Parity

A Call for Contributions – May 2024

"Right on the Edge: Housing Insecurity, Homelessness and Older Single Women"

Introduction

It is now accepted and recognised that single women over 55 in Australia are one of the fastest growing cohorts of people facing housing insecurity and the prospect of homelessness. While there has long been an awareness of issues of housing insecurity and the risk of homelessness for older single people living on low incomes, there has been growing recognition that older women, particularly older single women, are at greater risk and in greater danger of experiencing housing insecurity and falling into homelessness.

This growing reality has been confirmed by an increasing number of reports from both government, researchers and advocacy groups, including the Housing for the Aged action Group (HAAG) et al's August 2023 "Older people's housing insecurity and homelessness in Australia" (1) report and the significant 2023 report of the South Australian Government's "Housing Insecurity and Older Women Taskforce". (2). The general thrust of these reports has also been supported by a series of AHURI reports (3) including the 2023 AHURI "Inquiry into housing policies and practices for precariously housed older Australians." (4)

Prior to the recent awareness and recognition of the plight of older single women living on low incomes who are in the thralls of housing insecurity and the prospect of homelessness, the homelessness experienced by older single women is sometimes characterised as "invisible" or as "hidden" homelessness as anecdotal evidence suggested that many of these women resorted to

staying with friends or relying on family, living in their cars, travelling the roads in vans, or staying in transitional housing, and that only very few actually have ended up visibly sleeping rough.

The changing Australian population demographics of people living longer, particularly older women, has coincided with the imperatives of the so called "housing crisis", which in reality is a crisis in the decline of social housing and the accessibility of affordable and sustainable housing for people of low incomes. This has resulted in growing numbers of older women living in precarious and marginal housing and facing the real risk of homelessness.

However, the housing insecurity and homelessness experienced by older women, particularly that experienced by single older women, can only be properly understood though a gendered lens, one that incorporates an appreciation of the implications and consequences of the life-long experiences of disadvantage that result from gender inequality in all aspects of the social and economic life of some women.

Women live longer than men and are more likely to live alone. They generally have access to fewer economic or financial resources due to a range of factors, including; income inequality, lower retirement incomes and the loss of income due to the imperatives of parenthood and caring responsibilities. The security of their housing situation is also often impacted by the costs and consequences of caring responsibilities and/or as a result of the experience of domestic violence and having to leave the family home. Critical life events including the death or loss of a spouse, also impact negatively on the ability of older single women living on low incomes to maintain their housing, whether through mortgage repayments or rents. Income support, whether JobSeeker or the aged pension are inadequate to meet housing costs.

This edition of Parity will be devoted to furthering the understanding the causes and consequences of housing insecurity and homelessness experienced by many older single women living on low incomes. In particular, it will discuss the causes and consequences of the precarious housing situation in which increasing numbers of older single women find themselves, and how this places them at a greater risk of homelessness.

Likewise, this edition will be devoted to looking at what can be done to both prevent older women's housing insecurity and risk of homelessness in the first place, and what policies and programs are in place, or could be put in place, to mitigate the risks of housing insecurity and homelessness for older women.

Artwork

All contributors are welcome to submit any artwork, photographs or images that they would like to accompany their articles (should space allow). If artwork is not provided and is required, it will be selected by the Parity Editor.

A framework for discussion

Part 1: Lived experience

The purpose of this section is to give older women the opportunity to share their experiences of living with housing insecurity, the risk of homelessness or homelessness itself. This section will provide the opportunity to share experiences of how and in what ways service system has responded to their situation, the barriers to accessing services, financial disadvantages, housing journeys and stories of finding secure housing. The description of possible solutions is also welcome.

Part 2: The dimensions of the issue

This section will be devoted understanding the nature and dimensions of the housing insecurity and homelessness experienced by older women.

- Who makes up the cohort of single older women experiencing or who are at risk of homelessness?
- In determining this, how old, is old?
- What are the distinctive features and characteristics of older women's homelessness?
- Is there agreement on the numbers of older women experiencing or at risk of homelessness?
- What is the population of older women living in precarious and insecure housing?
- Single older women do not form a uniform cohort. What are the many faces of older women experiencing or at risk of homelessness?
- What are some examples that highlight the diversity of the cohort and their different cultural backgrounds as well as their geographic locations?
- What are the specific needs of Aboriginal and Torres Strait Islander women in relation to housing security?

Part 3: Causes

What are the causes of housing insecurity, the risk of, and experience of homelessness?

This section will be devoted to a discussion of the causes of older women's housing insecurity and homelessness, in particular the structural causes of poverty resulting from the effects of gender inequality in women's participation in economic and social life.

- How has gender inequality impacted on the capacity of single older women to obtain secure and sustainable housing?
- How does age impact on the capacity of older single women to obtain banking products that would enable home ownership opportunities?
- How do house prices and rents impact on older single women living on low incomes?
- How have employment opportunities and remuneration outcomes affected the capacity for older women to establish and maintain secure housing?
- To what extent does the experience of domestic or family violence impact upon the ability of older women to access and maintain their housing?
- How do critical life events impact on older women and housing security?

Part 4: What is to be done?

- What policy solutions and responses have been developed and proposed in response to the homelessness and the risk of homelessness experienced by single older women?
- How have these solutions and responses evolved and developed over time, given that this is an issue has been well documented for many years?
- How do older single women want to live their lives and what are the different housing models they aspire to?
- How and in what ways has the work and findings of researchers contributed to development of these solutions and responses?
- How has the work of advocacy groups and organisations contributed to the development of these solutions and responses?
- What are some of the policies, services and programs that have been put in place to both prevent and respond to older women's homelessness?
- What are the main or common features of these approaches?
- What are some of the successful programs/models and services that have been implemented to meet the housing needs of older women experiencing or at risk of homelessness and housing insecurity?

Part 5: Opinion pages

The Parity Opinion Pages are intended to give sector leaders the opportunity to highlight the issues they think most important and advocate for the policies they think should be adopted.

Endnotes

1. https://www.oldertenants.org.au/publications/ageing-in-a-housing-crisis-older-peoples-housing-insecurity-homelessness-in-australia
2. https://www.housing.sa.gov.au/other_services/housing-security-for-older-women-taskforce
3. https://www.ahuri.edu.au/sites/default/files/documents/2022-11/AHURI-Final-Report-390-Housing-aspirations-of-precariously-housed-older-Australians_0.pdf; https://www.ahuri.edu.au/research/final-reports/378; https://www.ahuri.edu.au/research/final-reports/405;
4. https://www.ahuri.edu.au/research/final-reports/406

Key information

Submission deadline: All contributions need to be submitted by COB Friday 10 May 2024.

Submissions format: All contributions should be submitted as Word documents, emailed to parity@chp.org.au.

Word length: Contributions can be up to 1,600 words (including references). This equates to a double page spread in *Parity*. Single page articles can be up to 800 words in length. Contributions of a greater length should be discussed with the *Parity* Editor.

Artwork: Contributors are invited to submit the artwork they would like to accompany their article. Inclusion is dependent on the space being available. If artwork is not provided and is required, it will be selected by the *Parity* Editor.

Embedded media: Contributors are able to make suggestions for the placement of relevant hyperlinks, video and other multimedia within their content which can be embedded in the *Parity* online edition. Any suggestions will be reviewed by and decided upon by the *Parity* editor.

Content: By providing your contribution, you confirm and agree that (except where you have referenced or cited any other's work) the contribution is your original work and has not been copied from any other source.

Use: If your contribution is accepted, it will be published by or on CHP's behalf in an edition of the *Parity* magazine. *Parity* is available in hard copy and online.

Online copies of back editions of *Parity* can be found on:
http://search.informit.com.au/browseJournalTitle;res=IELHSS;issn=1032-6170

Assistance and questions: Feedback, input and assistance can be provided with drafts if required. The *Parity* editor is available at all stages of the preparation of your contribution to look at drafts and provide input and feedback. The earlier drafts are received for feedback, the better.

Contact: The *Parity* Editor, Noel Murray, can be contacted on:

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p/ 0466 619 582

References

All works that are cited or referred to in an article should be referenced. *Parity* does not encourage contributors to list a bibliography of references used in the development of an article but are *not* cited in the article. There is simply insufficient space for the inclusion of extensive bibliographies.

In-text citations

CHP uses numbered-citation for all in-text citations.

- Number references consecutively in the order in which they are first mentioned in the text. The first reference you cite will be numbered (1) in the text, and the second reference you cite will be numbered (2), and so on.
- A number is assigned to each reference as it is used. Even if the author is named in your text, a number must still be used.
- References are listed in numerical order at the end of the document.
- If you use a reference consecutively assign the consecutive number and use Ibid.
- If the same reference elsewhere in your article, assign the consecutive number and use op. cit. For example, Seung S 2012, op cit, p. 34.
- The number can be placed outside the text punctuation to avoid disruption to the flow of the text.

- If a single sentence uses two or more citations, simply identify the references one after the other.

For example:
International research has found that resilience in a homeless youth sample correlates with lower levels of psychological distress, suicide ideation, violent behaviour and substance abuse. (4) (5)

Parity referencing style

All references used in *Parity* articles should be listed using the following guidelines:

Books

Author's surname, initial(s), year of publication, Title of book, Publisher, Place of Publication, Page number**(s).**

For example:
1. Seung S 2012, Connectome: How the Brain's Wiring Makes Us Who We Are, Houghton Mifflin Harcourt, Boston, p.90.

Journal Articles

Author's surname, initial(s), year of publication, 'Title of article'**,** *Title of Journal,* volume number, issue number, Page number(s).

For example:
Trevithick P 2003 'Effective Relationship Based Practice', *Journal of Social Work Practice*, vol.17, no.2, pp.163-176.

Newspaper articles

With identified author:
Authors Surname Initial Year of publication, 'Title of article', *Name of publication*, Date and year of publication, Page number(s) or <URL> if applicable.
For example:
Kissane K 2008, 'Brumby calls for tough sentences', *The Age*, 29 October 2017, p. 8.

With no author:
Use 'Unknown'
For example:

Unknown 2008, 'Brumby calls for tough sentences', *The Age*, 29 October 2017, p. 8.

Webpage/document within a website or blog post

Author's surname (if known) Initial, 'Page/Blog/Document Title', *The person or organisation responsible for the website,* Year of Publication (if known) <URL>
For example:
Greenblatt S, 'A special letter from Stephen Greenblatt', Australian Council of Social Services, 2017 <http://acoss.org/media/greenblatt>

Audio podcast

Speaker/Hosts surname Initial, 'Title of episode', *Title of Podcast*, Year and date of Publication, <URL> (if available).
For example:
Todd B 2018, 'What homelessness looks like for women', Stuff Mom Never Told You, 14 March 2018 <https://www.stuffmomnevertoldyou.com/podcasts/what-homelessness- looks-like-for-women.html >

Online video/film or documentary

Title Date of recording, Format, Publisher.
For example:
Indigenous homelessness 1992, video recording, Green Cape Wildlife Films.

Personal communication

Personal communication may include (but are not limited to) email, fax, interview, conversations, lectures, speeches, telephone conversations and letters. Usually personal communications do not appear, as the information is not retrievable. However, due to the numbered citations used in *Parity*, we ask that they be included as follows:

Author's surname First name, Method of communication**,** Date and year of Communication
For example:
Johnson George, Telephone interview, 12 August 2018.

Citing the same reference more than once

When a reference is cited a number of times, use op cit. after the year has been given. If the page number is different from the first use, cite the new page number as well.
For example:
Asante K O and Meyer-Weitz A 2015 op cit. pp. 230-231.

Citing the same reference consecutively

Use Ibid. when the same reference appears consecutively. If the page number is different from the first use, cite the page number as well.
For example:
1. Florn B H 2015, 'The cost of youth homelessness', *Journal of Adolescence*, vol.17, no.2, pp.163-176.
2. Ibid. pp.32-33.

Multiple Authors

For every reference type, give all the authors Surnames and first Initials followed by a comma in the bibliography. The last author listed should be preceded by 'and'.
For example:
Sharp J, Peters J and Howard K 2002, The management of a student research project, Gower, Aldershot, England.