

# Towards Policy Visibility for Ageing, Gender and Housing

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In recent years, there has been a thunderous shift in community awareness of issues relating to single, older women's housing. This increase in research, advocacy and media<sup>1</sup> on older women's housing follows what Darab and Hartman describe as an entrenched invisibility in data, understandings, programming and policies for single, older women facing housing precarity.<sup>2</sup> Such is this preceding invisibility, older women are frequently referred to as a 'hidden' cohort of homelessness.<sup>3</sup>

Despite the growing understanding in the community, national housing and homelessness policy is yet to catch up. There is a considerable challenge in translating this community awareness to policy visibility. Given the first stumbling block is the lack of a national housing policy that resembles a comprehensive and effective housing strategy, the possibility that a housing strategy will be both age and gender-responsive seems even more remote.

As the National Housing and Homelessness Agreement (NHHA) takes off, the search for an adequate response to older women's housing needs continues. The NHHA maintains inadequate funding levels, while increasing expectations and scope. The Agreement does prescribe priority status to a number of vulnerable cohorts that includes people affected by family and domestic violence, children and young people, older people, people experiencing intermittent or continuous homelessness, Indigenous Australians, and people currently exiting institutions and care.<sup>4</sup> Of course most of these groups can and will encompass older women and thus identification of these cohorts provides some degree of visibility for older women within the housing and homelessness policy architecture.

However, without specificity and commensurate funding, this list acts as little more than a place holder, noting vulnerabilities but failing to produce the policy and funding capability and accountability required to meet older women's housing needs. The principles of visibility, capability and accountability should guide an age and gender-responsive housing policy framework. Visibility asks: where are older women in all of their

diversity in this policy? What do we know of their housing situations and needs? Capability ensures that the policies and funding are able to meet the diverse housing needs of older women. And accountability builds age and gender indicators into performance and monitoring frameworks.

The gendered contours of older women's lives shape housing needs. Older women live longer<sup>5</sup> with fewer economic resources,<sup>6</sup> are more likely to live alone<sup>7</sup> and caring responsibilities<sup>8</sup> and experiences of family and domestic violence and elder abuse<sup>9</sup> also impact on housing outcomes.

The 2016 Census data revealed a 31 per cent increase in the number of women aged 55 and over experiencing homelessness.<sup>10</sup> Within the 65 to 74 age group of women there was a 51 per cent increase.<sup>11</sup> In addition to the homelessness data, the Census also reveals illuminating information on tenure, income and single older women. There are 290,326 single women over the age of 45 living in the private rental market.<sup>12</sup> The median weekly income of this group is \$579. There are 249,610 men in the same situation and the median weekly income for this group is \$725.<sup>14</sup>

With housing assistance and support systems buckling under pressure, the outlook for these women is gloomy. Already there are 113,705 single women living on the age pension in receipt of Commonwealth Rent Assistance (CRA). There are 72,766 single men and 58,723 couples also in this situation.<sup>15</sup> The plight of single pensioners in the private rental market has spurred think tanks like Per Capita<sup>16</sup> and the Grattan





Institute<sup>17</sup> to call for specific CRA increases for pensioners. Such an increase would better provision older women who are under-served by inadequate housing assistance.

Data also point to the increasing proportion of older people retiring with mortgage debt.<sup>18</sup> In particular, women are falling out of home ownership at a greater rate than men.<sup>19</sup> As the *Too Big to Ignore* report on the future of women's housing highlighted, a greater proportion of older women's wealth tends to be held in home equity.<sup>20</sup> Census data reveal 379,215 single women over 45 who are paying off a mortgage. The median weekly income for this group is \$805. There are 277,758 men in the same situation and the median weekly income for this group is \$1,079.

The crunch point for this housing insecurity is seen in specialist homelessness service data trends. Since 2011–12, there has been a four per cent average increase of the specialist homelessness services (SHS) population annually. For women over 55 this has been an 11 per cent annual average increase and a 7.5 per cent increase for men over 55.<sup>21</sup> Women make up 56 per cent of the population of over 55s assisted by specialist homelessness services (SHS), but 61 per cent of unassisted requests for service for over 55s.<sup>22</sup>

Unassisted requests for service are not proportionate to the level at which women access and are assisted by SHS. Clearly, one size does not fit all, with this gap pointing to the need for greater provision in age and gender responsive and specialist services.

These figures go some way to making visible a problem that is invisible and unaccounted for in federal housing policy. The ignorance of age and gender in housing policy can lead to inappropriate or inadequate responses and, as we see now, overwhelming inaction. In pushing for a much needed national housing strategy, we must resist notions that housing policy is age and gender neutral and demand a strategy that will bring about housing justice for older women.

## Endnotes

1. See, for example, Insight 2017, *Women on the Edge*, SBS, <https://www.sbs.com.au/news/insight/tvepisode/women-edge>, Francis, A 2017, *Australia's tsunami of older homelessness women — something we should have seen coming*, ABC <http://www.abc.net.au/news/2017-10-22/tsunami-of-homeless-older-women-could-have-been-foreseen/9074360> Darab S, Hartman Y and Holdsworth L 2017, 'What women want: single older women and their housing preferences', *Housing Studies*, vol. 33, no. 4, pp. 525–543 and the establishment of advocacy projects such as Older Women Lost in Housing.
2. Darab S and Hartmann Y 2012, 'Understanding Single Older Women's Invisibility in Housing Issues in Australia', *Housing, Theory and Society*, vol. 30, no. 4, pp. 348–367.
3. See, St Vincent de Paul 2016, *Homelessness for Older Women — the Hidden Crisis*, Media Release, [https://www.vinnies.org.au/page/News/NSW/Media\\_Releases\\_2016/Homelessness\\_for\\_Older\\_Women\\_-\\_the\\_hidden\\_crisis/](https://www.vinnies.org.au/page/News/NSW/Media_Releases_2016/Homelessness_for_Older_Women_-_the_hidden_crisis/) and Rossi A 2017, 'Invisible victims: single older women in the housing crisis', *Aged Care Guide*, <https://www.agedcareguide.com.au/talking-aged-care/new-entry-1> and Knaus C 2017, 'Australia's homelessness crisis: number of older women forced to couchsurf doubles', *The Guardian*, <https://www.theguardian.com/society/2017/aug/07/australias-homelessness-crisis-number-of-older-women-forced-to-couchsurf-doubles>
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5. Australian Institute of Health and Welfare 2017, *Deaths Australian Government*, Canberra, <https://www.aihw.gov.au/reports/life-expectancy-death/deaths-in-australia/contents/life-expectancy>
6. Senate Economics References Committee 2016, *A Husband is Not a Retirement Plan*, Commonwealth of Australia, Canberra [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Economics/Economic\\_security\\_for\\_women\\_in\\_retirement/Report](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Economic_security_for_women_in_retirement/Report)
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8. See, for example, Australian Housing and Urban Research Institute 2018, *How much does raising a child add to housing costs*, Melbourne [https://www.ahuri.edu.au/policy/ahuri-briefs/what-are-the-housing-costs-of-raising-a-child/\\_nocache](https://www.ahuri.edu.au/policy/ahuri-briefs/what-are-the-housing-costs-of-raising-a-child/_nocache)
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11. Australian Housing and Urban Research Institute 2018, *How has homelessness changed between 2011–2016?*, Melbourne <https://www.ahuri.edu.au/policy/ahuri-briefs/how-homelessness-changed-between-2011-2016>
12. Includes widowed, divorced and never married categories.
13. Includes Rented: Real estate agent, Rented: Person not in same household, Rented: Other landlord type and Rented: Landlord type not stated categories.
14. Data commissioned by Equality Rights Alliance from the Australian Bureau of Statistics in 2018. The median weekly income is calculated using the weighted average of median income for the four rental categories Rented: Real estate agent, Rented: Person not in same household, Rented: Other landlord type and Rented: Landlord type not stated.
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21. Australian Institute of Health and Welfare 2018, *Specialist Homelessness Services Annual Report 2016–17*, Australian Government, Canberra. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2016-17/contents/contents>
22. There were 13,236 women and 10,331 over 55 assisted by SHS in 16–17. 1946 unassisted requests for service were from women over 55 and 1,226 were from men over 55.