

Older Women's Homelessness

Designing smaller homes to meet rising demand
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Homelessness NSW



Older Women's Homelessness: A Growing Crisis

- 1 in 7 people experiencing homelessness are over 55 years old
- Only 1.62 percent of properties across Australia are affordable for single people on the age pension
- 14 percent of people aged 65-84, and 11 percent of people aged over 85, are now renting on the private market
- Home ownership rates dropped to 42% by 2014 and are expected to continue to drop
- 21,600 people over 55 asked for help from Specialist Homelessness Services in 2016
- Specialist Homelessness Services are forced to turn away 275 people every day, 177 of whom are women

Why are older women more affected by homelessness?

- They have less superannuation than men due to:
 - periods of being out of the workforce
 - being paid less for the same job
 - working in lower paid jobs
- They have fewer assets than men
 - single women find it hard to raise a deposit for a mortgage
 - after separation they often don't have sufficient assets to purchase another home
- They are financially impacted on more severely by things such as death of a spouse, divorce, domestic and family violence, elder abuse

What it means for older women

- Any older woman in the private rental market after they retire is at risk
- Older women are sacrificing their health and mobility to meet rent costs in the private market
- Women with some assets, but not enough to buy a property, are not eligible for social or affordable housing - there are no shared home ownership schemes that could assist them
- Older women don't present with complex needs so are not a 'priority' for social housing – you have to be over 80 to get priority just by age
- Older women don't tend to be rough sleepers or visibly homeless so not enough attention is paid to their form of homelessness

Older Women's Studio Development Project

- Project of Sydney Women's Homelessness Alliance (SWHA), funded by Mercy Foundation – to respond to growing older women's homelessness and the Plan for Change: Homes for Older Women
- Delivered by Gillian McFee, with University of Sydney Architecture Students, and Elton Consulting
- Aim was to understand whether smaller accommodation is suitable for housing homeless older women in the inner and middle rings of Sydney
- Staged project:
 - stage 1 engaged older women to co-design smaller spaces that would work as long term homes
 - Stage 2 costed the designs to guide housing funders and providers

Key Findings

- 13 older women who had been at risk of homelessness or had experienced homelessness – range of ages and housing experiences
- 2 workshops – to explore perspectives of what was important to them about housing and to test priorities and preferences using concept designs:
 - single studio (25sqm)
 - shared studio for two (50sqm)
 - Shared living for four (100sqm)
- Women were prepared to trade space for having an individual unit of their own – they did not want to have to share – some comments were:
 - ‘you need more caring than sharing’
 - ‘We all have our own unit but are there for other residents when they need help’

Key Findings

- The women placed more value on safety and tenure security than size of unit – they didn't want to be homeless again or to look for a new place
- Site location was incredibly important to them
- They didn't want communal rooms but did want communal garden areas
- They valued private outdoor balcony space and good solar access
- They wanted flexibility in the design of their unit or housing options within their block/complex as they aged in place
- They wanted the ability to accommodate guests or family
- In a shared setting they preferred the option of sharing with three others in a design that gave them enough personal space

Key Findings

- Costing for 24 single studios of 25sqm in an inner/middle ring of Sydney housing 25% affordable and 75% social housing tenants:
 - land and construction \$8-9m
 - Rental income \$220k pa
 - Debt finance \$800k
 - **Gap funding needed \$7.3m (\$8.6m for studios at 35sqm)**
 - Equivalent to an annual operating subsidy of \$450K or \$550k
 - **Land contribution would reduce this to \$3.5m to \$4m**