Recognise yourself in that description? If you are working in the homelessness sector you are likely to be poorly paid, working part-time, getting on in years and female. This article could be about your future, read on....

What is missing in the current discussions of how to respond to the challenges of an ageing population, and a homelessness population is gender: an analysis which takes into account the policy implications of the fact that the ageing population will be largely female. This is important because:

Any cursory reflection on the ongoing and entrenched social and economic disadvantage of women compared with men would conclude that women and men will experience ageing and homelessness differently because women remain poorer, more at risk and will live longer than men.¹

On this issue, the Human Rights Commission concludes ‘The most serious consequence of the gender gap in retirement savings is the likelihood of poverty for women in retirement’².

The evidence suggests that the implications in the homelessness sector of a growing aged, female and poor population will be huge. So there is an urgent need to uncover women’s homelessness and include this understanding in our definitions and counts, in our service systems and housing plans. Since the 1980s there has been a failure to maintain a gendered watch on homelessness, consequently there is now a shortage of gendered housing research to inform a gendered analysis of homelessness and housing need.³ Nevertheless, certain trends are now hard to ignore.
One very important trend is the growth in lone households:

- Single person households accounted for 24.3% of total households in the 2006 census, up from 23.3% in 2001... the retiree-aged demographic will take over as the fast growing cohort in the next five years... This group will be the increasing driver of demand for small dwellings in the future.
- Projections by the National Housing Supply Council (NHSC) of national underlying demand by household type has single-person households outnumbering all other types by 2028 (table 2.2 p.17). The Council attributes this growth to the ageing population.
- While the projections estimate that Sydney will have the smallest increase of single person households of all regions, by 2031, there are likely to be an additional 300,000 single person households in Sydney-representing 30% of all households.9
- A series of NSW Department of Housing reports on housing affordability consistently find that the majority of households in receipt of Commonwealth Rent Assistance and in housing stress are single person households.7
- 54% of people in single person households were women in 2006 Census. Of these female single person households, almost half (48%) were aged 65 years or older. By comparison, of the male single person households, only one quarter (24%) were aged 65 years or older.8

**Female, single and ageing**

The housing affordability crisis predicted by Sharam (2009) with single, ageing boomers slipping down the housing affordability ladder can be traced back, as an unforeseen consequence, to the relaxing of divorce laws and the exposure of domestic violence as a crime in the 1970’s. The longer term economic impacts of separation and divorce on women, particularly as they struggle to maintain work and housing once their children leave home, are now being felt.

- In the years between 1981 and 2001 those aged 35-54 had become the fastest growing cohort of people living alone, reflecting the rising numbers of divorced and separated people which nearly tripled during this period.9
- Divorce rates have hovered around the 40% mark since the introduction of the Family Law Act meaning that nearly as many women are now classified as ‘not married’ as are living in a registered marriage.10
- Women’s disposable income commonly decreases following separation, limiting their capacity to accumulate superannuation or make voluntary savings.11
- Men and women with the same history of household dissolution exhibit similar home ownership rates despite women typically receiving two-thirds of the couple’s basic assets. This may be due to male divorcee’s ability to leverage future home purchasing given his earnings profile and/or that female divorcees lose homeownership because of subsequent inability to meet housing costs.12
- The financial circumstances of individuals aged 55-74, by marital status and gender, shows that divorced women have the lowest levels of household income, superannuation and assets compared to married people and divorced men.13
- Over the next 10 to 20 years then, Australia’s female population will not only be much older, and also include significant populations of (older) Indigenous women and women from CALD backgrounds, as well as older women with disabilities, it will also include more women who have never married or had children, more women living in de facto relationships or remaining unpartnered for extended periods of time, more women who have had their first child in their 30s (or later still) and more women who are divorced or separated and who will not formally remarry.14

**The trends reverse in SAAP**

We are now starting to see some of the cumulative effects of the trends of the past 35 years, and one of them is that there are now more older women than older men being supported by SAAP.

- Since SAAP National Data Collections began there has been a steady increase in the numbers of older female SAAP clients (aged 45 years and older) relative to older men. From a base of women making up 33% of older clients in 1996-9715, the last two Collections (2008 & 2009) have recorded a slight majority of older female clients.16
- Only a fraction of homeless single women’s needs are being met by SAAP funded services. There are only a handful of funded single women’s services and not a single funded service specifically for older women. According to the NSW Homeless Persons Information Centre referral service data for single women (2008-2009) eight inner city Sydney homeless services provided 92% of the accommodation requested in NSW, though the bulk of the requests were from western Sydney. One service, unfunded and providing short term accommodation only, provided 56% of the accommodation provided by the top eight.

**Housing solutions**

In short, the housing market has not kept pace with social change. Social housing has been an excellent provider of accommodation to women in the past, but future pressures threaten to overwhelm this sector:

‘The numbers of older people in low-income rental households will more than double by 2026, and this demand will not be met by the social housing sector alone’.17

There is increasing recognition that new housing construction must reflect smaller household sizes and at the same time provide flexibility for the changing needs of households. An obvious solution is the construction of more single person housing stock, but the pressure to maximise returns on property may outweigh the social need. The cost, for example, per square metre of building a new detached house in Australia is 44% that of building a new unit.18

One consequence of the cost and shortage of single person housing is that large numbers of older women living in their family homes are unable or unwilling to downsize due to the costs and availability of suitable single person accommodation in their area. It is important to appreciate that the existing housing stock (which is where the vast majority of people will be living) can deliver increased dwellings through sub-division. With 85% of single-person households living in dwellings with 2 or more bedrooms there may be innovative solutions involving, for example, the temporary divisions of homes to accommodate two people living independently. It is also important to protect older women from being reduced to homelessness by family pressures to leave their homes, moving into insecure and unprotected alternative housing such as the granny flat. Older women should always seek independent legal advice before making any decisions affecting their housing security.

The issue of affordable and appropriate housing for older single women has very much been embraced by Professor Shane Murray from Monash University’s...
School of Architecture. In 2008 Professor Murray was commissioned by Vic Urban, The Office of the Government Architect and the Department of Sustainability and the Environment to design a multi-unit development in Ringwood, Victoria. The aim is to provide higher density housing at the same cost as suburban tract development. Higher density does not mean high rise however. Three storey buildings permit far cheaper construction methods.

Another objective for this development is a design plan that provides for future flexibility of the floor plan; essentially this means being able to easily re-configure dwelling walls – both internal to the dwelling and in relationship to other dwellings. The building may start with 50, two bed units but over time may see the dwellings altered so that there are 10 three bedroom units and a number of single bedroom units. It is also recognized that single bedroom units do not offer that much flexibility – the resident may require a carer to stay over, or they may like to have grandchildren to visit. This principle is also recognized in the plans for the $1b redevelopment of central Coburg in Melbourne’s northern suburbs. The need for diverse dwelling size and tenure mix, and flexibility over time has been incorporated into the planning provisions for the Coburg Initiative.

**Interrogating homelessness**

The concern of a growing number of homeless, housing and older women advocates is the way Australia describes and counts homelessness. Given the objective conditions we have described and the recent SAAP data results, we question, for example, the finding that in NSW men aged 45 and older made up over two thirds of the visible homeless (67.6%) with older women making up less than a third (32.3%).

There are two inter-related issues about using SAAP data. The first is that only those who approach services are recorded. The second, as a US study by Lehmann et al. (2007) on single women’s homelessness argued, is that there is a methodological problem in apportioning the causes of homelessness on the basis of knowledge gained from groups that are more likely to enter into a particular service delivery model. By recruiting through other types of services Lehmann et al. (2007) found significant differences in the causes of women’s homelessness than had previously been revealed by taking subjects from homeless services.

Sharam found in her interviews with single, older, low needs, homeless women that these women did not identify as homeless and only ten percent of them had made contact with any welfare service. None of them became clients. Nor were they getting picked up as homeless in the Census. The research revealed highly gendered housing histories. The adaptation strategies adopted by the women in the study were highly traditional feminine responses. Drawing on survey work undertaken as part of the Australian Housing and Urban Research Institute (AHURI) National Research Venture 3 (NRV3), Sharam found that over 26,000 single, older women were living alone on the Australian eastern seaboard with incomes in the bottom two quintiles. Further research into the experiences of older women in NSW homelessness services is now being conducted by a consortium consisting of Homeless NSW, St Vincent de Paul Society, and the Older Women’s Network NSW, with assistance from the Australian Domestic and Family Violence Clearinghouse. The research aims to interrogate our current definition of homelessness and to build an advocacy base for older homeless women. We hope to broaden this research into a national project.

**Conclusion**

It should be alarming that it is still the case in 2010 that a woman’s best chance of safe, affordable and secure housing is to be in a partnership.

The fundamentals have not changed in forty years: women continue to carry the burden of family care responsibilities and domestic work, have broken patterns of part-time and casual labour force participation in a highly gender-differentiated workforce, with resulting entrenched wage inequity. The solution by governments may be to extend our current definition of homelessness and to build an advocacy base for older homeless women. We hope to broaden this research into a national project.

**Footnotes**

8. ABS cat. no. 2001.0, Basic Community Profile, Australia. Table B22. Cited by Owen Donald at National Women’s Futures Housing Conference Melbourne 2009.
11. Somali 2009 ibid. For example, in 2003 men who separated experienced an average drop in their household disposable income by $4,100 per year, compared to women who separated experiencing a drop of $21,400
13. Ibid
14. Tually ibid
15. Older clients being defined as 45 years and older if Indigenous, and aged 50 years and older if non-Indigenous.
16. AIHW 2009, Table 4.1: SAAP clients: age, by sex. Australia, 2007-08. Clients 45 and older: 8.2% of all male clients; 8.6 % of all female clients.
17. AIHW 2008, Rental housing for lower income older Australians Research and Policy Bulletin Issue 56
18. National Housing Supply Council 2008, State of Supply Report, FaHCSIA Canberra Table 3.9 p. 58