

# Unlocking the Door: New Hope for Older Women Facing Homelessness

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**T**here are many faces of the homeless. Most images are of men, young men, coping with substance abuse. But what of the hidden homeless — older, single women?

*It could be you: female, single, older and homeless*, launched during Homeless Persons Week in 2010, documents a collaborative project seeking to understand the experience of older women. It makes harrowing reading — abuse, neglect, violence, marginalisation — told through the seldom heard voices of real women.

Homelessness affects many groups in society but as the report's author Ludo McFerran notes, entrenched social and economic disadvantage continues to separate the experiences of women and men.

## **Gendering Homelessness**

The study was prompted by evidence of increasing numbers of older women entering the homeless population for the first time, and concern from homeless service providers that demand could not be met. It examined evidence of the combined impact of housing trends affected by changing demographics, the impact of ageing, and entrenched financial disadvantage on women. The study concluded that being female, older, and single is to be at housing risk.

Most of the women interviewed for this study did not fit the profile of older homeless people. They had often worked throughout their lives, raised children, and endured abusive and difficult relationships. As women living alone in their fifties and sixties, however, they became susceptible to a health crisis, sometimes work related, or age discrimination at work, resulting in

difficulties keeping or finding employment. The crisis of losing work, combined with the failure or refusal of their family to support them, put these women on the verge of homelessness.

The study contains recommendations on the need to increase appropriate and affordable single person housing stock for older women. It cautions that housing risk is fundamentally an issue of poverty, and that the emerging levels of housing risk for older women cannot be reduced without a combined effort by governments, industry and community to address the poverty of older women that has accumulated over a lifetime.

## **Answers Not Questions**

There have been many worthy reports highlighting the horrors of homeless. Two organisations backing Ludo McFerran's study — Catholic Community Services NSW/ACT and Homelessness NSW — decided it was time to move from words to action.







Many people interviewed for the research talked about the role of boarding houses in unlocking the door for women with few accommodation options. In February 2011 Elton Consulting were engaged to try and find practical solutions. How can the numbers be made to work? Does the planning system help or hinder building new boarding houses? How can we achieve a 'triple bottom line' of social, environmental and financial sustainability?

### **The Boarding House Dilemma**

Boarding houses are an important source of low cost accommodation in most Australian cities but are in decline, with many private operators shifting to backpacker, student or key worker accommodation. Some of the choicest properties in central and inner-ring metropolitan areas are being taken back by landlords and converted to bijoux residences for the gentry. Those private landlords remaining have seldom brought a good image to the sector.

The Australian Housing and Urban Research Institute found in 2004 that the characteristic demographic profile of a boarding house lodger was male, a finding confirmed by the Australian Homelessness Count. They are seldom safe spaces, particularly for older women.

However, some of the women in the study reported positive experiences living in boarding houses. Key factors that impacted on their experience related to the quality of the management, cleanliness, security and interaction with other residents. Many of the women considered that boarding house

accommodation could provide them with an ideal housing solution for the long term.

### **Affordable Housing's New Era**

Since Commonwealth Labor's election in 2007 there has been a tsunami of housing policy innovation. The Nation Building Economic Stimulus Package has boosted housing supply, as has the National Rental Affordability Scheme (NRAS). Community housing providers, once the Cinderella of housing provision, have finally come to the ball. At the same time the great Australia social welfare organisations — some religious, some secular — have moved into the business of affordable housing.

Although the older women's boarding house project is still at the research stage, there have been some useful pointers. Several community housing providers we have spoken to have cracked the nut of delivering new boarding houses. As organisations grounded by a strong social mission, they are nothing like the feared private landlords of legend.

### **Latest Innovation**

We have found great examples of not-for-profit organisations agreeing longer leases for boarding house residents, not just week-to-week arrangements which deny residents housing certainty. Some provide en-suite bathrooms, many invest in better quality communal spaces. An on-site manager may help reduce tensions between tenants, provide a watchful eye and help organise social events. Security needs to be a high priority — good locks, solid doors, controlled access.

Though the finances are complex, and development processes lengthy, community housing providers are increasingly skilled in these areas. They have been, and remain, good tenancy managers with high satisfaction scores. Many of the housing providers we spoke to had particularly good experiences with older women as residents as they provide stability and anchor a community.

One of the more interesting questions remaining is the gendering of boarding houses. Are all-women properties the answer? Several exist around Australia, though others manage a gender balance overall but with a 'secure floor' with access restricted to women residents. If upmarket hotels can have women-only floors, why can't boarding houses?

Community housing providers and welfare organisations are forever busy, struggling with rising demand for affordable housing while needing to navigate a complex policy and regulatory environment. At the end of the current Elton Consulting project we aim to have a practical guide to make it easier for not-for-profit organisations to provide boarding house accommodation for older, single women. After all, they are the new face of Australian homelessness.

### **Further Reading**

McFerran, L. (2010) *It could be you: female, single, older and homeless*. Sydney: Homelessness NSW and the Older Women's Network NSW.

Greenhalgh, E., Miller, A., Minnery, J., Gurrin, N., Jacobs, K & Phibbs, P. (2004) *Boarding houses and government supply side intervention*. Melbourne: Australian Housing and Urban Research Institute.