



Inquiry into economic equity for Victorian women

Introduction

[Housing for the Aged Action Group \(HAAG\)](#) welcomes the opportunity to respond to the Inquiry into economic equity for Victorian women. In making this submission we drew on our experience and expertise working with and for older women experiencing economic disadvantage at risk of homelessness or experiencing homelessness. This submission is informed by the contribution and experience of our clients and members who participate in HAAG reference groups.

At HAAG, we believe long term, affordable, safe and adequate housing as a gendered economic equity issue.

Access to safe and affordable housing intersects with women's health and wellbeing, family violence and abuse and ability to work and access training.

We are encouraged to see the government's interest in better understanding and addressing the economic inequalities that women experience. However, it is disappointing to note that focus of this inquiry on economic equity for women fails to include equal access to housing as a core issue, even though safe, affordable and adequate housing underpins all other aspects of life, in particular women's economic independence and security.

Investment in affordable, secure and appropriate social and affordable housing provides the necessary foundation for older women who have experienced homelessness and housing stress to gain a greater sense of security and control over their lives. HAAG advocates for greater access to social and affordable housing and strengthened tenancy protections for older tenants in community housing.

Recommendations

- That the Victorian Government recognises long term affordable, safe and adequate housing as a fundamental issue of economic equity for Victorian women, in particular older women.
- That the Inquiry final report identifies housing as an issue of economic equity for women in Victoria. The Inquiry should make recommendations to government that address the economic inequity in housing for older women – the barriers, contributing factors including particular sectors and workplaces, casualisation, skills and training and other aspects of lifecycle inequality.

Background on Housing for the Aged Action Group (HAAG)

HAAG is member-based, community organisation specialising in the housing needs of older people. The organisation has over 500 members actively campaigning for housing justice. HAAG's service arm is the Home at Last (HAL) service which provides a one-stop shop of housing information,

support, advice and advocacy for Victorians over 50 years of age. This assistance is provided through an intake and referral service assisting over 1,000 people per year. We also provide outreach support to re-house older people who are homeless or at risk of homelessness into long term affordable, age-appropriate housing.

We have an early intervention and prevention approach to homelessness, which involves providing community and professional education to alert people to what places older people at risk of homelessness and pathways to support. Since 2015, we have had a strong Cultural and Linguistically Diverse focus, and a team of bilingual workers who provide community education to groups of older people from a non-English speaking background. We have recently expanded this program to include peer educators who have a lived experience of homelessness, and we are now starting work with the LGBTI community.

Our member base includes former clients who have been assisted by our Home at Last service into public and community housing and, as such, are valuable sources of information about the impact of social housing regulation on their lived experience as tenants. Our support workers have close working relationships with the offices of housing allocations teams and community housing providers and provide unique insight to inform this submission.

Housing is a gendered economic equity issue

Older women are the fastest-growing cohort of people experiencing homelessness, as found by the Victorian Parliamentary Inquiry into homelessness, however this issue is not directly addressed in a number of important Victorian Government policies and programs, including this Inquiry into economic equity for women and the 10-Year Strategy for Social and Affordable Housing.

The Inquiry terms of reference mentions being an older women as an area of intersectional disadvantage and it is important to correlate this with the issue of housing - an important indicator of women's economic status. Intersectional disadvantage and structural and systemic discrimination should be closely considered when identifying solutions to address economic inequities women experience.

As demonstrated in the case study below, the absence of long term, affordable, safe and adequate housing for older women exacerbates other intersectional disadvantage and discrimination.

Case study 1

Christine, 67, a trained nurse, married her husband as a young woman, bought a house and settled in the eastern suburbs of Melbourne. As her family's primary caregiver, Christine spent majority of her working life out of the workforce and raising the couple's children.

Once the children left home, Christine and her husband's relationship broke down leading to a divorce in 1998. A few years later, Christine met her partner Jane and the couple moved into Jane's house together. Christine's children were supportive of her new relationship; however, Jane's family were not aware of the women's relationship and believed they were just friends.

After 15 years living happily together, Christine's life took an unexpected turn, when her beloved partner, Jane sadly passed away. Christine, discovered that Jane had made a will, which left the house they lived in to her son and younger brother. Jane's family members refused to acknowledge the couple's relationship and demanded Christine find somewhere else to live immediately.

With little savings and no superannuation, Christine was left with no options and put all her furniture in storage and began renting a spare room in a friend's house.

The economic assumption built into the Australian retirement housing system is that on retirement, people own their own home. Increasingly, this is not the case and for women it is even less likely. The significant gap in wealth and asset accumulation between men and women as well as caring

responsibilities, employment and superannuation is a gendered problem. Women retire with close to 50% less superannuation as they have taken time off work for caring responsibilities, have had low paid roles or have worked in industries with precarious employment conditions.

Inadequate income support and pension payments do not cover basic living expenses particularly for those in the private rental market. The pension age has steadily increased, leaving many older people reliant on inadequate JobSeeker payments.

Case study 2

Jenny, 66 is a HAAG member and peer educator and shares her experience to raise awareness and encourage others in a similar position to come forward and access help.

After a lifetime of work and caring for family, Jenny did not expect to find herself couch surfing and living out of her car. Jenny had been a single parent since she was young, she'd raised a family and worked in administration. She'd always made ends meet.

Jenny gave up work to care for a family member and could no longer rent privately. The landlord put the rent up, and it was more than she could afford on Centrelink. With her reserves run down, she started couch surfing between friends and family. It was a precarious time. The shame of being a burden to others was too much and she began sleeping in her car, an experience she describes as terrifying.

Jenny connected with HAAG at a community meeting in Laverton. Within a week, an outreach worker had visited Jenny and assessed her as being suitable for the public housing priority waiting list. At last there was a plan, but for the next eight months, Jenny continued living on the edge. Finally, she received news that a public housing unit in Laverton had become available – and she was home.

Victoria has less social housing per capita than any other state. Across Australia, only 2% of rental properties are affordable for a single person working full time on the minimum wage.¹ A report released by the Victorian Commissioner for Senior Victorians showed that 97% of older Victorians rated having secure housing or accommodation as the most important priority for health, social wellbeing and independence.²

We support the Government's vision: for all Victorians to have access to a safe, affordable and appropriate home and tailored responses are required to address the economic equity issue of older women's housing. The Government must take steps to produce more housing that is suitable for and available to older women at risk of homelessness. This could mean reinvestment in the Independent Living Unit (ILU) sector, changes to social housing eligibility, further increases in housing stock, targeted shared equity initiatives and/or support to scale pilot projects.

And finally, it is important to note that older women have been disproportionately affected by COVID-19 and suffered terribly from isolation, cessation of services, loss of income, limited mobility, access to information (particularly due to the digital divide) and increased evictions from private rental properties. The pandemic has exposed the cracks in the housing system and the highlighted the critical link between safe, secure and affordable housing, health and wellbeing, employment and skills and access to training.

¹ Anglicare Australia Rental Affordability Snapshot National Report (April 2019)

² Ageing Well in a Changing World, Commissioner for Senior Victorians, October 2020

<https://www.seniorsonline.vic.gov.au/services-information/commissioner-for-senior-victorians/ageing-well>