

Title of Resolution:

Social and affordable housing for women

Wording of Resolution:

VIEW Clubs of Australia call on State and Federal governments to acknowledge the growing number of older homeless women and to meet their need for dignity in retirement by investing more resources into social and affordable housing.

Rationale:

Without safe and secure accommodation older Australian women have limited opportunities to participate in the community, and are at increasing risk of ill health, including mental health, and isolation. Securing a sufficient supply of affordable housing nationally will meet their immediate accommodation needs, prevent further deterioration in their overall circumstances, and preserve their Dignity in Retirement.

Arguments for the resolution:

- On census night 2017, 1 in 6 of those who were homeless, were over 55.
- While men make up the bulk of older homeless people, the number of women increased by 31%, to 6,866 in 2016, up from 5,234 persons in 2011; making them the fastest growing group experiencing homelessness.
- Women become homeless because they experience a relationship breakdown, they cannot continue to live with family, they cannot modify their accommodation to suit their changing needs, or elder abuse, and they have few affordable options.
- Many of this growing number of older women are experiencing homelessness for the first time and many of them would not be experiencing homelessness at all except for the coexistence of two factors:
 - Insufficient income to pay for accommodation
 - The availability of affordable accommodation
- Current retirement income policy assumes that state pensions can be kept low because the overwhelming majority of Australians are outright homeowners, and will have low housing costs post retirement. Those who drop out of home ownership face a precarious accommodation pathway in older age. The cost of housing has a major impact on the financial security of women in retirement.
- Economic insecurity is greater for older women than older men. A significant contributor to the gender gap in retirement savings is the gender pay gap. Over the past 20 years the gender pay gap has hovered between 15 – 19%. The pay gap leads to a retirement savings discrepancy. The most recent bureau of statistics figures reveals the average superannuation account balance for women is 40% less than for men.
- While three times as many women say they will be dependent on a partner for financial support in retirement, the couple dissolution rate in Australia is approaching 60%. To quote the Senate enquiry of 2016 “A Husband is Not a Retirement Plan”.
- Women who are older and living alone, will be poorer than men their age, less able to maintain home ownership and less able to compete for affordable private rental.
- More single women will come to rely on the Aged Pension after retirement and only 1.62% of rental properties in Australia would be affordable for single people on the Age Pension.

- The demand for low cost/social housing far outstrips the supply in Australia. There is not enough social and affordable housing to meet the needs of those who require it, and this shortage of supply increases the cost of rent for low income households. Urgent government action is required to increase affordable social housing stocks.
- Affordable housing establishes a base, freeing up income for other essentials such as food, health and community activity.
- “One of the most disadvantaged profiles for a person to have is to be old, single, poor, female and in private accommodation” The Brotherhood of St Lawrence.

Arguments against the resolution:

- More men than women are homeless
- People should be more self-reliant by the time they reach retirement
- Families could be more helpful