst older people in Australia are relatively high, it has been projected that the number of older people in low income rental housing will increase by 115% by 2026.⁸⁴ The National Centre for Social and Economic Modelling (NATSEM) estimated an increase from 56,000 to 112,000 of people over 70 years of age were in housing crisis.⁸⁵ Older women are particularly disproportionately represented in public and community housing. The National Social Housing Survey (2010) reported that two-thirds of women were in public housing (66%) and community housing (64%).⁸⁶ Two-thirds of public housing respondents (63%) and half of community housing respondents (55%) were 55 years and over.⁸⁷ These figures are similar to ABS data which estimated that on Census night 2011 more women (198,208) compared to men (139,135) over the age of 45 years were living in State/Territory housing or community accommodation.⁸⁸

Once older women have reached their mid-60s, it’s been estimated that few women have incomes that are substantially above the Age Pension rate. Moreover. The majority of people over 65 years (95%) do not live in care-based accommodation, and the private rental market is their only option of housing. The Equity Rights Alliance further emphasizes that current figures on housing stress and homelessness do not identify older, single women as a category, influencing current calculations of projected housing need resulting in an inadequacy to meet actual future demand.⁸⁹ A recent study has found that the majority of older people are living in insecure places including boarding houses, staying with other people and living in severely overcrowded dwellings (Figure 21).⁹⁰

⁸³ Professor Andrew Jones (2005) in King et al, above n 12, 32.

⁸⁴ King et al, above n 12, 32.

⁸⁵ Ibid.

⁸⁶ Equity Rights Alliance, above n 10, 2.

⁸⁷ Ibid.

⁸⁸ Equity Rights Alliance, above n 48, 1.

⁸⁹ Equity Rights Alliance, above n 40, 4.

⁹⁰ Peterson and Jones, above n 8, 42.

Figure 21: Change in homeless categories amongst older men and women, 2006-2011.

| | Older Men | | | | | Older Women | | | | |
|---|--------------|--------------|--------------|-----------|----------|--------------|--------------|------------|-----------|----------|
| | 2006 | 2011 | Change | % Change | | 2006 | 2011 | Change | % Change | |
| Improved dwellings, tents or sleeping out | 908 | 1,039 | 131 | 14 | ↑ | 408 | 372 | -36 | -9 | ↓ |
| Supported accom for the homeless | 748 | 1,137 | 389 | 52 | ↑ | 571 | 781 | 210 | 37 | ↑ |
| Staying temporarily with other households | 1,649 | 2,150 | 501 | 30 | ↑ | 1,588 | 1,708 | 120 | 8 | ↑ |
| Staying in boarding houses | 3,358 | 3,886 | 528 | 16 | ↑ | 935 | 874 | -61 | -7 | ↓ |
| Other temporary lodging | 81 | 110 | 29 | 36 | ↑ | 66 | 90 | 24 | 36 | ↑ |
| Persons in severely crowded dwellings | 946 | 1,192 | 246 | 26 | ↑ | 1,196 | 1,519 | 323 | 27 | ↑ |
| All homeless 55+ | 7,688 | 9,521 | 1,833 | 24 | ↑ | 4,772 | 5,330 | 558 | 12 | ↑ |

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

Peterson and Jones (2013) found that women do not generally live in boarding houses, with Census data revealing that the number of older women living in boarding houses is decreasing.⁹¹ Some studies have raised that many boarding houses in Victoria are operating illegally and recorded as private dwellings in the Census count.⁹²

Instead, the ANGLICARE report found that over half of older women accessing emergency relief services were living in public housing or fully-owned private dwellings, and a third living in private rental accommodation or paying off a mortgage on a private dwelling.⁹³ However, 51% of women renting either privately or publicly were experiencing housing stress. This is a concerning issue, as it increases the risk of women facing housing crisis or homelessness if an unforeseeable event, like a rise in rent, death of a spouse or job loss occurs. Moreover, the report found that a significant number of older women (6.3%) were living in insecure

⁹¹ Peterson and Jones, above n 8, 42.

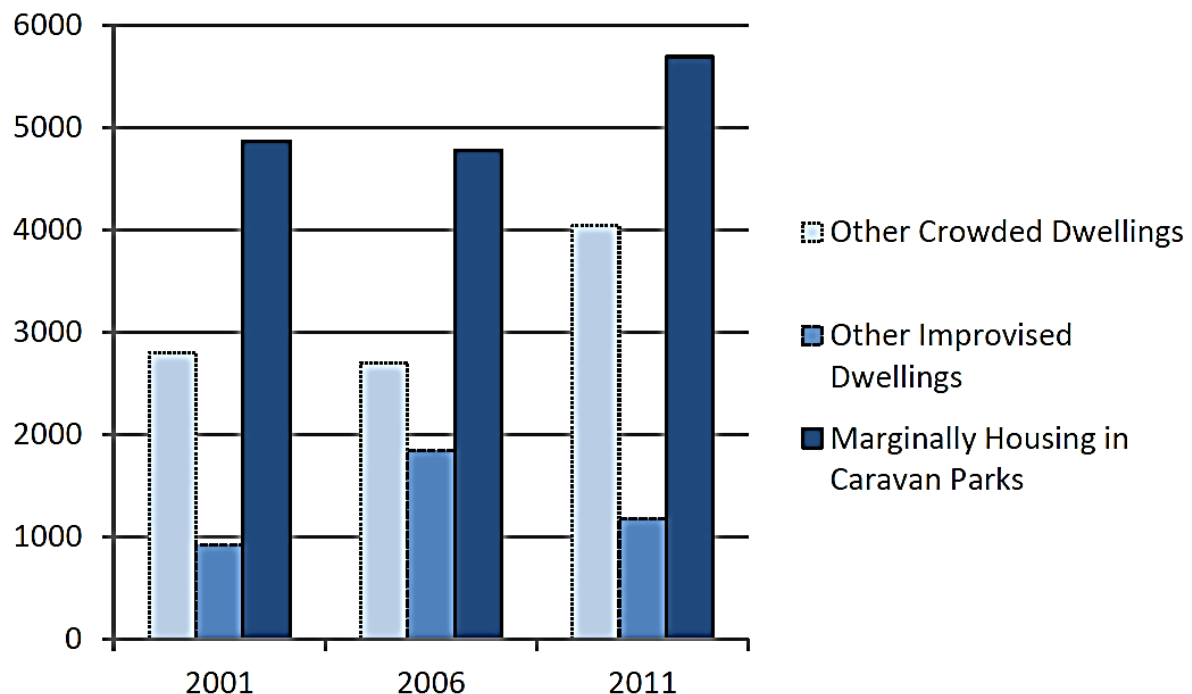
⁹² Chamberlain (2012) in Peterson and Jones, above n 8, 42.

⁹³ King et al, above n 12, 33.

housing such as hotels, caravans, refuges or staying temporarily with friends and family. These results are parallel to the above findings.

Analysing the trends of ABS figures from 2001, 2006 and 2011, it can be deduced that the number of older people living in marginal housing has been increasing from 2001 to 2011 (Figure 22).⁹⁴ There has been a significant change in the number of older people living marginally in caravan parks, which has risen from 5% to 44% of total older people in this form of accommodation in 2011. Moreover, it can be seen from Figure 2 that there is a higher number of older women living in crowded dwellings.

Figure 22: Number and percentage of older people, 55 years and over, living in Other Marginal Housing 2001, 2006, 2011.



Source: Institute for Social Science Research 2013

Peterson and Jones (2013) also raised the issue that the physical frailness of older people as they grow older may prevent them from living in their rental property because of the inaccessibility of structural designs in the house, like stairs or bathrooms.⁹⁵ This issue is of importance particularly if landlords of older tenants are not in a position to make the property

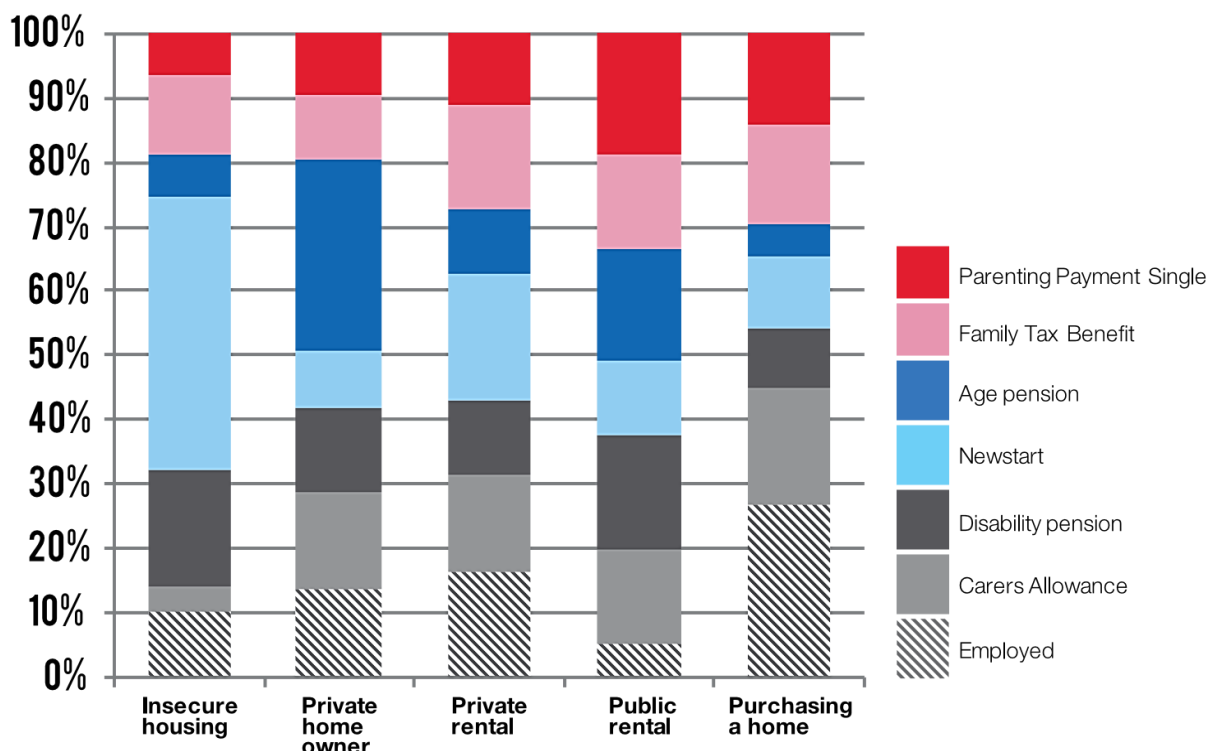
⁹⁴ Peterson and Jones, above n 8, 42.

⁹⁵ Ibid.

more accessible. It is also a concern for older people living in caravan parks who are limited in their ability to access communal bathrooms.⁹⁶

In analysing the number of older women by household type, it can be observed that women in lone person households are mainly dependent on public housing and are the highest category at risk of housing insecurity. It has also been contended that privately-rented accommodation is not necessarily a secure form of accommodation, particularly for low-income households.⁹⁷ This is because private renters do not have the advantage of accumulating wealth through housing equity and are constantly required to maintain and pay increasing housing costs (as observed above) even after retiring from employment. The ANGLICARE report also found that single, older women on low-income were more likely to be dependent on government allowances. Nearly one in five single women aged 50 or over (18%) received the Newstart Allowance, which is currently \$479.90/fortnight for a single person with no children.

Figure 23: Women over 50 years accessing Emergency Relief by Income Source and Household Type



Source: ANGLICARE 2011

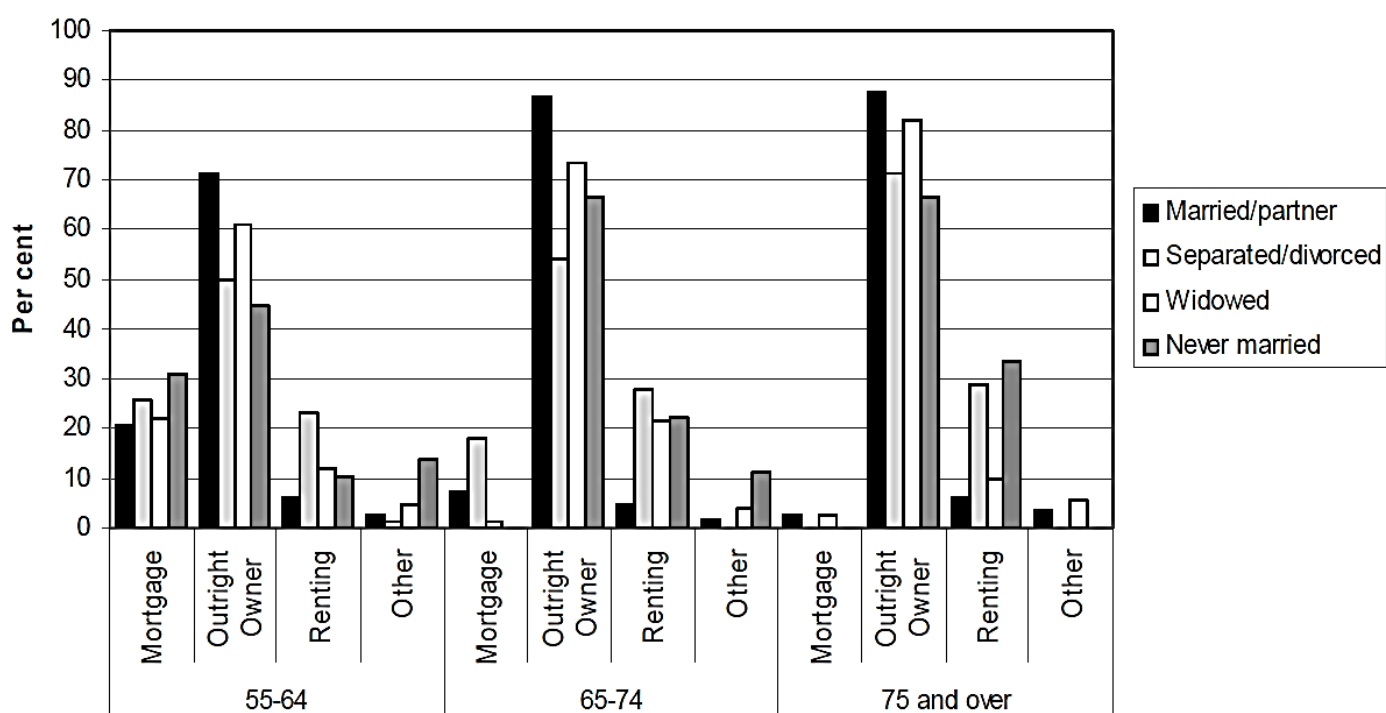
⁹⁶ Peterson and Jones, above n 8, 43.

⁹⁷ King et al, above n 12, 35.

6.4 Rental and Home Ownership Trends

Public rental housing has traditionally been viewed as a long-term alternative to private ownership and an important means of accommodation for single, older people. However, public housing is able to provide housing that specifically caters for the needs of older people and is generally viewed in a more positive light.⁹⁸ Studies have projected that as the women from the baby boomer generation age, the number of older renters will increase.⁹⁹ The reason for this increase may be attributed to the inability of women in this generation to sustain home ownership.¹⁰⁰ It has also been projected that although 82% of older renters (55 years and older) owned their own home, the pattern of moving due to a range of factors may increase pressure on the public housing system. One such factor may include marital status. Studies have shown that the older population group is particularly at risk to marital/partnership status change due to the increasing prevalence of widowhood with increasing age and for women in the baby boomer generation, the increasing numbers of separation and divorce (Figure 23).¹⁰¹ However the reduction in the provision of public housing may result in low-income people who are not able to enter the home ownership market will be forced into private rental.¹⁰²

Figure 23: Marital/Partnership status by household type and age



⁹⁸ Beer and Faulkner, above n 14, 124.

⁹⁹ Ibid.

¹⁰⁰ Ibid.

¹⁰¹ Ibid.

¹⁰² Ibid.

7. DOMESTIC VIOLENCE

7.1 Interview Summaries

From the interviews conducted above, what was evident was the large number of domestic violence references in the personal stories of clients of various organisations:

We see women who are finally leaving an environment of domestic violence after their children become adults and leave the home and that's when they have the courage to leave that situation... The numbers [of homeless women] have definitely kept increasing. To jump from 25% to 30% in the last 9 months is significant. We see the median age of women coming in is creeping up and up. We're open to women over the age of 18, I think our oldest client is 87 but we've seen that median age shift closer and closer to 50.

Deborah Banks, CEO, Lou's Place

It should be [a women-only refuge] cos' it's a personal space, especially for women coming from abusive families and stuff like that, you don't want a woman staying with a man whose just been abusing his wife and be nice to him.

Client, Lou's Place

They need to set up something for women only, because they've already seen things, they don't need to see anymore of it, I'm one of those. I've seen a lot. I've seen a lot of abuse and all that kind of carry on, and I come to see some people in some of these places, I've seen already what is happening to some of them.

Client, Lou's Place

I think [domestic violence] is quite a high one. Especially if children, say their father has died, and the mother is living on her own. And they say "Oh you're alone, come live with us" but it doesn't work out. And I don't think people actually think about the consequences of actually having a parent living with them before they actually do this. And I think that's one of the reasons these kind of things happens. There are a lot of cultural issues...

There are centres that do help ladies with domestic violence, but we are the only refuge crisis centre in this area. It's not enough. Not enough.

Lynda Morton, Manager, Our Lady of The Way

Personally I was homeless... I was living in the car for eight months. By 'living' I was leaving the house at 8 o'clock in the morning and going back at 10-11 o'clock at night where I was sleeping was on the lounge. But after physical abuse I left the house and I didn't go back so I was sleeping in the car for a whole month.

Client, Our Lady of The Way

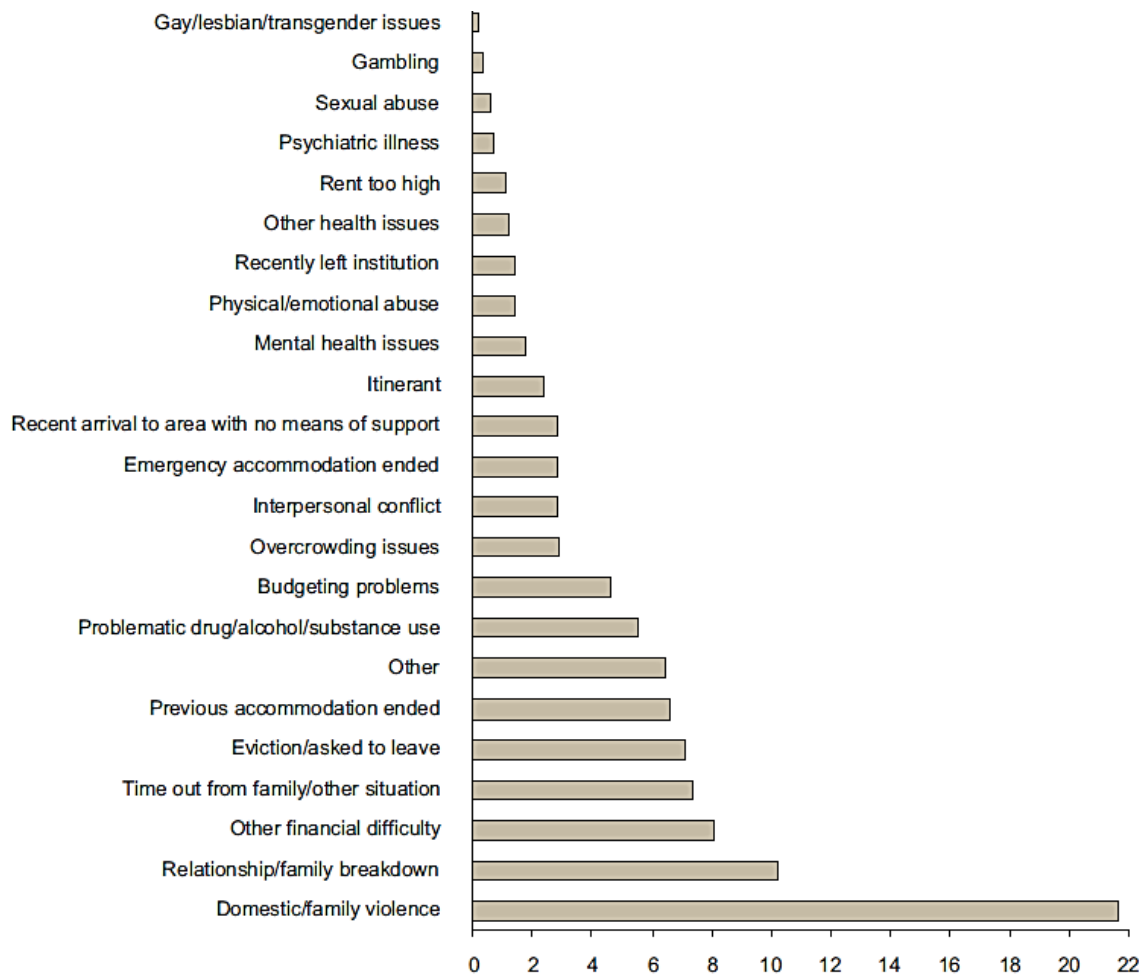
I have women referred to me who have had to escape situations of violence, women with chronic PTSD... Then there are women who have family members or partners move in and financially or physically abuse them.

Manager, Unidentified Organisation

7.2 Statistical Evidence

According to recent research, domestic and family violence combined with a lack of affordable housing is a major cause of women's homelessness.¹⁰³ The SAAP Client Collection reported that overall the most common reason for clients seeking assistance from SAAP agencies were domestic or family violence (22%). This is evident from Figure 24.

Figure 24: Main Reason for Seeking Assistance



Source: SAAP 2008

Figures from the Specialist Homelessness Services Collection (SHSC) also revealed that in 2011 the main reason for women seeking housing assistance was domestic and family violence (25%).¹⁰⁴ Moreover, women were three time more likely to report domestic violence (35%) compared to men (11%).¹⁰⁵

¹⁰³ NSW Government, 'A Way Home: Reducing Homelessness in NSW; NSW Homelessness Action Plan 2009-2014' (2009) *NSW Government*, 14.

¹⁰⁴ Batterham et al, above n 7, 13.

¹⁰⁵ *Ibid.*

7.3 Domestic Violence and Housing

The Federal Government's Green Paper (2008) reported that women who escape domestic violence exit more often to public housing than to private rental (Figure 25).¹⁰⁶

Figure 25: Housing Outcomes by Target Group (percentage)

| Type of accommodation | Young people % | Single men only % | Single women only % | Families % | Women escaping DV % | Cross target/ multiple/ general % | Total % |
|--|----------------|-------------------|---------------------|------------|---------------------|-----------------------------------|------------|
| Type of accommodation | % | % | % | % | % | % | % |
| SAAP or other emergency housing | 18 | 20 | 17 | 13 | 17 | 15 | 17 |
| Living rent-free in house/flat | 16 | 5 | 4 | 4 | 4 | 4 | 6 |
| Private rental | 26 | 19 | 28 | 40 | 26 | 26 | 26 |
| Public or community housing | 12 | 13 | 26 | 25 | 29 | 21 | 21 |
| Boarding in a private home | 20 | 14 | 10 | 13 | 10 | 21 | 17 |
| Own home | 1 | 1 | 4 | 2 | 9 | 1 | 3 |
| Living in a car/ tent/park/street/ squat | 2 | 14 | 3 | 1 | 2 | 7 | 5 |
| Institutional | 5 | 14 | 8 | 2 | 3 | 4 | 5 |
| Total | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

FaHCSIA (2008), Table: Housing outcomes by target group, NDCA data 2005-06, (unpublished)

However, women with children who seek refuge in crisis services following domestic or family violence often struggle to transition into longer-term housing due to a lack of supply of suitable housing stock, discrimination and the rising cost of private rental accommodation.¹⁰⁷ Some women who are escaping domestic and family violence are even found to be returning to the home where the violence occurred to avoid facing homelessness or their children experiencing homelessness.¹⁰⁸ This is also a particularly concerning issue for older women who are victims of domestic and family violence and are at risk of facing housing crisis or homelessness.

¹⁰⁶ Commonwealth of Australia, 'The Green Paper: Which Way Home? A New Approach to Homelessness' (2008) *The Commonwealth of Australia*, 36.

¹⁰⁷ The Federal Government Green Paper, above n 104, 27.

¹⁰⁸ Ibid.

As Lynda Morton, the manager of Our Lady of The Way highlighted:

If you find someone who has suffered from domestic violence, to ask them to go into rental properties that are affordable in their rental payments is not realistic because they have a fear for people around them... There are community housing that are excellent and they do have case managers there but it's somewhere they can stay in and wait to have housing available. I think that's what we need more of for elderly women. Because to ask them to just go somewhere – the kinds of things they can afford are not necessarily safe for them or for them to feel safe.

7.4 Older Women

The Department of Social Services (2012) reports that although the number of older women experiencing domestic violence is relatively low (4-5%). However, the limited research that exists and the experiences of service providers is that domestic violence affects significant numbers of older women.¹⁰⁹ According to the research of Chung et al, 87% of women who experience violence stay at home or in other accommodation rather than approaching a crisis service.¹¹⁰ Many factors may influence the 'hidden' nature of older women who are experiencing domestic violence and housing crisis, including:

- Shame and fear of isolation
- Lack of financial resources
- Attachment to their house
- Child or carer responsibilities
- Fear of estrangement from children and/or grandchildren
- Lack of knowledge about services available
- Lack of knowledge about the law and the entitlements available

The factors of older women have a lack of knowledge about services available and about the law and entitlements available may be attributed to socio-cultural influences:

Before the 1970s, a range of cultural and social factors – combined with the fact that domestic violence was not considered a crime – led to many women 'suffering in silence'. For many women aged 50 or over, this is still the norm.¹¹¹

¹⁰⁹ Selina Tually et al, 'Women, Domestic and Family Violence and Homelessness: A Synthesis Report' (2008) *Flinders Institute for Housing, Urban and Regional Research*, 21.

¹¹⁰ Donna Chung et al, 'Home safe home: the link between domestic and family violence and women's homelessness' (2000) *The Social Policy Research Group of South Australia*, 32.

¹¹¹ Tually et al, above n 107.

The ABS has also acknowledged that some women and children who are escaping domestic or family violence might not be included in the homelessness Census data to avoid having to disclose their accommodation on the night.¹¹² Hence the fear of violence and sexual assault of women may lead to an underestimation of figures and data of women who are homeless, making women who are homeless 'often more invisible to men'.¹¹³

The position in Australia in facing this issue is that domestic violence literature and abuse of older people literature have developed separately. McDermott (1993) highlighted that in Australia it is important that domestic violence is recognised within the category of abuse of older people, and that:

...the agencies who deal with marital discord and domestic violence should be ensuring that their services are accessible to older people. Our enquiries told us that there was very little communication between the professionals and advocates concerned with domestic violence and those concerned with aged care. As a result, the services for women escaping domestic violence are probably seen as irrelevant or inaccessible by many older women.¹¹⁴

Combined with the financial pressures faced by older people (discussed above), limited public housing and the rising cost of private rental accommodation, older age groups are increasingly becoming more vulnerable housing risk and homelessness. It has also been emphasized that as the Australian population ages the reporting of incidences of domestic and family violence against older women and their vulnerability to homelessness can only be expected to increase.¹¹⁵

Liz Osbourne, the manager of one of two older women refuges in Sydney stated that there is a need for a separate place for older women:

They are escaping domestic violence and suddenly to be in a refuge with young mothers and their kids could be very stressful for them. The only reason many of these women had been able to escape was because they had finally raised their family. They had lived lives of abuse for years, waiting until their children had grown up before they felt they could go. To be around young women in crisis and little kids, as they tried to sort out their lives, was just too hard.¹¹⁶

¹¹² Women's Health East, 'Women and Homelessness' (2012), *Women's Health East*, 1.

¹¹³ Ibid.

¹¹⁴ McDermott (1993) in Tually et al, above n 22.

¹¹⁵ Tually et al, above n 107, 23.

¹¹⁶ Liz Osbourne, Manager, Rosalie House.

7.5 Personal Recounts

The most common reasons for women becoming homeless are domestic violence and sexual assault within the home.¹¹⁷ These cause the breakdown of the family, with the women and children generally being the parties who leave the family home. However, studies have found, women who experience domestic violence are often exposed to the conflict for years before the victim leaves home. These findings are similar to the personal experiences of participants who were interviewed:

I was in domestic violence with my marriage as well. I put up with it. The reason I put up with it was for the kids. And another reason – we didn't have any help from Centrelink. So we had to be stuck there for the children's sake, for security reasons. I had to put up with violence.

Client, Our Lady of The Way

We see women who are finally leaving an environment of domestic violence after their children become adults and leave the home and that's when they have the courage to leave that situation.

Deborah Banks, CEO, Lou's Place

7.6 Cultural Barriers

SAAP data and other statistical data has highlighted the disproportionately high rates of domestic and family violence that occur within Indigenous communities.¹¹⁸ The Green Paper also reported that 43% of Indigenous women in remote areas and 32% of Indigenous women in urban areas were victims of domestic and family violence.

The term 'family violence' amongst Indigenous communities covers a wide range of obligations, perpetrators and behaviours including:

- Ties of mutual obligation and support
- Aunts, uncles, cousins and children of previous relationships as perpetrators
- Physical, sexual, spiritual, verbal, emotional, social and economic abuse

According to the Department of Social Services, Indigenous people are over-represented in the family violence records compared with non-indigenous people as both victims and perpetrators. This had a significantly adverse impact on Indigenous communities as

¹¹⁷ Women's Health East, above n 110.

¹¹⁸ Tually et al above n 107. See also AIHW: Al-Yaman *et al* 2006, Southern Domestic Violence Service and Nunga Mi:Minar 2007; ATSIJSJC 2006.

‘domestic and family violence has permeated some communities to the extent that it has become commonplace’.¹¹⁹ Consequently, the levels of violence experienced in many communities is described as ‘destructive to the spiritual, social, economic, physical health and cultural identity of Aboriginal women’.¹²⁰ Hence there is considerable need within Indigenous communities for domestic violence services and means by which women and children can seek haven in a safer environment.

The Green Paper also highlighted that women from culturally and linguistically diverse backgrounds—particularly recent migrants—face additional barriers to seeking help such as:

- lack of professional interpreters
- negotiating access to Centrelink benefits if on a sponsored visa
- limited education, fear of being ostracised by families and communities
- concern about discrimination in the wider community.

In 2005–06 17 per cent of non-English speaking women born overseas returned to their partner after accessing SAAP assistance because of domestic and family violence.¹²¹ As Lynda Morton expressed:

There are a lot of cultural issues. It's very difficult for the children who have come from different cultural backgrounds where it's totally different to the westernised world so you've got one foot in one door and one foot in the other. So it's hard for [parents] who know just culturally for their home to look after their parents. However in the western world it's not. So I think they're torn between two cultures and I think that's where a lot of the expectations arise and then the parents and the arguments. Parents also think "but you have to look after us, this is your duty". So I think there's an awful lot of conflict within that sort of thing...

I was counseling a lady who had come from Samoa and she was having trouble with her daughter because of this issue and we talked around that. And I think that if the parents were educated on how difficult it is for the children to be able to have schooling, friends of all diverse cultures and to have to be able to sort of keep within their own sort of culture.

But it is very difficult. I've noticed that a lot in the past. Especially for them women in their 70s and 80s – this is very hard for them. A lot of them have not learnt to speak English at all. They came here with very little English, and so it's very difficult for them to start.

¹¹⁹ Tually et al, above n 107, 47.

¹²⁰ South Australian Southern Domestic Violence Service (SDVS) 2007 in Tually et al, above n 107, 47.

¹²¹ The Federal Government Green Paper, above n 104, 26.

8. RECOMMENDATIONS

- More funding into research to address older women experiencing housing stress and at risk of homelessness.
- More information is needed on how women are affected by the affordable housing shortage, such as gender disaggregated data on the outcomes of the National Affordable Housing Agreement (NAHA), National Partnership Agreements, National Rental Affordability Scheme (NRAS) and Social Housing Initiative
- More integrated policy approach at national state and territory levels to avoid inefficiencies on service providers and government departments.
- State and Territory Governments to supply purpose-built and affordable aged housing in all parts of the cities, as well as in regional Australia.
- Commit to sustained on-going investment in new social housing dwellings between now and 2020.
- Introduction of support packages for women who require assistance to re-establish housing and sustain a tenancy.
- Increase the supply of affordable homes. Implement policies, programs and strategies that will facilitate the construction of an additional 220,000 affordable homes, including social housing dwellings by 2020.
- Extend the capacity of NAHA and NRAS to increase affordable housing supply
- Increase funding for the National Rental Affordability Scheme. Funding to NRAS should be increased to provide an additional 50,000 affordable rental properties. This funding could be provided at the rate of \$1b per year, beginning in 2014-15 (for more details, see ERA's pre-budget submission 2013-14).
- Services should address the long term causes of a client's social exclusion as well as assist them at times of crisis through combining skills, health and well-being training

- Intervention should focus on supporting women at risk of housing crisis or homelessness
- Raising more awareness of older people's issues and being able to facilitate appropriate assistance.
- Specialist housing services need to be designed to accommodate different individuals health status, such as mental illnesses, physical disabilities and addiction
- Community living remains the preferable housing option for most financially disadvantaged older people.
- Local governments and specialist' community care providers to review their planning systems to ensure that older members of their communities can find supportive and appropriate properties within the market
- Increase financial rent assistance to low income households to better reflect market conditions and to reduce the negative impact of rent fluctuations.
- Assist households with the challenge of becoming home owners to provide appropriate, targeted supports to those at risk of falling out of owner occupation.
- Establish an immediate increase in crisis specialist refuge and outreach accommodation and support to address the current turn away due to services being full. Crisis refuges should specialise in older women.
- Growing Australian market in mortgage products that are designed to suit the needs of the divorced.
- Recognising the diversity of circumstances and needs of the different client groups and establishing specialist services that address cultural diversity amongst older women, particularly Indigenous older women.

9. CONCLUSION

From the evidence presented above, it is undeniable that the number of older women experiencing housing crisis and who are at risk of homelessness is increasing. Women are projected to represent the majority (55%) of those aged 75 years and over living in lone person households, and this places older women at particular risk of facing a housing crisis or homelessness. Moreover, given that 600,828 women in 2011 were identified as single, over 45 years old, on a low income and do not own their own home, it is feasible to say that women from the baby boomer generation are particularly at risk of facing a housing crisis or homelessness in the near future. These projections have been supported by many trends in recent reports that have provided a statistical basis for the increasing numbers in this demographic profile.

Hence it is crucial to develop appropriate policies and services to address the dire situation of older women facing homelessness in New South Wales. It is critical that the needs and experiences of older Australians at risk of housing crisis and homelessness are profiled in national debate and policy reform. Given that there has been no new agreement between the Commonwealth and the States regarding the current National Partnership Agreement on Homeless, Government funding on specialist homelessness services in NSW needs to be further discussed for further services beyond 2014. Moreover, specialist services for older women as a separate demographic needs to be further researched and policies need to be introduced for this category, particularly policies which support establishing refuges for older women facing housing crisis and homelessness. This report urges for effective policies and intervention strategies to be introduced and implemented within the next few years to prevent the emergence of significant levels of homelessness among this ageing population over the coming decades.