

ENDING HOMELESSNESS FOR OLDER WOMEN

Older women face acute housing insecurity due to the intersection of systemic economic, cultural and gendered inequality, all factors which combine to make them an ever expanding cohort of people experiencing financial insecurity, poverty and homelessness. Older First Nations women, migrant and refugee women are particularly at risk due to the intersection of these factors with systemic racism. This insecurity is a key reason that mental stress amongst women over 55 has increased significantly over the past decade.¹

Older women are the fastest growing group of people experiencing homelessness, with homelessness in women over 55 growing by 31% in the last census.² The number of older women seeking Specialist Homelessness Services has also risen steadily in the last decade³ and most women report being on Government support payments when they seek specialist support⁴.

Homelessness for older women does not exist in a vacuum and has been exacerbated by repeated policy failures of successive governments. This includes failures to provide affordable housing or adequate income support, or to fully fund family violence and women's services; a complex family law system; and a failure to recognise the value of care work or to address the many causes of financial insecurity experienced by women.

The Greens are the only party with a plan to end homelessness in older women by building public and social housing for everyone needing a roof over their head and through addressing the root causes of older women's homelessness.

The Greens' Plan

- ▲ **Build one million publicly-owned homes** over the next 20 years that will immediately address housing needs for older women. 750,000 of these homes will be reserved for those on public housing waiting lists, including older women, in all States and Territories. 125,000 of these homes will be available as universal lifelong affordable rent options to provide cohorts like older women, essential workers, and others who need affordable rent.

¹ Enticott & Ors, 2022. "Women, work and the poverty trap: Time for a fair go to support health and wellbeing for Australian women", Monash University. <https://lens.monash.edu/2022/04/06/1384563/womens-reverse-wealth-trajectory-leads-to-poverty-in-older-age>

² ABS, 2018

³ Australian Association of Gerontology (2018) Background Paper: Older women who are experiencing, or at risk of, homelessness. <https://www.aag.asn.au/documents/item/2234>

⁴ "A high proportion (79.5 %) of women 15 years of age and over who accessed Australian Specialist Homelessness Services in 2016-17 reported that their main source of income was government payments, including Newstart allowance (22.4 %), Disability Support Pension (12.3 %), and the age pension (2.4 %)" - See <https://www.aag.asn.au/documents/item/2234>

- ▲ **A fivefold increase in homelessness funding** through increasing funding to homelessness services by \$550m each year⁵ and then increasing with inflation which will massively boost dedicated crisis support and transitional housing for older women and children fleeing family and domestic violence.
- ▲ **Strengthen renters' rights** to prohibit no-grounds evictions, cap rent increases, ensure appropriate tenancy protections for victims of domestic violence in all states and territories⁶, and fully fund tenancy advocacy services with a boost of \$30m per year.
- ▲ **Address the systemic drivers of inequality and financial insecurity by:**
 - **A guaranteed livable income:** The Greens will lift all income support payments and the Age Pension to above the poverty line, ensuring income support provides at least \$88 a day. This will ensure older women aren't trapped on payment rates below the poverty line⁷.
 - **Closing the gender pay gap:** The Greens will improve women's economic security by increasing minimum wages, supporting stronger equal remuneration provisions in the Fair Work Act, requiring employers to take action to close their gender pay gap, providing free childcare and flexible work arrangements so that women can participate in the workforce
 - **Closing the superannuation gap:** After a lifetime of unpaid care work and insecure work, too many women retire without enough savings to keep a roof over their head. We will boost superannuation income by doubling LISTO (low income super tax offset), providing carer payments for low-income earners with children, and paying superannuation on paid parental leave.⁸
 - **Earlier access to the Age Pension:** Lowering the eligibility age to 65 will expand access to the pension for hundreds of thousands of older Australians currently living in poverty, and provide earlier retirement with guaranteed income support for older women who are at risk of homelessness⁹.
 - **Valuing unpaid care work:** The Greens will task the Productivity Commission with investigating options to value unpaid caring work, and develop a plan to ensure care work is properly recognised and compensated.

⁵ The current funding for homelessness services stands at \$129mn per year. See

<https://www.dss.gov.au/housing-support-programs-services-homelessness/national-housing-and-homelessness-agreement>

⁶ See more on the Greens' plan here: <https://greens.org.au/sites/default/files/2022-01/Greens-2022-Policy-Platform--Equality--Renters.pdf>

⁷ See the Greens' plan here: <https://greens.org.au/sites/default/files/2022-03/Greens-2022-Policy-Platform--Equality--Income-Support.pdf>

⁸ See the Greens' plans here: <https://greens.org.au/sites/default/files/2022-04/Greens-2022-Policy-Platform--Jobs--Women.pdf>

⁹ See the Greens' plan here: [More money earlier: Greens launch plan to lower age pension age back to 65 and increase pension rate | GreensMPs](#)

- **Making workplaces safe for older women:** We are committed to implementing all Respect at Work recommendations to address age and gender discrimination and make sure employers provide safe, harassment-free workplaces.
- ▲ **Addressing the impacts of relationship breakdown and family violence:** The Greens will invest \$12b in a National Plan to End Violence Against Women and a standalone National Plan for First Nations women.¹⁰ The plan will include dedicated frontline services for older women, legal support, a strategy for additional crisis, transitional and long-term housing for victim-survivors, and specific measures to address financial abuse. We will also push for reform of the family law and child support systems to properly recognise caring contributions and improve transparency of financial information.

The Greens believe a whole of society approach is needed to tackle homelessness in older women, which not only provides affordable homes, but one that also tackles the root causes and works to prevent older women from becoming homeless. Without effective prevention measures, we will always be catching up to house older women who have already lost their homes. The Greens will provide secure, ongoing housing for older women through our build of one million homes and a fivefold funding increase to homelessness support, and crisis and transitional housing services. The Greens will also tackle the root causes of older women's homelessness through policy and funding changes that address the systemic drivers of gender inequality and financial insecurity.

¹⁰ See the Greens' plan here: <https://greens.org.au/sites/default/files/2022-04/Greens-2022-Policy-Platform--Equality--Women.pdf>