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Older Women, Housing Insecurity and Homelessness

Many of the older women I meet with are angry. And they have every right to be.

Housing for the Aged Action Group's Home at Last Service is the first point of call of many older women living in Victoria who find themselves on the brink of or experiencing homelessness.

These older women come from all walks of life. They are women from culturally and linguistically diverse backgrounds. Women with disability. Women who identify as LGBTQIA+. Aboriginal and Torres Strait Islander women. While some have experienced long-term persistent disadvantage and housing disruption, the majority have lived a conventional life, renting while working and raising a family.

Last year older women represented almost 60 per cent of our Home at Last clients. Women were even more

overrepresented among clients of our Retirement Housing Assistance Service (RHAS). Seventy-one per cent of our RHAS clients were female.

Home at Last is operating at capacity, which means some calls take longer to respond to. In a mere two-year period, we have seen an unprecedented 62 per cent increase in demand across all our services. This kind of demand exists right around the nation. Since October 2022 Footprints Community's Housing Older Women's Support Service, a model similar to Home at Last which operates in Queensland, has supported over 500 older women looking for help.

There's a common thread that draws all these women together and is the source of their anger. They have all been exposed to a lifetime of systemic inequality.

A System that Entrenches Inequality

The inequality built into Australia's housing and associated support systems puts older women at increased risk of homelessness as they age. Older women are more likely to have had careers in largely feminised and low paid sectors, have taken time out of their careers to raise families, care for other family members and have limited superannuation.

This makes it more difficult to bounce back from the types of hardships that might occur later in life, especially when combined with the ongoing impacts of a housing crisis. Evictions, rising rents, financial instability, domestic violence or elder abuse, relationship breakdown, poor health, a disability, or a combination of these factors can push older women into housing insecurity

and homelessness. Many of the clients we see at Home at Last are dealing with a combination of these challenges when they seek support.

Often the conversation surrounding Australia's housing crisis portrays the situation as a battle of the generations. That's a simplistic frame that is damaging to the interests of older people, and especially older women, who are also being impacted by the crisis. Many are forced to move away from family and friends to find affordable rent, robbing them of the opportunity to age in place close to the services and communities they are familiar with.

While men under the age of 55 experienced the largest growth of homelessness in the decade between 2011 and 2021, it was women who were the fastest growing group in terms of percentage change. In that decade the number of women 55 years and over experiencing homelessness climbed by 40 per cent, from 5,236 to 6,872 in 2021.¹ Older women are less likely to identify they are experiencing homelessness or disclose their housing situation due to shame and stigma. One of the biggest challenges for HAAG's Home at Last service is awareness. Many of the older women who seek support do not realise they are experiencing housing insecurity and homelessness which makes it difficult to find the services that can help. These factors make it likely older women are underrepresented in official counts of homelessness.

What Can be Done

The growth of homelessness and housing insecurity among older women over the past decade demands urgent action by all levels of government. The cost-of-



Portrait Of A Woman, 2016 by Dorothy Lipmann

living measures contained in the latest Federal Budget will provide some relief to those older women struggling with the cost of housing, but only in the short term. The previous budget announcements also included funding to build 20,000 new social housing homes, 4,000 of which would be made available to women and children fleeing domestic and family violence, and older women at risk of homelessness.

These measures are a start, but they won't help the hundreds of thousands of older women who have suffered through years of inequality and are facing poverty and housing insecurity in retirement. Housing for the Aged Action Group is calling for a suite of policy changes to address the important issue:

- Fund the construction of 25,000 public community and affordable homes per year, across the country, including specific allocations for older women.
- Commit to a target to increase the net stock of social and affordable housing to 10 per cent of all residential dwellings by 2050.
- Make specialist housing and information services for older people available in every state and territory.
- Strengthen protections for all renters.
- Address barriers for older women with disability, by ensuring they have access to affordable, safe and accessible homes.
- Identify ways to support those older women with too many assets to qualify for existing supports but not enough to get into the housing market.
- Permanently raise income support payments.
- Develop a national agenda to recognise and rectify the historic superannuation gap.
- Address discrimination in health settings and provide training to medical professionals to better understand the needs of older women, particularly those who are gender diverse.
- Tackle elder abuse as a specific problem, rather than leaving it to broader domestic and family violence services.

Only with bold action from governments can we begin to undo the impacts that a lifetime of inequality has had, and continues to have, on the lives of older women.

Endnote

1. Stone W, Reynolds M, Veeroja P, Power E, Perugia F and James A 2023, *Ageing in a Housing Crisis: Older People's Housing Insecurity and Homelessness in Australia*, Swinburne University of Technology, Melbourne.