

BRIDGING HOUSING & HOME

Older women's housing security

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Overview

Can single older women find housing security and a house that is a *home*?

What if they are starting again, having left a relationship and the ‘family home’?

- Housing insecurity in older age
- Why older women?
- Housing policy in Australia – the focus on homeownership
- New ARC funded project – your input sought



Housing insecurity in older age

Australia's ageing population

Growing numbers of Australians are not homeowners – they risk housing insecurity and homelessness as they age

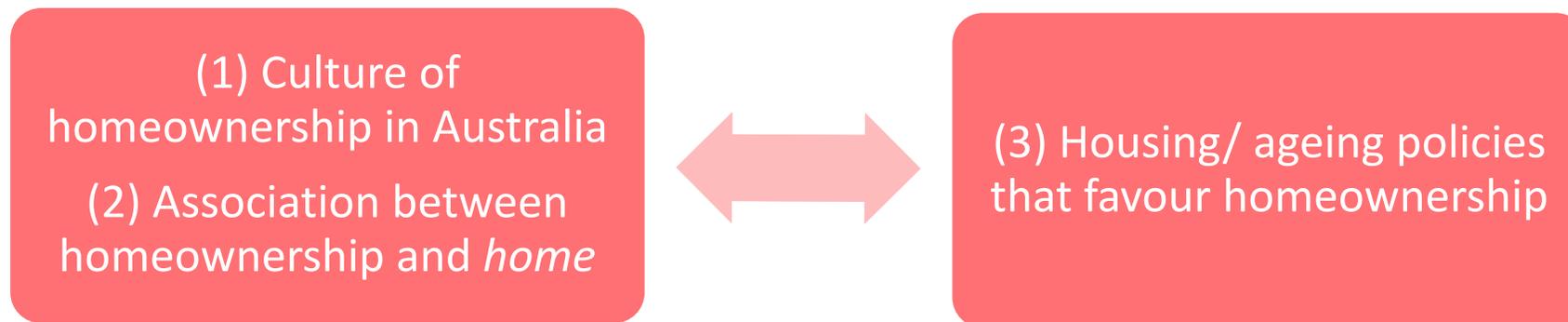
Those exiting homeownership are at greatest risk

Why does it matter? Lack of homeownership drives interconnected challenges to housing security and senses of home and well-being

- Reduced choice about type and location of housing
- Difficulty accessing age-appropriate housing
- Limitations in the private rental market lead to housing stress



Why does homeownership matter?



Cultures

e.g. Policy language:

“Home ownership is declining, putting further pressure on the supply of private rental and public housing.”

(‘Enabling Opportunity’, EPSA 2012, p16)



Why does homeownership matter?

Policies

- Long-running government support of homeownership: subsidies and tax exemptions
- Private rental policy: creates insecure tenure
 - short average tenancy lengths;
 - no fault evictions and the right to vacant possession;
 - restrictions against making property changes
- Residualisation of social housing



Why does homeownership matter in older age?

Association between
homeownership and
ageing '*well*'



Housing/ ageing
policies that favour
homeownership

- Private rental restrictions and adaptations for older age
- Private rental affordability and weak rent controls
- 'Fly under the radar' and not request repairs etc
- Income reduction in older age



Does government see homeownership as a 'choice'?

*“While there is a compulsory SG system operating for employees, most individuals still have a wide range of **choice** about how they save, how much they save and how they use those savings, including for their retirement. Individuals can **choose** between many different forms of saving and can **choose** the vehicles most suited to their needs [including housing, see pg 61]. For individuals this **range of choice** carries with it not only the ability to make decisions but also **significant individual responsibility** for saving towards retirement while in the labour force, recognising the contribution made by compulsory superannuation for many people.”*

(Bronwyn Bishop, 1999, Independence and Self Provision Discussion Paper)

“centrality of home ownership to financial security particularly in older age” (p ix) through its unique insurance of "lower housing costs, security of tenure, and having an asset that may be realised for consumption." (p27).

(Kevin Andrews, 2001, National Strategy for an Ageing Australia)



Why does homeownership matter in older age?

Income policies assume (and therefore promote) homeownership

NSAA (2001) identifies the government's key roles as:

- *Working towards ensuring that the social security, employment, taxation and health and aged care systems provide a consistent message about the desirability of, and support for, private savings as a major part of retirement income;*
- *Continuing to educate the community on the benefits of building their own resources through superannuation or other savings/investment options to support a higher standard of living in retirement; and*
- *Ensuring that information is available, and mechanisms are in place, to support skilful and secure management of retirement assets by individuals and by financial institutions over the longer term. ([Andrews 2001: 15](#))*



And older women?

Single older women are overrepresented amongst the asset poor in Australia

Critical factors:

- Gendered divisions around paid and unpaid work
- Gender pay gap (estimated at 15-19% over last 20 years, Australian Government Workplace Gender Equality Agency, 2016)
- Super gender gap
- Gender-based violence
- Women a 'missing' focus of housing/ homelessness policy – hidden homeless



Research project

- Internationally little is known about how asset and income poor older people make home
- Still less known about single older women, despite their greater vulnerability
- Single older women overrepresented amongst the asset poor in Australia

ARC funded fellowship: “Ageing, home and housing security among single, asset-poor older women”

- How do national, state and housing provider scale housing (and related) policies shape the ways that women experience, create and make decisions about housing and home?
- How does housing in/security and moving house impact on senses of home?
- **What are the policy and support pathways that help women to *maintain* senses of home, security and belonging during periods of housing insecurity?**



Research invitation: Older Women's Experiences of Housing Security

Are you a woman who is 65 or over, single, widowed or divorced, living on a low income and not a homeowner?

We hear a lot about the housing affordability crisis facing young people. But how are older people fairing?

- Is the place you live your 'home'?
- Do you ever worry about where you will live as you get older?
- Do you live in greater Sydney (including the Central Coast, Wollongong and the Blue Mountains) – or move out of these areas due to affordability or to gain housing?

Participation will involve an interview and follow up phone call where we will create your 'housing biography'. Interviews will take place at your home or other location that is convenient to you. You will receive a \$60 gift voucher to acknowledge your time, and will keep a copy of your 'housing biography' after the research.

More info? See dremmapower.com or email me at e.power@westernsydney.edu.au



Credits

Footer image: Image: Philip Bouchard <https://www.flickr.com/photos/pbouchard/5147482972>

