



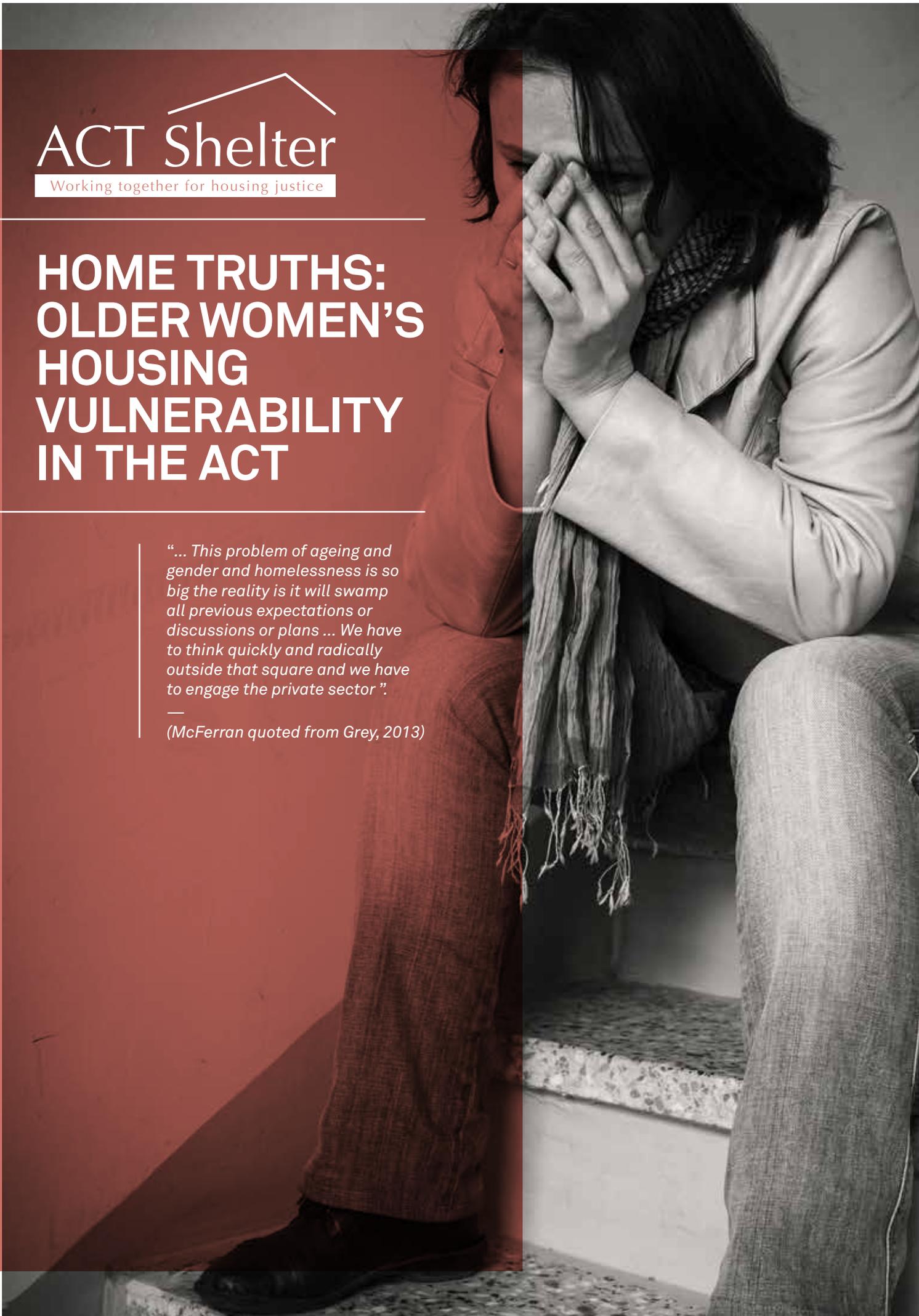
ACT Shelter

Working together for housing justice

HOME TRUTHS: OLDER WOMEN'S HOUSING VULNERABILITY IN THE ACT

"... This problem of ageing and gender and homelessness is so big the reality is it will swamp all previous expectations or discussions or plans ... We have to think quickly and radically outside that square and we have to engage the private sector".

—
(McFerran quoted from Grey, 2013)



About ACT Shelter

ACT Shelter is an independent peak community organisation funded by the ACT Government to provide strategic advice and advocacy on housing policy issues that affect people on low to moderate incomes, and people with no income. Our role is to provide an informed voice on policy issues that impact on housing justice. This voice is informed by policy research, close collaboration, networking and consultation with community organisations and other stakeholders working on housing and associated issues. Using this information we promote housing justice and better housing outcomes for people on low incomes in all housing types – including social housing, private rental and home ownership. ACT Shelter receives funding under the National Affordable Housing Agreement (NAHA) and/ or the National Partnership Agreement on Homelessness, which are jointly funded by the ACT and Australian Governments.

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Research, consultation and writing for this report was undertaken by **Dr Lisa Petheram** who was employed as Women's Project Officer specifically to undertake this project.

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EXECUTIVE SUMMARY

The proportion of older people facing housing stress and homelessness is known to be rising across Australia. Of particular concern is that older women are a demographic cohort that is especially vulnerable. Some recognition of this worrying trend has been evident from media coverage, requests for briefings by both state and commonwealth governments, publication of research results, and anecdotal reports from service providers. These sources reflect the reality that older women who are single, on low incomes and renting, represent one of the most disadvantaged groups in our community. Although national statistics are limited, the proportion of older women at risk of homelessness in Australia is already high and is expected to grow rapidly. Main reasons for this incidence include the fact that we have a rapidly increasing ageing population, women are living longer, and on average earn less than men and have less secure work tenure, and lower superannuation. Additionally, housing prices and rents are becoming increasingly unaffordable. A number of researchers contend that older women's housing stress and homelessness is serious, and will become a major crisis unless measures are urgently taken to help address it.

In the ACT there has been no research specifically on older women's housing stress and homelessness. But given that the ACT has a surging ageing population (particularly among women) the numbers of older women facing this problem are likely to climb fast. For this reason, responsive and effective planning and policy are becoming increasingly important, to ensure all women have access to safe, secure and affordable housing into retirement.

Aims and approach

Through this research project ACT Shelter aimed to:

- raise awareness of homelessness risk among older women in the ACT;
- provide ACT-specific data and evidence to assist with local responses to this issue;
- take stock of the strengths, gaps and ways to improve the response to the housing and support requirements of older women with experience or risk of homelessness, including through preventative approaches;
- empower government, service providers and the broader community to respond to this issue in line with best practice and the needs and views of older women; and
- provide opportunities for older women and women with experiences of housing stress and homelessness to have input into policy development in this area.

The target group of this study were single women 45 years or older who did not own their own home outright and did not expect to do so before they retired (or were already retired). This age group has been chosen because we wanted to understand the pathways women travel on towards housing stress and homelessness in later age. The age group was also chosen to take into account the lowered life expectancy of Indigenous people.

Semi-structured interviews, a formal survey (with 76 participants), and a focus group were carried out with women in this target group. Consultations were also undertaken with local service providers and a forum was held for members of the community, target women, policy makers and service providers.



Summary of findings

The results of our research indicate that women in this group are not an homogenous entity and have travelled many different pathways to housing vulnerability. Some women are experiencing housing vulnerability¹ for the first time, while for others this is an ongoing issue. We found that many women in this situation for the first time have led relatively conventional lives (eg with access to adequate housing). However, later life shocks, such as break-down of a long term relationship, death of a partner, illness, or loss of job, have thrown many women into tenuous living situations, often with a loss of housing tenure. It appears that when these types of shocks occur in later life, recovery can be difficult for a single person financially, as well as emotionally and often physically. Layered upon these life contexts are other pressures, such as high accommodation and other living costs, as well as difficulties in obtaining or securing work into older age, and dealing with increasing health and mobility issues.

Interestingly, 73% of the women who took part in the survey were in employment and 75% had completed tertiary study. Although this sample is unlikely to be representative of all women facing housing stress and homelessness, the data suggest that women without employment and with lower education levels (who have not been able to access or complete this survey) are likely to experience even greater difficulty meeting housing costs than many of those who took part in the study.

Median income among the participants of this survey was \$804 per week, their median amount of savings was \$200 and median expected superannuation by retirement was \$74,000. Of the survey participants, 34% do not see themselves as ever being able to retire.

A proportion of women who completed the survey were living in social housing (35%), and their responses indicated concern and also misconceptions around social housing tenure—and the need for programs to raise awareness around their rights.

Few of the women were currently experiencing primary homelessness at that moment in time but many were concerned they would be in the future. Many of the women were unsure where to go for support if they did face primary homelessness. Of the participants who carried out the survey, 26% were considered to be in housing stress under the 30/40 rule. This measure is a useful indicator, but it is likely to considerably under-estimate the depth and extent of housing stress people are facing. Of the survey participants 79% believed they have difficulty meeting living costs. Despite many not currently facing primary homelessness, there was extreme concern among many of the women about their tenuous housing situation—and considerable frustration about the lack of affordable, long term housing options and lack of support mechanisms available. This concern was also around a range of associated factors, such as stress related health disorders that arise from experiencing housing vulnerability.

During interviews, many women said they did not feel the need necessarily to own their own accommodation, but they wanted to have long term tenure so they could feel secure and age without worry. To many women this was a higher priority than the cost of accommodation. The results also indicate that older women have unique needs for their living situation, which make many current housing options unsuitable. The need for independence and living alone were also of very high importance to most participants. However, most women also talked about the importance of their home life having to cater for their broader life, which often involved looking after grandchildren (or adult children in many cases) and the ownership of pets.

¹ In this project the term (women's) 'housing vulnerability' refers to the risks faced by women who have concerns about their housing, whether they be experiencing homelessness, lack of security of tenure or other forms of housing stress.



Preventative measures and recommendations

It is important that service provision and solutions be designed to raise awareness of women's housing stress and homelessness among women and service providers. Face saving, 'safe' and specialised options for older women to seek support, as well as more affordable living solutions and mechanisms should be introduced. A specialist tenancy service for older people that takes a gendered approach could help assist with raising awareness, advocating and engaging with women facing housing stress or homelessness is needed. A series of multi-sectoral, face to face seminars, and well designed information packages provided online would also be a valuable combination in raising awareness in the ACT among women and service providers.

More affordable housing options that provide secure tenure should also be investigated. Community land trust schemes in particular appear to offer strong promise, as many of the participants of this study were eligible and willing to be involved in that type of scheme. We also suggest other mechanisms around private rental, garden flats, social housing, home ownership, pensions and superannuation, that may help support single, older women avert risk of homelessness.

The women involved in this study presented in a very wide range of different situations, because they had travelled many different life paths; hence one solution will never be appropriate for all. Modern living and household arrangements combined with family patterns contribute to creating complex, multi-directional and non-linear housing pathways for many women. The ACT will therefore need to make provision for more diversified housing options in the future, to cater for different life stages, and varying financial and personal circumstances of women and their families.

Solutions to housing stress and homelessness among older single women need to be considered together with broader complexities in women's lives, health care, transport and other aged care services. Hence, housing policy will need a gendered, holistic, coordinated approach across government, industry and not-for-profit organisations, to achieve appropriate, affordable and long term housing options for older women and homelessness services.

In summary we recommend:

Recommendation 1

Fund a specialised service to provide gendered tenancy advice and support to older women.

Recommendation 2

Put in place a range of measures that raise awareness amongst older women and relevant stakeholders around women's housing vulnerability and preventative pathways.

Recommendation 3

Develop a range of long term, affordable housing options that are suitable for older women, and undertake research on the possibility of innovative responses that might work in the ACT, such as community land trusts.

Recommendation 4

Implement a range of policy and other mechanisms that can assist older, single women to have greater security of tenure, affordable housing and age more easily in place.



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ACRONYMS

ACOSS	Australian Council of Social Services
ACT	Australian Capital Territory
AMP-NATSEM	AMP - National Centre for Social and Economic Modeling
ARS	Affordable Rental Scheme
CaLD	Culturally and Linguistically Diverse
ERA	Equality Rights Alliance
HAAG	Housing for the Aged Action Group
NHSC	National Housing Supply Council
RIHMA	Residual Income Model of Housing Affordability
YWCA	Young Women's Christian Association



INTRODUCTION

In recent years in the ACT and nationally, researchers, government agencies and community services have identified older women as a demographic cohort that is particularly vulnerable to homelessness. The problem of older women's risk of homelessness is insufficiently understood in the wider ACT community, and there is a demonstrated need to explore innovative ways of responding to both current stresses and the expected growing needs in this area. Conversations have already begun in the ACT about how our community can respond to the needs of this growing cohort of women at housing risk, but there is much more work to be done.

In the first half of 2014, ACT Shelter was successful in gaining funding to undertake this research project into older women and homelessness in the ACT, with support from the ACT Government through the ACT Office for Women. In this project we aimed to engage older women and service providers that work with older women, to identify the ways in which the ACT can strengthen its response to this serious and growing issue. The project sought to build an 'evidence base' to assist in designing local responses that will meet the needs of local women, and to empower government, service providers and the broader community to respond to this issue in line with best practice and the needs and views of older women.

This gendered research project adopted a mixed method approach, involving community consultation (with service providers and target women) designed to (a) raise awareness among community, whole of government, and service providers, of older women's homelessness in the ACT, and (b) identify feasible ways to improve the response.

The specific project aims were to:

- raise awareness of homelessness risk among older women in the ACT;
- provide ACT-specific data and evidence to assist with local responses to this issue;
- take stock of the strengths, gaps and ways to improve the response to the housing and support requirements of older women with experiences or risk of homelessness, including through preventative approaches;
- empower government, service providers and the broader community to respond to this issue in line with best practice and the needs and views of older women; and
- provide opportunities for older women and women with experiences of housing stress and homelessness to have input into policy development in this area.

The target group for this project was single women 45 years or older who did not think they would own their own home by the time they retired (or had already retired and did not own a home). This project adopted a broad definition of 'older woman' to encompass women aged 45 and above, and set out to understand the pathways by which women travel to homelessness. This resembles the approach adopted by a NSW study on older women's homelessness by McFerran (2010). Our study also acknowledges the almost 10 year gap in life expectancy between Indigenous and non-Indigenous women.



In this project the term (women's) 'housing vulnerability' refers to the risks faced by women who have concerns about their housing, whether they be experiencing homelessness, lack of security of tenure or other forms of housing stress.

ACT Shelter adopts a definition of homelessness that reflects the full extent and depth of homelessness in the ACT. This includes recognising the equal seriousness of rough sleeping (primary homelessness); couch-surfing ie staying temporarily with acquaintances, friends, families or living in crisis accommodation (secondary homelessness); and living in inadequate housing with no security of tenure (tertiary homelessness) (ACT Shelter, 2013).

Report outline

In this report we provide 'Background' to the issue and this study, an outline of our research 'Approach', the key 'Results' that emerged from the research, and then a combined 'Discussion, preventative measures and recommendations' on this issue in the ACT.



BACKGROUND

Projections indicate that Australia's population will be about 38 million by 2060, an increase of about 15 million (or 50%) from 2012. The number of people aged 75 and over is expected to rise from 1.47 to 5.47 million or 115% over the same period (Productivity Commission, 2013). The number and percentage of older people renting in the private market can be expected to follow at least this same massive rate of increase (Jones *et al.*, 2007). The commonly reported lack of availability of affordable and age-friendly housing for older people seems likely to become much more serious, unless urgent steps are taken to improve access to accommodation that is suited to their physical and other requirements. Fiedler (2009) suggests that older people were the least able of all demographic groups to deal with private market renting. Morris *et al.* (2005) argue that the changing nature of the housing market is making it increasingly hard for older people to find affordable, adequate and secure accommodation.

The Australian welfare system is based on the assumption that older persons will be home-owners and that their tenure will lift them out of poverty in their older age (Castles 1996). For an increasing number of Australians though, this is clearly not the reality. Over the past decade, Australian house prices have jumped by nearly 150%, while incomes only increased by 57% (Phillips, 2011). Many people are falling out of home ownership and facing housing stress due to the lack of affordable accommodation options; the number of older people (over other age cohorts) facing homelessness is particularly increasing. A growing concern is that older, single women are especially vulnerable (McFerran, 2010; Sharam, 2008; Tually *et al.*, 2007). There are a number of reasons for this trend, including the fact that women on average earn less than men, have less secure work tenure and have lower superannuation, and are more likely than men to rely on the aged pension as their sole source of income. Additionally, women also have lower workforce participation rates in their later years, and live longer than men (Cassells *et al.*, 2008).

According to ABS data, nationally, the number of older women renting privately has increased from 91,549 in 2006 to 135,174 women in 2011 (Petersen & Parcell, 2014). Data from the ABS also indicate that lone person female households and female, single parent households in the private rental market are most likely to experience rental stress (ABS, 2010). Ludo McFerran highlights in her 2010 study on older women and homelessness in NSW, "...[older women] will be at risk of homelessness, largely as a result of the entrenched social and economic disadvantage that continues to separate the experiences of women and men".

Also according to the ABS, there were 11,431 women who were 45 years and older, on low-median incomes, single and did not own their own home outright in the ACT in 2011 (ABS 2012)^{2,3}. This was 17% of the population of women in that age group in the ACT. By comparison, there were 7,356 men living in Canberra in the same situation, which was 7% of the total men in that age group.

From 2011-12 census data, of the number of people counted as homeless in the ACT, 22% were aged 45 or older and 116 or 40% of those were women (ABS, 2012). A further 245 women aged 45 and above were living in insecure housing arrangements, including caravan parks and overcrowded situations. These figures combined represent 0.6% of women aged 45 and above in the ACT, and it is likely that these figures do not come close to capturing the full extent of the situation.

² 'Don't own their own home' is defined as living in social or community housing, living in a private rental or paying off a mortgage

³ This is unlikely to include people in substandard rental accommodation as it is difficult to enumerate people renting in a garage or under a house as these renters are likely to be counted with the tenure of the owners.



Research suggests that the ways in which women, particularly older women, respond to a housing crisis make them less visible, and therefore older women may be under-represented in homelessness statistics (McFerran, 2010). Responding to this issue means ensuring women have access to housing that meets their changing needs in later life. A 2009 survey of older women in Canberra by the YWCA of Canberra found that 19.8% of respondents were very concerned about housing options for the future, and 31% were somewhat concerned. The study found that women were worried they would not be able to afford housing appropriate to their physical and financial needs. The study concluded that there needs to be a greater focus on increasing the "...variety and availability of affordable and appropriate housing" (YWCA, 2009).

The recognition of older women's housing vulnerability appears to be growing, based on media coverage, requests for briefings by both state and commonwealth governments, publication of research results, and anecdotal reports from service providers. This situation reflects the reality that older women who are single, on low incomes and renting, represent one of the most disadvantaged groups in our community (Kimberley & Simons, 2009). The issue is predicted to become a major crisis unless measures are taken to address it. Despite indications of greater recognition, it is only recently that older women's homelessness has appeared specifically on the practice and policy agenda (Petersen & Parcell, 2014). Some key research studies and reports have been published from some states (eg McFerran, 2010; Sharam, 2008) but there is acknowledgement that understanding of the broader picture is limited, especially around the complex nature and scale of the issue (Petersen & Parcell, 2014).

For some women, homelessness (or the risk of homelessness) may be a relatively recent experience, while others may have experienced long-term disadvantage and tenuous housing or transitional living (Petersen and Parcell, 2014). It is commonly reported that life shocks in later age often lead to a housing crisis. Marital break-up or death of a spouse or partner are circumstances that appear to be most commonly associated with lower housing security and financial stress (Morris, 2005). A study of homeless women by (McFerran, 2010) found that one third of women had lost their home after separation from or death of a partner.

It is common for women's disposable income to decrease after separation, which can severely limit capacity to accumulate superannuation or make voluntary savings. A study in 2003 showed that men who separated experienced an average drop in household disposable income of \$4,100 per year, compared to \$21,400 among separated women (AMP-NATSEM, 2005). Another study investigating impacts of divorce in retirement among 55-74 year old people concluded that divorce has lifetime consequences for women (Gray *et al.*, 2007). Divorced women in this age category have lower levels of household income, superannuation and assets compared to married people and divorced men—and are less likely to own their home outright compared to married women. There is evidence too that increasing numbers of older women are becoming homeless due to domestic violence (Naufal & Naughtin, 2008). In recent years significant advances in the family law system have helped to improve women's financial security after separation or divorce. However, there remains a substantial difference in the wealth of women (and men) following divorce, which indicate that inequalities are still entrenched.

To date, research has not been conducted on single older women's housing vulnerability and homelessness in the ACT. Studies have been carried out in some states and potential solutions suggested include the introduction of community land trust schemes, shared equity, and shared accommodation (Petersen & Parcell, 2014; Sharam, 2011a).



In the ACT, efforts to meet the need for more affordable housing for older women include construction of older person's social housing through the Affordable Rental Scheme (ARS) funded under the Nation Building and Jobs Plan Economic Stimulus, and the provision of small-scale supportive housing models for older Canberra women. Under the ARS, 39 properties were made available for older, low-middle income earners. Initially rent was at 74.9% of the market rate. In 2014 the scheme was modified to provide more flexibility for tenants 65 and over by introducing a six banded rental scheme where people pay a certain percentage of the market rent depending on their income and capacity to pay. This change seems likely to make a big improvement in the ability of older women to pay housing costs. There has been a demonstrated demand for this type of housing option, but the scheme is currently not at a scale that can meet the current demand or expected future growth in demand for housing for this target group.

At the same time as the introduction of the ARS, the ACT Government also introduced a loan licence (long term loan licence) scheme. In this scheme tenants pay 74.9% of the value of the property—based on an independent valuation—in order to secure 'ownership'. If tenants leave the property they have to sell it back to Housing ACT, whereby they also receive what they paid (provided the property has not fallen in value) as well as 50% of any capital gain. For this scheme, 39 properties were made available, but only two households have taken it up, and only six expressed an interest.

A Land Rent Scheme also exists in the ACT, but as worthwhile a scheme as this is, appears unlikely to be appropriate for low income older women, as the scheme is better suited to younger tenants who are likely to become wealthier over time - which is generally not the case for older women.

This research project arose because it became apparent that there was a need to better understand women currently in housing vulnerability in the ACT—and the various pathways they travel towards housing stress and homelessness, and the potential solutions that may be appropriate to avert housing insecurity. The following sections describe the research approach, results, analysis and recommendations we undertook for this project.



APPROACH

A mixed method approach was used in this project and both qualitative and quantitative data were collected. A literature review was conducted on homelessness among older people and women in Australia and internationally, including topics relating to housing, superannuation, vulnerability and inequality. Some service providers and key stakeholders were consulted and the experiences and views of a sample of women in this target group in the ACT were canvassed.

Service providers were engaged by email, telephone, in person and at community service meetings – in an informal manner and notes taken. Target women were engaged through a formal survey, semi structured interviews and a focus group. ACT Shelter also hosted a community forum on this project for service providers, target women, policy makers and other interested community members, from which further useful information was gathered.

The survey was adapted from parts of the Equality Rights Alliance's (ERA) Stressometer Survey and also a survey developed by (Sharam, 2011b), and is available in Appendix 1. Completion of the survey took an average of 35 minutes for participants, and included questions around women's housing and income, and their housing preferences (including two alternative housing scenarios). The survey was heavily promoted through community service providers and networks through online sources and in-person, as well as traditional and social media channels. On-line and hardcopy versions were released for target women in late March 2014 and kept open until June 2014. During this time period 76 women completed the survey. Data around income, superannuation, savings, and expected retirement age were collected to help understand women's eligibility for a hypothetical 'community land trust' scheme. In this hypothetical scheme, a dwelling was available for \$150,000 and it was assumed that participants unable to buy the dwelling outright (with savings and/or superannuation) could secure the dwelling with at least a 10% deposit and accessing a loan with a 6% interest rate⁴⁵. The financial ability of all survey participants to meet these purchase requirements before retirement, while having enough money remaining for non-housing costs was calculated for this scenario (as derived from RIMHA indexed budget for a single older person⁶) (Saunders, *et al.*, 1998).

Semi-structured interviews were carried out with 12 women, which lasted from 1-2 hours each. A three hour focus group session was carried out with eight women to explore certain aspects of women's housing stress and preferences. The participants were given a summary of preliminary results of research, and then women shared their stories about their housing situations, preferred visions for the future, and ideas for potential solutions. A two hour community forum was also held in Canberra on May 5th, 2014 for community members, service providers, target women and policy makers. The forum involved a number of presentations around the project and potential housing solutions and the audience were invited to provide feedback (see Appendix 2 for the agenda).

4 Note that debt and dependents was not taken into account in these calculations.

5 As data relating to income, savings and superannuation was not filled in correctly by all participants, the sample size for the calculations relating to the scenario was only 49.

6 The non-housing low-cost standard for a single older person, with no dependants was set at \$15,573 per annum according to RIMHA indexed budget (index to June 2014 by the Consumer Price Index, ABS, 2014).



Project activities and schedule

The research was carried out between February and July 2014 and the activities undertaken by a part-time researcher (two days per week) over this period are outlined in Table 1.

Table. 1 Timeline of research activities

Month	Research activities
Feb	Initial design, pilot, literature review, consultation with service providers
March	Finalise design of survey and release online, advertise for participants (survey, focus group, interviews), consultation with service providers
April	Carry out interviews, engage with some survey participants, run focus group
May	Consultation with service providers, data analysis, organise and present at forum
June	Analysis, literature review, consultation, write draft report
July	Receive feedback from ACT Shelter members, final consultation, finish final report

In all parts of this study, special sensitivity was used in talking about this subject matter. Information about the project, its aims, the survey and the way data would be used, was clearly communicated to participants. People could only complete the survey if they agreed to the first question concerning their understanding of the project. All data (written and recorded) from participants was kept confidential and is non-identifiable in this report. During the focus group all members signed a consent form. In some cases participants were filmed during interviews and the focus group, but only with consent, and the footage used only with their permission.

The findings from the various parts of the study have been combined and are reported in the following section.



RESULTS

Who are the target women of this research?

According to the ABS (2012) there are 7,494 single women of 45 years of age and older on low-median incomes, who do not own their own home in the ACT⁷. This is 11% of the total women in this age category. By comparison, there are 4,003 men living in the ACT in the same situation, 7% of the men in this age category. It is possible that these numbers are much higher in reality as there are many people, especially women in temporary, complex housing situations that may not be captured by this category.

The results of our project indicate that target women in this group are not an homogenous entity and have travelled many different pathways to housing vulnerability. Some women are experiencing housing vulnerability for the first time, while for others this is an ongoing issue. For all women facing such risk, complex interplays of life histories and events have contributed to their situation. However, it appears that many women facing housing vulnerability for the first time have led relatively conventional lives in regard to access to adequate housing. Later life shocks however, such as break-down of a long term relationship, death of a partner, illness, or loss of job, combined with low housing affordability, have thrown many of these women into tenuous living situations, often with loss of housing tenure. It appears that when these types of shocks occur in later life, recovery can be difficult for a single person financially, as well as emotionally and in some cases physically. Many participants of this study have little savings or superannuation and are on low incomes, and have had long periods of time away from the work force to raise children (or in some cases are still raising or providing for children).

Layered upon these life contexts are other pressures, such as high accommodation and other living costs, as well as difficulties in obtaining or securing work into older age, and dealing with increasing health and mobility issues. An example is 'Jane' who used to own a home with her husband and brought up two children. After an accident she was left with a disability, which was followed by a relationship breakdown and divorce. Jane had difficulty working full-time because of her disability but was unable to get a disability pension. After living in various private rental accommodations in a short space of time and using a lot of her savings for these moves and for costs associated with her disability and health problems of one of her adult children, Jane found herself unable to afford private rental. Jane is currently living temporarily with a friend, but is very concerned about her future. Recently she has suffered stress-related health problems and is also concerned that the worry about her future is contributing to her poor health.

Surprisingly, 73% of women who took part in this survey are in employment and 75% have completed tertiary study. It seems unlikely that this sample is representative of all women facing housing vulnerability and homelessness. It can be assumed that many women without employment and /or higher education (who have not been able to access or complete this survey) may be having even greater difficulty meeting housing costs and in secure tenure than those in this sample – as they are likely to have more serious financial pressures. Additionally, those facing severe mental health and or addiction problems are least likely to have been able to undertake the survey, and are likely to be facing difficulties in meeting their housing expenses.

7 Don't own their own home is defined as living in social or community housing, living in a private rental or paying off a mortgage



Although it was not an explicit question in the survey, many women mentioned in open ended answers and during interviews and the focus group, that they work in the community sector where pay is very low and contracts short and often part-time. Many of the participants felt frustrated that they had contributed a lot to society through raising families and working long hours in poorly paid community support roles as well as in volunteer work, but were now poorly supported by society when they needed it. Many women said they felt they should be supported through society and the government, but were often reluctant to ask for support from their children and families, as they felt this would be a burden on them. Many said their children were unable to financially support themselves, as accommodation, living costs and education were so high.

Where are the participants of this research living?

Participants were distributed mostly in outer (northern and southern) suburbs in the ACT. One participant had lived in the ACT, but had moved to Queanbeyan to stay (temporarily) with a friend, because the cost of living was too high in the ACT.

Of the survey respondents, 53% were living alone. Another 40% had dependent, or non-dependent children or grandchildren living with them, and 7% were staying with friends or family.

Of the survey participants, 35% were in public housing, 31% were in private rental, 15% had a mortgage and were purchasing a home, 6% were staying temporarily with friends or family, 3% in community housing and 1% renting a room in a boarding house. Another 8% were in 'other' accommodation; for example, one woman was renting a shed with no formal written agreement. In another case a woman paid to make space under her son's home livable (but would prefer to live elsewhere as the conditions are not ideal).

No participants appeared to be 'sleeping rough' at the time of this study.

Social housing

While the ACT retains more social housing than most Australian jurisdictions (close to 9% of total housing stock), the total stock available has not kept pace with ACT population growth, so there has been a gradual attrition of availability of public housing dwellings. The need and demand for public and community housing exceed supply with many women who participated in the project saying that they expected to be on the public housing waiting list for up to 2 years or more.

As indicated in the previous section, a high proportion of women who completed the survey were living in social housing⁸, and their responses indicated concern and misconceptions around social housing tenure. Many were uncertain of their tenure in social housing and felt that they could be asked to leave.

Tenants who are in social housing are technically able to stay permanently, unless they earn over a certain income threshold over a period of time. Some women explained that they were afraid of working overtime, or securing a job with a higher salary, in case they were forced to leave their social housing accommodation. One woman stated that she is concerned about *"...the ambiguity surrounding security of tenure in Housing ACT properties. There is a disincentive to strive for a more senior or better paid positions because of the fear of eviction. The frustration and disappointment of having been told I have security of tenure and an option to purchase when now it seems that neither are true in my case"*.

Many expressed concern that if they left social housing it would be impossible to secure a social housing place again and there might come a time when they would need it again (eg if

⁸ In this report we refer to social housing as both public and community housing



they lost their job or had an illness). Some women had complicated cases and thought they were not secure in their ability to stay long term in social housing. Some mentioned that with the change of government they were nervous they might be forced to move or might lose their social housing option. Some women believed that because their adult children had left home they would need to leave too. Some also felt guilty that bigger families with children still at home did not have access to houses.

A number of women raised the point that complex life events made them ineligible for social housing. For example one woman 'Jenny' had faced domestic violence from her husband and separated from him. However, in his later life he became ill, so she returned to his social housing accommodation to care for him and to help support their teenage son. Her husband later died, but her adult son was not immediately eligible for social housing. He worked as a labour contractor and could only get work casually and seasonally. He also suffered mental health problems. Jenny wanted to help support her son in the house he had lived in with his father, but at the same time she had a reduction in income, and started suffering stress-related health disorders. She was told they would need to pay full rates for the social housing accommodation, but they were unable to afford this, and she was having to draw from her modest life savings in order to cover the rent⁹. Another woman, 'Beth', said that she had been on the waiting list for social housing for two years and when she queried this, found that her application had never been processed and was likely to have been lost after its submission.

Generally, most participants were very grateful that they were in social housing. However, there were concerns by many women that much of this accommodation was not viable for disability and for ageing. There were also concerns that some social housing accommodation was too large and difficult to maintain as an ageing single woman.

Private rental

The ACT private rental market is one of the least affordable in Australia and vacancy rates one of the lowest. Despite recent falls in the Canberra property market, the rental affordability crisis continues to be unaffordable for low income households (Anglicare, 2014). Anglicare researchers surveyed 3,047 properties advertised for rent across Canberra on the 5th April, 2014. The report indicated that the rental market in Canberra continues to be out of reach for people receiving a government allowance (and for other low wage households).

Most women in this study who were renting expressed strong fear that they would have to move from their house with little notice and they would not be able to afford, or physically move their belongings, and may not be able to find somewhere else appropriate or affordable to live. Many women said they were tired of moving house, which was emotionally, physically and financially stressful. One woman said she had to move 8 times in the last year. It appeared that many women's existence was based around their everyday survival and it was difficult to plan ahead.

There was distress by many that there is a lack of affordable options for single older women. Not only were accommodation options unaffordable but they were also inappropriate for older women. Many private rental houses are too big and difficult to maintain, and small bedsits or apartments with only one bedroom were often too cramped and small and often in unsafe or noisy areas, or not on ground level which made them difficult to access for people with disabilities or older women with physical impairments. Other common concerns were the lack of ability/permission to make modifications to homes as buildings and residents aged, and difficulties with landlords and getting facilities repaired. Many women explained that pets played important roles in their lives and it is difficult finding rental accommodation that is appropriate for, or will take pets.

⁹ This woman's situation has recently changed and the rent she and her son needs to pay has been reduced



In one case a woman had secured private accommodation that she could afford in a shed at the back of someone's house, but as this is not a legal dwelling she does not have a rental agreement and is fearful she has no rights as a tenant.

Discussions with women commonly reflected misunderstandings and their lack of awareness about tenant rights as well as a fear to act on these should they lose their current housing situation and be unable to get appropriate housing (or personal references) in the future.

Costs of living and housing stress

The majority of participants in this study were not currently facing primary homelessness, but many are facing housing stress. A commonly used definition of housing stress is the 30/40 measure: ie if a household is among the lowest 40% of income earners, and spends more than 30% of income on direct and recurrent housing costs (rent or mortgage payments) they are considered to be experiencing housing stress. Of all the participants in this study 26% were considered to be in housing stress under this rule¹⁰. This measure is useful, but it is likely to considerably under-estimate the depth and extent of housing stress people are facing. This is partly because the measure does not take into account indirect housing costs (eg electricity, gas, transport) that can be significant factors in housing poverty. Additionally, the measure does not fully reflect the diversity and complexity of situations that householders on lower incomes face (Urban Research Centre, 2008). For example, results from this project also suggest that older single women have many extra expenses, particularly around health and mobility and hidden costs associated with supporting adult children and grandchildren. Furthermore some very low income households may spend less than 30% of their income on housing but may still experience housing stress because there is insufficient income, after paying for accommodation, to meet other costs. Additionally, lack of security of tenure appeared to cause a lot of extra expense and worry to women through regular moving.

The median amount spent on housing per week was \$325 (not including utility bills). Of the survey participants, 79% stated they have difficulty meeting living costs. It was commonly highlighted that the cost of living is high for a single person living alone compared to, for example, couples. The potential threat of homelessness, and housing stress appear to be of high concern to many participants.

A large number of women mentioned that bringing up children had created substantial costs and they had not received the financial compensation they felt was fair from their children's fathers. Some other life situations were not recognised in some cases by law, such as certain disabilities among themselves or their children, and these led to particular housing, insurance and superannuation conditions and divorce situations. In some cases women explained they did not persevere with legal cases, especially with ex-partners and domestic violence cases, as the emotional energy required was too confronting and consuming. And in other cases some of the women did not receive legal recognition of their situation.

Employment and income

It is interesting that the majority of women involved in this survey are in employment (ie 73%) - 38% are in permanent full-time employment and 28% in permanent part-term employment. Thirteen percent were in casual (full-time and part-time) employment, 13% unemployed, and 10% were retired.

¹⁰ This calculation includes women in social housing.



Median income among the participants of the survey was \$804 per week. The minimum amount earned per week was \$253 and the maximum \$2,600.

As mentioned above, many women stated in surveys, interviews and the focus group that they worked in the community sector. These generally claimed that working in the community sector had given them little income and often they have remained on short term contracts. When contacting service providers about this project and asking for their perspectives and also to advertise this project among their clients, a number of staff stated they themselves are technically in this target group.

An ACOSS 2014 submission to the Annual Wage Review suggests that a large proportion of employees in the community services sector are women (84%), and many of these employees work part-time (ACOSS, 2014). Part-time status is often the result of limitations in funding rather than personal preferences. The limitations on paid working hours exacerbate the low hourly rates of pay in the community sector.

Savings

The median total savings among women who undertook the survey was \$200, and the amount of money in savings varied from zero to \$400,000.

During interviews many women talked about how difficult it is to save, especially with children, as there are so many hidden costs. Even when children reach adulthood, many women felt they needed to help them financially with education and other costs. Many explained that they were also finding they needed extra money to meet health costs, and especially they lacked finance for specific treatment options. Hence, some sought natural therapy instead of the treatments recommended by conventional doctors, which are not covered by medicare. During interviews some talked about the desire to access their superannuation, to increase the amount of savings they could draw on for living costs.

Retirement, superannuation and pension.

Of the survey participants, 34% do not see themselves as ever being able to retire.

One woman stated *"I could retire tomorrow, as I am so buggered from the rest of life, but I'm scared stiff to even think about retiring"*.

Superannuation expected at retirement by survey participants varied from zero to \$876,000, and the median amount was \$74,000. However, a remarkable number of women had little idea of the amount of money they had in savings or superannuation, or the amount of pension they would get on retirement.

Housing problems encountered and support received

It became apparent that many participants did not know where to go for support for their current housing stress problems, or if they became homeless. A large proportion have been to Housing ACT, and some to other community organisations for housing problems, but some expressed the view that there is little coordination between some of these services, so they are confused about who does what, and how the different organisations are connected.

For many women facing housing stress and homelessness, it is the first time they are dealing with welfare services for themselves, and consequently experiencing this is foreign. Some women said they were reluctant to go to community service providers or to shelters for support as they were fearful that they would be exposed to people with drug addiction or who might be violent. Some said that through their work, some of the clients use these support services, and so they do not want their clients or service provider networks to know they also need these services.



Even though they were concerned about their living situation, many women were very surprised when involved in discussions or exposed to media on the topic, that they were themselves may technically be at risk of 'homelessness'.

It was explained by some women that housing (or temporary housing) options for women with disabilities and other health problems (eg chemical sensitivities) are very limited. One participant talked of another woman she knew having to sleep in her car because she had chemical sensitivities and could not find anywhere appropriate to stay. Many stories were shared about older women who were not supported, and even bullied, or neglected by their children and families, and even convinced to give away their money or legal ownership of their houses to their families.

During the focus group, many women commented that they felt some of the policies and procedures practiced by Housing ACT are sometimes inflexible. However it was also noted that in some circumstances the agency had been creative in their solutions.

Limitations to buying a house

Of the survey participants, 53% had owned a home previously.

Women often said it was very difficult to save money; as single parents they could not put a deposit on a home. Many said they did not receive enough child assistance financial support or they lost out on money they believed they deserved through separation. Some others said they had enough for a deposit but because of their inconsistent employment or old age, could not get a mortgage from a bank. As people who had owned a house before they could not apply for the First Home-Owners Grant.

In some situations husbands had passed away with no life insurance, and they had been left in debt, from which it was difficult to recover.

Most women said the biggest barriers to owning a home was low affordability of homes and lack of income.

Concerns

Most women seemed very concerned about lack of appropriate housing tenure. Those living in private rental felt particularly insecure. They did not know how much longer they could live in rental accommodation, or when and if they would need to leave at short notice. The threat of change and uncertainty was a consistent worry among women. There was fear about moving costs, and difficulties and logistics of moving in old age, and lack of options for new affordable accommodation. Many women had to move a number of times, and there were concerns that this situation would continue.

Many were concerned they might not find suitable, affordable, and safe accommodation in the right neighbourhood and close to family, while also being in a central area close to good public transport. Of the survey participants, 91% were concerned about finding safe, secure and appropriate accommodation as they age.

There was considerable frustration about the lack of affordable housing options, especially for single aged people. Many felt frustrated and perceived they now had little control over their lives and little ability to plan for their future. Some women also talked about their sadness that older women in our society today are commonly not respected and are perceived by the public to have little role to play in communities. There was frustration as many felt they had a lot of knowledge, experience and wisdom to offer.

Many women expressed extreme concern about their futures, as they were likely to become less financially secure, and face more health problems and other costs over time.



Some painted very bleak pictures of their future. One woman said “...*there isn't really any hope for us really, unless they loosen laws around euthanasia*”. Another woman said “*I am still working and I have been managing but the need to move again and having no hope of having a home of my own is catching up with me and I feel hopeless about the future*”.

Some women were also very worried about the future of their children (dependent and non-dependent) and about what their financial (and housing) situation would be like once they passed away. One woman with a child with a disability stated “*I think it's unlikely I will ever have secure housing and worry very much what will happen to my son when I'm too old to take care of him and after I die*”.

Living preferences

It became apparent from the research that security of tenure is very important to older women. During interviews, many women said they did not necessarily need to own their own house, but wanted to have secure tenure so they could feel safe and age without worry. The results also indicate older women have unique needs in their living situation which makes many current housing options unsuitable. Independence and living alone were of very high importance to most participants without dependent children. However, most women also talked about the importance of their home life needing to cater for their broader life, which often involved looking after grandchildren or adult children in many cases. Having some outdoor space for children to play and a spare room for them to sleep was very important.

The results showed that other important factors were affordability, feeling safe, and being close to friends and family, being part of a community, and living in a quiet area with people of different ages (including children). Being in a familiar environment and also being able to age in that same place with consistency were very important. A number of women stressed how important pets were in their lives, especially when single. It was very important to these women to have accommodation that is appropriate for, and will allow them to keep, their pets. Of the participants who completed the survey 59% had pets and needed appropriate accommodation for them.

An ‘ideal’ home for many women was a townhouse or small house or cottage for which they had secure tenure, that had little maintenance, usually at ground level, with a small garden and courtyard. It was explained that for an older woman it can be very difficult sharing with other people. Most of the women had lived with their families and had not been in share house living for many years, or ever before.

Many said they do not like the idea of living in high-rise buildings or in very big complexes. A desire for a greater choice of houses that have modifications for ageing bodies or disabilities was commonly expressed. Some women also said it was difficult to find inexpensive maintenance service, to help with services around the garden and house.

Shared accommodation

Boarding houses

Many of the total research participants stated that they would not be interested in a boarding house—as their independence was too important to them and they believed it would be compromised in this type of environment. Some were concerned the boarding houses may be noisy, or that there may be people they might not get along with or there may be violent or unsafe people to be around. Some said access to kitchens was very important and they would find it difficult to not have access, or even to have to share a kitchen. However, some other participants stated that communal living, if set up in an appropriate way with an emphasis on independence, would be very appealing – especially to feel part of a community.



In the survey we presented a scenario of a recently built house, with five or six individual bedrooms with own entrances and bathrooms in a nice suburb, close to shops and public transport – with a communal kitchen and light living areas and garden on one level and wheelchair accessible. Tenants would be aged 55 or above and there would be a regular housekeeper assisting tenants to maintain the property in good clean condition. Only 20% of survey participants said they would be interested in this type of option (62% were not interested and 17% were not sure). Many expressed their independence was too important to them to share, and they were also concerned about potential conflict between people, and also being around people who might be unsafe.

During the focus group and interviews some participants said they had heard positive reports about Abbeyfield Housing (a boarding house) in Canberra and were interested to learn more about it. However, many said they did not think it would be suitable for themselves, but perhaps would be for others. Abbeyfield Housing in the ACT is a communal house model derived from the UK. It comprises bed-sit style rooms with a shared dining, living and laundry facilities, and meals and cleaning is provided by a housekeeper. In the ACT a number of volunteers help support Abbeyfield. It appealed to many that the boarding house had a spare room for visiting family. However, some suggested there would need to be more than one visitor's room available.

Various other examples of shared accommodation were mentioned that were appealing to some participants, eg Goodwin in Ainslie, St Andrew Village in Hughes, Page retirement villages and Benevolent Society apartments in Sydney.

Co-housing

The idea of co-housing or other intentional communities was brought up during the focus group and some interviews. Co-housing is a type of shared housing that is based on an European co-operative housing model involving an intentional community of people who have opted to live together as part of a supportive community and that has a mix of personal and public spaces. This type of housing can involve 10-50 dwellings and often has common facilities (see Co-housing Australia www.communities.org.au).

It was raised that the advantages of cohousing would be that you could live in a community with a like-minded small group in a small complex, there would be secure tenure and you could be involved in selecting new residents. Disadvantages mentioned were risk of incompatibility and overcrowding in the complex.

One participant raised the idea of the possibility of a group of older women in similar circumstances, buying a group of properties together to allow them to access cheaper housing.

Community land trusts

A community land trust (CLT) is a democratic non-profit corporation that holds title to land and develops and stewards affordable, secure housing for community members. There are over 245 CLTs in the USA, and the model is now at early stages of development in Australia (see Discussion for further information).

When we mentioned the idea of community land trusts, many women, especially those with some savings, were very interested in the idea. None had heard of the concept before but many were very receptive. Many service providers and many of the audience of our community forum were also very interested in the concept.

In the survey we presented a scenario where a group of townhouses or cottages were on a block and each a good size, near services and public transport. Some would be owner-occupied and some rented and of different sizes. There would be the option to have a



2-bedroom townhouse for \$150,000 that would normally sell for at least \$350,000. In some CLT cases, the price is low because a not-for-profit organisation owns the land and provides it for free¹¹. Of the survey participants, 71% said they would be interested in such an option (12% were not interested and 17% were not sure). This proportion went down to 66% that would be interested if they could only sell the townhouse for the amount they bought it for. This indicates that earning capital on a property is not necessarily a high priority to many participants. This supports the results that emerged from the qualitative data of this study, that security of tenure is a very high priority to most of the women of this study.

According to data on income and savings gathered in the survey, 80% of the participants would have been able to purchase the dwelling described in the "Hypothetical housing offer" based on a community land trust. As specified in the survey (and under 'Approach') this 'offer' was for the purchase of a \$150,000 dwelling, based on applicant being able to pay for this property outright from their savings and superannuation or having available at least a 10% deposit (ie \$15,000) and the ability to pay a loan to cover the remaining balance over their lifetime at an interest rate of 6%¹² and having at least \$15,557 per annum remaining for (low-cost) non-housing living costs (suggested by RIMHA, see Saunders, *et al.*, 1998).¹³

Of the eligible women, 18% could buy the dwelling outright. It is notable that all participants who were unable to pay off the hypothetical loan before they retired, were not able to pay off the remaining costs at all before the end of their estimated lifespan. These calculations did not take into account the amount of debt that these women might have and also did not take into account whether these women would have dependent children. It also did not take into account any potential council rates or minor improvement costs¹⁴. Despite the finding that most women would be able to pay off such a loan (if they did not have dependent children), some (18%) would be in housing stress by the 30/40 rule. However, it could be argued that by being in more secure tenure many of these women would avoid unnecessary temporary private housing costs (as well as emotional stress and possibly stress related health problems). There may also be other opportunities for residents living costs to be reduced through living in a CLT, by sharing services with other residents and in some circumstances having the opportunity to earn a small amount of cash earnings through employment or other income generation in the CLT.

There was variation in the distances people were willing to move to access this type of scheme, if made available. No participants wanted to move 50-100km or more from their current location or from a main centre, but most were willing to move lesser distances. Of the participants 65% were willing to move further from a town center if there was better public transport, such as light rail.

One older lady contacted us who was not technically in the target group as she owned her own home. She said that she and many of her older single friends wanted to downsize their homes as they were difficult to maintain. But they were reluctant to do so as moving was usually not financially viable. They also wanted to be living in areas that had a strong sense of community. This woman was very positive about the idea of a community land trust, and

11 Note that in some CLT models the government owns the land, but for ease of explanation, in this specific scenario in the survey it was explained that the non-profit owned the land.

12 We have not taken wage inflation into account in these calculations. Nominal wage growth may increase the proportion of people able to afford the dwelling, though this will be partly offset by growth in the cost of non-housing expenditure.

13 If the non-housing costs are increased to a modest amount of \$21,566 for an aged single person, without dependants – as also indicated by RIMHA and indexed to June 2014, then the percentage of eligible participants is 76%.

14 Many CLTs undertake major housing improvements for tenants.



suggested that women such as herself could pay more for some of the townhouses, and that low income women could have a subsidised rate – so as to provide a mixture of people living in the housing community.

There was little clarity about how a land trust scheme might operate in the ACT among participants, which is understandable since it can be a very complicated system and every existing model is different.

During the focus group session, some women put forward the point that the not-for-profit organisation coordinating the CLT needs to be trusted and reliable. They also said there needs to be care put into selecting residents, and that current residents should have a choice about future tenants. In the focus group, one group of women concentrated on brainstorming their ideal CLT. They said it would be a small 2 or 3 ground-level townhouse and they would have their own independent access and space. The advantages suggested were that the cost would be low, and there might be an option for shared cost of insurance and maintenance, and that it would be a safe, secure and small complex with a supportive, community feel. A disadvantage is that some women may not be able to access this option because they lack funds to access or mortgage it.

Secondary dwellings (or garden/ granny flats)

During the focus group and interviews, the idea of garden flats was also raised. Many participants were very positive towards the idea. Some believed it might be appropriate for them to live on their family's property, but that they would need financial subsidy or support to build. Some others did not have appropriate family space or finances (or any family) to do this, or did not want risk being a burden on their family. It was suggested that more of the social housing on large residential-size blocks of land could be sub-divided, and small cottages or units erected on the divided land– but such schemes would need to ensure the compatibility of those sharing a block.

Loan license scheme

During the focus group and interviews loan license schemes were also discussed. Many women were receptive to this idea, but had some concerns that government regulation may change and that women would not really have security of tenure. Only one woman had heard of this type of model, but did not realise that it was available in the ACT.

The ACT Government introduced a 'loan license scheme' at the same time as an Affordable Rental Scheme (see under Background). In the Loan License Scheme, specific housing tenants (ie those in social housing built under the stimulus plan) could pay 74.9% of the value of their property—based on an independent valuation—to secure 'ownership'. In the case where an occupant left the property, they would be required to sell it back to Housing ACT, and would receive what they paid (provided it has not fallen in value) as well as 50% of any capital gain. Of the 39 properties made available, only two households took up the scheme—and only six people expressed interest. It is possible that not many women (like those in the focus group and the interviews in this project) had heard about this scheme, and that it is likely to be too expensive for many low-income earners.



Other solutions and mechanisms

During this research, participants raised various other ideas and opinions, including:

- the need for Housing ACT to have the ability to be flexible in able to respond to situations of clients on a case-by case basis;
- property swaps could (with careful research) more consistently occur to allow willing older women to move into smaller appropriate social housing, and families living in smaller accommodation could move into the older women's larger dwelling;
- public housing needs to have more appropriate houses for disability and aged people — or make more modifications for tenants;
- there needs to be more flexibility to enable adjustments to private rental houses for women with disabilities and needs when ageing;
- there could be transitional support for those moving into private rental;
- some private blocks could be subdivided to provide more appropriate housing;
- a home buyer grant/ subsidy for older women;
- a special loan for older single women;
- subsidy or grants to build garden flats – on family property; (or reduce land tax for those providing such dwellings);
- need for a discounted service available to older people for doing house and garden maintenance etc (perhaps run by a not-for-profit organisation); and
- options for older, single low-middle income earners to buy property together (with separate dwellings).

Key themes that arose from consultations with service providers

Most homeless service providers were very aware of the issue of older women's housing stress, although some more than others. Generally, this issue was a high concern for many service providers and they were very interested in this project. Some providers had a high number of women already seeking their services. The points raised were commonly reflected by those from participants of this study.

Commonly highlighted was a large gap between rental cost for public and private rental, and it was recognised that many single older women fall between these in terms of financial capacity. It was argued by some that the criteria used by Housing ACT for eligibility should be different (lower) for older single women as they do not have the opportunity to increase their assets as they are at the end of their working life.

There are many reports of women moving from Canberra or their preferred area of living, because they cannot afford to rent or purchase. Many service providers are also finding that numerous women are increasingly having a lot of trouble not only affording accommodation, but finding, or maintaining it in a serviceable state.

Also raised was the concept that men and women have different needs and solutions in overcoming housing stress and rental affordability. Often men (both younger and older) will group share, whereas women commonly prefer not to share. Providers commonly explained that it should not be assumed that women want to be housed together. Other learnings were that investigation needs to be carried out to understand the need for culturally sensitive housing for older Indigenous women*. It was suggested that one-bedroom units will often be highly inappropriate, as the women will often have caring responsibilities for grandchildren.

* 4% of survey participants for the project identified as Aboriginal and/or Torres Strait Islander. Aboriginal and Torres Strait Islander (ATSI) peoples experience disproportionately high rates of homelessness and overcrowding, both nationally and in the ACT. Around 10 per cent of people accessing the First Point central intake service for specialist homelessness services in the ACT are Indigenous, although they only comprise less than 2% of the ACT population.



Some service providers also stated that maintenance issues and negotiation with landlords are often difficult for older women, and that they have a fear of bringing up issues with landlords in case they need to move or rent is raised.

Some service providers said we need to query how affordable/low-income housing models can be implemented that are of least resistance for property developers.

It was explained that there are not many places to which older women can be referred for temporary housing. An option mentioned by some was Lady Heydon House run by YWCA.

There were many suggestions for potential solutions to this issue and these have been integrated into the following section termed discussion and recommendation.



DISCUSSION: PREVENTATIVE MEASURES AND RECOMMENDATIONS

The findings of this project showed that there is extreme concern among many older single women about their housing vulnerability and a strong desire for change through increased options and support. There is considerable frustration about the lack of affordable housing options and support mechanisms available. This concern was not only around unaffordability of accommodation, but also lack of housing tenure and a range of associated factors, such as stress related health disorders, inability to pay for treatment (after paying housing costs), and other age related concerns. If measures are taken to lower housing stress among women of this group, this is likely to considerably reduce pressure on emergency departments, health and other aged care services.

In our study, vulnerable women presented in a very wide range of situations, because they had travelled many different life paths. Single solutions are therefore seldom appropriate for numerous cases. Modern living and different family and household arrangements contribute to create complex, multi-directional and non-linear pathways towards housing vulnerability for women. Given such complexities, a more diverse range of housing options is needed, to allow flexibility for different life stages, and different financial and personal circumstances of women and their families (Kennett & Chan, 2010).

A striking finding was that a high proportion of women are facing housing vulnerability for the first time only in later life, and that many of these women do not know where to go for support. Some even avoid seeking support. Although housing vulnerability is a cause for much concern generally among older women, many appear to be unaware or not to acknowledge that they are technically close to facing 'homelessness'. The tendency of older women to avoid some welfare service provisions (eg homeless shelters) and to feel ashamed about their housing struggle, is a consistent finding in other studies (eg McFerran, 2010). This is a reason that many women in housing stress and homelessness go unnoticed and that statistics are likely to underestimate the extent of the problem (Sharam, 2011a). Darab & Hartman (2012) explain that for most of the 20th Century, women's relationship to the labour force has been restricted to low-paid and low-status employment, which has resulted in women commonly being shut out of the housing market. Furthermore, ageing and single status are compounding factors that contribute to non-home owning women being at a higher risk of housing stress and homelessness. Darab & Hartman (2012) also argue that "*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. Consequently, we suggest that as part of preventative action, it is important that service provision and solutions be designed to help raise awareness of women's housing stress and homelessness. They should also create face saving, 'safe' and specialised options for older women to seek support, as well as more affordable living solutions and mechanisms.



RECOMMENDATION 1

Specialised tenancy services for older people

Fund a specialised service to provide gendered tenancy advice and support to older women.

In Melbourne the Housing for the Aged Action Group (HAAG) – a specialist tenancy service for older people – has been operating for 15 years to help support older people at risk of homelessness (www.older tenants.org.au/about). This organisation has a prevention and early intervention focus and receives funding from a variety of sources (including the Commonwealth and Victorian governments). Of their clients, close to 70% are older women.

HAAG is designed to link information and advocacy, and provides a number of services, including support to older private renters—to assist them in leaving their accommodation, obtaining bond refunds, dealing with disputes with landlords, and in locating new accommodation. HAAG includes in its services a retirement housing service, an outreach program and a program called *Home at Last* service. Through the *Home at Last* service, older people are provided housing information, advice about ways to implement future affordable housing plans, and intensive assistance to those at dire risk of homelessness. (Petersen & Parcell, 2014) explain that HAAG specialise in an empathetic, person-centred approach, tailored to the context and needs of each client. Their work integrates information on established relationships with health, aged care and housing agencies. This tailored assistance to vulnerable older people is designed to help enable independent living in communities and reduce the likelihood of premature entry to residential aged care.

A specialised service provider in the ACT, modelled on an organisation such as HAAG, could play an important role in helping address the surging number of older women in housing stress in the ACT.



RECOMMENDATION 2

Awareness raising, advocacy and engagement

Put in place a range of measures that raise awareness amongst older women and relevant stakeholders around women's housing vulnerability and preventative pathways.

In addition to raising awareness about housing vulnerability of women in the community generally, it would be important to build awareness among vulnerable women around specific issues related to housing vulnerability, stress and homelessness. A series of multi-sectoral, face to face, seminars, and well designed information packages provided online or through champion groups would be a valuable combination in raising awareness in the ACT. This could be presented by a specialised tenancy service similar to HAAG in Victoria. The findings of this project suggest that useful areas of focus in raising awareness among vulnerable women and service providers in future are:

- general financial management for women in mid to later life
- managing superannuation and conditions around withdrawals
- understanding how to access assets that are tied up
- existing support services and programs available for older low income earners, those facing housing stress, and for older women more generally
- low budget accommodation options in the ACT
- legal rights of private tenants and home owners (including more complex arrangements between families and older women with garden flats)
- rights and conditions as public housing tenants.

It would be important to integrate into the information, seminars and packages for service providers, information around health and mental health services and programs for older women, aged care, disability support, domestic violence and women's rights. Homelessness Australia (2011) reported that Indigenous and Culturally and Linguistically Diverse (CaLD) individuals are far less likely to use homelessness services than Australian-born people. Their reluctance is often related to uncertainty among women of different cultural backgrounds about services available, where to go to for support, often a lack of culturally competent and language appropriate information. Due to limitations in time and funding, this study did not focus on women of a CaLD or Indigenous background. Investigations should be undertaken to understand differences between cultural groups of older single women, and the best ways to engage and communicate information, as well as provide culturally appropriate housing solutions for women of different cultural backgrounds.

During interviews some women talked about starting an action group to help discuss their (older women's) housing stress and homelessness—to brainstorm and be involved in potential actions and solutions, and raise awareness of the issue. This type of group needs to be supported through funding, and result in opportunities for these women to be involved in providing input into policy decisions on this issue.

Training for health and community workers could help to gently engage women in this target group who may be falling through the cracks because they are not seeking support services. Women could be engaged through hospitals, emergency rooms, elderly day centers and a range of champions who work with the elderly, and people commonly found couch surfing, sleeping in cars and living in other marginal accommodation.



RECOMMENDATION 3

More long term, affordable housing options

Develop a range of long term, affordable housing options that are suitable for older women, and undertake research on the possibility of innovative responses that might work in the ACT, such as community land trusts.

The changing nature of the housing market is making it increasingly hard for older people to find affordable, adequate, secure accommodation (Morris *et al.*, 2005). Over the past decade, Australian house prices have increased by nearly 150%, while incomes have grown only by 57%. And average rents have increased 213%. There is a national shortage of around 500,000 rental properties for low income-earners (Phillips, 2011). There is a clear need for more affordable housing and long term tenure options, especially for single older women (one of the lowest income brackets) who are unlikely to improve their wealth over time.

Community land trusts (CLTs)

The concept of community land trusts was very positively received in interviews, surveys, the focus group and at the forum in our study. Although some women will not be able to access this option because of inadequate savings, it could offer a very important niche for a large proportion of women who have some savings but an insufficient amount to allow access to the regular housing market. A large proportion (70%) of women in this study were willing to be involved in this type of scheme even if the land was owned by a not-for-profit entity. And most of these women (66%) were still willing to be involved if they could only sell it for the purchase price. This reflects a high priority desire, often stated by women in interviews, for security of tenure, as opposed to a need to make a profit on the property. Interestingly, a large proportion of the women (80%) were eligible to be involved in a CLT model in which a (hypothetical) dwelling was made available for \$150,000 (to buy outright or by paying a 10% deposit and pay off the remainder before they retired: see 'Approach' for further details). It must be noted that some of the women who would 'qualify' for that offer would still be in housing stress under this hypothetical scenario, but making the purchase would give greater security of tenure than renting and would reduce the unexpected risks of temporary housing and moving costs as they age. They would also have the option of selling the dwelling if needed. However, it is important to note that many of the women with dependents, and thus extra financial constraints, may have difficulty meeting the costs of repayments¹⁵.

This study also suggests that even some women in social housing may be eligible and in some cases willing to participate in this type of CLT scheme, which would then free up existing stocks of social housing.

It has been suggested that CLTs could have promising and widespread potential in Australia to help provide (and maintain a stock of continually) affordable housing options, improve the range of housing tenure options available, and generate community development and social capital (Crabtree *et al.*, 2013). Internationally a number of models have been successful, especially in the USA where over 245 CLTs currently operate. More recently CLTs are also emerging in the UK (Harrington & Seagrif, 2012).

¹⁵ Our calculation did not take into account whether participants had dependents or debt.



CLTs not only have benefits in providing more affordable housing to low income earners, but can provide supportive safe environments suitable for ageing single women. It is reported that CLTs in the US have low levels of turnover because people become attached and connected to their community. There can also be many other benefits to residents. For example, in some CLTs, the not-for-profit will carry out major cyclical repairs, eg roof and kitchen replacements, while residents are responsible for smaller repairs and maintenance (Crabtree *et al.*, 2013). To establish a CLT, land is essential. In some cases this is bought, or other cases donated. If a CLT has a tax-deductible status then it is possible for it to accept donations of cash or in kind, and some have received donations of vacant land (or land with existing housing) or land at a reduced rate.

Although CLTs are a new concept in Australia, there is currently significant interest and research in establishing a CLT sector in Australia. There is also some headway being made in investigating and developing options in some locations, especially in NSW and Victoria. The Australian Housing and Urban Research Institute (AHURI) commissioned three key research papers on the suitability of CLTs for Indigenous housing options (www.ahuri.edu.au/publications/) and a manual has been produced that helps outline the concept and the logistics involved relating to the Australian context (Crabtree *et al.*, 2013 www.wclta.org/clt-manual.html). Sharam (2011b) suggests that all the elements required for a land trust model exist already, 'albeit separately' in Australia and the legal and financial institutions are well placed to be able to adopt CLT schemes. Already much interest has been generated about CLTs in Australia. However, further investigation into options for donors and members – as well as appropriate land and/ or properties and funding in the ACT needs to be carried out.

The classic form of CLT that is commonly implemented in the US uses a deed of warranty to transfer the home to the CLT resident with the CLT holding title to the land. In Australia, this model would need legislative change, as fixtures cannot be readily separated from Land Title by law (Crabtree *et al.*, 2013). It is suggested that two other approaches would be more readily implemented in Australia; long-term leasehold and modified shared equity, but this would vary between jurisdictions and need different degrees of policy modification. The ACT is in a beneficial position, as long term leasehold exists, so a leasehold approach could be viable. The lease would need to be exempt from the Residential Tenancies Act 1997, so if the housing is not a retirement village as per Section 4 a) of the Act, a ministerial exemption will be required as per Note 1 of the Act (Crabtree *et al.* 2013, p.239). Two of Australia's key leading CLT researchers, Dr Louise Crabtree (University of Western Sydney) and Dr Andrea Sharam (Swinburne University) are keen to discuss logistical matters further with relevant ACT policy makers and as this report goes to print a series of meetings have been arranged with key stakeholders including high level government representatives.

Co-housing

CLTs have similarities with some 'co-housing' initiatives in Australia, which have gained valuable experience in developing community-based housing initiatives in certain jurisdictions of this country (eg Perth and Melbourne: www.communities.org.au; and also Rental cooperatives at www.cehl.com.au). Currently in the ACT there are no co-housing initiatives.

During interviews and the focus group in this study many women expressed interest in this type of model but some had concerns about management and selection of suitable tenants. Co-housing Australia has developed guidelines on establishment of such housing initiatives, including means of screening residents/applicants and of reducing incompatibilities between members.



Boarding houses

Although boarding houses were not commonly a preferred option among the participants – some considered this option desirable, particularly those who wanted company and to be part of a community. More boarding houses that follow models such as ‘Abbeyfield’ may be appropriate in the ACT for some women in this target group, but there should be thorough consultation to understand the type of living arrangement that would be most appropriate and how sustainable and financially viable the operation of this model is in the long term. As emphasised by participants of this study, this type of model would also need sufficient space for tenant’s visitors and to enable people to continue independent living.

Land lease or shared equity

The existing Land Rent Scheme in the ACT does not appear to be appropriate for single low-income older women. The scheme caters better to young low income couples who are likely to improve their financial situation over time, as they professionally develop and accrue savings together (pers comm. Watson, 2014). The small number of properties available under the Housing ACT Loan License Scheme have currently had very little take up (see Background section). It is likely that the payment (74.9% of the value of the property) is too high for many single older women on low income to take up. Many of the women had apparently not heard of this housing scheme option.

Both of these types of schemes could be better modified to specifically target older single women on low incomes.

Secondary residences or garden (granny) flats

For some women, the idea of living in a garden flat on a family member’s property, or through other private rental arrangement, was appealing. However, some women (and their families) have insufficient capital to construct a secondary dwelling.

Over the last year in the ACT there have been policy modifications around the construction and use of secondary residences. In early 2014 the ACT government approved an increase in size of dwellings to 90 square meters (from original maximum size of 75 metres). And in 2013 a tax break for secondary residence construction was introduced to make it easier for home owners to build on their blocks. However, construction can still be too expensive, especially for low income earners. Financial disincentives need to be removed, and incentives provided (for example a reduction in land tax). In British Columbia, Canada, 20% of the private rental market receives federal government subsidies for the construction of new secondary dwellings that are specifically leased to an adult with a disability or to a low-income older person. This subsidy is in the form of a ‘forgivable loan’ that does not have to be repaid, provided the owner is compliant with program rules around tenant eligibility and rent caps (McFerran, 2010).

It was suggested by some women that a subsidy or scheme to help finance the construction of garden flats could make this option more viable for older women and their families, and also open up more private rental options.



RECOMMENDATION 4

Policy and other mechanisms for greater security of tenure, housing affordability and ageing in place

Implement a range of policy and other mechanisms that can assist older, single women to have greater security of tenure, affordable housing and age more easily in place.

Security of tenure and buying a home

Australia has one of the most expensive housing markets in the world (Demographia, 2014). Australia also has one of the highest levels of household debt in the OECD, mostly due to borrowing for property purchases (Shaw, 2014). Consequently, the number of people able to access home ownership in Australia is dramatically decreasing. Statistics from the ABS indicate that in 1994-95, 71% of Australians owned or were paying off their own home, while 18% rented privately. In 2011-12 home ownership had fallen to 67% and private rental had risen to 25% (ABS 2012). Additionally the proportion of households who have paid off their mortgage and now own their home outright has fallen from 42% in 1994-95 to 31% in 2011-12. The former National Housing Supply Council warned that this trend will continue (NHSC, 2012).

Twice as many people rent now as in 1981. And people aged 35-54 now make up the highest percentage of those living in private rental households, whereas in 1981 they were the third lowest (Stone *et al.*, 2013). It is evident that housing markets are becoming increasingly hard for people to access, yet there are still few affordable options available. Unless we look more seriously at policies to turn around downward trends in home ownership or other security of tenure options, it may be difficult for many older women (and other parts of the population) to access long term housing.

For single older, low income women it is very difficult to acquire loans from banks.

And as many older women have previously owned (or part-owned) a house, they are not eligible for first home-owner grants. A subsidy for buying a second home as an older single woman could make the option of buying a home more reachable for some. Lending agencies should be encouraged to develop loans for collaborative housing initiatives that will facilitate easier purchase (or rental) of suitable properties for older women.

Many women in this study said they did not necessarily need to own a home, but desired security of tenure. However, there exist very few long term tenure options.

Private rental

Results of this study indicate that many older women in private rental are clearly in tenuous living conditions. Not only are many of these women having difficulty paying rents, but they feel burdened with fear around uncertainty of having to move, the financial, physical and emotional costs associated with moving, and the poor prospects of finding new, appropriate, affordable accommodation (for themselves and sometimes their companion pets).

In Australia, rental tenants lack protections that exist in many other countries, such as longer leases and rules about cause for ending a lease, and caps on rent increases. Tenant protection in Australia is considered one of the weakest in the developed world; and tenancy legislation is heavily weighted toward landlords, which results in a lack of security in rental housing. In many European countries, houses are often sold with tenants intact, and



institutional investors may hold blocks of rental property for decades. Modification to private rental tenancy legislation may help older women and other low-income earners stay longer in private rental.

Reviewing or adequately and appropriately indexing Commonwealth Rent Assistance in line with market rents, or increasing the finance available to older single women could also make a big difference in many of these women's lives. Also, greater flexibility around making modifications to rental accommodations for ageing and disability could assist many women, as would grants for older women to apply to have modifications made. A study found that while only 5% of Australians aged 55–64 need help with core activities, such as self-care, mobility or communication, this jumps to 47% among those aged 85 and over (Judd *et al.*, 2010). Features needed to help older people stay in their homes include: handrails/grabrails, hob-less shower, ramped or flat entry, emergency call facilities and wider doors (Bridge *et al.*, 2011). In some cases landlords do allow tenants to make these modifications, but this can be expensive for tenants, and can be difficult when they do not know the length of time they can live in a property and when they will need to pay to return the property to its original state afterwards. Landlords could be given financial incentives to house older female tenants on a long-term basis, and also to provide modifications for ageing people. Advocacy is also needed around improving the rights of older single women in rental properties, and around promoting older women as reliable, desirable private rental tenants.

The Productivity Commission Inquiry Report, *Caring for Older Australians*, recommended that the federal, state and territory governments implement a coordinated and integrated national policy approach to provide home maintenance and modification services for older people (Productivity Commission, 2011). Our research indicates that this type of approach is likely to provide especially valuable benefits to older women in private rental properties.

Older women in private rental would also be greatly supported by a tenancy service organisation, that could provide assistance in areas such as:

- understanding legal rights as a private rental tenant
- financial and logistical transitions between accommodations
- finding more affordable accommodation
- ensuring prompt refund of rental bonds
- financial disputes
- viewing properties
- writing rental applications.

Social housing

The results of this study indicate that many low income older women cannot afford private rental. McNelis & Neske (2008) claim that the percentage of older eligible households to go into public housing nationally is projected to increase by 76%; from 209,210 older households in 2001 to 365,914 in 2016. If public housing is to meet the demand of home provision to 42% of older eligible Australians (as in 2001) then an extra 4,391 older households will have to be housed each year until 2016.

It is clear that greater social housing stocks are needed for older people in general – nationally as well as in the ACT. While it is recognised that the ACT has the highest level of public housing for its population, it appears that community housing in ACT may not have been consistent with developments occurring in other jurisdictions, where innovative and strategic measures have led to net increases in social housing and improved experiences of tenants (ACT Shelter 2013).



Confusion and misunderstandings by some participants of this study indicate that there needs to be awareness raising about the rights and conditions of public housing tenants. It also appears that public housing providers and community aged-care services need to develop better linkages, to enable older women with complex needs to have better access to services.

It was recommended by many participants that the social housing system should be more flexible, and also proactive rather than reactive, in servicing needs of clients. For example, single women should be able (and encouraged) to register for social housing from age 45, even if they are not eligible at that stage – so as to prepare for later years of having lower income and greater expenses, and hence being more vulnerable to homelessness. Because women on average earn significantly less than men, especially at this stage of their life, and are more likely care for children and to suffer poor health and age discrimination, raising the income eligibility limit for women should also be considered.

After separation and divorce, many older single women forgo their right to assets that they no longer have access to, as this makes them ineligible for social housing. These various complexities require careful individual assessment from each woman's viewpoint of limited employability and needs for security. Eligibility assessments should also take into account that some women may take their superannuation in a lump sum to cover high expenses — and this could make them ineligible for social housing.

Many women commented that a lot of social housing was inappropriate for single, older women or people with disabilities, as premises were often too large and difficult to maintain, and were not safe for ageing bodies. More houses should be made available that are appropriate for single older women, and requests for modifications from ageing tenants should be more readily serviced.

Superannuation, pensions and retirement

Recently the proposed Federal Government budget for 2014 has raised retirement age to 70, which is proposed to commence in the year 2035. This will have detrimental impacts for women who are already in this vulnerable group in the ACT and are unable to find work as an older woman. Increasing the years of accumulating superannuation by extending the retirement age will not benefit women who are forced into early retirement by poor health, gender or age discrimination.

The Australian social security system for retirees assumes that older people already own their homes and do not have rental payments or mortgage repayments to make. The pension value should be reassessed to help provide greater support for older women (and men) who do not own their own homes.

Another useful strategy at a Federal Government level would be to make modifications to the superannuation system, so that superannuation payments are gendered and included in paid parental leave payments, so that women do not miss out on contributions during this period of their lives. Superannuation payments on Centrelink Carer Payments, and Parenting Payments would also be beneficial.

Many of the participants were not aware of the amount of superannuation they had, or what the value would be when they retire. From other discussions with women during interviews it appeared as though many could benefit from information sessions on superannuation. These could be targeted to women of this cohort (as described earlier in this section).



Increasing housing stocks

An obvious solution to improve housing availability is to increase the construction of single person housing stock, especially suited to older women. Such construction should meet the needs and values of older women, as identified in this study and others, by providing accommodation that is affordable, easy to maintain, safe and quiet, integrated into community, with room for visiting family, appropriate for pets, and provides independence and near to public transport and services. It will also be important to consider adaptability for future care.

In some cases there may be opportunities to leverage private and not-for-profit investment in expanding the supply of age-friendly housing - local community housing providers could have a role to play here.

Some argue that concepts of 'adaptable housing' or 'universal design' should be incorporated into the design, construction and alteration of houses. These concepts follow principles that suggest housing should allow adaptability to the widest possible range of lifetime needs, and that alterations should be made at minimal extra (initial) cost (McNelis & Neske, 2008).

There are a growing number of examples of housing developments designed to meet the needs of older single people eg, the NSW Benevolent Society's Apartments for Life, development of cottage housing by the Satterley Property Group and affordable rental units in 'Kelvin Grove' by the Brisbane Housing Company ('a 16 hectare state-of-the art urban village' on land formerly accommodating army barracks) (McFerran, 2010). These and many other models could be studied by those responsible for the development of affordable housing in the ACT in order to understand what has worked in various contexts.

Final words

In summary, we propose four main recommendations:

Recommendation 1 Fund a specialised service to provide gendered tenancy advice and support to older women.

Recommendation 2 Put in place a range of measures that raise awareness amongst older women and relevant stakeholders around women's housing vulnerability and preventative pathways.

Recommendation 3 Develop a range of long term, affordable housing options that are suitable for older women, and undertake research on the possibility of innovative responses that might work in the ACT, such as community land trusts.

Recommendation 4 Implement a range of policy and other mechanisms that can assist older, single women to have greater security of tenure, affordable housing and age more easily in place.

In summary, this study provides strong evidence that government and not-for-profit agencies and service providers working to alleviate housing stress and homelessness, need to take into account the many complexities that single women commonly face through life. This includes the consideration of low and interrupted income, child minding and other family issues like separation, as well as health care and disability, insecure tenure, limited transport and aged care services. Design of housing policy requires a holistic, coordinated approach across government, industry and not-for-profit organisations, to achieve appropriate and affordable housing options with greater security of tenure for older women. It is clear that a gendered approach to housing policy is essential, which considers the different ways older women experience housing stress and homelessness, and at various life stages.



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GLOSSARY

Affordable housing	Affordable housing refers to forms of housing that are provided at a price that low and moderate income households can pay while also meeting other living costs. Affordable housing may include housing for rent or purchase that meets affordability benchmarks and may be provided by not-for-profit providers or by the private sector. Affordable rental housing may simply refer to rental housing that can be rented at a price that does not leave the tenant(s) in housing stress.
Boarding house	In this project, boarding house refers to shared boarding house style accommodation. Residents may have their own bedroom, but share cooking and living room facilities.
Co-housing	Co-housing is a type of shared housing that is based on an European cooperative housing model involving an intentional community of people who have opted to live together as part of a supportive community and that has a mix of personal and public spaces. This type of housing can involve 10-50 dwellings and often has common facilities.
Commonwealth Rent Assistance	Rent Assistance is a non-taxable income supplement payment added on to the pension, allowance or benefit of eligible income support customers who rent in the private rental market. Generally, in order to qualify for Rent Assistance, a person must pay or be liable to pay private rent (not government rent) above the applicable rent threshold for their usual home. Rent Assistance is generally not payable to a person who pays rent to a government housing authority (such as a housing commission). A current practice is for community housing providers to charge tenants this on top of their usual rent – a practice that is frowned on by tenant advocates. Nationally this “subsidy” is responsible for keeping community housing providers viable – and one reason why some state governments have conducted bulk transfers of public housing to the community housing sector.
Community housing	Community housing is defined as subsidised rental housing for very low-to moderate income households managed by a not-for-profit organisation. Community housing can include social housing for households on fixed or low-moderate incomes (usually set at less than 30% of tenants' incomes) and affordable housing where rent setting is below 74.9% of market rent. Community housing providers include; housing cooperatives, organisations specialising in the management of properties and/or tenancy support; and larger growth providers that are able to finance and manage the construction of their own affordable housing.
Community land trust (CLT)	A community land trust (CLT) is a democratic non-profit corporation that holds title to land and develops and stewards affordable, secure housing for community members. There are over 245 CLTs in the USA, and the model is now at early stages of development in Australia.
Couch surfing	Couch surfing is defined as temporarily staying with friends, relatives, family and sometimes with complete strangers and is a practice commonly adopted by young people.
Dwelling	A generic term used to describe any form of housing, including detached houses, flats or units, caravans or any other structure than can be used as someone's home.
Homelessness	ACT Shelter adopts a definition of homelessness that reflects the full extent and depth of homelessness in the ACT. This includes recognising the equal seriousness of rough sleeping (primary homelessness); couch-surfing ie staying temporarily with acquaintances, friends, families or living in crisis accommodation (secondary homelessness); and living in inadequate housing with no security of tenure (tertiary homelessness).
Housing affordability	Housing affordability relates to a person's ability to pay for their housing. It is a complex issue caused by local housing and labour markets as well as larger economic, environmental and social forces. When people struggle to meet the cost of housing, researchers describe it as housing affordability stress.



Housing crisis	Similar to housing stress but people are considered to be in housing crisis if they are in the bottom 40% of income earners and spending more than 50% of their income on housing costs.
Housing stress	Measures of housing affordability stress are a topic of debate. However, in Australia a percentage of income spent on housing costs is generally used to estimate the number of households affected. In common usage is a 30/40 rule, meaning those spending more than 30% of their income on housing, while earning in the bottom 40% of the income range. It is argued that this rule does not capture all housing stress.
Housing vulnerability	In this project the term (women's) 'housing vulnerability' refers to the risks faced by women who have concerns about their housing, whether they be experiencing homelessness, lack of security of tenure or other forms of housing stress.
Land Rent Scheme	<p>Is part of the ACT Government's Affordable Housing Action Plan and gives a lessee the option of renting land through a land rent lease rather than purchasing the land to build a home.</p> <p>Purchasers of a single dwelling residential block (previously unleased land) sold by the Land Development Agency (LDA) have the option of applying for the crown lease to be issued as a land rent lease. Lessees will not need to finance the cost of the land, only the costs associated with the transfer of the land (such as duty), rent for the land, and the construction of the home.</p>
Loan license	In the Loan License Scheme specific housing tenants (ie those in social housing built under the stimulus plan) could pay 74.9% of the value of their property – based on an independent valuation – to secure 'ownership'. In the case where an occupant left the property, they would be required to sell it back to Housing ACT, and would receive what they paid (provided it has not fallen in value) as well as 50% of any capital gain.
National Rental Affordability Scheme	A scheme by the Australian Government in partnership with the states and territories, that provides tax offsets to encourage investment in affordable rental housing (investors are usually property developers, not-for-profit organisations and community housing providers but mum and dad investors can also participate). The Scheme provides an incentive to approved business and community organisations who build and rent dwellings to eligible low and moderate income households at a rate that is at least 20% below the prevailing market rate. The Incentive is designed to make investment in affordable housing competitive with other asset classes. (It has recently been abolished by the new Federal Government).
Public housing	Housing that is owned and managed by government (state and territory housing authorities) for people on low incomes – rent is charged as 25% of the tenant's income.
Secondary dwellings (granny or garden flats)	Is a self-contained dwelling that is established in conjunction with a principal dwelling on the same lot. It may be located within, attached to, or separate from, the principal dwelling.
Shared equity or equity sharing	Allows a person to purchase a share in their home even if they cannot afford a mortgage on the entire current value. The remaining equity share may be held by the government, house builder, private investor or housing association. In some shared equity models, the resident pays rent on that share.
Social housing	Is an umbrella term that describes housing managed by either government or a not for profit organisation that aims to provide accommodation that is affordable for people on low to moderate incomes. Rent setting is usually based on a proportion of a tenant's income (typically less than 30%).
Universal design or Adaptable housing	These concepts suggest design, construction and alteration of houses should allow adaptability to the widest possible range of lifetime needs, and that alterations should be made at minimal extra (initial) cost (McNelis & Neske, 2008).



APPENDIX 1. SURVEY USED FOR THIS PROJECT

Survey: Older women and housing in the ACT

The target group for this project is single women 45 and over (with or without children) who do not think they will own their own home outright by the time they retire (or have already retired and do not own a home outright).

- 1. Are you 45 years old or over and do not own your own home outright? If yes, please tick this box (If not, thank you for your interest you do not need to complete this survey.)**

Please feel free to contact ACT Shelter if you want to discuss your housing vulnerability issues for this research project).

By participating in this survey you can go in a draw to win one of two \$50 vouchers from Myers. This survey is part of a research project by ACT shelter and will inform a report to government about how the ACT can strengthen its response to the housing needs of older women in the ACT. The report will be launched by in mid-2014. Your name will not be identified with your answers to the survey and all results will be treated confidentially.

- 2. Please tick this box if you understand the purpose of this survey and agree to participate.**

3. Age

- | | |
|--------------------------------|---------------------------------------|
| <input type="checkbox"/> 45-49 | <input type="checkbox"/> 65-69 |
| <input type="checkbox"/> 50-54 | <input type="checkbox"/> 70-74 |
| <input type="checkbox"/> 55-59 | <input type="checkbox"/> 75-79 |
| <input type="checkbox"/> 60-64 | <input type="checkbox"/> 80 and above |

- 4. What suburb do you normally live?** _____
- _____

CURRENT HOUSING SITUATION

5. Where do you currently live?

- I am renting a house/ flat/ apartment from a landlord or real estate agent
 I am renting a sub-let room in a house/flat/apartment
 I am renting a room in a rooming/boarding house
 I rent a public housing house/flat/apartment
 I rent a community housing house/flat/apartment
 I live in a caravan or mobile home in a caravan park
 I live in crisis or transitional accommodation (e.g. a women's refuge)
 I live in my car or on the streets
 I am staying temporarily with a friend or relative
 I live in a retirement village
 I live in a nursing home/hostel
 I rent where I live but I am purchasing or own another property elsewhere
 I am purchasing the property I live in
 I own my dwelling outright or I expect to own my dwelling by the time I retire
 (Thank you for your interest however as indicated earlier this survey is for women who don't own their own home now and don't think they will own their own home before they retire. You do not need to complete this survey.)
 Other – please explain _____

6. What are your current living arrangements

- I live alone
 I am living with a dependent child/ren
 I live with my non-dependent child/ren
 I live with a dependent grandchild/ren
 I live with other related people
 I live with a friend/friends
 I share with others
 (who are not friends or family)
 Other – please explain _____

7. Do you need care to stay at home?

- Yes
 No
 If yes, what type of care do you require? _____

INCOME

8. What is your average weekly household income (pre-tax)?
If you live in a share house please include only your own income

9. What is the main source of your income?

- Income from paid employment
- Income from own business
- Financial support from family
- Income from your superannuation
- Income from investments (e.g. rental income, dividends or interest)
- Government pension or allowance (including age and disability)
- Child support and/or maintenance
- Compensation
- Inheritance
- Other – please explain _____

10. At what age do you expect to retire (or did you retire)?

- I am already retired
- Less than 54 years of age
- 55-59
- 60-64
- 65-69
- 70-74
- 75-79
- 80 plus
- Financially I don't see myself as ever being able to retire
- I don't want to ever retire
- Other – please explain _____

11. What do you think will be, or what is, your main source of income in retirement?

- Pension
- Superannuation
- Investment income
- Other – please explain _____
- Inheritance
- Family support

12. Please estimate the amount of savings you currently have:

13. Please estimate the amount of super you current have:

14. Please estimate the amount of super you will have at retirement, if you are able to estimate it (or that you had when you retired)

QUALITY OF HOUSING

15. Please indicate how well the following statements reflect your current living situation (from strongly disagree to strongly agree)

I am living somewhere where I feel safe	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
I live somewhere which is in good repair	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
I live somewhere which is affordable to heat and cool	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
Where I live is suitable for my disability	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
Where I live is suitable for when I age	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
I can easily get everywhere I need to go from home	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
I live close enough to family or other supports	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
The support and health services I need (my GP, my dentist etc) are easy for me to access from where I live	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
My home is overcrowded	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
There aren't enough bedrooms in my home	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
I live in a share house/with other people, but I would prefer to live alone or with fewer people	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
I live with family but would prefer to live alone	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable
I worry I will be made to move out of where I live at little notice	Strongly Agree	Agree	Neutral/Don't know	Disagree	Strongly Disagree	Not applicable

16. Please rate your current living situation overall from 1 to 10 (1 being very satisfactory and 10 being very unsatisfactory)

1 2 3 4 5 6 7 8 9 10

17. If you are unsatisfied with where you live at the moment, and could change your situation, would you (please explain)?

AFFORDABILITY OF HOUSING

18. How much do you pay a week in housing costs (e.g. rent, board, mortgage repayments)?

19. After meeting your housing costs, how do you manage your household income?

- Manage very easily – *go to question 22*
- Manage easily - *go to question 22*
- Manage with some difficulty - *go to question 20*
- Manage with great difficulty - *go to question 20*
- Can't manage at all - *go to question 20*

20. If you have difficulty meeting your housing costs, do you think this is a temporary or ongoing issue

- Temporary - *go to question 22*
- Ongoing - *go to question 21*
- I have no difficulties meeting my housing costs - *go to question 22*
- Don't know - *go to question 22*

21. If you think your housing costs issues are likely to be ongoing, why (select as many as apply)?

- It is unlikely that I will ever get a job that pays a sufficient income
 - Even with an improved income the cost of housing will be too high
 - Personal circumstances (e.g. health, relationship status, disability etc)
 - I do not have difficulty meeting my housing costs
 - Other – please explain _____
-

22. What strategies have you put in place, if any, to help you meet your housing costs?

- Invited somebody to move in to help with rent or mortgage repayments
- Moved in with permanently, or purchased property, with family
- Moved in with family or friends temporarily
- Made sacrifices in other areas of my life (e.g. less social outings, not buying new clothes, purchasing cheaper food etc)
- I can meet my housing costs without any additional strategies
- Stayed in a relationship I otherwise didn't want to be in
- Downsized my property
- Sold my property and entered the private rental market or public/community housing
- Moved from private rental to public/community housing
- Moved to a different part of Canberra or moved outside of the ACT
- Other – please explain _____

HOUSING NEEDS AND PRIORITIES

23. If you were to move, what would be the most important things for you when deciding where to live? (rank from 1 to 10, with 1 being the most important)

- Affordable rent or house price
- Being close to friends and family
- Being close to work
- Living near people my own age
- Feeling safe
- Being close to my doctor or other support services
- Being close to public transport
- Having a house that is appropriate for my needs as I age
- Security of tenure - knowing I won't to have move all the time and have rights
- Other (please explain) _____

24. Please explain any 'other' factors that are important in your decision on where to live

25. How concerned are you about finding safe, secure and appropriate accommodation to meet your needs as you age?

- Very concerned
- Somewhat concerned
- Not very concerned
- Not concerned at all
- Don't know

26. If you are concerned, what are the main reasons you are worried about finding safe, secure and appropriate accommodation in the future?

HOUSING ASPIRATIONS

27. Which of the following statements best describes you? (select as many as apply)

- I am saving to purchase my own home
- I am paying off a mortgage
- I would like to buy my own home but can't afford to do so
- I plan to buy my own home
- I feel I can afford to buy a home but cannot get a loan
- I am satisfied to be renting for the foreseeable future
- I struggle to keep a safe and affordable roof over my head
- I would be satisfied with renting but am concerned about affordability and security of tenure
- I own another property as a means of securing my future
- I am currently purchasing another property as a means of securing my future

28. Have you ever previously owned, or were purchasing, a property which you no longer own?

- Yes
- No

29. Please explain why you no longer own the property you previously owned or were purchasing

ACCESS TO INFORMATION AND SUPPORT

30. Have you ever experienced any of these housing related issues in the last 5 years (please select as many as are relevant)?

- Conflict with your landlord
- Eviction
- Rent arrears
- Finding somewhere more affordable to live
- Finding emergency accommodation
- Home maintenance
- Getting information about, or applying for, housing options specifically for older people
- Getting information about, or applying for residential aged care
- Applying for social or community housing
- Resolving a neighbourhood dispute
- Problems with your housemates
- Problems with family members you live with
- Problems meeting housing costs
- Other (please explain) _____
- _____

31. Who did you go to for support?

- Housing ACT
- Centrelink
- Other government department
- GP
- Local member
- Friend or family member
- Lawyer
- I didn't know who to go to
- Community Organisation or other (please indicate) _____
- _____

OTHER INFORMATION

32. Have you ever felt your gender was a factor in either assisting you, or inhibiting you, from addressing a housing related issue?

- No
- Yes, please explain your answer _____
- _____

33. Do you have a preference for the type of dwelling you would like to inhabit in the foreseeable future? Please feel free to select multiple answers.

- Garden flat
- Townhouse
- Duplex
- Freestanding house
- High-rise apartment
- Small complex apartment
- Other (please explain) _____

34. Do you have pets (or want pets) and need a housing option where you are able to live with your pets?

- Yes
- No
- Don't know

35. What do you think are the biggest barriers to owning your own home?

36. Is there anything else you would like to tell us about your housing needs, experiences, priorities or plans?

YOUR IDEAS

37. ACT Shelter's project is looking at what housing solutions best meet the needs of women in our community in the later part of their lives. Do you have any suggestions or ideas about the sorts of solutions you would like to see available in the ACT? Please feel free to contact us if you would like to discuss further.

SCENARIOS

We are interested in your opinions on possible solutions to make housing more affordable.

Possible solution 1 – Community Land Trust/Share Equity model

Imagine a group of townhouses or cottages on a block. Each townhouse is a good size in a location you like, near services and public transport. Some will be owner-occupied and some will be rented. Some townhouses will be larger, some smaller.

Imagine you could have a 2 bedroom townhouse here for \$150,000 that would normally sell for at least \$350,000. The price is low because a not-for-profit organisation owns the land and provides the land to you for free. Assuming you could afford to purchase the apartment, please respond to each of the following statements.

38. I would be interested in buying the apartment even if the land remained in the ownership of the not-for-profit organisation.

- Yes
- No
- Don't know
- If no, why? _____
- _____

39. I would be interested in buying the townhouse even if I could only sell it for the amount I purchased it for.

- Yes
- No
- Don't know
- If no, why? _____
- _____

40. I would be interested in buying the townhouse even though I could only rent it to eligible people in circumstances like my own (therefore could not charge a market rent), and would need the approval of the not-for-profit.

- Yes • No • Don't know

41. I would be interested in buying the townhouse even if I could only bequeath the apartment to someone in similar circumstances to me, otherwise the apartment would need to be sold.

- Yes • No • Don't know

42. What is the furthest you would you be willing to move to access this affordable housing option?

- less than 5 km
- 6 - 10 km
- 15-20 km
- 20-30 km
- 30-40 km
- 40-50 km
- I would not want to access this housing option
- I would not be willing to move

43. What is the furthest you would be willing to live from a town centre (e.g Civic, Belconnen, Tuggeranong, Gungahlin)?

- less than 5 km
- 6 - 10 km
- 15-20 km
- 20-30 km
- 30-40 km
- 40-50 km
- I would not want to access this housing option
- I would not be willing to move

44. Would you be willing to live further from a town centre change if there was access to a good public transport system (e.g. a light rail system)?

- Yes
- No
- Don't know

Possible Solution 2 – Shared accommodation/ boarding house model

Imagine a recently well-built house, with five or six individual bedrooms, all with their own secure entrances and bathrooms. The house is located in a nice suburb, close to shops and public transport. It has a modern and well-kept communal kitchen, and spacious and light living areas for the use of all tenants, as well as a large garden. The house is all on one level, and wheelchair accessible. Tenants are all aged 55 and above.

All the bedrooms are rented at below market rate, and are tenanted by people around your age. There is also a regular housekeeper who assists tenants to maintain the property in good clean condition.

Assuming you were 55 or older and looking for somewhere to live, please respond to each of the following statements:

45. I would be interested in moving into the property

- Yes
- No
- Don't know

54. How would you describe your current employment situation? (Please select as many that apply)

- Permanent full-time
- Permanent part-time
- Casual full-time
- Casual part-time
- Unemployed looking for work
- Unemployed not looking for work
- Retired
- Disabled and unable to work
- Full-time parent or carer
- Student

Thank you for your time completing this survey. If you would like to go in the draw to win one of two \$50 vouchers from Myers please put your name and contact details below (your name will be kept confidential and will not be connected to the results from this survey).

See next page for further information about the survey and project

NEXT STEPS

We are hoping to run some small focus groups and interviews in April with women such as yourself, to record some of your stories and ideas for change. Would you be interested in us contacting you (on the above contact details) to be involved in a focus group or interview? If so, please tick the following box (please note that your name will be kept confidential and will not be connected to the results from this survey):

Yes I would be interested in being contacted to be involved in a focus group or interview

Please return this survey by email to womensproject@actshelter.net.au or by post to:

**ACT Shelter
GPO Box 927
Canberra ACT 2601**

If you would like further information about the project or find out about participating in the focus groups and interviews, please contact the Women's Project Officer:
womensproject@actshelter.net.au or **(02) 6247 3727**

If you need housing assistance

If you are homeless or believe you are at risk of homelessness please contact:
First Point on **1800 176 468** or www.firstpoint.org.au

If you need rental advice please contact:
The Tenants' Union on **(02) 6247 2011** or visit www.tenantsact.org.au

If you concerned about your finances and would like advice, please contact:
Care Financial Counselling Service on **1800 007 007** or visit www.carefsc.org

If this survey and this topic has brought up difficult emotions for you, please call:
Life line on **13 11 14** or visit www.lifeline.org.au

APPENDIX 2. FORUM AGENDA

ACT Shelter Forum 5 May 2014

Order of Proceedings

Older Womens' housing vulnerability and homelessness project

12.15pm	Attendees arrive, have lunch, chat
12.30pm	<ul style="list-style-type: none"> • Leigh Watson, intro to project, background • Introduce Lisa • Shelter welcomes everyone • Welcome to Country • House-keeping (explain where toilets and exit are)
12.35pm	<ul style="list-style-type: none"> • Lisa Petheram, Women's Project Officer of ACT • Explain how the forum will proceed and introduce speakers
12.40-12.45pm	Lisa – Older Women's housing/homelessness project – preliminary results
12.45pm	Lisa - introduce panel speakers
(5-10 minutes each)	<ul style="list-style-type: none"> • Dr Louise Crabtree, University of Western Sydney – Community Land Trusts • Heather Douglas - Chairman Abbeyfield (ACT) Local Society • Shaun Kelly – Snr Mgr, Housing ACT • Penny Leemhuis – Target group representative
1pm/ 1.15 – 1.55pm	Lisa and Panel – consultation session with audience
1.55pm	Lisa thanks panel and members
2pm	Finish

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