

# An Age Old Problem

**HOMELESSNESS AND POVERTY DON'T DISCRIMINATE. SOPHIE QUICK TALKS TO THREE OLDER WOMEN WHO HAVE FOUND CIRCUMSTANCES STACKED AGAINST THEM.**

DURING MELBOURNE'S JANUARY heatwave, **Susan**\*, 61, found herself at the door of the Wesley Mission Crisis Centre in the suburb of Ringwood. She couldn't believe it.

"They help people who are *homeless*," Susan says, shaking her head. "And there I was, standing there!"

Susan didn't consider herself homeless, and statistics (as well as stereotypes around homelessness) probably wouldn't have put her in that category either. She had been in the workforce, on and off, for around 30 years. She'd raised two kids and, with her tidy brunette bob and stripy windcheater, looks like a typical suburban empty-nester. But for almost 12 months, Susan had been sleeping in a tiny study in the house her daughter shared with her husband and two children. She'd moved

in there after the rent on a one-bedroom unit she'd been living in for 12 years was raised one time too many.

"Every six months, the rent went up and up and up. The last time I said, 'If you're going to put it up again, I'm going to have to leave.' Well, it went up again."

Depending on your perspective, Susan is either one of the lucky ones or one of the *unlucky* ones. Within weeks of her turning up at Wesley's door, she gained access to a small unit provided by North East Housing Services (a not-for-profit provider of transitional and community housing for low-income earners). Wesley helped her get the place. "A case of right person, right place, right time," Susan says, "If I'd turned up a day later, it might have been someone else."

There aren't enough houses in Australia, especially for older women living alone. Severe osteoporosis, a family condition, meant Susan had to give up work in her fifties, and she now lives on a disability pension. This makes her eligible for public housing (there are long waiting lists, however), and a place through North East Housing Services. It practically disqualifies her from the private rental market.

But **Alison**, 78, is classed as a 'self-funded retiree' and she's also had to resort to the squeezed not-for-profit housing sector. Since November 2012, she's been living in a one-bedroom apartment in Melbourne's southeast, owned by an organisation called Women's Housing. Alison was renting privately with her husband in Frankston when he died suddenly almost five years



ago. Within six months, she moved to a smaller place, close to her daughter's house. It was a disaster.

"The landlord was a scrooge. If something broke down, he just wasn't interested," says Alison. "To run a heater is just so costly and it was freezing." Alison's husband was a customs officer. She lives off a fortnightly pension he received after retirement 20 years ago.

"With rent assistance I'm getting just a little bit more each fortnight than I'd be getting if I was on the old-age pension... But [the pension] hasn't kept up with wages or prices."

Alison isn't complaining – she likes her home and, fortunately, she's an excellent financial manager.

"You have to be more than careful," she says. "I *am* careful, because I've always been a worker, but I have no savings, no nothing, so I go from fortnight to fortnight." On a Tuesday, Alison says she has \$32 until she gets her pension payment on Thursday.

CRISIS SERVICES AND non-profit housing bodies are reporting increasing numbers of older women asking for help. But, statistically, older women are less likely than men to be classified as homeless. A Mercy Foundation report released in April explained why older women are not visible in the data. Women are less likely to sleep rough than men, and they tend to use different strategies to cope with housing crises: they sleep in cars and caravan parks, they couch-surf (like Susan did) or they live in improvised dwellings on other people's properties. They are also more likely to tolerate violent domestic situations in order to keep a roof over their heads.

But housing is just one part of the picture of older women and poverty. On census night in 2011 there were 600,828 women in Australia who were single, over 45, earning less than the median income and not owning their own home. There were 373,794 men in the same situation.

If 30% of your income goes towards your rent or mortgage, you're in housing stress (in 2011, median rent as a percentage of median income was 26.9%). If you're anywhere near that housing stress line, you're not putting

much aside for retirement. And if you're already retired, you'd better hope, like Alison, that no emergency costing more than \$32 strikes before Thursday.

It's hardly surprising that there are more poor older women than poor older men. Women tend to work in lower-paid jobs, are more likely to work in casual or part-time roles, are more likely to be victims of domestic violence and are more likely to do unpaid labour (such as looking after children or elderly relatives). Especially in old age, women are more likely to live alone. Combine a few of these factors and you're not going to have a lot to survive on later in life.

Another issue is superannuation. A government report states that, by 2019, Australia is projected to have \$1800 billion in super assets. Women are projected to hold just one third of that.

MUCH IS WRITTEN about the trauma women suffer from domestic violence, but less about how it can make women poor. The White Ribbon organisation, which works to prevent male violence against women, believes that nearly one in six Australian women have experienced violence by a current or former partner. Susan is one of them and, although the violence happened over a short period around 30 years ago, it set in motion a set of circumstances that have made money a problem ever since.

Susan had two children from a previous marriage, and a job at a power-tools factory in the outer-eastern suburbs, when she married her second husband in her early thirties. With their combined savings, they bought a house together in his name, but the marriage only lasted six months.

"It got bad very quickly," says Susan. "It was never like that until our wedding night until suddenly it was, 'I own you now; you will do as you're told.' He was a very violent man."

Susan's husband beat her up so badly that at one point she was hospitalised. She tried to get away three times, but says "he always found us". One night, when her husband was at his mate's place, Susan threw some possessions together, bundled her son and daughter into the car and drove to Darwin.

"I didn't feel like I had a choice. In those days, the police weren't so good with that kind of thing and you sort of just blamed yourself," she explains. "I had a little bit of savings on my bank card, some money for petrol. But I pretty much left everything. We drove as far as we could."

They started from scratch, living in a caravan park, and Susan was able to collect a single parent's pension while the kids went to school. She was too scared to even consider a divorce settlement. "I was worried about the paper trail. If you start [divorce proceedings] you're going to have put your address down eventually." In the first week after she left, her husband ran up thousands of dollars of debt on a credit card in Susan's name. She still doesn't know if he's dead or alive. And she's still paying off the card.

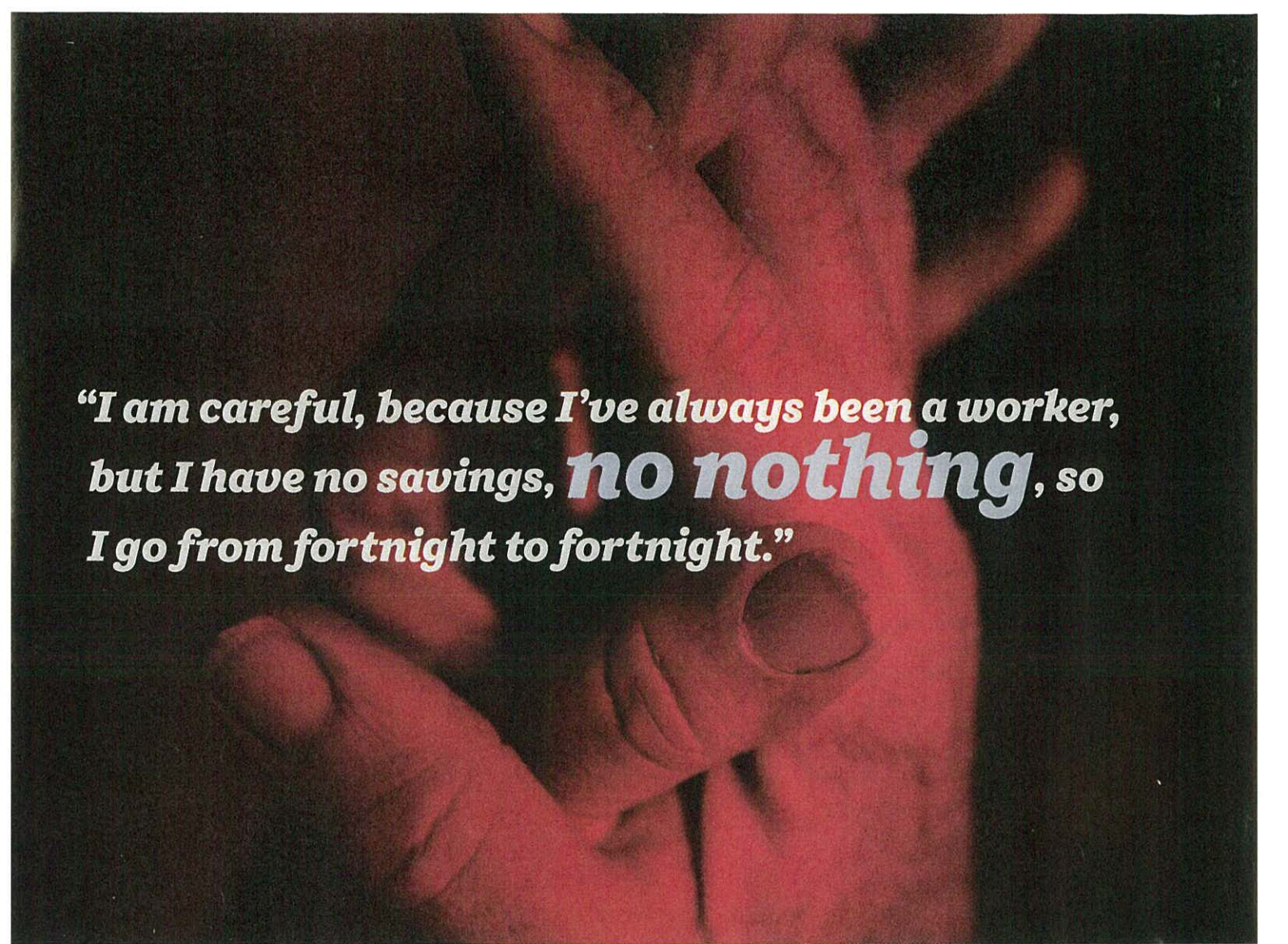
After six years, the three moved back to Melbourne with the help of her first husband. They found a house to rent, the kids went to high school and Susan went back to work – this time at a car-parts factory. Things were tight, but good, for some years. Then she got sick.

"I've got osteo so bad that my bones just break all the time. I've got a lot of pins and bolts holding me together – not that you'd know to look at me." She smiles grimly, pushing up a sleeve to show a dainty wrist and elbow. "It's hard for me to lift things. The violence... it probably didn't help."

Once the kids were gone and Susan was living alone in a smaller place on a disability pension, it became close to impossible to cope with rent rises. Increasingly, her life began to revolve around bills. "As soon as my car registration, my power bill, my gas bill came in – I paid them. In between those times, I didn't spend. I couldn't do anything. I didn't like to go visiting [friends or family] because of the petrol."

Susan's new place is close to the nursing home where her elderly mother lives and where Susan volunteers. The rent is capped. She can hardly believe it. "I'll be able to have a meal out with friends every now and then. I'll be able to get on the train and go out and see my sister in the country. That's about \$11."





**"I am careful, because I've always been a worker, but I have no savings, *no nothing*, so I go from fortnight to fortnight."**

IN JUNE 2012, there were 961,000 single-parent families in Australia; 780,000 of them had single mothers. The amount of unpaid work performed by women throughout their lifetime – and the types of *paid* work they do to fit around their care-giving commitments – can hit hard financially when they're older. **Elizabeth**, 61, from Adelaide, had a six-year-old son when she divorced in her forties. She raised her son virtually single-handedly.

"The divorce put me in a difficult position," says Elizabeth. "I was in a housing trust house and I had part-time work for about nine-and-a-half years at a plastics factory. I got a little bit from Centrelink and sort of survived on that."

The plastics factory later went into receivership and, in 2008 and 2009, Elizabeth had to have two separate hip replacements. For most of her life she's

done physically demanding work. Now in her sixties, she's finding that nobody wants to hire her in the areas where she has experience.

"I know the kinds of work that I could do, simple stuff, and I know I'm capable of doing it," she says. "But I'm 61... I suppose I'm viewed as a WorkCover risk."

These days Elizabeth works fortnightly shifts with The Big Issue's Women's Subscription Enterprise, preparing and packing magazines with a group of other women in Adelaide. She's on Newstart and says she doesn't know how she would get by if her son, now 22, didn't pay her some board. A couple of times a month she goes to a soup kitchen for a free meal and some extra food supplies.

"Going back 20 or 30 years ago, I would never have even dreamed of

going there. To me, it's for the poor people. But your attitude changes."

With Elizabeth's modest superannuation, the main thing that has been worrying her is the proposal to increase age eligibility for the aged pension. Having struggled to find steady work, she's actually been looking forward to getting older.

"The aged pension would give me a bit of extra money," Elizabeth says, before laughing and then saying: "Trust me, the things I would do with the money!"

What *would* Elizabeth do with the money?

"Walk into a Big W or Kmart and buy a new pair of bras instead of going to the op shop."

That, she says, "would be good".

*\*Names have been changed.*