Speech by Liz Lennon – Older single woman on low income and experiencing homelessness – at the launch of the Ageing on the Edge report 'One rent increase from disaster – older renters living on the edge in WA' at Parliament House. September 10. 2019

Thank you, Lisa. I'd like to recognise and pay respect to the traditional owners of the land on which we meet. Welcome all.

According to the Ageing on the Edge research I'm one of more than 6000 older single women in WA living in poverty and experiencing severe housing stress or homelessness.

Nothing like being at the cutting edge of a trend!

Most older women living in poverty and at risk or homeless do not wake up every morning and greet the dawn by saying

'ah yes, my poverty and housing situation is a result of a society that doesn't truly value women or older people. It's all driven by structural inequalities and a national narrative that values money over people and poverty shames those, who in their eyes, have failed some kind of neoliberal darwinian test.'

The women don't say

'My situation is a result of life long gender wage inequality where nearly 60% of WA women of working age spend their lives earning in the lower 2 income quartiles, many working part time and doing the majority of unpaid caring work in the home and the community. Tens of thousands of us can look forward to ageing in poverty even though we worked hard all our lives.'

Older women are further impacted by male violence in the home, the death of a partner, divorce, becoming primary unpaid carers for older adult children and parents, loss of a job or not being able to find work due to age and gender discrimination.

Most older single women living in poverty and paying more than 35 and often as much as 65/70% of their weekly income on rent do not wake up and say

'My living in rental accommodation with no security of tenure is because of a public, private and social housing system that is no longer fit for purpose.'

They blame themselves. They stay invisible, silent and well behaved because they think their situation is their fault. They don't define themselves as homeless because, until recently, researchers, policy makers and service providers didn't.

When you perceive yourself as powerful and useful in mind and heart but society sees you as a burden, that hurts.

It's difficult to continue valuing yourself when society's narrative doesn't value you because your poor and an older single woman.

It's easy to blame yourself for being financially poor, struggling to pay the rent and not being able to afford to go out and socialise with friends.

You blame yourself for not being able to find work that uses your skills and experience. You don't value the unpaid time you've spent caring and supporting friends and family.

And slowly you feel invisible. silent, powerless and useless. Your health deteriorates and you wonder where you'll get the energy to get out of bed and decide to keep living.

The wicked problem of older single women living in poverty, severe housing stress or homeless is a disgrace in a society that talks about being fair and just.

This is a human rights issue. If it was predicted that more than 500,000 people in Australia would be severely impacted by ebola or swine flu over the next 20 years we would see a government, private and public sector response that was integrated, coordinated, collaborative, innovative and hugely well funded.

Guess what? It's predicted that more than 500,000 older single women will be living in poverty and at risk or homeless over the next 15 to 20 years in Australia.

That's no reward for their life long efforts.

I see an Australia that is rife with power, gender and economic inequality, that poverty shames and basically ignores hundreds of thousands of people who have often given their lives as unpaid carers, volunteers in community and hard but low paid workers.

Where you focus your lens of attention; where you focus your energy, policy, research, money and time tells me more about what you value than your words.

- 1. If womens' paid and unpaid work was truly valued in Australia, then we wouldn't have a society where most industries are dominated by one gender and female dominated industries [think retail, community services and health] have lower wages and accumulated superannuation than male dominated industries. This results in tens, if not hundreds, of thousands of older single women across Australia living in poverty and without real homes.
- 2. **If older people were truly valued for their skills** then they wouldn't be experiencing underemployment and longer periods of unemployment than any other age group.
- 3. If our leaders truly valued creating a fair and just society, where a house was a home and not just an investment, then they would be driving and funding a coherent federal housing supply strategy that enabled older people on low incomes to age safely and well in their communities in homes that were fit for purpose.

What is valued is filtered through a lens of perception and attention that defines:

- what and how research and policy is developed;
- what and how services are funded and
- who designs and delivers them.

There are a number of perceptions that pervade the sector and have become a kind of dogma:

- 1. The perception that bigger organisations are better service delivery agents isn't always right Midland Women's Health Care Place under the excellent leadership of CEO Sally Kingdon Barbosa shows me that smaller localised services have an impact and reach that far exceeds their size. Luke's housing organisation Connect Victoria Park delights me in the way it delivers its accommodation and drives local connection activities for all older adults in the area.
- 2. The corporatisation and privatisation of services to poor, ageing and marginalised people is a disgrace. The perception that business models and the corporatisation/darwininan survival of the community sector is the way to go, blinds us all to the power of compassion and kindness as service values and ROI's. It blinds us to the power of cooperative models of working together that focus their lens of attention on the strengths we bring to the table, not our position power. We see how privatisation of social, employment and aged care services have turned people into business units and the bottom line is about profit and not actually delivering respectful and useful services. Government is abrogating their responsibilities to deliver these services and be truly accountable. This is not the way a fair and just society should develop and deliver services that are a human right.
- 3. The perception that social impact investment is the new sexy wave of housing funding interests me in terms of its use, and I also see it as a potential way for governments to abrogate their responsibility to fund relevant and sustainable housing supply and services. While social impact investment looks like a magic wand for service delivery and housing development it still has a sting in the tail that requires financial roi's that could supersede other less tangible but necessary values and returns.

There's an Australian narrative about poor older people, and specifically older single women that pisses me off.

There are 5 perceptions in the narrative that I want to challenge as they impact on policy, funding and service delivery decisions:

1. Older single women living in poverty are something broken that needs to be fixed. I'm financially poor not stupid and I don't need wrap around services, although I support them for high needs women. The majority of OSW experiencing extreme housing stress and homelessness are poor and don't have high needs. I don't need capacity building to do research, develop policy, create partnerships, think strategically or reimagine intentional housing communities led by older single women or people on low incomes.

The systems broken – not me.

2. **Another perception is that we're burdens on society**. We may be financially poor, but we have a bank of social, creative, caring and intellectual capital that keeps families, friends and communities going. Give us fair paid work that engages our skills, raise New Start, support and finance older women business start ups and we'll continue to be the assets we truly are in Australia and WA.

Older single women are assets not burdens

3. A key perception of OSW with lived experience is that we're seen as passive objects and subjects of policy making, research and service use. We're seen as powerless and not really capable of codesigning policy, services or homes where we can continue to contribute and age well in our communities. In Sherry Arnstein's ladder of power and participation poor older single women with lived experience are so far down the ladder we're on the rung just above the non participation rungs of manipulation and therapy. Recently we've been invited onto what Sherry calls the tokenism rungs of being informed, being consulted/researched and being placated as token reps in decision making processes that impact our lives. I see little evidence of what Arnstein calls true citizen participation where we work in partnership and often lead the development of research, services and homes for life.

This is about power and perception – bottom rungs are about power over the perceived powerless and upper rungs are about power shared with us.

4. **Be grateful for what we give you** - this perception pervades the system. One example that comes to mind is the obsession with providing tiny homes to the homeless. I think tiny homes are one option on a continuum of options for home. What I'm seeing are ugly designs with homes being placed on government land that's not connected to community and has no long term security of tenure. I've started calling these unsustainable ugly tiny homes **Poor Boxes**. The development of tiny/small homes needs to be underpinned by very clear principles that embrace — beauty|sustainability|affordability|connection.

If those of you with money wouldn't accept a substandard service or home then don't ask me or any other person living in poverty to do so

5. All homeless people are the same and you shouldn't have specific services or prioritised groups — once again this perception pervades the sector at all levels of power and decision making. We're not a homogenous blob and this research has shown that older people, and specifically older single women living in poverty, are the fastest growing demographic of homeless in Australia and WA. Homeless, housing and aged services acknowledge that they can't, don't or won't meet our needs within existing service delivery systems. Information services are totally useless, waiting lists are long for public and social housing that currently don't meet our needs to age well and even senior managers have no real understanding of our needs or the extent of the demand.

Policy, services and the development of homes needs a nuanced approach that understands and meet the needs of diverse groups of homeless people. Older adults, and specifically older single women, living in poverty, housing stress and homeless need to be prioritised on housing lists. Services need to be developed that meet their stated needs.

Let me tell you a personal story that illustrates the depth of ignorance within the sector regarding the needs and underlying systemic issues impacting on older adults, and specifically older single women living in poverty, housing stress and homelessness.

In 2016 I was accepted to do a PhD I called Older Single Women Reimagine Home – Innovative and Unconventional Options that are led by women and people on low incomes. I went to meet with a senior manager in a large social housing organisation to tell him about the research and see what ideas he could share to add value.

He said 'why are you just researching older single women's needs — what about men?' He was taken aback when I told him about issues such as lifetime gender wage inequity and the current research on the tsunami of older single women living in poverty and experiencing homelessness. There are real gender differences and I'm allowed to do research based on gender inequity.

When I told him about the difficulty older people had accessing information about their service rights he said 'That's ridiculous. Just get on the computer and you'll find any information you need about services.' The Ageing on the Edge research has shown that online information services provided by government and community organisations is at best useless and at worst – non existent. Also, many people also prefer respectful and useful face to face interaction to make informed choices about their rights.

When I said that the issue of older single womens' homelessness was predominantly about lack of a fair income and we needed to work on the issues together, he said 'You've all got some skills. Go get a job at Bunnings.' Apart from the fact he's sending us to another low paid job opportunity, it showed a kind of contempt for the broader base of skills and experience that we bring to the table.

Suffice to say I left the meeting pissed off, patronised and distressed. It's no wonder older single women experiencing housing stress and homelessness avoid services – you've no real idea or understanding of the issues or the nuances involved in our situation.

There's a real need for courses for managers and workers within the homeless, housing and aged sectors in truly understanding the needs of my tribe. It's about gender, power and privilege and you need to own your own responsibility for the reasons why older single women like me wouldn't touch your services with a barge pole.

My challenge to you all is to stop and reflect on how you, your organisation and your sector value and perceive older single women living in poverty and experiencing housing stress and homelessness.

• Do you employ us to do your research and develop your aged, women, homelessness, housing and employment policy and plans?

If not, why not?

Are we employed to help co design and deliver capacity building activities that build your sectors
workers real understanding of gender and ageing well so they can deliver more informed, relevant
and respectful services.

If not, why not?

• Are we employed to help you reimagine home for OSW on low incomes that enables us to continue to contribute and age well in community?

If not, why not?

I've been researching [unpaid] innovative and unconventional options for home that are led by older single women and people on low incomes for 3 years now. It was going to be through a PhD but I couldn't do it as scholarship criteria are strongly weighted to people within academic tracks and not people like me with lived experience as action and social justice researchers. I'm gathering WA, Australian and global examples of older single women and low income led options for home, as well as their diverse partnership, engagement, design and funding models. Love to be able to complete the work this year with some payment. I have a research proposal if anyone is interested in talking with me.

 Are OSW given resources where we partner with local councils, state and federal agencies, property developers and community organisations to engage and design homes where we can age safely and well?

If not, why not?

• Are we employed to develop and deliver respectful information services on housing, health and ageing well to our own tribe?

If not, why not?

Shifts in perception, shared power and true partnerships with OSW living in poverty are needed if we can begin to call Australia and specifically WA a fair and just society.

Wicked problems are inherently complex, frustrating and are never truly solved. I believe that if you value and perceive older single women living in poverty as powerful partners you'll invite, and pay us, to collaboratively develop beautiful, affordable, sustainable and connected homes so we can age well and continue to be assets in our communities.

We can work together to reimagine home, with values and principles that respect the diversity of older people living in poverty, so we can all age well in our communities.

That's what defines a just and fair society.

Thanks to Lisa Baker [MLA Maylands and host of the report launch in Parliament] for always going the extra mile for her community [human and animals], and for being a true friend. Thanks to my colleagues on the Ageing on the Edge research group. You treated me with great respect when I was definitely not silent or invisible, but hopefully I was well behaved. Thanks to all of you who work to create a fair and just society. Very specific thanks to Jeff Fiedler who invited me onto the research group, valued what I had to say, and has such a deep commitment to this issue.

Who is Liz Lennon?



Liz has more than 35 years of experience working with communities in Australia and Ireland as a social action researcher, evaluator and project manager. Like many older single women experiencing housing stress and homelessness she was blindsided by both external global events [the global financial crisis pretty much destroyed small consultancies like hers that worked in the community sector] and personal life events [moving back to WA, becoming a

primary supporter for a dear friend with a life threatening illness, age discrimination when trying to get work]. She's just turned 60 and is pretty adamant that she's not going to be silent, invisible or well behaved about the issue of older single women living in poverty and experiencing severe housing stress and homelessness. Liz intends to work in partnership with great people and organisations across and within sectors to give this wicked problem some creative, compassionate and sustainable solutions. https://lizlennon.com/ focusedsolutions1st@gmail.com

Ageing on the Edge WA report link - https://www.oldertenants.org.au/ageing-edge-national-action-project