

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

Name: Name suppressed

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Partially
Confidential

Chair,
Standing Committee on Social Issues,
NSW Parliamentary House,
6 Macquarie Street,
Sydney NSW 2000
Via email: socialissues@parliament.nsw.gov.au

Dear committee

I'm [redacted] and I live in the Illawarra. I was a working mum, raising four children at the same time. After a 34 year marriage, I went through a marriage break up and divorce, sold my family home to finalise the divorce settlement. I was 58 at the time and I was working fulltime. I tried to get a loan to buy another home, only to be knocked back by lenders because I was a 58 year old female! If the government was prepared to offer loans for older women... certainly I would have bought again, but I just couldn't get a bank loan, so I just couldn't buy again.

I rented for the next eleven years, while I continued to work. Then, at 69, I decided to retire from a 50 year career in nursing. I could no longer afford the rent that I had been paying when working fulltime so I immediately went to public housing and I was that there was a ten year waiting list. So I tripped around New South Wales and did some house sitting for six months. At that time, my daughter and son-in-law were saving to buy their own home, but finding it difficult to save for a deposit while rearing 3 children and paying \$420 a fortnight for before and after school care. They asked if I would be interested in moving in with them and taking care of their girls before and after school, because they both worked full time. So, for two years, I live with them and took care of their girls before and after school and home schooled them during the pandemic.

That took me up to Christmas 12 months ago, when the house we were renting was sold. And we were told we had to be out of it by the 22nd of December. We were in the middle of COVID at that stage, so I started running around trying to find something to rent and soon realised that there was no way I was going to afford anything.

At the age of 73, I was looking down the barrel of being homeless for the first time in my life. While I do have a 17 year old little Honda Jazz, I didn't like the idea of living in it fulltime. I even looked at renting caravans, that sort of thing, but it was out of my price range as well. I started looking at sharing a house with somebody. By this stage, I'd been living on my own for 13 years and only ever lived with my former husband and my kids. I've never had to live with strangers before. Just the thought of moving in and living sharing a house with a group of people that I didn't know, didn't know their background or anything, terrified me. I went into a bit of a panic. The anxiety levels and stress levels were going through the roof as they were with my four children, because they didn't know what was going to become of my living arrangements.

That's when I went back to public housing and was told that the waiting list was long again, I didn't even put my name down for public housing, I was quite stressed at the time. I thought I'm not

Going to go there. And I was just very fortunate that two or three weeks into my house hunting, trying to find somewhere to live, a one bedroom unit came up to rent with the subsidised affordable housing. I applied for it and was fortunate enough to be the successful applicant. I had contacted the housing trust a couple years before that, and I was told that they had nothing at that time. But as I said, I saw this and I was fortunate enough to get it.

Had I not got this beautiful, affordable unit, I really don't know what I would have done. My daughter and son-in-law, with whom I had been living, were moving to Perth with work. I didn't want to go to Perth with them as I have lived in the Illawarra since 1981. I have three children here and five grandchildren, so I wanted to stay here near family and friends.

I have always budgeted well, but after retiring I have to budget even better than. I don't have any vices. I don't drink. I don't smoke. I don't gamble. I watch my finances closely. I can sleep very comfortably in assisted housing, which I wouldn't be able to do if I was paying market rent. If I was to be paying market rental at the moment, I would be paying at least 50% of my pension for a very basic, one bedroom. What I have now is a beautiful one bedroom unit to live in, here in thanks to

This was just the biggest lifeline getting this unit that I'm sitting here in a moment. And I've been told this is my home until I die.

For the 34 years I was married I never ever thought I'd be in this situation. The fact that I found myself in this situation, even though it was through no fault of my own, I had a lot of guilt around it. My husband left me. He did me a favour, looking back now. But at the time, when it happened, I was so traumatised that I didn't want to talk to anyone about it. I didn't want to say to people, "Oh, my God, I've got nowhere to live". I've always been this confident woman who's always had her own home, since she was 23. I just never saw it coming, never saw myself in this situation. Women take on a lot of guilt that isn't theirs if they find themselves in this situation. I think we need to encourage women to speak up about it to talk openly about it, even just within their circle of friends, within their friends on Facebook, because what I found was once I actually opened up about it, women came out of the woodwork, not only locally, but from all over the world and said, "Thank you for speaking up. You said exactly what I wanted to say but I couldn't find my own voice. Thank you for being my voice". While I still don't like being in front of a lot of people and I certainly don't like getting up and talking in public, I have found myself being interviewed by TV, radio and newspapers about this issue of homelessness and older women.

It's my number one way of giving back to the for what they've done for me. The other reason I now do it is to make more women aware that my situation isn't isolated, it's a lot more widespread than women think it is. It's only when women stepping up and talking about it that people will start to realise how widespread it is, and just what the issues are faced by older women, when they suddenly find themselves not working and living on the pension.

I'm talking on behalf of all women at the moment who are on their own and trying to find somewhere to live. So I just say to women, start to come out of the woodwork, start to come out from behind the bushes, and let's start to own this issue. That it is for women in general, but certainly for older women, so that we can become a bigger voice to take the parliament. We can become a bigger voice to make the government aware of just how bad the situation is... More and more women are finding themselves in this situation every single day because we are becoming an ageing population.

We already know that women outlive men. So even if women are married and lose their husbands, I'm sure they find themselves in these difficult situations too. So let's create a united voice about what the situation really is.

You take on this guilt feeling when you find yourself in a position of 'I've got nowhere to live' and you feel like you're a failure. You don't want to get out there and say to people, 'I'm a failure, I've got nowhere to live', so you just struggle by day-to-day and inside you're just falling apart. To the point, for some people, fortunately I never got to that point, but for some people to the point of considering suicide, because it's such a heavy burden for them to carry. So I encourage women to speak out.

Housing satisfaction

Number one is the security of it. There's only two ways I'll ever leave this place... Number one is if I win the lottery, and therefore my financial circumstances change dramatically, or I'll go out in a wooden box, or if I can talk my kids into it, a cardboard box. I've always felt that when I owned my own home, I never had to worry about what was going to happen. I'll get old and I'll sit on the back porch and watch the grandkids. I never had to worry about where I'm going to live for the rest of my life. So, when I was in that situation of where am I going to live for the rest of my life, I can no longer afford market rental, what am I going to do, it was terrifying. Living here in affordable housing gives me back security around my living arrangements again.

When I got this unit, it took the stress off not only me but my four children as well, because they were all getting totally stressed out about what I was going to do. Knowing that not only my own stress level, but their stress levels too, dropped dramatically, that was probably the biggest thing.

The second thing about it is, I'm not living in a shoebox. I've got a beautiful one-bedroom unit, I have everything I need here.... The building is a secure building. So, if I do want to go out at night and come home late at night, I do not have to worry about "Am I going to be safe walking from wherever I've got to park my car to wherever I'm living". Just having the safety around the whole secure building gives me and my family peace of mind.

I'm waiting on a knee replacement at the moment, so stairs are very, very difficult for me. I have a lift that can take me straight from the basement, where my car is, up here to where my unit is. I have a beautiful balcony. It's built so that if I did require a walking aid there is plenty of room to move around. It's just a beautiful building. We've got lovely gardens. Last year, when we were in lock down, I couldn't see anyone in terms of my family or my friends, but I could go outside and walk all around the gardens here, beautiful gardens, and smell the roses. It was just absolutely beautiful. I didn't feel that I was confined to just my little corner up here. I'm very lucky as I live close to shops, close to the beach, close to everything I need.

When I was renting, in that eleven years my rent almost doubled. So, while it was affordable when I first moved into it, when it almost doubled my wages hadn't almost doubled. It was getting more difficult to budget and I was having to drop more things out of my life as I got to the end of my working life. Whereas here, I know that if I get an increase in the pension, my rent will go up, but it will never be more than 30% of my pension... In this situation, having that security is a lifesaver. The landlord is not going to turn around next week and bring my rent up by \$50 a week. That's a lovely feeling to know I'm not going to be faced with that anymore... A lot of people have misconceptions about affordable housing... I can only gauge where I live and I can only gauge my experience with Illawarra Housing Trust.

Recommendations

1. More affordable housing provided by the government.
2. More funding for private organisations or charitable organisations who provide affordable housing from Federal, State and Local Governments.
3. Affordable loans for people who wanted to buy their own homes, and have the reasonable deposit but just can't get the funding through the normal lending channels.
4. very much appreciated.
5. Get rid of the inequality between women's wages to men's wages.

For women on their own, it is very frightening to find yourself facing homelessness. It is getting even more difficult to get into the rental market forcing more women of all ages into this position. The long wait for public housing leaves them feeling helpless and hopeless. This is so demoralising.

I was in a situation where I would go and then line up to look at a rental property that was already out of my price range, because I'm on a pension, and there'd be fifty people lining up to view a property and somebody behind me would say "I'm happy to pay an extra 100 a week if I can secure this property". Trust me, there are other people going looking at housing, looking for rentals who are in the same situation. It wasn't just a one-off thing that happened to me. That was happening regularly in the rental market 18 months ago. As I said, any sort of government assistance would be would help.

As it was, I was in a position where I rented for the next 11 years while I still worked. I literally paid more in rent than what I would have paid for a property had I bought it 11 years before when I was denied a loan.

I think sometimes the people who make these decisions don't know what it's like to walk in the shoes of someone in the position I found myself in. Maybe they just don't want to. Maybe it's time for our politicians to spend a day living on the streets, as so many older Australians find themselves doing. I hope this sheds some light on the problems being faced by many older Australians.

Thank you for allowing me to have a say.