

Outcomes:

At Risk 2021: Older women facing homelessness in Australia, from awareness to action

The event

In September 2021, Housing for the Aged Action Group (HAAG) and University of Melbourne hosted an online event, *At Risk 2021: Older women facing homelessness in Australia, from awareness to action*. The objective of this event was to shift the agenda from awareness to action. Older women tell us that they are fed up with talk. They want those with the power to act now. *“Policy reforms to address this issue are needed now, not tomorrow – NOW”* (Penny Leemhuis, Lived Experience Advocate, ACT).

At Risk 2021 speakers included lived experience advocates, community sector experts and federal politicians with responsibility and an interest in women’s economic security: Senator the Hon Jane Hume, the Hon Tanya Plibersek MP, Senator Larissa Waters and Zali Steggall MP. The political panel was followed by three parallel sessions focusing on older women and domestic and family violence, local scale housing solutions and learnings from other campaigns about influencing for change.

Over 850 people registered for this event from across Australia, including older women and representatives from housing, homelessness and community sectors, business and financial institutions, Federal, State, Territory and Local Governments.

Context

Older women are the fastest growing cohort experiencing or at risk of homelessness in Australia. An estimated 405,000 women aged 45 and over are currently at risk.¹

“Older women are the invisibly homeless, who quietly struggle to get through each day.”

(Linda Hahn, Lived Experience Advocate, Housing Older Women movement QLD)

The underpinnings of this issue are well known and compounding: decades of under-investment in social and affordable housing by Federal, State and Territory Governments; structural gender inequality; and ageism. COVID-19 pandemic is further exacerbating economic disadvantage for women,² particularly older women.

There is ample evidence to demonstrate the gravity of this issue. In September 2021, the International Monetary Fund recommended that structural reforms to boost housing supply and targeted support for low-income households are needed to improve housing affordability in Australia.³ The 2020 Retirement Income Review identified that the retirement system favours homeowners, and a new approach is required for the significant number of older people who are renting in the private market.⁴

Delegates at the 2021 National Summit on Women’s Safety called for recognition of the housing needs of older women and identified affordable, accessible long-term housing and inclusive, culturally appropriate crisis accommodation as fundamental to the safety and recovery of victim-survivors and a priority.⁵

This is a crisis for which there are clear, achievable and effective solutions and yet there has been no clear leadership or tangible investment by the Federal Government to date to address homelessness experienced by older women.

Panellists



Linda Hahn
Lived Experience
Advocate



Penny Leemhuis
Lived Experience
Advocate



Senator the Hon Jane Hume
Minister for Women’s
Economic Security



The Hon Tanya
Plibersek MP



Senator Larissa
Waters



Zali Steggall
MP

Older women, housing and family and domestic violence: Jess Hill (convener); Suzannah-Jo Day, Lived Experience Advocate; Annabelle Daniel, Women’s Community Shelters; Jocelyn Bignold, McAuley Community Service for Women; Nemat Kharboutli, Muslim Women Australia.

Local-scale housing solutions: Kate Raynor, University of Melbourne (convener); Cheryl Axleby, Aboriginal Community Housing Ltd; Erin Dolan of Lord Mayor’s Charitable Fund; Rebecca Oelkers, Brisbane Housing Company; Peter Sibly, United Housing Co-operative.

Influencing for change: Fiona York, Housing for the Aged Action Group (convener); Kirsten Deane, Melbourne Disability Institute; Alistair Webster, Building Better Homes’ campaign; Kate Colvin, Everybody’s Home campaign; Anna Brown, Equality Australia.

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Political Panel

There is consensus that older women experiencing homelessness is a result of structural and systemic issues, and a range of policy levers need to be employed to improve housing outcomes for older women.

“ This is one of the most critical issues facing Australia for older homeless women today and the next generation of young Australians. (the Hon Tanya Plibersek MP) ”

“ In Australia, housing has been seen as an investment stream for 40 years and we can't wind that back quickly. But we need to acknowledge the consequences of that policy and deal with the problems. (Zali Steggall MP) ”

“ We know that it is harder for first nation's people, people from CALD background and people with disability. (Senator Larissa Waters) ”

“ To prevent homelessness among older women, policy settings need to be right currently and into the future. ”
(Senator the Hon Jane Hume)



There is a need for all levels of Government to act now.

“ Housing is a responsibility of every level of government and the notion that it is predominantly a responsibility of State Government is just not true. The Federal Government can and should be building public housing. ”
(The Hon Tanya Plibersek MP)

“ Next national plan to reduce violence against women and children will provide the roadmap to reduce violence against women and reduce their vulnerability to homelessness. (Senator the Hon Jane Hume) ”

“ Homelessness is a choice being made by the Government, through policies and policy settings. The problem isn't intractable, it's a choice and we can change it. (Senator Larissa Waters) ”



Gender inequalities and ageism can be addressed via welfare, taxation, superannuation, industrial relations settings.

“ Gender is a huge factor, which increases risks, Income inequality. 44% of women over 45 years are on low-medium incomes, do not own their homes and are renting. 50% are nearing retirement age and have less than \$50,000 or less in their super. 1 in 5 people receiving JobSeeker are women over 50 years. (Zali Steggall MP) ”

“ A lifetime of care provided by women is rewarded by retiring into poverty. This needs to be addressed. (Senator Larissa Waters) ”

“ The Government is providing more opportunities for women to retrain and learn new skills to participate in the workforce in the high demand sectors in the economy. (Senator the Hon Jane Hume) ”

“ Australia no longer does proper gender analysis of policies and budget. We need a whole system where every single policy decision is looked at around impact for gender. ”
(The Hon Tanya Plibersek MP)



All stakeholders have a role to play, including community organisations, service providers, financial institutions.

“ Local solutions supported by local communities and organisations, as great as they are, are only temporary with sporadic funding. There needs to be consistent and reliable funding for these services from all levels of government. ”
(Zali Steggall MP)



Older women are calling for cooperation across political parties and to be invited to the table with decision-makers.

“ All political parties and independents should work together! There will be intricacies, but it's not that hard, and if there aren't enough women in Parliament, there are lots of advocates - just ask us to the table. ”
(Penny Leemhuis, Lived Experience Advocate, ACT)

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Individuals play an important role in ensuring those in power act on this issue

- “ We need more women in Parliament. When government is structuring programs, women are just not front of mind. (Zali Steggall MP) ”
- “ We need more women and diversity across all areas which would increase lived experience in government. (Senator Larissa Waters) ”
- “ Email, write, phone, visit, tell your story, talk to MPs, be prepared to vote on it. (The Hon Tanya Plibersek MP) ”

“ Tell your politicians you'll change your vote if they don't change their policies. Share your story, it is powerful. ”
(Senator Larissa Waters)

Breakout panels

Older women, housing and family and domestic violence

- We cannot afford to wait any longer to address this issue. Housing affordability is an urgent issue which is preventing older women from leaving abusive partners or family members. For some older women, abuse they experienced when they were younger may have set them on a trajectory towards homelessness in later life.
- Having a safe place and time to rest and recover with wrap around supports, such as mental and physical health, financial and legal services, is critical.
- Siloed and ridged funding is a problem. Cycles of funding, which promote holistic and iterative approaches that are nuanced, dignified and inclusive of all women, are required.
- Navigating the service system is challenging and heavily reliant on digital access and literacy. Older women with diverse experiences face additional barriers.
- It is possible to take action at a grassroots level in community to solve these problems now by activating local government, service providers, business and philanthropy. There are suitable properties that are vacant and could be repurposed. Given the urgency of the issue, these properties could provide transitional housing to bridge the gap for older women fleeing family and domestic violence and elder abuse. Federal, State, Territory and Local government are key to delivering affordable housing in the medium to longer term to ensure there are appropriate and affordable housing options to transition to.
- A measurable action needs to be included in the next National Plan to Reduce Violence Against Women and Children to address older women's homelessness



Local scale housing solutions

- A National Housing Strategy is critical to providing a plan of action, certainty for the purposes of planning and facilitating cooperation across all levels of Government. A substantive response that befits the scale of this issue requires national leadership and investment.
- Partnerships with councils are key to the smooth development and delivery of social and affordable housing projects.
- Philanthropy can provide risk capital to support pilot projects with potential for scale that government will not fund.
- A range of housing solutions are required that respond to the housing needs of older women, including ageing in place, safety, security, architectural design that ensures practicality, livability, affordability and a sense of pride, accessibility and community connection, intergenerational housing, holistic housing management and service provision.
- Models that support the creation of positive experiences for Aboriginal and Torres Strait islander Elders need to be prioritised and scaled up with sustainable funding. Aboriginal and Torres Strait Islander community controlled and led organisations are best placed to build and manage these housing solutions.

Influencing for change

- Building momentum for change requires a clear goal backed by strong partnerships and alliances with government, the private and nonprofit sectors, people and communities that span political divides and are built over time.
- People can make a difference. It starts with conversations. Sharing stories of lived experience with decision-makers is powerful.
- Social changes can be undetectable. It takes hard work to change attitudes and behaviours. People need a range of options to engage with and support a campaign.

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Urgent policy reform is required

The Federal Government must:

- 1 Increase the availability of safe, affordable and appropriate housing for older women experiencing or at risk of homelessness. This will be enabled through:**
 - Development of a **National Housing Strategy** by the Federal Government to address the shortfall of 500,000 low-cost rental homes, including housing that meets the needs of older women at risk of homelessness.⁶
 - A measurable action in the next National Plan to Reduce Violence Against Women and Children to address older women's homelessness
- 2 Invest in service systems to support older women before they reach crisis, including:**
 - An immediate increase to the base rate of income support payments, including Commonwealth Rent Assistance, and indexing of payments in line with wage movements at least twice a year.⁷
 - Ensure that changes to Assistance with Care and Housing (ACH) funding through the Care Finder Program maintain a strong focus on older people at risk of or experiencing homelessness and funding for the ACH equivalent component of the program is increased by ten-fold to meet growing demand.
 - Housing information and support services for older people in every state and territory based on the proven Housing for the Aged Action Group (HAAG) delivered Home at Last model.
 - Increase standard contract lengths for community sector services to at least five and preferably seven years for most contracts; and 10 years for service delivery in remote Aboriginal and Torres Strait Islander communities.⁸
- 3 Address gender inequality and ageism in Australia:**
 - Implement the recommendations from the 2016 Senate Inquiry into *Economic Security for Women in Retirement* which incorporate a broad range of tax, superannuation, workplace, housing and aged care policy reforms.⁹
 - Apply gender and age analysis to all policy making processes to identify and mitigate inequities and structural discriminations experienced by older women.
 - Develop a National Agenda for Older Australians to improve economic, social, health and civic participation outcomes for older people.¹⁰

“Please remember - I am just one of over 400,000 older women in Australia who face the daily challenges, and ongoing trauma, that arise through not having a safe, secure and affordable home.”

(Linda Hahn, Lived Experience Advocate, QLD)

“We will not be collateral damage and we will not be silenced. We demand our right to policy reform for our generation, for our daughters and granddaughters, and sisters of Australia.”

(Penny Leemhuis, Lived Experience Advocate, ACT)



More information about and recordings of At Risk 2021 can be viewed here:

<https://houseonfire.olderrenters.org.au/at-risk-forum/>

1 Housing for the Aged Action Group, At Risk: 405,000 older women risk homelessness without urgent policy reform, 2020, accessible at: https://www.olderrenters.org.au/sites/default/files/at_risk_policy_snapshot_and_key_findings_web.pdf

2 Grattan Institute, Women's Work: The Impact of the COVID crisis on Australian women, 2021, accessible at: <https://grattan.edu.au/wp-content/uploads/2021/03/Womens-work-Grattan-Institute-report.pdf>

3 International Monetary Fund, Australia: Staff Concluding Statement of the 2021 Article IV Discussions, 2021, accessible at: <https://www.imf.org/en/News/Articles/2021/09/23/mcs092321-australia-staff-concluding-statement-of-the-2021-article-iv-discussions>

4 Federal Treasury, Retirement Income Review – Final Report, 2020, accessible at: <https://treasury.gov.au/publication/p2020-100554>

6 Everybody's Home campaign, accessible at: <https://everybodyshome.com.au/>

7 Raise the Rate Campaign, accessible at: <https://raisetherate.org.au/about/>

8 Productivity Commission, Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services, No 85, Productivity Commission Inquiry Report, 2017, accessible at: <https://www.pc.gov.au/inquiries/completed/humanservices/reforms/report>

9 Senate Economics References Committee, 2016, 'A husband is not a retirement plan': Achieving economic security for women in retirement. Canberra.

10 Every Age Counts Campaign, accessible at: <https://www.everyagecounts.org.au/policy>