



# Improving housing security for older women

Recommendation Report Summary

Housing Security for  
**OLDER WOMEN**  
TASKFORCE



## Acknowledgement of Country

The Housing Security for Older Women Taskforce (the Taskforce) acknowledge and respect Aboriginal peoples as South Australia's First Peoples and the Traditional Owners and occupants of the lands and waters of South Australia. We respect and celebrate the varied cultural and spiritual identities of all Aboriginal communities.

## Acknowledgement of membership contributions

The membership of the Taskforce aims to bring together a range of lived experience, expertise, disciplines, networks and community to create holistic, practical and meaningful change. Central to the Taskforce are Lived Experience Advocates from the community who have had experience of housing insecurity and have a passion for lived experience leadership. In addition to the five lived experience advocates are representatives from a range of sectors including health, academia, ageing, domestic and family violence, local government, housing and homelessness and community services. The views contained within this document are the collective views of the Taskforce members and may not reflect the views or opinions of any organisations or agencies employing the members represented.

## Acknowledgement of Lived Experience

The Taskforce members thank the women with lived experience of housing insecurity who generously shared their stories, insights, and ideas about how to work differently, improve housing security for older women and help other women. We also thank the lived experience advocates who joined the Taskforce as members.

## It just takes one

I walked the walk and fought the storms and pain was my best friend, confusion mind games and no self-worth is what brought me to the end.

The life I lived and thought I knew, had left me on my knees.  
Cause pouring love into the dark is something no one sees.

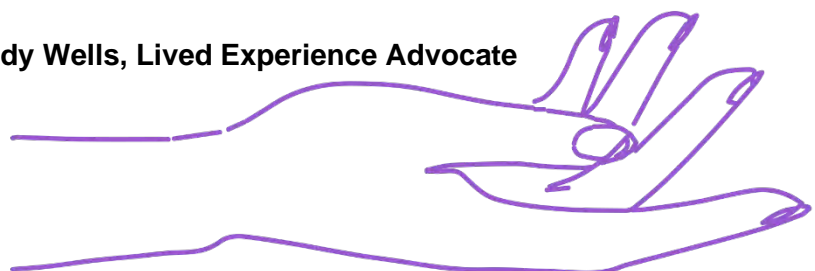
I feel no shame for believing good exists within us all,  
but not all hearts are quite as pure and that is where we fall.

To make a stand and share your scars as open as they feel,  
will lead you out the path into time that only heals.

If I can now enlist my heart to use this pain for good,  
I'll hold the hand of all that fear, feeling lost and misunderstood.

As it JUST TAKES ONE to know you're hurt, believing in your dreams,  
that will walk the walk when life gets hard and nothings as it seems.

**By Sandy Wells, Lived Experience Advocate**



## Executive Summary

Women aged 55 years and over are one of the fastest growing populations experiencing homelessness and housing insecurity in Australia. However, research suggests this may be an underestimation given the 'hidden nature' of older women's housing insecurity.<sup>1</sup>

Older women represent 17.3% of the South Australian population and are not a homogenous group. They have different needs and aspirations about where they live, who they live with and how they live. Solutions to improve housing security must take into consideration individual needs, experiences, circumstances and cultural backgrounds and beliefs.

Older single women living on low-incomes are especially vulnerable to structural disadvantages and market forces that are outside of their control. A range of current and historical systemic factors disproportionately affect their access to housing and housing security, including but not limited to:



South Australia has a proud history of innovation when it comes to meeting the housing needs of its citizens. There is an opportunity for the state to act now to protect older, single South Australian women from homelessness and housing insecurity and to undertake preventative measures to address the issues they face now and in the future. Forcing women and children who do not have a home to resort to sleeping in cars and tents is not acceptable.

Social housing is the only antidote to improving housing affordability, availability, and security unless we change the way housing and support is provided. Current State and Commonwealth Government initiatives to increase supply are welcome; however, much more is needed. We need governments, non-government, private and philanthropic organisations to innovate and increase the affordable, appropriate, and secure supply of housing that meets the needs of older South Australian women.

In recognition of this, the State Government made an election commitment to form a taskforce to improve housing security for older South Australian women. The Housing Security for Older Women Taskforce was formed and officially launched in January 2023 by the Governor of South Australia, Her Excellency the Honourable Frances Adamson AC. Taskforce members included lived experience advocates and senior representatives from government departments, community-based organisations and peak bodies.

All Taskforce activities were based on the outcomes of lived experience workshops and lived experience advocate input.

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<sup>1</sup> [https://humanrights.gov.au/sites/default/files/document/publication/ahrc\\_ow\\_homelessness2019.pdf](https://humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf)

As part of Lived Experience Workshops, older South Australian women defined what housing security means to them.



Taskforce members strongly encourage State Government to continue to be informed by lived experience and focus on improving the way we address housing need in South Australia with a view to living and ageing well.

The Taskforce was also guided by [South Australia's Plan for Ageing Well 2020 - 2025](#), *Strategic Priority 1: Home and community – There is no place like home*, which includes three action themes:

1. Accessible supports that make existing homes more flexible to people's changing needs and wants over time.
2. Models and options for creating homes that suit a greater diversity of needs and aspirations.
3. Affordable and accessible homes.

This report contains recommendations in four focus areas for both short and longer-term actions to provide immediate relief to older, single women to improve their housing security and prevent experiences of homelessness. Recommendations are evidence-based and informed by lived experience, research and community consultation across four focus areas.

The full recommendation report can be accessed at [www.housing.sa.gov.au/hsfow](http://www.housing.sa.gov.au/hsfow).



## Recommendations summary

### Focus area 1: New Supply Models and Land Use

- 1.1 Explore the provision of co-housing / co-located housing accommodation to improve housing security for older women.
- 1.2 Continue to promote and practice liveable design and energy efficient standards.
- 1.3 Explore delivery options, including how to encourage buy-in from non-government and private investors for modern villages.
- 1.4 Make the process of building and renting out ancillary dwellings, such as granny flats and studio apartments, easier and more accessible.
- 1.5 Encourage the increase of supply of safer female-specific rooming houses.
- 1.6 Utilise the outcomes of SA Housing Authority's modular housing expression of interest to determine if additional supply options are available.
- 1.7 Assist providers to activate underutilised accommodation for transitional housing for older women.
- 1.8 Support advocacy of responsible lending rules that increases access to home ownership products for low or fixed-income older women.
- 1.9 Provide financial literacy education and resources specifically designed and delivered to older women.
- 1.10 Work with industry, private investors, philanthropic and non-government organisations to identify affordable housing products and options capped at \$200,000 price point.
- 1.11 Review the inclusionary zoning policy to include and encourage social housing supply as part of larger developments of public-owned land.
- 1.12 Explore opportunities for philanthropic and social impact investment into housing for low-income older women households to obtain home ownership.

### Focus area 2: Private rental

- 2.1 Introduce stronger protections for tenants in relation to repairs, maintenance, wear and tear.
- 2.2 Increase community education and awareness of the Housing Safety Authority.
- 2.3 Enable tenants to make minor, non-structural safety modifications and minor changes without undue landlord interference.
- 2.4 Ensure prominent energy rating labels are applied to private rental advertisements and apply a minimum energy-efficiency standard for rental properties.
- 2.5 Incentivise private and institutional investment in longer-term rental accommodation.
- 2.6 Partner existing landlords with community housing providers to provide affordable rental to women-led households.
- 2.7 Encourage build-to-rent projects across the private, public and not-for-profit sectors.
- 2.8 Explore targeted rental subsidy programs to support low-income households experiencing or at risk of rental stress to maintain private rental tenancies.

**“I’m scared to ask for basic repairs in case my lease isn’t renewed”**

*The voice of lived experience*

- 2.9 Advocate for increases to Commonwealth payments and supports essential to reducing housing insecurity for older women.
- 2.10 Increase protections for tenants and prevent tenancies ending without proper cause (i.e. stop no-cause evictions).
- 2.11 Include older women with lived experience of private renting as part of consultations for the Amendment Bill for further reforms of the *Residential Tenancies Act 1995*.
- 2.12 Strengthen domestic violence protections by considering the perpetrator liability and the voices of older women from a diverse background with lived experience of family violence.
- 2.13 Define and set regulations to prevent excessive rent increases.

### Focus area 3: Services

- 3.1 Invest in early intervention and prevention approaches focused on client outcomes and experience, that are co-designed.
- 3.2 Establish local and accessible community safe spaces (hubs) that meet the needs of older women.

**“I didn’t know where to go or what to do to get help”**

*The voice of lived experience*

- 3.3 Invest in co-designed services through safe accommodation that enable connection of people to help reduce the effects of loneliness and isolation.
- 3.4 Encourage and enable lived experience community advocacy, advisory groups, and services to ensure individuals feel supported and empowered.
- 3.5 Enable an advocacy body to progress systemic recommendations to improve housing security.
- 3.6 Consider age as an eligibility factor when assessing emergency housing need.

- 3.7 Explore innovative models for crisis accommodation that promote safety and security.
- 3.8 Utilise lived experience and robust data analysis mechanisms to understand service referral pathways, client experience and responses required.

### Focus area 4: Social housing

- 4.1 Invest in social housing programs that centre around the person, rather than the dwelling.
- 4.2 Explore models that incorporate on-site supports for cluster housing.
- 4.3 Ensure the supply, condition and amenity of social housing properties are up to standard and meet the needs of older women.
- 4.4 Review social housing anti-social behaviour policy and practice to enable successful supported tenancies and safe communities.
- 4.5 Review social housing allocation policy and practice to consider a diversity of approaches to meet demand and creation of safe and connected communities.
- 4.6 Review social housing occupancy and portable sleep-out options that enable adaptability to meet a diverse range of needs.
- 4.7 Utilise lived experience and robust data analysis mechanisms to understand social housing referral pathways, client experience, and responses required to prevent older women experiencing housing insecurity.

# Older women housing overview



## 17.3%

(308,284)

South Australian population are women aged 55 years or older in 2021 Census.

\* Compared to 15.3% in 2011 and 16.5% in 2016

## Hidden nature of older women's homelessness

Women experiencing homelessness will often:



Stay with friends or family



Stay in overcrowded dwellings



Be less likely to seek help



Be under threat of violence or are physically hiding

**"Older women's homelessness is often hidden from view... consequently...the extent of older women's homelessness is under-reported"**

– Australian Human Rights Commission

## Increasing Housing stress



Increase in median house prices



Increase in median weekly rental prices



Equal lowest residential vacancy rate

## 22,000+

7% of older women in housing stress: experiencing mortgage stress, rental stress, living in overcrowded dwellings, or homeless (2021 Census data).

## Current supply does not meet demand

Unaffordable, unavailable or inappropriate to meet the needs of older women, especially those with mobility issues, complex needs or living by themselves on low-incomes.

We need to change the way we think about housing and wrap-around programs and supports that enable housing security for older women.

Improves housing affordability and addresses housing stress

Enables ageing in place

Access to income and wealth creation

Importance of location and design of housing

# New supply models and land use

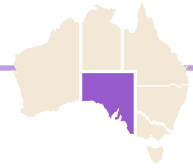
Housing is the least affordable and accessible it has been in over a decade.

**39%**

Increase on median sale price of houses in non-metro (major SA towns)  
2011 (\$269,750) to 2023 (\$375,000)

**75%**

Increase on median sale price of houses in metropolitan Adelaide  
2011 (\$400,000) to 2023 (\$700,000)



Adelaide has the equal lowest residential vacancy rate 0.6%  
\* Compared to national rate 1.3%  
(June 2023 - SQM Research)

## Listening to older women with lived experience of housing insecurity

I want a “place to belong and freedom to express myself”

“Not enough houses suitable for single older women”

“I earn quite good money but still can’t get a loan at my age”

To “live individually and independently but in a community where (I) can feel safe and secure” is important to me.

## Current supply does not meet demand

Nor is what is on offer affordable or available, especially for older women living on low incomes or with complex needs.

- Home ownership
- Private rental
- Social housing
- Homeless

### The proportion of older women in South Australia is increasing



#### For older South Australian women

**73%** (225,640) – are in home ownership

**27%** (59,994) – of those in home ownership, own outright

**13%** (7,628) – of those in home ownership, are in mortgage stress

2021 Census Data - noting for 11.4% of older women housing tenure type not identified

## Recommendations to address this issue for older women

1.5 Encourage the increase of supply of safer female-specific rooming houses.

1.6 Utilise the outcomes of SA Housing Authority’s modular housing expression of interest to determine if additional supply options are available.

1.7 Assist providers to activate underutilised accommodation for transitional housing for older women.

1.8 Support advocacy of responsible lending rules that increases access to home ownership products for low or fixed-income older women.

1.11 Review the inclusionary zoning policy to include and encourage social housing supply as part of larger developments of public owned land.

1.1 Explore the provision of co-housing / co-located housing accommodation to improve housing security for older women.

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1.3 Explore delivery options, including how to encourage buy-in from non-government and private investors for modern villages.

1.9 Provide financial literacy education and resources specifically designed and delivered to older women.

1.10 Work with industry, private investors, philanthropic and non-government organisations to identify affordable housing products and options capped at \$200,000 price point.

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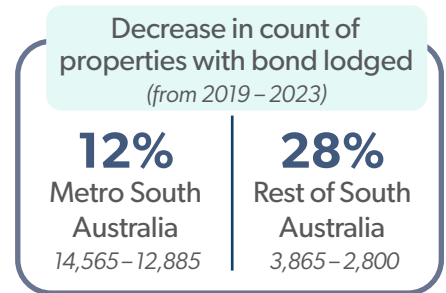
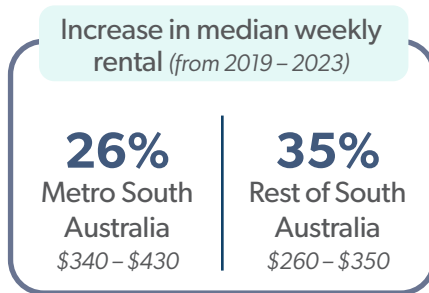
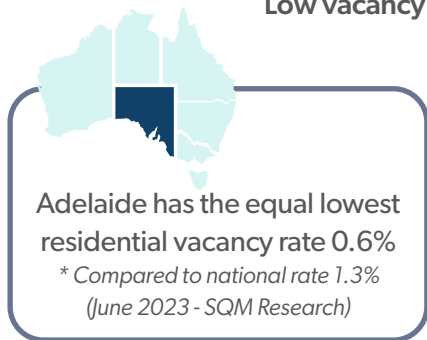
Potential timeframe to implement recommendation, noting detailed planning and scoping works is required.

● Short-term - within 12 months ● Long-term - more than 12 months ● Includes both long and short term activities



# Private Rental

## Low vacancy rates driving rental price increases, tenant uncertainty and inaccessibility



### Listening to older women with lived experience of housing insecurity

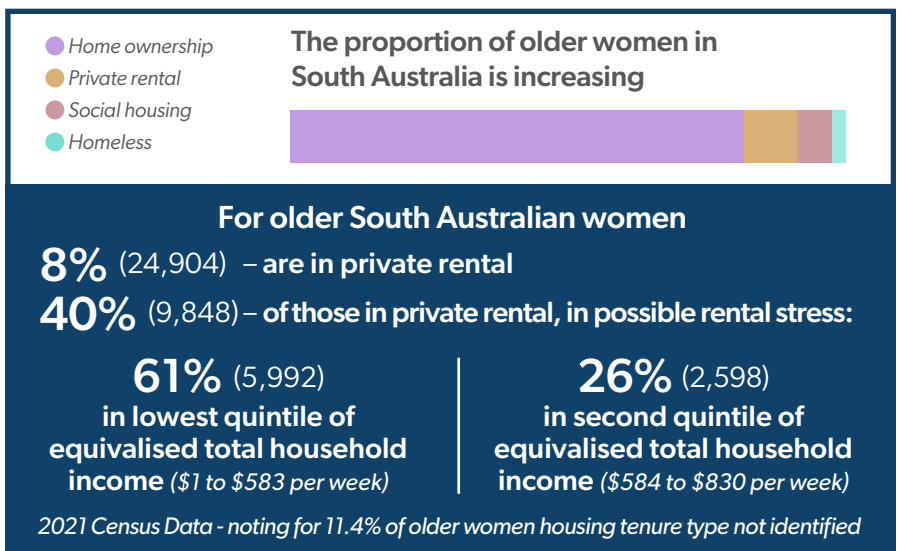
“Tenants are scared to ask for the basics ... asking a landlord to repair things or bring them up to code is asking for your lease not to be renewed”

Want to “feel safe, secure and have privacy”

Issues include “No private rental available, price” and “stress from huge power bills”

## Current supply does not meet demand

Nor is what is on offer affordable or available, especially for older women living on low incomes or with complex needs.



## Recommendations to address this issue for older women

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# Services

Older women are one of the fastest growing populations at risk of homelessness.

Older South Australian women living in overcrowded dwellings

**31%**

Increase from 2016 to 2021  
3,590 – 4,701

Older South Australian women who are homeless

**4%**

Increase from 2016 to 2021  
263 – 274 (based on ABS census data)

Older women Specialist Homelessness Service (SHS) clients (2022-2023)

**876** – 4.2% of total SHS clients

**18%** – identify as Aboriginal

**30%** – with a disability

## Listening to older women with lived experience of housing insecurity

I want to “have access to education, jobs, services and supports”

“I didn’t know what to do or where to go to get help”

Need “prevention before intervention...and communication” across service providers

“Can’t get help unless you’re homeless”

“Abuser held money and my items hostage...women are left behind...trying to support themselves and any children”

“Stigma of DV and if you have other mental health issues”

“No homes available, homeless services can’t offer homes only emotional support”

Potential timeframe to implement recommendation, noting detailed planning and scoping works is required.

- Short-term - within 12 months
- Long-term - more than 12 months
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## Focused on crisis rather than prevention

Older women may be reluctant or not know where to seek help, or what can be accessed to support prevention of insecurity.

- Home ownership
- Private rental
- Social housing
- Homeless

### The proportion of older women in South Australia is increasing



### For older South Australian women

**1.6%** – homeless or living in overcrowded dwellings (2021 Census)

**51%** – main reason for seeking SHS: 1. Housing crisis (e.g. eviction), 2. domestic and family violence (2022 - 2023)

**2,372** – are applicants on the social housing register (June 2023)

2021 Census Data - noting for 11.4% of older women housing tenure type not identified

## Recommendations to address this issue for older women

3.4 Encourage and enable lived experience community advocacy, advisory groups and services to ensure individuals feel supported and empowered.

3.5 Enable an advocacy body to progress systemic recommendations to improve housing security.

3.6 Consider age as an eligibility factor when assessing emergency housing need.

3.1 Invest in early intervention and prevention approaches focused on client outcomes and experience, that are co-designed.

3.2 Establish local and accessible community safe spaces (hubs) that meet the needs of older women.

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# Social Housing

Growing number of people living in precarious housing, demand for social housing growing.

## Public and Aboriginal Housing

**10,900**

tenancies held by women 55 and over (34% of all tenancies)

**63%** – single person households

## South Australian social housing register (June 2023)

**2,372** Older women applicants reflecting 13.2% of total

**10%** – category 1  
**7%** – Identify as Aboriginal

## Government investment to increase overall supply

**\$610.5m**

from Federal and State Governments to deliver the biggest increase in public housing in a generation.

## Social Housing homes in SA

**5%** – Net loss in properties (from 2012 - 2021)

**570** – per 10,000 residential dwellings

## Listening to older women with lived experience of housing insecurity

I want to “have choice and control as to where I live and who I live with”

I want to “have a place to grow, thrive and build for the future”

(need) “more government / community housing - stop selling them off”

“keeping women safe in their communities is paramount... should be a duty of care when looking at locations”

I want “organisations (to) follow through with claims they will help”

“educate staff and their managers” on issues affecting older women  
“more proactive measures”

Potential timeframe to implement recommendation, noting detailed planning and scoping works is required.

- Short-term - within 12 months
- Long-term - more than 12 months
- Includes both long and short term activities

## Supply does not match demand

Nor is what is available best matched to meet the needs of older women with mobility issues or other complex needs

- Home ownership
- Private rental
- Social housing
- Homeless

## The proportion of older women in South Australia is increasing



## For older South Australian women

**6%** – living in social housing (2021 Census)

**11%** – of all 2022/23 allocations into Public and Aboriginal Housing made to older women

Public and Aboriginal Housing tenancies held by older women

**7%** Aboriginal household  
**39.5%** household includes person with disability

2021 Census Data - noting for 11.4% of older women housing tenure type not identified

## Recommendations to address this issue for older women

4.4 Review social housing anti-social behaviour policy and practice to enable successful supported tenancies and safe communities.

4.5 Review social housing allocation policy and practice to consider a diversity of approaches to meet demand and creation of safe and connected communities.

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