



Going it Alone: Single, Low Needs Women and Hidden Homelessness

Dr Andrea Sharam

Women's Information, Support and Housing in the North

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Women's Information, Support and Housing in the North

Suite7, 200 Sydney Rd Brunswick 3056

wishin@netspace.net.au

Tel 03 9381 1333

www.wishin.org.au

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Likewise our Steering Group – made up of seven consumers and representatives of the project partners – were passionate and engaged. As we all quickly learnt, single women over 35 years of age are most anxious to discuss what is a crucial issue in their lives and one that they felt was an issue for women more generally.

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Acronyms

ABS	Australian Bureau of Statistics
AHURI	Australian Housing and Urban Research Institute
AIHW	Australian Institute for Health and Welfare
CBD	Central Business District
CRA	Commonwealth Rental Assistance
CV	Curriculum Vitae
DV	Domestic Violence
HIR	Housing, Information and Referral
HSS	Homelessness Services Sector
NEHS	North East Housing Service
PDRSS	Psychiatric Disability Rehabilitation Support Service
RMIT	Royal Melbourne Institute of Technology
S4W	Security4Women
SAAP	Supported Accommodation Assistance Program
WISHIN	Women's Information Support and Housing in the North
YWCA	Young Women's Christian Association

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About WISHIN and NEHS

WISHIN is a Supported Accommodation Assistance Program (SAAP) funded by DHS. It also operates a Psychiatric Disability Rehabilitation Support Service (PDRSS).

WISHIN is a gender specific, community-based organisation that provides housing, support and information to women and their children in the Moreland and Darebin local government areas who are homeless, or at risk of homelessness.

North East Housing Service is a community housing manager providing transitional housing services to communities in the northeast region of Melbourne. NEHS seeks to provide, promote and ensure accessible and equitable Community Housing for people experiencing or at risk of homelessness in the North Eastern Region of Melbourne. The Service particularly assists people who are disadvantaged or who are at risk of homelessness.

About SAAP

The Supported Accommodation Assistance Program (SAAP) was established in 1985 to consolidate a number of Commonwealth, State and Territory government programs assisting homeless people and women and children escaping domestic violence. The current program, governed by the Supported Assistance Act 1994, specifies that the overall aim of SAAP is to provide transitional supported accommodation and related support services, in order to help people who are homeless to achieve the maximum possible degree of self-reliance and independence (See <http://www.aihw.gov.au/housing/sacs/saap/index.cfm>, accessed 15/8/08).

The Supported Accommodation Assistance Program Act 1994 (Cth) defines a 'homeless' person as follows:

For the purposes of this Act, a person is homeless if, and only if, he or she has inadequate access to safe and secure housing.

The Act goes on to define 'inadequate access to safe and secure housing'.

For the purposes of this Act, a person is taken to have inadequate access to safe and secure housing if the only housing to which the person has access:

- a. damages, or is likely to damage, the person's health; or
- b. threatens the person's safety; or
- c. marginalises the person through failing to provide access to:
 - i. adequate personal amenities; or
 - ii. the economic and social supports that a home normally affords; or
- d. places the person in circumstances which threaten or adversely affect the adequacy, safety, security and affordability of that housing.

Executive Summary

Fears to do with housing financial security are so entwined with other fears about the self and the relationship that it's hard to separate them. I would suppose housing and money are metaphors for all of those things. I did not like to acknowledge that at first. I hate the idea that it's like that for women or me (Wendy).

In early 2006 WISHIN (Women's Information Support and Housing in the North) was approached by North East Housing Service (NEHS) who were concerned about the number of single women over 35, without dependents who were ringing their service for assistance and whom they were unable to assist. When discussed it was felt that such women would be unlikely to be assisted through the Supported Accommodation Assistance Program (SAAP) because, as low needs women, they did not represent target groups.

WISHIN agreed to work on the issue. Before WISHIN could propose solutions however, we needed to understand both how prevalent the problem might be and more about the women who were being 'turned away'. A Steering Group of consumers reflecting the cohort and the agencies involved was formed to drive the work and a project worker, Dr Andrea Sharam was assigned the task of managing the research task. With the assistance of the Helen MacPherson Smith Trust, the Reichstein Foundation and the E.M. Horton Family the project set out to 'test demand', and find out more about these women. This report provides the result of this research.

The assumption that underpinned the work was that service rationing and tight eligibility requirements meant that certain women were unlikely to receive assistance. If their issue was housing affordability rather than personal characteristics/needs then they were likely to miss out on services. Being poor is insufficient reason to be granted housing support. As service providers WISHIN and NEHS worried that such currently 'unmet demand' could manifest itself later as clients in their target groups – that is, those who are high needs such as those with drug, alcohol or mental health issues, or who have experienced domestic violence.

WISHIN and NEHS wondered about the bias against poverty (as opposed to personal characteristics) that pervades thinking on eligibility when women's earning capacity is significantly less than men's. The Steering Group wondered what these women did when they couldn't get assistance. Anecdotal cases suggested gender mattered. This led the Steering Group to consider if women have different adaptation strategies to men when it came to housing security and homelessness, and whether this meant women did not identify as homeless, and are not identified as homeless by most researchers, funding bodies and services, when they should be?

This presented the project with four groups: the unmet demand presenting to services (but who do not receive it); the larger number of people who identify as homeless in the Census but who do not have contact with housing services; and a group who may be but do not identify as homeless; and those who may be homeless by some definitions but perhaps are more commonly regarded as housed. Chamberlain and MacKenzie (1992: 275) briefly discuss those who stay in conventional housing in "unsatisfactory relationships" as being homeless by some definitions. What if women are staying in relationships when they did not want to? What if they stay because of their own poorer economic standing? If this is an issue, is the problem not so much that they stay (or leave) as that they enter relationships disadvantaged? A complex question that cannot, of course, be divorced from social norms. But given the speculation on the causes of homelessness maybe there is a need to think, not so much about the 'failure' of our social systems but rather how those systems work. For example, if a young woman begins her 'housing career' with the assumption that it involves partnering, what happens when she is unsuccessful in finding a partner or the partnering doesn't work out and she has not started purchasing a home by her late 30s?

Just about everything known in Australia about the homeless, and the causes and effects of homelessness comes from people who have been able to access crisis accommodation and support services. Virtually nothing is known about the much larger group who identify themselves as homeless in the Census. Yet service delivery targets are refined on the basis of who is entering homelessness services. If a service targets, for example, women who have experienced domestic violence then domestic violence as a 'pathway' to homelessness becomes emphasised within the research on homelessness.

As a US study by Lehmann et al. (2007) on single women's homelessness argued there is a methodological problem in apportioning the causes of homelessness on the basis of knowledge gained from groups that are more likely to enter into a particular service delivery model. By recruiting through other types of services Lehmann et al. (2007) found significant differences in the causes of women's homelessness than had previously been revealed by taking subjects from homelessness services. In our case, the Steering Group decided to seek the thoughts of not just those women whose needs were/are not being met by homelessness services but also those of women who were not necessarily identifying themselves as homeless.

WISHIN and NEHS recruited a Steering Group to guide the project. The Steering Group largely reflected the cohort of women initially thought to be our target group. The Steering Group determined that the research would examine the experiences of women who were:

- 35–60 years old;
- Single, without dependent children (unless staying in a relationship in order to have a place to live);
- On a low income;
- Able to live independently (without on going help from a support service);
- Did not have a drug/alcohol or mental health issue, and did not receive a disability support pension;

and

- Were having difficulty finding affordable housing; or
- In a temporary housing situation without options; or
- Living somewhere that's inappropriate, unsafe or unaffordable.

Over a period of six months WISHIN recruited participants for the research through their personal and professional networks and by direct advertising. This resulted in twenty-three interviews. By some definitions of homelessness, all the women in this study could be defined as homeless. Only one in the group could be defined as in primary homelessness but seven were experiencing secondary homelessness, with another about to. Three could be categorised as in tertiary homelessness. One woman had gone into public housing but the situation was so unsafe it meant she was considering relinquishing her unit. For almost all the others, the seriousness of their housing stress and the lack of foreseeable solutions pointed to a strong potential for this group becoming 'eligible' for SAAP service by virtue of finding themselves experiencing primary homelessness or in crisis accommodation in the future. Only two participants actually identified as being homeless. Four had made contact with a housing organisation and would have been recorded as homeless.

The context for this study is ABS population forecasting that projects a significant increase in the number and proportion of lone female households between 2001 to 2026, as well as other research on women and housing that discusses the likelihood of a continuing gender wage gap and women continuing to shoulder the majority of caring responsibilities in society. This means women will generally continue to be poorer than men (Tully, Beer and Faulkner 2007). Combined with the reality that housing affordability is at its lowest since 1984 (ABC News 2008) means we should be expecting an increasing number – if not unprecedented number – of single women struggling with housing affordability, if not homelessness.

The interviews reinforced these contextual parameters and suggested that we may already be witnessing a slow moving train wreck – except that this housing cohort is largely invisible to services and public policy. In obscuring the potential extent and nature of homelessness the focus of service provision on personal characteristics is likely to prevent public policy recognising a potential 'step change' in the homeless population due to the convergence of demographic shifts and market conditions. Looking into the future, this step change signals the likely entry of a sizeable number of pension aged women into the primary homeless population over the next twenty years. These women will be likely to enter their retirement years having been financially exhausted many years before, with negative implications for their health and wellbeing and impacting on the level of complexity of their needs as clients of homelessness services.

Key Findings

1. There will be a significant increase in the number of single women entering the homeless population over the next two decades.
2. Some proportion of shared housing operate like 'self-managed' rooming houses. The definition, role and extent of shared housing needs to be reviewed as its classification in the Census and housing literature as indicative of 'housed' rather than 'homeless' obscures the number of homeless women and the nature of the homeless population.
3. Women's historical experience of homelessness is inexplicably missing from accounts of homelessness. Understanding how single women in particular housed themselves in the past may reveal insights for contemporary research. A cursory review of history suggests that a significant shift in housing provision for single women occurred as late as the early 1980s when tied accommodation was abandoned for professions such nursing and teaching.
4. Women's housing careers may be more dependent on partnering than men's. This would suggest that men and women face different risks and vulnerabilities – personally and financially and in terms of housing circumstances. As such, public policy should be mindful of gender differences in responses to housing insecurity.
5. The promotion of social connectedness as a protective factor militating against homelessness needs to consider that social connectedness is predominately about social norms that in fact may be part of the problem. Social stigma is attached not just to loss of, or inability to obtain good housing, but for many women, in being single.

Recommendations

- a] The potential for a step change to occur in the homelessness population should be a strong motivation to direct research efforts at the 'hidden' homeless;
- b] Homelessness services need more resources so that they can service their unmet demand. That is, an expansion of service provision will reduce the extent of hidden homelessness, and enable broader response to housing need;
- c] Housing and homelessness research should be gender aware;
- d] There needs to be greater exploration of the role of partnering in meeting housing needs;
- e] There needs to be mechanisms developed to provide for an increased number of affordable dwellings for single women;
- f] Effort needs to be made in relation to improving employment and re-training opportunities for women experiencing housing insecurity.





1. Introduction

In early 2006 WISHIN was approached by North East Housing Service (NEHS) who were concerned about the number of single women over 35, without dependents who were ringing their service for assistance whom they were unable to assist (see Chaplin 2006). When discussed it was felt that such women were unlikely to be assisted through the Supported Accommodation Assistance Program (SAAP) because, as low needs women, they did not represent target groups.

WISHIN agreed to work on the issue. Before we could propose solutions however, we needed to understand both how prevalent the problem might be and more about the women who were being 'turned away'. With the assistance of the Helen MacPherson Smith Trust, the Reichstein Foundation and the E.M. Horton Family we set out to 'test demand', and find out more about these women. This report provides the result of this research.

One of the first actions was to establish a Steering Group reflecting the women in the likely target cohort (Terms of Reference, Attachment 1). This was done largely through word of mouth and email networks. It took very little time. The consumers on the Steering Group reflected a mixture of professional and non-professional single women. The relatively low incomes of the non-professional women had already resulted in these women being denied the possibility of home ownership and the pressure of increasing rental prices was already a significant problem for them. The impact of housing price inflation elicited strong anxieties from the professional women whose entry into homeownership was at risk. Dr Andrea Sharam, who was working for WISHIN was appointed to manage the project and research task.

It was determined that the Steering Group would seek to talk to women who were:

- 35–60 years old
- Single, without dependent children (unless staying in a relationship in order to have a place to live)
- On a low income
- Able to live independently (without on going help from a support service);
- Did not have a drug/alcohol or mental health issue, and did not receive a disability support pension

and

- Were having difficulty finding affordable housing; or
- In a temporary housing situation without options; or
- Living somewhere that's inappropriate, unsafe or unaffordable.

WISHIN and NEHS were interested in the potential to pursue some kind of new service for supporting single women in shared housing as a longer term outcome of the project. This proposal did not receive unanimous support from the Steering Group. However, a majority did, and the division was between those who assessed their chances of obtaining home ownership as low and those for whom home ownership was achievable or had just been achieved. For those who supported the proposal, such adaptation to the increasingly harsh economic and housing environment was a necessity they were contemplating. They were eager to get as much support as they could. Such a proposal could only move forward if further resources became available.

2. Background

2.1 Supported Accommodation Assistance Program (SAAP)

The Australian Institute for Health and Welfare (AIHW) state that

Homelessness is a complex issue, resulting from a variety of personal and societal factors. Structural factors such as poverty, unemployment and an inadequate supply of affordable housing are major contributors to homelessness in Australia. Personal circumstances such as discrimination, poor physical or mental health, intellectual disability, drug and alcohol abuse, gambling, family and relationship breakdown, domestic violence, and physical and sexual abuse may increase a person's risk of becoming or remaining homeless (AIHW 2008a).

The focus of SAAP services however, is increasingly on high needs clients reflecting an emphasis on the 'personal circumstances' of homeless people rather than structural issues that affect people's ability to obtain secure and affordable housing. Targeting also reflects service rationing that flows from inadequate funding.

In addition, targeting reflects research and service data as well as political campaigns aimed at addressing specific homeless groups. Each time a new group is 'discovered' services are adjusted to accommodate this new focus.

According to the AIHW (2008a) SAAP data provides an important indicator of the number of homeless persons. 'In 2005–06, SAAP provided assistance to over 161,000 people, including over 54,000 children. It supported more women than men (60% compared to 40%)' (AIHW 2008a: 11).

There are, however, some people who ask for supported accommodation and do not receive it. There are also likely to be some people experiencing homelessness who need accommodation assistance but are not asking for it. While virtually no information is available for the latter group, the AIHW collects data on people

who request immediate accommodation from SAAP and are turned away (AIHW 2008a: 37).

This research was interested in the women who seek service but do not receive it. Two inter-related issues emerged. One was the implications of targeted services; the other was whether definitions of homelessness currently in use actually capture a gendered response to homelessness (if indeed there was such a thing). There is a third group – those who need service but do not seek it. As the AIHW acknowledges, 'very little is known about the later' (AIHW 2008a: 37). The research also aimed to talk to women in this group: both because anecdotal stories suggested they were important to any consideration of the impact of economic disadvantage, but also as Lehmann et al. (2007) in the USA have contended that using only people who had entered homelessness services is a methodological flaw that tended to skew the results about the causes of homelessness.

The reinforcing nature of targeting can be seen in the following statement:

The diversity of the response required by SAAP is illustrated by the reasons people seek assistance from the program. For example, young men seek assistance most often because of relationship or family breakdown and housing or accommodation difficulties and young women because of relationship or family breakdown and domestic violence. Older men seek SAAP assistance more often because of financial difficulties and problematic drug, alcohol or substance use and older women due to domestic violence and financial difficulties. Couples are more likely to cite eviction as a reason for seeking assistance. The diversity of reasons given for seeking assistance therefore requires a program that provides varied types of assistance (AIHW 2008a: 39, author's emphasis).

In terms of service provision there is no problem with this kind of specialisation. As a rationale for service however, public policy makers need to exercise care in relation to the reinforcing nature of specialist service streams that act as forms of service exclusion.

It is understood that counting the homeless is difficult and that this relates to how to define homelessness. The Census provides another opportunity to tackle the issue of 'how many' but respondents need to identify as 'homeless'. Giovanetti (2007) highlights that the 2001 Census reveals that of those who identified as homeless 58% were men and 42% were women, yet according to 2005-06 SAAP data 43% of clients were men and 57% were women. This could be explained by targeting, but it may also be explained by identification. This is complicated by how a person will react to predefined categories about their circumstances.

In Australia, single women receive the lowest amount (4%) of recurrent funding from the SAAP of all primary target groups (AIHW, 2005: 5).

2.2 AHURI National Research Venture 3

The project was interested in how many women might be amongst the 'hidden' homeless. In this we were assisted by recent survey work undertaken as part of the Australian Housing and Urban Research Institute (AHURI) National Research Venture 3 (NRV3), which seeks to provide a comprehensive assessment of housing affordability for lower-income Australians, addressing the scale, complexity of debate and policy imperatives from a wide and coherent range of perspectives.

These studies have provided us with a rich understanding of the affordability problem in broad terms. We know its scale and its spatial distribution. We know the tenure in which it is experienced most intensely (private rental), and the households in which the burden falls most sharply (singles and sole parents). However, we have less insight into how both renters and recent purchasers experience, identify and negotiate housing affordability in their everyday lives (Burke and Pinnegar 2007: 1).

Professor Burke permitted the data collected in their survey of renters to be reviewed for what it could tell us about single women as a cohort. Liss Ralston who undertook the original statistical analysis provided responses to our inquiries about the data.

The NRV3 draws upon a postal survey of renters administered via a large-scale mail-out to 11,250 households in New South Wales, Queensland and Victoria.

With the cooperation of the rental authorities in each state (Rental Bond Board in New South Wales, Residential Tenancies Authority in Queensland, and Residential Tenancies Bond Authority in Victoria), household addresses were located within the suburbs/postcodes specified by the research team, with the further specification of an upper rent range cut-off for each suburb/postcode, and the surveys were distributed only to households below this upper rent limit. In total, 1,381 usable responses were returned.

The areas for sample selection within each state were drawn from ABS collector's districts with high concentrations of low- to moderate-income private renters and purchasers (given the focus of NRV3). As such, the surveys are not intended to be representative of all renters and purchasers in Australia (Burke and Pinnegar 2007: 27).

The NRV3 sample was divided into two income groups:

- a lower-income cohort: those who fall in the two lower-income quintiles and whose housing costs exceed 30 per cent of income;
- a higher-income cohort: covering all other income categories, irrespective of whether their housing costs are above or below 30 per cent.

For WISHIN's purposes we selected single women from the data who were aged between 35 and 64 and who lived in Melbourne, Sydney and Brisbane. In the NRV3 survey single or lone person households comprised 33% of the urban areas sample, a little above the Census figures for these urban areas (30%). However, once this data was disaggregated for gender, women comprised just fewer than 70% of lone person households. The Census does not provide this level of breakdown of data by gender. The implication is that lone person households are over-whelmingly made up of women.

Weighted, the survey meant we were effectively examining the lives of over 58,000 women, 26,148 of who were in the bottom two-income quintiles.

Examining women in the bottom three quintiles only¹, the results of the NRV3 survey revealed that:

- 47% of respondents had moved to reduce their housing costs;
- 44% moved within the past three years, because of relationship breakdown. (38% said they 'had no choice' in moving);
- 84% had lived mostly in rental housing;
- 83% felt they were unlikely to own their home; and,
- 78% said they were experiencing a 'problem' meeting their rental payments, with 13% stating it was a 'major' problem. 36% stated they were 'behind in rent'.

Respondents were asked if they had needed to do certain things in order to meet rental payment in the past three years. In response to this question the women indicated that:

- 42% had borrowed from family; 16% said they entered into a personal loan agreement with family or friends;
- 26% said they had used savings or term deposits;
- 28% increased the balance owing on their credit card, and an additional 7% had taken out a personal loan; and
- 31% had pawned or sold possessions.

This suggests that there is a worrying number of women who are already in a precarious financial and housing position, and at risk of homelessness. This needs to be seen in the context that Australia wide, SAAP provided assistance in 2005–06 to only 161,000 people (AIHW 2008a:11).

¹ These figures involve small numbers and are statistically unreliable. They are used here to assist in building a picture for the qualitative interviews later.



3. Methodology

3.1 Defining Homelessness

In Australia, the 'cultural definition' of homelessness developed by Chamberlain and MacKenzie (1992) is commonly used. This definition identifies three segments in the homeless population in the following way:

- Primary homelessness

People without conventional accommodation, such as people living on the streets, sleeping in parks, squatting in derelict buildings, using cars or railway carriages for temporary shelter, or living in improvised dwellings.

- Secondary homelessness

People who move frequently from one form of temporary shelter to another including: people using various types of emergency accommodation (such as hostels, night shelters and refuges); People residing temporarily with other households (because they have no accommodation of their own); and those using boarding houses on an occasional or intermittent basis.

- Tertiary homelessness

People who live in single rooms in private boarding houses on a medium to long-term basis. They do not have a separate bedroom and living room; they do not have kitchen and bathroom facilities of their own; their accommodation is not self-contained; and they do not have security of tenure provided by a lease.

This definition is referred to in this study at various points. The cultural definition rests upon the assumption of the prevailing community standards or norms. The 'radical' definition of homelessness proposes that homelessness is a "socially constructed concept...and that different people can have different expectations about what constitutes 'home'" (Chamberlain and MacKenzie 1992: 279). This tension is often expressed by the example of a long-term occupant of a rooming house, who under the former definition is homeless, but under the later may not be.

In attempting to understand causes and effects of homelessness, a number of typologies are commonly employed. Some express the impact of temporal issues for example describing homelessness in terms such as 'transitional', 'episodic', 'situational', 'long-term' or 'chronic' (Casey 2002). Other studies focus on causes and exits from homelessness in terms of 'pathways' or housing 'careers'. Chamberlain and MacKenzie (2006) have identified a 'youth career', a 'housing crisis career' and a 'family breakdown career' for example. Johnson (2006) identified five 'typical' entry pathways: a 'mental health' pathway, a 'domestic violence' pathway, a 'substance use' pathway, a 'housing crisis' pathway and a 'youth' pathway. There are others in a similar vein (Adkins et al. 2003, Greenhalgh et al. 2004, Button 2005, Judd et al. 2004, Ewing and Pinkey 2006).

This study did not set out to explore the temporal issues around homelessness and did not undertake that type of analysis. We were interested in the idea of pathways and housing careers but have focused on a very specific sub-group and the intersection of two pathways: 'gender' and 'housing affordability'. For our purposes the 'housing affordability' pathway encompasses the interaction between labour market issues, income and housing markets.

At one level the Steering Group did not know what this study would find, so the research needed to be open enough to accommodate current understandings around homelessness and homelessness pathways as well as being able to explore new territory. To this end the interview guide sought information in regard to housing history, education, employment and health – typical areas of investigation. The Steering Group also wanted know what the gender beliefs of participants were, and how participants saw gender as operating as an influence on their housing and homelessness experience. In particular, the research sought to understand whether gender made a difference to the way women in our study adapted to housing insecurity, and how they saw other women responding to their housing insecurity. As a part of this, we wanted to know what role partnering played. The gender focus of this work is feminist and has much in common with Watson (1988) who contends that homelessness is a gendered social construction.

3.2 The Steering Group, the development of the interview guide and the interviews

A Steering Group comprising of seven consumers (most of whom reflected the cohort being researched) and three agency representatives was established to guide the project. The Terms of Reference for the Steering Group is provided as Attachment 1 and was adopted by the Steering Group at its first meeting on 1st May 2006. The Steering Group oversaw the development and functioning of the project.

The Australian housing literature on women was reviewed and a search made of the UK and US housing literature that specifically addressed single, low needs women. There are a number of recent general surveys of housing literature such as Ewing and Pinkey's (2006) available. As such it is not intended to provide a full review of the literature around this area as part of this report. Tually, Beer and Faulkner's (2007) review of women and housing is discussed later in the report. This report concentrates on literature that concerns single women over 35 years of age with low needs.

The project initially had two research components.

Firstly, it sought to quantify the number of women in the identified cohort (women aged between 35–60 years old; single, without dependent children (unless staying in a relationship in order to have a place to live); living on a low income; able to live independently (without on going help from a support service); and without a drug/alcohol or mental health issue, and not in receipt of a disability support pension). Whilst NEHS Housing, Information and Referral (HIR) staff felt that this cohort was a significant group who they were turning away they were not keeping records that met the project's need for specific data. Given this, there was a need to, in effect, audit in-bound calls. Accordingly, the HIR staff at NEHS were trained to recognise housing referrals that matched our cohort. It was intended that the audit would be conducted in a typical period for the service so that the numbers could be extrapolated over a year. The audit took place over two weeks in November 2007, however, it failed to register any women presenting to the Service in the specific cohort. The evaluation undertaken to assess this exercise suggested that there were some problems in the conduct of the audit. Whether or not it meant that calls from our women were missed cannot be established. Essentially, the project could not hope at that point in time to quantify the potential numbers of women involved.

The second component of the research was to interview women in the cohort. It was determined to recruit women by word of mouth and through agency and personal networks. Email networks played an important role in this. An advertisement was prepared for circulation and WISHIN released the email on two occasions. Paper based advertisements were placed on community noticeboards at three locations in the CBD and inner northern suburbs for a one week period. As there was no urgency, recruitment was not rigorously pursued and between March and July 2008 eleven interviews took place. WISHIN then took out a classified advertisement; placed in the 'rooms vacant' section in The Age on Saturday 5th July (Attachment 2). This resulted in eighteen interviews being arranged. Two women subsequently dropped out of the interviews and four others never turned up for the interviews arranged with them. Several calls were fielded from women who after consideration were regarded as not within the eligible group. Two calls were received after the interviewing had finished. In all, 23 women were interviewed.

The advertisement did not include the words 'homeless' or 'homelessness' as many people would be deterred by negative associations with these words. The advertisements did not specify tenure. It was evident from anecdotal stories, and research (Burke and Pinnegar 2007) that home ownership does not necessarily provide affordable housing, and when purchased in intimate partner relationship provides no guarantees for future security or capital accumulation. Women who were in emergency housing (such as crisis centres, transitional housing) or in public housing were generally not regarded as eligible. There were a couple of reasons for this exclusion. Firstly, these women were in the 'system and would be counted as 'homeless' and would be eligible for assistance - they were not the ones who were being turned away. In essence these are among the 'visible' homeless. Secondly, people are generally highly stressed at this point and what they focus on is their immediate situation. In addition, as many of calls we received from women in this ineligible group indicated, the offer of a \$50 Coles Myer card was the primary motivation in responding. It was reasonable to be concerned that remuneration could affect the response unduly. Having said this the Steering Group did not know what kind of response there would be. The Steering Group did not want to be so rigid that responses were deterred, particularly in the early part of the recruitment. This meant that one woman was in crisis accommodation. Another was slightly older than the target group but she was still working. A third was in public housing (and had as a result of primary homelessness been assisted) but was probably going to have to relinquish her tenancy because of security issues. Another aspect of this was that if women identified with the message in the advertisement to the extent that they wanted to be heard, then the project should be listening.

Qualitative interviews were conducted with the women so that an understanding of their current housing situation and the factors that may have influenced it could be gained. The Steering Group was particularly interested if gender made a difference to their housing circumstances and experiences.

The interview guide (Attachment 3) was developed by Dr Liz Branigan, a social researcher who used input from the Steering Group. The guide was tested on members of the steering group. One member of the Steering Group and the project worker were trained to be interviewers.

The interviews were either conducted at the offices of WISHIN or at a private space nominated by the interviewee. Interviews generally took a period of 45 minutes although some took much longer. Some interviews were also shorter than anticipated. Each interviewee received a Coles Myer gift card with \$50 value on it. Some of the interviewees were provided with transport to attend the interview. In one case the 'interview' was not conducted in person due to the distance. In this case the woman responded to the questions in the guide and clarifying/follow up questions via email. The respondents were all from the Melbourne metropolitan region with two exceptions, one of which was from a Victorian region and another from another capital city. All were fluent English speakers, although a number were from ethnic backgrounds. No one identified as being Indigenous. On face value an email based recruitment strategy conducted in the English language could be expected to exclude people without competency in both English and computers. Likewise advertising in an English language newspaper would exclude those who do not read English. However, in regard to the later there is a rooming house that advertises in *The Age* that specifically houses women of Non-English Speaking Background so the language barrier was not 100% impervious. In regard to the use of email networks, many of the initial recipients were staff of community service agencies. Many of these workers were bi-lingual and working for ethno-specific agencies. It was a strategy that relied on workers recognising women they knew personally or as clients as being in the target group². Nevertheless, this did not result in women who required interpreters. This was not surprising because the concept would have required significant resources to enable cross-cultural understanding of what the research and research questions meant. We certainly recommend that further ethno-specific research is undertaken in this area.

Copies of the plain English statement, Consent form and introduction to the project are provided as Attachment 4.

Due to work commitments of the steering group member, all the interviews were conducted by the project worker. All interviews were conducted on the basis of confidentiality.

2 One worker reported that she had unsuccessfully attempted to recruit two eligible friends because in her words they did not want to admit to their circumstances.

The interviews were transcribed by the interviewer and the data entered in the Nvivo software package for analysis. The interviews were coded when entered into the database to protect confidentiality. None of the names that appear in the report are the real names of participants in the study. Anything that could result in identification of the interviewee has not been included in the report. In some parts of the report extra care is taken to preserve anonymity. For example, whilst comments made by interviewees generally have their pseudonym provided, those made about relationships and/or partnerships are not.

In addition to participating in an interview the women were asked to fill out a 'housing grid' (see Attachment 5). This provides brief details of each of the places participants have lived across their lives. The grid was used to assist the women to think about their housing history. Basic demographic details were also collected as part of the interviews.

Initially, it was intended that participants in the research project would be provided with the equivalent of 10 hours each of personal support from a qualified housing support worker. This was to involve a mixture of personal and group training and support. However, because the interviews ended up being conducted over a relative long period this model could not be used. The women were asked what kind of support they would like in regard to their housing situation as part of the interview process. By and large what they most wanted was to be able to talk with the other women and those with helpful knowledge about 'what could be done' about the housing crisis.

As a consequence a lunch with seven of the interviewees was held on the 13th of September 2008, and it is likely that some other form of networking will occur in the future.



4. Literature Review

This section focuses predominately on the literature concerning single women within the cohort of interest. For a comprehensive literature review of women and housing, Tually, Beer and Faulkner (2007) provide an excellent overview of the existing research. Their view that 'there is a significant shortage of gendered housing research' is supported by this study (Tually, Beer and Faulkner 2007:3). Most studies do not consider gender and do not disaggregate data to permit gender analysis.

Tually, Beer and Faulkner's (2007) work sought to anticipate the future of housing needs of women in Australia. In order to do this they examined trends in housing provision, income and wealth, family formation and dissolution, demographic shifts, labour markets and unpaid care. From this they concluded that there will be dramatic growth in the number of lone female households; that women will continue to bear the adverse impact of lower incomes; and that women will be a significant component of the economically disadvantaged population. Many of their findings regarding the causes behind these findings are discussed later in this report.

In terms of the women of interest to this study, the homelessness being experienced was presumed to be secondary or tertiary in nature. A woman experiencing primary homelessness would be eligible for crisis and SAAP services. The focus of the literature review is on women with low needs that do not fit the profiles accepted by SAAP services. That is, women without drug and alcohol problems, or mental health issues; that do not have accompanying children; who are not escaping family violence; and who are not in receipt of a disability support pension.

The literature on single women who are homeless but who do not have high needs is limited. Watson (1988), Casey (2002), Robinson and Searby (2006), and Bulter and Weatherley (1992) all argue that single women are 'invisible' in the homeless population because their homelessness is not recognised by the mainstream discourse on homelessness. Moreover, single women often do

not present to homelessness services and gender perceptions operate to exclude their experience of homelessness as homelessness.

Two Australian studies (Casey 2002 and Robinson and Searby 2006) specifically address single women without dependent children. Robinson and Searby (2006) suggest that the existence of a homelessness service sector that rations and is rationed (in their case study of Western Sydney no service was available at all) is in part responsible for the invisibility of single women's homelessness. They also argue that research tends to focus on establishing women as deserving of assistance in order to bring them into the homelessness services sector (HSS). The results of their survey of housing and other related worker's contacts with single homeless women emphasised such deservedness by relating admission to the HSS not to the need for affordable housing but to the personal situation or characteristics of the woman. In other words, the issue of rationing was addressed by arguing for the expansion of categories of need, rather than seeking universal service or the elimination of rationing.

Adkins et al. (2003) suggest that women's homelessness is defined in terms of men's experiences, practices and subjectivities and this hides women's homelessness. Yet, as noted above there seems to be a tendency, amongst the (mostly) women writing on women's homelessness, to create classes of deserving women on the one hand and a reluctance to discuss the adaptation strategies of some women on the other. This may, however, simply reflect the lack of literature and the depth of analysis that comes with a developed body of research work.

Robinson and Searby (2006) emphasise the impact of gender related economic disadvantage on homelessness and housing affordability. They argue that earning differentials and lack of partnering or lack of stable partnering makes single women particularly vulnerable in terms of housing. Likewise Casey's (2002) earlier work argued economic disadvantage was the primary cause for women's

homelessness. Casey also argued that some women were more vulnerable to homelessness than others and that these vulnerabilities could be explained through reference to the concept of a 'risk society', and Young's (1990) framework of injustice and oppression. Low income, as much as the high cost of housing, is viewed by Burke (2007) and Adkins, Slatter and Baulderstone (2004) as the most significant threat to security of housing for single women. Berry (2002) also cites the combination of low income and the loss of affordable properties and competition from higher income groups, especially in well serviced (generally inner city) localities.

Robinson and Searby (2006) coined an interesting term – 'self-managed homelessness' – to capture the adaptive strategies used by single women who are homeless. This adaptability they argue (as do Casey 2002 and Watson 1988) is in part responsible for the invisibility of these women among the homeless population. Adaptation is an important theme because it is likely that adaptation strategies have obscured our understanding of how many single homeless women there are, and the gendered nature of the causes of this homelessness. Moreover, viewing homelessness as merely 'rooflessness' obscures the costs associated with private, individualised solutions to remedying homelessness (Tomas and Dittmar 1995). The most obvious example is prostitution. That women 'shack up' with men concerned the single women attending focus groups held by the Victorian Homelessness Strategy (DHS 2000: 1). Less obvious examples are housekeeping, other forms of caring, and indeed partnering. What appears to be an emerging issue is women leaving the family home (that is, her home) to her children and living elsewhere. One case happened upon during the course of this research, (who was not one of the participants) was of a woman living in a illegal rooming house.

The participants in the study who met for lunch raised this issue and many knew of examples.

In terms of women's efforts to provide for themselves the issue of discrimination by both public and private housing providers is a documented source of grievance (The Ministerial Advisory Committee on Women's Housing 2002, Tenants Advice Service Inc and Shelter WA 2004, Adkins, Slatter and Baulderstone 2004, DHS 2000).

Almost all research on single women uses SAAP statistical data or interviews with SAAP clients or ex-SAAP clients (Owens and Resson 2003; Adkin et al. 2003; Kunnen and Martin 2004; Hanover Welfare Services 2003). Casey (2002) does not

provide any detail about how she recruited her subjects although she does state that some were in transitional housing suggesting that a SAAP service may have been involved. As discussed earlier only a partial understanding of homelessness can be gained by examining the experience of those who enter the HSS because the 'non-institutionalised' homeless are not counted (Robinson and Searby 2006, after Watson 1988). Moreover, the incidence of women returning to the HSS multiple times raises not only issues of service effectiveness (Owens and Resson 2003), but methodological questions (Lehmann et al. 2007). In their study of low income homeless women Lehmann et al. (2007) argue that it is crucial to make a distinction between first time and repeat homelessness otherwise studies run the risk of having an over-representation of prevalent cases (returns to the HSS). The hypothesis they propose is that housing and economic instabilities are the primary cause of first time homelessness, although family and personal risk factors also contribute. The transition from first time homelessness to repeated homelessness is then 'mediated primarily by personal risk factors'. The findings of their study of first time homeless women (not recruited through homelessness services) 'indicated that employment, inadequate housing, and geographical changes are associated with an increased risk of homelessness among poor women' (Lehmann et al. 2007: 26), and that education was not a protective factor. This group of women – who were homeless but had not entered the HSS – were less likely to have received welfare payments, were more likely to have been employed, were more likely to have never married and a lower proportion were pregnant or had recently given birth than in studies where the group was recruited through homeless services. It is worth detailing the risk factors Lehmann et al. (2007) use:

- housing instability includes eviction, unsafe housing, overcrowding, relocation, and a tight housing market;
- economic instability are employment loss, underemployment, and inadequate welfare benefits;
- family instability are divorce, domestic violence, and the lack of a support network; and
- personal risk factors include substance abuse, low education, parenthood, and physical or mental health problems.

The Australian literature identifies a sharp increase in the number of women presenting to SAAP services, compared to when SAAP program began twenty years ago. Many writers attribute this increase in women's homelessness as a part of a 'new homelessness' resulting from broader structural changes such as globalisation, the advent of a 'risk society' and 'manufactured uncertainty' (Adkin et al. 2003; DHS n.d.; Robinson and Searby 2006; Casey 2002). Hanover Welfare Services (2003) however question whether the increase reflects a redirection of funding rather than any fundamental shift in the homeless population.

While 'globalisation' may contribute to the recent feminisation of poverty, the emphasis on economic change as cause of single women's homelessness receives shallow treatment and relates almost exclusively to labour markets. The impact of financial deregulation on credit provision, for example, remains unexplored although SAAP services such as WISHIN frequently need to refer clients to financial counselling for consumer credit issues (that reflect the impact of deregulation).

It is surprising that the literature does not look to the periods prior to neo-liberal reform. For example there is no mention of the increased state intervention and support for women from the 1970s onwards that promoted women's personal independence and presumably a new set of risks for women. The on-going impact of changes such as the Family Law Act 1974 (Cth) and the oral contraceptive pill are also left unexplored.

One of the headlines from the 2006 census data was that serial monogamy is the new norm (Farouque and Rumble 2007). Forty-nine percent of the responses by single women between the ages of 35 and 64 to the question 'why the renter had left their last dwelling' in the Burke and Pinnegar (2007) survey stated that relationship breakdown was the reason.

Flatau et al. (2004) found that Australian men and women who had the same history of household dissolution exhibit similar home ownership rates. This finding was regarded as surprising because women typically receive two-thirds of the couple's basic assets. The authors suggest that the result may be due to male divorcee's ability to leverage future home purchasing given his earnings profile and/or that female divorcees lose homeownership because of subsequent inability to meet housing costs.

Another dimension to the impact of partnering and

separation is added by Bradbury and Norris' (2005) analysis that identified a clear and strong 'income gradient' in separation rates in Australia. The researchers found that

Income support recipient parents are almost three times more likely to separate over a twelve-month period than middle and high income families. Similarly, couples in the lower two quintiles (ie two-fifths) of the income distribution are more likely to separate than higher-income families. These income gradients still exist, but are weaker, when we hold constant marital status (legal/de facto), demographic characteristics and indicators of health, stress and relationship functioning. In addition, we confirm the results found in other studies that de facto married couples are much more likely to separate than married couples (both in families with and without children) (Bradbury and Norris 2005: 16).

In essence these studies suggest a need to examine the role of intimate partner relationships and especially the impact of serial relationships on women's housing 'careers'. In housing terms, partnering clearly has a very significant and positive impact for both men and women. However, it also has strong potential to be a significant risk. This raises the question: are there protective factors that can be promoted for women in these circumstances?

Much of the literature focussing on women's homelessness focuses on family violence as a cause of women's homelessness. Robinson and Searby (2006: 9) identify the shift in service provision to address the impact of family violence as disadvantaging single women. They argue that,

While many single homeless women experience domestic violence and have children in care, their particular experiences and interaction with trajectories of homelessness are not well captured through reference to domestic violence literature or through reference to literature on accompanied women's experiences of homelessness.

This has resulted from the evolution of the support and accommodation into generalist, youth, and domestic violence services that marginalise single women in generalist services (Casey 2002; Robinson and Searby 2006). Robinson and Searby (2006) also suggest that adaptation strategies adopted by some women impact upon the category of 'deservedness' she will identified with.

For example having someone else care for their children, which enables a woman to 'couch surf', or swap sex for housing may result in her being deemed as a single woman (with lesser entitlement) because she is no longer a mother with accompanying children. Essentially they argue that many single women are homeless long before they make contact with the HSS and the reasons for this do not reflect the current understandings that have developed around family violence and the role of motherhood. Casey (2002) and Robinson and Searby (2006) both highlight that (1) rationing of homelessness support acts as a barrier to single women's access to the HSS and (2) a propensity on the part of these women to use adaptive strategies that means they avoid the HSS until they are no longer have choice. The later, Robinson and Searby (2006: 13) note, means that

Single homeless women accessing or trying to access crisis accommodation specifically are seen by many services as the most difficult, the most challenging, and the most unwell of homeless women. This perception is further compounded by women's capacity to survive until their situation becomes out of control which is the point at which they may contact crisis services for help.

They note that at this point in time single homeless women are likely to be excluded from service provision because their needs have become so complex that they are too difficult to deal with.

One of the curiosities of the Australian literature examining women's homelessness is the lack of discussion of homelessness in the past, that is acknowledgement that homelessness amongst women existed prior to SAAP services commencing in the 1980s. The adaptation strategies used by single women in the past could, presumably, inform our understanding of how they cope today. Historical accounts of homelessness typically start with 'skid row' – that includes a passing mention of the existence of 'bag ladies' and quickly moves on to the 'discovery' of the 'new homeless' in the 1980s (see Johnson 2006; Adkins et al. 2003 for examples). Far more exploration is needed in relation to whom lived in rooming houses, boarding houses, hostels and the like before these forms of housing started to disappear.

The history of the Young Women's Christian Association (YWCA) in Victoria reveals a very extensive involvement in women's housing needs and homelessness. The YWCA opened its first women's hostel in 1887. A range of other religious

organisations have had significant, long standing engagement with homeless women. Further, there needs to be an acknowledgement of the existence in certain periods of 'tied accommodation' arrangements for many women – accommodation provided in exchange for nursing, teaching and domestic service. Watson (1988) outlines the importance of tied accommodation in some commercial sectors in the UK. Young women lived on some retail and commercial premises in large numbers. Likewise she found significant number of women in agriculture who were in tied accommodation. Did the former occur in Australia? What is the relationship between housing and agriculture today in Australia? Watson also highlights demographic issues in the UK that also affected Australia such as the imbalance in the number of women and men as a result of the First World War. There were many never married and widowed women. Where and how did they live? The invisibility of single women's homelessness is part of a larger absence of studies concerning women and housing/homelessness. Not only is gender orientated research required to repair this gap, but housing research per se needs to be far more sensitive to the issue of gender impacts. An historical account of women and housing would most useful in contextualising contemporary issues. Whilst it is vitally important for all homelessness research to move beyond data sourced from the HSS, it is crucial if gender, as a pathway into homelessness is to be explored fully.



5. Analysis of the Interviews

The housing market – that’s the thing – that’s really stopped me – if I’d been able to find a house I wouldn’t feel so gutted (Sandra).

It’s what my whole world revolves around – finding a place to live on my own. If I find a place everything else will fall into place. Like it’s all I want. I might be able to relax maybe or be comfortable in my skin (Vera).

I work with homeless people – sometimes I think they’re better off than me (Sandra).

5.1 Basic Demographics

Twenty three women between the ages of 35 and 64 were interviewed over a five month period between March and July 2008 for this study. Table 1 shows that the distribution of age was very even across the target range of 35-60 years old. This section outlines and discusses the results of these interviews. It first presents the basic demographic characteristics of the survey participants.

Table 1 Age of women

Age	No
35-39	4
40-44	5
45-49	4
50-54	5
55-59	4
60-64	1
Total	23

All the women were fluent English speakers. Whilst ten were born overseas, about half grew up in Australia. Table 2 shows that a little more than half were born in Australia. Information on ethnicity was not specifically sought in the study. However, whilst ethnic origins were sometimes acknowledged in the interviews, there did not seem to be any strong ethno-cultural affiliations.

Table 2 Country of birth

Place	No
Australia	13
Mainly English speaking country	8
Other	2
Total	23

5.2 Employment Basis

Most of the women were in receipt of Centrelink benefits. Thirteen were receiving either unemployment benefits, sickness benefits, student allowance or some other kind of benefit. A few topped this up some part time or casual work. Four had permanent jobs, two doing five days per week and two doing four days week. Two had fixed term contract employment and worked four days and five days a week respectively. Two had casual jobs and one was reliant on her partner³.

Table 3 shows that the majority of the women were on low to very low incomes. Some were in receipt of Commonwealth Rental Assistance (CRA) but some were unable to separate their Centrelink payment from the CRA. Therefore in some cases income is over-stated.

³ Whilst the project sought women who were single it allowed for women who may have been staying in relationship only for the housing and/or financial support they received by being in the relationship

Table 3 Income per week

Income per week	No
Less than \$213	8
\$213 to under \$265	4
\$339 to under \$427	2
\$427 to under \$516	2
\$612 to under \$720	4
\$729 to under \$870	2
\$1,131 or over	1

The women were asked what type of work they were normally engaged in. Responses were: insurance claims manager, yoga teacher, chef, teacher, human resources, retail, sales and finance, clerk, information technology, research, marketing, community development, graphic design, nursing, nursery hand, disability worker, care worker, administration, waitress, hospitality and social planner. The gender division in employment in Australia is evident in this list with very few of the women working in 'non-female' jobs⁴. Whilst a few suggested they worked in supervisory or managerial roles, their pay rates indicate that these were far from being high level responsibility (in terms of remuneration). The only women to earn over \$50K per year had only recently obtained the position after gaining a degree and after years in a low paid job. As someone in her mid-fifties she would normally be preparing for retirement, but this 'good' job was not going to overcome the years of financial disadvantage she had been through.

Of the group four were in the 35-39 age bracket and all of them had post-secondary level education or qualifications, reflecting perhaps the trend for that age cohort to stay in education longer than the over 40 year old group. Two respondents were unemployed, one was a full time student and one was working casual jobs outside her chosen professional field. All had expressed a high degree of frustration in relation to the progress of their employment or careers.

⁴ What Women Want submission to the Australian Fair Pay Commission <http://www.fairpay.gov.au/NR/rdonlyres/7733E3C9-0D98-486C-96A7-5A266500CBEB/0/WhatWomenWantConsortiumSubmission.pdf>

Table 4 Qualifications

Level achieved	No
Secondary	7
TAFE/diploma	4
Tertiary	12

Asked about whether they had felt secure in terms of jobs, participants stated:

No, they've all been very casual and fledging and short term. When I graduated [from] uni, Australia was going through a bad recession [in] 91/92. Literally they told me not to go for jobs. I trained to be teacher – the worse thing to train for in that climate the attitude of teachers was 'what are you doing here you know there aren't any jobs for you' (Angela).

No. Never. Well, I've really only ever had one permanent full time job. Before that I did waitressing, project work or something. It's never been consistent (Melanie).

No, mostly contract / casual. I've always felt inadequate (Isabelle).

The fourth in this group was casually employed but was not working in her field despite having two degrees. She put her lack of success down to an uncontrolled break in employment that, in her opinion, made her CV atypical, which meant employers were suspicious of her.

Amongst the over 40 year olds, seven out of the nineteen did not have post-secondary school qualifications. Of these one was currently a full time student on Austudy, one was supported by her partner, and the rest were in receipt of Centrelink payments. For those with post-secondary level qualifications, seven were working and five were in receipt of Centrelink payments.

The lack of post-secondary qualifications in the over 40 year old group would not be untypical of this age cohort. Those who were over 45 years of age and out of work felt there was inexplicableness to their unemployment, for example

It's really hard to get unskilled work – in years before I could get jobs easily – couple of phone calls (Kathryn).

I wasn't not looking but there didn't seem to be anything – maybe I was setting my sights too high... I was getting contract work – that's all that seemed to be available (Faye).

When I came into the public sector it was equal pay. Women could have a career... I worked out early that with the pay I couldn't get a house – but I dreamed the dream that if I worked hard you got promoted and great outcome you'd be headhunted and your value would be recognised. Lack of formal education ...there was a career map with the department but things changed (Rachel).

I have age and I don't have qualifications as such and I don't have backup...I'm finding the dynamics very different now – the work would just happen – it doesn't seem to happen anymore I don't know whether its me or it's the way these agencies work or a greater population (Carol).

Eleven of the twenty-three had considered re-training. Some had successfully qualified as mature age students but with mixed results for their employment. Only two study participants indicated at the time of interview that they were anticipating return to study. The cost of training was cited in most cases as being the most significant barrier to re-training.

It's difficult because hospitality is all that I've known...I keep thinking about going back and retraining but I don't know what and no money to pay for it (Belinda).

At 51/52 years old I can't teach 5 year olds for ever so I have decided to go back and do some training – it does involve living on Newstart and jumping through hoops to get it (the training) (Bonny).

I've been thinking about doing an aged care course that would provide a certain amount of security. I'd need to do a free one (Carol).

I've got a course I can do – better my skills but...I've put it off for years because of the expense – living and the course cost (Deborah).

I tried to do a refresher course...I didn't go very well – I was confident but a couple of things upset them but they didn't accept me – I also felt they were prejudiced against my age I can't prove it (Natalie).

Post-grad stuff value added my degree but there's no way I can go back – starts at \$4K I just can't do that...my degree (1980s) is really out of date – I spent a decade studying and working part time. I was trying to get some qualification that made me employable. An

incredible cycle – if you are studying you can't buy a house and if you are buying a house you can't study. I'm kind of trapped now – to do [better paid] work [in my field] I need to upgrade (Pamela).

Re-training, yeah but I don't [think] I can afford it – uni like \$8K for a part time course! Love to do event management or something like that at Vic Uni (Sandra).

Only three women were concerned about their age as a negative factor in obtaining work. Some weren't sure about the impact of age. Deborah (unemployed and forty-eight years old) did not want to think about it as a factor, 'When you've have good jobs you just think 'I'll get another good job'. Two felt that they would not be able to physically continue with the kind of work they had been doing. 'I'm too old for this now' said Vera.

Most, however, thought gender discrimination was still significant for employment outcomes.

Without a doubt the glass ceiling is still in place. The inequality still exists (Ada).

From a job perspective – looking in papers for jobs looking for trades looking at the situations vacant as opposed to the professional – there are so many jobs for men – all that's there for women is either cleaning or a sandwich hand – if I apply – they want someone younger – the range for guys is greater – I think maybe I'm wrong. In some respects it's easy for a man to go out there and find something (Carol).

Women earn less money than men – they've always earned less (Faye).

You don't get the same wages (Josie).

The industry I work in is considered to be women's industry, so its poorly paid (Pamela)

5.3 Housing Careers

5.3.1 Family housing, leaving home and beyond

Almost all of the women had, in terms of their residential mobility, stable childhoods. Two study participants had fathers whose careers required they move a lot. One participant had a father who had died when she was young, and another's father left when she was young. For both of these women this caused the relocation of their family.

All of the women left the family home between the ages of 16 and 22, with eighteen of them independent before they were 20 years old. Even the four Gen X⁵ women in the study had left home before the age of 21. Twelve women went into share (or group) housing immediately post-leaving home. Three went into accommodation associated with their education such as nursing quarters and the like. Two lived on their own in flats. One went travelling overseas with her fiancé; one lived in a de facto relationship; and only one left as a result of marriage. Only one respondent left home as a result of family conflict. All made a successful transition into independent lives.

Seven of the women went on to purchase a home with partners (the partner/purchase group). One of these also inherited a home from her mother. Subsequent separation from partners meant that all lost the family home, and with one exception were left with little or no equity. In some cases this arose from there being little equity in the first instance but a number of the women highlighted their naivety, poor financial skills and/or acquiescence to the demands of their former partners as the reason for their current poor financial standing.

Five in this 'partner/purchase group' had children in their early relationships. In three cases the children remained with their father in the family home after separation, although this later changed for two of the women. One woman recently purchased a home after her divorce settlement but did not expect to live permanently in the house as she was still juggling the needs of the entire family. Another will have some superannuation on retirement but not enough to buy a home outright. This woman envisages a few years of hard work and saving to avoid renting as an age pensioner.

Two of this 'partner/purchase group' women who purchased a home with their partners after leaving the family home clearly saw themselves as responsible for the situation. One stated that she had 'lost the plot' (Bonny) after the separation from her husband and had squandered the financial resources she could have used to re-establish herself. The other consented to her partner spending her inheritance to maintain his lifestyle (Belinda).

The poor outcomes for the 'partner/purchase group' are supported by previous research (Flatau et al. 2004). However, two cases highlight the tensions between women's economic independence and the risks and rewards of partnering as a path into home ownership.

In her early twenties Pamela entered a relationship. It became a serious relationship but they lived in separate houses. Her partner was a high income earner (in comparison with her) and had purchased his home prior to meeting her, while she rented with friends around the corner. The relationship lasted ten years but floundered on his refusal to cohabit with her. He was afraid that in doing so he would put his financial resources at risk if the relationship was to subsequently end. For Pamela this time represented lost years in which she could have been contributing to a mortgage, and, once in her mid thirties, it meant that her chances of re-partnering were much slimmer. Her subsequent decision to purchase on her own was a '10 year strategy – being realistic I'm going to be on my own – not that I won't find a partner but I have to be able to do this on my own – marriage can't be a financial strategy' (Pamela).

For Wendy, equality in the relationship meant contributing close to half of the mortgage. As a result she was paying about 80% of her income towards the mortgage. She was unable to spend on things like a holiday or social life.

I remember feeling unhappy about the inequity, I felt insecure that I didn't have as much money to contribute as he did. When I look back...he was paying 20% of his income. I was paying 80% of mine. I later realised this was not a good arrangement but didn't have the confidence or experience to propose something more balanced and sustainable for myself (Wendy).

The tension is also evident in Caitlin's assessment of having children, housing and partners.

⁵ Definitions vary, but for this paper those born between 1961 and 1981 are deemed Gen X

At one point I want to have kids but I don't want to be dependent on a guy - you're earning capacity goes...it does seem that you have to choose between having a kid or saving for a house. It's not secure with a kid depending on a guy. It's quite depressing (Caitlin).

Two of the twenty three women are currently purchasing a home. One lives in a still uncompleted dwelling (without the certificate of occupancy) and anticipates mortgage repayments until she is at least 70 years of age (Pamela). The other had purchased in more affordable times but loss of employment and the need to move to have better prospects of work had meant that she had to lease her house. Sale of the house would return capital of around \$30,000 (after more than 10 years of mortgage repayments). This participant's non-secured borrowings (run up as a result of unemployment) had already reached \$20,000.

Looking at their residential mobility, only five of the twenty-three women replicated the kind of stability that they had grown up with. Those who lived in share housing arrangements tended to be frequent movers reflecting the unstable nature of such housing. For some of these women, and for some of the others, formation and dissolution of intimate partner relationships caused many moves. In many cases the women moved for employment reasons. Only a few suggested that their mobility was a long held source of dissatisfaction.

5.3.2 Their current situations

For all of the women the high current cost of housing, versus their income was a major cause of concern. Whilst many had had low incomes for a long time, the escalating cost of housing was pushing them into crisis. For some it was rising rents, for others it was a rental property being sold (in some cases reflecting gentrification). For seven respondents job loss precipitated a major housing crisis, with several experiencing eviction.

By some definitions of homelessness, all the women in this study could be defined as homeless. Only one in the group could be defined as in primary homelessness. Seven were experiencing secondary homelessness, with another about to. Three could be categorised as in tertiary homelessness. One had gone into public housing but the situation in relation to the other tenants in her apartment block was so unsafe it meant that the woman was facing relinquishing her 'security' of housing in

order to have personal safety. For almost all the others, the seriousness of their housing stress and the lack of foreseeable solutions points to strong potential for this group becoming 'eligible' for SAAP service by virtue of finding themselves in primary homelessness or in crisis accommodation. This underscores the need for an emphasis on early intervention and prevention.

Interestingly, only two of the women identified as 'homeless'. Even then, for one of them it was linked to the loss of family as much as insecure housing. A third put it in it in the following way: 'Emotionally I'm homeless' (Faye). This was a woman who had sent her teenage children to live with their father when she was suddenly evicted. She went to live in a room at a friend's house.

Faye had made contact with a housing agency and was provided with some information that assisted her so she would be picked up in data collection, most likely as 'demand only'. Two women were assisted: one with emergency accommodation – for a few nights; and the other had been placed in transitional housing. One respondent, as mentioned above, had moved into a public housing unit, having previously experienced a period of primary homelessness. Out of twenty-three women only four have been 'captured' in official data terms as homeless.

Only two of the women wanted to live with their children – for the other mothers in the group their children were older and living independent lives. In the main the women wanted to live on their own, however, only four were actually doing so. Three of these women expected to move in the near future and had little certainty that they would be able to have their own place. Most had lived in happy housing arrangements of their choice until recent years. Many had enjoyed owner occupation, others renting on their own or with a partner. Some had shared group housing as a lifestyle choice.

What was starkly revealed by the interviews was that each was 'slipping' down the housing ladder. Eight were in share housing arrangements: most of them unhappily so. Three were with family and for those returning to the parental home as adults, this was a most unhappy and disempowering situation. One woman had moved in with an adult son, and whilst the relationship was good, she did not see it as a permanent solution. Two were couch surfing and one house sitting. One was in a down at heel

rooming house, whilst another had recently been evicted from her good rooming house when it was sold. The lack of rooming houses saw her resort to share housing. Another had run the gauntlet of several very bad and presumably illegal rooming houses.

The women in share housing said that there are less share housing options for older people.

[I] share with a stranger. He has children on weekends. The house is old and it's cold. I'm freezing. I'm not liking it (Ada).

[I live] with a housemate – male 40 plus, very finicky – just rent but not utilities. He's not a druggie. It's fine in comparison with what's out there (Caitlin).

The share business became an issue. The only people advertising are young people and how are you going to get to share with young people (Josie).

There's a lot of shared housing stuff out there but it's all for younger people (Sandra).

This is how the share house works – if you come into a share house there's an unwritten pecking order. They've pissed in the corners...especially the older you get...it's all about power tripping – if you're the last one in you're like the submissive (Vera).

Many of the women in this study had lived in shared housing arrangements for significant periods of time, or had done so off and on. Very few wanted to continue in share housing. Share housing had stopped being a choice and had become a necessity. The impression gained from these interviews is that these share houses often function as rooming houses rather than group houses (with some kind of collective or social living arrangement). Share housing is a relatively recent social phenomena. It remains unknown what it means for housing for the aged and aged services. Tually, Beer and Faulkner's (2007) proposition is that the number and proportion of single older women will increase significantly over the next twenty-five years. With few housing options many of these women will remain in shared housing, or will go into shared housing for the first time. But will they be able to do so? As poorer and less well credentialed prospective tenants competing in a tight rental housing market that is experiencing gentrification and housing inflation the prognosis for the availability, cost and quality of their housing cannot be good. Share housing is also a particularly volatile housing arrangement and the

prospect of having an ageing and poor population of women on a constant merri-go-round will not enhance their employability, health or wellbeing.

5.3.3 Housing Security/Insecurity

Asked when they had felt most insecure eight of the women responded that their current situation was the most insecure they had felt.

If I think about it I feel sick. And I even thought about it before I lost my job and I'd want to throw up if I gave it too much attention (Carol).

Four cited their previous housing as the worst, so they had had an improvement. Three felt that they had never had secure housing or that it had started to be insecure sometime previously. Several cited the breakdown of their marriages or relationships as contributing to their housing insecurity. Two women had been in share housing arrangements that had been problematic. Not surprisingly, when asked when they felt most secure, those who had purchased their home cited that as their most secure housing period. There was one exception to this: a woman who had purchased twice as a result of two marriages and felt that renting on her own prior to partnering was better. Only two women felt that they had never been secure.

The study sought to explore whether or not women adapted to the threat of homelessness in ways that meant their homelessness was not being officially identified and recognised. Anecdotally, information had been provided suggesting that woman stayed in relationships long after the woman wanted to be in the relationship, because of the need for the housing. This scenario is recognised by Chamberlain and MacKenzie (1992) but there appears to be no discussion of it or the implications anywhere in the literature. At the same time domestic violence is now acknowledged as being prevalent and has been recognised as a major cause of women's homelessness. SAAP services now target women leaving domestic violence. There could be a link between the two.

The other anomaly in homelessness literature is the absence of homeless women prior to the 1980s: except as 'bag ladies' – who get but a passing mention in discussions about skid row. Prior to welfare reform in the 1970s and 1980s it would seem reasonable to assume that the history of women's homelessness should also be considered in relation to prostitution amongst other things. Probably the earliest outreach service to homeless women was intended to 'save' women and get them off the streets.

Marriage has traditionally been the major way women have secured their housing needs – at least until the last 20 to 30 years when women gained more financial autonomy due to their increasing participation in the workforce. Given few women have the same financial power as men – with women still on average earning only 85 per cent of male average weekly earnings – the research were interested in how explicit partnering was in achieving housing security for the women in the study. In recruiting study participants we made it clear that we wanted to hear from women who were in a relationship in order to have a home. It was always going to be a long shot because it probably is not something most women would want to admit even to themselves. The Steering Group did think that it could get a conversation going about it amongst the respondents.

One of the respondents was very explicit that she had deliberately partnered in order to get housing. As she put it, ‘he thinks I’m his girlfriend but I’m not’, and ‘I have to put out a bit’. Swapping sex for a place to live was a price she was prepared to pay: ‘Just go screw someone and you can get a house’. This same woman, however, was now leaving the relationship after many years because of violence. Some of the other women in the study indicated that they had stayed well beyond the use by dates of their relationship in order to have access to stable housing and financial resources. Two acknowledged their experience in this regard:

You build up a certain lifestyle.

My mother did. I guess the last relationship I didn’t want to go because yeah I liked where we lived.

In some cases the women knew women who entered a relationship specifically for the housing. Some were contemplating it.

One my sisters friends did that – my sister still talks about – she [the friend] said she...didn’t [have to] live with all the strangers – the purpose of having a boyfriend was just to live with the one person, to know who she was living with... I have a friend whose dream is just to marry someone wealthy because that’s all she can aspire to as a well. Women in this age group panic... My friend has an entire plan – it’s all she thinks of ... I’m kind of guilty like my friend. I’ll come back [from the internship] ... by then [house] prices will be going up again I’ll have to consider getting boyfriend. If I live with

a boyfriend, if they charge being [sic] rent free or less so why not? If I live with a boyfriend at least he’ll talk to me not like my housemate.

[My friends] say you have to find yourself a guy – I said I did 10 years ago – it’s not so easy now.

I was talking about this last night with my friend – do you become involved with someone because he can support you instead of being on your own.

Others reflected on women that they knew.

I can think of number of people who’ve stayed in pretty shitty circumstances because they can’t envisage not having all the stuff – I mean stuff including the big house, cars, security and everything. I’ve seen women put up with infidelity, DV – not necessary physical [but] public put downs, treated badly by partners and children especially when they get older.

Since talking with you last time I ran through all the different women I know that fitted that category. There’s quite a few – when they talk to me about what I’m doing it’s ground breaking for them. It’s too challenging to set up as a single independent woman.

Lots of women stay in relationships because they have no where to go. Lots of women think any relationship is better than none.

It might be with a husband that’s a higher earner. It’s a lifestyle choice. The nice house, the nice car, the kids go to the right schools. They stay because they’ve got all the trappings. It’s quite a common thing.

One admitted that while not living with a partner, her less than healthy and happy living situation reflected a similar pragmatism: ‘It’s probably a little bit the case with me because I prefer comfort in a way, compared to seeking out a Salvation Army situation’.

In contrast to the consciousness of what could be lost by leaving, Gail left a middle class home where she was supported by her husband to study, to do voluntary work, and to work when she wanted. She reflected,

I never thought about my own support. I took [it] utterly for granted. I remember being asked as a teenager what I wanted to as a career... and I said I think I’ll get a rich husband and be

a kept woman... I didn't realise how important it was having a partner in being able to survive financially. Two people with your finances together – wow – now I realise it.

Partnering was desired for itself but was acknowledged for its capacity to improve a woman's housing and financial situation.

I was very aware at that time of the choice either between going off travelling or getting a house. Secretly, always hoped without using men, I would be married (Rachel).

[The] difference being single to being married – laughing if married. It's not that easy [to get a husband]. It does make a difference (Sandra).

Being a single female and not having partner and trying to buy a house – it's definitely more difficult especially if you are not a high income earner and you are wanting to carve out some kind of life for yourself (Vera).

I wanted to settle down and get married but I just never found anyone (Natalie).

[I] assume that women think their way to housing is through a partnership but assume that men also think that (Heather).

5.4 Health and Wellbeing

In the literature on homelessness considerable attention is paid to health issues. There is significant interest in exploring whether poor health, particularly mental health, precedes homelessness or whether homelessness causes health problems (South East Health 2000, AIHW 2008b, Mitchell 2006, Campbell 2007, Griffin 2007, Whitehorn 2007, Department of Health and Ageing 2008, Lynch 2005, Flatau 2005 Australian Human Rights Commission 1993). In recruiting women for this study we especially sought to exclude women who had health problems and/or disabilities, including mental health issues and drug and alcohol issues. Many of the respondents sought clarification about this prior to participating. We were reliant on the women having awareness of their own issues, especially in relation to mental health and being willing to disclose. There was some tension in this as some were highly motivated by the offer of the \$50 Coles/Myer card, and secondly, stress, anxiety and depression could be regarded as normal responses to the situation these women found themselves in. The rule of thumb adopted for the study was that if a woman felt that her depression (for example) was 'garden variety' she should participate. If it were a longer standing issue, the

debilitating affects of which she had not been able to manage, she should not. It was considered that a woman in this situation would be eligible for SAAP or Psychiatric Disability Rehabilitation Support Service (PDRSS).

It was felt in setting up the study that the experience of primary homelessness changes people. As a SAAP/PDRSS service WISHIN was more than aware of both how focused a homeless person has to be and how chaotic their lives become. Homelessness for many is a traumatic experience, and post-traumatic stress common. We felt that there is a certain point in the pathway into homelessness where the person's perception probably changes. We wanted the 'before' person, rather than the 'after' person (allowing for the grey in the definition of homelessness and acknowledging there is no inevitability to the 'pathways'). From the perspective of the health issues, the experience of homeless people would usually be compared with the general population, but the issue of causality remains. Whilst this study does not intend to undertake a follow up, which would provide a comparative basis, it can provide some observations on a cohort of generally healthy group of women who are vulnerable to homelessness⁶.

All the women were stressed. Some had already been traumatised. Most expressed palpable relief at being able to talk about their issues. Most felt that they were on their own. Whilst some of the women were socially isolated, many were not. However, their experiences with housing insecurity still meant that they had retreated from their social networks.

Other people tell me I need to work it out, so I don't put pressure on them (Bonny).

I'm sort of living in a bubble (Melanie).

You don't talk to everybody about it (Deborah).

Some had become quite conscious of the gap between their situation and what their friends and family (or society) seemingly could cope with.

When you are a single women people make assumption about what your needs are. Assumptions which are incorrect... one friend would have me living in a toilet beside the railway tracks thinking that's all I deserve or can afford. I refuse to be lowered to that but they think you're always trying to find a place

⁶ As mentioned previously, a significant number of the women could already be defined as homeless. These women should also be of interest because most are not being captured in official data as homeless.

therefore why not just live in this small place beside the railway track I don't want to live like that...I find that very, very upsetting (Natalie).

People tell me to chill out all the time – honestly if any one else tells me – I'll hit them (Vera).

I've got a fair amount of shame about the situation I'm in...most of my friends are in a more settled situation with family and children... I now feel there's a certain divide between some people, including family members who have no experience of the situation you're in...I've probably lost contact with some people because of this (Wendy).

You know what you should be doing – you listen to the girls they say I've got to go to the hairdresser, I've got it get my nails done – and I say 'oh right'... They say you'll be right – they don't really know what it's like. It's annoying to have people say 'you'll be alright', 'there's no need to worry' (Deborah).

I've always felt that there's no help for me and there's a sense I don't deserve it...there's an expectation that because you've got a job you can get on with it... because I have a job and I don't have kids and being a woman and being single – its just wrong (Ada).

Two of the women were experiencing a period of physical ill health that was preventing them from working. This additional factor sets these women apart from the rest of group. Of the remaining twenty-one, fifteen reported having good or excellent physical health. Four had put on too much weight or had lost too much. One of the former had high blood pressure. Two had injuries. Emotionally, however, only about five were able to report that they were positive regarding their mental health. A further eight or so women appeared as if they were quite resilient. The remaining seemed fragile but health and wellbeing was something all the women were very or fairly conscious of. Most were making efforts to maintain their health and wellbeing. While a few indicated concerns about 'losing it' only one declared herself 'Seriously damaged. I'm fully wrecked by this process' (Rachel).

Another concern in the homelessness literature is social connectedness. Of the twenty-one women interviewed in reasonable or good health only two seemed to have close family with whom they had regular contact, and from whom they could obtain support. A few more had family connections but it was often the case that these were elderly parents with few of their own resources, or they lived

overseas, interstate or in the country. A few of the women were only children, with little or no family connections. Given the age of participants extended to 64 years old, many of the women had parents who were deceased. Two women had returned to live with their parents, and both found it terribly difficult. Many others spoke about this as a last resort, and clearly wished to avoid this outcome.

Far more respondents reported that they had good relationships with friends, although it was often just one or two people in their social circle that they had regular contact with. A few of the women had stayed with friends.

'I spent several months living with friends too, while I got onto my feet and found somewhere else to be' (Josie).

It was clear from the interviews, however, that most of the women were uncomfortable relying on their friends for accommodation and support to any great extent.

I feel like a fish out of water. My circumstances are so different from most of the people I know and work with and mix with. They all own their own places, I'm never going to (Josie).

If I didn't have family – because in a strange sort of way friends...there is a kind of hesitation in descending on friends...I can presume entirely on my daughter (Gail).

This went a little further than simply not wishing to impose. For women in this age group it meant not imposing on families.

I'm sleeping on the couch at my ex-boyfriends, ex-partner's house

Can sleep at other friends but they've got kids and I don't want to impose (Sandra).

I never make demands on them because they have their families (Natalie).

The reluctance extended beyond 'families' however. Most of the women interviewed were very conscious of being single women, about what that meant in terms of mainstream society.

I don't think women who are married understand what it is to be on your own - to be single...most of them [friends] are married with children – your life is different. I've got a lot of married people I know but I don't have a support network that was a scary thing... Sometimes I get so angry and upset (Deborah).

No wants to visit if you're single. I've had people say 'I don't want to visit a single woman'. I don't want to visit single women (Natalie).

5.5 Finances

Most of the women regarded themselves as good financial managers who could budget well. Many had been good savers in the past. Many had made adjustments or had been quite frugal for many years. Josie, for example, had given up her car. Caitlin was experienced at getting things only on sale. Carol didn't use heating, rugging up 'like an Eskimo'. Belinda rationed her food intake "One week I can eat quite well and other weeks I don't eat".

Rachel said she learnt her finances from her Mum, 'She taught well. You don't spend more than you've got'. But as Pamela explained 'you kind of bumble along the bottom – you get an unexpected bill – like now – its tips you over financially, it has a cascade effect'. Lack of reserves combined with rising costs, especially for housing and petrol exacerbated their vulnerability to unexpected bills. As Carol said, 'So far, I've been lucky. It's just getting trickier'. The stress associated with the constant need to watch money and for many the accumulation of debt was readily apparent. As Natalie said 'it immobilises you, you can't do the things you'd like to do'.

Not all the women, however, thought of themselves as good with money. Two themes emerged from the interviews in this regard. One was the role of intimate partnerships. In a couple of cases women had 'sexually transmitted debt'. For another, the partner had basically spent all the women's money, including the proceeds from a house that she had sold. For others, the traditional role of the women in the relationship with a man figured large. Either they were severely financially disadvantaged by the dissolution of the relationship and/or their lack of knowledge and experience meant they were ill prepared for life on their own.

At the time it didn't matter: I had access to money ... I was amazed how much skill I lacked in using money wisely and probably never have [had] (Bonny).

I was a child - I had no idea. I lived with this man all my 20s. He did everything. Paid the bills, bought my car – my parents also spoiled me. So good to talk about this – I had no idea how to look after myself – I always had lots of money (Deborah).

Some had the knowledge that a financial reprieve

was ahead (such as a superannuation payout), or that they would get through their period of training or education and they would be earning enough in the future to secure their housing.

In Burke and Pinnegar's (2007) survey of renters it was evident that many women compensated for their increasing financial stress through expenditure (often costly) on items to make themselves feel better. Many of those women were in debt. Ada expressed the rationality behind this behaviour:

I've got my cashflow statement...trying to manage my money a bit better. I tend to, when I feel emotionally stuck or down with things that have happened, friends will say you need a holiday. I can't afford it they say 'get your tax done, go on a holiday, that's what you need', 'you'll fall apart and be no use to anyone'. Instead of paying off debts I go and look after myself. Then I think damn 'if I had put the money on this [debt]'... bogged down with payments then some money comes in I go silly with it, buy presents, go out to dinner. I've been torn (Ada).

5.6 Economic Restructuring

Three themes around the economy were identified in the interviews. The first was the crash of 1987 and the subsequent recession in the early 1990s. It was felt by one of the women that the recession and the accompanying high unemployment disrupted her life chances. For another the high interest rates of the early 1990s significantly delayed the opportunity for home purchase.

The second was the restructuring of labour markets and general downsizing of the public sector in the 1990s. According to Rachel the significant workplace change of the 1990s had a huge impact 'people suicided,..[!] lost my entire potential to do something' (Rachel). Others commented on labour market issues:

The whole contract work thing – [I'm] working in a sector that's really vulnerable to being de-funded. I felt more secure in casual work in years gone by than in contracts now (Kathryn).

I'm finding the dynamics very different now – the work would just happen – it doesn't seem to happen anymore. I don't know whether it's me or it's the way these agencies work or a greater population (Carol).

The third economic concern for the women is the housing market. As Melanie identified, rising housing costs were not just affecting those who were unemployed like herself. Speaking of her friends she said

Most of them have a partner. The ones who don't have a fair amount of income or someone to endorse them I guess...they're still renting. It's just impossible to buy unless they've got parents that have money who can buy the property (Melanie).

Realistically, I pity anyone looking for housing unless they're cashed up (Faye).

A number of the women regarded the shift in housing affordability and availability as a permanent change – at least for women in their situation. It was something that many of them were exploring, or wanted to explore in terms of some kind of collective solution.

“The housing situation has found a lot of people, even those who've got decent jobs and income, in a new situation – along with global warming – it's a previously unexperienced reality. Buying a home might not be on the agenda anymore...even though in the near past this has had significant traditional and psychological meaning to people. To have to rent and not buy accommodation means something else to many people within our social paradigm. Now the future security of that (rental) accommodation feels less certain. Together with the fact that you are quite likely to live alone somewhere and the idea that securing affordable housing anywhere in the future is more uncertain core beliefs about shelter and belonging to a place are threatened. We need to find new ways to dwell, something I am very interested in (Wendy).



6. Discussion

Looking back now I wasn't as prudent with money as I could have been. There was no contingency plan because I was always going to work, go onto this fantastic career... that's been a shock... you can't say 'I'm sick of this I want a holiday' (Wendy).

Tually, Beer and Faulkner (2007) outline data from the ABS forecasting population changes from 2001 to 2026 which projects significant increases the number of lone female households. More correctly, the ABS is forecasting the likelihood that more single women will be seeking or needing to live on their own. As evidenced from the interviews, housing market conditions and employment issues are preventing some women from achieving this aim.

The ABS is signalling a demographic bump that coincides with a specific set of social changes. But as Tually, Beer and Faulkner (2007: 34) caution:

Looking to the future then, it seems likely that women's wealth and incomes overall (and therefore the housing options available to them) will continue to be poorer compared to men. By-and-large this is because of the projected persistence of the gender wage gap – and the affect of this on women who are less educated and employed in lower wage jobs, as well as the reliance of many women on government benefits.

The women in this study provide a window into this demographic cohort. What the ABS has not been able to forecast, however, is how many women are likely to be homeless in future years. The Census categories capture people living in rooming houses, in SAAP housing, sleeping rough, and other marginal forms of accommodation. It does not include, for example, shared housing. The extent of current hidden homelessness (defined as those homeless within the current meaning but not seeking assistance or not receiving assistance when seeking it) is unknown. Then there is the issue of expanding the meaning of homelessness to include gendered understandings, which would capture an even greater number of women than is the case currently.

This study is unable to quantify how many women are currently amongst the hidden homeless, nor whether there are more women than men amongst this group. Given the forecasts of the ABS, however, and what is more broadly understood about women's financial disadvantage, these interviews provide sufficient cause for concern to warrant action to prevent an avoidable wave of homelessness. At the very least, there needs to be more research into this area.

The interviews suggest that the current focus on pathways associated with personal risk factors and family instability (as Lehmann et al. (2007) describe them) may be obscuring the extent of women's homelessness and indeed its dominant causes.

The questions that need to be answered are: is the HSS the tip of the iceberg and does that tip characterise the rest of the homeless population or not? What is the relationship between first time homelessness and reiterative homelessness? In a sense this study merely takes what might be another tip of the same iceberg – and neither may truly represent the homeless population. What can be said with certainty is that there is a significant population of women at risk of homelessness, given current trends.

In obscuring the potential extent and nature of homelessness, the focus of service provision on personal characteristics is likely to prevent public policy recognising a potential 'step change' in the homeless population due to the convergence of demographic shifts and market conditions. Looking into the future, this step change signals the likely entry of a sizeable number of pension aged women into the primary homeless population over the next twenty years. These women will have likely entered their retirement years having been financially exhausted many years before, with negative implications for their health and wellbeing and impacting on the level of complexity of their needs as clients of homelessness services.

The women in this study have important things to tell us about this growth population. For them economic instability and housing instability were the paramount factors which contributed to their housing

problems. Their economic instability was a structural disadvantage that has its origins in a gendered labour market. For many of the women in this study there was a strong correlation between employment and housing, and between education and housing outcomes. Despite many seeking to overcome their lack of suitable skills, lack of access to affordable retraining was a significant barrier in addressing their employment issues.

A part of the reason why this homelessness is not recognised is because the women do not see themselves as 'the' homeless. However, the single women involved in this project and single women more generally clamour to talk about housing affordability whenever it is raised. Likewise conversations with these women and with women more generally suggest that there are two major routes to housing security: better paid employment and partnering. With the group in this study there was a quite pervasive belief that, once partnered, women tend to be reluctant to leave the housing security generally afforded by partnering. For many of the women, however, age was militating against their chances of partnering, therefore employment was very important. Yet structural changes in the economy has meant that many of these women do not have the necessary skills to gain better paid employment, and user pays education and training is preventing their transition to more stable and better paid work.

Given the findings of this study, it is clear that the role of partnering for housing needs far more exploration. Research is occurring on the impact of divorce and separation and family violence (Bradbury and Norris 2005, Babacan et al. 2006, de Vaus et al. 2007) but maybe the focus needs to shift to the entry into partnerships. As a report for Security4Women notes:

If women are to be economically secure, they must all have the capacity to achieve that security independent of their partners. The reality is that there are no guarantees of lifelong partnerships; the falling marriage rate, rising divorce rate and increased incidence of people who never partner argue for the importance of all women being able to provide financially for themselves. In many families, women are and will continue to be the sole breadwinners (S4W & Boulden 2004: 10).

For the women in this study intimate partner relationships proved problematic as a pathway to housing security. One woman deliberately cohabitated in a 'relationship' to obtain housing and was explicit that she was swapping sex for somewhere to sleep. Some of the women knew women who had done it: one was contemplating it as a strategy to address her housing woes. Some women said they stayed too long in their relationships for these reasons. Most thought many women stayed in their relationships for the housing and financial support – and that the wealthier the household was the more likely this was the case – a view upheld by recent research (Hewitt 2008).

Our lack of exploration of the history of women's homelessness in Australia may also obscure certain changes. It actually may have been easier for single women to get housing in the past because of the availability of boarding houses, lodgings and some forms of tied accommodation. What women could not do easily in the past (without opprobrium) was move in and out of cohabitation with intimate partners. The social change that enabled a greater degree of personal freedom and choice reduced the need for paternalistic forms of accommodation such as nursing quarters, but it also coincided with gentrification of inner city areas where traditional boarding houses existed. Single women may have more options to purchase housing today but it is not necessarily the case that they have adequate income or that they have more rental options or are free of discrimination in the rental sector.

This study indicates the need for housing research to re-think the distinctions between rooming houses and shared housing arrangements. This is because for the participants in this study shared housing functioned more like a 'self-managed' rooming house than a shared 'living' arrangement. There is an urgent need for a greater understanding of how private rental share housing is operating. On the one hand there are registered rooming houses, on the other there are illegal rooming houses (ordinary housing stock often head-leased by a company or operator and which could be characterised as 'micro-tenements'). Between these options are fully collectivised shared rental houses, shared houses with a lead tenant and sub-tenants, some of which, as noted above, operate more like self-managed rooming houses.

Another issue that emerged from this research that has implications for policy is the importance placed on social connectedness. For the women in this study family links were generally not strong,

but most had friendships. What is of interest is that strong attitudes prevailed that prevented many women from staying with friends who had families. The age of the women in the study meant that their friends tended to have their own families. There was a reluctance to impose upon family. This may have been because of the stigma attached to being a single woman, which some women certainly felt. Related to this is the primacy accorded to families in our society and the implications this has for single women without children. The inference these women were making is that they are second class citizens. What should have been a social support actually had some degree of negativity because of boundaries around different types of relationships. Many of the women reported a sense of social isolation because their friends could not comprehend their situation, that friends were very prone to diminishing the seriousness of their situation. In general terms the further into trouble these women slipped, the more likely it seemed that they would themselves relinquish contact with friends. To some extent social connectedness is based on social norms which it appears, are quite rigid.



7. Conclusion

The women who participated in this study could be regarded as part of the large cohort of women forecast by the ABS as likely to be living alone in the future. As such they reveal much about this emerging demographic shift. They signal that housing and financial stability, as defined by Lehmann et al. (2007), should be preoccupying policy makers to a much greater extent, particularly if growth in the number of homeless people is to be avoided.

This demographic trend should alert policy makers to the paucity of research concerning women and housing, including the lack of historical understanding that homelessness amongst women existed prior the 1980s. Moreover, gender plays an important role in responses to housing needs, and our understanding of homelessness clearly needs to consider gender impacts more fully.

The study also reveals a need for housing research to examine the role of share housing more explicitly, as well as the widespread emergence of illegal rooming houses.

Finally, it is notable how hard single women try to go it alone. This may help explain why they are invisible. But perhaps it is time to go back to 1887 when the YWCA opened its first women's hostel and to acknowledge that single women need affordable and safe housing because things haven't actually changed that much since then.

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Attachment 1 – Steering Group Terms of Reference

Single Women's Housing is the coming together of women who have experienced or feel that they will face economic disadvantage in securing affordable and appropriate housing. The focus is on the needs of single women over the age of 35 years, without dependent children who have low needs.

Single Women's Housing is a forum of consumers

1. To explore the issue of single women and housing affordability
2. To be a source of information about the experiences and choices of women who, for economic reasons are confronted with a lack of affordable housing options
3. That will consider ways in which single women over the age of 35 without dependent children could be supported in their efforts to secure affordable accommodation.
4. That will consider supporting the No Need to Go it Alone project proposal of WISHIN and partners

The Single Women's Housing forum

5. Shall, if support for the project is forthcoming, (1) provide consumer input into the Demand Testing component of the No Need to Go it Alone project, and (2) form the majority on the Steering Group of the Demand Testing component (assuming funding is secured)
6. If funding is received for Demand Testing component of the No Need to Go it Alone project the Steering Group will manage the project. The Steering Group will meet 4 times over the 3-4 months of the project. Women from the Single Women's Housing forum will receive sitting fees and be entitled to child care and travel allowances.

The Steering Group will determine how it will conduct its meetings, times, dates and places of meetings. The meetings will be resourced by a project worker and it is suggested that the meetings be Chaired by WISHIN.

Reasons why single women find affordable housing difficult

- Housing purchase costs and rental costs are very high currently and do not look as if they will decline significantly in the near future
- Women's participation in work is commonly limited by carer responsibilities and women's wages are about 80% of the value of men's wages
- Lower earnings make getting a mortgage difficult and/or more expensive
- Family structures have changed. Divorce or separation is more common, as is never marrying
- There is relatively little single person housing stock available
- It is increasingly common for rental properties to be auctioned to the highest 'bidder'

The Forum notes that:

- Adult, single women under 65 years old without dependent children with low needs are for all intents and purposes unable to access public housing
- Support services are biased towards the care of children, mental health, and to addressing 'anti-social' behaviours.
- Single women often struggle financially to pay for their own housing but this is insufficient reason to be provided with help from organisations providing housing assistance.
- Lack of affordable and appropriate housing may contribute to issues such as mental health and/or drug and alcohol dependency which in turn may further de-stabilise a woman's housing security.
- That there is a high level of intimate partner violence against women in Australia

Major partners in the No Need to Go it Alone Project

Women's Information Support & Housing in the North (WISHIN) is a gender specific community-based organisation that provides housing, support and information to single women and their children in the Moreland and Darebin areas, who are homeless, or at risk of homelessness.

North East Housing Service is a Transitional Housing Manager in the north east region of Melbourne.

Berry Street Victoria works to increase life chances and choices for children and young people who are at risk or who have experienced the trauma of family violence, child abuse and neglect.

Attachment 2 Advertisement in *The Age*

WOMEN

Not knowing where you are going to live or having to stay when you don't want to is probably one of the most stressful situations any woman can face....

We want to hear from women, from any area who are:

- 35-60 yo
- Single, without dependent children (unless you are staying in a relationship in order to have a place to live and no there's DV)
- On a low income
- Able to live independently (without on going help from a support service);
- Do not have a drug/alcohol, mental health issue or receive a disability pension and
- Are having difficulty finding affordable housing; or
- In a temporary housing situation without options; or
- living somewhere that's inappropriate, unsafe or unaffordable

WISHIN wants to interview women in these situations for research exploring the impact of rising housing costs.

The interviews are strictly confidential.

Interviewees receive a \$50 Coles Myer card

If you think you would be interested please ring or text Andrea on 0413 465 413 (I can ring you back if cost is an issue) or email andrewishin@netspace.net.au

Women's Information Support & Housing in the North (WISHIN) is a not for profit, community based, housing support service for women in the Moreland and Darebin areas.

If you are in crisis crisis accommodation Salvos 9536 7730 AH 9536 7777 or 24 hr domestic violence refuge 1800 015 188

Attachment 3. Interview Guide

1. Demographic information

To start off, we would like to ask you a quick set of standard questions

- 1.1 Firstly, what is your date of birth?
- 1.2. What country were you born in?
 - Australia
 - Main English-speaking countries
 - Other countries
- 1.3. What is your highest level of education?
 - Primary
 - Secondary
 - TAFE or diploma
 - Tertiary
- 1.4. What is your main source of income?
 - Employee
 - Self-employed
 - Centrelink
 - Other
- 1.5. What is your gross weekly income?
 - Less than \$213
 - \$213 to less than \$265
 - \$265 to less than \$339
 - \$339 to less than \$427
 - \$427 to less than \$516
 - \$516 to less than \$612
 - \$612 to less than \$720
 - \$720 to less than \$870
 - \$870 to less than \$1,131
 - \$1,131 or more
- 1.7. What is your usual occupation or your main job?
- 1.8. Do you work for one, or a number of, employer(s)?

1.9 Is the basis of your employment?

Casual

Fixed-term contract

Permanent

1.10 What are the usual number of hours per week you work in your jobs?

1.11 What is your registered marital status?

Never married

Widowed

Divorced

Separated

Married

2. Experiences of seeking assistance for housing

2.1 We would like to hear about any experiences you may have had of seeking assistance with housing. Have you sought assistance before?

We will look at this in three ways: 1/ if you sought help from government (such as Centrelink) 2/ from community organisations and 3/ from family and friends. We would like to explore elements such as how you did this, why you did this and what lead up to it.

2.2 Did you get the assistance you wanted in these cases?

If yes, what worked well for you? If no, what else would you have liked? What could have been done differently?

3. Housing history

3.1 What kind of accommodation did you go into after leaving the house(s) where you grew up?

How old were you when you left home? Did you go out on your own; with friends; with a partner or husband? What lead up to this decision? Have you generally been renting since or did you purchase a home at some time? What were the reasons for these choices?

3.2 What/when was the most secure you have been in terms of housing? Can you tell me a bit about that?

3.3 What/when was the most insecure situation you have faced in terms of housing?

3.4 Have your moves been because you wanted to move or because you felt you had to move?

4. Relationships and housing

4.1 In terms of the most recent relationship where you lived with someone – was this a good situation to be in regarding housing security/ economic issues?

If it was a good situation, what changed?

If it was not a good relationship, did you stay in the house longer as other options, like leaving, were not available? At what point did you decide that it was not worth staying? What were the reasons for this? Once you decided to go, how did you go about leaving the house?

4.2 On reflection, was the move out of this situation a good idea?

- 4.3 Were you better off or worse off after the move? In what ways?
- 4.4 If you think about your friends and acquaintances, do you think women tend to stay longer with men because of the housing and financial security they gain from this?

5. Employment and finances

- 5.1 Have you felt secure in the jobs you have been in?

If yes, why do you think this is so?

If no, what do you think are the major difficulties you face? Do you feel there have been barriers to your achieving further education or work experience? What have these been?

- 5.2 Thinking about your ability to afford housing, what kind of things do you think limit your options?
- 5.3 Do you find it easy or hard to manage your finances? What do you think affects whether/or how well you can do this?

This might include things paying bills on time; saving money; budgeting; keeping money separate from partners.

- 5.4 Have you ever had to move because you couldn't afford to stay where you were?
- 5.5 Thinking a little more about finances, do you think being a woman makes a difference?
This might include things like kind of work available; pay rates; having a partner; separation from partner.
- 5.6 Do you think this could make a difference for other women as well? In what ways?

6. Health, wellbeing and social connectedness

- 6.1 Now, we will move on to some more general questions. Do you think that being a woman makes a difference to how you can secure a home or get a place to live?
- 6.2 Do you think women have different ideas from men about what a home is, or should be? Could you explain a little about what you think these differences are?
- 6.3 How is your health and wellbeing on the whole (past and present)?
- 6.4 Are there things that you do to look after yourself? If yes, can you tell me what they are?
This may include things like contact with family or friends, treats, holidays, fitness, meditation.
- 6.5 Do you have support from friends and family (in your search for housing but also more generally)?

7. Permanent housing

- 7.1 Do you think the current problems you are experiencing with housing will end up being just temporary or do you think they might be long term?
- 7.2 What do you think would need to happen for you to have a secure living situation? (Work/money/debt/partnering/other?)
- 7.3 Is there anything else that you would like to tell me about experiences of seeking housing that you think is relevant that we may not have covered?
- 7.4 Finally, could you tell me why you were interested in participating in this research project?

Thank you very much for your time and for your interest in our project. We look forward to catching up with you again when the transcript of this interview is ready to be reviewed.

Attachment 4 Consent Form



Dear

Research Project – Demand Survey for ‘No Need to Go It Alone’

Thank you for considering participation in the Demand Survey for ‘No Need to Go It Alone’ being run by WISHIN. I would like to provide some information about the project.

As discussed on the phone, the project is being undertaken by a research team, which includes Andrea Sharam and Jennifer Dawson. The project aims to develop a better understanding of women’s housing needs and experiences of seeking assistance to find housing.

The project will use an oral history approach by interviewing a range of 20 women. A selection of literature will also be reviewed to provide a background to housing issues more broadly.

I would like to invite you to be an interview participant. If you agree to participate in the project you will be involved in an interview, which is expected to last approximately 45 minutes. Participation is voluntary and written; informed consent will be sought before interviews take place. A copy of the consent form is enclosed.

The interviews will include questions concerning:

- Your housing history
- Your experiences of seeking assistance to find housing
- How other areas of your life have affected these experiences

The questions are provided here so that you have time to consider them; you may choose not to answer any or all of the questions. If at any time you would like a break, or do not wish to continue the interview, please let us know.

With your approval, interviews will be audio recorded to assist us to accurately record your responses. The audio files will be transcribed and returned to you for review. You will be able to amend your record of interview if necessary. A copy of the approved version of the interview will be given to you for your records. The confidentiality of interview notes, audio files and transcripts will be strictly maintained both during and following the completion of the project.

Your name and contact details will be required to arrange interview times and to send you documents that come out of the research. This personal information will not be used for any other purpose and will be held securely in a locked filing cabinet, which is separate from the interview materials, for five years. At this time the material will be shredded or otherwise destroyed or you may choose to have it lodged in WISHIN’s archives. Your anonymity will be strictly maintained at all times unless you specifically request to be identified. You can access all your information, to ensure its accuracy and to amend if necessary, by contacting one of us.

You may withdraw from the research at any time. If you choose to do so, any material collected from you will also be withdrawn at that time. If at any time during the conduct of the research project you have any concerns, please feel free to contact one of us to seek clarification.

It is anticipated that the research analysis will be completed by mid 2008. A report of the research will be made available to WISHIN for their use in their work in supporting women to find housing. A copy of the completed report will be sent to you for your records. Findings from the project may also be presented to housing sector forums, conferences and published in academic and other relevant journals.

Please note that while the research project has the potential to inform policy and program development it is not intended that it would assist individual participants to meet their needs for support. However, to thank you for your participation in this project, we would like to offer you a \$50.00 Coles Myer voucher. In addition to this WISHIN is willing (if there is sufficient demand) to offer workshops for women participating in this project, which will offer practical support towards finding and securing housing. WISHIN is also able to provide transport to and from our office for the interview if you do not want the interview to take place where you live.

Any questions regarding the project may be directed to me on 0413 465 413, or if you send me a text, I will be happy to call you back as soon as I can. Thank you for considering participating in this project. I look forward to hearing from you.

Yours sincerely

Andrea Sharam

Research Project Coordinator

Plain Language Statement

Demand Survey for 'No Need to Go It Alone'

What is the project about?

This project is about women's housing needs and experiences of seeking assistance to find housing. We would like to interview you about your understanding of these experiences. Things we would like to discuss with you include: your experiences of seeking assistance to find housing; who you have lived with and how this has affected your housing circumstances; whether you have rented or purchased your homes; how secure your housing options have been in the past; the affordability of the housing options available to you and how you feel being a woman has affected your experiences of housing.

We hope to have a conversation with you that will encourage you to tell the story of your housing experiences. The themes detailed in the pages to follow are guides to this conversation; you will not be asked each and every question.

We appreciate that you may be telling us about things that are personal and that you may find some of these questions are not easy to answer. If there are things that you do not want to talk to us about please just say so during the interview. If at any time you would like a break, or do not wish to continue the interview, please let us know.

Everything you tell us will be kept confidential, unless you tell us you would like to be identified in what we write about the project. To protect your privacy and anonymity, the audio files of these interviews will be labelled with a code number and date and will be stored in a locked filing cabinet.

If you would like to withdraw from the research at any time, you are freely able to do so. In that case, all audio files and notes from your interview may be destroyed at your request.

We are aware that telling parts of your story may be difficult, but also believe that having the opportunity to be heard and to have your experiences documented in a sensitive manner can be a positive and affirming experience. It may also help assist those who are seeking housing in the future.

We look forward very much to hearing your story.

Consent Form for Persons Participating In Research Projects

Project Title: Demand Survey for 'No Need to Go It Alone'

Names of Investigators: Andrea Sharam and Jennifer Dawson.

1. I have received a statement explaining the interview involved in this project.
2. I consent to participate in the above project, the particulars of which - including details of the interviews - have been explained to me.
3. I authorise the investigator to interview me.
4. I give my permission to be audio taped
 Yes No
5. I give my permission for my name or identity to be used
 Yes No
6. I give my permission for the transcripts and audiotapes of my interview to be held in WISHIN's archives
 Yes No

If my files are to be archived, I give my permission for them to be available on: (tick one of the following boxes)

 Unrestricted access OR
 Restricted access, at the discretion of the Manager of WISHIN.
7. I acknowledge that:
 - (a) Having read the Plain Language Statement, I agree to the general purpose, methods and demands of the study.
 - (b) I have been informed that I am free to withdraw from the project at any time and to withdraw any unprocessed data previously supplied.
 - (c) The project is for the purpose of research. It may not be of direct benefit to me.
 - (d) The privacy of the information I provide will be safeguarded. However should information of a private nature need to be disclosed for moral, clinical or legal reasons, I will be given an opportunity to negotiate the terms of this disclosure.
 - (e) The security of the research data is assured during and after completion of the study. The data collected during the study may be published and a report of the project outcomes will be provided to WISHIN. Any information that may be used to identify me will not be used unless I have given my permission (see point 5).

Participant's Consent

Name: _____ Date: _____
(Participant)

Name: _____ Date: _____
(Witness to signature)

Participants should be given a photocopy of this consent form after it has been signed.

Attachment 5 Housing Grid

		From when to when?	What kind of place was it?	Was it rented/purchasing/owned outright?	Who did you live with (if anyone)?	Who paid what?	Why did it change?
1	Current						
2	Last place						
3	2 nd last place						
4	3 rd last place						
5	4 th last place						
6	5 th last place						
7	6 th last place						
8	7 th last place						

