

**Submission
No 37**

**INQUIRY INTO HOMELESSNESS AMONGST OLDER
PEOPLE AGED OVER 55 IN NEW SOUTH WALES**

Organisation: B Miles Women's Foundation

Date Received: 3 June 2022



The Director
Standing Committee on Social Issues
Parliament House
Macquarie Street
Sydney NSW 2000

Attention: Director of the Standing Committee on Social Issues,

My name is Kate Timmins and I am writing this submission in my capacity as CEO of the B Miles Women's Foundation, a Department of Communities and Justice funded Specialist Homeless Service. I have worked in a range of roles over the last 25 years, all responding to women's homelessness across Inner Sydney.

I am making this submission to highlight the urgency of older women's homelessness in Sydney. Our agency is responding to a significant influx of women who are experiencing homelessness, for the first time, in their 70's and 80's. This situation has reached a point of crisis.

The Foundation has been operating for over 30 years and we have received multiple awards for our work in responding to, supporting and housing women impacted by homelessness. We hold a range of successful partnerships with both the Health and Housing sectors.

I am pleased to see that this Inquiry is being undertaken and sincerely hope that the work of the Committee will highlight the urgency of older women's experience of homelessness in Sydney.

Over the last ten years, our experience of responding to older women who are experiencing homelessness has been consistent with the Australian Human Rights Commission's finding that the number of women aged 55 to 74 years seeking support from homelessness services has more than doubled. Indeed, older women are the fastest growing cohort of people experiencing homelessness in Australia. According to our practice-based evidence, there are both systemic and individual factors that cause and contribute to homelessness in older women;

1. Older women tend to experience homelessness while not identifying as homeless because they are not sleeping on the streets. Women may be living temporarily with friends/acquaintances/family, or living in their cars, or in unsafe and/or inadequate dwellings. While not identifying as homeless and therefore not engaging services or support, mental health tends to deteriorate due to the stress of over-staying or trying to manage while living in a car, or trying to cope in an unsafe living situation. Many older women have told us that they feel ashamed and do not wish to be a burden on others, so they often try to remain self-sufficient, and indeed hidden, for as long they can without seeking support or admitting to others that they are

experiencing homelessness. A more inclusive and less stigmatised definition of homelessness is needed. Campaigns to normalise homelessness and educate could assist in this process of de-stigmatisation.

2. There are a multitude of risk factors that make older women vulnerable to homelessness including;
 - A lifetime of lower income than men; lower wages, lower salaries, less savings and less superannuation
 - Meeting parental and caring responsibilities; unpaid work
 - Family and domestic violence in the home
 - Abuse or conflict with family member/partner/person they are living with
 - Death of a partner/supporting family member
 - Divorce and separation
 - Loss of housing tied to employment
 - Age discrimination at work / difficulties finding new employment as an older woman
 - Reduced working hours, retirement or loss of employment
 - Mental health problems; exacerbated by financial stress
 - Loneliness; a consequence of poverty, shame and distress
 - Health crisis, sudden illness or injury leading to reduced capacity to work or reduced occupational functioning
 - Unmet needs for medical treatment/intervention (e.g. dentist, psychologist, physiotherapist)
 - Reduced capacity to pay for private rental
 - Dramatic increase in cost of private rental accommodation over the last ten years
 - **Hardship and poverty that has accumulated over a lifetime.**

Older women, along with other vulnerable groups in our society, need safe, secure, affordable and suitable housing as a human right.

Solutions;

1. Government investment in new social and affordable housing. There simply is not enough housing stock that is affordable for older women.
2. Increase the capacity of Department of Communities and Justice (DCJ) funded Specialist Homelessness Services to meet demand so that women are not turned away from support due to services being at full capacity.
3. Maintenance and expansion of DCJ funded services for women escaping domestic and family violence, women leaving prison, women leaving hospital, and women with psychosocial disability and psychiatric illness who require specialist services responses.
4. Support prevention and early intervention strategies and programs for at risk women.
5. Implement Health funded residential rehabilitation services that are accessible to women who are recovering from longer term psychiatric illness.
6. Allocate more government funding to outreach programs that support older women to stay safely in their homes, to prevent evictions or contend with the crises and challenges that tend to cause homelessness.
7. Accelerate access to public/social/community/affordable housing programs for women aged 45 and older by raising the social housing income eligibility limit.

8. Establish programs that provide free dental, medical and mental health treatment to women on low incomes and women living in poverty so that women are protected from health decline and reduced functioning that leads to homelessness and risk of homelessness.
9. Address loneliness as a factor impacting on the wellbeing of vulnerable people including older women; social inclusion and community will help to protect from homelessness.
10. Address the pay inequity and the economic disadvantage that impacts women over the course of their lifetimes and leads to vulnerability, poorer health outcomes and risk of homelessness in later life.
11. Increase in affordable and appropriate housing for single, older women, including women on low incomes or social security; accommodation that is safe, adequate and affords women privacy and dignity.

Please do not hesitate to contact me if I can provide any further assistance or information to the Committee in relation to this Inquiry.

Sincerely,

Kate Timmins
CEO