**Homeless Women Over Fifty-Five**

Older women, those aged 55 and over are the fastest growing cohort of homeless Australians.

Hon Dr Kay Patterson Age Discrimination Commissioner stated that the number of older homeless women in Australia increased by 30% between 2011 and 2016 to nearly 7000.[[1]](#footnote-1) ( Australian Human Rights Commission August 4th 2019) It is likely this trend will continue given the shortage of affordable housing, the ageing population and the significant gap in wealth accumulation between men and women across their lifetimes.

According to the 2016 Census, there are 290326 single women over the age of 45 living in the private rental market. The median weekly income of this group is $579. There are 249610 men in the same situation and the median weekly income for this group is $725.[[2]](#footnote-2) (ERA 2018)

There are a number of organisations working on the issue and advocating on behalf of women who are homeless. However, many of the services currently available focus on women with complex needs- those experiencing family violence or mental health issues, or who have exhausted their savings and their informal support options.

Homeless women typically stay with friends or family, live in their car or severely crowded dwellings, or are physically “hiding”. Often older women are experiencing homelessness for the first time at this later stage in life, having lived conventional lives. 3. (Women’s Agenda Madeline Hislop August 5 2019)

Risk factors for women’s homelessness is being single, renting, living alone, experiencing economic disadvantage, experiencing family and domestic violence, having lack of family support, loss of partner or relationship breakdowns, personal factors, such as mental health issues, a history of abuse and having a low level of education, and experiencing a crisis, such as the loss of a job, illness or eviction.

For some women, a single crisis or change in circumstances can result in homelessness with little or no warning

The number of older women accessing homelessness services is increasing. In 2017-18 over 13,800 older women accessed specialist homeless services, a 63% increase in five years.[[3]](#footnote-3) The main reasons older women seek assistance often relate to domestic and family violence, housing issues and financial difficulties.[[4]](#endnote-1)

Further, Australia’s superannuation guarantee system is based on lifetime earnings, meaning that adequate retirement savings are generally only available to workers who have a stable continuous work pattern over their working life, which is not the experience of many women. The role of the age pension in the retirement income system as a safety net for retirees without adequate superannuation must be recognised and protected.4 (Working Together for Equality. NGO Beijing + 25 Review 2019 Australia)

**Winners**

Negatively geared investors

Housing policy makers and advocates in want of up- to -date data

Social Impact investing sector

**Losers**

185,284 applicants waiting for social housing

Commonwealth Rent Assistance recipients

116,427 people experiencing homelessness

A gender responsive housing and homelessness strategy, including investment in public and social housing and services that respond to women in their diversity, and gender diverse people are needed.

The focus on the provision of housing assistance payments to support women to access housing through the private market at the expense of income-based rent setting and the provision of public housing, undermines women’s right to adequate housing. Forcing women into unaffordable rental markets and to accept housing on cost alone, undermines access to housing that is adequate and appropriate. In other words, housing that is free from discrimination and violence, and which supports women’s ability to access services, workplaces and transport, and which is in a location which allows women to connect with social networks. 5.(Gender Lens on the Budget 2018-2019 National Foundation for Australian Women)

On 24th May 2018 Equality Rights Alliance (Australia’s largest network advocating for women’s equality, women’s leadership and recognition of women’s diversity) of which Soroptimist International is a member passed a resolution to send a letter to the Treasurer, Minister for Women Office for Women, Minister for Housing Minister for Indigenous Affairs and Shadows.

“We are deeply concerned that the budget maintains the practice of successive Australian Federal governments in neglecting to make sufficient provision and policy for housing.

Housing unaffordability has devastating and widespread social and economic effects on the community, in particular on women and their families

We call on the Australian Government to rectify its neglect by

* Increasing capital funding for the NHHA
* Implementing tax reform to reduce investment pressure on the housing market
* Ensuring sufficient coverage of the Remote Housing Partnership Agreement to include WA, SA, and QLD.

This was signed by sixteen members of ERA

ERA made four recommendations: -

1. The Federal Government must maintain a role in housing and homelessness policy
2. Increase affordable housing supply through the development of mechanisms for financing affordable housing at a scale across australia targeted to the needs of particular groups, in particular older women.
3. Increase community cohesion and support for older women. This will ensure that they have appropriate connections if they encounter hardships. This includes:
4. Ensuring that appropriate community infrastructure is available consistently across the country, particularly in areas of need.
5. Providing programs and support for older single women to remain connected to their family and friends. Acknowledge that many older women may need to move during their retirement (particularly where accommodation is too expensive), and they will require supports to make friends and other supports in their new locations.
6. Having education campaigns, and use of government publications, to ensure positive images of older women are made.[[5]](#footnote-4)
7. Quality Rights Alliance and Homelessness Australia supports the recommendations from the National Foundation for Australian Women (NFAW) to reform the superannuation system to end the gender disadvantage. We also support COTA Australia position that the public safety net for older Australians must factor in housing costs for older people in rental accommodation

Kath Gribble

Soroptimist International Australia

 **References:** Australian Human Rights Commission 4th August 2019

Equal Rights Alliance 2018

Women’s Agenda Madeline Hislop 9th August 2019

Working Together for Equality: NGO Beijing + 25 Review 2019 Australia

Gender Lens on the Budget 2018-2019 National Foundation for Australian Women

Housing South Australia

1. [↑](#footnote-ref-1)
2. [↑](#footnote-ref-2)
3. [↑](#footnote-ref-3)
4. [↑](#endnote-ref-1)
5. [↑](#footnote-ref-4)