

Older Women's Pathways out of Homelessness

An action research report
on the experience of being
homeless for women over 55

**MISSION
AUSTRALIA**

Acknowledgements

We acknowledge the traditional custodians of the lands throughout Australia, and we pay our respects to the Elders past, present and future for they hold memories, culture and dreams of the Aboriginal and Torres Strait Islander people. We recognise and respect their cultural heritage, beliefs and continual relationship with the land, and we recognise the importance of the young people who are our future leaders.

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About Mission Australia

Mission Australia is a national Christian charity that has been standing alongside Australians in need since 1859. Our vision is for an Australia where all of us have a safe home and can thrive.

Backed by our supporters, churches, funders and partners, we combat homelessness, provide housing, assist struggling families and children, address mental health issues, fight substance dependencies, support people with disability and much more.

Given the right support, we believe everyone can reach their full potential. That's why we stand together with Australians in need, until they can stand for themselves.

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Executive Summary

In Australia, the number of homeless women aged 55 years and over is increasing rapidly. Many find themselves homeless after leading everyday lives in family caring roles, never previously needing specialist support services.

This report shares the pathways out of homelessness for older women living in Brisbane, Australia – highlighting their devastating loss, loneliness and frustration, but also what and who helped them. The women drawing on this experience, together with homelessness service providers, describe an ideal service and the practice approaches necessary to care for and support older women who end up homeless.

On Census night 2016, more than 6,800 women aged 55 and over were homeless in Australia but the proportion of older women experiencing homelessness continues to increase, with a rise of over 30% in five years¹. Research has found that close to a quarter of a million Australian women aged 55 and older are at risk of homelessness². Providing formal supports is complicated as older women experiencing homelessness are largely invisible, with many moving between family and friends or living in overcrowded or unsuitable dwellings³.

This report presents findings from an action research study conducted between March 2021 and July 2022 with older women aged above 55 years living in Brisbane, Australia. The project sought to improve understanding of the experiences and challenges faced by older women at risk of and experiencing homelessness and provide recommendations on how outcomes can be improved for this growing group. Funded by the Brisbane City Council, this participatory research was conducted as part of Mission Australia's Pathways out of Homelessness service. This service was specifically adapted to support older women with insecure housing and to increase the capacity of service providers to identify and appropriately respond to them.

The women participating in this research did not see their shocking reality as “homelessness” because they did not relate to the prevailing narrative of a homeless person. They also found the general model of providing housing support with crisis accommodation completely overwhelming and inappropriate. The women said that they don't need wrap-around case management or intensive support once they have a home – they simply need a safe, quiet and affordable house to live in.

This report concludes that an adequate supply of affordable, appropriate and accessible housing is fundamental to address homelessness. Additionally, a single-entry point service that is attuned to the strengths and challenges of older women should be available to proactively reach out to these women and help prevent cycles of trauma.

They are our mothers and grandmothers. They are everyday Australian women who deserve a safe home.

“Recognise that the woman maybe at her lowest, she needs support with strategies and someone to walk with them and advocate. When you have this, it gives some breathing space, you can think ‘Thank God I can relax’ and over time everything in life starts to shift.”

¹ ABS (2016)

² Faulkner, D & Lester, L (2020)

³ Australian Human Rights Commission (2019)

Key findings

Our research uncovered a range of disconnections between older women facing homelessness and the service system designed to provide the help they need. How can they be expected to navigate a complex system that they've never had to use before?

1. There are barriers in current service system structures that don't adequately care for older women experiencing homelessness

- Older women who are homeless, or at risk of homelessness, often do not know where to find and access help and have particular difficulty navigating in a digital spaces.
- When trying to access the support they needed, older women are challenged by the siloed and fragmented crisis accommodation system that many are accessing for the first time. Older women sometimes find that they do not meet the eligibility criteria for housing or homelessness services when they present without complex issues or have some financial assets in their name.
- General homelessness support services may not be aware of older people's needs or how to best engage with them. This includes failings in system and individual responses resulting in older women feeling a lack of empathy and respect.
- Feeling safe is the highest priority for these women. Temporary or crisis accommodation options with an unpredictable mix of neighbours often heightens feelings of vulnerability and fear.
- Older women are often unable to find appropriate and affordable housing that allows them to maintain their own wellbeing, e.g. a home that is close to family and friends, allows pets or to grow plants.

"I didn't know where to go for help, I kept saying to myself for months 'where do I go?' I was ashamed to tell family."

"Everywhere I rang gave me a list of phone numbers to ring myself...everything felt too hard to manage."

2. Social services can better engage with older women by ensuring staff apply a trauma-informed approach within a flexible service model

- Older women don't like to feel case managed; instead they want a flexible approach that meets their needs. Responses must be person-centred and wellbeing-focused, bearing in mind feelings of distress and fear as a result of trauma.
- Women need their experiences to be heard and validated; therefore service provision must be non-judgmental and support them to make their own choices.
- Service providers and referrers should take care with the use of the language of "being homeless" as many women didn't identify their situation as being one of homelessness due to the prevailing myths and stigmas around homelessness.

- Face-to-face engagement with support workers is preferred, but having an option for virtual engagement is also important.

"Loss of relationships happens through all the upheaval, need GP and health workers to help manage wellbeing."

3. The ideal approach is a single entry-point service designed for older women that:

- Provides holistic support through a wrap-around service model while the women's housing is unsecure and provides pathways to finding safe, secure and appropriate homes.
- Develops an empathic workforce that includes Lived Experience Workers.
- Uses assessments and eligibility criteria appropriate for these older women.
- Focusses on early intervention and acts as an advocate for the women.
- Features resourced promotion strategies that attract hard-to-reach women experiencing homelessness who could benefit from the service.
- Is trauma-informed and strengths-based, promoting women's agency, wellbeing and independence.
- Raises local and community awareness about homelessness of older women.

"A place where women can go to get all the information and support in the one place."



"Thank you for everything. It's funny in (bed) sheets, the poor sleeping bag is in the wardrobe. But shit it was cosy. This is a new beginning and God knows when I will wake up, in 3 days xx".

Implications for practice

This research supports a range of implications for human services practice and service design to better meet the needs of older women who require support. Some of these practice implications are relatively easy to implement at no cost to organisations and others rely on long-term strategic investment and commitment.

Workforce training

- Provide a thorough ongoing training program in trauma informed practice and cultural competency, with a focus on relationships that communicate high levels of empathy, respect and care.
- Consider developing and supporting a Lived Experience workforce within human service organisations and government agencies.
- Develop and share resources for the general housing and homelessness sector that describe the strengths and needs of older women experiencing homelessness.

Assigning support staff

- Allocate each woman a dedicated support person as a point of contact and support rather than a team.
- Consider not using highly visible uniforms, name tags, or cars with logos of service providers when visiting women in their communities.

More appropriate and affordable housing

- Increase the supply of safe, affordable housing stock to create options for older women that allow them to maintain their own wellbeing and the connections with their own family, friends and communities.
- Ensure that permanent housing provided to older women is suitable for aging in place and can accommodate modifications necessary for occupants as they age.
- Where possible and consistent with Housing First principles, eliminate placing older women in crisis or temporary accommodation buildings, and instead provide long-term housing immediately.

Introduction

According to the Australian Bureau of Statistics (ABS) women aged 55 years and over are the fastest-growing homeless cohort in Australia.⁴ The number of women aged over 55 who were homeless increased by 31% from 2011 to 2016.⁵ Additionally, older women seeking help from homelessness services rose by 63% in the same period nationally, and Queensland had the highest proportion of older people presenting to Specialist Homelessness Services (SHS).⁶ According to the Australian Institute of Health and Welfare (AIHW) in 2018-19, older women cited domestic and family violence, housing issues and financial difficulties as their main reason for seeking assistance from homelessness services.⁷

A person is considered homeless if they are sleeping rough or in an inadequate space, like a car, and also includes living in conventional housing which lacks privacy, security and safety, or living in severely crowded dwellings.⁸ A number of compounding factors can quickly drive older women into experiences of homelessness.⁹ These include:

- lower lifetime incomes due to older women having less access to financial assets such as superannuation;
- higher levels of job insecurity from low-paid part-time or casual employment; and/or
- not having attained or retained the resources to buy a home.¹⁰

When people experience these factors in the current unaffordable Australian housing market, individuals on low fixed incomes (such as the Age Pension) who are reliant on private home rentals are often completely unable to keep up with rising housing costs, putting them at risk of homelessness. In 2020, around 240,000 women aged 55 years and over were estimated to be at risk of homelessness due to housing affordability stress.¹¹

An older women's limited labour market engagement contributes to an increased risk of becoming homeless. Generally, women have less labour market engagement because they are likely to take on informal care responsibilities within the family unit.¹² Women are often required to take significant breaks from paid employment or work below their capacity in part time or casual roles to accommodate unpaid care work. Single elderly women aged over 60 are the lowest earning demographic group in Australia - a situation which was escalated during the COVID-19 pandemic.¹³

¹⁴

Consequently, some of these women are solely reliant on welfare payments that are inadequate to cover rent and other basic essentials.¹⁵ As a bleak example, only 0.7% or 312 of the 45,992 properties available for rent across Australia on 19 March 2022 were affordable for a single person

4 ABS (2016)

5 ABS (2018)

6 Ibid

7 AIHW (2021)

8 ABS (2012)

9 Thredgold et al. (2019)

10 AIHW (2019)

11 Lester et al. (2020)

12 Australian Human Rights Commission (2019)

13 Wilkins (2017)

14 Streetsmart Action Against Homelessness (2021)

15 Ibid

on the Aged Pension¹⁶. Older women who lack access to financial resources or assets find it increasingly difficult to attain or sustain housing in Australia's housing market which is characterised by a chronic shortage of affordable housing. In Brisbane, where this study was conducted, rental prices increased at 13.6 % in 2021 - the largest increase nationally.¹⁷

Homelessness leads to poor outcomes across a range of domains, including physical and mental health, emotional wellbeing, nutritional outcomes, employment outcomes, long-term economic wellbeing and relationships.¹⁸ Research shows that older women experiencing homelessness can become disconnected from their communities, and subsequently experience difficulty obtaining employment and maintaining connections with family and friends.¹⁹ They often feel fear about their own personal safety, and feelings of shame and guilt can lead to women avoiding public places and boarding houses.²⁰ Instead of engaging with support services, they often prefer to seek shelter and support from friends or family. These shelter-seeking strategies also contribute to keeping older women's experiences of homelessness away from public view.^{21, 22}

In addition, many older women encounter barriers to getting the support they need as they are unaware of the support available to them, find that they are ineligible for some services, or find existing supports inappropriate or unsafe.^{23, 24} Service providers working with older women at risk of or experiencing homelessness when lockdowns were enacted to stop the spread of the COVID-19 virus in 2020 and 2021 reported that travel restrictions impacted opportunities for informal shelter-seeking strategies through family and friends.²⁵

Older women without dependants face unique challenges when navigating the homelessness service system in Australia. For instance, there is a lack of SHS services that solely focus on working with older women. Existing SHS designed to operate as women's refuges and support services may not prioritise housing or temporary accommodation options to older women without dependent children.²⁶ Older women often get deprioritised in the ruthless fight for homes in Australia's current dire affordable housing shortage. The failure to systemically solve the problem of older women's homelessness is fundamentally due to inadequate housing supply and resource constraints that are not sensitive to their experiences.²⁷

This report highlights older women's experiences of accessing homelessness support in Brisbane, Australia and describes the ways these women suggest the homelessness and housing systems can be improved to better support women who face the crisis of homelessness, often for the first time in their lives after 55 years of age.

16 Anglicare (2022)

17 Robbins (2022)

18 Australian Human Rights Commission (2019)

19 Ibid

20 Petersen (2015)

21 Australian Human Rights Commission (2019)

22 Petersen (2015)

23 Australian Human Rights Commission (2019)

24 Older Women's Network (2020)

25 Queensland Council of Social Services (2021)

26 Institute for Social Science Research (2014)

27 Thredgold et al. (2019)

Methods

This project used an action research methodology to better understand women's access and use of housing support services, with a particular focus on identifying the needs and barriers to older women at risk of and experiencing homelessness effectively seeking support from services. It also sought to identify how these women want the service system to engage with them and help others avoid experiences of homelessness.

The project involved two participant groups: older women who were over 55 years of age, at risk of and experiencing homelessness; and service providers. Twelve older women participants were recruited from the Pathways out of Homelessness service operated by Mission Australia. All participants self-selected to participate in the research project. Participants were clearly advised through information sheets and consent forms that, should they choose not to participate, there would be no consequences to their access to services. Service provider representatives were recruited from services operating in the Brisbane area who provide information or support to women in need. Data was collected by a Community Engagement Support Worker (CESW) who received training, support and documented guidance on the methodologies used and then shared the data with the research team in an anonymised format. Eligible participants received a \$20 gift voucher to recognise their contribution to the research project in accordance with Mission Australia's Paid Participation Policy.

The research project received Human Research Ethics Committee (HREC) approval from the University of Adelaide for the period 17 December 2020 until 15 March 2022. The final three months of fieldwork were completed under Mission Australia's ethical approvals due to personnel changes. Mission Australia followed the same methodology, guidelines and principals as under the HREC approval.

Data collection with older women participants

The action research consisted of three participatory methods with twelve women over 55 years of age at risk of and experiencing homelessness and involved three activities: a mapping exercise; the PhotoVoice method; and brief interviews. The data collection processes took place simultaneously and the participants had the choice to self-select to participate in one, two, or all three activities.

Mapping Exercise

Women who participated in the mapping exercise were provided with a brief series of demographic questions such as their age range, current tenure type, marital status and Culturally and Linguistically Diverse (CALD), Non-English-Speaking Background (NESB), or Aboriginal and Torres Strait Islander (ATSI) status. The women completed the mapping exercise with the use of paper and pens. The CESW aided by guiding the participant through the activity, asking questions about the nature of the issue the women were seeking support for, what services they had sought support from, whether they got what they needed, any barriers they faced in getting what they needed and what would have been helpful. The mapping exercise also included identifying hobbies and pastimes, as well as family and community connections.

PhotoVoice

Some women participated in a PhotoVoice activity, which is a participatory process where participants use photography, critical dialogue and experiential knowledge to reflect on and

communicate their lived experience, expose social problems and ignite social change.²⁸ Participants were asked to capture two or three photographs which offer a pictorial representation of either the barriers they are facing, what is meaningful for them, how they want services to engage with them and the type of support they need to help them gain or maintain secure housing tenure. The PhotoVoice method was used in conjunction with semi-structured interviews that lasted between 5-30 minutes. During the interview, participants were asked to provide a description of the photograph and how it relates to their housing journey. The participants were advised that a public photographic exhibition would be held and advised not to include anything that could identify them in the photos.

Brief Interviews

Women who had received more than one incidence of support from the homelessness service were invited to participate in a brief interview. Those who participated in the interviews were asked to reflect on their most recent engagement with services and asked questions relating to the things that have worked well for them, things that did not work well for them, what would help them get to where they want to be and what were the main things getting in the way right now.

Data collection with service provider participants

Representatives from fourteen service providers were interviewed and then invited to participate in a focus group discussion. During the interviews, participants were encouraged to share de-identified examples relating to the barriers and challenges they face in supporting older women who are at risk of homelessness and how this group is different from other homeless cohorts. The interview content was collated into themes for focus group discussions. Members of the focus groups reviewed the themes and discussed them, answered questions about the frequency and significance of barriers, and provided additional relevant de-identified examples. Participants were asked to rank activities based on what they perceive to be the biggest barriers to their support of older women and the most crucial supports needed to avoid or exit homelessness.

Data analysis

The data collected through the mapping exercise, the PhotoVoice exercise, the interviews and the focus groups was analysed using thematic analysis as articulated by Braun and Clarke.²⁹ The process of analysing data unfolded as follows. Data was grouped in two categories: service providers and older women participants. Inductive coding (a bottom up analysis approach that starts without codes and develops codes through analysing the data set) was used without trying to fit data into any pre-existing coding framework.³⁰

Four interpretive frames emerged through the analysis: becoming homeless, seeking support, finding support and an ideal service. This drew out experiences of homelessness into activities such as using services, searching for services, staying with relatives, and occasions of not meeting service eligibility. Thereafter we arranged these codes to mirror participants' language to maintain their experiences in their own words.³¹ Finally, we prepared the data for presentation by re/scanning participants' responses for similarities, differences, exceptions and contradictions.

28 Sutton-Brown (2014)

29 Braun and Clarke (2006)

30 Ibid

31 Ibid

Findings

The findings of this report are organised in four sections:

1. Becoming homeless as an older woman
2. The challenges of navigating the homelessness system as an older woman
3. Finding support through a dedicated older women's homelessness service
4. Recommendations of an ideal service for older women who are homeless or are at risk of homelessness.

Section One: Becoming homeless as an older woman

The stories told by many of the participants indicate that they unexpectedly found themselves homeless. Whilst they share the same experience of housing insecurity or homelessness, each woman came with their own unique circumstances. The women often did not identify with the stereotype of "homelessness". These women have raised families, worked, managed caring responsibilities, and supported their communities - they are our grandmothers, mothers, sisters, aunts and friends.

Well, I'm originally from New Zealand and a very proud Kiwi. I have a beautiful daughter, and I'm divorced, I'm 60, and I've worked hard all of my life, recently I fell on very hard times, which I have come to realise now with the right support was no fault of my own. I lost myself along the way.

Some women said that it was the first time they experienced homelessness because they faced difficulties in gaining tenancy in the private rental market when their sole source of income is the aged pension. Some of the women also own pets, care for grandchildren and many have a treasury of possessions. For instance, in a mapping exercise, one woman recounted writing 25 applications and visiting 20 properties after she was given eight weeks to move out of her existing rental accommodation.



I took a photo of the very first day that I moved here, with stuff everywhere, bags, boxes, unmade beds so that is where I began...I came home to an email that we needed to move house...it was actually at a very difficult time, and not sure if it's any better now, but it was at a time where there was basically nothing to rent under \$500 per week and...it became an absolute nightmare to try and find something.

For many of these women, reasons beyond their control lead to their experiences of homelessness later in their lives. These reasons include experiencing domestic and family violence, which is a known cause of homelessness:

My violent husband who had always been responsible for money matters had stopped, I learnt paying the mortgage and was spending the money on sex workers. So we couldn't pay the mortgage anymore... So we had to sell the family home it was a regrettable/incredible loss... But I am on pension only and with multiple disabilities that are very costly.

Other participants reported their age, employment and income status as disadvantaging them in applying for private rentals, with one woman describing the experience of applying for properties:

[I] always felt like services had power over me, even the real estate person, their body language was obvious, it made me feel like a nobody.

Service providers reported that a lack of appropriate and affordable accommodation to house women independently has consequences, such as forcing older women to reside with family:

For many of these women, the option exists to slip into their extended family, often children. For some this is a mutual choice, but for many this is not a preferred option and one which is stressful for all involved. (Service Provider Focus Group)

Women often chose to stay with extended family until this option was no longer possible. An example of this is one participant who reported that she was residing with her family until this living arrangement became untenable:

Actually, I was living in the Sunshine Coast at the time before I moved here last year. I was living in a one-bedroom apartment, with my blood daughter. I was living with her for a while. My daughter decided to sell the apartment because it was too small for her. When she bought another house, she asked me to find somewhere else to go... and that's what happened.

During a PhotoVoice activity another participant reported that prior to seeking housing support from homelessness services she led a very mobile life working, traveling, and housesitting in and out of Australia.



It has been almost 21 years since I had my own home, during these years I have rented other people's homes once my three children were young. After the third child reached the out of home and independence milestone, I began my house-sitting adventure. House sitting and pet sitting allowed me to save money for travel while providing accommodation.

During a brief interview the participant reported that these shelter seeking strategies were impacted by the COVID-19 pandemic:

Until COVID-19 and that all fell ... a friend let me rent their old house that was not very rentable for two years, it had holes on the wall, mould not very good and then it was sold, then I had to move out.

Section Two: Navigating the homelessness system as an older woman

Many participants who were first-time users of homelessness services did not identify as “homeless”. This significantly impacted how easily they could access the support they needed. Older women said the homelessness sector was not designed to cater to the unique needs of first-time users like them. The women and the service providers agreed that the welfare service system is difficult to navigate and is hard to clearly see what help is available. Being handed a list of phone numbers to call was not helpful.

Service providers also said that not knowing where to go for help was a challenge when older women facing homelessness are seeking support:

This can be the first experience of needing housing help and they often don't know anything about the service sector and or find access very challenging for a number of reasons. (Service Provider Focus Group)

In their maps, interviews, and PhotoVoice activities women overwhelmingly reported not knowing where to get help and being challenged by the siloed and fragmented service system:

I didn't know where to go for help, I kept saying to myself for months “where do you go”? I was ashamed to tell family.

You don't know where to begin, it's not like we are looking for this experience.

Most women wouldn't have heard of Micah or Hart 4000 or you know what are the others? Vinnies, do you know what I mean?

When mapping her service contacts during the mapping exercise, one woman named fifteen services that she had contacted for help and cited seeking help from numerous unnamed others. Other women mapped their journeys between services, some of whom provided help and others that were not able to offer support due to not being eligible or put on a long waitlist.

Multiple unsuccessful attempts to get help from uncoordinated services led to feelings of frustration and overall poor wellbeing for these women. This is what women said of the fragmented service system:

The staff don't even know what they are doing – they push you to one section then another, no-one has the right answer.

Everywhere I rang gave me a list of phone numbers to ring myself, and are you in crisis? Then everything felt too hard to manage, my wellbeing suffered.

Women expressed strong feelings of displacement and loss which were heightened by some service responses. A number of women reported coming up against systems, services and workers that they felt lacked empathy and respect. Women reported intake and assessment processes as being intrusive, disrespectful and reinforcing stigma and vulnerability.

I felt like I was treated like an 18-year-old who had just come out of jail and had had no responsibilities whatsoever.

Services need to recognise that for women experiencing homelessness for the first time that it is massive, never imagined this happening. It is so confronting to recognise your own

vulnerabilities and then manage shame, these inadequate feelings are affirmed by the way the services treat you, the loss of self-respect is devastating.

The feeling of shame was described by women. A number of women said that they did not tell their families at all about their housing insecurity or homelessness, or they did not reveal the extent of their challenges. Women reported losing community, connection and relationships and feeling lonely and isolated:

I never told my kids how bad it was.

Women reported the experience of insecure tenure, homelessness and engagements with the service system as leading to feelings of vulnerability and worthlessness:

I can tell you it makes you feel worthless. I didn't fit services, negotiating private market was also fraught with issues, no one wants a single older woman not working.

Women must feel safe. The importance of safety was reflected in women's reports of their past experiences of accessing social or crisis housing. Women reported feeling unsafe or isolated, especially if housing is far from their known communities:

It's time the gender gap was managed, women have a lot of fear, sexual harassment in boarding houses, and they need to feel safe.

They don't seem to get it that as an older woman I don't feel safe living next to a man with a criminal record.

In all focus group discussions, service providers reported access and eligibility as a challenge to supporting older women. In half of the discussions, participants reported fragmented and siloed service systems as a challenge to appropriately supporting women. In one case, the consequences of siloed systems were reported as leading to slow response times:

Services are siloed and therefore responses are unacceptably slow. (Service Provider Focus Group)

Eligibility issues were also reported as a key challenge to supporting women by service providers in focus group discussions. Service providers reported that older women present with different needs from the usual client groups that housing and homelessness services are accustomed to supporting. They may not present as experiencing homelessness and may have some financial assets, although these may not be adequate to support housing needs and may not always be accessible:

They may have super(annuation), less complex needs. Our range of services does not, perhaps, suit them. (Service Provider Focus Group)

"Different to what we normally think of as assisting. They may have super(annuation), may have some savings, ownership of a house but unable to access it. (Service Provider Focus Group)

In focus group discussions, service providers reported how the available support may not meet the needs of older women:

Difficult for older people to make choices. Current services don't use gentler person-centred approach, used to deficit model and people long term homelessness. (Service Provider Focus Group)

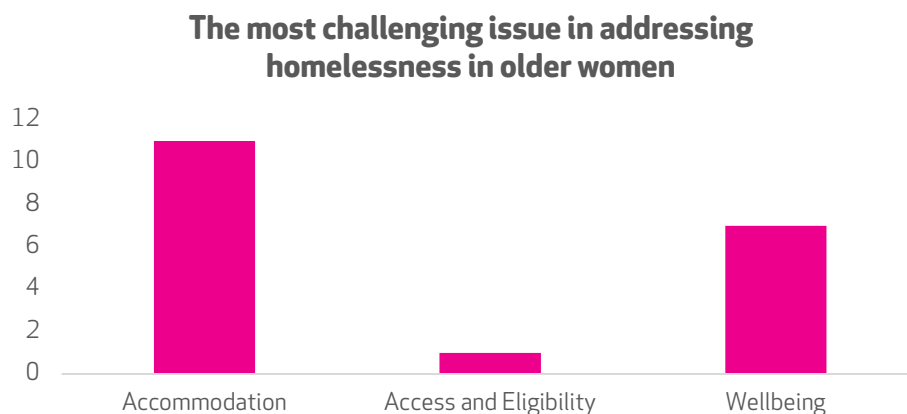
In the focus group discussions, service providers also noted that the presenting issues of older women can lead to them missing out on support because assessment tools prioritise people with more complex issues or immediate vulnerabilities:

For the majority of vulnerable older women, the issue is solely affordability and access and they don't present with any other significant issues – this means that they can end up with low scores on needs assessment tools. (Service Provider Focus Group)

Our clients are often complex – services provide support to these people and miss the other groups of women. (Service Provider Focus Group)

A lack of appropriate housing supply is an enormous frustration for service providers. In a ranking activity undertaken in a focus group discussion, service providers stated accommodation/housing supply as their biggest challenge in appropriately supporting women, see Figure 1.

Figure 1: Most challenging issue, by service providers



Note. For the purposes of the activity, access to information was included in the 'access and eligibility' heading.

Inappropriate housing was also cited as a barrier. Accommodation options must consider the type of neighbours and levels of likely anti-social or rowdy behaviour close by. Appropriate housing for these women is safe, relatively quiet, doesn't require a high service presence and remains suitable as they age.

Section Three: Finding support through a dedicated older women's homelessness service

The Pathways out of Homelessness program offers a unique and nuanced support to women over 55 at risk of or experiencing homelessness in Brisbane. It offers a person-centred approach and deliberately works to combat the referral merry-go-round that many experience when trying to access services appropriate to them. It takes a 'with the women, not for the women' view, and walks alongside them to provide information, advocate for them and offer choice.

In addition to offering a specialised service designed for older women, the Pathways out of Homelessness team provide sector capacity building to help other social services identify and appropriately respond to older women and applies research methods (this report is one) to better understand and respond to women who face homelessness later in their lives.

A unique feature of the program is how women can find and engage with it which came about through trial-and-error. This includes flyers in local libraries, churches, council offices and neighbourhood centres. Speaking segments on local radio stations including multicultural programs, as well as promoting information sessions on the Facebook page for the Housing Older Women movement in Brisbane. The term 'homeless' is not used in any of the promotional strategies. Instead they 'housing insecurity' is used as many women do not recognise that their dire situation is, in fact, an experience of homelessness. At the time of writing, the program had gained its largest sources of referrals through word of mouth as a result of the promotional activities.

During interviews participants, reported on their journey of being referred to the Pathways out of Homelessness service. They described how they were referred to the service by workers in the sector who had been told about the service:

I was walking in town and there was a mobile police unit, I plucked up the courage and told this beautiful police lady my story and she listened. She actually gave me these pamphlets in one of the pamphlets was Mission Australia, and I called and I left a message.

The Pathways out of Homelessness service supports older women by connecting them with a CESW to support them on their journey out of homelessness. These women generally have high levels of capacity and independence but need help to find the right information so they can make the choices they want. Once the women explain what information they need, the CESW supports them to understand any processes, link and advocate with any required services, navigate service systems (like Centrelink) and be a single point of dependable contact.

The program leveraged existing relationships with a variety of services in the Brisbane area, including Community Housing Providers.



This was taken on the first evening that I came to the house...I can breathe I can literally breathe, I am not having to just barely survive anymore.

When permanent and appropriate housing was found, the women said they felt safe and secure and were able to engage in activities that they enjoyed, such as cooking and gardening:



...I had a beautiful garden in my own home...now that I just have a veranda instead of a whole garden, I just put some nice things around...[just] because it is Housing it doesn't mean it has to be dirty. It doesn't have to be full of violence. It doesn't have to be full of graffiti. It can still be a really lovely place because everyone that lives here deserves that.



I haven't been able to enjoy making my own meal preparation for months...It's these things that you miss. There is so much loss not having a home.

Older women are supported to attend appointments to find permanent housing. One woman reported on the value of having a single support person:

Getting [the CESW] on my side... It's like having a friend be with you cause it's a bit daunting and overwhelming the whole thing to be classed as at risk of homelessness... very supportive, non-intrusive you just do anything you can to help without any questions or judgements, which is fabulous when you in this vulnerable part of your life and other people don't have that same care factor.

One participant who was successful in getting a unit from the Department of Housing (DOH) reported how this feeling of joy quickly turned to despair:

Despair actually, because the first night I slept there were people who were partying next door and yelling out and swearing. And you know I felt a little bit sick. Also, I had my balcony door open and the smoke from the woman next door was just right up my nose kind thing. Like she was in the same room smoking. So this really strong second-hand smoke coming in I was crying it was just devastating ... But I really didn't wanna say anything to anybody because it would sound ungrateful ... So yes I have housing security but not personal security and I am distressed about the whole smoking thing and my health.

Service providers shared the same sentiment that older women's wellbeing is a critical factor in the way services are provided. Service providers stressed the importance of attending to issues relating to isolation and community connection. For example, service providers discussed how this

would have a negative impact on women if they are moved from their known communities and social networks:

Don't relocate them in a new and unknown area, especially after they have been living for somewhere 30-40 plus years. (Service Provider Focus Group)

Service provider participants discussed the importance of including women's contexts and circumstances, such as domestic and family violence, elder abuse, grief, trauma, and other mental health and physical health concerns in service provision. Focus group participants described how these experiences, whether they occurred in the past or were ongoing, can have an impact on women's ability to engage with services:

Greater risk due to physical resilience concerns and a lack of understanding by the private and community sector on issues specific to this demographic e.g. how an illness such as general infection may impact on cognitive capacity. (Service Provider Focus Group)

In some cases, not attending to aspects of women's wellbeing may have unintended consequences following services provision:

Older people can be 'stuck in ways', without routine and familiarity they are lost, and will go downhill mentally and physically. (Service Provider Focus Group)

Section Four: Recommendations for an ideal service

The women who participated in this research provided clear recommendations of what they believed is needed to enable better service provision to older women experiencing or at risk of experiencing homelessness.

Women overwhelmingly reported that a single entry-point service for women is needed where they could access support, alongside safe, appropriate and affordable housing options:

We need a one stop shop where older women can go, you know it needs to be like the Lifeline number, everyone knows that.

A place where women can go to get all the information and support in the one place.

The critical need for appropriate, long-term affordable accommodation to house older women is seen as a critical issue:

The appropriateness of supply is limited.

Women are afraid that the tenancy is insecure. We need secure tenancy, we want to age in place for as long as possible.

Choice of accommodation style for example, unit complex, house or communal living. (Service Provider Focus Group)

Women and service providers agreed on the importance of having access to a service that encourages agency and empowerment by providing them with information and choice:

It's good to have information. It's just good to know that you have options.

Lots of opportunities for choice to promote self-determination by acknowledging women strengths skills and life experiences. (Service Provider Focus Group)

In almost all conversations, service providers said that untailored responses from general social services were a barrier to older women facing homelessness from getting the right support. A lack of awareness by the social services sector of older people's needs was described in a number of focus groups. This was described as a lack of awareness that homelessness can look different and may require more empathy and time than services are accustomed to providing:

Clients need to feel acknowledged. Need services to provide support and a culture of inclusivity, connection, understanding and belonging. (Service Provider Focus Group)

Women said service providers working with older women should show empathy, be aware of their trauma and fear, advocate and offer older women holistic support that focuses on their wellbeing:

Empathy and understanding. Give some recognition to the situation and then give hope. If women are experiencing trauma, workers are clueless, women need respect, care, safety and security.

Advocacy is needed. Enabling, and recognise that the woman maybe at her lowest, she needs support with strategies and someone to walk with them and advocate. When you have this, it gives some breathing space, you can think "thank god I can relax, and over time everything in life starts to shift.

Loss of relationships happens through all the upheaval, need GP and health workers to help manage wellbeing.

Service providers suggested that an ideal service would offer holistic support to older women by:

Offering relevant information to older women across all life's issues. (Service Provider Focus Group)

Having representation from people from other services like Centrelink or job agency. (Service Provider Focus Group)

Offering women support to navigate systems like Centrelink, MyGov and aged care. (Service Provider Focus Group)

Women stressed the need for this ideal service to raise community awareness about older homeless women:

More people need to be made aware of what is going on and more money needs to be made available for resources. Education, you know. Media, social media. That sort of thing. It needs to be made more aware and we as women we need to stand up and go.

Awareness first, there is so much ignorance in the community about housing insecurity for older women, education is needed.

Both service providers and women stressed the need to alter or remove assessment criteria. The criteria needs to be altered and tailored and to older women's needs. This includes allowing self-referrals, to alter existing assessment criteria and replacing with tailored assessment criteria which asks older women the right questions before asking them to come for a face to face consultations. For example: What is important for you? Are you ok to share your circumstances, and please know that you do not have to go into distressing detail? What would be helpful? What information do you need?

Conclusion

In Australia, older women are becoming homeless faster than any other group in our communities. They are finding themselves homeless often due to circumstances beyond their control - family violence, a shortage of affordable housing, physical and/or mental health issues, un(under)employment, income loss, or family and relationship breakdown.

These women are our mothers, aunts, sisters and friends. They are sleeping in cars or couch surfing with friends and family. For these women, being without a home often leads to significant feelings of fear, loss and shame. Older women do not identify with the stereotypical assumptions of homelessness and often have no idea how to begin to access or navigate the complex system of social services in Australia.

This research highlights the urgent need for appropriate and affordable housing in Australia. It also recommends a range of strategies that service providers and Governments can implement at low or no cost to better support women who find themselves experiencing homelessness in the latter years of their lives.

Everyone deserves to have a safe home. Older women, who have often personally sacrificed much in unpaid caring duties for their families and communities throughout their lives, must be able to have a safe and secure place to call home.

"It's not like we are asking for a great big lively house, it's just basic kind of things - a healthy place to live, security, healthy air that type of thing."

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