

NASH



NASH is a working group of HAAG and is funded by the Wicking Trust for the Aging on the Edge Older Persons Homelessness Prevention Project



NATIONAL ALLIANCE OF SENIORS FOR HOUSING (NASH) BI-MONTHLY E-NEWSLETTER; HOUSING FOR THE AGED ACTION GROUP (HAAG)



West Australian
wildflowers.

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In this final newsletter before the 2020's we are focusing on Western Australia (WA). Housing for seniors in WA has unique challenges. The vast majority of the states population live in a thin coastal strip which stretches for 150 kilometers from Two Rocks in the north, to Mandurah's outer suburbs in the south. Affordable rental properties are most likely to be found on the fringes of this vast urban sprawl. Being able to afford and drive a car, or live close to public transport then becomes essential. Another feature unique to WA housing was the massive rise in house prices and rentals due to the mining boom. In both our seniors lived experience stories the tyranny of distance and boom town housing prices are factors.

In a significant achievement for the Ageing on the Edge project (of which NASH is a working group), the WA Ageing on the Edge Report was specifically recognised in the WA governments newly released 10 year Homelessness Strategy. In its acknowledgment the Strategy recognised the contributions of our own Jeff Fiedler from HAAG, Dr Debbie Faulkner from the University of Adelaide, the Council on the Ageing WA, a Reference Group of key WA agencies and individuals, and the Wicking Trust, for their work highlighting the rapidly growing problems facing many older people in WA. See in this issue Liz Lennon and Jeff's contributions (p. 11-15), and Colin Penter's report on the Strategy (p. 3). Also p. 39 of the Homelessness Strategy itself at, <https://www.communities.wa.gov.au/media/2156/homelessness-strategy-final.pdf>

Jeff Fiedler and Dr Debbie Faulkner also have their research referenced in the major new report by the Australian Housing and Urban Research Institute (AHURI), 'An effective homelessness services system for older Australians', (see News, p. 18).



Coordinators Report

Leonie Bessant leonie.bessant@oldertenants.org.au

- Collecting narrations of seniors housing distress is a central task for NASH. We need to hear people's stories and get them into the public domain. We have two WA stories; Wendy and Vivian's stories of housing distress are accounts of the feminisation of poverty, where women's traditional roles in society are largely responsible for their housing insecurity in their later years due to the historic devaluation of women's labor. After raising a large families, worked in paid roles and had sole responsibility for an adult child in need of assistance, they have experienced homelessness in their senior years. When collecting the narratives of seniors who have/are experiencing housing distress, often I am the 1st person they have told their full journey to. It is a honor that I hope the stories we construct together does justice to.



The NASH organising committee has been working on a logo. We hope everyone likes it. We invite your feed back! leonie.bessant@oldertenants.org.au

- Colin Penter, a NASH organising committee member and Convener of the Tenants' Action Group of Western Australia (TAGWA), has contributed several pieces in 'Notes from WA'. He provided so much material we will have to put some in incoming editions of the newsletter!



This is the end of our 1st year of NASH newsletters. Each new one seems bigger than the last, with such terrific contributions coming in from members. Next year we hope to devote some issues to specific topics, while continuing to have issues on individual states and territories.

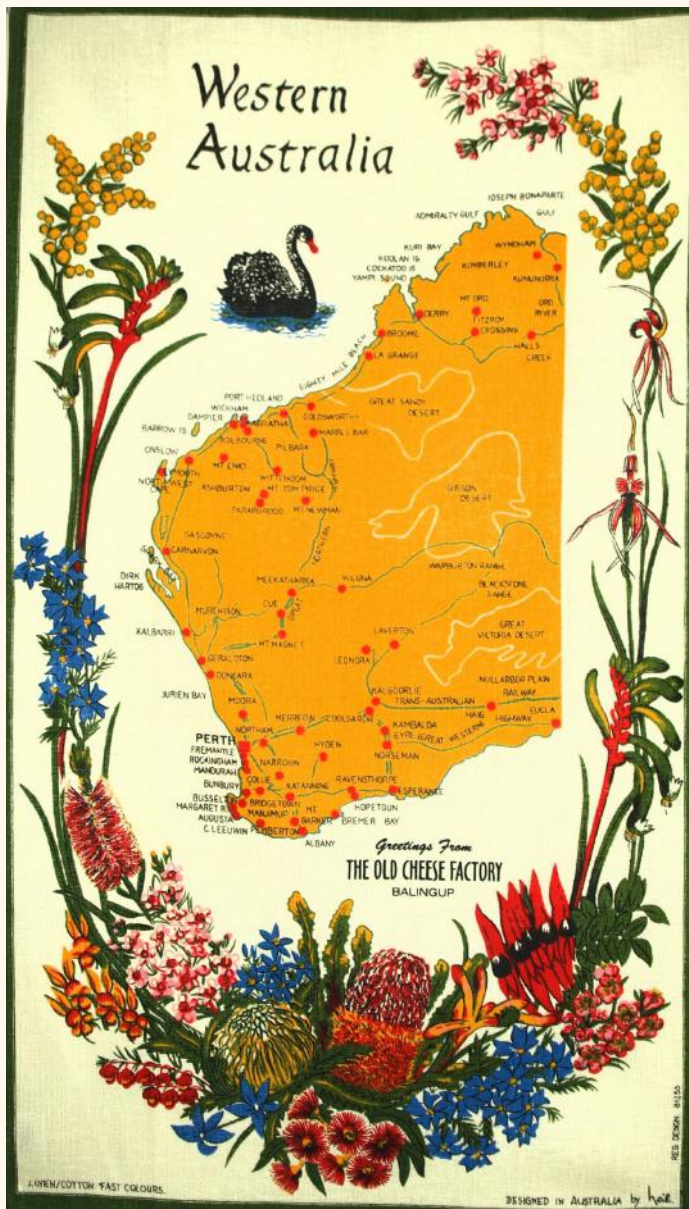


At HAAGs recent Annual General Meeting on the 21/11/19 we had a special visitor; Neva Halvorson who is one of our NASH WA Organising Committee (OC) members, and also a HAAG member. On the left she is pictured with HAAG Chairperson Phyll Williams. On the right with Victorian NASH OC member Tony Cahill and myself. It is wonderful to meet in the flesh people who's voices we know so well!

Notes from WA

by Colin Penter

NASH organising committee member and
Convener of Tenants' Action Group of WA
(TAGWA)



On the 3/12/19 the WA McGowan Government announced a number of initiatives and a funding injection totaling \$221 million to address the affordable housing and homelessness crisis in WA.

Although welcomed by the housing and homelessness sector there is concern that this is just a 'once off' announcement, rather than the first stage of a longer term program of investment.

Included in the initiative is;

- \$125 million to build 300 new public housing units for homeless and vulnerable people on the priority wait list.
- \$6 million to refurbish 20 regional and 50 metropolitan housing properties.
- \$19.2 million for 200 additional shared equity homes, delivered through Keystart (the Government's low deposit home ownership scheme in which people with low to moderate income co-own a share of the property with the State Government, see page 4).

Additional to the above the Government also announced a 10 year Homelessness Strategy with \$71.8 million funding including;

- \$25 million for the planning, design and construction of two 'Common Ground' facilities (one metro and one regional), to house and support people who are sleeping rough or experiencing chronic homelessness.
- \$34.5 million over five years for a Housing First Homelessness Initiative (including rental subsidies) which will extend housing-first approaches to new locations including in Perth, Rockingham, Mandurah, Bunbury and Geraldton.
- The co-ordination of, and access to, homelessness services will also be improved by new investment in in-house data and case management.

No information has been released about how these new initiatives will address the housing and homelessness crisis affecting seniors, which has resulted in WA having the second highest average annual growth in the country of older clients accessing specialist homelessness services, at 13% from 2013–14 to 2017–18 (see page 5).

Notes from WA - continued

Little has changed for seniors in WA who still struggle to find safe, secure, affordable and quality rental housing. The Government's ever-growing number of housing related plans, strategies and promises are hollow rhetoric if they do not address the crisis of affordable rental housing. Many seniors and tenants are increasingly frustrated with the lack of action by politicians, public servants, the private sector and real estate industry.

In a major public housing scandal a WA Department of Communities assistant director general has been charged over a \$22 million fraud.

A Senior executive in the WA Housing Authority is alleged to have stolen an estimated \$22 million meant to house the most disadvantaged West Australians, including seniors. On the 12/11/19 an Assistant Director in the WA Housing Authority, Paul Whyte, 56, and an unidentified 43-year-old man were arrested in Perth. Both men remained in police custody after their applications for bail were refused. It is alleged that for over a decade Paul Whyte stole an estimated \$22 million of housing funding. The money was allegedly used to purchase luxury housing, cars and racehorses,



support gambling and fund a life of luxury. Whyte has pleaded guilty to 530 charges of stealing \$22 million in public funds over a period of 11 years. This public money could have been used to house the 9,000 West Australians who are homeless each night, the 14,000 people on the waiting list for public and community housing, the 1,318 people on the priority waitlist, and improve the appalling housing of many Indigenous West Australians. This has raised serious questions about the management and administration of the Housing Authority and the way it carries out its responsibilities. Michelle McKenzie, the CEO of Shelter WA, the peak body for social and affordable housing in WA said:

"This is a complete betrayal of all Western Australians including those that contribute through taxes and the community services who work tirelessly, with limited resources, to deliver positive outcomes for people in housing need. The cost of the alleged corruption has impacted individuals and families. Whilst the focus is rightly on the lack of internal controls within the Department, we need to know the impact of this alleged corruption on people in housing stress and on those who experience homelessness."

Premier Mark McGowan has ordered a Public Sector Commission inquiry into the Housing Authority, which sits inside the Department of Communities.

Co-ownership model of affordable housing for seniors

As part of the State Governments affordable co-ownership housing scheme, part of the Manjimup Seniors Living Project housing development, called "Cherry Glade Estate", will include shared equity dwellings. The development is a collaboration between the WA Government, the Department of Communities, the South West Development Commission and the Shire of Manjimup (three and a half hours from Perth). Approximately 50-60 affordable dwellings are anticipated to be delivered across five

Notes from WA - continued

stages and will include rental, full market and shared equity homes sales.

Under the scheme, eligible seniors can purchase a minimum 65% equity share in the home and the State Government (through the Department of Communities) will retain the remaining equity share as a silent partner. The scheme is accessible to people over the age of 65 with incomes under \$49,000 per annum and with less than \$332,000 in total net assets for singles or \$412,000 for couples.

It is targeted to seniors with a superannuation lump sum payment or equity in a current home who do not require a loan to purchase the minimum 65% share in the new home.

Stage 1 construction has begun and will comprises 9 affordable houses (6 three bedroom 2 bathroom and three two-bed-2 bath). Stage 2 will be rolled out depending on the success of Stage 1.

<http://www.housing.wa.gov.au/aboutus/projectsandprograms/ManjimupSeniors/Pages/default.aspx>

WA has high and increasing rates of evictions and older West Australians seeking help from homelessness services

In a presentation to the recent WA Mental Health Conference in Perth, Vachel Spirason (Tenancy WA) and Colin Penter (TAGWA) presented data showing that WA has an increasing and high rate of evictions from public housing and private rental. They also described the major mental health impacts of evictions from public housing and private rental. The number of people evicted from public housing in WA has grown considerably over the last 5 years:

- 2018-19: 616 households
- 2017-18: 562 households
- 2016-17: 680 households
- 2015-16: 495 households
- 2014-15: 389 households.



While it is not known how many of these are seniors, anecdotal information is that seniors figure in these evictions and are hit particularly hard by them. There needs to be an immediate moratorium on evicting children, seniors and people with serious mental health issues from public housing.

The Australian Institute of Health Welfare's (AIHW) report on older clients of specialist homelessness services (SHS), found that WA had the second highest average annual growth of older clients accessing SHS services, at 13% from 2013–14 to 2017–18 (Australian Institute of Health and Welfare 2018. Australia's health 2018. Australia's health series no. 16. AUS 221. Canberra: AIHW). This growth rate is significantly higher than most other States, indicating an increasing problem for older WA's maintaining their housing and tenures. The Report also found that there were:

- Over 86,000 older clients received services between 2013–14 and 2017–18, most (68%) in a single year only - equating to around 36 older clients per 10,000 persons in Australia (aged 55 and over).
- In 2017–18, there were over 24,100 older clients (55 years and over) who received services from SHS agencies.
- Indigenous Australians are over-represented among SHS clients, including at older ages. Almost a fifth of SHS clients 50 years and over identified as being Indigenous (17% or 5,300 older clients).

While the factors behind housing distress for an individual senior may vary, the end result takes on a uniformity; renting into older age and being constantly moved on by evictions and rent rises, with often nowhere to go. While Wendy's tale of housing difficulties is her own, the systemic factors driving it are very typical of the experiences of older woman. Now seventy-two, Wendy divorced in her forties. Her share of the family home was too small to buy another and she has remained single. Due to the lack of regulation she lost her savings through the purchase of a park home in a residential village that closed. At the opening of this century the Western Australian (WA) mining boom massively increased properties values and rents. Wendy experienced additional financial and housing stress because of the mental and physical health problems of an adult child. Despite a life of paid work Wendy had little superannuation. The neoliberal casualisation of work further reduced her income and job promotion opportunities. Add to these factors years of unremunerated home duties and child/family care. Listing the systemic factors in older Australian women's housing distress is an account of the feminization of poverty, the historic devaluation of women's labor where women's traditional roles in society are largely responsible for their housing insecurity in their later years (Sharam, 2008).

Wendy married when she was twenty three, had four children and bought a suburban house in Perth. As a qualified draftsman she worked for mining companies and later, while raising her children, as an English tutor and newspaper proof reader. In the 1980s, when Wendy was in her late thirties, her family had a 'tree change' and moved from Perth to Collie, a small working town mainly known as a coal-producing center. The move was to give her husband a fresh start with his addiction issues. Unfortunately, his problems followed him and Wendy left the marriage in 1994, after twenty five years, at the age of forty-eight. They sold their family home for the princely sum of \$38,000. Her share was not enough to buy another dwelling as a single mother without a full-time job. Instead it bought her a car, a crown on a tooth, some white goods and furniture (her husband kept their car, all the white goods and furniture, while she got care of their remaining child at home).



They moved to Bunbury as Wendy had connections there through her Catholic Church community and rented a furnished granny flat. However, they were given notice after nine months as the landlord require it for a family member. Nine months of homelessness followed during which time her daughter moved to Perth to work and Wendy house sat for a friend. Now on the equivalent of Newstart, she was finding affordable private rental impossible to find and her friend for whom she was housesitting allowed her to stay while awaiting an affordable place.

Wendy's church contacts eventually led to her involvement in a not for profit housing cooperative, funded by a Commonwealth Government Seeding Grant and administered by the tenants who were accountable to the State Housing Authority. The rent was 25% of your gross income. Wendy lived happily for seven years in the housing co-operative, helping to manage it, finding stable fulltime work and becoming involved with a local opera company. The co-operative was safe, secure and affordable.

Wendy's story continues

Unfortunately one tenant caused so much legal disruption with other tenants that the cooperative effectively dissolved and was taken over by the Bunbury Housing Association. Several tenants, including Wendy, left due to the stress caused by the disruption.

During her time in Bunbury Wendy retrained as a librarian by doing an Associate Degree in Library Technology. This proved to be a very successful late career, providing Wendy with various fulfilling roles over the next fifteen years until her retirement. In 2001 she moved back to Perth at the cusp of the mining boom, to take up a one term contract as a Librarian at a Catholic school. She would go on to work short contracts for other schools and Edith Cowan (ECU) University at various Perth campuses. After two years of short contracts with ECU she eventually became permanent. The contract work took its toll on her ever depleting savings as she was ineligible for Newstart between contracts because of her savings! Also the contract work diminished her promotion (and income) opportunities, with many a tenured but mediocre male promoted past her.

Upon returning to Perth in 2001 Wendy moved in with a daughter, sharing a room with her granddaughter and housesitting when she could. She went on to house share/rent many dwellings in outer suburban locations, moving on to ever cheaper and further out dwellings as the property boom hit Perth. At one point while sharing with a son, she had to flee because of his addiction issues. She ended up at a daughter's home, frequently housesitting so as to take pressure off the arrangement. However her daughter asked her not to return after one housesit, leaving her with nowhere to go. This was a very low period as Wendy was, not only in shock, but homeless as well. It was around this time that she was diagnosed with anxiety and depression and prescribed medication.

When this occurred, Wendy was sixty-five, working part time and planning to retire. Rents in Perth were by then sky high. Unable to afford private rentals, in a panic, she made a "disastrous decision". Her superannuation was now accessible, so she bought a transportable park home in a residential caravan park close to where she worked. Wendy spent \$72,000 on the park home which was the bulk of her super. She bought her dwelling outright but paid affordable ground rent to the park. All went well for four years, at which point the village land was sold, which is a story repeated across Australia with residential caravan park villages, due to the rise in land value. With no legal protection residents lost their homes with no compensation. The cost to relocate the so called 'portable' homes was prohibitive to nearly all residents, even if one could find a place to relocate them. Wendy was so incensed that she managed to get her unit relocated to bushfire victims using volunteer labor and some of her own savings. While organising to move yet again, her health gave way and her doctor diagnosed a mini emotional breakdown and heart issues.



The transportable home that Wendy lost

Having retired in 2016, her ability to pay rent has been dramatically reduced. She currently lives in a tiny house that she rents from a benevolent younger couple at the back of a bush block in the Perth Hills. While she is happy there, she has no tenure and is completely at the mercy of their arrangements. Wendy is concerned for her future as she ages without a secure rental. The waiting list for public

Wendy's story continues

housing is several years long in WA and you are struck off the list if you refuse an offer, which may be a long way from your familiar territory. Wendy is a late convert to atheism, having experienced an epiphany while walking the Camino trail in Spain in her own when she was sixty. Her deeply felt humanist convictions are channeled through volunteering for wildlife conservation and advocating for housing for seniors. After three years, Wendy has settled into her current community with a good network of friends and volunteer positions. She would like to 'age in place' there.



Since her divorce Wendy has lived in ten rentals and innumerable house sits; eight rentals in Perth and two in Bunbury. Wendy's story of tenure insecurity and retirement poverty is a typical working woman's story. Australian women do seventy-five per cent of the combined unpaid labor in this country, such as childcare, domestic work, other family care and volunteering, with the value of annual unpaid child care alone estimated to be worth \$345 billion, dwarfing any paid sector in the entire Australian economy (Economic Views Australia, 2017). In 2016, women were paid on average 18% less than men, amounting to approximately \$700,000 less over a working life, and retire on half a man's superannuation and half the savings of men (Archer, 2016; Australian Human Rights Commission, 2016; Darab & Hartman, 2013; Department of Local Government and Communities [DLGC], 2015). Prior to superannuation's compulsory introduction in 1992, the vast majority of recipients were men (DLGC, 2015), with 55 % of women 60 years and older having no superannuation at all (McFerran, 2008). Until the mid 1970's, women's access to superannuation was primarily if they were single and through the public sector. Typically, this ceased upon marriage (Darab & Hartman, 2013).

Wendy, like 66% of single women renters over fifty-five years, once owned a home, compared to 27% per cent of the general rental population (National Shelter, 2018). Given the very low rate of homeownership of this age group as single women, considering they were denied home loans (Dalton, 2000; Darab & Hartman, 2013), it may be assumed the majority of these women, like Wendy, once owned homes with male partners. In her case while she received an equal split from their house, she received none of their other assets, retained care of the children and no economic power to buy another house. Older women continue to bear the brunt of historic economic sex-based inequity and are highly vulnerable when decoupled from male privilege and monetary power. Retirement poverty for women may be seen as a logical outcome of sex based roles.

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Notes on terminology used in housing literature.

Literature about housing and homelessness uses a sometimes confusing array of classifications and terminologies for describing the circumstances and conditions people find themselves in.

The most widely used classifications for homelessness and the risk of homelessness are the Australian Bureau of Statistics (ABS) definitions. In 2012, the ABS adopted its current definition based on work by Chamberlain & McKenzie (2003), which reflects European standards and defines two categories, homeless and marginally homeless (ABS, 2012). The ABS's definition of homelessness places emphasis on the concept of 'homelessness, not rooflessness'; home should be secure, stable, private, safe and allow for control of one's living space (Petersen & Jones, 2013). Thus, you are deemed homeless on Census night if you live in any of the following; a tent/sleeping out, homeless accommodation, temporally in another household, a boarding house, severely overcrowded dwelling, and have no control of, or access to space for socializing, you have no tenure, short tenure or tenure that cannot be extended (ABS, 2012). Sleeping in one's car, house-sitting and couch surfing, three categories steeply on the rise particularly with women, fit in this category.

The category of marginally homeless acknowledges those at risk of homelessness and includes living in any of the following; crowded dwellings, improvised dwellings, and being a caravan park permanent (ABS, 2012). It has been suggested that ABS definitions need to be updated to reflect the rising practice of house sharing among older renters, particularly women, and that the omission of this category severely underestimates the number of older women in housing distress (Sharam, 2008). Differences between boarding houses (classified as a 'homeless roof') and shared housing (having no classification), may now be indistinguishable for older cohorts, where shared house living arrangements have been replaced with autonomous ones, where one lives in the same way as in a boarding house; in a single room with no control of, or access to additional space for use, socializing or enjoyment.

The ABS's definition of homelessness that includes the 'absence of secure tenure', potentially describes all renters in Australia. Australia has the weakest private rental tenure rights and rental conditions in the developed world (Shaw, 2014), associated with Australia's historically low participation of private middle-class renters and high home ownership (Wharton & Cradduch, 2011). Insecurity of rental tenure in Australia is a driver of homelessness as it makes people vulnerable to unsustainable rent rises, eviction and poor conditions (Petersen & Jones, 2013). A renting Australian will likely have a one or two year lease in addition to being subject to 120-day 'no grounds' termination (except Victoria, where new legislation comes into effect from 2020 (National Shelter, 2018)), and no rent control (Residential Tenancies Act Review, 2015; Wharton & Cradduch, 2011). "Almost 9 in 10 Australians who rent (88 per cent) are on leases of a year or less, and are not certain of where they will be living in a year's time" (National Shelter, 2018, p. 13).

'Housing stress' is widely understood to indicate the lowest 40 per cent of household incomes paying 30 per cent or more of their income in rent. Housing stress can further be defined as;

- 'severe housing stress' – those on the lowest 20 per cent of household incomes paying more than 30 per cent of their income in rent.
- 'extreme housing stress' - on the lowest 20 per cent of household incomes paying more than 50 per cent of their income in rent. (Fiedler & Faulkner, 2019).

Terminology - continued

The term 'housing distress' is used to encompass homelessness, marginal homelessness, the different levels of housing stress, insecure private rental tenancy, private rental house sharing and poor living conditions. This broader definition of 'housing distress', while handy in its brevity, also acknowledges that homelessness is not a binary state but part of a continuum of stressful housing conditions.

'Housing career' is a term used to describe a person's housing profile over their life span. For example a person experiencing homelessness for the 1st time later in life will be described as having had a conventional housing career. People with lifelong and chronic homelessness will be described as having a disrupted housing career.

A plethora of terms are used to describe elements that contribute to housing distress; pathways, push factors, systemic factors, risk factors, tipping points, socio-economic factors or just factors. The term 'pathways' is popular, but it may infer that roads are chosen. Perilous housing status may be seen as the result of unfortunate decision making at branches en-route, portioning individual blame rather than seeking broader causation. 'Push factors' are the things that cause people to leave or want to leave the place where they live, to go and live elsewhere. This may be a useful term as it can indicate involuntary reasons for moving, i.e. being 'pushed', but seems less useful in discussions of homelessness as few people would 'want' to leave where they live to be homeless. Tipping points into housing distress are self explanatory, but again they risk simplifying causation to one, often personal factor. Systemic factors, meaning relating to or affecting the whole of a system or organization rather than just some parts of it, can include socioeconomic conditions and personal/individual circumstances. The inherent non-judgementality of this terminology is useful. Risk factors are any attribute, characteristic or exposure of an individual that increases the likelihood of experiencing homelessness and housing distress. So, for example, being a single older renter, not working, on a pension, and having no savings are all risk factors for homelessness in Australia. Systemic factors, risk factors and factors are sound terms to use in writing about housing distress because of their neutrality, inclusiveness and propensity to not blame the victim.

Piece by Leonie Bessant

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Ageing on the Edge launch & report release in WA



by Jeff Fiedler

The summary and full report is available at Housing for the Aged Action Group's website

<https://www.older tenants.org.au/national-action/western-australia>

or

call HAAG for a hardcopy on 03 96547389.

On Thursday 15 August 2019 the Ageing on the Edge Older Persons Homelessness Prevention Project released its summary report 'One rent increase from disaster – Older people living on the edge on Western Australia'. The Project is a partnership between Dr Debbie Faulkner from the University of Adelaide and Jeff Fiedler from HAAG and funded by The Wicking Trust. The report was widely covered by the ABC in WA including two online articles, Perth radio news, interviews in two WA regions, one national radio program and the evening television news. The Seniors newspaper also produced a feature story that also sought interest from older people to make contact with the project as potential members for the National Alliance of Seniors for Housing (NASH).

This was followed by a report launch on September the 10th by the Minister for Community Services, the Hon. Simone McGurk at parliament House attended by 50 agencies and government representatives including WACOSS, Shelter WA, The WA Alliance to End Homelessness and the Tenants Action Group WA.

Produced in collaboration with Council on the Ageing WA and a Reference Group of key WA agencies and individuals, the report highlights the rapidly growing problems facing many older people in WA. The report also identifies solutions to address the vital housing and service responses needed to help older people in WA who are struggling in poverty, hardship and at constant risk of homelessness.

The research has found that there are many older renters struggling to the extent that they are doing without the daily essentials of life such as food, heating, medications and aged care services to ensure they keep a roof over their head. They are a hidden group that are putting up with enormous hardship while constantly under the stress of being, as an older person interviewed stated, 'one rent increase from disaster'.

Older women who have experienced gender disadvantage due to discrimination and lower levels of savings are particularly impacted.

Ageing on the Edge launch & report-continued



Ageing on the Edge
report launch.

Some of the key points from the report are:

- There has been a 16% increase in homelessness in WA for those aged 65-74 between the 2011-2016 census, the biggest jump in homelessness of any age group.
- Over 12,000 people aged 65 and over are in housing stress paying more than 30% of their income in rent in housing that is insecure, unaffordable and not adaptable as they age.
- This represents a 46.8% increase between 2011-2016
- 61% of those affected are women
- 4,395 or 36% or are in extreme housing stress paying more than 50% of their income in rent
- 35% of those in extreme housing stress are aged 75 or over

Recommendations were developed to address these problems such as the need for more housing suitable for older people, better information to help older people navigate their way to housing solutions and the need for a specialist older persons housing service.

There is some hope for action in WA as the WA Government is currently developing affordable housing and homelessness strategies. The most recent released homelessness strategy recognised older people as a priority and acknowledged our Ageing on the Edge report (p.39):

<https://www.communities.wa.gov.au/strategies/homelessness-strategy/> .

The WA government also recently released their seniors housing strategy called Ageing with Choice <http://www.housing.wa.gov.au/AgeingWithChoice>. Ageing on the Edge Project will continue to work with the government and community agencies to see the implementation of the key recommendations from the report

Ageing on the Edge launch & report -Liz Lennon



<https://lizlennon.com/>

focusedsolutions1st@gmail.com
mlittle

Liz Lennon gave a speech at the WA Parliament House (9/10/2019) as part of the launch, titled "Older single woman on low income and experiencing homelessness"

Liz more than 35 years of experience working with communities in Australia and Ireland as a social action researcher, evaluator and project manager. Like many older single women experiencing housing stress and homelessness she was blindsided by both external global events [the global financial crisis pretty much destroyed small consultancies like hers that worked in the community sector] and personal life events [moving back to WA, becoming a primary supporter for a dear friend with a life threatening illness, age discrimination when trying to get work]. She's just turned 60 and is pretty adamant that she's

not going to be silent, invisible or well behaved about the issue of older single women living in poverty and experiencing severe housing stress and homelessness. Liz intends to work in partnership with great people and organisations across and within sectors to give this wicked problem some creative, compassionate and sustainable solutions.

Exerpts from "Older single woman on low income and experiencing homelessness"

for Liz's full speech go to <https://lizlennon.files.wordpress.com/2019/09/ageing-on-edge-launch-speech-sept-2019.pdf>

They (women) blame themselves. They stay invisible, silent and well behaved because they think their situation is their fault. They don't define themselves as homeless because, until recently, researchers, policy makers and service providers didn't. When you perceive yourself as powerful and useful in mind and heart but society sees you as a burden, that hurts. It's difficult to continue valuing yourself when society's narrative doesn't value you because you're poor and an older single woman. It's easy to blame yourself for being financially poor, struggling to pay the rent and not being able to afford to go out and socialise with friends. You blame yourself for not being able to find work that uses your skills and experience. You don't value the unpaid time you've spent caring and supporting friends and family. And slowly you feel invisible, silent, powerless and useless. Your health deteriorates and you wonder where you'll get the energy to get out of bed and decide to keep living.

The wicked problem of older single women living in poverty, severe housing stress or homeless is a disgrace in a society that talks about being fair and just. This is a human rights issue. If it was predicted that more than 500,000 people in Australia would be severely impacted by ebola or swine flu over the next 20 years we would see a government, private and

Liz Lennon- continued

public sector response that was integrated, coordinated, collaborative, innovative and hugely well funded. Guess what? It's predicted that more than 500,000 older single women will be living in poverty and at risk or homeless over the next 15 to 20 years in Australia.

That's no reward for their life long efforts. I see an Australia that is rife with power, gender and economic inequality, that poverty shames and basically ignores hundreds of thousands of people who have often given their lives as unpaid carers, volunteers in community and hard but low paid workers.

There's an Australian narrative about poor older people, and specifically older single women that pisses me off. *There are 5 perceptions in the narrative that I want to challenge as they impact on policy, funding and service delivery decisions.*

1. Older single women (OSW) living in poverty are something broken that needs to be fixed. I'm financially poor not stupid and I don't need wrap around services, although I support them for high needs women. The majority of OSW experiencing extreme housing stress and homelessness are poor and don't have high needs. I don't need capacity building to do research, develop policy, create partnerships, think strategically or reimagine intentional housing communities led by older single women or people on low incomes.

The systems broken – not me.

2. Another perception is that we're burdens on society. We may be financially poor, but we have a bank of social, creative, caring and intellectual capital that keeps families, friends and communities going. Give us fair paid work that engages our skills, raise New Start, support and finance older women business start ups and we'll continue to be the assets we truly are in Australia and WA.

Older single women are assets not burdens.

3. A key perception of OSW with lived experience is that we're seen as passive objects and subjects of policy making, research and service use. We're seen as powerless and not really capable of co-designing policy, services or homes where we can continue to contribute and age well in our communities. In Sherry Arnstein's ladder of power and participation poor older single women with lived experience are so far down the ladder we're on the rung just above the non participation rungs of manipulation and therapy. Recently we've been invited onto what Sherry calls the tokenism rungs of being informed, being consulted/researched and being placated as token reps in decision making processes that impact our lives. I see little evidence of what Arnstein calls true citizen participation where we work in partnership and often lead the development of research, services and homes for life.

This is about power and perception – bottom rungs are about power over the perceived powerless and upper rungs are about power shared with us.

Liz Lennon- continued



4. Be grateful for what we give you -this perception pervades the system. One example that comes to mind is the obsession with providing tiny homes to the homeless. I think tiny homes are one option on a continuum of options for home. What I'm seeing are ugly designs with homes being placed on government land that's not connected to community and has no long term security of tenure. I've started calling these unsustainable ugly tiny homes - Poor Boxes. The development of tiny/small homes needs to be underpinned by very clear principles that embrace –beauty, sustainability, affordability, connection.

If those of you with money wouldn't accept a substandard service or home then don't ask me or any other person living in poverty to do so

5. All homeless people are the same and you shouldn't have specific services or prioritised groups –once again this perception pervades the sector at all levels of power and decision making. We're not a homogenous blob and this research has shown that older people, and specifically older single women living in poverty, are the fastest growing demographic of homeless in Australia and WA. Homeless, housing and aged services acknowledge that they can't, don't or won't meet our needs within existing service delivery systems. Information services are totally useless, waiting lists are long for public and social housing that currently don't meet our needs to age well and even senior managers have no real understanding of our needs or the extent of the demand.

Policy, services and the development of homes needs a nuanced approach that understands and meet the needs of diverse groups of homeless people. Older adults, and specifically older single women, living in poverty, housing stress and homeless need to be prioritised on housing lists.

Services need to be developed that meet their stated needs.

Vivian's Narration *

Story by Vivian and Leonie Bessant .

* Pseudonym

Australian women care more for their children than fathers over the life span, from childhood through to adulthood. Today mothers spend more time on general tasks for their young children than fathers; child related labor, timetabling, overall responsibility for managing care and time alone with children, even when women work full-time (Craig, 2006). While there have been some improvements to men's contributions to child raising and home duties, fifty years ago when Vivian's children were small, it was normative for men to come home from work, sit down and work no more regardless of their wife's load. This inequitable load does not cease as children grow into adulthood. Vivian's housing story cannot be separated from the emotional and economic cost of motherhood. This is the 'free work' women do that has a direct impact on their economic journey through life. Vivian's story is also about the abuse women routinely endure; financial, emotional, physical, which can impact every aspect of a woman's life including housing. As with Wendy above (p. 8), Vivian owned homes with ex partners. 66% of single women renters over fifty-five years, once owned a home, compared to 27% per cent of the general rental population (National Shelter, 2018). The reasons for older women's disenfranchisement appear to be unexplored by research but potentially conceal high historic levels of discrimination, and financial and other mistreatment.

In 1969 Vivian found herself pregnant at the age of 21 to her steady boyfriend. When she revealed this to him he disowned her. In those days if a male was not prepared to marry his pregnant girlfriend she was on her own unless she had good family support. Vivian was Catholic. Without telling her parents she fled via the only escape route she could envisage. She got on a bus across the Nullabor, from Perth to Melbourne and then onto Brisbane. She worked fulltime as a nurse through her pregnancy until 2 weeks before her daughter was born in the Brisbane Mater. From the outset the nuns at the hospital laid claim on her child. It was to be adopted. Vivian says that the nuns deliberately and continually moved her baby between the nurseries that were on the different floors so that she could not find her. Five days after giving birth, totally distraught, she finally found her daughter and point blank refused to let her go. Vivian says the only reason she got away with her child was because a priest took pity on her determination and stood up for her. The babies of unmarried mothers were routinely forcibly stolen by hospitals working with adoption agencies (Topsfield, 2019).

Vivian eventually returned to Perth and married the father of her daughter. They went on to have five more children in quick succession. Good Catholic girl she was. However Vivian was never good enough. Her parents always told her she was trouble. When Vivian was seven years old a local shop keeper repeatedly sexually abused her. Sexual favors for sweets. Vivian told her parents, and to their enduring credit they believed her and went to the police. Vivian had to be witness at his trial, in the bad old days when there was no protection for her as the child victim. He got three years. "I cried non stop through several court appearances. The policewoman was never consoling". When asked, how did she reflect upon her parents support, given back then parents were less likely to believe a child's accounts of sexual abuse, Vivian said ultimately her mother used it against her. If ever she digressed from the Catholic hymn sheet her mother would say "you could always be led astray by sweets". As a 15 year old she was swimming training for the WA state championships and her coach sexually assaulted her. She left mid competition and never returned to swimming. Her parents did not ask why and she never told them. The reason for her silence was Vivian had always been called the 'black sheep of the family' for as long as she could remember. Even her siblings called her that. The stigmatised family member, who "could always be led astray by sweets".

Vivian was bright. She had gotten into medicine in 6th form but her father declared that women did not

Vivian- continued



become doctors. They become nurses. As nurses did in those days she lived in nurses accommodation attached to her hospital and escaped at night over the fence to meet boys. She was beautiful and had many suitors including the young male doctors. She chose the good looking insurance salesman. Six children later, working as a nurse and running small businesses on the side from home, at one point when Vivian was feeling really stretched, she asked her husband to help her with a small domestic duty. He said no. Vivian told him to leave the house. They separated and she got to stay in the house with the sole care of the six children; three pre-school aged and the eldest thirteen. Her husband sold the house after four years and because it was in his name she did not get a cent. Vivian rented for the next 10 years; "I worked 7 days a week paying everything (*for the children*) from school to university expenses. I never received a day's maintenance".

Vivian has always had a passion for learning, particularly health sciences. Poignant given the opportunity she was denied to become a doctor. She studied for four years to become a Feldenkrais Practitioner. She has studied and practiced nutritional and environmental medicine, physiotherapy and psychotherapy. She worked as researcher for University of WA into General Practice, involving travel to France and collaboration with 600 WA medical practices, out patient clinics and hospitals. In addition to her passion for study and her full time nursing in high dependency and acute care, Vivian had the drive and confidence to run small business from home and take on other work; selling Tupperware, Nutrametics, World Book encyclopedias and even ear piercing at Myer.

Vivian remarried in 1998. Her husband was diagnosed with cancer four years later. She was nursing, and doing a Masters in Public Health at Curtin University and a Degree in Sociology at Edith Cowan University. She put everything aside, stopped working, to nurse him. He died a year later. A few days before he died he transferred \$85,000 from their joint bank account, leaving her \$2500. She has no idea where it went. He left everything in his will, including her home, to his adult children. After navigating the legal fallout and financial commitments that were originally designed for two working adults, Vivian eventually had to leave the family home and rent again. The loss of Vivian's homes to male partners with inequitable recompense is part of the unreckoned historic financial abuse of older women.

Throughout all this, her oldest child, the child she fought off the nuns to keep, descended into chronic drug addiction and mental health crises. Vivian poured her financial and emotional resources into saving this child again, and again, and again, to the detriment of her relationships with her other children and her own financial security. For years she paid for this daughters basic needs, to keep her afloat, to keep her off the streets, and paid for very expensive rehabs. Vivian has never stopped saving her baby. Vivian never looked at the balance sheet. The good news is that that child is now fifty

Vivian- continued

years old, and in a good place, as Vivian now is with her other children and ten grandchildren. "The best thing of all is they're all good value, caring and successful adults and lovely parents and individuals".

Vivian's first really low point in her housing journey, apart from losing the homes she owned with her husbands, was the night she spent sleeping in her car in her storage unit. She cried all night and told no one. She had been evicted from her rental due to a technical confusion over payments. She could find no recourse to the problem she was having with her rental agent not receiving the full amount of rent she was paying, which turned out to be because of a utility deduction she was not aware of. She had never not paid her rent. In the absence of laws to protect her, the problem was resolved by her eviction. Vivian's life became her car. Driving to friends and family to couch surf, spread between Margaret River and Perth's northern suburbs, travelling up to 300 km a day almost every day, or spending the last of her credit on Airbnb's. Eventually she had to sell her car. Given the sheer necessity of a car in the vast sprawl of WA, and her use of the car as her home, this was devastating.

Vivian has recently got a one bedroom independent living unit (ILU), which is affordable for someone on a government pension. This is supposed to be the social housing fairy tale ending; affordable, secure tenancy. However for Vivian this an elongated 2nd low point. Her one room and corridor are stacked with the boxes containing her life's possessions. As with many ILU facilities it is in serious decline (Bessant, 2018). Many ILU's are the product of mid 20th C philanthropy on valuable land that their 21st C neocon trustees have little interest in maintaining. Her ILU's are the remnant charity component of a wealthier retiree development, the facilities of which Vivian and her poor cousin cohort cannot access. Vivian cannot shower as the plumbing is shot. The water is not drinkable so she must get bottled water using public transport. Laundry is saved for visits to a daughter, which she also takes on a bus. While still sprightly at 72 she has a bad knee that is waiting a operation. An additional stress is that she has been continuously harassed by male residents who are interested in sexual relations. Vivian is still drop dead gorgeous. She has devised a route to exit her unit to the bus stop that minimises her visibility.

Vivian has no intention of leaving the ILU a box, as they say, and is regrouping. She is now giving the same passionate commitment to advocacy for seniors housing as she has to her life in general. "I have many strings to my bow. Strangely I feel I've not fulfilled my life's purpose. The world is my oyster and I have a lot more work to do".

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News

Links to these stories and more can now be found on the NASH Facebook page.



There is a major new report by the Australian Housing and Urban Research Institute (AHURI), "An effective homelessness services system for older Australians". It concludes that without concerted action the incidence of homelessness in Australia will rise, and it is likely it will grow most rapidly among our older citizens. The research work of Dr Debbie Faulkner and our own Jeff Fiedler is again referenced to support this inquiry.

https://www.ahuri.edu.au/__data/assets/pdf_file/0022/47371/AHURI-Final-Report-322-An-effective-homelessness-services-system-for-older-Australians.pdf

In a really shocking piece of NOT Christmas spirit the Agape Outreach homeless charity has been barred from a public park by the City of Gold Coast just a week out from Christmas. Agape Outreach has operated in Goodwin Park in Coolangatta for more than a decade organising free food, laundry, clothing and veterinary services along the Byron, Tweed and Gold Coast. Founding director Theresa Mitchell said council officers informed her just over a week ago that her charity's services were "no longer acceptable in their parks".

<https://www.abc.net.au/news/2019-12-23/homeless-charity-agape-outreach-forced-out-of-park/11822194>

Airbnb's are affecting rental housing availability globally. It's now no longer just a room in a private home which is the majority of Airbnb lets. There is a growing trend for 'whole house/whole flat' which removes long term rental stock from the market. This interesting website tracks these trends; <http://insideairbnb.com/about.html>. You can also look up any city: <http://insideairbnb.com>

Shelter WA, in partnership with the Property Council, Urban Development Institute of Australia, Real Estate Institute of Western Australia and the Master Builders Western Australia, has written to all WA Federal Members of Parliament urging them to support the WA Government's request to the Federal Treasurer to waive Western Australia's housing debt, on the condition that the WA Government invests any savings towards homelessness and housing affordability issues in WA.

<http://wahousinghub.org.au/display/NEWS/2019/11/19/WA+State+Housing+Debt>

The South Australian Government released a 10-year, \$550 million, housing plan. As we know, the best laid plans seem to go astray, especially those made by governments! Lets hope this come to something. <https://www.news.com.au/national/breaking-news/sa-releases-10year-housing-plan/news-story/30e80ab5d023c34e65c709ade32d3f39>

More public housing sold to private developers by NSW Government as long waiting lists continue. <https://www.9news.com.au/national/nsw-news-more-public-housing-sold-to-private-developers/67a4ffd8-9756-4620-9530-fabcb49fb713>



NASH is a working group of HAAG and is funded by the Wicking Trust for the Aging on the Edge Older Persons Homelessness Prevention Project



NATIONAL ALLIANCE OF SENIORS FOR HOUSING (NASH)



NASH

is a diverse group of Seniors from across Australia, including those with lived experience of housing insecurity and housing distress and those wanting to advocate for them. Housing distress includes those homeless and marginally homeless, renters, people with unsustainably high mortgages and seniors with insecure and inappropriate retirement housing.

Affordable, secure and appropriate housing is essential for optimal wellbeing and quality of life. Housing distress is being experienced by an alarmingly large and growing number of senior Australians.

The aim of NASH is to disseminate the experiences of senior Australians experiencing housing difficulties, and to reform housing policy and services through acting as lobbyists and advocates to politicians and the broader community.

If you are 50 years or older and have lived experience of housing distress, or would like to contribute, join NASH and get involved, email Leonie on leonie.bessant@oldertenants.org.au or ring or text 0408455418

Follow us on the radio and on Facebook



Raise the Roof

These are screenshots from HAAG's radio show web page, "Raise the Roof", at 3CR (Community Radio).

Go to;

3cr.org.au/haag

and you will see the most recent episode available. Click on it to listen. Scroll down and you will see earlier episodes.

To see the large choice of radio programs available from 3CR go to;

3cr.org.au/podcasts

↓



Episodes

Podcast

Cohousing for the Aged?	25 Sep 2019	Listen Download 🎧
Remembering those without a home	11 Sep 2019	Listen Download 🎧
All at sea - navigating	28 Aug 2019	Listen Download 🎧

NASH has its own Facebook group.

The page is auspiced by the Housing for the Aged Action Group. A Facebook page is a great way to keep up to date with stories and issues for those that have access to Facebook. We will continue to provide links to news items in the "News" page at the end of the newsletter. However most of these links and more will be posted in the new group. Marie and Leonie are currently the moderators of the page. Just ask to join and you will then be able to comment and post items yourself if you want to.



Group by Housing for the Aged Action Group

National Alliance of Seniors for Housing >

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