

The System is Failing Older Women: We Need Specialist Services

Gemma White, Early Intervention Worker, Melis Cevik, Outreach Worker/Home at Last Service and Kobi Maglen, National Development Worker, Housing for the Aged Action Group (HAAG)

Most older women experiencing homelessness have not been homeless before and have experienced 'conventional' housing histories throughout their life. This means they often do not identify as being homeless or know where to turn for help. For this reason, the cohort of older women at risk of homelessness is often described as 'invisible'.

Housing for the Aged Action Group (HAAG), in partnership with Debbie Faulkner of the University of Adelaide (and now University of South Australia), has documented the homelessness trends of older people in all states and territories over the last five years.

Consistently, we see older people on low incomes, particularly women, living in the private rental market in housing stress, paying more than 30 per cent of their income in rent. Many manage by cutting back on essentials like food and medication. Yet they are vulnerable to homelessness. The catalyst is often a life shock, or a series of life shocks, such as being made redundant and not being able to find another job, relationship breakdown, death of a partner, illness, a rent increase or eviction notice. Older women on low incomes tend to live precariously by house sitting, couch surfing, house sharing, living in a caravan, often moving from place to place, rather than rough sleeping.

Research by Debbie Faulkner and Laurence Lester from the University of Adelaide estimates that over 400,000 women aged 45 and over are at risk of homelessness in Australia. We know that the women who present at homelessness services represent the tip of the iceberg.

While there are organisations around Australia working hard to support this group of older people, service responses are limited and fragmented. In part, this is because the numbers of older women presenting at homelessness services remains relatively low and so this issue is still considered emergent. It is also due to the homelessness service system being oriented towards crisis and the provision of emergency relief and temporary accommodation. For women who have been self-reliant and have not previously interacted with the social service system, these services can be confronting and scary. Meanwhile, the aged care system focuses on in-home and residential care. Both systems are stretched and difficult to navigate and neither serves the needs of older women at risk of homelessness - so older women get bumped around, referred on and often feel disrespected and condescended to.

The exception is HAAG's Home at Last service in Victoria. HAAG is the only organisation of its type in Australia that specialises in older persons' housing and straddles the housing, homelessness and aged care systems. The Home at Last service provides state-wide information and referrals to over a 1,000 older people a year, community and sector engagement to reach people before they hit a crisis point and one-on-one housing support for over 100 older people a year in the Melbourne metro and Barwon regions. 60 per cent of Home at Last's clients are women.

HAAG's approach to community engagement is designed to ensure that people from communities who are more vulnerable to homelessness can access the

Home at Last service. Research has repeatedly suggested that persons from Culturally and Linguistically Diverse (CALD) communities face significant difficulties in accessing appropriate and affordable housing options. There are cultural and systemic barriers to access such services which are influenced by how long a client has lived in Australia, fluency in the English language, available resources for CALD groups in their specific language, plus whether there is the presence or absence of advocates in a client's language/cultural group.

The HAAG community engagement system has three tiers:

- 1. HAAG Community Advocates**
HAAG Community Advocates are trained, bilingual community leaders who work as volunteers within their community to share information about HAAG and the Home at Last service. They can recognise when a person needs help with housing and, with their consent, make a referral to Home at Last via a single, nominated worker.
- 2. HAAG Volunteer Cultural Liaison Worker**
This is a volunteer worker who can attend home visits with HAAG Housing Support workers, when the client is from his/her community (with the client's consent). This worker is more than an interpreter, they understand the cultural nuances and can explain processes in ways that make sense in the cultural context. This role is used in very small communities where interpreters are hard to come by and where establishing rapport and a personal connection helps.

3. The HAAG Cultural Diversity Reference Group

HAAG Community Advocates are members of the HAAG Cultural Diversity Reference Group, which meets monthly. The Reference Group provides a forum for Community Advocates to share information about community needs, gaps in service provision and experiences using the Home at Last service. The forum also provides an opportunity for HAAG to share information about the ever-changing Victorian housing system, housing options and any new initiatives.



HAAG Community Advocate, Vivian

Pre-Covid-19, HAAG also held in-language community education sessions. These began as part of a 2015 Project, *Preventing Homelessness in Older CALD Communities*, and have been continuing ever since. These sessions offer tailored information which has been designed collaboratively with cultural reference groups from six communities. Case studies from the communities (which have been made into films) are used to emphasise some of the cultural aspects of being at risk of homelessness. For instance, in some communities the common experience of being at risk of homelessness may be living with family (adult children) in an elder abuse/conflict situation, whereas for other communities, most older people who are at risk of homelessness are renting on their own.

Many people who attend community education sessions are not at the point of housing crisis. However, they can use this information if they do face a crisis in the future. Perhaps the greatest benefit of the community education sessions is that they help to erode stigma in the community about those facing homelessness, which means people feel more able to seek services at a point where they can prevent a housing crisis, rather than during a crisis. It may take multiple community education sessions before the community lets the stigma of a housing crisis go. For instance, in one Indian community group, three community education sessions were delivered. At the first session, the group was silent at the end. No one asked any

questions. At the second session, people started talking about people they knew who were experiencing stress or elder abuse in their family home and wanted to leave and live alone. By the third session, people were talking openly about their own experiences of housing stress and crisis within the group and seeking help from the HAAG worker. Sixty per cent of Home at Last's clients are from CALD communities and 60 per cent of those are women.

A Case Study

This is a story of one of the Home at Last clients, Sameerah. Sameerah is 62 years of age, from an Assyrian background, who came to Australia from Syria as a refugee. She has very limited English language proficiency and therefore needs an Assyrian interpreter. She is a single woman and was living with her mother and sister in a two-bedroom property when she was referred to Home at Last. Sameerah shared a room with her sister who often displayed challenging behaviour due to severe mental illness.

Sameerah was referred to Home at Last for urgent housing assistance by a HAAG Community Advocate, Vivian. Sameerah knew that Vivian volunteered for an organisation that helps with housing and asked her for assistance following a church service.

Following a call from an intake worker, Sameerah was referred to HAAG's housing support team. This team assists all older clients who are homeless, at risk of becoming homeless or who live in unsafe,

insecure or unsuitable housing. Housing support workers provide intensive support to find clients suitable long-term affordable housing. They provide a flexible service which is based on priority and duration of service provision, depending on each client's level of housing and care needs. The approach taken is based on an empowerment model that assumes that the situation clients find themselves in is largely a function of structural inequality and a lack of affordable private housing stock. With support, clients can plan, make decisions and find solutions to their housing situation once they are provided with information, resources and opportunities.

Vivian was present when the HAAG Housing Support worker met with Sameerah to undertake an assessment of her housing options. Sameerah was quite distressed during this meeting as the possibility of becoming homeless had become very real to her. Vivian was able to explain, in Assyrian, the complex process of applying for social housing and assist in asking and answering the questions of the Housing Support worker. Following this meeting, the Housing Support worker completed a housing application for Sameerah. Following some active advocacy on her behalf, the Housing Support worker was able to secure Sameerah a social housing property in an area that she is familiar with. This support transformed Sameerah's life.

This case clearly highlights the importance and critical benefit of working in a partnership with HAAG's Community Liaison volunteers. This approach to the provision of information/referral and advocacy enables HAAG to intervene early. In Sameerah's case, a coordinated and comprehensive housing referral service helped overcome cultural and language barriers to facilitate access to affordable housing. This service is not available anywhere else in Australia.

HAAG is working with networks of people and organisations around Australia to advocate for housing information and referral services to be established in each State and Territory based on the Home at Last model.