The Crisis of Older Women's Homelessness: A Case Study of Australia

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Abstract. This paper explored the growing homelessness issue among older women in Australia, identifying three main contributing factors. Firstly, the lack of houses which are affordable for homeless people, combined with a rapidly aging population, led to a housing crisis that disproportionately affected this demographic. Secondly, persistent gender disparities, including unpaid caregiving roles, restricted access to full-time employment, and lower retirement savings, significantly worsened their financial vulnerability. Lastly, domestic violence emerged as a significant contributor that intensified the housing insecurity faced by older women. The study further examined how homelessness impacted this group, revealing that it resulted in severe physical and mental health challenges while hindering access to vital social services. To address these issues, several solutions were proposed, such as affordable housing programs, tailored rental support, and co-housing initiatives. Additionally, the paper highlighted the need to create housing projects that focus on accessibility, safety, and aging in place. Innovative financing models, including impact investing and housing funds, were recommended as sustainable approaches to fund housing developments aimed at reducing homelessness among older women.

Keywords: Homelessness, Older women, Australia, Affordable housing.

1. Introduction

In the pursuit of creating inclusive cities, the needs of older women, a highly at-risk demographic, are frequently left unnoticed. Growing data highlights that the issue of homelessness in Australia is now among one of the most urgent challenges faced by this demographic in city environments. As reported by data from Women's Property Initiatives, the risk of homelessness affects more than 400,000 women aged 45 and above in Australia at this time. Despite having dedicated their lives to working and caring for their jobs and families, many of these women now face precarious or inadequate housing situations. Reports from the Australian Human Rights Commission revealed a 10% increase in homelessness among women in Australia from 2011 to 2016, with a striking 31% increase in older women experiencing homelessness, reaching almost 7,000 people. In addition, an estimated 6,000 older women are experiencing substandard living conditions and could be vulnerable to homelessness [1]. This concerning trend has led to the investigation of homelessness among older women in this paper.

Therefore, this paper centered on women aged 55 and above, analyzing and exploring the social and economic aspects within the Australian context that contribute to their homelessness, along with major aggravating factors. Moreover, the paper explored the possible consequences of the homelessness issue for this group and investigated potential future changes in these trends. Finally, based on the above analysis, this paper proposed corresponding suggestions of measures to mitigate the problem of Australian homelessness for the group of older women to the greatest extent possible.

2. Homelessness among Older Women in Australia as Case Study

At the Melbourne International Film Festival, the Australian documentary Under Cover premiered, showcasing the voices and faces of older women experiencing housing insecurity. This has drawn more attention to previously overlooked data: between 2011 and 2016, the number of homeless Australians aged 55 or above increased by 28%, with single women in this age group being the fastest-growing homeless demographic. However, understanding statistics is different from witnessing the

reality firsthand. In Under Cover, filmmaker Sue Thomson tells the stories of ten older women who have faced housing insecurity and homelessness. They lived in shelters, community housing, cars, vans, and caravan parks. Although their experiences differ, they share a series of similar factors: taking time off to care for children, little or no pension, relationship breakdowns leaving them without money or assets, and eviction.

For some, other factors include domestic violence and the lasting effects of colonization. These women fulfilled the roles society expected them to, caring for husbands, elderly parents, and children. As one of them pointed out: "We did everything right. We got married, stayed at home, and raised our children." They feel shocked, saddened, and frustrated that, in return for their service, they have ended up on the brink of poverty. For many, everyday tasks like getting up, washing, preparing food, finding income, maintaining precious belongings, sleeping, and ensuring safety are all done in temporary and unstable spaces. Many women say they never imagined they would become homeless: it was something that happened to others. These are articulate, reflective, ordinary women who were blindsided by sudden hardships. As one woman said, "I never thought I'd be homeless. Never." In advocating for political change, the film powerfully conveys the message that homelessness can happen to anyone.

In reality, homelessness doesn't only refer to sleeping on the streets. It can also mean living in unsuitable or unsafe temporary accommodations or seeking refuge in government shelters. Monique Wiseman of the NSW Homelessness Association stated, "We saw this unfortunate reality during the COVID-19 pandemic, where many women lived in unsafe or unsuitable places." Social researcher and women's advocacy group spokesperson Dr. Jane Bullen agrees, "Perhaps male homelessness is more visible in public spaces. But we know there's a group of women whose financial situations are severely impacted by long-term issues like domestic violence, mental health problems, housing crises, and financial hardship, all of which increase their risk of homelessness. We also know the pandemic has had a particularly detrimental impact on women's housing security, especially for those affected by violence."

On International Women's Day in 2021, a project called UNSEEN was held at Circular Quay and Martin Place in Sydney, where images of women were displayed on the windows of a special car. Some women smiled at the camera, while others looked weary—these are some of the most easily overlooked groups in society: homeless women. Fiona, 62, lives in Sydney, a city known for its high housing costs and living expenses, and says, "Many women my age face the same crisis." Ten years ago, Fiona lived in an illegally built shed in someone's backyard, isolated and without social interaction, leading a hand-to-mouth existence. She slept in the shed every night, and her only entertainment was going to the library after work, where she would sit until it closed, then walk back to the shed alone. This simple and monotonous life continued for several years. For Fiona and other homeless women, homelessness is not just a safety issue, it takes a significant toll on mental health. Fiona believes moving into safe, secure housing was the turning point in her life. She considers herself extremely lucky, as a spot opened up in public housing for women, allowing her to move from the shed to a house with water and electricity. However, many other older women in Australia are still facing homelessness, with no solution in sight.

3. Factors of the Issue

The specialist homelessness services (SHS) report for 2022-23 highlights three key causes that pushed Australian older women to seek SHS support: housing crises (23%, about 3,600 people), financial struggles (18%, around 2,700 people), and domestic violence (12%, roughly 1,800 people) [2]. Among these, the housing crisis is the primary issue, exerting economic stress on older women on a societal scale. Financial problems directly contribute to the immediate challenges faced by these women. Lastly, domestic violence serves as a critical factor, worsening and speeding up the issue. The following sections will provide a detailed exploration of each of these elements.

3.1. Housing Crises as Fundamental Cause

From a societal standpoint, Australia's insufficiency of affordable housing, combined with the increasing aging population, has put more Australians, especially older women with inadequate economic means, facing a heightened risk of experiencing homelessness. Nationally increasing prices for housing and rentals have placed significant financial burdens on older people in Australia, driving many older women to experience the situation of homelessness because they cannot afford the rent. With older people mainly depending on their pensions, and affordable housing being defined as rent below 30% of their income, merely 1% of Australian rental properties are considered meeting the affordability criteria for these older singles or couples who living on pensions [3]. Despite efforts by the government to offer assistance by Commonwealth Rent Assistance, about 40% of those receiving support continue to face significant rental stress [2]. Thus, under current economic conditions, the lack of affordable housing is increasing the threat of homelessness for these Australian older women.

3.2. Financial Difficulties as Immediate Cause

While the lack of affordable housing and an aging population contribute to the rise of homelessness rates among older women, the direct cause of their homelessness is their inadequate lifetime earnings and savings, especially in the context of a housing crisis. This financial vulnerability is rooted in enduring inequalities related to gender in the workforce, job positions, and salary, affecting the group of women throughout their lives. Over time, these economic disadvantages accumulate and, by old age, result in homelessness for many women.

Women's financial disadvantage is evident in various ways, such as their overrepresentation across transient and minimum-wage sectors. Cameron and Power et al. demonstrate that women tend to withdraw from full-time work and subsequently resume employment in part-time or temporary jobs, accumulating less wealth compared to men [4][5]. In Australia, over half of single women aged 50 and above earn minimum wage or less, which fails to fulfill the most fundamental housing demands.

Moreover, women are often constrained in their involvement in full-time work due to their caregiving responsibilities, such as looking after children and elderly family members. These unpaid duties exacerbate their financial struggles, often going underreported. Based on Petersen et al., a considerable portion of older women maintain conventional roles, handling both caregiving duties alongside paid employment, generally in lower-wage roles [6]. Furthermore, single women over 55 are especially prone to employment disruptions caused by health issues or age discrimination [7], further worsening their economic situation. Additionally, the pension benefits for women in retirement are only about half of those for men, and the caregiving roles they assume throughout life severely reduce their ability to find affordable housing [8].

Older women generally have limited salary and finical resources, rendering them highly vulnerable to major life disruptions. Usual life events, such as sickness or losing a job, divorce, or the loss of a spouse, can lead women who are already at risk into homelessness, not to mention the extended impact of the three-year-long COVID-19 pandemic. Data indicates that the majority of older women experiencing homelessness for the first time do so after a significant life event, typically exacerbated by insufficient savings [9][10]. Therefore, the economic disadvantages women face throughout their lives reduce their ability to obtain affordable and stable housing. This combination of gender-based financial inequality and the housing crisis has led to the widespread prevalence of homelessness among older women.

3.3. Domestic Violence as Aggravating Factor

As mentioned earlier, older women encounter various types of inequality in gender that build up over time throughout their lives, contributing to their vulnerability to homelessness. Beyond unpaid caregiving roles, their lack of financial control and limited rights to make decisions often causes their marginalization, heightening the chances that violence against them will be disregarded or accepted.

Not only does domestic violence pose a direct threat to women's safety, but it also obstructs their ability to participate economically, thus undermining both their housing stability and lifetime income.

Providing crisis support for those forced out of their homes because of violence, Specialist Homelessness Services (SHS) reported that 38% of its clients in 2022-23 had faced domestic violence [2]. Among the people asking for homelessness services in Australia, two-thirds of clients are women, with 50% of them looking for assistance to leave situations of domestic violence. The current scenario is still critical, since finding houses which are stable, affordable, and secure long-term remains elusive. According to a 2021 domestic violence survey, survivors commonly encounter economic challenges of separating from their original relationships [2], further intensifying the existing heavy pressures already placed on older women. As such, domestic violence operates as an essential contributor that exacerbates the crisis of older women's homelessness in the context of a housing crisis and financial hardship.

4. Impact of the Issue

While homelessness is traumatic for anyone, facing it during later stages of life brings specific health challenges and risks, especially for women above 55. Homelessness always tends to be combined with living in severe circumstances with decreased access to healthcare, resulting in the onset or worsening of health conditions [5]. As a result, aged homeless women have a higher likelihood of developing disabilities, chronic diseases, complicated medical symptoms, which might lower their life expectancy [9]. Moreover, those health challenges commonly coexist with physical and mental weaknesses, requiring customized care services Unfortunately, the availability of these services might be restricted because of their high expense, leaving homeless older women without the necessary care during their old age. This situation perpetuates harmful loop that deepens their detachment from the community and increasing neglect and discrimination.

Research by Petersen et al. illustrates this harmful loop, showing that the situation of homelessness may become a continual or repeated issue for older women. Some of them might face recurring episodes of homelessness as they age, and others stay in a state of lacking stable housing for extended periods [6]. Without addressing the underlying issues, lifelong struggles, for example, physical and mental health problems, substance abuse, or imprisonment, can exacerbate as time goes on, leading to further deterioration [6].

5. Suggestions

In order to combat homelessness, with a focus on older women, the Australian government and relevant departments can implement a variety of solutions. These plans might include home-buying assistance programs for women, providing more affordable housing options for the group, optimizing the application of existing housing resources, and offering customized rental and support services in order to support them search for and maintain suitable rental properties while improving their economic standing as retirement draws near. To better support aging in place, new development projects and models should align with the housing needs and preferences of the group of older women. Universal design must be given special attention to better serve the needs of older women. Housing design and location should deliver attainable, secure, economical, and protected accommodations, while guaranteeing that community and services are accessible to all who need.

Although research on housing needs for older women is currently limited, evidence suggests that women with a history of or risk of homelessness are more willing to give up space in exchange for a personal unit. However, some of them are prepared to co-use outdoor areas. Privacy, location, and secure tenure, along with the opportunity to age in place, are pivotal considerations for these women. Considering the financial constraints faced by older women, a rent-to-buy policy could be introduced. This model would give women an entry point to home ownership by allowing them to rent first with the option or intention to buy later. Currently, rent-to-buy schemes in Australia are more often privately arranged and considered high-risk due to the potential disadvantages to the buyer. These

arrangements typically come with above-average rental rates, so expanding secure rent-to-buy programs could be one solution to the homelessness problem among older women.

Additionally, co-housing is another effective solution. For homeless women, co-housing can offer an opportunity to augment the range of affordable housing options for buying or leasing, while also reducing housing costs, promoting engagement within the social and their communities, and offering additional amenities. The co-used facilities in development projects may vary; for example, they could be restricted to communal greenspaces or extended to include shared kitchens, laundry rooms, etc. Creating communal spaces like laundry rooms, gardens, and BBQ areas, while reducing overdevelopment and limiting parking, can help construction and continual expenses. Incorporating resale terms into these projects could mitigate profiteering and support lasting affordability for future residents.

Lastly, financing programs are a direct solution to the homelessness issue among older women. Government funding and charitable efforts have traditionally been the primary sources of financing for social and community housing development, as well as for homeless support services. To support socially focused endeavors, new financial strategies and funding models, including impact investing, bonds, housing funds, social enterprises, and equity funds, are increasingly coming into play. These models can be used to finance housing developments or initiatives aimed at reducing the threat of homelessness for these Australian older women and, in some cases, provide ongoing revenue streams for these efforts.

6. Conclusion

In summary, homelessness among Australian older women is mainly determined through three major factors. Firstly, the lack of affordable housing, coupled with a rapidly aging population, has led to a housing crisis, forming the core reason to the problem on a community-wide scale. Secondly, lifelong gender disparities, including unpaid caregiving duties, reduced access to full-time jobs, engagement in low-paid short-term employment, and smaller pension funds, exacerbate the financial difficulties that push older women into homelessness. Lastly, domestic violence plays a substantial role in amplifying the struggles faced by older women who are homeless.

This paper also examined the effects of the crisis of homelessness in Australia on older women, figuring out that it can cause severe physical and mental health problems and hinder their ability to access vital social services as they age. If this issue is not addressed, it could perpetuate a vicious cycle that inflicts long-term damage on these women.

To manage the crisis of homelessness impacting Australian older women, several suggestions were proposed. These include home-buying assistance programs, the provision of more affordable housing, and optimizing existing housing usage. Additional support such as tailored rental schemes, financial planning for women nearing retirement, and development projects that assess the housing requirements and choices of older women are crucial. Housing designs should prioritize universal accessibility, safety, and affordability while promoting community integration. Co-housing and rent-to-buy schemes could also help alleviate financial burdens and offer long-term housing security. Finally, innovative financing models such as impact investing and housing funds could provide sustainable funding for housing developments aimed at reducing homelessness among older women.

Fortunately, the specific needs and vulnerabilities of older women have been increasingly recognized in recent years, leading to greater emphasis on their challenges within the larger homeless community. With growing study and policy focus, it is clear that steps are being taken to address this issue, which will be further explored in future studies.

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