

FACT SHEET 2:

AGEING WOMEN & HOUSING

In Australia, there is increasing evidence of a looming housing stress and homelessness crisis specifically affecting older women. This is becoming increasingly accepted across the social services and housing sectors¹. However, little planning is being undertaken to meet the needs of this group.

For the purpose of this Fact Sheet, ageing women are defined as 45 years and over. This accommodates the lower life expectancy of Indigenous women and is the definition used in the ABS's 'Personal Safety Survey 2005'², 'It could be you: female, single, older and homeless' report³ and The disappearing age: a strategy to address violence against older women⁴.

Older, single women are at greater risk of poverty

- In addition to the general risk factors for housing stress discussed in Fact Sheet 1, older, single women are at particular risk of housing stress and homelessness.
- This is primarily due to the fact that being female, being older and being single each put you at much greater risk of poverty⁵. Poverty affects older women in larger numbers for a range of reasons, including:
 - wage inequality throughout a woman's working life and as older employees (sometimes due to lower educational attainment and lower paid positions);
 - low or no superannuation (where work history pre-dates compulsory superannuation) and the likelihood of an intermittent workplace history due to child rearing or carers duties;
 - gender and age discrimination;
 - longer life span as women outlive their husbands/partners (meaning financial resources have to last longer) and
 - increasing likelihood of facing health crises due to ageing⁶.

Additional social disadvantage experienced by older women

- The social disadvantage experienced by older women is set to increase as the baby boomers approach retirement⁷.
- Older women exiting violent relationships and single older women (due to separation or death of a spouse) are particularly at risk as such women often have insufficient finances to purchase or rent a new home.
- This situation is exacerbated by a health care system unable to meet the complex needs of older women⁸ and a public housing system also unable (due to eligibility and waiting periods) to meet the needs of this group when they require housing support, often for the first time in their lives. Furthermore there is simply not enough secure, safe and affordable social housing available to older women⁹.

Older women's needs ignored in affordable housing planning

- ERA is particularly concerned that forward planning for affordable housing is not taking the needs of older women into account.
- According to the 2011 Census, there are 600,828 women in Australia who are single, over 45 years old, have less than median income, and do not own their home. By comparison, there are 373,794 men in the same situation¹⁰. These women are likely to face housing stress when they leave the workforce, as they do not have the means to continue to meet private rent. Of these women, 15% are currently in housing stress, which means that they are likely to be accounted for in current forward planning.
- However, that leaves over 510,000 women who are currently invisible in the statistics and who are likely to fall into housing stress in the next 25 years. If left to fall into housing stress, this group of women will swamp the already failing affordable housing market.



Combining resources to meet the complex needs of older women

- For older women, an increase in adequate stock alone will not resolve this issue.
- Older women have specific housing needs and a greater emphasis on suitable housing, appropriate support and greater awareness and understanding of age-specific issues are required¹¹.
- Social inequality, experienced over a lifetime, will require all levels of government, community and industry to combine resources to meet the complex needs of this population group¹².

THE FACTS

- **The numbers of single women are increasing.** The ABS predicts that from 2001-2026, increasing numbers of single women will be living alone, either by choice or circumstance beyond their control (separation, violence, death of a spouse etc.)¹³.
- **Women are more likely to be on low incomes and have fewer financial resources than men.** Women make up 73% of single rate pension recipients and 58.3% of all age pensioners. During their lifetime, Australian female baby boomers spend approximately 35% less time in the paid workforce than males¹⁴.
- **The 2011 ABS Census data also shows that among single people over 45 years old, women are much more likely to have less than the median income** (62% of women compared to 38% of men).
- **In a recent survey of 111 women, 58% of respondents will not have adequate savings to fund retirement.** The same study also noted women often financially support others during their lifetimes, further impacting on their ability to save for retirement¹⁵. The Australian Council of Social Services' Submission to the Senate Economics Committee's review of the Tax Laws Amendment (Stronger, Fairer, Simpler and Other Measures) Bill 2011 noted that by 2019-20, of a total projected superannuation assets of \$1,800 billion, women will hold only one third of this or \$600 billion¹⁶.
- **Older women are more likely than older men to have no superannuation coverage at all.** In 2007 64% of women and 43% of men aged 65-69 had no superannuation coverage; for those aged 70 years and over 87% of women and 69% of men had no superannuation coverage¹⁷.
- **Older women are already disproportionately represented in public and community housing.** The National Social Housing Survey conducted in 2010 noted that older women made up a higher proportion of social housing residents compared to the general public and social housing community¹⁸. This is supported by ABS data reporting more females (198,208) than males (139,135) over 45 years are living in State or Territory housing authority or community accommodation on Census night 2011¹⁹.
- **Single women between 45 and 65 are less likely than single men to own their own home.** Older women 65 years and over are more likely than men to own their own home, but less likely to be able to maintain that home. 38% of single men over 45 years old (on less than median income) do not own their own home, compared with 62% of women²⁰. While women aged 65 years and over are much more likely to own their own home than men, those women²¹ also have less income than men and are less likely to be able to maintain a home in the long term²².

RECOMMENDATIONS

1. Introduce a surcharge of 10% on the superannuation contributions of the top 12% of income earners. Revenue raised through this measure can be used to reduce the effects of poverty for Australians reliant on the Age Pension. The programs funded through this measure may change in future years, based on areas of need. In addition, this measure reduces the financial inequity of tax concessions on superannuation contributions, which currently provide more than 50% of benefits to the top 12% of income earners.
2. Implement recommendation 14 of the Henry Tax Review: reduce capital gains tax exemption. For every 10% reduction in the capital gains tax exemption, tax revenue would increase by \$1b. Reducing the capital gains tax exemption from 50% to 40%, except in the case of affordable and social housing through approved entities, would support affordable housing investment.
3. Ensure that the National Affordable Housing Agreement (NAHA) and the National Rental Assistance Scheme (NRAS), as well as State and Territory social housing policies specifically accommodate the future needs of older women (stock levels and type of accommodation).
4. Continue to explore alternative appropriate and affordable housing solutions for women, particularly older women, including land trust-based shared equity schemes, shared ownership, housing cooperatives and other social housing models not currently in existence in Australia.

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