

# More Older Women Are Experiencing Homelessness Than Ever Before: I Was One of Them

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*'I hope I die in my car,'*  
a woman experiencing  
homelessness once told me.

I understand why she felt that way. For 12 years I experienced homelessness. I walked among you, hidden, invisible and completely disregarded by society. As housing costs soared, wages stagnated, and work became less secure, inequality for many Australians has continued to increase. Women retire on average with less superannuation than men and are more reliant on the age pension in retirement — which is increasingly proving to be insufficient to cover the living costs for people who do not own their own home. Australia is also facing a chronic shortage of social housing and these factors have come together to form a perfect storm where homelessness and housing stress are on the rise. Older women are experiencing this the most acutely.

Between 2011 and 2016 the number of women aged between 65 and 74 presenting as homeless increased by 50 per cent. Currently, it is estimated there are 405,000 women aged 45 and over in Australia who are at risk of homelessness when they retire.

Before I experienced homelessness, I had an accessible and secure home. I was comfortable and all my needs were met. I could afford a reasonable quality of life that looked after my basic requirements as well as my additional medical expenses. I was connected with my community in a way that contributed to my health and wellbeing. My wellbeing came from the foundation provided by a secure and accessible home. I was an ordinary woman living an ordinary life.

When I was younger, I worked part-time for low wages and accrued little superannuation. I contributed to the community as a volunteer. I raised my children and other people's children. Society benefited from this work and the work of thousands of other women, the canteen and sports mums. But I had unwittingly put myself in a precarious position. One that would reveal itself later in life with a treacherous outcome, a betrayal.

In my late twenties I worked full-time and began to accumulate super, but this was very short-lived. In my 30s, an accident resulted in permanent disability. In my primary income-earning years I lost the ability to accumulate super, savings and employment history, but I learnt a lot about life. After a relationship breakdown, and with little equity, I was unable to afford a home of my own.

Faced with barriers to getting back into work, I was unable to afford private rental. I struggled to do so for a few years and in doing so quickly consumed what little

savings I had. Soon after, I found myself renting rooms and living in untenable, unsafe and unaffordable housing options. And yet I didn't consider myself homeless.

This is a common story. Since founding advocacy group Older Women Lost to Housing (OWLs), and working with Housing for the Aged Action Group and others on their work to reduce the number of older women experiencing homelessness, I have spoken with many women who tell a similar story. There is a certain amount of shame and embarrassment associated with being an OWL. They feel helpless, hopeless and powerless. Many have never had to deal with a welfare organisation before and don't know where to turn for help. Currently there is nowhere to go for women who are experiencing homelessness, or at risk of homelessness, where they can access tailored support, with the exception of HAAG's Home at Last service in Victoria.

Australia's retirement system is based on the assumption that you own your own home. In the medium-term, we need to make this possible for all, by creating more social and affordable housing. Finally, we must remove the formal and informal individual and systemic barriers that women face to achieving equality, to ensure the experience is different for the next generation.

Homelessness can happen to any older woman. It could be your mother, grandmother, aunt, neighbour, colleague. It could be the woman sitting next to you. We walk among you. We are one of you. We have a right to be a valued part of society. After all, we helped build it.



*Shut Out*, 2016 by Dorothy Lipmann