



Single Ageing Women and Housing Security: A Pilot Study of Women Living in the Cities of Unley and Salisbury

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1. EXECUTIVE SUMMARY

- 1.1 Women over the age of 55 and living in rental accommodation may be doing so by virtue of personal choice but are far more likely to be living in rental accommodation because of multiple adverse life events, the most common of which is divorce. Following divorce, loss of employment and health issues were the next most common life events impacting adversely on housing and financial security. Beyond that, women reported death of a spouse and having to financially support children as having the greatest impact on their personal circumstances.
- 1.2 All of the women interviewed for this study, just over half of which were living in public rental housing, all were satisfied with their current homes and few would consider moving further from the CBD to access lower rental properties.
- 1.3 A desire to 'age in place' was not necessarily evident in the interviews conducted, but proximity to family, friends and personal networks was the most important driver of suburb choice. Few women would have chosen a different house (as opposed to suburb) to be closer to family.
- 1.4 Of the women who had experienced divorce, the majority of those women had experienced violence, abuse, or a partner's alcohol or gambling addictions. The majority of divorced women had experienced both abuse and a partner's addiction issues.
- 1.5 None of the women described the need to financially support children, even if it impacted negatively on their financial circumstances, as being a negative in and of itself.
- 1.6 The majority of women in this cohort had only completed secondary schooling, and the large majority of women had little or no savings or superannuation.
- 1.7 There was a marked difference between the financial circumstances of women living in the Salisbury area when compared with the Unley area.
- 1.8 The large majority of women would welcome re-entering the workforce if they were physically capable and a small minority of women were still in paid employment. Women generally expressed a willingness to either work or volunteer within their communities, but a number expressed their lack of knowledge about how they might achieve that.
- 1.9 The women interviewed displayed a range of levels of financial competency, with several women who had lived in abusive relationships admitting to their lack of control or previous experience in handling money.
- 1.10 All of the women living in public housing were very satisfied with their relationship with their landlord and the level and timeliness of services provided. Only half of the women living in private rental accommodation expressed the same levels of satisfaction.
- 1.11 Where women had experienced divorce, the majority conveyed a level of dis-satisfaction with the result of their property settlement and several were left homeless for a period as a result.
- 1.12 Older women among the cohort interviewed were far less likely to own mobile phones or to use the internet. The majority of women expressed some reticence around internet security and privacy.
- 1.13 The majority of women were receiving the aged or other pension, with most of those women using Centrelink to arrange direct debits for utilities and other regular bills.

- 1.14 The majority of women interviewed have their rental payments electronically transferred out of their accounts.
- 1.15 The large majority of women did not have a clear idea of where they would move to if something adverse were to happen regarding their accommodation.
- 1.16 A majority of women showed some level of housing or financial stress, leaving them vulnerable to homelessness in the event of an unexpected bill, increase in rent or major change in circumstance.
- 1.17 Far more research is needed to examine the key factors which contribute to housing and financial security among single older women, together with the factors which can possibly mitigate a woman's vulnerability to housing stress or homelessness as they age. Included here is the need for more detailed research into CALD and indigenous communities. However, this present study highlighted a number of key correlations with previous studies, as represented in the literature.

2. INTRODUCTION

Ageing is a policy challenge for all levels of government within Australia, as it is for societies the world over. In many respects, Australia is in an enviable position with respect to ageing strategies, possessing comparatively strong health, welfare and superannuation systems, a relatively strong economy and a high standard of living. Nonetheless, numerous challenges remain with respect to ensuring that Australia's ageing population can remain active and engaged with their communities and live healthy and connected lives for as long as possible. Australia must also ensure that adequate legal and policy mechanisms are in place to protect the most vulnerable older Australians including those needing to live in residential care facilities, those who live alone, in poverty, in precarious housing arrangements, as well as people living with disabilities, who are dependent on others or who are otherwise vulnerable. In a federal setting where responsibility for ageing policy extends across all levels of government, it is imperative that the States, including South Australia, tailor their law and policies to adequately address the challenges of an ageing population. With the fastest growing ageing population among the mainland States, South Australia has an even greater imperative to be a leader in developing innovative and rights-based ageing strategies.¹

Researchers from the Australian Research Network on Law and Ageing (ARNLA) were engaged by the South Australian Office for the Ageing (OFTA) in 2015 to conduct a pilot research project involving single women over the age of 55 years living in rental accommodation in the Cities of Unley and Salisbury in South Australia. The principal aim of the research was to identify, through semi-structured interviews, the attitudes and challenges that single women living in rental accommodation face with respect to housing security. The research was intended to assist OFTA and the South Australian Government by providing an evidence based approach to better understanding the housing challenges and needs of single women over 55.

The research project built on qualitative research carried out in Adelaide in 2014 as part of a project on downsizing funded through National Seniors Australia.² That research, which also involved semi-structured interviews with women and men living in the Cities of Salisbury and Unley, highlighted the increasing levels of housing insecurity faced by single ageing women; women who have no assets, little or no superannuation and, who are often living off whatever savings they have and in rental accommodation without security of tenure. Interview responses also highlighted the possibility that domestic violence, substance abuse and addiction issues were contributing to housing vulnerability among this cohort of older single women. These tentative

¹ W Lacey & S Sage-Jacobson, *A South Australian Framework for Using International Human Rights Norms as the Basis for Ageing Strategies*, Report commissioned by the Office for the Ageing, South Australian Department of Health, 2015 at 7.

² K Annand, W Lacey & E Webb, *Seniors downsizing on their own terms: Overcoming planning, legal and policy impediments to the creation of alternative retirement communities*, National Seniors Productive Ageing Centre, Melbourne, 2015, available at: <http://www.nationalseniors.com.au/be-informed/research/publications/seniors-downsizing>.

findings correlated with anecdotal feedback received by OFTA regarding the rising numbers of single older women living in insecure housing or facing homelessness. Combined with the available literature, discussed below, the Seniors Australia study highlighted the need for further research into this particular cohort.

Thus, the principal aim of the current research project was to obtain a better sense of the challenges, needs, personal, financial and other factors which may be contributing to housing vulnerability among single ageing women. A further aim was to identify additional research questions or themes that need to be examined in order to gain a better understanding of the factors which contribute to housing insecurity/homelessness and which may also exacerbate levels of vulnerability among single ageing women. The project was intended to be a small pilot project centred on women living in two council areas within the metropolitan Adelaide area in South Australia.

The City of Salisbury has a population of approximately 130,000 with a younger population on average than the rest of Greater Adelaide and a lower proportion of residents aged over 65.³ Notwithstanding this last fact, the City of Salisbury has approximately 15,750 residents aged over 65 years, with a greater number of diverse ethnic groups than many other Adelaide Council areas.⁴ More than a quarter of its population was born overseas and more than 18% relocated from countries where English was not their first language.⁵ This is higher in the 65+ year age bracket with over half of that population born overseas and almost a quarter born in non-English speaking countries.⁶

The City of Salisbury has a lower level of degree and diploma attainment than Greater Adelaide, but a higher level of vocational qualifications.⁷ It has a smaller proportion of high income earning households and a similar proportion of low income households when compared to Greater Adelaide. Median weekly household income is slightly lower than Greater Adelaide.⁸ The City of Salisbury also has a smaller proportion of lone person households when compared with Greater Adelaide.⁹

In contrast, the City of Unley has a population of approximately 37,000 people with an older age profile and a higher proportion of residents aged over 65 compared to Greater Adelaide.¹⁰ Unley is less culturally diverse with a lower proportion of its residents from non-English speaking backgrounds compared with Greater Adelaide.¹¹ Unley also has a higher level of attainment of bachelor degrees or above, but a lower level of vocational qualifications than Greater Adelaide. It

³ City of Salisbury *Aged Friendly Salisbury Strategy 2015-2020* (2015), at 5, available at: http://www.salisbury.sa.gov.au/Council/Council_Plan_and_Documents/City_Management_Plans/Aged_Friendly_Salisbury_Strategy_2015_to_2020 (accessed 6 May 2016).

⁴ Ibid.

⁵ Ibid.

⁶ Ibid.

⁷ City of Salisbury Demographic Highlights, available at: <http://profile.id.com.au/salisbury/highlights> (accessed 30 March 2016).

⁸ Ibid.

⁹ Ibid.

¹⁰ Ibid.

¹¹ Ibid.

has a higher median household income compared with Greater Adelaide.¹² The City of Unley has a higher number of lone person households compared with Greater Adelaide, with over 30% of residents residing in sole person households.¹³ It also has more medium and high density housing when compared with Greater Adelaide.¹⁴

This project was designed in a way that the research could be replicated on a much larger scale and adapted to reach a vastly wider number of women at both the state and national levels. While it may well be impractical to replicate the use of face to face semi-structured interviews at that broader level, the qualitative data obtained through this research is certainly capable of informing either an on-line or computer aided telephone interview (CATI) survey in the future.

2.1 Research Method & Design

The research team had originally intended to conduct 40 semi-structured interviews with single women living in rental accommodation in the two council areas, ideally with 20 women from each council area. Interview questions were designed to identify the challenges which single women face around housing security and whether any factors are common among women which may contribute to a lack of housing security. The survey instrument (see Attachment A) and research method was given ethics approval by the University of South Australia on 15 July 2015 (UniSA Ethics Approval Number #34330).

As previously indicated, the project focussed on women living in the council areas of Unley and Salisbury in order to build on relationships previously established by the University of South Australia, when engaged with each Council in developing their respective Age Friendly City Strategies. Furthermore, these two council areas are very different in terms of socio-economic and cultural demographics and provided the opportunity to interview women from a diverse range of financial, cultural and educational backgrounds.

Recruitment activities for participants in the project included:

- Advertisements placed in local press (the local *Messenger* newspapers);
- Advertising on Council websites;
- Active recruitment by Council community group and housing coordinators;
- Promotional flyers distributed at Council Community Centres;
- Presentation delivered at a COTA (SA) - City of Salisbury housing forum by one of the researchers;
- Active recruitment at Community Centres during seniors lunches and activity periods;
- Distribution of promotional flyers through the University of the Third Age.

Some participants were also recruited through word of mouth, usually through council and community networks but also through friends, relatives and neighbours.

¹² Ibid.

¹³ Ibid.

¹⁴ Ibid.

Members of the research team conducted face-to-face semi-structured interviews, either at the University of South Australia Law School or at another location more convenient for the interviewee. Generally interviews conducted off campus took place in Council meeting rooms. In accordance with ethics requirements, each interviewee was provided with an information sheet and consent form prior to the interview. Each participant was informed of their right not to answer any question and to discontinue the interview at any stage. None of the participants declined to answer any question or stopped the interview part way through. All of the interviews were recorded, transcribed and were later de-identified when responses from the participants were collated for each question and analysed. Both electronic and hardcopy transcripts are securely stored at the University of South Australia Law School.

Recruiting participants generally proved difficult with only 13 interviewees out of a target of 40 able to be successfully recruited during the interviewing period, which was initially scheduled for 3 months, but was later extended to a further 3 months, comprising 6 months in total. Recruiting in the Unley area proved particularly difficult. While the precise cause is not known, the research team suspect that there are likely to be a number of factors involved. Unley is a relatively affluent area of Adelaide, located immediately South of the Central Business District. Median property prices for the area are \$894,000 for a house¹⁵ and \$419,000 for units.¹⁶ It is possible that the overall number of rental properties available is limited when compared with Salisbury, and that the number of single older women able to afford to rent in this area is consequentially lower. Anecdotal feedback offered by older people and community groups approached during the recruitment phase indicated that older single women in the Unley area tended to either own their own homes or lived with family members in intergenerational housing settings.

As already mentioned, due to the difficulties associated with recruitment, the interviewing period was extended by an additional three months in order to allow for further recruitment activities. However, the additional time only produced two extra interviewees and the researchers concluded that further participants were unlikely to be identified using the recruitment strategies adopted. Nonetheless, the researchers consider that the study produced a sufficient participant sample, with an adequate representation of ages, socioeconomic and ethnic backgrounds to comprise a sufficiently representative sample group. In addition, as discussed below, several themes consistently emerged through the 13 interviews, indicating that, despite the limited number of participants, many of the issues confronted by the women were replicated across participants. This fact, coupled with the detailed nature of information obtained through open-ended and follow up questions in each of the 13 interviews, support the findings presented in this Report.¹⁷ The key themes identified by the female participants also largely replicate the themes highlighted in previous studies discussed in the literature review, below.

¹⁵ Realestate.com, 'Unley Property Market, House Prices and Suburb Profile', 25 April 2016, available at: <https://www.realestate.com.au/neighbourhoods/unley-5061-sa> (accessed 25 April 2016).

¹⁶ Ibid.

¹⁷ The importance of scope and replication of information obtained through small qualitative studies is outlined in JM Morse, 'Data We're Saturated ...' (2015) 25 *Qualitative Health Research* 587-588.

2.2 Basic Statistical Data Obtained

Of the 13 interviewees, 7 women resided in the Salisbury Council area and 6 lived in the Unley area. However, Unley participants were drawn from suburbs both within and adjoining the Unley Council area. The research team did not exclude women from these adjoining suburbs, given the difficulties in recruiting from within the Unley zone and the suspected smaller pool of potential interviewees within that area. In addition, the suburbs of Glenunga, Linden Park, Royston Park, Myrtle Bank and Glengowrie – from which these participants were drawn – have a similar demographic profile to the suburbs located within the Unley area and, therefore, women were not excluded on the basis that they rented homes in those adjoining or surrounding suburbs.

With respect to Salisbury residents, the Council played a very pro-active role in assisting with recruiting. In particular, the council worker responsible for assisting older residents to find appropriate public or community housing personally contacted a number of their older female residents. This personalised approach to recruitment may explain why the Salisbury women were recruited early and with relative ease. With respect to Unley Council, their promotional activities included a call for participants in their regular section in the *Eastern Courier Messenger*, a local newspaper which is delivered weekly to suburbs both within and outside the Unley Council area. The recruitment strategies adopted were strongly supported by each Council and, without their considerable support, response rates would have been even lower. However, the difficulties experienced with recruitment may well support the use of CATI (computer assisted telephone interviews) surveys, as opposed to face-to-face interviews, as a better strategy for engaging more participants in future research projects. CATI surveys may also be a more effective method compared with using online surveys. The reason for this is that, many older women do not have the internet or only use it for limited purposes, as the findings below indicate.

The following chart shows the age profile of the 13 interviewees:

55-60	23% (3/13)
61-65	15% (2/13)
66-70	31% (4/13)
71-75	7% (1/13)
76-80	15% (2/13)
81-85	7% (1/13)

These numbers highlight that women over the age of 70 were under-represented in comparison to women in the 55-70 year age groups. There may be a number of reasons for this. Mobility and/or disability could have been a factor in the ability of single women to physically attend a face to face interview. It may also be reflective of the fact that less women over 70 years are living in rental accommodation, as opposed to their own homes, residential care, or other supported accommodation. It may also be a simple factor of the demographics of the baby boomer generation.¹⁸

¹⁸ See generally, Philipp M Lersch and S Vidal, 'Falling Out of Love and Down the Housing Ladder: A Longitudinal Analysis of Marital Separation and Home Ownership' (2014) 30(4) *European Sociological*

Of the 13 women, 6 (or 46% of participants) lived in public housing and 7 (or 54% of participants) were living in private housing. Of the women from the Salisbury area, 6 of the 7 (or 86%) lived in public housing provided by either Housing SA or Unity Housing, whereas, of the women living in the Unley and surrounding areas, 100% of them lived in private rental properties. The financial circumstances of the women were also quite distinct between the two groups, with 4 of the 13 (just under one third of participants) paying more than 45% of their income on rent.¹⁹ Given that public housing limits rental amounts to 25% of total income, women in public housing were often under less housing and financial stress as a consequence. A total of 5 women were paying more than \$200 per week on rent,²⁰ with 2 of the women (or 15%)²¹ paying between \$351-\$400 on rent per week. Both of those women were living in the Unley area or surrounding suburbs, reflecting the higher wealth and greater financial capacity of those women.

Of the 13 women, only 4 of them (or 31%) had ever had access to superannuation, although 8 of the women (or 62%) stated that they currently had access to some savings. Of those 8 women, however, only 2 (both of whom resided in the Unley or surrounding areas) indicated that their savings were more than a small amount and 5 of those 8 women were from Unley or surrounding suburbs. In terms of those women receiving pensions or Newstart Allowance, 9 of the 13 (69%) answered yes, with 2 women receiving Newstart as opposed to the pension. However, only 2 of the 13 women (or 15%) received no government support at all. Both of those women lived in the more affluent suburbs of the Unley area. Interestingly, both of those women were still working; one as a nurse and the other providing international student support in an educational setting.

Of the 11 women not working, 5 (38%) cited health reasons for leaving the workforce, one of whom left employment due to a child's health problems, 3 more women (or 23%) cited family/caring responsibilities and a further 3 cited domestic violence as being a reason for leaving paid employment. Interestingly, a total of 6 women were either working or volunteering in their community, and 6 of the 11 women who were not currently in paid employment would consider re-entering the paid workforce if able and given the opportunity. In terms of financial security, 5 of the women (38%) stated that they worried about their financial circumstances, and 6 of the women (46%) stated that an unexpected bill would have a very serious adverse or stressful impact on their financial situation. Many of the women expressed a degree of comfort which comes from having Centrelink directly debit funds from their pension to cover their rent and other expenses. These women often also conveyed a level of comfort in their ability to manage their budgets carefully. Other women fleeing domestic violence and abuse spoke of their initial complete ignorance with regard to managing finances and seeking housing and other services. In these cases, control of the household finances by the male partner seemed to align with spousal abuse and/or violence. However, in one case, the actual abuse did not start until more than 20 years into a relationship, so

Review 512; S Darab and Y Hartman, 'Understanding Single Older Women's Invisibility in Housing Issues in Australia' (2013) 30 Housing, Theory and Society 4.

¹⁹ R4, R7, R8, R13.

²⁰ R3, R4, R7, R8, R13.

²¹ R3, R13.

it cannot be assumed that all cases of domestic violence or abuse perpetrated against older women has characterised a relationship from the start.²²

A total of 61% (8 of the 13 women) cited domestic violence and abuse, or a partner’s substance or gambling addictions as having a detrimental impact on their housing and financial position. However, in many of these cases, violence and abuse co-existed with addiction problems, as 8 of the 9 women reported domestic violence or abuse, with 6 of the 9 women also reporting a partner’s addiction issues. However, all but 1 of the women reported that either relationship breakdown or the death of a partner had had a detrimental effect on their finances. Where relationships had broken down, a number of women were unhappy with the outcome, or aspects of, their property settlements, with 2 of the 4 women expressing dissatisfaction with the financial outcome, and 3 of the 4 women expressing concern that they received no superannuation through the property settlement. One of the 4 women conveyed genuine distress over the fact that, not only had she received what was perceived to be an unfair property settlement, but that she had lost access to her 2 daughters at the same time.²³

A total of 85% of all participants had previously owned a home, with the majority of those women (6 out of 11) citing relationship breakdown as the reason for selling the home. Only 1 of the women still owned a home (a rural dwelling), but chose to rent in the city, and another woman was renting whilst constructing a new dwelling. Both of those 2 women were living in suburbs surrounding the Unley Council area. In terms of current dwellings, only 1 of the 13 women did not live alone but resided with her daughter and grandson. The following table shows the types of dwellings in which the 13 women lived:

1 bedroom unit	31% (4/13)
2 bedroom unit	46% (6/13)
1 bedroom house	7% (1/13)
2 bedroom house	7% (1/13)
3 bedroom house	7% (1/13)

A total of 5 of the 13 women (38%) had lived in their current homes for more than 8 years, with the same number having lived in their current homes for less than 12 months. A further 3 women (23%) had lived in their homes for between 1 and 3 years. All of the 13 women expressed genuine satisfaction with their current home.

In terms of educational attainment, 6 of the women (46%) had only completed secondary schooling, 1 had completed a graduate certificate and a further 5 (or 38%) had completed diplomas or an equivalent qualification. Only 1 of the women had completed a postgraduate qualification. Thus, 7 of the 13 women (54%) had undertaken post-secondary schooling of some kind but with only one woman attaining a bachelor degree or higher qualification.

²² R9.

²³ R8.

When asked what the women liked about living in their current home, 4 responded by stating that it was comfortable and 'their own' (31%), 5 women stated that it was private and/or quiet (38%), 7 referred to having good neighbours (54%), 3 (23%) stated that it was convenient with respect to public transport, 5 (38%) liked that the home was close and convenient to services and 2 (15%) indicated that they enjoyed the garden. When asked what were their reasons for choosing their current home, 6 women (46%) stated that they had little or no other option. However, 77% of the women were living in close proximity to family and friends, despite the fact that only 2 of the women (15%) had stated that living in close proximity to family was one of the principal factors for choosing the home. However, for 7 of the 13 women (54%), being close to friends and family was the major reason for selecting a particular suburb (as opposed to dwelling). Convenience and appeal of the general area were the next most cited reasons for choosing a particular suburb (46% of respondents nominated one or both of these as important factors).

In terms of relationships with landlords, all of the women in public housing had a positive relationship with their landlord. However, 3 of the 7 women in private housing had experienced negative *interactions* with their landlords, although the significant majority (5 out of 7 women) described having a positive *relationship* with their landlords. Eleven of the 13 women (85%) described knowing or knowing their neighbours well and 7 of the 11 women stated that their neighbours included people around their own age. Interestingly, while the large majority of women (10 out of 13 or 77%) expressed comfort and security in living and walking around their neighbourhood, 5 women conveyed concerns about negative interactions with their neighbours. One of those interactions concerned car parking and pet disputes, while 3 women (21%) had experienced abuse or aggressive behaviour towards them and 2 women (15%) had experienced unwanted sexual advances from male neighbours.

In terms of communication and technology, a slight majority (54% or 7 women) still had landlines to their homes, all but 2 of the 13 women (15%) possessed mobile phones, and 5 women (38%) did not have internet access at home. Of the 8 women (62%) who did have internet access at home, only 3 of the 7 women used the internet for 3 or more reasons. The most common reason for using the internet was for email communication (100% of the 8 women), followed by research and information gathering (6 of the 8 or 75%), and games and entertainment (4 of the 8 or 50% of those with internet). Only 2 of the 8 women used the internet for banking, with most expressing their distrust of privacy settings in relation to banking and very few women using the internet for Facebook and other social media tools (2 of 13 or 15%).²⁴ Overall, the majority of women used the internet for minimal purposes, if they used it at all.

²⁴ R6, R9.

3. A REVIEW OF THE LITERATURE

Before presenting a more detailed analysis of the findings from this research, it is essential to examine the literature which has explored the nature and causes of housing stress and homelessness affecting older women, particularly single ageing women. However, it is important to also recognise that housing stress and homelessness is not limited to women. We know that from Australian Bureau of Statistics (ABS) data obtained in 2011, that more Australians in middle and older age are experiencing housing stress or homelessness.²⁵ In 2014–15, approximately 1 in 5 people seeking assistance from specialist homeless services was aged over 45 years.²⁶ Within this cohort, the number of people over 55 seeking assistance increased by an extraordinary 25% since 2011.²⁷ Indeed, those aged over 65 recorded the largest average annual rate increase of any demographic in 2014-2015.²⁸

Statistics also reveal an increasing number of older women who are unable to access affordable and secure housing.²⁹ The number of women over 55 experiencing housing stress and homelessness has been increasing for the past decade³⁰ and it is estimated that women now comprise 39.5% of homeless older people.³¹ Some of these women have experienced many years of 'living rough' or a life punctuated by periods of homelessness necessitated by crisis.³² In a

²⁵ Australian Bureau of Statistics (ABS), *Census of Population and Housing: Estimating Homelessness, 2011*, 16 (ABS, 2015a); ABS, *Australian Demographic Statistics, March 2015*. ABS cat no. 3101.0. Canberra; Australian Institute of Health and Welfare (AIHW), *Specialist Homelessness Services 2014–15*, Canberra, 2015, available at: <http://www.aihw.gov.au/homelessness/specialist-homelessness-services-2014-15/#toc>. For a discussion of the rise of homelessness among older people see, R Naufal and G Naughtin, *A significant minority: improving housing outcomes for older Australians*, Brotherhood of St Laurence, Melbourne, 2008.

²⁶ AIHW, *ibid.* Nearly 48,000 people, or over 19% of those seeking assistance from specialist homelessness services, are over 45.

²⁷ AIHW, *Specialist Homelessness Services 2014–15: Older Clients*, Canberra 2015, available at: <http://www.aihw.gov.au/homelessness/specialist-homelessness-services-2014-15/older-clients/>.

²⁸ *Ibid.*

²⁹ Although there is no doubt that the plight of older homeless women is worsening in most developed economies, there has been little research on the issue. Australia is one of the few countries that is pursuing a comprehensive research agenda on older homeless women: M Peterson and C Parsell, *Older Women's Pathways out of Homelessness in Australia – A Report for the Mercy Foundation*, February 2014, Institute for Social Science Research, The University of Queensland Australia, available at:

<https://www.mercyfoundation.com.au/uploads/cknw/files/FINAL%20Feb%202014%20Petersen%20%20Parsell%20Older%20women%27s%20pathways%20out%20of%20homelessness.pdf>; E Webb, 'Older Homeless Women in Australia', Oxford Human Rights Blog, 27 April 2014, available at: <http://humanrights.dev3.oneltd.eu/?p=6761>; E Webb, 'Building funds cut even as older women swell ranks of homeless', *The Conversation*, May 1, 2014, available at: <https://theconversation.com/building-funds-cut-even-as-older-women-swell-ranks-of-homeless-25545>.

³⁰ AIHW, *above n 25 and 27.*

³¹ AIHW, *above n 25.*

³² For example, through domestic violence: F Reynolds (CEO Mercy Foundation), 'Older women and homelessness', Presentation to Australasian Housing Institute, NSW August 2014, available at: <http://cotansw.com.au/wp-content/uploads/2014/05/Felicity-Reynolds.pdf>.

profusion of cases, however, many older women – especially single older women - find themselves homeless for the first time in their lives in middle or older age:³³

The largest proportion of older women presenting with housing crisis in Australia have led conventional lives, and rented whilst working and raising a family. Few have had involvement with welfare and support systems.³⁴

Furthermore, single older women ‘are amongst the most marginalised groups in terms of their access to safe, affordable housing that is well located and suitable for their needs.’³⁵

To date, there is no uniform definition of ‘homeless’ in the Australian literature.³⁶ For some time a definition developed by Chamberlain and Mackenzie³⁷ was commonly referred to but more recently has been the subject of criticism for a perceived focus on housing standards rather than a broader consideration of factors affecting people experiencing homelessness.³⁸ Contemporary discussions emphasise that the term ‘homeless’ comprises people ‘sleeping rough’ but also to those in marginal or temporary arrangements, boarding houses or in overcrowded dwellings.³⁹ The most commonly utilised definition is that developed by the ABS,⁴⁰ which provides for a range of circumstances that encompass incidences of primary, secondary, and tertiary homelessness.⁴¹

There are considerable obstacles to accurately recording the homeless population, especially in light of the so-called ‘invisibility’ of many older homeless women.⁴² Street counts are not

³³ Petersen and Parsell, above n 29, 2-3.

³⁴ Ibid, 2-3.

³⁵ Older Women’s Housing and Homelessness Group, ‘A Plan for Change: Homes for Older Women’, February 2015, Homelessness - New South Wales, available at: http://www.mercyfoundation.com.au/_uploads/_cknw/files/A%20Plan%20for%20Change%20Older%20Homeless%20Women.pdf.

³⁶ See also, clause 5 of the *Supported Accommodation Assistance Act 1994* (Cth) and s13 *Homelessness Bill 2013* (Cth). For a comprehensive discussion of the various definitions utilised in relation to the term ‘homelessness’ in Australia, see T Walsh, ‘Homelessness Legislation for Australia: A Missed Opportunity’ (2014) 37 *University of New South Wales Law Journal* 820, 827.

³⁷ C Chamberlain and D MacKenzie, ‘Understanding Contemporary Homelessness: Issues of Definition and Meaning’ (1992) 27(4) *Australian Journal of Social Issues*, 274.

³⁸ See generally Walsh above n 36, 827.

³⁹ Australian Government Department of Families, Housing, Community Services and Indigenous Affairs, *The Road Home. A National Approach to Reducing Homelessness*, FaHCSIA, Canberra, 2008, 3.

⁴⁰ According to the Australian Bureau of Statistics a person is homeless if they do not have suitable accommodation alternatives and their current living arrangement are in a dwelling that is inadequate; or, has no tenure, or, if their initial tenure is short and not extendable; or the arrangements do not allow them to have control of, and access to, space for social relations. See further, ABS, *Information Paper: A Statistical Definition of Homelessness*, 2012, available at: [http://www.ausstats.abs.gov.au/Ausstats/subscriber.nsf/0/B4B1A5BC17CEDBC9CA257A6E00186823/\\$File/49220_2012.pdf](http://www.ausstats.abs.gov.au/Ausstats/subscriber.nsf/0/B4B1A5BC17CEDBC9CA257A6E00186823/$File/49220_2012.pdf).

⁴¹ Differing types of ‘homelessness’ were divided into gradients; Primary; for example sleeping rough; Secondary; staying with friends/relatives and with no fixed address, or people residing in specialist homelessness services; and Tertiary; including those living in boarding houses or caravan parks with no secure lease and no private facilities, both short and long-term. The gradients can be sourced in Chamberlain and MacKenzie, above n 37. Similarly, the ABS would encompass circumstances of inadequate or no dwelling, tenure and/or control over accommodation.

⁴² ACT Shelter, *Home Truths: Older women’s housing vulnerability in the ACT*, August 2014, available at: <http://www.actshelter.net.au/announcements/home-truths-older-womens-housing-vulnerability-in->

conducive to identifying older women in these circumstances.⁴³ Unless women access services, ascertaining the number of older women in housing stress - those who are presently housed but the arrangement is insecure – is problematic.⁴⁴ Moreover, the experience of, and approach to, homelessness by older women differs from that of men and there has been criticism that discussions about homelessness are defined in terms of men’s experiences.⁴⁵ Older women are thus less likely than their male counterparts to acknowledge that they are experiencing housing stress or are, in fact, homeless. The unwillingness to disclose personal matters – often brought about by feelings of inadequacy and failure⁴⁶ - undermine accurate reporting.⁴⁷ Furthermore, it seems that older women do not access homelessness services at an equivalent extent to other cohorts, including older men.⁴⁸ Older women exhibit better ‘adaptation strategies’, and are more resourceful with finding temporary accommodation by accessing networks of family, friends or acquaintances.⁴⁹

3.1 Why are older women at risk of housing insecurity and homelessness?

Single elderly female households experience the highest incidence of poverty compared to other household types and are at the greatest risk of persistent poverty.⁵⁰ With such a degree of financial insecurity, it is little wonder that many single older women are also likely to experience housing stress. The circumstances that lead to such a predicament are many and varied and may occur over a lifetime or suddenly for the first time in middle to older age. There are many contributing factors and circumstances, however, the main drivers are:

- Domestic and family violence (including economic abuse);
- Housing and financial vulnerability;

[the-act-1](#). At page 26, the authors refer to S Darab, and Y Hartman, ‘Understanding single older women’s invisibility in housing issues in Australia’, (2012) 30 *Housing Theory and Society*, 1, 20: ;women’s traditional roles in society, reluctance to seek assistance and the existing service provision environment” have been shaped by neoliberal ideologies – and are factors that have contributed to the invisibility of women facing housing stress and homelessness.’

⁴³ B Klinger, A Sharam and F Essaber, *Older Women and homelessness – A literature review*, City of Bonoodara, Melbourne, 2010, 10.

⁴⁴ B Travia and E Webb, ‘Housing vulnerability and homelessness in an ageing Australia: Australian law’s neglect of security of tenure for older women’ (2015) 33(2) *Law in Context* 52, 52-53.

⁴⁵ Klinger et al, above n 43, 10.

⁴⁶ *Older women’s housing vulnerability in the ACT* above n 42.

⁴⁷ L McFerran, *The disappearing age: a discussion paper on a strategy to address violence against older women*, Australian Domestic and Family Violence Clearing House, Council of the Municipality of Marrickville, 2009, 2, available at: https://marrickville.nsw.gov.au/Global/marr/marrwr/_assets/main/lib65119/discussionpaperthedisappearingage.pdf.

⁴⁸ L Brunette, *For homeless women, an alternative to couch surfing*, 19 October 2007, available at: <http://crosscut.com/2007/10/for-homeless-women-alternative-couchsurfing/>; F Reynolds above n 32, notes the ‘increase in older women staying temporarily with others or in overcrowded housing increased by 17%.’

⁴⁹ Klinger et al, above n 43.

⁵⁰ Australian Human Rights Commission, *Accumulating Poverty? Women’s Experiences of Inequality Over the Lifecycle: An Issues Paper Examining the Gender Gap in Retirement Savings*, September 2009, 8, available at: https://www.humanrights.gov.au/sites/default/files/document/publication/accumulating_poverty.pdf.

- Other impediments to housing security for older women.

These drivers were also identified in the interviews conducted for this project.

3.1.1 Domestic and Family Violence (including Economic Abuse)

It is sometimes (incorrectly) assumed that older women experience a ‘violence free period’ as they age.⁵¹ In reality, many older women contend with domestic and family violence.⁵² Domestic violence often sees the victim continually cycling in and out of homelessness⁵³ because the older woman lacks financial independence or family support or because they accept the repentance of an abusive partner.⁵⁴

The Australian Institute of Health and Welfare notes that 18% of older clients cited ‘domestic and family violence’ as the main reason for seeking assistance.⁵⁵ Empirical and anecdotal evidence suggests that there are an even greater number of women who stay with family or friends rather than seeking the assistance of specialist homelessness services.⁵⁶ The recent Victorian Royal Commission into Family Violence considered the plight of older people, particularly older women, in some detail given that,

[o]lder people experience various forms of family violence—intimate partner violence (which may be a continuation of earlier abuse or begin when the person is older); violence perpetrated by adult children or other family members; or violence at the hands of a carer who is in a ‘family-like relationship’ with them.⁵⁷

The interviews conducted for the present project found examples of such abuse, but particularly cases of partner abuse, and no cases of abuse by a carer were reported. It should be noted that the majority of the participants in the present project were drawn from women aged between 55 and 70, and only one of the women had used a walking aid. Thus, although there was no specific question asked at the interviews about carers, virtually all of the women participants were highly active and mobile and none of the women had spoken of the use or need for a carer.

Unfortunately, the importance of domestic violence as an issue for older women and a catalyst for homelessness is often disregarded. The issue of domestic violence is focussed very much on younger women, particularly those with children⁵⁸ and does not appreciate the diversity of

⁵¹ McFerran, above n 47.

⁵² Ibid.

⁵³ FaCHSIA, above n 39; S Forell, E McCarron, and L Schetzer, *No home, no justice? The legal needs of homeless people in NSW*, Law and Justice Foundation of NSW, Sydney, 2005, 5.

⁵⁴ Flinders University, *Women, domestic and family violence and homelessness: A synthesis report*, (2008) Department of Families, Housing, Community Services and Indigenous Affairs, Adelaide.

⁵⁵ AIHW, above n 27.

⁵⁶ McFerran, above n 47.

⁵⁷ State of Victoria, Royal Commission into Family Violence: Summary and recommendations, Parliamentary Paper No 132 (2014–16), 33. There was an acknowledgement that: ‘Like many other forms of family violence, women are over-represented as victims and men as perpetrators’: Royal Commission into Family Violence, Chapter 27 ‘Older People’, 1353.

⁵⁸ For example, the priority areas identified in the National Partnership Agreement on Homelessness 2015 – 2017, available at: <https://www.dss.gov.au/housing-support/programmes-services/national-partnership-agreement-on-homelessness>.

women's homelessness.⁵⁹ There is a considerable body of evidence in Australia and overseas suggesting that domestic violence affects a significant number of older women but statistical rates are low because of a reluctance to report the incidents.⁶⁰

Furthermore, such older women face distinct precariousness in respect of the source of abuse and alternative accommodation options. Most considerations of domestic violence focus on partner to partner violence, however, as the above quotation from the Victorian Royal Commission underscores, older women are increasingly vulnerable to domestic abuse from a wider circle including adult children.⁶¹ Our research highlighted several cases of attempts from male neighbours to make unwanted sexual advances. Each of the women who experienced such advances was able to handle the situation, but the risks for women living alone were highlighted. In such cases, the presence of friendly and supportive neighbours was important in strengthening a woman's sense of security in her home and neighbourhood.

Older women are not a priority group in relation to emergency accommodation and often are not financially independent.⁶² Therefore, an older woman must often choose between returning to the abusive environment or becoming homeless.⁶³ There is, in addition, a lack of awareness of economic abuse as a form of domestic or family violence,⁶⁴ with such abuse being regarded as 'the least likely form of abuse to be recognised as partner violence.'⁶⁵ This is despite the prevalence of financial abuse being greater than other forms of domestic or family violence.⁶⁶ Experiencing financial abuse has consequences relevant to both major drivers of older women experiencing housing insecurity or homelessness. The abuse dilutes the financial assets of the older person, contributing to financial and housing insecurity. Furthermore, the abusive circumstances makes

⁵⁹ See generally, C Robinson and R Searby, *Accommodation in crisis: forgotten women in Western Sydney*, UTS shopfront monograph series no. 1, University of Technology, Sydney 2006; ACT Shelter, above n 42; Petersen and Parsell, above n 29.

⁶⁰ Royal Commission into Family Violence, above n 57: 'Family violence against older people tends to be under-reported. Older people face particular barriers to obtaining the support they need when experiencing family violence—for example, a reluctance to report the violence because of shame, fear of not being believed, financial reliance on the perpetrator, a desire to preserve family relationships, fears about who will care for them, and problems obtaining crisis and other accommodation. Workers often have difficulty identifying and responding suitably to older people who are experiencing family violence, particularly if the person does not want to report the violence to police'. See also I Blood, *Older Women and Domestic Violence Help the Aged*, London, available at: http://www.ageuk.org.uk/documents/en-gb/for-professionals/communities-andinclusion/id2382_2_older_women_and_domestic_violence_summary_2004_pro.pdf?dtrk=true.

⁶¹ Indeed, recent research in Western Australia has recorded a considerable number of reports of domestic abuse from adult children, particularly sons who had returned home after divorce: A Freilich, P Levine, B Travia and E Webb, *Security of tenure for the ageing population in Western Australia – Does current housing legislation support Seniors' ongoing housing needs?* November 2014, COTA Western Australia, available at: <http://www.cotawa.org.au/wp-content/uploads/2014/11/Housing-for-older-people-pdf>. See too Royal Commission into Family Violence, above n 57, 78.

⁶² Travia and Webb, above n 44.

⁶³ See, for example, the St Bartholomew's House Kensington Street Transitional Housing Project for women over 50, available at: <http://stbarts.org.au/how-we-help/homeless-transitional-support-service-htss/>.

⁶⁴ Economic abuse is considered in the *Family Violence Protection Act 2008* (Vic) but this protection is not Australia wide.

⁶⁵ Royal Commission into Family Violence, above n 57, referring to findings of the 2013 National Community Attitudes towards Violence Against Women Survey – Research Summary September 2014.

⁶⁶ See generally Chapter 21, 'Financial Security', Royal Commission into Family Violence, above n 57.

leaving and starting again elsewhere difficult, as often the abuser may have a caring role or the older woman does not want to alienate family members.

In our interviews, we saw one particularly striking case of psychological and financial abuse that resulted in the woman needing to move in with her daughter until such time as she was deemed eligible for public housing.⁶⁷ Her financial position was dire, not simply as a result of the separation from her husband, but by virtue of the fact that she had been left with a substantial tax debt, both personally and as a result of the failure to pay taxes through their previous business. In this case, it wasn't merely a case of the woman being financially dependent on her husband – she developed and built the business, but he managed their finances – but fear of her controlling and abusive husband and a lack of financial control that made it difficult for her to leave. In the end, it was her sister who took her across state borders to set up a separate bank account in her own name and the willingness of her sister to provide, or assist, her with the financial resources to leave her abusive husband.

3.1.2 Housing and Financial Vulnerability

If a woman has insufficient superannuation, savings or other assets, if a partner dies, a marriage breaks down later in life or something goes wrong from a health or financial perspective, many older women find themselves in difficult circumstances. Women's longer life expectancy rates, the high rates of divorce and separation (and the subsequent number of women living alone), income disparity and a lack of affordable housing, have all led to an increase in the number of older women in housing stress or experiencing homelessness.⁶⁸ Women tend to move in and out of the workforce, whilst earning less than men both in general terms and across their lifetime.⁶⁹ As a result, women often save less during their working lives and also accumulate less superannuation than their male peers. To summarise, the entrenched social and economic disparity faced by women places them at greater risk of homelessness.⁷⁰

Other factors include the widening gap between superannuation (if any) and pension incomes and the cost associated with housing. Housing affordability remains high and the private rental market is often unaffordable for those on a pension, especially a single pension.⁷¹ There is also a dearth of public housing with government fiscal restraint continuing to slow the development of new, age appropriate dwellings. The lack of affordable accommodation is a primary reason behind the increasing number of aged people (in particular women) seeking assistance from homelessness services.⁷²

⁶⁷ R9.

⁶⁸ L McFerran, *It Could be You Report: Female, Single, Older, Homeless*, Homelessness NSW, 2010, available at: <http://www.ownnsw.org.au/wp-content/uploads/2013/08/ItCouldBeYou.pdf>. A Sharam, *No Home at the End of the Road? A survey of single women over 40 years of age who do not believe they will own their housing outright at retirement*, Swinburne Institute and The Salvation Army Australia Southern Territory, 2011.

⁶⁹ McFerran, *ibid*.

⁷⁰ *Ibid*. See also, Darab & Hartman, above n 42.

⁷¹ This is even the case with rental subsidies.

⁷² T Westmore and S Mallett, *Ageing in What Place? The Experience of Housing Crisis and Homelessness for Older Victorians*, Hanover Welfare Services, Melbourne, 2011.

Housing affordability and housing stress are contentious issues for all ages. The housing market in Australia (in particular the private rental market) remains an extremely challenging proposition for lower to middle income older people.⁷³ Agencies report an increase in the proportion of clients who sought assistance due to housing affordability, from 33% to 36%.⁷⁴ This includes problems relating to financial difficulties, rents being too high and the 'housing crisis'.⁷⁵ Older clients proffered financial difficulties as the main reason for seeking assistance.⁷⁶

Evidence suggests that a greater number of older women are experiencing homelessness.⁷⁷ Women now make up 36% of homeless older people and numbers are increasing.⁷⁸ Indeed, the number of homeless women over 55 increased by 12% between 2006 and 2011.⁷⁹ The concern is of course that it seems that for each of the women who identify as 'homeless' there are more who do not acknowledge that they are in this predicament. Furthermore, many may be in a situation of 'housing stress' where a person may have a home at the moment but an increase in rental, or an unexpected expense would result in the person being unable to pay their rent.

The first issue is in relation to the 'invisibility' of older homeless women and those in housing stress. Darab and Hartman have noted that 'women's traditional roles in society, reluctance to seek assistance and the existing service provision environment ... and are factors that have contributed to the invisibility of women facing housing stress and homelessness.'⁸⁰

Statistics are inexact and the nature of homelessness makes an accurate calculation almost impossible. The nature of women's homelessness is problematic too as women are able to hide their homelessness better than men through the use of family or social connections.⁸¹ Also, some women are simply loathe to identify as homeless⁸² or do not appreciate how precarious their living arrangements are.

Adding to the paucity of information, it is even more difficult to assess the number of older women whose are presently housed by the accommodation is precarious. This is important because without such information it is difficult to identify older people who are 'at risk', thus curtailing the opportunity to provide assistance to prevent homelessness.

⁷³ Housing Authority, *Annual Report 2011-2012*, 133, 162, available at: <http://www.housing.wa.gov.au/aboutus/publications/AnnualReports/Pages/default.aspx>. 'Number of people associated with the waitlist' Extract from Hansard [House of Assembly – Tuesday, 1 May 2012] p1920b-1920b (Mr Peter Tinley); Mr Troy Buswell. 'Public Housing – Waitlist' (Mr Troy Buswell), available at: [http://www.parliament.wa.gov.au/Hansard/hansard.nsf/0/c20ebef6238f6b0948257a23001d24d9/\\$FILE/A38%20S1%2020120501%20p1920b-1920b.pdf](http://www.parliament.wa.gov.au/Hansard/hansard.nsf/0/c20ebef6238f6b0948257a23001d24d9/$FILE/A38%20S1%2020120501%20p1920b-1920b.pdf).

⁷⁴ AIHW, above n 27, 7.

⁷⁵ Ibid.

⁷⁶ Freilich et al, above n 61.

⁷⁷ Travia and Webb, above n 44.

⁷⁸ Reynolds, above n 32.

⁷⁹ Ibid. According to the ABS 5,330 women over 55 were homeless. The numbers of older men, however, increased by 24% in the same period.

⁸⁰ Darab, and Hartman, above n 42.

⁸¹ Ibid.

⁸² Freilich et al, above n 61.

3.1.3 Other Impediments to Housing Security for Older Women

In addition to the factors discussed above, there are a range of external issues that impact upon the housing security of older women. For the sake of brevity, these issues will not be discussed in detail but it is instructive to canvass several of the factors that, in combination with the vulnerabilities already discussed, conspire to undermine housing security for older women.

First, older women are not a priority area in relation to the National Homelessness Strategy.⁸³ Women with children, including those experiencing domestic violence, are a priority group, but older women are not. This reflects the mistaken assumption that housing security is not an issue for older women and that domestic violence does not occur in older age.⁸⁴ This is incorrect but such assumptions pervade a good deal of policy and planning associated with homelessness assistance.

Secondly, there exists a dearth of services focussed on older women experiencing family or domestic violence and housing vulnerability. In many cases there seems to be a 'one size fits all view' that does not consider the unique circumstances of older women experiencing such vulnerabilities.⁸⁵ Furthermore, there are fewer services available and older women are not in a priority group in relation to emergency accommodation or assistance.⁸⁶ Older women do not receive priority upon entering social housing unless there are other accompanying factors such as a disability or the presence of family or partner violence. Similarly, social security assistance is inadequate for this group of women because the aged pension is inadequate to remain in the private rental market and subsidies are, in most cases, insufficient.⁸⁷

Similarly, but of significance in its own right, is the lack of sufficient public housing stock generally and much of what is available is not age appropriate. Given that in a period of fiscal restraint there will be limited resources to fund the construction of new public housing, it has been acknowledged that it is essential that governments investigate partnerships and joint ventures with the private sector for the construction of affordable housing.⁸⁸ Indeed, there has been little effort to pursue other avenues to encourage construction and investment in age appropriate and affordable

⁸³ National Partnership Agreement on Homelessness 2015-2017, above n 58.

⁸⁴ McFerran, above n 47; Freilich et al, above n 61.

⁸⁵ M Crane and L Joly, 'Older homeless people: increasing numbers and changing needs' (2014) 24 *Reviews in Clinical Gerontology* 255.

⁸⁶ National Partnership Agreement on Homelessness 2015-2017, above n 58.

⁸⁷ Crane and Joly, above n 85.

⁸⁸ J Lawson, M Berry, V Milligan and J Yates, 'Facilitating Investment in Affordable Housing – Towards an Australian Model' (2009) *Housing Finance International* 18; L King, 'Why Private Sector Finance Matters', Conference Presentation, AHURI Private Sector Finance, 15 April 2014; V Milligan, 'Financing and Institutional Arrangements for the Provision of Affordable Rental Housing in Australia', Conference Presentation, AHURI Building Resilient Housing Markets – Home Ownership and Affordable Rental Supply, 14 August 2013; ICF GHK and BMG Research, *Growing the Social Investment Market: The Landscape and Economic Impact*, London: City of London, Big Lottery Fund, Big Society Capital and Her Majesty's government, 2013, available at: <http://www.cityoflondon.gov.uk/business/economic-research-and-information/research-publications/Documents/research-2013/Growing-social-investment-market.pdf>; Big Society Capital Social Investment Compendium: Portfolio of research and intelligence on the social investment market, October 2013, available at: http://www.bigsocietycapital.com/sites/default/files/pdf/Social%20Investment%20Market%20Compendium%20Oct%202013%20small_0.pdf.

housing. To date, there is little evidence of a willingness – or the availability of opportunities – for the investment and superannuation sectors to invest in affordable housing in Australia. Yet it is possible to structure and finance seniors housing projects in ways that can provide a relatively steady and low to medium risk income stream for retirees and others within diversified investment portfolios.⁸⁹

In the interviews conducted for the present project, a number of factors, not necessarily featured in the existing literature, were highlighted. One was the impact of partner addiction, and especially addiction to alcohol and gambling. A further factor was the lack of women's control of, or involvement with, the household finances. As a consequence, some women had left relationships with very little in the way of money or financial resources, and occasionally with very little knowledge or confidence in their capacity to manage their own finances. Together with the impact of partner death or divorce, these matters warrant further research for this cohort of women.

⁸⁹ Ibid; Seniors downsizing on their own terms: Overcoming planning, legal and policy impediments to the creation of alternative retirement communities above n 1

4. ANALYSIS OF FINDINGS

4.1 General Findings

The interviews confirmed the financial vulnerability experienced by many women throughout their lives and the consequent ramifications of this vulnerability in older age. The cumulative effect of a lifetime of financial shortfalls, job insecurity, and income inequality, often when combined with destabilising life events, resulted in inadequate retirement income and/or insecure housing arrangements. It must be said, however, that although many respondents had experienced periods of financial insecurity throughout their lives, several interviewees had enjoyed a stable financial position with the majority owning (usually co-owning) a home⁹⁰ and, in some cases, being financially independent.⁹¹ In such cases, the vagaries of life intervened with financial imposts experienced as a result of economic downturn, death, separation or illness. Often a combination of these factors contributed to a dilution of the women's financial resources.

Each of the women were asked directly if any of the following had adversely affected their financial position: death of a partner/spouse; divorce or separation; loss of employment; health issues; and needing to support children or other family members. A total of 12 women (or 92% of participants) had been through a divorce or separation which, in their opinion, had affected their financial position. Following divorce, health issues and loss of employment were the two most common life experiences which had adversely affected the women's financial position (7 out of 13 women or 54%). And, 4 of the women (31%) had been impacted by either the death of a partner or spouse, and needing to financially support others, particularly children following divorce. From these numbers, it is clear that divorce or separation was clearly the most significant factor in leaving women both single and in a precarious financial position. For many of these women, family violence, abuse or addiction issues was frequently a reason behind the divorce. No single woman involved in the study had experienced less than 2 of the 5 major life events which may have contributed to financial vulnerability. Several of the women had experienced 4 of these major life events.⁹²

Almost half of the interviewees (46%) had a limited education with those women leaving school at the end of their secondary schooling.⁹³ A total of 5 women had post-secondary qualifications in teaching or nursing.⁹⁴ Only 1 of the women had attained a tertiary qualification above a bachelor degree,⁹⁵ although 7 of the 13 women (54%) had completed some post-secondary qualification. Whatever their occupation, several women tended to stop working after marriage or childbirth,⁹⁶ although most returned to the workforce later. This is not surprising as, even for members of the Baby Boomer generation, it was commonplace for women to leave work upon marriage, or certainly after the birth of children. If women did return to work, it was often in circumstances

⁹⁰ 11 respondents had owned a home at some point in the past. In some cases respondents had owned more than one home: R3, R7.

⁹¹ R3, R7.

⁹² R4, R5, R8 and R9.

⁹³ R2, R6, R7, R9, R10, R12.

⁹⁴ R1, R3, R4, R8, R13.

⁹⁵ R5.

⁹⁶ R3, R7, R8.

where the woman 'worked around the children', for example through part time or shift work.⁹⁷ One woman also described the need to retrain and re-enter the workforce for financial reasons following a particularly difficult divorce.⁹⁸ However, in one situation a woman had been offered a prestigious scholarship at 12, but her father refused to permit her to accept it, believing that girls did not need an education.⁹⁹ Notwithstanding the lack of a complete education, this particular woman, who was first married at 17, eventually went on to raise 5 children as a sole parent, one of whom developed a disability following a bout of measles. She then later went on to study as her children became independent. Indeed, this was the only woman in the study to have completed a postgraduate qualification and described her career as both 'interesting and rewarding'.¹⁰⁰

However, there were many factors which contributed to relatively low levels of educational attainment and/or sporadic engagement with the workforce. One woman, living with a husband who was addicted to alcohol and gambling, refused to work more than part-time, as she believed that any extra income would simply exacerbate his existing addiction problems.¹⁰¹ Another woman, originally from the United Kingdom, was forced to leave her long term employment after having children, as the company that she had been working for did not permit flexible or part-time work for mothers.¹⁰² This same woman moved to Australia, where her first husband subsequently died. Her second marriage ultimately became an abusive one, where her husband controlled all of the finances, including those related to the business which she had, in fact, developed herself.¹⁰³ Living in regional South Australia and away from immediate family, this woman became very vulnerable in an abusive situation where she was socially isolated and lacking the ability to seek help until her sister intervened on a visit to Australia. Another woman described her experience within her marriage, where she was repeatedly told by her husband that she was the cause of his depression and that she was 'stupid'. This woman had worked to support the family while her husband went back to study, but she only returned to formal study after her divorce. To use her words, it was only then that she 'learnt that [she] was not stupid'.¹⁰⁴

Many of the interviewees had been employed in unskilled positions but, even those with a higher level of education also recorded similar stories and work-life experiences. In summary, women tended to contribute more to the running of the household and the raising of children, rarely accumulated property or assets of their own and, in the event of separation or divorce, had few to no financial reserves. However, many women left the workforce for reasons other than to look after children. Some cited health reasons¹⁰⁵ and workplace injury,¹⁰⁶ the impact of a husband's alcoholism,¹⁰⁷ domestic violence,¹⁰⁸ bullying and assault in the workplace¹⁰⁹ and a diagnosis of cancer.¹¹⁰

⁹⁷ R1, R3, R7, R8, R9, R13. K.Galloway, 'Ending feminised property' Eureka Street 10 September 2014 <<http://www.eurekastreet.com.au/article.aspx?aid=41973#.VzLHPIR95aQ>>

⁹⁸ R8.

⁹⁹ R5.

¹⁰⁰ R5.

¹⁰¹ R7.

¹⁰² R9.

¹⁰³ R9.

¹⁰⁴ R8.

¹⁰⁵ R6, R12.

¹⁰⁶ R2, R12.

¹⁰⁷ R7.

Single women similarly did not seem to accumulate assets or savings following separation or divorce, because a single, lower wage often did not permit entering the property market or to save. Interestingly, one woman who inherited upon her second husband's death was in the strongest financial situation of all of the women interviewed.¹¹¹ This woman, who had previously been married to an alcoholic and abusive husband, lost her second husband tragically in a car accident when her youngest child was less than a year old. Her eldest child, a daughter, was also tragically murdered at a young age so, despite being in a comparatively strong financial position, this woman has suffered immensely throughout her life.¹¹²

Compulsory superannuation only became available in the 1990's and was not available to about half of the women that were interviewed.¹¹³ Even for those women who had access to superannuation, the lower and sporadic nature of the income stream meant it did not accumulate into significant amounts of savings.¹¹⁴ Six of the participants had some superannuation or savings but mostly in smaller amounts.¹¹⁵ Only 2 women had a significant amount of savings or superannuation.¹¹⁶

When asked about their desire to re-enter the workforce, there were 2 major responses, from those who simply could not return to employment due to health reasons,¹¹⁷ to those who would love to re-enter the workforce but had no idea where to begin. As one woman stated,

I would love to [re-enter the workforce] but I wouldn't know where to start. I think that we should focus on youth unemployment before the oldies, but I would love to do volunteer work on domestic violence.¹¹⁸

A similar response was given by another women, who also expressed concern over feeling socially disconnected due to lack of engagement with paid work.¹¹⁹ Social isolation was not, however, a common theme identified through the interviews. All but 1 of those interviewed stated that they knew their neighbours. A total of 8 women (or 62%) said they had older neighbours living around them, and 10 women had family or friends living close by. When asked about the factors behind their choice of suburb, 62% of women (8 of the 13) cited proximity to family, friends and personal networks – clearly the largest factor driving suburb choice and well in front of convenience (important for 4 of 13 women) and safety/security (which was important to 2 of the 13 women). However, there were mixed stories of family relationships, with both positive and negative experiences:

¹⁰⁸ R2.
¹⁰⁹ R12.
¹¹⁰ R9.
¹¹¹ R4.
¹¹² R4.
¹¹³ R1, R5, R6, R8, R11, R12, R13.
¹¹⁴ R1, R8, R13.
¹¹⁵ R1, R5, R6, R8, R10, R13.
¹¹⁶ R11.
¹¹⁷ R2, R7, R12.
¹¹⁸ R9.
¹¹⁹ R8.

My daughter comes in once a week and stays with me every second weekend. My oldest grandson sometimes takes me shopping and I know I can always call upon him.¹²⁰

I see my daughters and grandkids at least every fortnight, when we get together at different houses for barbecues. They are close but not too close. I like it that way.¹²¹

I have 2 daughters living close by ... but I have had nothing to do with my eldest following the divorce. This makes me very sad, as I have a 3 week old grandson whom I have never held. Both of my girls still have a relationship with their father, which is the source of some conflict. It hurts me and makes me angry.¹²²

My middle son is close by. I see him but he is very busy. My eldest son is in Melbourne. I don't see him often. My eldest daughter moved to Queensland and my youngest daughter is in Perth. My youngest son died 3 years ago. I keep in contact with my 5 grandkids and 15 great grandkids though.¹²³

When asked who they would call if they were unwell or something happened to them, 8 of the 13 women mentioned family members. Some responses indicated independence and stoicism – 'I normally look after myself'¹²⁴ - whereas other responses reflected a high degree of comfort from receiving regular calls from friends.¹²⁵ None of the women received daily calls from Red Cross or had a medi-alarm, but several received regular visits or calls from friends. All but 2 of the women owned mobile phones, with those 2 women being in their late 70s and early 80's.¹²⁶ And, as described above, internet usage was not as widespread as it may have been, with several women expressing concern about its value and the security attached to its use, whilst others enjoyed the connectedness it provided to family located overseas:

I play solitaire and email friends. I am not very tech savvy.¹²⁷

I use the internet but I don't like it. The internet annoys me. However, I have joined twitter and skype ... but I don't use it at all.¹²⁸

I look up things. I want to go back to New Zealand so I am looking at coach and train tours. I use skype to contact the girls in the UK. I use email and Facebook to keep in contact with the grand-children. My eldest grand-daughter just introduced me to her boyfriend. He seems lovely.

The following sections analyse the major themes which emerged from the data collection.

120 R6.

121 R9.

122 R7.

123 R5.

124 R6.

125 R5.

126 R10 and R5 respectively.

127 R1.

128 R4.

4.2 Divorce and Relationship Breakdown

In recent years there has been considerable discussion about age discrimination in the workplace, wage inequality, the lower wages in 'women's work' and the resulting impact on superannuation, but little translation into law reform or other constructive action.¹²⁹ Reform, however, is unlikely to impact for the benefit of older women who were locked out of superannuation for a range of reasons. Any likely reform is likely to benefit future generations of retiring women. While income disparity was evident in the sample, as stated above, most of the women had a limited standard of education and, if they were employed they were generally in lower paid employment that was often irregular, and frequently bore the responsibility for raising children. In some respects this did not matter in a financial sense, because most participants had experienced a measure of financial security and property ownership.¹³⁰ Difficulties arose, however, often in mid to later life and relating to property ownership, most commonly as the result of marriage breakdown.¹³¹ As already mentioned, divorce was the single most common life event adversely affecting a woman's financial security, and impacted on 12 of the 13 women interviewed (or 92% of participants). Furthermore, 2 thirds of these women experienced abuse or domestic violence,¹³² or a partner's addiction to alcohol and or gambling.¹³³ Some were deterred from leaving the domestic situation due to a lack of resources and the necessity to care for children, thus prolonging the abusive or dysfunctional relationship.¹³⁴ Many women who separated or seemed to be left with no or few assets described themselves as coming off 'second best' in any settlement.¹³⁵ Only 2 of the 8 women who experienced divorce were actually happy with the property settlement,¹³⁶ although 1 woman referred to her partner's substance issues and a desire not to 'ruin him financially'.¹³⁷

The study highlighted the significant effect that abusive relationships and relationship breakdown had on the accommodation status of the women. An astonishing 62% of respondents, and a total of 66% of the women who had experienced a divorce, had been impacted by abuse by or addiction issues of a partner.¹³⁸ Abuse took many forms, but most commonly involved psychological and physical abuse. Frequently, psychological abuse was coupled with financial dominance or control by the abusive partner.¹³⁹ The specific impacts varied, but a consistent theme of both abuse and addiction was its role in a couple's subsequent divorce. A clear consequence of divorce and separation was also significant financial and housing vulnerability for the women themselves.

For many of these women, there was an apparent lack of appropriate legal and financial advice for women either sought or provided during relationship breakdowns. Few of the women mentioned seeking financial or legal advice, although 1 of the women referred to a lack of financial capacity to

¹²⁹ See for example, Australian Human Rights Commission, *Accumulating Poverty? Women's experiences of inequality over the lifecycle*, (2009).

¹³⁰ R1, R2, R3, R4, R6, R7, R8, R9, R10, R11, R12, R13.

¹³¹ R1, R2, R6, R7, R9, R12.

¹³² R2, R6, R7, R8.

¹³³ R4, R7, R11, R13.

¹³⁴ For example, R7.

¹³⁵ R1, R2, R7, R8, R9, R12.

¹³⁶ R10, R13.

¹³⁷ R13.

¹³⁸ R2, R4, R6, R7, R8, R9, R11, R12, R13

¹³⁹ For example, R9.

retain a lawyer and represented herself in the family law proceedings.¹⁴⁰ Only 75% of women were happy with their property settlement and several women referred to spending any money that they received on their children, occasionally because the father failed to provide child support.¹⁴¹ In several cases, there did not seem to be a consideration of saving or reinvesting in a property.¹⁴² Some participants also showed a willingness to 'take risks' with regard to a new relationship:¹⁴³

I regained the marital home in the settlement, but I sold that to move in with my new partner. My kids were independent at that time. I still think that this was the silliest decision I ever made. He could not manage his money and I saw homelessness looming. I received a financial settlement at the breakdown of that relationship, but I would have preferred property.¹⁴⁴

In many cases, women needed to get out of a situation or relationship as a matter of urgency and often with little finances or equity in the home. In these cases, the male partner often stayed in the home and retained the greater part of any proceeds of sales. The male partner also frequently had better access to super and savings. In some circumstances, women were left destitute or in debt as was the case of R9, who had lived in regional South Australia with her second husband:

I was diagnosed with cancer in 2012 and needed surgery in Adelaide. He made me return home too early ... He eventually took over all aspects of our business ... After the surgery he became very controlling. Staff started to leave and were not replaced ... Friends stopped visiting when they were intimidated by his behaviour.

I wanted to get the pension when I turned 65 but he would not let me. He cut off the landline at home. I wanted to leave but I felt tied to the business. My sister offered to come over ... we secretly crossed the border and set up a separate bank account in my name with \$1000 that she gave me. She took me to Centrelink, there they arranged for my pension to be paid into the new account. They told me to start planning to leave my husband.

In November, when he had left for work, we had a truck ready to pack. I took very little with me and then we went to Adelaide where I stayed with my daughter. I saw a lawyer who found out the he owed \$150,000 in credit card debt and that no taxes had been paid by the business for several years. I was told that I owed \$33,000 in business tax and \$60,000 overall ... I contemplated suicide that day. The lawyers refused to take on my case as there was a business involved and no money left to claim. I sought an ATO waiver on hardship grounds but will have to repay the company tax if I ever come into any money. I discovered that the business profits were going into his private account and that he had purchased a new car which he had been hiding at his mother's house in Adelaide. The bank foreclosed on the house. I could not afford legal proceedings so received no settlement.¹⁴⁵

In some cases the breakdown of the relationship caused isolation and estrangement from close family members who might otherwise have been expected to provide practical and moral support

¹⁴⁰ R8, who received only \$30,000. The husband retained the house and ultimate custody of the 2 daughters.

¹⁴¹ R12 gave each child \$20,000 to each child following the property settlement.

¹⁴² R6.

¹⁴³ R3, or to get away from loneliness R8.

¹⁴⁴ R1.

¹⁴⁵ R9.

during such a process, particularly children. A number of women were left traumatised by estrangement with children following the divorce,¹⁴⁶ with one woman stating that she cannot look at Facebook anymore given how much it hurts.¹⁴⁷

The matters raised in the interviews underscore an issue that has to be addressed much earlier in women's lives. Access to education for women has improved, with most now completing the equivalent of year 12, and unprecedented numbers of women entering and completing tertiary education. However, wage disparity continues to exist. Women continue to be the primary carers in most family settings and therefore will take time out of the workforce to care for children or ageing parents. Superannuation accumulation will consequently remain problematic for women, especially those who find themselves divorced or separated from their partners. However, for the current generation of ageing women who find themselves in this situation, they remain particularly vulnerable to homelessness and financial vulnerability, particularly as they lack financial resources after divorce and access to the benefits of (more recent) superannuation policies. This vulnerability is only exacerbated in situations of violence and abuse. A further issue concerns the mental wellbeing of women in this category; many of those interviewed demonstrated incredible resilience despite years of trauma and dysfunctional relationships and several referred to having been treated for depression following a divorce or separation.

4.3 Health Issues

A total of 7 out of 13 women (or 54%) stated that health issues had adversely affected their financial and thus accommodation position.¹⁴⁸ Together with loss of employment, health problems were the second most significant factor affecting these women's financial and housing security. The specific health issues ranged from heart surgery, peripheral neuropathy, high blood pressure and sciatica, an auto-immune disease, chronic pain, multiple cases of depression, arthritis, osteoporosis and shingles to simply 'not being able to do the things I would like to do.' One woman viewed her former husband's health issues – alcohol addiction – as affecting her financial security,¹⁴⁹ whilst another woman mentioned her husband's sudden death from liver cancer at 55 as having a negative impact on her financial position.¹⁵⁰ Another mentioned that her sister's health issues caused her to relocate to be closer to her, thus affecting her financial status.¹⁵¹

One woman discussed the impact of her divorce on her mental health and self esteem.¹⁵² This woman ended up developing an auto-immune disease and osteo-arthritis. As a consequence of the latter, she ended up cracking 3 vertebrae and found herself on a series of medications with their own negative side-effects. This woman has the benefit of private health insurance and lives in the more affluent suburbs around Unley. However, her health issues had direct consequences for her capacity to work for a period. This participant still owned a house in a rural area of South Australia, but found that living so far away from Adelaide was socially isolating, away from work

¹⁴⁶ R7, R8.

¹⁴⁷ R7.

¹⁴⁸ R4, R5, R6,

¹⁴⁹ R7.

¹⁵⁰ R3.

¹⁵¹ R13.

¹⁵² R8.

opportunities and connections with family. Although she was only able to afford to buy a house outside the Adelaide area following the settlement from her divorce, she has experienced difficulties in receiving government assistance as a consequence of having a home which she now rents out.

None of the participants expressed concern about access to health services, which was not necessarily an expected outcome of this research. While some of the participants expressed anxieties about the inevitable future changes in their physical health needs as they age and how this might affect their ongoing access,¹⁵³ all participants reported that they currently had no difficulty accessing the health services that they require. One woman, suffering from peripheral neuropathy, expressed major concerns about how she would live as her condition (a degenerative disease) deteriorated.¹⁵⁴ To think about her situation, 'fills her with horror'. Her present house would not be suitable of catering for her medical condition as she moved to using a wheelchair. For this woman, she could not see a transition home between her current dwelling and a residential care facility, and was very concerned by her financial capacity to cover the associated expenses, but was more concerned about how she would cope with her deteriorating health.¹⁵⁵

One of the interesting themes which emerged in the interviews related to the connection between health and capacity to work. For many women, injuries or health conditions were the cause of their departure from the workforce.

4.4 Loss of Employment

A total of 7 out of 13 women (54%) had expressed that loss of employment had impacted adversely on their financial and housing security.¹⁵⁶ Of the 8 women who discussed their reasons for leaving employment, 5 referred to health issues, although 1 of those women left work to take care of a disabled son.¹⁵⁷ Workplace injuries accounted for 2 women leaving the workforce,¹⁵⁸ caring for children accounted for another 2 women leaving work,¹⁵⁹ and a cancer diagnosis accounted for 1 further woman.¹⁶⁰ One woman also referred to losing her job due to having car problems that she was unable to afford to fix.¹⁶¹ Due to arriving at work late, this particular woman was laid off due to being told that she was 'unreliable'. Having already experienced a psychologically abusive marriage, this woman was unable to afford a lawyer and received what she described as an unfair property settlement; financial hardship was a constant theme through her interview. At one stage when she was living alone in a private rental unit, she lived on \$10 a week for food. This same woman had also experienced a period of unemployment due to serious health conditions which are now being effectively managed.

For one woman with diverse skills and experience, loss of employment was a factor that impacted on her financial position, but she found that she was always able to apply her skills and find

¹⁵³ For example, R10.

¹⁵⁴ R10.

¹⁵⁵ R10.

¹⁵⁶ R1, R4, R8, R9, R11, R12, R13.

¹⁵⁷ R5.

¹⁵⁸ R2, R12.

¹⁵⁹ R3, R7.

¹⁶⁰ R9.

¹⁶¹ R8.

alternative employment.¹⁶² However, in contrast, a woman who lost employment due to an injury, and despite receiving an insurance payout, experienced a very negative impact on her financial position, describing it as ‘unexpected’ and herself as ‘depressed and still on medication’.¹⁶³ Another woman described the cumulative effect of stress at work and at home due to her husband’s alcoholism as being the reason why she gradually went from full-time to part-time and then to casual employment.¹⁶⁴ A further woman described losing her job after standing up for other employees.¹⁶⁵ In this case, the woman found herself out of a job for several months and needed to borrow from family to survive. Other reasons for leaving the workforce included domestic violence¹⁶⁶ and bullying and assault in the work environment.¹⁶⁷

It is clear that loss of employment causes a significant and negative impact on a woman’s financial security. However, the reasons for losing employment were diverse, but most frequently described as a negative factor when issues were beyond the control of the woman (ie, workplace injury, a partner’s alcoholism, serious health issues, domestic violence etc). While many women left the workforce to care for children, only 2 of the 13 women referred to this factor as having an impact on their financial situation. Divorce, and other factors, were much more frequently cited as having a negative impact. Nonetheless, the interviews demonstrated that there are several factors pertinent to women which place them at risk of losing a job – being in an abusive relationship, lacking financial independence and security, having children to care for and unexpected ill health. Given the prevalence of discrimination against older persons in the area of employment,¹⁶⁸ this is one issue which warrants much greater attention by policymakers.

4.5 Needing to Financially Support Children

A total of 4 women stated that needing to financially support children had an impact on their financial situation.¹⁶⁹ For 1 of the women, this was not seen as a negative at all, but simply ‘what a parent does’.¹⁷⁰ Another woman expressed a similar sentiment, saying that she would do it all again – ‘it’s what you do’.¹⁷¹ For 1 woman, when her youngest son moved out for a period, she found herself experiencing even more financial stress; when her son returned, his youth allowance helped the financial situation. For other participants, needing to raise children alone or with no support from the children’s father, caused significant financial stress.¹⁷² For one woman who raised 5 children on her own for a period of 22 years, expressed the impact of that predicament on her financial situation in the following terms:

¹⁶² R4.

¹⁶³ R12.

¹⁶⁴ R11.

¹⁶⁵ R13.

¹⁶⁶ R2.

¹⁶⁷ R12.

¹⁶⁸ Australian Human Rights Commission, *National Prevalence Survey of Age Discrimination in the Workplace* (2015), 3-4.

¹⁶⁹ R5, R8, R12, R13.

¹⁷⁰ R8.

¹⁷¹ R13.

¹⁷² R5, R13.

I would be better off financially. I would have gained better qualifications and therefore better income. I chose to work inside school hours so I could pick the children up, especially during their primary school years.

They were hard years bringing the children up alone. I couldn't afford to go out. I couldn't afford dinner, wine, clothes ... It was socially isolating although I made myself socially unavailable and would make excuses to avoid going out.

But, I had other women friends in similar situations. I had to keep my perspective. I often struggled, but I had a good life.¹⁷³

Another woman with 3 children divorced after 37 years of marriage.¹⁷⁴ She described the marriage as an unhappy one and her husband as violent towards both her and the children. Following the property settlement, she gave all of her money to her children and described the impact of the divorce on her financial situation as being very negative; she became homeless and needed to move in with her son. Her children, however, used the money as deposits for their own homes.

While, for each of these women, the need to provide financial support to children had a direct effect on their financial and housing security, none of the women expressed any negative emotions about the need to do so. On the contrary, virtually all of the women in this category spoke in positive terms about their willingness and ability to support their children.

4.6 Death of a Partner or Spouse

A total of 4 women (31%) had been impacted by the death of a partner or spouse,¹⁷⁵ although for 1 of the women, the death of her second husband placed her in a stronger financial position.¹⁷⁶ Another woman who lost her husband to cancer at 55, when her sons were in secondary school, described it as a very difficult period for the family¹⁷⁷ and, despite re-partnering and separating several years later, did not wish to re-partner again. Interestingly, while each of these 4 women described the death of a partner as having a significant impact on their lives and financial situation, none of them described that impact in negative financial terms. This was in direct contrast to the women who had experienced divorce.

4.7 Housing Stress and Homelessness

None of the women interviewed were homeless or had been, in their opinion, homeless. However, several respondents reported experiences when, due to a marriage breakdown or other life event, they left their home and lived in temporary accommodation, often with family.¹⁷⁸ Two women currently living independently noted that if their financial situation worsened through, for example, a significant rent increase, they would have to move in with their daughters.¹⁷⁹ While not 'homeless' in common parlance – and it seems the women themselves would not regard

¹⁷³ R13.

¹⁷⁴ R12.

¹⁷⁵ R3, R4, R5, R9.

¹⁷⁶ R4.

¹⁷⁷ R3.

¹⁷⁸ R7, R8, R11, R12.

¹⁷⁹ R6, R9.

themselves as homeless - their vulnerability if circumstances changed is evident. Indeed, the definition of secondary homelessness refers to exactly this scenario.¹⁸⁰ When asked where they would move to if they were required to leave their current home, 6 of the 13 women (46%) stated that they would go to family or friends, though 2 of the 6 women used the word 'possibly' to describe this scenario. Some of the women – 3 or 23% - simply identified regions or suburbs where they would prefer to move to, while 2 of the 13 women (15%) stated that they would move to a residential care facility for health reasons. While 4 of the women (31%) stated that they had 'no idea' or were 'not sure', followed by a statement that they would possibly move in with friends or family, a total of 8 of the 13 women (or 62%) did not really express a clear view of what they would do if forced to move. This fact alone is concerning, but may also reflect the general comfort felt by each woman in relation to their current homes – another general theme which emerged from the interviews and which is described below. It should be noted, however, that one woman who was already living with family reported feeling guilty about being an imposition on her daughter.¹⁸¹

The issue of housing stress was evident in our interviews. According to traditional measures, a household is defined as being in housing stress when it pays more than 30 per cent of its gross income in housing costs (mortgage or rental) and its income is amongst the lowest 40 per cent of all households (the 30:40 rule).¹⁸² Applying this to our interviewees,¹⁸³ most were in the 20-25% bracket, although public housing tenants are capped at a maximum of 25% of their total income. Several women exceeded the 30% of gross income with 4 women paying more than 45% of their income on rent.¹⁸⁴ Those 4 women were, however, residents of the more affluent areas in and around Unley. Interestingly, 8 of the participants noted that the amount of rent was 'an issue' for them,¹⁸⁵ but only 5 of the women expressed concern regarding rental increases.¹⁸⁶ When asked to consider specific rent increases, only 2 women said they would have to move if the rental increased by \$25 per week,¹⁸⁷ although two others conveyed that it would be difficult for them to stay.¹⁸⁸ If rent amounts were to increase by \$50 per week, however, three more said that they would be unable to stay in the home.¹⁸⁹ In addition, while only 4 of the women (31%) indicated that they worried about their capacity to meet all of their expenses,¹⁹⁰ a total of 6 women (46%) stated that an unexpected bill would affect their financial position significantly:

¹⁸⁰ C Chamberlain and D MacKenzie, above n 37.

¹⁸¹ R11.

¹⁸² S Rowley, R Ong, AND c McMurray, *Do Traditional Measures of Housing Stress reflect Financial Wellbeing?*, The Melbourne Institute, AHURI Research and Policy Bulletin (No 166) 2015, available at: https://www.ahuri.edu.au/__data/assets/pdf_file/0017/2906/AHURI_RAP_Issue_166_Do-current-measures-of-housing-affordability-reflect-wellbeing.pdf.

¹⁸³ Question 25: Are you happy to indicate what level of rent you are paying per week?

¹⁸⁴ R4, RR7, R8, R13.

¹⁸⁵ Question 27: Was the amount of rental an issue for you?

¹⁸⁶ Question 33: Are you concerned about a possible increase in rent?

¹⁸⁷ R2, R7.

¹⁸⁸ R1, R9.

¹⁸⁹ R4, R11, R12.

¹⁹⁰ R7, R9, R11, R12.

It would impact significantly. My daughters would try and help but I would have to arrange a payment plan if I received a completely unexpected bill. I would not want to sell my car as it provides me with independence and the ability to assist my neighbours and visit family.¹⁹¹

I would have to seek a loan from Centrelink.¹⁹²

It would affect me very badly. I have a long term deposit but I would rather swallow my pride and ask a friend for a loan before touching the deposit.¹⁹³

Other women, however, felt much more comfortable with their current budgeting and capacity to pay an unexpected bill:

I am a good budgeter. I always pay a little extra on gas, water etc. I am always covered.¹⁹⁴

I always put money aside. I withdraw it and hide it. I like to let the government think I have no money. I have cash reserves, which I save up for holidays. You can always get an advance from Centrelink if necessary.¹⁹⁵

These responses are interesting, particularly because of the fact that, although many of these women were either experiencing, or being very close to experiencing, a form of 'housing stress', they did not seem to realise this. Interestingly, only 1 of the women had even considered moving further from the CBD to access cheaper rental accommodation.¹⁹⁶

Perhaps the most striking factor affecting the women's risk of housing insecurity was the absence of financial reserves through either savings or superannuation. Only 4 of the women (or 31%) had ever had access to superannuation, although a total of 8 women (or 62%) stated that they currently had access to some savings. However, of those 8 women, only 2 - both of whom resided in the Unley or surrounding areas - stated that their savings were more than a small amount and 5 of the 8 women were from Unley or surrounding suburbs. Thus, there was a considerable discrepancy between women residing in Salisbury and women residing in Unley and surrounding suburbs. A total of 9 women were receiving either pensions (7 of the 9) or Newstart Allowance (2 of the 9). Only 2 of the 13 women (or 15%) were receiving no government support at all. Both of those women lived in the wealthier suburbs of the Unley area and both were still working, one as a nurse and the other providing international student support in an educational setting.

One interesting case of potential financial abuse (and possible illegal activity on the part of the landlord) involved a woman living in a private rental and concerned a second request for a bond of \$12,000.¹⁹⁷ The request came in the same year in which the woman had inherited \$15,000 from her father's estate. In turn, the woman's unit was refurbished and she was consulted about the nature of the renovations. The woman expressed strong satisfaction with the outcome, but this incident

¹⁹¹ R9.
¹⁹² R6.
¹⁹³ R1.
¹⁹⁴ R2.
¹⁹⁵ R4.
¹⁹⁶ R7.
¹⁹⁷ R10.

highlights the vulnerability of women living in private rentals and the potential for exploitation by unethical landlords.

4.8 Importance of Public Housing

An ageing population, an increasing number of people with a disability and a growing number of homeless people are placing pressure on the existing social housing stock, with waiting lists rising rapidly over the last decade. Long public housing waiting lists make it difficult for older people to move into public housing, or, once in the system, to move to another area.

Priority waiting lists do not assist older people unless he or she has a significant disability or there are other extenuating circumstances.¹⁹⁸ In the meantime, older people must try and obtain affordable housing through other means. With the price of private rental properties, this can be prohibitive and can result in people moving in with relatives or friends, or even becoming homeless, before an opportunity to move into public housing arises.¹⁹⁹

The interviews underscored the importance of public housing and the difference it can make to several of our respondents lives. Indeed, several respondents referred to the sense of freedom and independence they felt through being accommodated in the public housing system.²⁰⁰ The opportunity for public housing to provide for security of tenure is underscored by the fact that most respondents had lived in their properties for a considerable length of time.²⁰¹ Indeed one respondent had been living in the property for over 16 years.²⁰² Others had been living in public housing for a matter of months.²⁰³

The interviews also emphasised the ongoing need for government investment in the public housing system. It is the most appropriate means of addressing the housing needs of low-income older people and contribute towards alleviating the often resultant impact on, for example, physical and mental health. Indeed, the provision of public housing has a direct relationship with the alleviation of poverty. The capped rental – 25% of income – is a significant portion of a lower income or pension but, of course, below the 30% indicator of housing stress. Having said this, 2 of the participants who were living in public housing did express concern about the impact of potential rent rises and, doubted whether they would be able to stay in circumstances of a significant rise.²⁰⁴ Further, several were concerned that an unexpected bill would impact badly on their finances.²⁰⁵ This suggests too that if a major expense was to be incurred this would impact adversely on the affordability of the women's current housing.

Although the public housing respondents were happy to be accommodated and be within the system, there were some concerns. Maintenance, design and location were important to the

¹⁹⁸ Freilich et al above n 61.

¹⁹⁹ T Gilmore, 'Growing the community housing sector in Western Australia' (2013) *Housing Australian Network 3*; Frielich et al, above n 61.

²⁰⁰ R1, R6, R9, R 12.

²⁰¹ R1, R2, R5, R6.

²⁰² R6.

²⁰³ R9 (7 months), R12 (9 months).

²⁰⁴ R1, R2.

²⁰⁵ R1, R9, R12.

respondents as was neighbourhood amenity and relationships with neighbours. Five participants mentioned concerns about neighbours.²⁰⁶ Some were noisy or had guests regularly staying over but others involved threats of violence or comments of a sexual nature.²⁰⁷ Car parking was mentioned in several occasions by respondents, the main concern being access, availability and other residents taking limited parking bays.²⁰⁸ Accessibility to the premises was an issue for two women, especially in relation to people with limited mobility.²⁰⁹

Location was important to most respondents but for a variety of reasons. Accessibility to shops and transport was important; most participants were satisfied with the location although some were concerned regarding access to public transport.²¹⁰ Interestingly, for the most part security was not a great concern to the respondents. Most felt secure in their home and in the local environment, even at night.²¹¹ Some expressed concern about walking alone at night in the area or the occurrence of car chases and unsocial behaviour.²¹²

For the most part the interviewees were happy with the maintenance services provided.²¹³ Some comments were made about the length of time that maintenance took to be completed, yet others mentioned the speed at which the matters were dealt with.

You have to be persistent.²¹⁴

They come very quickly if it's urgent. I am happy with the Housing Trust service.²¹⁵

There seemed to be a general appreciation of the availability of the services. The women residing in public housing were almost unanimously positive with regard to their experiences with the various housing agencies.²¹⁶ This was in contrast to several of the respondents in private rental situations:²¹⁷

They are slow on repairs and have a 'business-like' approach.²¹⁸

With governments calling for fiscal restraint, it seems unlikely that the budgets for public and community housing will be expanded to the degree, and at the pace, necessary to cater for growing demand.²¹⁹ The disturbing issue is that, given the lack of affordable housing, the numbers, and thus, waiting lists, will continue to grow. And, as the population ages, more seniors will be facing housing affordability issues and will remain on, or join, the lengthy lists for public housing. It is

²⁰⁶ R1, R2, R5, R6, R9.

²⁰⁷ R1, R5, R6, R9.

²⁰⁸ R2.

²⁰⁹ R5, R6.

²¹⁰ R6.

²¹¹ R1, R2, R5, R6, R9, R12.

²¹² R2, R12.

²¹³ R1, R2, R5, R6, R9, R12.

²¹⁴ R12.

²¹⁵ R5.

²¹⁶ R7 was an exception, but was very positive about Council assistance in dealing with Housing SA.

²¹⁷ R4, R7, R13.

²¹⁸ R13.

²¹⁹ C Ho, 'Home stressed home: The intractability of private rental stress in Australia' (2015) 28 *Parity* 5 <http://search.informit.com.au/documentSummary;dn=326192925261780;res=IELFSC>; P Williams, 'The affordable housing conundrum: shifting policy approaches in Australia' (2015) 86(6) *Town Planning Review* 1.

evident too that the composition of older people in vulnerable housing circumstances is changing. Some groups of older people who are not usually thought of as being at risk, for example older women who had lived relatively independent lives and not accessed welfare services previously, have been recognised as a 'new face' of homelessness.²²⁰

4.9 Access to Justice

Another theme that arose from the interviews was an apparent reluctance by participants to fully pursue legal claims that may have been available to them to enforce certain rights or entitlements that could lead to monetary redress or gain. All of the participants would have arguably found that an injection of finance would improve or ease their current circumstances. Despite this, however, several of the women appeared to actively choose not to seek out potential legal remedies to previous legal problems or conflicts. The types of legal claims available were most prevalent in the area of family law (in terms of property settlements, noting that child support was not mandatory until the 1990s),²²¹ but were also noted as occurring in relation to employment entitlements,²²² wills and probate,²²³ welfare entitlements,²²⁴ residential tenancies²²⁵ and public housing law²²⁶ and consumer contracts.²²⁷

The finding that participants are highly reluctant to take any action to further legal claims and remedies supports Australian research concerning the alarming lack of access to justice for older people.²²⁸ The concept of access to justice in Australian legal research is multi-faceted and encompasses not only whether people can successfully negotiate the pathways to existing legal advice and information services and institutions in the community. The concept of access to justice also extends more substantively to consider whether existing legal services and institutions in fact deliver what older people believe to be 'justice' in response to a legal conflict or problem. In addition to strengthening pathways to the law, the fact that older people may be reluctant to access existing legal services may suggest that there are different processes or interventions not currently being offered that may deliver more appropriate outcomes to meet their holistic legal needs.²²⁹

Participants in the present study were not directly asked why they did not pursue possible legal claims, although 1 woman described having a lack of financial reserves to fund a lawyer in family

²²⁰ V Bromilow, 'More older women becoming homeless in WA, study finds' 26 March 2014, available at: <http://www.abc.net.au/news/2014-03-26/more-older-women-becoming-homeless2c-study-finds/5345354>; J May, 'Middle class, hard working and homeless', 8 April 2014, available at: <http://www.theage.com.au/victoria/middle-class-hard-working-and-homeless-20140407-368w7.html#ixzz2yjApsHRQ>.

²²¹ R1, R4, R6, R7, R9 R12.

²²² R12.

²²³ R3, R4, R6, R9, R10, R11.

²²⁴ R11.

²²⁵ R4, R5, R7, R11.

²²⁶ R1, R6, R7, R12.

²²⁷ R11, R12.

²²⁸ See Susannah Sage-Jacobson (2015) "Access to Justice for Older People in Australia" Law in Context, 33(2) pp. 142-159.

²²⁹ Sage-Jacobson "Access to Justice for Older People in Australia" (2015) 33 (2) Law in Context 142

court proceedings, which resulted in her perception that the property settlement was unfair²³⁰ In this respect, the woman was not alone. There may be multiple reasons for the failure to pursue legal claims, ranging from complexity and cost to emotional strength. However, in light of the failure to ask specific questions on legal matters and the motivations of the women with respect to not pursuing such claims, it is impossible to draw any firm conclusions. This topic is, however, one which should be the subject of further research. Unfortunately current access to justice research does not assist us to conclusively determine the reasons behind the participants' choice not to pursue legal claims.²³¹ There has simply been inadequate independent empirical research gathered in Australia to shed light on the reasons older Australians do not currently access the law.²³²

Although no specific question were asked about ethnic background, the researchers concluded that two of the interviewees were from a Culturally and Linguistically Diverse (CALD) background.²³³ The interviews confirmed issues raised in more comprehensive research regarding the vulnerability of older CALD women in relation to domestic and family violence and financial vulnerability.²³⁴ Older CALD women are potentially more at risk of social isolation due to language and cultural barriers and efforts. For example, in some cultural groups domestic violence is frowned upon but is regarded as a 'private' matter so there is little to no intervention. If a woman leaves because of these circumstances she may be ostracised by the community.²³⁵ In other groups, the sharing of assets may place some older women at a disadvantage because of an expectation that the woman's assets should be shared (or indeed subsumed) into a child's finances.²³⁶

4.10 Satisfaction With & Acceptance of Current Housing Situation

Many participants expressed a level of relative acceptance with their current living circumstances and were determined to make the best of their lives.²³⁷ The interviews reflected a sense of relief and, in many cases, satisfaction with their housing circumstances.²³⁸ For some of the respondents, especially those who had enjoyed a degree of financial security in their earlier lives, the current accommodation was not as comfortable as previous homes or of a standard that they had hoped to be residing in at this stage in their lives.²³⁹ Nevertheless, participants felt they enjoyed a greater degree of control and emotional and physical safety in their new home because previous arrangements had been the scene of abuse, violence and financial uncertainty.²⁴⁰ The sense of relief at being in the new environment and feeling they were secure within their home was, in

²³⁰

R8.

²³¹

For an overview and discussion of the most recent access to justice research in Australia, see Sage-Jacobson, above n 229.

²³²

Sage-Jacobson, above n 229, 147.

²³³

R7, R12.

²³⁴

L_Zannettino, D_Bagshaw, S_Wendt and V_Adams, 'The Role of Emotional Vulnerability and Abuse in the Financial Exploitation of Older People From Culturally and Linguistically Diverse Communities in Australia' (2015) 27(1) *Journal of Elder Abuse and Neglect* 74.

²³⁵

Travia and Webb, above n 44.

²³⁶

For example, interviews conducted within the Perth Italian community for Freilich et al above n 61.

²³⁷

R1, R3, R9, R12, R13.

²³⁸

R5, R6, R7, R10, R11.

²³⁹

R1, R8, R13.

²⁴⁰

R6, R9, R12, R13.

several interviews, palpable.²⁴¹ Indeed, several participants commented specifically on the significance to them of their present 'home'.²⁴²

For the large majority of women (8 of 13 or 62%), suburb choice was determined by proximity to family, friends and personal networks.²⁴³ Convenience was important to 4 of the 13 women (31%) and safety and security was only mentioned by 2 of the women (15%). A total of 6 women (46%) would consider moving to another suburb if they could find a property with similar features but with lower rent. Interestingly, all but 2 of the women use electronic transfer payments or debit arrangements with Centrelink to pay their rents. While 2 women indicated they were unsure, the researchers assumed that this would indicate an electronic transfer arrangement of some kind.

The attitudes of the women and their level of satisfaction with their current housing arrangements tends to challenge traditional assumptions that a person is worse off if she/he moves from home ownership to rental or that people residing in the public or private rental market are in some way dissatisfied. For the women in this study a safe and stable environment at home was more important than the quality of the home or whether they owned it. Indeed, some commentary argues the benefits of renting in terms of flexibility and transfer of risk to landlord.²⁴⁴

None of the women interviewed expressed any major concerns with respect to the inspection process, although 1 woman stated that she felt judged throughout the process.²⁴⁵ However, a number of women (8 of the 13 women) indicated that they had not yet had an inspection, or had had only very minimal inspections since commencing their tenancy. A total of 9 women (69%) stated that they enjoyed a positive relationship with their landlords. However, the same number of women referred to current or ongoing maintenance issues. These included a footpath ramp repair, garage door problems, blocked drains, leaking guttering, problems with the toilet cistern and the bathroom exhaust fan. However, on reflection, only 5 of the 9 maintenance issues appeared to be ongoing and were still to be completely resolved. Regarding previous maintenance issues, 7 of the women reported issues, but 3 of the 7 reported that they had been handled quickly. Only 1 of the women reported a negative dealing with her landlord. However, a very different response was given when the women were asked about their relationships with the neighbours. A total of 6 women (46%) described some type of negative interaction with their neighbours. For 2 of those women, that interaction involved unwanted sexual advances.²⁴⁶ Other issues of concern involved difficult neighbours, issues with car parking and a barking dog. Interestingly, when asked how long they anticipated living in their current residence, 8 of the women (62%) said that intended to live there forever or for as long as possible. One woman described the experience of moving 3 times in 7 years as 'a shattering experience'.²⁴⁷

²⁴¹ R3, R6.

²⁴² R6, R9, R12, R13.

²⁴³ R2, R2, R3, R6, R7, R9, R12, R13.

²⁴⁴ J Eldridge, 'End the renters lament. Owning your own home isn't all it's cracked up to be', *The Guardian* (online), (9 March 2016, available at: <http://www.theguardian.com/commentisfree/2016/mar/09/end-the-renters-lament-owning-your-own-home-isnt-all-its-cracked-up-to-be>).

²⁴⁵ R13.

²⁴⁶ R1, R9.

²⁴⁷ R7.

Participants were asked about the significance to their lives of their neighbourhood and community and interestingly none of the interviewees reported feeling a strong connection to the local area where they lived. As previously mentioned, the largest driver for moving to a particular area was to be close to family, friends and personal networks, followed by convenience (to transport, shopping, services etc). This challenges notions that a strong local neighbourhood community where facilities, friends and family are all within walking distance is of importance to older people. However, many of the participants made good use of Local Council services such as community centres, free buses and libraries.

5. KEY CONCLUSIONS & RECOMMENDATIONS

As this study highlighted, there are a number of significant life events which can place single older women in a precarious financial and housing situation as they age. While the decision to live in rental accommodation may be one of choice, as several of the Unley participants made clear, for the most part, single older women find themselves living in rental properties due to serious life events which often lie beyond their control. The single most important factor when considering the current housing situation of single women over 55 years is clearly the negative impact of divorce and separation on a woman's financial position. In this respect, the study demonstrated the prevalence of domestic violence, abuse, substance and gambling addictions in cases of divorce amongst this cohort of women. In many cases, the presence of both abuse and addiction contributed to the breakdown of marriages.

Many of Australia's older women were raised in an era where educational attainment for women was low, where family laws were not as favourable towards women with respect to both property settlements and child support, where women were the primary carers of children and frequently left employment after childbirth and were largely excluded from superannuation schemes. As a consequence, single older women frequently face a confluence of negative life events or facts which can contribute to heightened vulnerability with regard to their housing and financial situations. Despite this, many women living in such circumstances demonstrate incredible resilience and strength in the face of adversity.

The causes of housing insecurity or homelessness are wide-ranging and disparate. Housing vulnerability for older single women is, however, a multi-faceted issue that cannot be alleviated by any single approach or strategy. Making recommendations to address the issue requires (so much as is possible) consideration of the characteristics and circumstances of the women and necessitates an assessment of diverse social, economic, legal and public policy factors. The task encompasses consideration of emergency and short-term responses but also requires development of approaches over the mid to longer-term, for example the availability of legal and financial support services; housing planning and policy; investment in social and affordable housing; and, ambitiously, measures aimed at dismantling obstacles to women's educational, financial and lifestyle opportunities over the life course. In summary, recommendations need to address issues that are occurring in the present and proposals that will, if implemented now, go some way to preventing cases of housing insecurity and homelessness in the future.

5.1 The Need for Further Research

This study was small in scope but the findings reinforce those recorded in larger studies, raising several interesting – and in some cases surprising - issues that are ripe for further consideration. Further, and more comprehensive research is needed, including of the following:

- To explore more comprehensive methods for identifying and mapping older women facing housing stress and homelessness;
- To consult more closely with government and non-government agencies in public and private housing, aged care, homelessness services and the law to ensure maximum exposure to issues affecting older women within the subject group;

- Drawing on the recommendations above, there should be another much wider study of single women over 55 living in rental accommodation, whether that beings with South Australia or examines the issue at the national level. On this note, it may be that the Australian Law Reform Commission’s forthcoming National Inquiry into Elder Abuse highlights the relationship between abuse and housing and financial security;
- To identify particular groups of older women at risk of housing insecurity and homelessness, for example, CALD and Indigenous women and develop strategies that cater to the unique circumstances of these women;
- To conduct research into women in the 35-54 age group who are already experiencing challenging life events that contribute to future housing stress and homelessness, with a view to assessing the most appropriate interventions to support such women. This is particularly important to identify those women experiencing abuse, violence and a partner’s addiction issues;
- To conduct further research into why older women may not be fully accessing their legal rights in family law and other areas which would enhance their housing and financial circumstances.

5.2 Access to Education and Information for Women

This study demonstrated the need for improved access to advice at every stage of their experience of housing insecurity so as to better inform women of options appropriate to their circumstances, especially the case in times of crisis. This should include the following initiatives:

- Ensure that older women and divorced middle aged women are a priority area in relation to housing and homelessness services;
- Consider introducing a ‘one stop shop’ for older women experiencing housing insecurity through a phone hotline. The service should be linked with homelessness agencies throughout South Australia and should be the subject of an advertising campaign designed to reach vulnerable older women;
- Enhance education programs that improve older women’s knowledge of and access to housing and homelessness services;
- Enhance access to information and support services in circumstances of relationship breakdown.

5.3 Enhanced Availability of Supported Crisis Accommodation

It is vital that crisis accommodation is available for older women in both the short and medium term. To that end, government should explore the following:

- An increase in funding to relevant service providers to ensure that supported crisis accommodation is suitable and available for older women;
- Ensure that there are sufficient places for older women, especially those who have experienced violence and abuse, to stay in supported accommodation and not have to return to an abusive situation.

5.4 Dealing with Family Violence and Abuse

The report of the Victorian Royal Commission on Family Violence made several pertinent recommendations regarding older people, including older women, experiencing domestic and family violence. This report endorses these recommendations:

- To promote awareness of the unique nature of domestic and family violence affecting older women;
- To promote awareness of domestic and family violence affecting older women through education programs such as targeted information campaigns and training, directed at service providers, community representatives, police and the wider community;²⁴⁸
- To promote awareness of financial abuse as a form of family violence;
- To introduce education programs such as targeted information campaigns and training in relation to financial abuse directed at service providers, community representatives, police and the wider community;
- Enhance awareness of bank employees, police and lawyers with regard to the incidence, dynamics and nature of elder financial abuse;
- To adopt the recommendations of the Victorian Royal Commission in relation to the prevention of financial abuse of older people, including the availability of appropriate legal options, alternative remedies and referrals.²⁴⁹

5.5 Legislative Reform

Relevant South Australian legislation should be examined with a view to assessing how those laws impact on older people, particularly older women. To this end:

- Residential tenancies legislation should be reviewed so as to:
 - Assess how the legislation impacts on older tenants;
 - Incorporate appropriate safeguards for vulnerable people such as older tenants;
 - Provide for minimum periods of tenure of several years or an open ended agreement;
 - No cause eviction should not be permitted;
 - Consideration of matters such as hardship in relation to rental increases and termination of the arrangement should be included;
 - There should be minimum requirements for the standard of properties;
 - There should be provisions that deter discrimination against older tenants.
- Planning legislation and policy should be reviewed with regard to:
 - Providing greater flexibility in relation to density, height limits, cluster housing and ancillary dwellings;
 - Explore concepts such as share housing;
 - Make the 'price' of an approval for a housing development to include low cost units appropriate to older women. This would include approval for retirement villages and residential parks (lifestyle villages);

²⁴⁸ VLRC, above n 57, 137.

²⁴⁹ See generally, VLRC above n 57, Chapter 27.

- Investigate models operating in other jurisdictions, for example apartments for life.



Semi-Structured Interview Questions

Introduction

Interviewees will be provided with a brief description of the project. Each woman will be provided with the consent form to read and sign and will be informed that they are free to stop the interview at any time or decline to answer any question if they feel uncomfortable.

Background Information

1. What is your age group?

- 55-60
- 61-65
- 66-70
- 71-75
- 76-80
- 81-85
- 86+

2. Can you tell me where you currently live?

.....

3. Are you renting this property?

- Yes
- No (If the response is no, the interviewee does not fall within the scope of the project)

4. Are you renting your home privately or publicly?

- Private
- Public

5. Is anyone else living with you? If yes, would you mind telling me who you live with?

- Yes
- No

Details of person(s) living with (relationship to person, age etc):

.....
.....
.....

6. How long have you been living in this home?

.....
.....

7. Have you ever owned a home before?

- Yes
- No

7(a) If yes, would you mind telling me whether you owned it with someone else or on your own?

.....
.....

7(b) If you feel comfortable telling me, would you mind describing why you chose to sell that home?

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.....

8. Regarding your current home, would you mind describing that home for me?

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9. Do you enjoy living in your current home?

- Yes
- No

10. Can you tell me what you like about living in your current home?

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11. Is there anything you do not like about living there?

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12. Do you feel secure living in your current home, including at night?

- Yes
- No

12(a) If no, why not?

.....
.....

13. Do you feel that your property is well maintained?

- Yes
- No

14. Do you have a good relationship with your landlord?

- Yes
- No

14(a) If no, can you tell me why?

.....
.....
.....

15. Are you comfortable walking down your street and around your suburb?

- Yes
- No

15(a) If no, can you tell me why?

.....
.....
.....

16. Do you know your neighbours?

- Yes
- No

17. Do you have many neighbours around your own age?

- Yes
- No

18. Do you have family and friends living close by?

- Yes
- No

19. How far away do your nearest relatives live?

.....
.....

.....
.....
20. If you were unwell, or something happened to you, who would you call?
.....
.....
.....
.....

21. Do you have a landline?

- Yes
- No

22. Do you have a mobile phone?

- Yes
- No

23. Do you have an internet connection at home?

- Yes
- No

23(a) If yes, in what ways do you use the internet?

.....
.....
.....
.....

24. Do you have any other form of making contact, for example, a medi-alarm, or do you receive a daily call from the Red Cross?

- Yes (details:)
- No

25. Are you happy to indicate what level of rent you are paying per week?

- | | |
|-----------------------------------|-----------------------------------|
| <input type="radio"/> <\$100 | <input type="radio"/> \$301-\$350 |
| <input type="radio"/> \$100-\$150 | <input type="radio"/> \$351-\$400 |
| <input type="radio"/> \$151-\$200 | <input type="radio"/> \$401-\$450 |
| <input type="radio"/> \$201-\$250 | <input type="radio"/> \$451-\$500 |
| <input type="radio"/> \$251-\$300 | <input type="radio"/> >\$500 |

26. Why did you choose this property?

.....
.....
.....
.....

27. Was the amount of rental an issue for you?

- Yes
- No

27(a) If yes, in what way?

.....
.....

28. What features were you looking for in a property?

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.....
.....
.....

29. Did you have any alternative properties in mind?

- Yes
- No

29(a) If yes, what kind?

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.....
....

30. Did you consider moving to another suburb or further from the CBD in order to access cheaper accommodation?

- Yes
- No

31. Why did you ultimately choose to live in this suburb?

.....
.....
.....
.....

32. Would you consider moving to another suburb if you could obtain a property with similar features but at a lower rent?

- Yes
- No

33. Are you concerned about a possible increase in rent?

- Yes
- No

34. Would you be able to stay in your current home if your rent were to increase, for example, by \$25 per week?

- Yes
- No

34(a) If yes, what compromises would you have to make to stay in your home?

.....
.....
.....

34(b) If yes, would your answer be different if the rent increased by \$50 per week?

- Yes
- No

35. How did you find the property you are presently living in?

- newspaper
- internet
- word of mouth
- other

36. [If the person is renting privately] can you describe the experience of dealing with the landlord/agent (was it positive, were they helpful, were they concerned with your personal needs)?

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.....
.....
.....
.....

37. [If the person dealt with Housing SA] can you explain the experience of dealing with Housing SA (did you find the experience to be positive, were they concerned with meeting your needs etc)?

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.....
.....
.....
.....

38. How do you pay the rent?

- in person
- electronic funds transfer
- by cheque
- by bank deposit
- other

39. Can you describe the property inspection process, its frequency, level of detail etc and whether you experienced any difficulties?

.....
.....
.....
.....

40. Do you have a positive relationship with your landlord/agent?

- Yes
- No
- Neutral

41. Do you have any current or ongoing maintenance issues?

- Yes
- No

42(a) If yes, what are those maintenance issues and have you experienced difficulty in getting them resolved?

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..
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.....
.....

42. Have you previously had maintenance issues that you raised with your landlord/agent and how would you describe the experience?

- Yes
- No

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.....
.....
.....

43. Have you had any negative experiences when dealing with your landlord/agent?

- Yes
- No

.....
.....
.....

44. Have you had any negative interactions with your neighbours?

- Yes
- No

.....
.....
.....
.....

45. Are you currently working, whether for payment or as a volunteer (ask for details)?

- Working full-time
- Working part-time
- Not working
- Volunteer

45(a) If the person is living with others are they working (ask for details)?

.....
.....

45(b) Does the other person(s) contribute to household expenses (ask for details)?

.....

.....
46. How long do you see yourself living in your current home?
.....
.....
.....
.....

47. If it was necessary to move, where would you go?
.....
.....
.....

48. Does the possibility of having to move concern you?

- Yes
 - No
-
.....
.....
.....

49. Would you mind sharing with me some details about your level of education? What level did you attain?

- Secondary Schooling
- Graduate certificate/apprenticeship
- Diploma
- Bachelor Degree
- Postgraduate Degree
- Other

50. What was your primary occupation(s)?
.....
.....
.....

51. For how many years were you employed and, if relevant, when did you stop working?
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.....
.....

51(a) If relevant, what factors contributed to your decision to stop working?
.....
.....
.....

52. Did you have access to superannuation?

- Yes
- No

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..
.....
..

53. Do you have savings or (if relevant) superannuation now?

- Yes
- No

.....
.....

54. Do you receive the aged pension or any other form of benefits?

- Yes
- No

.....
.....

55. If you feel comfortable answering, what proportion of your income would you estimate is paid on rent?

.....
...

56. Do you worry about your financial position and capacity to meet all of your expenses?

- Yes
- No

.....
..
.....
..

57. How would an unexpected bill or rise in expenses impact on your financial position?

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.....
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.....
.....

58. [If the person is currently out of the paid workforce] Have you thought about, or would you consider re-entering the workforce?

- Yes
- No

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..
.....
..

59. Has your housing and/or financial position ever been affected by any of the following life events?

- Death of a partner/spouse
- Divorce or separation

- In your opinion, how did your partner's death impact on your financial and housing situation?

Where loss of employment occurred:

- Can you tell me the circumstances?
- How long ago did this occur?
- Would you like to work again or be involved in volunteer work?
- Did you receive any redundancy or other form of payment upon leaving your employment?
- In your opinion, what impact did the loss of employment have on your housing and financial situation?

Where health issues occurred:

- Can you tell me of the circumstances affecting either your health or that of your close relative?
- When did these issues emerge?
- Is the health condition one that requires ongoing treatment?
- Is the cost of healthcare and medication difficult to manage?
- Is access to appropriate healthcare services an issue for you?
- In your opinion, how have these health issues affected your housing and financial situation?

Where financial support to others is an issue:

- Can you describe the circumstances surrounding the need to support others?
- How long ago did this occur and is the assistance ongoing?
- Is this impacting, or has this impacted, on your financial situation to a significant degree? Have you ever had to sacrifice your own needs to support them?
- In your opinion, what impact has this had on your housing and financial situation?