



TIME OF OUR LIVES?

**BUILDING OPPORTUNITY AND
CAPACITY FOR THE ECONOMIC
AND SOCIAL PARTICIPATION OF
OLDER AUSTRALIAN WOMEN.**

MARCH 2016



ABOUT US

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MARCH 2016

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FOREWORD

This unique and powerful report gives voice to the more than half a million older Australian women living in long-term income poverty. These women have given so much to the Australian economy during their younger lives as workers and carers but find themselves struggling to maintain their housing (often due to rising rent or rates) and being treated as a burden on the community rather than a wonderful and wise resource. Instead, it should be the time of their lives.

The impetus for commissioning this report came from a briefing session for philanthropy hosted by the Lord Mayor's Charitable Foundation and Reichstein Foundation in 2014 to hear from the authors of the *Deep and Persistent Disadvantage in Australia* report, which was produced by the Productivity Commission as a Staff Working Paper. The statistics on older women and income poverty in the report were shocking. We decided to take the initiative of finding out more – and also looking for solutions. As part of this response we have recently funded a feasibility study as a consequence of this report and are continuing our work with the Transforming Housing Partnership supporting an increase in the supply of affordable housing.

I would like to thank the authors and interviewees for their important contributions to understanding this complex area. We look forward to collaborating with others to help implement the recommendations in this report.

Catherine Brown

Chief Executive Officer
Lord Mayor's Charitable Foundation
March 2016

EXECUTIVE SUMMARY

Project Aims

- To increase knowledge about the impact and implications of inequitable circumstances on women's capacity for workforce, economic and social participation.
- To identify the risk factors and triggers of long-term disadvantage for women as they grow older.
- To document positive strategies and programs developed within the broader community in relation to improving quality of life of older women; in particular those providing economic and social opportunities.

What are the key tipping points for women across the life span with regard to economic and social disadvantage?

The literature review, in combination with qualitative interviews with key informants, indicated a complex mix of circumstances that serve to **discriminate against women**, which include the **casualisation of the workforce**, the **superannuation system**, and **family violence**.

The triggers for disadvantage, which are often unexpected events across the life span, most commonly include:

- Loss of employment
- Illness or injury, and
- Family breakdown and crisis related to divorce and widowhood.

In combination, these factors present older women with serious challenges in both the short and longer term.

Given demographic, societal changes and a historical context of gender inequality, what challenges lie ahead for older women?

- Insufficient financial security for older age
- Lack of public discourse about age and gender discrimination
- Housing unaffordability and lack of public housing stock
- Balancing family and work responsibilities
- Changing nature of family
- Addressing the persistence and accumulation of inequality and disadvantage.

Given demographic, societal changes and a historical context of gender inequality, what strategic opportunities lie ahead for older women?

- Longevity and improved health of the population
- Challenging persistent gender inequity
- Flexible work opportunities
- Technological innovations.

Are there successful models that significantly contribute to improving the lives of older disadvantaged women?

Apart from projects and short-lived programs, there is a lack of good, long-term models in relation to housing and finance.

What can be learnt from existing programs? What is the role of women's organisations in supporting or alleviating long-term disadvantage?

Women need assistance with **housing support and information**, as well as **financial counselling and advice**. Apart from service delivery organisations, local government, and advocacy networks that support women, women's organisations are sparse and sometimes do not have a high profile.

Where are the gaps in knowledge and support for disadvantaged older women?

- Experiences of first time homeless older women
- Older women's perspectives (including from culturally and linguistically diverse backgrounds) around economic and social disadvantage
- Media analysis of gender issues and how they have changed over the decades and how they change across the life path
- The role of women's organisations and networks in promoting health and wellbeing of older women and developing policy
- The role and responsibility of banks and financial institutions to assist both younger and older women to better understand their financial circumstances and potential
- The risks and vulnerabilities of the oldest old living at home, particularly in relation to elder abuse, financial disadvantage and housing insecurity
- The role of lifelong learning for improving employment opportunities, as well as social engagement, personal satisfaction and achievement
- Data sets that include women over the age of 65 years and broken down by cohorts up to 100 years
- A gendered analysis of existing data sets about older women (including oldest old).

RECOMMENDATIONS

Several key recommendations have been identified for attention by Lord Mayor's Charitable Foundation (the Foundation). Underpinning these recommendations is the knowledge that gender inequity and inequality is not a new issue. Other recommendations require action from policy makers and commercial, financial and other service providers.

While some progress has been made over the last few decades, gender inequality still persists. To maximise real change going forward, we encourage the Foundation to re-frame the issue and embrace innovation. In the words of Albert Einstein "*We cannot solve our problems with the same level of thinking that created them.*"

Currently, there is a renewed energy and groundswell to address gender inequality, providing an important and promising window of opportunity. This will likely require new tools, effective use of technology, and above all creative and meaningful collaboration.

LEAD AND INNOVATE

1. Take the opportunity to lead the debate with a strong and informed point of view and authority concerning the economic and social disadvantage experienced by older women.
2. Help initiate and support a strong national voice regarding strategies to achieve gender equity for older women with a specific focus on superannuation, equal pay, and flexible employment opportunities.
3. Continue to drive discussions with government, community, research and business sectors around the development and implementation of innovative models of affordable housing for older people, particularly single older women, which consider geographic location and cultural diversity.

COLLABORATE AND NETWORK

1. Acknowledge the distinction between first time and chronic homelessness, and spearhead strategies to prevent first time homelessness for older women.
2. Engage and consult with older women, including those within culturally and linguistically diverse communities (CALD), to ensure their needs and experiences inform any future initiatives to support the economic and social participation of older women.
3. Collaborate with government and private, non-traditional, players to promote the value of senior entrepreneurship schemes which provide older people with access to capital, specialist advice and information.
4. Facilitate cross sector collaborations and partnership opportunities between community, corporate, research and government sectors about the key issues which impact the social and economic participation of older women.
5. Build on existing activity and collaborations with government and employer bodies to develop strategies to counter ageist and sexist attitudes in the workplace.
6. Collaborate and support government, corporate and community partnerships to focus on initiatives that ensure older women are encouraged to extend their working lives as appropriate.

POLICY

1. Pay particular attention to potential changes to superannuation legislation in relation to the working lives of women, particularly older women.
2. Advocate for government and research institutes to collect and analyse existing and future data sets, disaggregated by age and gender, to inform the development of more effective policy. Include different cohorts and generations in relation to the economic and social participation of older women.
3. Support activities and networks (which include the use of social media, information technology, and other contemporary communication strategies) that promote opportunities for older women's participation in all aspects of community life.
4. Continue to strengthen existing women's networks in the knowledge that they are fundamental to the quality of life for older women via planning, advocacy and policy development in key areas.

PROJECT BACKGROUND AND SIGNIFICANCE

The ageing of the world's population is recognised as a key issue that will have profound implications for many aspects of our society. The rapid expansion in the numbers of older women and men represents a social phenomenon without historical precedent, both within a worldwide and an Australian context.

Australia is 17th on an annual global list that ranks the economic and social wellbeing of people aged 60 and over in 96 countries. This places Australia behind most other developed countries. What is most concerning is that while the health status of older people is very good (5th), **Australia ranks 67th for income security**¹.

It has been argued that as women grow older, **the gender inequality they may have experienced at earlier stages of their lives becomes sharper and more visible**. In addition, it remains the case that there has in the past, and currently, been **very sparse attention given to understanding the differences (and similarities) in the experiences of growing older for women and men**.

The trajectory of the lives of many older women clearly demonstrates a sense of resilience and adaptation to changing life circumstances. In addition, the understanding that older women have personal resources and experiences, and play a valuable role in family and community life, must be central to any investigation about the life course of older women.

Likewise it is also important to recognise that older Australian women, similar to the population in general, are not a homogenous group but have many different personal characteristics, education levels, disability, cultural and religious backgrounds, employment history, living arrangements and family connections. **There is a need to understand the diversity of women's experiences across and within age cohorts as the experiences of a 65 year old woman will be very different to those of an 85 year old woman**. Not only are they from different generations but also have different experiences of, and perspectives on growing older and ageing.

Understanding the risk factors and experiences of women over the age of 55 who are disadvantaged and at risk of poverty as they grow older has been identified by Lord Mayor's Charitable Foundation (the Foundation) and its working party for the Social Enterprise and Senior Women's Initiatives (SESWI) committee as a key research priority. The potentially marginal position of women in general and those who lack economic security, employment and secure housing specifically has also been identified as a previously neglected area in terms of research, policy development and service delivery. It is also important to recognise the dynamic and accumulative nature of the experience of workplace participation, economic and social circumstances over the lifecycle in any exploration and understanding of the potential key disadvantages faced by older women².

This project was initiated by the Foundation to increase knowledge about the social and economic disadvantages and vulnerabilities confronting women as they grow older. Specifically, it was expected that this project would assist the Foundation to plan, support and respond to this growing population of older women in the Melbourne Metropolitan region and beyond.

PROJECT AIMS

- To increase knowledge about the impact and implications of inequitable circumstances on women's capacity for workforce, economic and social participation.
- To identify the risk factors and triggers of long-term disadvantage for women as they grow older.
- To document positive strategies and programs developed within the broader community in relation to improving quality of life of older women; in particular those providing economic and social opportunities.

The project will take into consideration the circumstances and experiences of different cohorts of older women (e.g., 55-64, 65-74, 75-84, 85-94 and over) who may have experienced inequality and disadvantage at other stages of their lives. Focusing on women aged over 55 years in this study recognises the increasing multigenerational family caring responsibilities of women still in the workforce, those women who may either be engaged in or seeking employment or leaving the workforce with minimal superannuation.

KEY RESEARCH QUESTIONS

- What are the key tipping points for women across the life span in regard to economic and social disadvantage?
- Given demographic, societal changes and a historical context of gender inequality, what opportunities and challenges lie ahead for older women?
- Are there successful models that significantly contribute to improving the lives of older disadvantaged women?
- What can be learnt from existing programs? What is the role of women's organisations in supporting or alleviating long-term disadvantage?
- Where are the gaps in knowledge and support for disadvantaged older women?

PROJECT DESIGN AND PROCEDURE

This project comprised two components:

- A review of the current literature and demographic data relating to the circumstances, trends and experiences of women over the age of 55
- Semi-structured qualitative interviews with key informants.

1. Literature Review

An extensive literature review was conducted which included published and peer reviewed academic literature, as well as 'grey' literature. The grey literature included government, corporate and not-for-profit agency documents, such as reports, planning and policy documents, position statements, and media releases.

The search for literature employed a number of strategies, including traditional searches using key terms in academic databases, Google, searching key organisation websites, and seeking advice from key experts.

The review of the literature was more akin to reviewing the landscape than a traditional academic literature review. There are many voices out there and it would be remiss to listen to only those of academics. Older women's social and economic participation is clearly an issue that not only benefits from a range of perspectives but also is only likely to be adequately addressed by bringing voices together. This does **not** mean that all the voices are those of experts and should be taken on board unconditionally. There is still a need to trust your sources so to speak.

However, there are many non-traditional players who are engaging with the debate e.g. banks, financial institutions and media. For this reason the academic literature serves as a solid, evidence-based foundation for the plethora of grey literature which includes bulletins, newsletters, annual general reports and social media etc. Furthermore, while the former generally reports data and contributes to theory, the latter is where the solutions, strategies and blueprints for action and interventions are often to be found. Together these sources of information provide the basis for future planning, strategic thinking, policy and practice.

2. Interviews

Parallel to a literature review, a 'snowball' recruitment methodology generated a list of approximately 40 people and organisations to interview. In total, 20 face-to-face qualitative interviews were conducted between May and August 2015 with 25 individuals, representing 17 organisations. Interviews were conducted until the consultants had gained sufficient breadth and depth of perspective and insight.

Interviewees were predominantly executive officers and managers of their respective organisations and/or board members of relevant organisations as well as members of the Social Enterprise and Senior Women's Initiatives (SESWI) committee. Organisations included not-for-profit service providers (8), peak bodies (2), philanthropic organisations (2), as well as a private business, a financial institution, a university, a statutory body and a local council. Primary organisational activities included service delivery (13), advocacy (10), policy

development (5), education/research (2), funding provider (2), and networking (2). Organisations varied in their geographic reach, but the majority operated nationally. Organisations also varied in their focus which included one or several of the following categories: women, older adults, culturally and linguistically diverse (CALD) communities, financial security, employment, social support, housing and health and wellbeing.

It is acknowledged that participants brought their own perspectives based on their particular experience, expertise and areas of interest in relation to older women. There was a predominance of participants who brought a social welfare perspective, and it was the role of the consultants to interpret their perspectives within the broader context of the study.

Further details about the procedure for both components of the project design are described in Appendix 2, as well as the interview questions (Appendix 3) and the list of participants and their corresponding organisations (Appendix 4).

PROJECT FINDINGS

CONTEXT¹

In 2011, there were about 1.6 million women over the age of 65 living in Australia; 34% of whom were born overseas and 11% spoke a language other than English at home. These women could expect to live for another 22 years, with one in five having a profound or severe disability. Forty-six per cent of these women were married, 38% widowed, 10% divorced, and 5% never married.

About 4-6% of the Australian population experiences chronic or persistent poverty or deprivation, and older people are one of six main categories of people who find it the hardest to escape³. **In 2011, 34% of single women over 60 were in permanent income poverty, compared to 27% of single older men and 24% of couples⁴. The higher incidences of poverty among older women are rooted in the quality of their employment histories⁵**, which has often been disrupted and part-time. Thus by age 65, women retire on average with about a third of the superannuation that men accrue⁶, and government benefits account for 60% of their income⁷.

While most older people live in a private dwelling with a partner (56%)⁸, **32% of older women live alone and this proportion increases significantly as they get older⁹**. Living alone is more prevalent amongst older women than men, and is becoming more commonplace due to increases in divorce, better health and improved education. Relative to men living alone, women who live alone are older, better educated, more likely to be in the workforce and employed full time, own their own home and to be employed in professional occupations. Thus, interestingly, living alone is not necessarily a reflection of marginalisation and disadvantage for women.

The longer people spend in a position of disadvantage, the more difficult it is to get out of the related circumstances. While current policies are targeted at getting people back into the labour force, this strategy poses challenges for older women who may be discriminated against on account of age and gender¹⁰.

CURRENT STATE AND NATIONAL ACTIVITIES

Since the beginning of the project (early 2015) and right up until the writing of this report, there has been a 'flurry' of activities including government inquiries, commissions and the release of research and reports which are relevant to this project (see Appendix 5). This activity, which was often reported in the media, highlights the increasing interest in the impact of the ageing experience generally and gender inequality both at the individual level and the population more broadly. These inquiries and corresponding media activity are compelling individuals and organisations to reflect and think about their positions and the changing face of the ageing demographic – in terms of policy, planning, service delivery and funding.

These inquiries, commissions and 'think-tanks' may offer an opportunity for the Foundation to identify and engage with relevant and appropriate organisations – government and not-for-profits - specifically in relation to advocating for and adopting a proactive approach to the emerging key issues in relation to older women. A number of the following government inquiries and corresponding reports should be followed up with regard to recommendations and outcomes that may inform future planning and activities for the Foundation:

- Inquiry into employment discrimination against older Australians and Australians with disability (2015)¹¹
- Inquiry into economic security for women in retirement (2015)¹²
- Research project into housing decisions of older Australians (2015)¹³
- Inquiry into grandparents who take primary responsibility for raising their grandchildren (2014)¹⁴

It appears to be an opportune time for the Foundation to add its voice, leverage existing work and channel energy towards the co-creation of innovative solutions.

¹ See Appendix 1 for a summary of the social and economic profile of older Australian women.

SUMMARY OF THE LITERATURE

Despite the significant number of publications and reports relating to inequality and disadvantage produced over the past decade, only a few key pieces of work have a specific focus on ageing and/or gender (older women) in particular. The literature addresses financial, economic, employment, superannuation, affordable housing, homelessness and health circumstances of older people, but with significantly little attention directed towards the experiences of older women in their own right.¹⁵

A clearly identifiable gap in the literature thus far, is the lack of gendered analysis or disaggregation of large data sets by age and gender.

DISADVANTAGE, VULNERABILITY, RESILIENCE AND AGEING WELL

The significance of socio-economic status in explaining disparities in outcomes among women across the life course is well supported by the literature, including in areas such as education, employment and health.¹⁶ The most useful indicators of low socio-economic status for women aged 55-74 are:

- having income support payments as the main source of income
- having low household wealth
- having low equivalised household income, and
- housing tenure of public housing tenant or private rental tenant in receipt of Commonwealth Rent Assistance¹⁷.

For women over 75, as well as the indicators listed above, low personal wealth was also an indicator of low socio-economic status.

For the purpose of the interviews, the following definition of long-term economic and social disadvantage was provided to participants as a way to open up a discussion about their understanding of the concept:

The combination and accumulation of a lack of opportunities and capacity in more than one of the following seven domains across the lifespan: Material resources (including income, homelessness, and home ownership); Employment; Education and skills; Health and disability; Social connection; Community; and Personal safety. Disadvantage is dynamic and multi-dimensional and is influenced by the values and priorities of different cultures and societies.

This definition was based on a report by Scutella and colleagues¹⁸ who proposed a framework for measuring poverty and social exclusion in Australia. The opinions of interview participants about this definition of disadvantage varied. Generally they agreed that disadvantage was multi-faceted, dynamic and accumulative. However, several participants working in service delivery stated that they no longer used the term 'disadvantaged' because it was not something that many service users readily identified with, particularly older women who were accessing services and assistance for the first time. Furthermore, it conveys a rather static state not reflective of people's experiences.

'Vulnerability', on the other hand, was a more preferable term for some. By using the term vulnerability, it was perceived as less stigmatising and enabled women to better understand how unexpected events and circumstances could lead to negative outcomes. However, it was also the view of other interview participants that focusing on vulnerability does not necessarily take into account the gendered nature of women's disadvantage across the lifespan.

Vulnerability can open up a discussion about what women may be able to do to prevent or minimise their risk, and specifically the generation and importance of their personal resources or 'resilience' in order to adapt and respond to a crisis. It was suggested that while some individuals are vulnerable, it is their **resilience** that will determine their outcomes (e.g. those with low levels of resilience may be easy capture for payday loans).

As well as a focus on disadvantage and vulnerability, it is also useful to think about the other end of the scale. What is the ultimate goal in relation to older women's economic and social participation? We can look to definitions of successful ageing for assistance here, particularly because they acknowledge ageing as a dynamic process across the lifespan:

Successful ageing is a process whereby people can achieve or maintain the best possible state of physical, cognitive and mental health and wellbeing, meaningful and positive engagement with people, community and institutions, and a personal sense of security, choice and autonomy, with active adaptation to ageing processes from the individual, familial and societal perspectives.¹⁹

This definition confirms the importance of adaptation as women age. The idea of resilience or how an individual older woman copes with unexpected life events may be dependent upon past life experiences, knowledge, and available resources, services and support. In addition an individual's personal preparedness to cope with the unexpected nature of some life events may determine their long term physical, emotional, mental, social health and wellbeing.

KEY RISK FACTORS TO CONSIDER IN RELATION TO DISADVANTAGE AND POVERTY FOR WOMEN

In 2011, the Australian Council of Social Services (ACOSS) reported that:

Poverty is not caused only by individual circumstances, but also by major inequalities built into the structure of Australian society. Some of the main causes of this inequality and poverty are access to work and income, education, housing, health and community services.²⁰

The literature review in combination with qualitative interviews with key informants indicated the key risk factors and triggers across the life span are underpinned by gender inequity. For the purpose of the research and in this discussion, a distinction is made between **triggers and risk factors**. It must be noted however that interview participants may not have made such clearly defined distinctions in their discussions when talking about disadvantage and poverty for women. Triggers are often a short and critical event (e.g. redundancy, breakdown of marriage, injury etc.), whereas risk factors may accumulate over time, but do not necessarily lead to persistent disadvantage (e.g. unemployment, chronic disease, insecure housing etc.).

A complex mix of circumstances such as casualisation of the workforce, the superannuation system, and family violence serve to discriminate against women. These particular elements might also be combined with unexpected events such as the loss of employment, illness and injury, family breakdown and crisis related to divorce and widowhood, which may threaten access to secure, affordable housing. In combination these factors present older women with serious challenges in both the short and longer term.²¹

Interview participants also urged that when thinking about key risk factors and the quality of life for older women, there needs to be clear distinctions made between groups of older women. Distinctions include those older women who have over a life course experienced low paid jobs, unemployment, and accumulation of debt and ensuing long-term poverty.²²

On the other hand, older women who have not experienced extended difficulty particularly related to financial security, whose past lives had been relatively secure, were perceived by a number of the interview participants to be more vulnerable and as having less personal skills and resources to draw on when faced with a serious financial crisis for the first time.²³

Currently, there is a lack of debate and discourse about the contextual, structural and environmental issues that contribute to vulnerability such as gender stereotypes, policies, income inequality etc. It was the view of a number of participants that the current political discourse is very individualised and one that is often perpetuated by Government, which places the onus on individual responsibility.

The consequences of this position can be that when older women do get into serious financial, economic and social strife they tend to blame themselves, feel guilty and may subsequently experience poor physical and related mental health issues.

KEY ELEMENTS (CIRCLES) AND ASSOCIATED RISK FACTORS (BOXES) FOR OLDER WOMEN'S SOCIAL AND ECONOMIC PARTICIPATION

RISK FACTORS

- Family breakdown, divorce or widowhood (Trigger)
- Family violence and elder abuse
- Family caregiving responsibilities
- Lack of support network from family, community, friends

Family Relationships

RISK FACTORS

- Unemployment, underemployment or low income job
- Redundancy (Trigger)
- Low income or receiving inadequate welfare benefits
- Long-term debt, financial crisis, or lack of savings/super
- Casualisation of the workforce
- Inflexible work conditions
- Limited education and training opportunities

Economic Security and Employment

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RISK FACTORS

- Sudden injury/Illness (Trigger)
- Chronic physical and mental health and/or disability
- Substance abuse and problem gambling
- CALD background with poor or no English
- Low self-esteem and confidence
- Social isolation
- Ageism and discrimination
- Lack of knowledge and systemic response to women experiencing family violence and elder abuse (specifically financial abuse)
- Government policies that don't reflect current work environment of older women

Health and Wellbeing

and omic ipation

Gender Equity

RISK FACTORS

- Ongoing gender inequity in most spheres
- Lack of appropriate and alternative superannuation models for women
- Lack of systematic analysis based on gender and age in key data sets
- Lack of women's collaborations, organisations and networks and advocacy
- Gender roles that mean partnered women may not learn and think about long-term financial planning

Home and Housing

RISK FACTORS

- Limited or no housing options, housing affordability
- Expense, availability, and location of rental properties
- Housing with limited access to transport
- Poor or insecure or inappropriate housing
- Homelessness

KEY ELEMENTS

The **key elements** gleaned from the qualitative interviews and supported by the literature as comprising the foundation for social and economic participation were:

1. **Health and Wellbeing**
2. **Gender Equity**
3. **Family Relationships**
4. **Economic Security and Employment**
5. **Home and Housing**

These elements are interconnected with one impacting the other in different ways and at different times in a woman's life span. These elements also take on different dimensions considering particular life stages, opportunities and events. A key context for the findings is to acknowledge that this research focuses on a diverse group of women and the need to distinguish between age cohorts. It was acknowledged that there was little reference to the experiences of the oldest women in the community. Coupled with age, is also acknowledgment of the diversity in marital status, education, income, sexual and gender identity, ethnicity and culture.

Each element provides a potential in-road towards promoting social and economic participation, and in addressing one it is likely to have an impact on other areas of life, particularly situations of disadvantage.

1. Health and Wellbeing

Health provides the key context for any discussions about social and economic participation of older women. Health is a relative state of existence, and multidimensional. In 1946 the World Health Organisation defined health as "a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity".²⁴ This definition is appropriate to this project.

Health is integral, and interconnected with all other elements. While a health crisis can lead to lack of income, loss of job etc. many other factors in turn impact on health and wellbeing. This is reflected in extensive work around the social determinants of health (Marmot, Wilkinson and Friel). Many social factors (e.g. poverty, employment, income, gender, ethnicity, housing, education, access to healthcare etc.) identified in this research influence and impact on the health and wellbeing of these women. For example, a study in the United States has demonstrated how by providing homeless people with a housing subsidy, it not only addressed their homelessness but improved their health and wellbeing.²⁵

Despite the physical and emotional changes that often accompany growing older, it is incorrect to assume that some degree of ill health should automatically result in loss of independence, self-determination or quality of life.

A home of one's own

Central to discussions of health and older women is to consider how health, including that of a physical and emotional nature is profoundly affected by changing and stressful life circumstances. For example, discussions with interview participants emphasised the links between how the threat to affordable and secure housing and financial security and independence is often linked to poor physical and mental health outcomes for older women.²⁶ Furthermore, in her study of older women and housing, Sharam notes that the onset of chronic disability may indicate markers of change in housing pathways for older women.²⁷

Having a home of one's own whether through ownership or rental, is central to feelings of security, control and independence, qualities fundamental to a sense of health and wellbeing in older women.²⁸ Indeed, the decisions that need to be made about changes to their housing arrangements on the part of individual women might be as much an emotional one as it is financial.²⁹

However, it must also be noted that the overriding concern of many women as they grow older is how to maintain independence for as long as possible and to avoid the loss of autonomy and self-respect which is often associated rightly or not, on increasing dependence on others. Financial independence and security are fundamental to this endeavour as is access to appropriate, affordable and secure housing.

Personal income or money over which the individual has direct command, is a primary source of independence, enabling the individual to express their own priorities in meeting physical health and social needs.³⁰

Health and employment

Although the connection between health and employment has long been the topic of wide discussion in the literature, it has mainly been around the employment of older men who continue in paid employment after retirement - traditionally at the age of 65 years. Research indicates that policies and incentives that encourage older women to work beyond middle age must take into account the 'complex patterns of workforce participation over this life stage'.³¹ This includes associated chronic health conditions that may impact on an older woman's capacity to work full time into her older years. Older women may decrease their workforce participation as they age because of their experiences of chronic disease including diabetes, asthma, depression and arthritis.³² **Accordingly flexible workplace policies need to be considered given the interplay between chronic disease management and workforce participation.**

In addition, discriminatory workplace practices including unequal pay, lack of promotional and training opportunities as women age, coupled with redundancy and difficulty in re-entering the workplace were reported both in the literature and by interview participants as having an adverse effect on the physical and mental health and wellbeing of older women.³³

Social isolation

Social participation and connectedness to family and community are important influences on health and wellbeing of both women and men and in particular, participating in leisure, social, and cultural activities help to stave off social isolation.³⁴

Social isolation and loneliness are two important concepts to consider in relation to health and wellbeing. Both concepts are significant factors determining mortality and quality of life for older people.³⁵ While social isolation is more of an objective indicator of contact with other people, loneliness is a subjective indicator and usually a negative or undesirable state. Three main risk factors for social isolation and loneliness are socio-demographic factors (e.g. widowhood, childlessness), health status, and life events.³⁶ However, housing and geographic location, language and communication, transport, and income all influence the experience of social isolation and loneliness.

2. Gender Equity

It is well understood that the differences found between men and women extend well beyond any distinctions between their sexual characteristics. Rather, the social inequality found between the sexes is a result of gender dynamics that make sexual distinctions matter in terms of people's access to material, symbolic and agentic resources.³⁷

Given ongoing gender inequities, older women in contemporary Australia are significantly more likely to experience the feminisation of poverty and disadvantage. It is reported that women have fewer assets than men and this is particularly so for older single women.³⁸ It is noted however that chronic poverty is highest among older people, particularly single older people.³⁹ Long-term disadvantage as experienced by older women must therefore be understood in the context of gender inequality and inequity.

There was a general consensus from the interview participants and also reflected in the literature, that there remains systematic inequalities that have both in the past and currently, impact the quality of older women's lives. These inequalities are predominantly economic in nature and include older women's ability for continued access to the labour market, discrimination and ageism in the workplace, lack of appropriate access to workplace training and education, significantly lower superannuation and pensions, resulting in poorer financial circumstances, fewer assets and related poverty in older age.^{40, 41, 42} Indeed there are unequal outcomes for women on most gender indicators apart from education. However, it is important to note that equal outcomes on educational attainment are not translating into equal pay, jobs, and positions of leadership.

Work can provide women with a purpose and an identity beyond traditional and common carer roles. However, interview participants emphasised the gendered nature of employment and observed that the low value placed on women's work across the life span impacts the financial resources available to them in the post retirement years. Further, women's choices or opportunities for employment (e.g. child or aged care, arts, community) were similarly low paid and undervalued. Femininity is not rewarded in our society, and clearly there is a need to challenge the perception of femininity.

In the business world, attempts to address gender inequality, as with other forms of discrimination, have sometimes been framed as corporate social responsibility. However, it appears that a new movement is emerging which is promoting the economic value of including women, coined the 'female economy' (similar to the 'pink' dollar to drive inclusion of lesbian, gay, bisexual, transgender, and intersex communities). This is in recognition of the commercial value of having a diverse workforce/organisation which can better meet the needs of a diverse community.

It has also been argued both within the literature and by interview participants however, that using the economic imperative for gender equality may lead to further disadvantage for older women not in employment and that the debate should be reframed to include a human rights perspective. More formalised gender inequalities are often reinforced by custom and tradition which combine to place women, particularly older CALD women, at a distinct disadvantage.^{43, 44, 45, 46, 47}

A word of caution is appropriate at this point, as it can be argued that an overemphasis on gender inequalities and disadvantage experienced by some older women may misrepresent or deem invisible the strengths of many older women and the very positive nature of their experiences as they grow older. By way of example, both the literature and interview participants confirmed that single older women are at high risk of living in persistent poverty. However, the literature also reveals that living alone is not reflective of marginalisation for many older women, with women often being better educated, more likely to be employed and own their own homes, in comparison to older men.⁴⁸

Gender, ageism and stereotyping

It is acknowledged both in the literature and by the interview participants alike that gender, ageism and sexism play a key role in limiting not only employment, flexible working conditions and leadership opportunities for older women (particularly those in the CALD community), but also contributes to the gender stereotyping and negative images of older women.⁴⁹ Stereotypical views about older women in the workplace might include an inability to adapt to the changing work place, learn new skills, lack of energy, and compromised health as contributors to poor work performance. In turn stereotyping reinforces fear of becoming old and negative consequences of the ageing process.^{50, 51, 52, 53}

Gender roles are pervasive in all spheres of life, particularly within CALD communities. For some interview participants, it is these engrained ideas and expectations about women that are responsible for women lacking self-esteem, self-worth and confidence. In general, women are not encouraged to be assertive or promote themselves, and they are vulnerable to knocks. Participants described women overall as having a tendency to think of others before themselves, and be self-sacrificing. In addition, they have observed that women can experience a degree of discomfort about having or talking about money. While these are generalisations, they have huge implications in a society where compassion and modesty are not valuable in an economic sense.

Gendered analysis

Interview participants supported the position taken by authors of key reports on the need for ongoing gendered analysis of national data sets, government and policy reports as well as published academic literature.^{54, 55, 56, 57} A gendered analysis is necessary so as to address older women's differential employment experiences and opportunities and to better understand older women's social disadvantage. It was also noted by participants and reflected in the literature that there currently exists a lack of government policy to address diversity and gender inequality. Government policies don't reflect current work environment and experiences of older women in the workplace as reflected by the parliamentary inquiry currently being undertaken about age discrimination in employment.⁵⁸

Women's organisations and feminism

Women's organisations did a terrific job back in the 1960s and 1970s paving the way for some important improvements in relation to gender equality. There was a perception amongst participants however that there was still a need for advocacy, safety, equity, empowerment and support for women but whether it is in the traditional sense of networks of women's organisations was debatable and might not align with the values of newer generations. Rather there was a sense that there needs to be a new wave of feminism that adopts a different approach, but one that still embraces the power in sharing information. **Social media, information technology and other contemporary communication strategies** were flagged by interview participants as **appropriate tools** for developing and strengthening collaborative women's networks within the community sector.

3. Family Relationships

The family in its many forms remains the most basic social institution in modern society and, for the majority of women, whatever their age, family roles are the most important ones they play.^{59, 60} Despite the quantitative and qualitative difference in contemporary families in comparison to those of the past, the modern intergenerational family plays a central role in the health and wellbeing of older women.⁶¹ Many of the interview participants referred to the changing nature of family relations and in particular conflict and breakdown in traditional family responsibilities and relationships.^{62, 63} In addition, disruption to family relationships plays a significant role in creating insecure housing and the potential for homelessness for older people generally and for older women specifically.

Marriage

Forty-six per cent of older women are married.⁶⁴ To date, one of the basic relationships retained by women 55 years and older and after they have left paid employment, remains that of marriage.^{65, 66} Within the private sphere of life, marriage for older women is important in terms of maintaining financial security, social and intimate relationships. Research indicates that being married appears to be beneficial for people in later life.⁶⁷

Researchers including Sharam⁶⁸ and Darab and Hartman⁶⁹ support the idea of the dissolution of marriage as one of the critical life events facing women. Changes in household formation or household dissolution either through death, divorce or family violence have consequences for the health and wellbeing of older women and particularly in relation to housing and financial security.

A couple of participants also talked about remarriage and the concept of 'sexually transmitted debt'. This describes the common scenario for women not to talk to their new partners about their financial situation, and this can result in some unexpected financial difficulty when married.

Widowhood

Currently in Australia women aged 65 years in 2011-2013 on average will outlive men aged 65 years in the same time period by up to three years, with this trend resulting in a significant population of older women for whom widowhood will mark a normal transitional phase in the life-cycle.⁷⁰ In 2011, 38% of older women were widowed (compared to 11% of men).⁷¹ The experience of the death of a spouse or partner is considered to be one of the most stressful life events within the human life-cycle.^{72, 73}

For some older women this new phase of life as a single older woman may be dependent upon an intricate web of past and present circumstances, experiences and expectations built up over a lifetime, with each element affecting the other. These may include long-term debt and disadvantage or lack of savings combined with the everyday experiences of coming to terms with changes to their family and social circumstances. In addition, some older women face a dramatic shift to their past lifestyle, particularly in relation to their structural, economic, financial and housing circumstances.^{74, 75, 76, 77} Widowed older women may experience living on their own for the first time in their adult life without close family support if children and siblings have moved away.⁷⁸

Older women do demonstrate a resilience and capacity to adapt to life's most stressful events with individuals employing a range of coping strategies.^{79, 80, 81, 82} Older newly single women may also be faced with finding alternative housing if the rent or mortgage is beyond what in the past they could afford as a couple and consequently perhaps the risk of homelessness.^{83, 84}

Divorce

About 10% of older people are divorced, and the rate does not vary much between men and women.⁸⁵ As the population ages, the number of divorced women entering retirement is expected to rise significantly in the next two decades.⁸⁶ Divorced women with responsibilities for dependent children, regardless of age, find it particularly difficult to recover financially following the breakdown of their marriage due to problems balancing caring responsibilities and employment and the financial effects of this which has the potential to impact on their older years, particularly in the accumulation of superannuation.

The consequence of the shift from married to single is substantial with older single women reported in both academic, grey literature and media as the most vulnerable to financial and housing hardship as they grow older.⁸⁷ Being a single older woman is reported as "having the worst outcome in retirement".^{88, 89, 90} **For many older women the death of a spouse or divorce often triggers unexpected financial problems.** These problems are not just confined to the limited amount of money they have to manage on (e.g. income

reduced to the single Age Pension and perhaps eligibility for a Carer Allowance⁹¹) but their lack of expertise and skills in managing long-term financial matters which stemmed from their past experiences and roles within their marriage.

Caring responsibilities

The decline of the extended family, plus smaller sized families in general combined with the geographic location of family members, has meant that the burdens of caring are shared between fewer family members.⁹² Accordingly, the majority of caring is provided by informal caregivers who are predominantly women and might include emotional, financial and/or physical matters.⁹³ Of all older people, 12% provided unpaid care or assistance with daily activities to another person because of their disability, long term illness or problems related to old age. Women were more likely to be carers than men up until the age of 80, when the trend reversed.⁹⁴

The value of older people's informal care is estimated to be \$22 billion per annum in total with an estimated \$1.5 billion for grandparenting responsibilities.⁹⁵ In 2011, 12% of older persons cared for children who were not their own and a higher proportion of women provided child care than men (13% compared with 10%).⁹⁶

Women's and particularly older women's workforce participation and the shift to deinstitutionalisation of care, are relevant considerations when thinking about older women and their increasing caring responsibilities. The increasing workforce participation of women and older Australians according to the previous Federal government Treasurer would "provide a huge boost to our economy".⁹⁷

However, divorce and separation contribute significantly to financial insecurity for older women, particularly those with dependent children who can experience problems balancing childcare and work. It is these ongoing family responsibilities that have the potential for a negative impact on older women's capacity to continue to pursue their own paid work and career advancement. Women who continue to participate in the workforce in both full and part-time capacity may experience both mental and physical health effects due to their double burden of caring responsibilities and meeting the demands of their paid employment.^{98, 99, 100, 101, 102, 103}

The effects of daily caring responsibilities are multi-layered and cumulative. In the circumstances where there is inadequate or non-existent formal assistance, or a resistance to or inability to pay for formal services, older women carers may withdraw from social and work networks becoming isolated and unsupported practically and emotionally.^{104, 105, 106}

Interview participants were concerned that little value continues to be placed on unpaid work, in particular caring and volunteer responsibilities of older women. There was also concern that there is a need for data that costs, accounts for and values women's social contribution, especially older experienced women.^{107, 108}

Children and childlessness

The majority of older women have children, and the informal support (instrumental and emotional) provided by offspring is invaluable. However, children are increasingly strained to provide support to their parents, as they often have their own families and struggles of their own. While older parents report not wanting to be a burden on their children, one participant raised concern that many people incorrectly assume that their family will be a safety net should they require emotional or financial assistance.

The important role of children raises questions about how people without children fare. About 11% of older women are childless.¹⁰⁹ While childless older women are more at risk of entering residential aged care¹¹⁰, for those women still living in the community there is evidence in the UK that single childless women fare better than their married childless counterparts.¹¹¹ This is perhaps on account of the increased robustness of their support networks.

Family violence

Family violence, including elder abuse, was raised by many interview participants and features in the literature as a key trigger for older women's economic, social and housing disadvantage. As with women of all ages, older women are often forced to leave a relationship and their family home for reasons of physical and emotional safety. This time of crisis is one when older women face many challenges including those that place them at risk of first time homelessness and ensuing poverty, dislocation from family and friends as well as compromised health and wellbeing.^{112, 113, 114, 115, 116, 117}

Family violence covers a range of domains beyond the physical and includes behaviours that undermine a woman's ability to work, have social relationships and move out and about freely without fear of harassment.¹¹⁸ Although financial abuse may not necessarily involve physical violence, it is evident that women who leave abusive relationships are far worse off financially and recovery may take years or never completely happen. This is especially so in the case of older women^{119, 120, 121} with the accumulation over a lifetime of financial insecurity who may not be able to afford adequate housing that is appropriate to their age and life circumstances.^{122, 123, 124, 125}

Financial abuse within marriage often includes a **lack of opportunities for women to take control of the family finances** or develop their skills, leading to the perception and stereotype that older women are financially illiterate. Questions were raised by interview participants as to whether the lack of literacy might be reframed as financial abuse due to partner secrecy and intergenerational dynamics.¹²⁶ It was also pointed out by interview participants that there is a need to look at the context and root cause of the view that older women are financially illiterate and to question why banking and financial institutions commonly frame the problem as a lack of literacy.

Economic abuse is not well understood and is often the hidden face of family violence that only emerges after a relationship breakdown, despite the increasingly widespread nature of this abuse.^{127, 128} It is only recently that some Australian states have included economic abuse in their definitions of family violence. At an international level violence towards older women was described as either without recognition or without 'data on the violence they face in the different settings where they live'.¹²⁹

Elder abuse

Elder abuse is defined as an event where there is a relationship of trust that results in harm to an older person. Financial abuse has also been described as the most frequent form of abuse of older people.¹³⁰

Elder abuse particularly in relation to finances has been described as having the potential to contribute to first time homelessness for older people.¹³¹ Interview participants talked about financial abuse by adult children who may inappropriately use an older woman's bank account, credit cards or manage the finances of a competent individual, sometimes without formal permission. They also indicated that undue pressure may also be experienced by an older woman particularly following the death of a spouse in relation to unreasonable demands for financial or housing support from family members. In addition, financial abuse from family members may pose a threat to an older woman's future housing and financial independence. Financial abuse may also compromise an older woman's future care needs, and is a difficult life experience for older women and one that is poorly understood or discussed.¹³²

Many older women live alone, may be deemed by their family as lonely and in need of additional care. Within the current housing and high rental market, younger family members may exert undue pressure on an older woman to either sell her home, move in with the family or in the case of the oldest cohort, be 'encouraged' to enter aged care. Often these moves lead to poor outcomes, particularly for the older woman.^{133, 134} The abuse of older people and in this case women, is also a relatively unexplored area within CALD communities raising the issue of lack of understanding, community education and awareness as of prime concern.^{135, 136}

4. Economic Security and Employment

Regardless of age, paid work is linked to identity and being valued as contributing members of society. Maintaining this sense of purpose, place and identity, which is bound up with long established patterns of work, is associated with good mental health and wellbeing across the life-course.^{137, 138} Having paid work is also a foundation for economic stability, and with it comes more control, choice, and autonomy, and opportunities for social participation. For older women, paid work provides access to greater financial security as a consequence of having an independent source of income, as well as enhanced social support, satisfaction, self-esteem and mental and physical health.¹³⁹

In any discussion about financial security of older women it is vital to consider that the patterns of older women's past work is often interrupted to raise children or to take a role as a primary carer for grandchildren, older children or an ageing spouse. A crucial consideration is that the lives of the current generations of women over 55 years may have followed the traditional pattern of working for a few years before marriage, raising children and spending the main part of their life as home-makers before seeking to re-enter the workforce. A number of Australian studies report on the labour force participation rates of primary carers (in the majority women) and the fact that they are substantially lower than for all Australia – especially in the case of those individuals in full-time employment.^{140, 141}

When women are in the workforce, often the nature of women's work attracts less pay, is part-time or casual.¹⁴² Furthermore, women often worked in jobs without access to superannuation (e.g. family businesses or in the black economy), not to mention that superannuation contributions only became compulsory for women in the 1980s.^{143, 144} These are important considerations with regard to lower income and superannuation that are available to older women in retirement and the fact that older women are more likely to continue to live in poverty, especially if single and living on the pension.^{145, 146}

There are a number of reasons for older women's current financial vulnerability, and not having adequate retirement savings to sustain a reasonable "let alone comfortable"¹⁴⁷ retirement as they grow older, particularly in relation to superannuation. In addition to women having had less workforce participation than men, women have been assumed to be married and dependent upon and therefore covered by superannuation through their husbands. Related to this is that while women in heterosexual relationships often take on primary responsibility for child-rearing, home-keeping, and day to day finances, many do not have any exposure or responsibility for long-term financial planning. This results in a lack of opportunity to develop skills and awareness, so that if a relationship falls apart, women lack the knowledge and skills to assess their situation and make good choices. This led one participant to conclude that women need to learn to "own" themselves.

A recent survey commissioned by ANZ found that while men and women have similar levels of financial self-efficacy, women were more likely to find dealing with money stressful, and from 28 years onwards women had lower financial knowledge and were less good at staying informed about their finances.¹⁴⁸ A mantra we heard often in our interviews was that a 'man is not a financial plan', serving as cautionary advice to women about the need to have an understanding about their financial circumstances and take some responsibility.

Interview participants also indicated that there is evidence of low interest or expertise amongst women in the idea of superannuation. However, even given the increasing female population and women's continued participation in the workforce, it is estimated that older women will be handicapped in relation to accumulating adequate assets to provide "retirement income above the poverty line".¹⁴⁹ This handicap has been attributed to the inequity that exists within the current superannuation system that serves to discriminate against low income earners. Richard Denniss¹⁵⁰ sums up the situation perfectly:

If Australia is serious about improving the retirement incomes of women then tinkering with superannuation has a very small role to play. Millions of Australian women have already made 'bad decisions' such as having children, working part time and caring for their elderly parents. Indeed, all women made the mistake of being born into the gender that gets paid 17 per cent less. Nothing, repeat nothing, that is done to the super system will deliver significant benefits to the millions of women aged over 50 who, with up to 50 years of life ahead of them, can do nothing to fundamentally increase their retirement savings. The only way to help women in retirement, as opposed to make them feel guilty for having made 'bad decisions' is to increase the age pension.

Increasingly women (and men) have to work longer to ensure they have enough income to support them until they die. Unfortunately, **lack of appropriate jobs and age discrimination in employment is rife resulting in barriers for older people in obtaining and retaining jobs.**¹⁵¹ Age discrimination is also a barrier for older women to access necessary training and education, as well as promotions and leadership opportunities in their current place of work.^{152, 153} Older women are more likely than men to be seen as having outdated skills, being too slow to learn new things or as someone who would deliver an unsatisfactory job.¹⁵⁴

The importance of having access to and support for both formal and informal lifelong learning has been identified as not only enhancing workplace skills and furthering job and career opportunities, but also in the capacity to encourage participation and engagement in community and learning environments.^{155, 156} Lifelong learning has also been credited with not only improving older people's employment opportunities, but as an important element in maintaining older women's (and men's) physical, cognitive and mental health. However, it has been noted that Victoria to date has had little focus on developing strategies or a policy framework which not only imbeds lifelong education within a broader educational policy, but ensures that programs are accessible to all older members of the community.¹⁵⁷

There has been increasing attention by the Government to address barriers to employment for older people and people with disability (not specifically women), as evidenced by a current Inquiry about employment discrimination.¹⁵⁸ However, it is likely that a primary motivation is the vital role workforce participation plays in shaping the National economy, rather than the subsequent benefits for people's health and wellbeing.¹⁵⁹

As well as getting more people into employment, there has been a focus on trying to keep older people in the workforce for as long as possible. Interestingly, older women are more likely than men to report that they still would have retired when they did regardless of superannuation.¹⁶⁰ Perhaps this can partly be explained due to the lack of flexible job opportunities (part-time and flexible hours), with many older people opting not to work, and choosing caring responsibilities or other leisure pursuits over paid employment.¹⁶¹ Furthermore, evidence indicates that for many older people paid employment alone is increasingly neither sufficient nor sustainable – work must have meaning, in addition to financial benefits.

5. Home and Housing

Good quality affordable housing and security of tenure is absolutely critical to older women's wellbeing, social participation and mental and physical health. Having adequate and appropriate housing is "more than just shelter".¹⁶²

Research indicates that home assumes special symbolic and personal significance in later life.¹⁶³ More older women than older men live alone in their homes and more of them risk having to leave home for ongoing care. Both the literature review combined with interviews with key participants raise the point that housing security, having a home of one's own for older women is central to feelings of health and mental and physical wellbeing. As women age feelings of control and independence may be linked to having a secure, safe and affordable place to live. In her report, Emily Millane¹⁶⁴ confirms that more often decisions about where and how to live are often based on emotional rather than financial considerations.

Not all older women are home owners and increasingly there are numbers of individuals who have mortgage debt post retirement. While home ownership among current retirees is estimated to be around 80%, **increasingly numbers of older people do not own their own dwelling outright or rent within the private rental market.**^{165, 166}

Furthermore, interview participants noted that older women may also have to make a choice between unsuitable housing, including overcrowded or in run-down conditions. In combination with limited pensions and superannuation that are not enough to cover rent in some geographic areas, older women face the prospect of living further out of the city, often in more isolated geographic regions away from family, social support networks and adequate transport services.^{167, 168}

Homelessness

Secure housing is described as a protector against drifting into homelessness. Interview participants, in particular those agencies that have experience with the provision of support and assistance to older women supported this view.^{169, 170, 171, 172, 173, 174}

Research indicates that "the risk of homelessness is exacerbated when a combination of factors co-exist for older women and these are the availability of low-cost housing and sufficient income to pay for housing".^{175, 176, 177, 178}

While older women have been described by some authors as the hidden face of homelessness,^{179, 180} an important distinction was made clear by participants and confirmed in the literature. **This was the distinction between women experiencing grinding poverty and chronic homelessness, compared to those experiencing homelessness for the first time.**^{181, 182, 183, 184}

The research literature concerned with older women and the risk of homelessness for the first time is reported as being sparse with a lack of understanding about "diverse geographies and cultural groups within Australia".¹⁸⁵ Accordingly, some authors ask the question about the circumstances of older Australian women that put them at risk of homelessness for the first time. The emergence of women within the "new homelessness" is described as a result of an increased risk and precariousness of relationships.^{186, 187, 188, 189, 190} It has been concluded that being female, older and single is clearly a housing risk.¹⁹¹

Certainly, it appears that **there may be an intersection of critical events that can increase the risk of homelessness.** The crisis related to the breakdown of a marital relationship or more broadly with significant family members, is perhaps the main trigger for first time homelessness for some older women.^{192, 193, 194} Also of particular importance in both the literature and for interview participants is the link between elder abuse, family violence and subsequent homelessness for some older women.^{195, 196, 197} Other triggers include changes in household formation and employment, caring responsibilities, negative health experiences including onset of or chronic disability as markers of change in housing pathways.¹⁹⁸

A significant proportion of older Australian women who might be considered at risk of homelessness have over many decades **led conventional lives** and rented whilst working and raising a family.^{199, 200} However, due to rising living costs (and rental that eats into superannuation) and/or some form of crisis, they find themselves at risk of homelessness.

Older women of limited financial means can be a vulnerable group in terms of the potential of risk of poverty and homelessness. Except for extremely vulnerable people homelessness is not likely to occur.²⁰¹ However, a number of factors are key in assisting older people - including older women - to obtain affordable housing and that these strategies include **creating affordable low cost housing in appropriate, geographic regions, consideration to cultural diversity with the population, understanding that individuals need sufficient income to pay for appropriate long term rental properties.**²⁰² This view was supported by interviews with housing peak bodies and support services. Of note was that women need to be informed about their housing choices, and encouraged to be open to alternative housing arrangements.

INNOVATIONS

The early waves of feminism in the 1960s and 1970s were undoubtedly effective in raising awareness and creating some real social change for women. However, there was a sense from participants that there is still a lot of work to do, and that progress has become a little stagnant. While there appears to be a current groundswell and resurgence of interest in gender inequality, it was felt that for future strategies to be truly effective a new way of thinking and action is required. This old problem needs to be understood in different ways, and requires new and innovative solutions.

A recent report by St Vincent de Paul highlighted that it is the structural inequality (around housing, employment and disability that are systemically excluding people) that is the cause of poverty, and that women are disproportionately impacted.²⁰³ However, the report also highlighted some opportunities for change:

*First, supportive, rights-based services can and do help many people out of poverty. Secondly, people's overwhelming love for their children presents a wonderful lens through which to see change happen. And, finally, **what almost everyone desires above all else is to be able to participate.***

These findings may be important to keep in mind to inform any future initiatives at the Foundation.

Emerging from the interviews was a range of ideas around innovations, future opportunities and strategies for the Foundation to engage with government, business, and older women. **Initiating cross sector collaborations and conversations with an emphasis on extending existing collaborations are fundamental.** Innovations discussed in the interviews included creative housing models which forged relationships between land and housing developers and all levels of government. Other ideas included private rental housing initiatives, partnerships with industry to create employment and lifelong learning opportunities for older women, and financial counselling and education programs targeting young women in the first instance.

Ideas about reactivating and strengthening existing women's networks in business, service provision, advocacy, planning and policy also featured large in discussions with interview participants. Cross sector collaborative networks were described not only as fundamental to planning, but also for providing valuable resources and support for older women, and for advocacy and policy development in key areas as they related to the quality of life for older women. Cross sector collaboration tackles 'the silo' mentality of individual services that may limit access to both a more expansive way of problem solving and adequate financial resources.

Technology was seen as the key to innovation. For example, cross sector collaboration through **technological innovation** was highlighted by interview participants as an important strategy for enhancing new forms of relevant and creative networking and working relationships for both organisations and older women alike. Technology has the potential for mass mobilisation and advocacy on a scale not seen before, and its potential needs to be harnessed.²⁰⁴

SELECTED INNOVATIONS

The literature combined with interviews indicated that there were some existing examples of creative thinking particularly in the housing sector, but not necessarily specifically targeting or designed for older women. These examples were not on a particularly large scale, and were mostly funded or run by peak bodies or community organisations. Furthermore, innovations seemed to be responsive not proactive in design or strategy.

While participants were specifically asked to identify relevant innovations, they sometimes struggled perhaps reflective of the lack of existing initiatives. Further, their responses reflected their own fields of expertise and rarely traversed sectors. Some innovations were stand-alone, while others were driven by an identified need within an organisation. A list of these initiatives are reported in Appendix 6 and categorised accordingly. Enterprise opportunities for older women were talked about at length, and these will be briefly described below.

ENTERPRISE INITIATIVES

Despite popular conception, a typical entrepreneur is much older than when the much revered Jobs and Zuckerberg started out. It appears that life experience serves entrepreneurs well. However, Australia, by comparison to the US and the UK “lacks entrepreneurship policies and initiatives in the 50-plus market. Our governments tend to focus on younger entrepreneurs or on retraining older workers so they can apply for another job.”²⁰⁵ The success and popularity of existing private initiatives that are in existence (e.g. Seniorpreneurs) provide evidence of their importance and demand. With increasing challenges for older people to find appropriate employment, creating opportunities for self-employment offer a significant growth area and it appears that a number of non-traditional players outside of service delivery and research are entering this field, such as banks, financial institutions and private consultancies.

A number of interview participants also supported the development of well-planned and adequately resourced enterprise hubs as a key innovation in addressing economic disadvantage in older women. Hubs that draw on existing knowledge and experience and bring together existing organisations, services and programs to work in collaboration were viewed as a key innovation. However, there were concerns about their long-term financial viability and the need for them to embrace a sound business model.²⁰⁶

CONCLUSIONS

In a climate of what might be described as ‘taking the foot off the gas’ possibly the most surprising element in this investigation was that little has changed. The national jubilation and media attention that accompanied the first female jockey winning the Melbourne Cup provides an excellent illustration of how far there is still to go in some domains, with racing being described as “an inherently chauvinistic sport, full of people who did not believe women had the wherewithal to make it big”.²⁰⁷ For older women, in some areas, their situation is getting worse because persistent gender inequity continues.

The United Nations acknowledges that while there have been significant achievements in girls and women’s lives, it highlights the problems with economic data that cannot be analysed and disaggregated by gender and age.²⁰⁸ The document calls for better economic data collection that not only acknowledges the contribution of older women, but incorporates a life-cycle approach to data collection. It also concludes that there is a need to produce comparable, disaggregated statistics particularly in relation to old-age pensions.

Similarly, it is noted that there is still a continued lack of gendered analysis in key Australian government reports as well as in the broader academic literature that addresses older women’s differential employment experiences and opportunities. A substantial number of key reports make no distinction between older women or men and the experience of growing older for a woman still remains under researched both within the Australian and international context. The reports that do focus on older women tend to focus on housing, employment, ageism and stereotyping. Research on women undifferentiated by age or ethnicity, or research on older people, undifferentiated by gender will continue to conceal older women’s particular experiences and potentially disadvantaged position in their older age.

The profile of older Australian women (Appendix 1) draws attention to the ongoing relative disadvantage of women as compared to men. Gender, age, marital status, ethnicity, education, health and class all intersect to produce a complex picture of current disadvantage for older women.

School and tertiary education is one area where there is gender equity and some positive outcomes for women. However, this has not yet translated into significantly better job opportunities, equal pay, changes in ageism and sexism or equal recognition and promotion.

Providing the opportunities for older women to better understand their superannuation is vital. This will equip them to negotiate with employers to adjust both their financial and employment plans and encourage older women to remain in the workforce and provide greater financial security for themselves in their retirement years.

Potential areas for further research and funding for the Foundation might include:

- Gathering older women’s perspectives (including from culturally and linguistically diverse backgrounds) around economic and social disadvantage
- Conducting an analysis of media activity relating to gender equity – has reporting become more prominent than previous years and decades?
- Developing and evaluating an enterprise initiative for older women
- Consideration of a particular age cohort in any future research on older women
- Exploring the role of women’s organisations networks in promoting the health and wellbeing of older women and developing policy
- Collaborating with banks and financial institutions to assist older women to better understand their current and future financial circumstances
- Examining the risks and vulnerabilities of the oldest old living at home, particularly in relation to elder abuse, financial disadvantage and housing insecurity

- Exploring the role of lifelong learning for both employment opportunities, social engagement and personal satisfaction
- Undertaking analysis of existing data sets disaggregated by sex and gender in order to further develop evidence based strategies and policies relevant to older women's quality of life
- Engaging with younger women about how they may maximise their financial security and independence in the long term.

APPENDICES

Appendix 1. Social and Economic Profile of Older Australian Women

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APPENDIX I.

SOCIAL AND ECONOMIC PROFILE OF OLDER AUSTRALIAN WOMEN

Older Women	Three million (14%) of Australia's population was aged 65 years and over in 2011. ²⁰⁹ Women aged 65 years and over formed 15% of the population of women. Women outnumbered men substantially in the aged population, forming 54% of all aged 65 years and over, and 66% of those in the 85 years and over group. ²¹⁰
Born Overseas	In 2011, 36% (34.3% women) of Australia's older people were not born in Australia, a substantially higher proportion than the 24% of people under 65 years who were overseas-born. Few older Australians were recent arrivals, 6% arriving in Australia after 1980. ²¹¹
Language Spoken	Most people over 65 years spoke only English at home, 83%, similar for older men and older women. There were 11% who spoke another language at home, but identified as speaking English well; 12% of men responded this way, compared with 10% of women. ²¹²
Education	In 2011, older men (33%) were more likely than women (25%) to have completed Year 12 or equivalent, and women (28%) a little more likely than men (24%) to have left at the end of junior high school (Year 10 or equivalent). Non-school qualifications were reported by a third (33%) of the older population in 2011, 46% of men and 22% of women, reflecting the lower level of importance placed on continuing education for women well into the 1960s. ²¹³
Life Expectancy	The life expectancy of women aged 65 in 2011–2013 was 22.1 years (an expected age at death of 87.1 years). Men aged 65 in 2011–2013 could expect to live another 19.2 years (an expected age at death of 84.2 years). ²¹⁴
Causes of Death	For older women, the main causes of death are heart disease (18%), stroke (12%) and dementia (9%). ²¹⁵
Marital Status	A small proportion of older people had never married (4.6%) in 2011 and this was more common among men than among women. With divorce (9.8%) and separation (2.4%) there was less difference between the sexes. More than half of older people were married (57%) and a quarter were widowed (26%). The gender differences in these latter registered marital status categories were substantial, with 71% of older men being married compared with 46% of women, and 38% of older women being widowed compared with 11% of men. ²¹⁶
Singlehood and Wellbeing	There are relatively few differences in wellbeing between women who were single as a result of divorce and those who were single as a consequence of widowhood, with very similar levels of mental and physical health. However, divorced single women were significantly less satisfied with two aspects of life (the home in which they live, and their financial situation) and less satisfied with life overall. The two groups of women. The results suggest that the differential wellbeing between divorced single women and married and never divorced women cannot be fully explained by the single status of divorced women. ²¹⁷
Self-reported Health	In 2007-8, 68% of older people in private households considered themselves to be in excellent, very good or good health, although the proportion of older females reporting only fair or poor health increased with age. Older females (37%) were more likely than older males (34%) to rate their health as excellent or very good. ²¹⁸

Disability

In 2011, 537,300 older people (65+), 19%, were identified as having a profound or severe disability. Among people in the 65–69 and 70–74 age groups, less than one in ten and around one in ten people respectively reported a profound or severe disability. This increased to 17% for the 75–79 years age group, rising to 68% for the 90 years and over age group, 58% for men and 72% for women. Older women (22%) generally had a higher rate of profound or severe disability than older men (16%).²¹⁹

Self-reported Mental Health

Mental and behavioural problems were the ninth most common group of long-term health conditions for older people, affecting an estimated 249,000 people aged 65 years and over. Mood (affective) disorders, such as depression, were the most common type of mental health condition reported by older people. In addition, about 8% of the males and 11% of the females reported high or very high levels of psychological distress.²²⁰

Major Life Events

The major life events that happen to an individual are very much dependent on that individual's age and gender:

- 6% of females (5.9% of males) aged 65 years and over separated from a partner between 2002 and 2011
- 6.1% of females (8.9% males) had a serious injury or illness
- 69.5% (63.9% males) had a family member with a serious injury or illness
- 21.6% (16.5% males) had a death of a spouse or child
- 57.4% (55.8% males) had a death of another family member
- 22.2% retired (27.5% males)²²¹

Living Arrangements

In 2011, most people aged 65 years and over lived in private dwellings (94%). Furthermore, most people aged 65 years and over lived in a private dwelling with a husband, wife or partner (56%). In every age group of older people, women were less likely than men to be living with a spouse or partner, and more likely to have other living arrangements such as living alone, living with a child or other relatives, or in cared accommodation.²²²

Living Alone

The older a person is, the greater the chance that they will live alone. From the age of 50 onwards the chance of women living alone increases sharply, and from the age of 60 onwards is much higher than for men. By age 80 and over, 40% of women live on their own.²²³ It was much more common for women than men to live alone – 32% (495,400) compared with 17%.²²⁴ Of older people who lived alone, most reported a legal registered marital status of widowed (59%) but this varied between men and women – 69% of women and 38% of men who lived alone were widowed. Living alone is only a reflection of marginalisation and disadvantage for men.²²⁵

Housing

Older Australians have higher rates of home ownership than all other age groups, but recent data shows that almost a quarter of people aged over 65 are either renting or still paying off a mortgage. 76.3% of Australians aged 65 and over owned their home without a mortgage in 2011–12 and 7.5 per cent were paying off a mortgage, while 13.5 per cent were renting.²²⁶ The number of women over 55 privately renting increased from 91,549 in 2006 to 135,174 in 2011 (~ 50% vs 40% for men in the same time period).²²⁷

Homelessness

In 2011, 5,330 women over 55 were counted as homeless, an increase of 12% since 2006. In the same period, there was a 17% increase in older women staying temporarily with others or in overcrowded housing.²²⁸

Income

For a women aged over 60, government benefits account for 59.9% of her income, with 20.5% via wage and salary, and 19.6% other private income. This compares to 56.8%, 16.2% and 26.9% for a man of the same age. So the biggest discrepancy between an older male and a female is in the amount of private income derived from other sources.²²⁹

Disposable Income	Retired men aged between 55 and 64 years have around 1.7 times the disposable weekly income of retired women in the same age group. ²³⁰
Permanent Income poverty ²³¹	In 2011, 34.2% of single women over 60 were in permanent income poverty, compared to 29.2% of single older men and 24.0% of couples aged over 60. ²³²
Superannuation	In 2015, for the 65+ age group the median value of superannuation for men was \$192,600, and for women \$129,100. ²³³ The gender gap widens for superannuation balances over the lifetime. Women's superannuation balances as a proportion of men's balances decrease from 71.1% (25-34 age bracket) to 46.1% (60-64 age bracket). ²³⁴
Labour Force Participation	The labour force participation for older males (65+) was 17% (or 215,500 men) and for older females was 7.9% (or 117,900 women) — an overall rate of 12% of all Australians aged 65 years and over. Of those older Australians employed at the time of the 2011 Census, men were more likely to be working full-time (48%) than were women (29%). ²³⁵
Occupation	Of the 116,000 women aged 65 years and over who were employed at the time of the 2011 Census, 28% were Clerical and Administrative Workers, followed by Professionals (21%), Managers (18%), Community and Personal Service Workers (10%), Labourers (just under 10%), and Sales Workers (9%). ²³⁶
Caring	In the two weeks prior to Census Night 2011, 12% of older people (320,100) provided unpaid care or assistance with daily activities to another person because of their disability, long term illness or problems related to old age. Women were more likely to be carers than men up until the age of 80, when the trend reversed. In 2011, 12% of older persons cared for children who were not their own and a higher proportion of women provided child care than men (13% compared with 10%). ²³⁷
Volunteering	In 2011, 20% of older persons spent time doing voluntary work, with older women slightly more likely to be volunteers than older men (21% compared with 19%). ²³⁸
Childlessness	11% of women born in 1951 (aged 64 in 2015) were childless. The rate of childlessness of women born since 1943 (aged 72 in 2015) has increased consistently. ²³⁹
Informal Support	In 1998, 55% of people aged 65 years and over who were receiving informal assistance, received it from their sons and daughters. Without this support, there is likely to be a shift from reliance on informal to formal care, provided either privately or by the government. ²⁴⁰
Age Discrimination in Workforce	Men and women over the age of 50 are equally likely to be subjected to age discrimination. Over a quarter (28%) of men and a quarter (26%) of women were subjected to age discrimination from 2013 to 2015. ²⁴¹

APPENDIX 2. RESEARCH PROCEDURE

PROJECT MANAGEMENT AND COMMUNICATION

- The research consultants liaised regularly with the Foundation and reported to the Social Enterprise and Senior Women's Initiatives (SESWI) committee.
- An advisory role was established with the SESWI committee.

LITERATURE SEARCH

The search for literature employed a number of strategies, which mainly focused on identifying relevant published and grey literature produced in the last decade:

- Relevant community based and government agencies were contacted (and websites searched) to identify program and policy documents related to older women (e.g. Seniors' Rights Victoria, COTA Victoria and National, Australian Pensioners, National Council of Women, Equal Opportunity and Human Rights Commission, Housing for the Aged Action Group, AHURI, Women's Trust, ACOSS, Fitted for Work, Women with Disabilities Victoria, AIHW, Office of Status of Women - Victoria and National, ACTU Working Women's centre, Carer's associations).
- The Australian Bureau of Statistics, and other relevant organisations websites (e.g. AIHW, AIFS), were also searched for relevant Australian demographic and statistical information.
- Online newsletters and bulletins (e.g. Australian Ageing Agenda, Australian Policy Online, ECCV, FECCA), and The Age were scanned for relevant content across the duration of the project (April – November 2015).
- A targeted search of academic databases (e.g. Informit, CINAHL, PsycINFO) was conducted as required to locate relevant literature. Key words included gender, equity, ageing, homelessness, employment, health, discrimination, poverty and disadvantage.
- Key informants were asked to identify key reports and literature.

RECRUITMENT

- Development of project materials (e.g. explanatory statements, consent forms, interview questions, and information about the Foundation) for interview participants.
- Scoping exercise to identify key informants for interview, in collaboration with the Foundation and SESWI committee.
- A list of about 40 potential participants was created, the majority of whom were interviewed (n=25). Not all people in the list were contacted, but decisions were made with a view to gaining a broad perspective across different organisations and sectors. The majority of people contacted agreed to participate. No one declined to participate, however about 4 people could not be contacted and one person was unavailable.

INTERVIEWS

- Participants were contacted and a mutually convenient time and location arranged. Most participants were interviewed individually. However, some interviews were conducted with 2 or 3 members of the same organisation.
- Most interviews were conducted by both research consultants, with one member writing detailed notes.
- Participants signed a consent form and were fully informed about the process.
- Participants were asked to complete a background information sheet which informed the interpretation of the data.
- Field notes were taken and interviews were audio recorded. Audio-recordings and summary documents were securely stored on a hard drive.

INTERVIEW ANALYSIS AND LITERATURE REVIEW

- Interview summaries were written soon after the interview and recordings were reviewed as appropriate.
- The research consultants discussed and identified the key points as part of a preliminary analysis of the data. Relevant case studies were identified.
- The relevant literature was compiled and categorised according to key domains (e.g. gender, ageing, employment, housing, health etc.). The literature was read and re-read, and the key documents were summarised.
- The literature was reviewed and analysed in parallel with the interview data, and the final report was written.

APPENDIX 3. INTERVIEW QUESTIONS

For the purpose of this project, **long-term economic and social disadvantage** is the combination and accumulation of a lack of opportunities and capacity in more than one of the following seven domains across the lifespan: Material resources (including income, homelessness, and home ownership); Employment; Education and skills; Health and disability; Social connection; Community; and Personal safety. Disadvantage is dynamic and multi-dimensional and is influenced by the values and priorities of different cultures and societies.

1. What in your opinion is economic and social disadvantage, and does it align with this **definition** provided?
2. What in your opinion are the **key risk factors** for women across the life span in regards to long-term economic and social disadvantage?
3. Where are the **gaps** in knowledge about and support for long-term economically and socially disadvantaged older women?
4. Given demographic and societal changes, what **challenges** lie ahead for older women?
5. Given demographic and societal changes, what **opportunities** lie ahead for older women?
6. What **initiatives have been effective** in supporting women to overcome economic and social disadvantage as they age?
7. What can be **learnt** from existing initiatives (effective or otherwise)?
8. What is the **role of women's organisations** in supporting or alleviating long-term disadvantage?
9. Is there anything else you'd like to say?

Is there anyone else you think we should contact in relation to this project? Or any resources we should look at to inform the project/literature review?

APPENDIX 4. LIST OF INTERVIEW PARTICIPANT'S AGENCIES

Kildonan – Uniting Care

Multiple - Good Shepherd, ANZ, MFB, Yarra Valley Water

Adopt Change

Lord Mayor's Charitable Foundation

Ethnic Communities' Council of Victoria

Council on the Ageing

Victorian Women's Trust

Housing For the Aged Action Group

Queen Victoria Women's Centre

Good Shepherd – Women and Property

Salvation Army

Westpac

Fitted For Work

Good Shepherd Microfinance

Swinburne University

Seniorpreneurs

Jewish Care

Port Stephens Council, Corporate Champions

Port Stephens Council, Grey Nomads Employment Program

Woman Going Places

APPENDIX 5. CURRENT RELEVANT EVENTS AND ACTIVITIES

GOVERNMENT INQUIRIES AND ASSOCIATED REPORTS

- Willing to Work: National Inquiry into Employment Discrimination Against Older People and People With Disability. Headed by AHRC Age and Disability commissioner Susan Ryan. Written submissions due 4 December 2015; *Reporting date July 2016*. <https://www.humanrights.gov.au/our-work/disability-rights/projects/willing-work-national-inquiry-employment-discrimination-against>
- Senate Standing Committees on Economics Inquiry into economic security for women in retirement (October 2015) *Reporting date by March 2016*. http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Economic_security_for_women_in_retirement/Terms_of_Reference
- Housing Decisions of Older Australians. Productivity Commission Research Paper, Canberra (December 2015). <http://www.pc.gov.au/research/completed/housing-decisions-older-australians>
- Social Services Legislation Amendment (Fair and Sustainable Pensions) Bill Senate Standing Committee on Community Affairs Submission Industry Super Australia. (June 2015). http://www.aph.gov.au/Parliamentary_Business/Bills_Legislation/bd/bd1415a/15bd129
- Senate Housing Affordability Report (May 2015). http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Affordable_housing_2013
- Senate Standing Committees on Community Affairs (October 2014). Inquiry into grandparents who take primary responsibility for raising their grandchildren: Final Report. Commonwealth of Australia. http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Grandparent_Carers/Report

FORUMS, SEMINARS AND CONFERENCES

- Gender and ageing, COTA National Policy Forum, 2nd July 2015, Canberra
- Affordable apartments, Andrea Sharam, Seminar, 31st July 2015, Hawthorn
- Australian Long-Term Unemployment, Conference 9-10th November 2015, Melbourne
- 4th World Homeshare Congress Conference, 5-6 November 2015, Melbourne
- Models to Support the Ageing Workforce: Reducing staff risk and maintaining capacity, July 29-31st 2015, Melbourne
- Power to Persuade “Now you see it, now you don’t. Gender in contemporary policy Symposium, September 2015, ANU Canberra
- 4th National Elder Abuse Conference, February 2016, Melbourne

OTHER ACTIVITIES

- Australian Human Rights Commission Power of Oldness campaign. <http://www.powerofoldness.com>
- World Elder Abuse Day – 15 June

CURRENT RESEARCH

- Richard Denniss, The Australia Institute - new data analysis on older women’s contribution to unpaid work. <http://www.tai.org.au/>
- Emily Milane, Per Capita - Women in Micro Business - Are you a woman who has retired and who has a small business or is thinking about starting one? We want to hear from you! The Centre for Applied Policy in Positive Ageing at the Per Capita think tank is developing a project to help women develop micro businesses to boost income in retirement. <http://percapita.org.au/>

- Jo Barraket, The Centre for Social Impact (CSI) Swinburne, has been commissioned by Kildonan UnitingCare to develop and implement the evaluation framework for an innovative response to tackle financial hardship.
- Andrea Sharam, Swinburne University. Households at mid-life: threats to housing security in old age, funded by Lord Mayors Charitable Foundation

NEWSPAPER AND OTHER MEDIA ARTICLES

At the time of writing this report, newspaper and other media articles continued to be produced around the key issues as outlined in this report. They include:

ABUSE

- Gloves off as the abused take control. Christine Long, August 18, 2015, The Age. <http://www.theage.com.au/money/planning/do-you-realise-youre-being-financially-abused-20150812-gixjuc#ixzz3mR7Zkf70> - Case study and tips about what to do if experiencing financial abuse

AGEING

- The best and worst countries for people 60 and older: Global AgeWatch Index. Inga Ting, September 10, 2015, The Age. <http://www.theage.com.au/world/the-best-and-worst-countries-for-people-60-and-older-global-agewatch-index-20150908-gjhzke>

EDUCATION

- Tertiary courses: Where the boys and girls are at, and where their choices take them. Gary Newman, August 9, 2015, The Age. <http://www.theage.com.au/national/education/tertiary-courses-where-the-boys-and-girls-are-at-and-where-their-choices-take-them-20150803-giq3oj>

EMPLOYMENT

- Should women work like men? Mainstreaming gender in health-related policies. Lyndall Strazdins, 22 October 22, 2015, Power to Persuade. <http://powertopersuade.org.au/2015/10/22/should-women-work-like-men-mainstreaming-gender-in-health-related-policies/>
- Australia's next wave of startups could be from the over-55s. Alex Maritz, September 16 2015, The Conversation. <https://theconversation.com/australias-next-wave-of-startups-could-be-from-the-over-55s-47403>

FINANCIAL

- If women want to reduce the gender pay gap, they have to fight for it. Nassim Khadem, November 27, 2015, The Age. <http://www.theage.com.au/business/-gl8kaq.html>
- Australia's superannuation system unfair to women. Peter Martin, 25 August, 2015, The Age. <http://www.theage.com.au/comment/australias-superannuation-system-unfair-to-women-20150823-gj5yab> - Our super system gives the most to those who contribute the most, and then accentuates the difference by giving the greatest tax concessions to those who earn the most. It supports most who need it least. And we are meant to be surprised that it isn't aimed at women.
- Women face an even bigger hurdle to \$1m nest egg. Sally Rose, 4 August, 2015, The Age. <http://www.theage.com.au/business/banking-and-finance/women-face-even-bigger-hurdle-to-1m-nest-egg-20150803-giq53p#ixzz3mRNLDLzE>
- ANZ offers free super advice. Debbie McTaggart, 29 July, 2015, Your Life Choices. <https://www.yourlifechoices.com.au/news/14505/20150729/anz-offers-free-super-advice>
- Lessons about money I want my daughter to know. Roslyn Russell, 5 March 2015, Good Shepherd Microfinance Blog. <http://goodshepherdmicrofinance.org.au/blog/lessons-about-money-i-want-my-daughter-know>

GENDER INEQUALITY

- The girl effect, or why being smart just isn't enough. Susan Maury, November 23, 2015, Power to Persuade. <http://powertopersuade.org.au/2015/11/23/the-girl-effect-or-why-being-smart-just-isnt-enough/>
- Gender inequality is much like a Magic Eye picture: hard to see clearly at first, but once you see it, you can't un-see it. October 22, 2015, Herald Sun. <http://www.heraldsun.com.au/news/victoria/victorias-male-champions-of-change-tackle-gender-equality-in-workplace/story-fni0fit3-1227571850218>

HOUSING AND HOMELESSNESS

- Australia is in the midst of a rental affordability crisis, report finds. Australian Associated Press, 24 November 2015, The Guardian. <http://gu.com/p/4ef2d/sbl>
- Older single women are the new face of homelessness, says Anglicare report. Shalailah Medhora, 12 October 2015, The Guardian. <http://gu.com/p/4d67n/sbl>
- We Are All Just One Life Break Away. Melinda Kidgell & Marilyn Kraner, August 4, 2015, Jewish Care Victoria BLog. <https://blogjewishcare.wordpress.com/2015/08/04/homelessness-we-are-all-just-one-life-break-away/>
- How single women are being priced out of the housing market. Erin O'Dwyer, July 31, 2015, Daily Life. <http://www.dailylife.com.au/life-and-love/work-and-money/how-single-women-are-being-priced-out-of-the-housing-market-20150729-gin1p6>
- Retaining mature age workers. NAB Industry Bulletin. Big Fish Think Tank Issue 15. http://www.bigfishgroup.com.au/bulletin/index.php?option=com_content&view=article&id=185:retaining-mature-age-workers&catid=58:issue15&Itemid=81
- The reluctant rise of the older renter. Hannah Betts, October 5, 2015, The Age. <http://www.theage.com.au/comment/the-reluctant-rise-of-the-older-renter-20151004-gk16av>

APPENDIX 6. LIST OF SELECTED INNOVATIONS

The following innovations were all identified by the key participants.

STAND ALONE

NETWORK/POLICY

- **Equity Rights Alliance** - Australia's largest organisational network of women's organisations. Members include 54 organisations who advocate for gender equality. Women's leadership and policy responses that support women's diversity website. <http://equalityrightsalliance.org.au/aboutus/our-members>
- **Power to Persuade Online Forum is a social blog** that aims to improve understanding and communication between groups involved in social policy process, government, academic and the community sector. PTP Gender Forum sponsored by Good Shepherd Australia New Zealand and the Australian National University Gender Institute aims to increase understanding about where gender fits in contemporary policy and why, thereby encouraging the creation of policy that advances gender equity. <http://powertopersuade.org.au/>
- **Security4women** - a national alliance of up to 19 women's organisation united in the belief that lifelong economic wellbeing is a high priority for Australian women. The organisation provides a website for women with information to enable them to overcome the long term impact of the gender pay gap. S4w also engaged with women to identify the issues they face and establish those of primary importance. Target group is particularly younger women. <http://www.security4women.org.au/>

EMPLOYMENT

- **Fitted For Work** - a not-for-profit women specific initiative which aims to provide financial independence for women and to help them overcome disadvantage to get work and keep it. The organisation provides mentoring, interview preparation, personal outfitting, work experience and other transition to work and staying employed programs. <http://www.fittedforwork.org/>
- **Seniorpreneurs** - a not-for-profit organisation which aims to support older individuals who are looking to start, expand or change their own business as a source of successful meaningful new employment and economic security. <http://seniorpreneurs.foundation/>

HOUSING

- **Matrix Guild of Victoria Inc.** Housing for older lesbian women. Matrix is partnering with women's property initiative to create alternative and more affordable housing for lesbians in housing stress. Particularly in older age. <http://www.matrixguildvic.org.au/>
- **Women's Property Initiative** is a not-for-profit women specific registered housing provider and licensed real estate agency. Their mission is to build a secure future for disadvantaged women and their children by working within the private, public and non-government sectors to develop high quality affordable housing. <http://www.wpi.org.au/>

GENERATED WITHIN EXISTING ORGANISATIONS

EMPLOYMENT

- **Big Issue Women's Subscription Enterprise** provides safe job opportunities for homeless, marginalised and disadvantaged women. The Women's Subscription Enterprise was established to give women work opportunities that don't rely on selling on the streets. Women are employed by The Big Issue to pack the magazines for distribution to subscribers every fortnight, giving them an income as well as access to training, mentoring and support. <http://www.thebigissue.org.au/about/>
- **Fitted For Work Yarra Tram driver program** is a collaborative e employment initiative aimed at providing the opportunity and training women of suitable women to be employed as tram drivers. http://www.fittedforwork.org/index.php?option=com_content&view=article&id=242&Itemid=144
- **Port Stephens Grey Nomad Employment of Retired Workers NSW.** An innovative recruitment program specifically aimed at part time and casual retirees assists Council to fill gaps in their workforce in positions where skills are at a shortage. This program has been extended to the broader business community in Port Stephens (See case study in Appendix 7 for more details).
- **Port Stephens Corporate Champions Program NSW.** This program aims to offer retaining and retraining opportunities and providing current women and men employees with future employment options beyond the retirement years. (See case study in Appendix 7 for more details).

ABUSE

- **Community education tool for CALD communities regarding Elder Abuse in collaboration with Ethnic Communities' Council of Victoria and Senior Rights Victoria.** The short film *Within My Walls* is a glimpse into the lives of older people in suburban Melbourne, who have been affected by mistreatment at the hands of their families. <http://seniorsrightsservice.org.au/news-within-walls-elder-abuse/>
- **Yarra Valley Water in collaboration with Consumer Action Law Centre** around family violence and utility debt. The customer support team members are trained to help support people in times of financial difficulty. The program is tailored to meet individual circumstances, then to work with individuals to ensure measures are helping people take back control of the bill. If a woman is eligible the customer support program team works to ensure that she treated with dignity and respect and complete confidentiality, have one point of contact within the customer support team who will work with people for as long as support is required. This program also ensures that people are shielded from further debt recovery action in relation to water and sewerage bills.

FINANCE

- **Good Shepherd Microfinance** aims to enable clients to realise their own economic wellbeing, as they define it themselves, through appropriate financial services. They offer a range of affordable financial programs for people on low incomes at different financial stages of their lives. The organisation makes money available as a formal loan agreement, educates clients to negotiate a loan and makes it easy for them to pay back. In addition they do not charge interest or ask people to return the money. <http://goodshepherdmicrofinance.org.au/services/no-interest-loan-scheme-nils>
- **Kildonan Uniting Care** offers financial counselling and support with bills and energy usage. <https://www.kildonan.org.au/programs-and-services/financial-support/financial-counselling/>
- **Wyndham Legal Service Inc.** Is a not-for-profit, community based legal service for people who live, work or study in the City of Wyndham. The focus is especially those people who face multiple sources of disadvantage such as homelessness, mental illness, disability, financial hardship, language barriers and other diversity. In conjunction with Good Shepherd Australia New Zealand, WLS is a community services organisation that aims to disrupt the intergenerational cycle of disadvantage with a focus on women and girls this project sought to explore and respond to the legal challenges to restoring survivors' of family violence to financial safety after their experience of economic abuse. Produced an action research report entitled 'Restoring Financial safety. Legal Responses to Economic Abuse'. https://www.goodshepvic.org.au/Assets/Files/Restoring_Financial_Safety-Legal_responses_to_economic_abuse_Web.pdf

- **Seniors Rights Victoria - Assets for Care: A Guide for Lawyers to Assist Older Clients at Risk of Financial Abuse.** This innovation has provided a guide for lawyers to better understand and to assist older people and their families to deal with circumstances of financial abuse. The guide includes a comprehensive range of information about the law, how to recognise financial abuse, outlines family responsibilities, prevention of financial abuse of older people and strategies for legal advisors to assist their clients.
http://www.eapu.com.au/uploads/EAPU_general_resources/VIC-Assets_for_Care_2012-SRV.pdf
- **Victorian Women's Trust Ltd, Good Shepherd Youth & Family Services and Circuit breakers – Not so Super for Women: resolving gender inequity in Australia's superannuation system.** A research and action initiative. This project aimed to engage with women through the model of 'kitchen table' conversations to better identify strategic and practical actions to address the gendered inequities around women, superannuation and retirement future.
- **Women's Information and Referral Exchange (WIRE).** Training for women in financial management. These past Women & Money Program and Seminar Series run in partnership with Queen Victoria Women's Centre and State Government Office of Women's Policy delivered courses in essential money management information, financial planning, tools activities and resources delivered at a local community level.
<http://www.wire.org.au/training/women-money-month/>

NETWORK

- **Westpac - Ruby Connection for Women.** The network facilitates an interactive online community designed to promote and support Australian women to stay informed about business, management and life style topics. It is dedicated to helping women build sustainable, profitable futures by providing education, information and networking opportunities.
<http://www.westpac.com.au/business-banking/women-in-business/the-ruby-connection/>

INTERNATIONAL EXAMPLES OF INNOVATIVE EMPLOYMENT PROGRAMS

- **American Association of Retired People (AARP) Foundation.** AARP Foundation serves vulnerable people 50+ by creating and advancing effective solutions to secure the essentials. The Foundation has identified four priority areas where action, supported by vigorous legal advocacy, will have the greatest impact: hunger, income, housing and isolation. For the income priority area, the Foundation seeks to improve employment opportunities for low-wage workers over the age of 50, many of whom have experienced long-term unemployment or limited job prospects in the most recent recession. A particular focus for the Foundation is older women. The AARP Foundation connects these older workers to employment opportunities and helps them better manage their income. The Foundation works with community colleges to recruit workers age 50+ and provide them with targeted training, employment assistance, and financial coaching. <http://www.aarp.org/aarp-foundation/>
- **BACK TO WORK 50+: Women's Economic Stability Initiative,** the expanded program will be delivered in high-poverty, high-unemployment locales by five community colleges. <http://www.nationalservice.gov/programs/social-innovation-fund/knowledge-initiative/blog/2015/Jul/aarp-foundation-helps-low-income-older-women-achieve-economic-stability#.Va3uhBXQ5Jw.email>
- **PRIME** is a national charity in the UK that supports people aged over 50 who are out of work or at risk of redundancy to become self-employed or set up in business. Established by HRH The Prince of Wales when he turned 50, in response to the growing numbers of unemployed over 50 years old.
<http://www.mentorsme.com/organisations/The-Princes-Initiative>

APPENDIX 7. CASE STUDIES

EMPLOYMENT AND INCLUSION OF MATURE AGE WORKERS – THE GREY NOMAD CAMPAIGN - PORT STEPHENS LOCAL GOVERNMENT, NSW

In 2008 Port Stephens Council NSW introduced an innovative recruitment program specifically aimed at the 'young retired' market. This program was launched through the Grey Nomad Campaign and assisted Council to fill critical gaps in the workforce in positions where skills were at a shortage. Older women fully participated in this innovative program.

The initiative was developed initially in response to workforce gaps Council had identified in the areas of engineering, planning and childcare. Extensive advertising and letter box drops within the local region elicited a positive response with over 120 well qualified retirees who were seeking semi-permanent, contract and casual work within the particular local government area. The project recognises that older workers have the knowledge, experience, expertise and a desire to continue worthwhile and meaningful paid employment.

In 2015 the older employees continue to work in temporary employment positions and assist the Council to fill gaps in their workforce as they arise. All participants in this program are provided with on the job training as necessary. Mature aged workers also act as mentors to young less experienced staff members.

With permission from participants in the program the Council has extended the database of available mature workers to the broader business community with the Port Stephens area through the Corporate Champions initiative.

No evaluation was conducted but the anecdotal ongoing feedback from participants and participating organisations is positive and the program will continue.

ST. VINCENTS DE PAUL – CASE STUDY OF STRUCTURAL INEQUALITY

Eighteen months ago, when Monash Medical restructured its admin section after funding cuts from the government, Maria's job disappeared and she was laid off. Maria tried desperately to find work, but was unsuccessful. Being over 55, Maria was able to access her \$9000 superannuation fund. She used it to supplement her unemployment benefits, but in July 2014 it was exhausted. Maria had nothing. Her only income was her government unemployment benefit of \$630 per fortnight. However, her rent and utilities were \$600 per fortnight. With only \$30 a fortnight left to live on, Maria was unable to pay for an internet or phone connection, so was cut off from the world and the job market. She relied on charity for food. However, she was unable to meet her rental and car payments. When her car was repossessed she was cut off from her only means of potentially securing the employment she was so desperately seeking. Maria faced imminent homelessness and absolute poverty, and there seemed to be nothing she could do about it.

https://www.vinnies.org.au/icms_docs/225819_Sick_with_worry_2015_national_report.pdf (p.8)

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