



'DOING IT TOUGH'

Queensland Older Women's
Experience of Poverty



FOREWORD



GEOFF BATKIN
EXECUTIVE DIRECTOR
Wesley Mission Brisbane

Being well, keeping active, and living a ‘good life’ connected with friends and family is a strong ambition for most people and especially Queensland’s older women. However, the reality for a significant number of older women shared across rural, regional and metropolitan communities is very different. Financial hardship driven by rising living, and health costs, lack of employment opportunities, limited transportation options and the stress associated with maintaining appropriate, safe and affordable housing is leaving many older women on a trajectory towards poverty.

Wesley Mission Brisbane’s experience in supporting Queenslanders for more than 100 years has more recently fostered a particular interest in understanding the experiences of older women who are facing poverty and disadvantage. Given Wesley Mission Brisbane’s co-hosting role with YFS for Anti-Poverty Week 2015, our organisation was keen to gain greater insight into the nature and implications of poverty for older women in Queensland. Anti-Poverty Week is a week where all Australians are encouraged to organise or take part in an activity aiming to highlight or overcome issues of poverty and hardship here in Australia or overseas. It was established in Australia as an expansion of the UN’s annual International Anti-Poverty Day on October 17.

Wesley Mission Brisbane and Council of the Ageing (COTA) Queensland have worked with social research firm Urbis, to look more closely at how Queensland’s older women survive and thrive during tough times. The purpose of the scoping study was to better understand the current and future needs of older women across Queensland, particularly those who may be experiencing or at risk of financial hardship.

Wesley Mission Brisbane and COTA (QLD) are committed to valuing the significant contribution that older women make to our community, and supporting those facing disadvantage and financial hardship to live active and fulfilling lives connected to their family and wider community.

A handwritten signature in black ink, appearing to read 'Geoff Batkin', written in a cursive style.

Geoff Batkin

DOING IT TOUGH

Wesley Mission Brisbane in partnership with Council of the Ageing Queensland (COTA) and independent research firm Urbis have completed a focused study of older women's experience of living in poverty and disadvantage across Queensland. Drawing upon published research, discussions with stakeholders and conversations with older women in metropolitan, regional, rural and remote areas, this report provides clear insights into the current and future experiences and needs of older women across Queensland, particularly, those who may be experiencing financial hardship, and/or at risk of disadvantage.

The overwhelming impression from undertaking this research was how reluctant every woman we spoke to was to identify as living in poverty. Many actively retaliated to say that they had sufficient non-material resources that helped them survive. This report acknowledges that while this is a perfectly understandable response to overcoming the stigma of the 'poverty' label, it can also tend to exacerbate the more hidden elements and effects of older women's poverty.

IN 2016

376,785

WOMEN OVER THE AGE OF 65
WILL BE LIVING IN QUEENSLAND¹

CURRENT NATURE OF POVERTY AND AGING IN QUEENSLAND

Poverty and disadvantage is distributed across Queensland, and occurs throughout our cities, towns, islands, and regions. Older women experiencing financial hardship and/or at risk of disadvantage are often clustered in areas where the housing market can provide low cost, private rental accommodation.

Across Queensland, women who are older, single, poor and living in private rental accommodation are one of the most disadvantaged groups in our community. They are vulnerable to slipping into entrenched poverty and homelessness as a result of shifts in circumstances (e.g. increase in rents or loss of income or employment)¹.

There are a number of factors that influence the susceptibility of older women to experiencing poverty or disadvantage. The extent and duration of these factors affects individual women differently, and can shape their experience of growing older, either as a result of entrenched lifetime poverty and disadvantage, or poverty and disadvantage that occurs as a result of a life-changing event (e.g. death of a partner, divorce or relationship breakdown or health crisis)².

For older women to live a 'good life' in these circumstances often means being self-reliant, having a positive focus, and 'making do' with whatever individual or household assets they have to hand.

IN 2036

739,067

WOMEN OVER THE AGE OF 65
WILL BE LIVING IN QUEENSLAND²

FUTURE NATURE OF POVERTY AND AGEING FOR QUEENSLAND OLDER WOMEN

Over the next 30 years, continuation of the national trend towards decreasing rates of home ownership will have a profound impact on housing and accommodation supply and demand across Queensland, particularly in terms of supply, affordability and appropriateness for older women.³

The current cohort of middle age women is likely to be at risk of having insufficient savings and assets to draw upon in retirement due to the long lead times required to address the gender inequalities in superannuation and asset accumulation⁴.

The financial security for single women, women who have taken significant time out of the workforce to care for a family member or children, or women with limited education and casual or unstable employment is particularly dire.

Without sufficient assets to draw upon, options for securing aged care or seniors living housing becomes limited for significant numbers of older women.

Evidence suggests that the incidence of elder abuse may also increase in line with our ageing population profile if effective interventions and programs are not put in place⁵.

LIVING IN QUEENSLAND

OLDER WOMEN AND POVERTY

The concept of 'doing it tough' is multi-dimensional and acknowledges the individualised circumstances and resulting experiences of a person 'doing it tough'. It incorporates aspects of financial hardship, poverty and/or social disadvantage, precludes people from having an acceptable standard of living, and denies them access to essential goods and activities. These elements are intrinsically related and have the ability to exacerbate the experience of a person at risk of or currently 'doing it tough'.

FEMINISATION OF POVERTY

The feminisation of poverty refers to the disproportionate representation of women among the poor and disadvantaged. Poverty of older women in Queensland is a silent paradox perplexing practitioners, policy makers, service providers and older women themselves. What we have come to realise, is that experiences of older women at risk of, or experiencing poverty and/or disadvantage across Queensland extends beyond the lack of essential resources, to entrenched psychological and physical suffering⁶.

With more than 39,544 women aged 65 and over across Queensland currently 'doing it tough', it is important to understand the multidimensional nature of poverty and disadvantage, and the diversity of experiences of women across the state.

A number of single older women, 43.5%, identified that their quality of life standards worsened after retirement⁷. Similarly, 53.4% of women who had undergone a divorce or undergone a separation

since entering retirement identified a significant decline in their quality of life standards, much higher than divorced or separated men, or women who maintained their single lifestyle⁸. The decline in the quality of life standards highlights the vulnerability of women who experience life-changing events such as divorce, separation or death of a partner.

As cost of living and housing affordability continue to rise across the state and ageing women have significantly lower

superannuation than men, older women will become increasingly vulnerable to housing security. It is unsurprising then that currently Queensland women are more likely to be dependent on government pensions and allowances than men⁹. Such financial dependence on the pension reflects a person's vulnerability to financial hardship, a key barrier to older women maintaining and enhancing their quality of life.

Across the state, women are seeking specialist homeless services for accommodation and financial assistance. Women are disproportionately more likely than men to seek these services due to interpersonal relationships, and domestic and family violence. These women often live in disadvantaged communities, and have poor health and wellbeing, factors that are intrinsically related and capable of hindering the prosperity of older women across Queensland. Older women in these communities often suffer significant anxiety over their future economic, social and environmental stability, associating feelings of shame with being in poverty, exacerbating the severity of their experience, and their willingness to reach out for assistance.

KEY FACTS¹⁰ QUEENSLAND WOMEN AGED 65+

- 75.7% are widowed, divorced, separated or a lone person
- 2.2% are not proficient in spoke English;
- 1.0% identify as Aboriginal and/or Torres Strait Islander;
- 17.9% has a need for assistance with core activities
- 0.1% are unemployed and looking for work (full/part time)
- 6.7% have a Bachelor and above Graduate Diploma and Graduate Certificate Level
- 9.5% caring for children (other than their own)
- 10.6% provide unpaid disability assistance
- 18.5% volunteer
- 21.1% moved between 2006 and 2011

'ONE OF THE MOST DISADVANTAGED DEMOGRAPHIC PROFILES FOR A PERSON TO HAVE IS TO BE OLD, SINGLE, POOR, FEMALE AND IN PRIVATE RENTAL ACCOMMODATION...'

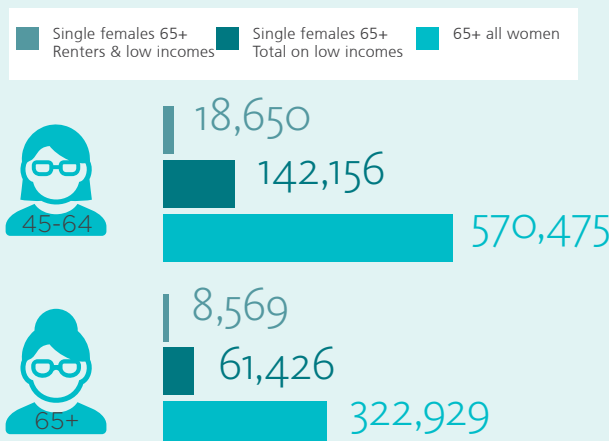
(H Kimberley & B Simons 2009, The Brotherhood's Social Barometer: Living the Second Fifty Years, Brotherhood of St Laurence, Fitzroy, Vic)

IN 2016
376,785
WOMEN OVER THE AGE OF 65
WILL BE LIVING IN QUEENSLAND¹

OF WHICH
46,982
WOMEN WILL BE 'DOING IT TOUGH'¹⁴

It is critical to look at the challenges the State is likely to experience over the next 20 years. Across Queensland, the existing and emerging older women populations are increasingly single, renting and on low incomes, with a doubling of at risk population by 2036. Assistance to support the prosperity of these women's quality of life is essential.

OLDER WOMEN IN QUEENSLAND



TOP 10 LOCAL GOVERNMENT AREAS HIGHEST NUMBERS OF OLDER WOMEN (LOW INCOME)

LGA	TOTAL 65+
Brisbane (C)	32,974
Gold Coast (C)	17,056
Sunshine Coast (R)	13,862
Moreton Bay (R)	12,456
Toowoomba (R)	6,914
Logan (C)	5,802
Redland (C)	5,150
Fraser Coast (R)	4,570
Townsville (C)	4,488
Ipswich (C)	4,430

TOP 10 LOCAL GOVERNMENT AREAS HIGHEST PROPORTION (LOW INCOME)

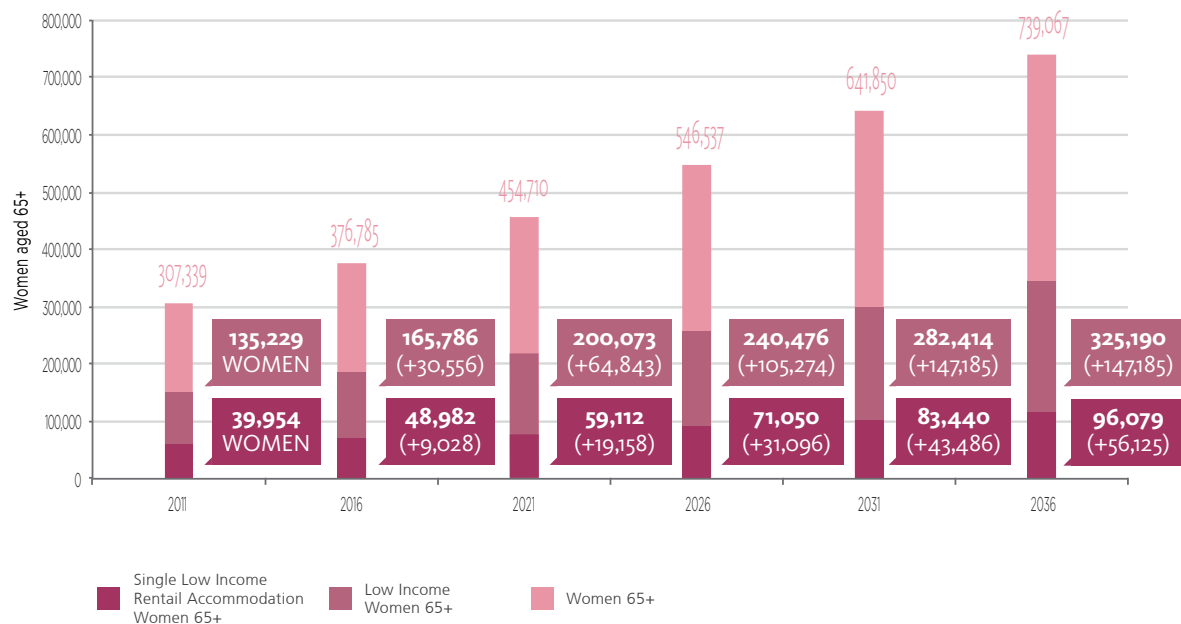
LGA	# OF WOMEN	% OF POP
Blackall Tambo (R)	122	59%
Toowoomba (R)	6,914	54%
Southern Downs (R)	1,726	52%
Murweh (S)	212	51%
Hinchinbrook (S)	736	51%
Ipswich (C)	4,430	50%
South Burnett (R)	1,372	48%
Redland (C)	5,150	48%
Moreton Bay (R)	12,456	48%
Rockhampton (R)	4,134	48%

A GROWING CHALLENGE

OLDER WOMEN DOING IT TOUGH IN 2036

With over 739,067 women in Queensland aged 65 and older, Queensland will experience a growth of 431,728 older women between 2011 and 2036. Of these women over 65 years, 325,190 women will be on low incomes and of that 96,079 will be on low incomes and in private rental accommodation.

ADDITIONAL DISADVANTAGED WOMEN AGED 65+



In 2011, Queensland had 307,339 women over 65, with an additional 431,729 projected by 2036. Across the state is projected that in 2036:

- 49% of older women will be living in major cities across Queensland;
- 45% of older women will be living in regional Queensland;
- 6% of older women will be living in shires and towns across Queensland.

These projected changes will place increasing pressures on the State including:

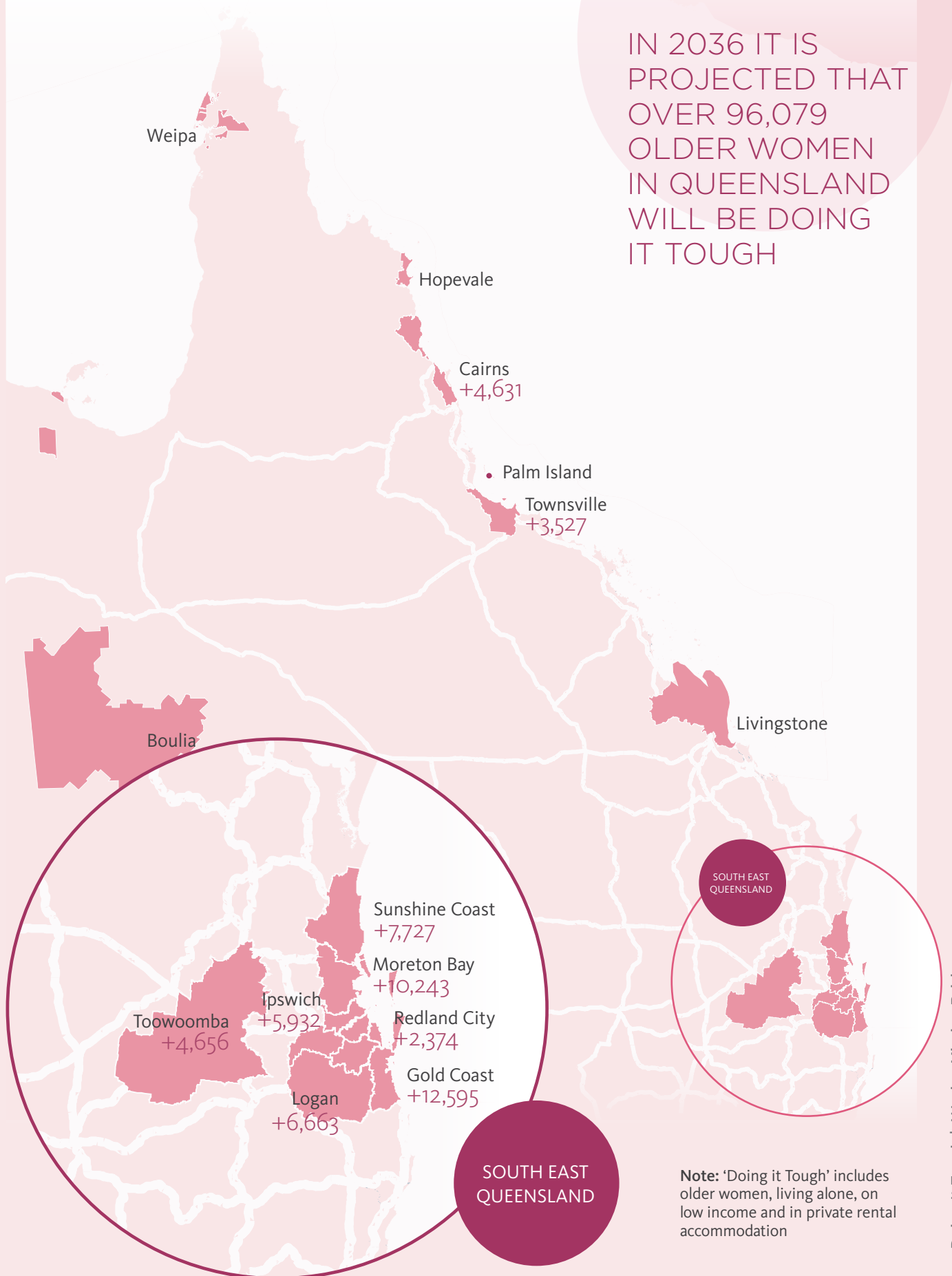
- Older women being trapped in affordable, private rental accommodation in areas of social and economic disadvantage;
- Risks of homelessness due to shifts in private rental market (e.g. rental price rises, particularly in areas close to services and public transport);
- The quality and appropriateness of private and rental housing to

meet the needs of older women;

- The lack of supply of appropriate accommodation in regional and remote areas;
- Implications for accessing aged care when older women are unable to use their home to 'buy into' alternative living options;
- Women from diverse backgrounds and cultural, being vulnerable to discrimination; and
- Escalation in demand for community and support services for vulnerable women.

TOP 10 GROWTH AREAS FOR OLDER WOMEN 2011-2036
 (+ INDICATES THE INCREASE IN NUMBER OF OLDER WOMEN DOING IT TOUGH)

IN 2036 IT IS
 PROJECTED THAT
 OVER 96,079
 OLDER WOMEN
 IN QUEENSLAND
 WILL BE DOING
 IT TOUGH



RISK FACTORS

Many of the risk factors that contribute to older women experiencing poverty are well documented in international and national research; however how Queensland women experience these are unique.



FINANCIAL DEPENDENCE

Women are more likely to be financially dependent on government assistance than men.

Women comprise 73% of single rate pension recipients and 58.3% of all age pensions¹⁷. This is a result of women more commonly having less retirement savings than men, due to women moving in and out of the paid workforce due to caring responsibilities, and being paid less than men when engaged in paid work. Women typically have lower levels of superannuation coverage over their employment years, and lower accumulated amounts of superannuation capable of supporting them through retirement. This places women at an 'acute vulnerability to financial insecurity and poverty in retirement' because of the likelihood of a sole reliance on the Age Pension.

Financial insecurity and vulnerability also significantly impact upon older women's ability to participate equally in all spheres of life during retirement, including economic, social and cultural life, and may directly impacts on an individual's standard of living¹⁸.



LEVEL OF EDUCATIONAL ATTAINMENT

Education attainment is instrumental in increasing a person's level of civic engagement and participation, particularly allowing and enhancing opportunities for workforce participation and income.

In 2011, 5.9% of Queensland women aged 65 and over had completed a Bachelor's degree or a graduate certificate, compared with 6.4% of older men¹⁹.

While there have been significant advances in women's education broadly in Australia, it should be noted that for Aboriginal and Torres Strait Islander women, women of culturally and linguistically diverse backgrounds and women with disability, there are a number of structural barriers to accessing education and learning opportunities. As we move further into the 21st century knowledge economy, access to higher order skills and capabilities are becoming increasingly important.

Across Queensland, older women have reported a lack of access to training and return to work preparation programs²⁰.

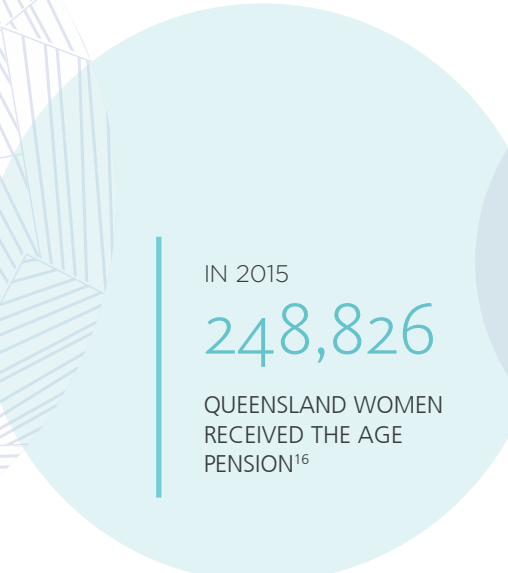


EMPLOYMENT AND INCOME INEQUALITY

Currently, 35% of Australian women have no financial savings for retirement with 60% of women aged 65 - 69 among the worst affected. This is likely to continue with predictions that by 2019-2020 women will only hold one third (\$600 billion) of Australia's superannuation assets of \$1,800 billion²³.

Among single people over 45, women are more likely to have less than the median income (62% women compared with 38% men)²⁴. This is often a result of women periodically exiting the workforce to assume caring roles, as well as age and gender discrimination. As a result, older women are more likely than older men to have no superannuation coverage at all.

These differences between genders are exacerbated by the gendered segregated nature of the Australian paid workforce²⁵. For example, female dominated industries such as aged care, child care, health and community services are generally paid lower compared to male dominated industries such as engineering, banking and finance.



DIVORCE OR RELATIONSHIP BREAKDOWN



Across the State, the number of divorced women entering retirement is expected to rise significantly in the next 20 years. The financial hardship that middle-aged or older women often experience following divorce has a lifetime of financial consequences. The Australian Human Rights Commission’s 2009 issues paper ‘*Accumulating poverty? Women’s experiences of inequality over the lifecycle*’ has demonstrated across Australia that divorced women aged 55-84 have the lowest levels of household income, superannuation and assets compared to married people and divorced men. Beyond the financial hardship associated with women experiencing relationship breakdown, the resulting social and cultural changes to a woman’s lifestyle aggravate issues of social exclusion and perceptions of shame.

DOMESTIC AND FAMILY VIOLENCE (INCLUDING ELDER ABUSE)



Domestic and family violence is the major cause of homelessness in Australia with 33% of clients accessing specialist homelessness services seeking assistance as a result of domestic and family violence²⁶. In 2013-14 there were 66,016 occurrences of domestic and family violence across Queensland; a 2.7% increase on the previous year²⁷. This translates into 181 incidents of domestic and family violence reported to police every day in Queensland.

Escaping domestic violence can result in an immediate devastating economic impact on victims; including loss of employment, housing, child care, health care, transportation and/or access to their partner’s income²⁸. This gender-based abuse ‘*entrenches the poverty and dependence of women and children and may have severe, long-term impacts that have been barely acknowledged to date*’²⁹. Supporting financial independence of Queensland women is critical, as domestic and family violence and poverty are interwoven.

ELDER ABUSE



Elder abuse is a growing issue across Australia, and it particularly impacts on older women. During 2013-2014, 68% of the more than 1,000 reported cases to Helpline were women, while the gender of perpetrators was distributed between men and women³⁰. A review of Queensland Domestic Violence Orders and Helpline Records indicate that most elder abuse is non-spousal violence, and tends to be perpetrated by adult children (73.62%).

Elder abuse is not only about physical and psychological violence or intimidation, resulting in poor mental and physical health outcomes, physical injury and higher morbidity rates – it is also a financial issue.

“In 2013-14, UnitingCare Community reported that \$56.7 million was misappropriated from 139 elder abuse victims. Further, there were 650 occurrences of misappropriation reported by elder abuse victims where no dollar value of the misappropriation was stated. The common target for this abuse is the person’s home, resulting in an increased risk of homelessness and reduced options for aged care.”



HOUSING SECURITY

National housing research clearly states there will be a dramatic growth in the demand for affordable rental housing over the next 10 years to meet the anticipated doubling of low-income renters aged over 65. The supply of low rent housing is not keeping pace with demand and by 2028 the underlying demand for rental housing from older households will increase by 120%³². This issue is widespread and exacerbated in mining and tourist areas of Queensland.

Social housing continues to be a major provider of affordable rental housing for older people on low incomes. Public rental demand is projected to rise at a similar rate from 86,500 in 2008 to 189,900 in 2028. The number of households in the 85 years or over age group is projected to increase from 8,100 to 15,000³³. However, Queensland has a significant lack of social housing supply, having only 14.3 social housing dwellings per 1,000 population well below that experienced in other states.

Homelessness and older women is also a critical although often hidden issue. There are three pathways into homelessness for older women: older women with a conventional housing history, older women who have lived with ongoing housing disruption, and older women who had lived transient lives. The largest proportion of older women presenting with housing crisis in Australia have led conventional lives, and rented whilst working and raising a family. Few have had involvement with welfare and support systems³⁴.



IMPACTS OF NATURAL DISASTER

Communities are susceptible to the economic and social impacts associated with the recurring natural disasters such as storms, cyclones, floods, bushfires, heatwaves, and extended periods of drought. There is emerging evidence, supported by international as well as Australian research, that there is increased violence against women during and after disasters; that women can recover more slowly from disasters than men; and for older women who are likely to have limited access to economic and financial resources, they can be at risk of not being able to recover their losses³⁶. These gender disaster recovery and resilience matters are currently overlooked and need to be addressed if the needs of older women are to be addressed³⁷.

In the future, climate change could compound these impacts as a result of greater frequency and increased intensity of natural weather events³⁸. This is a serious issue as since 2010, communities across Queensland have been challenged by Cyclone Yasi, flooding and ironically now 80% of Queensland is declared in drought.



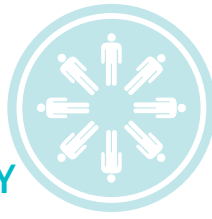
ABORIGINAL AND TORRES STRAIT ISLANDER COMMUNITIES

Across Queensland, women who identify as being of Aboriginal and/or Torres Strait Islander background experience increasingly severe impacts of poverty.

In 2011, 3.6% of the state population identified as Aboriginal and/or Torres Strait Islander, of which 65% live outside the Brisbane region. Moreover, in 2012, Aboriginal and Torres Strait Islander women comprised almost 75% of state owned and managed Indigenous housing tenants, with 33% of female clients accessing government funded specialist homelessness services³⁹.

Aboriginal and Torres Strait Islander women are also more vulnerable to experiencing sexual violence or physical abuse. They are 35 times more likely to be hospitalised for domestic violence than the general female population⁴⁰. It is important to consider these incidence rates and their implications for older women in both urban and remote communities.

Housing is critical for maintaining independent living for as long as possible. The NHSC concluded that *'[m]eeting the housing needs of older Australians is as much about health, mobility and maintaining connections with friends, family and support as it is about housing, income and housing costs. The solutions, therefore, need to be found in a 'joined up' approach that views older households' housing needs as one element in a more holistic view of maximising their independence as and when their circumstances change and their need for support increases'*³⁵.



CULTURALLY AND LINGUISTICALLY DIVERSE BACKGROUNDS

Research completed by Federation of Ethnic Communities Councils of Australia (FECCA) found that in general:

- Older people from culturally and linguistically diverse backgrounds (CALD backgrounds) have poorer socioeconomic status compared to the older Anglo-Australian population;
- That the lack of understanding of Australian services and health systems can impact on older people's wellbeing
- Language is a major barrier to accessing information and services for some older people from CALD backgrounds;
- Social isolation of older people from CALD backgrounds can result from the assumption they will be cared for by their family members.

Whilst research into the experience of older women from specific cultural communities highlighted variations in positive ageing, FECCA also found that in general, older people in these communities were more vulnerable to a number of risk factors, including:

- more likely to be smokers;
- an increased risk of poverty;
- less superannuation savings;
- less likely to be in paid work;
- lower rates of volunteering;
- lower levels of education;
- lower rates of access to services and;
- lower rates of use of information technology.

As the profile of Queensland's older population becomes more culturally diverse, it will be important to consider these factors.



OTHER RISK FACTORS

There are a number of other risk factors which are capable of introducing older women in Queensland to disadvantage. These factors include life events such as the death of a partner, a health crisis, a redundancy, age or gender discrimination and the strength of a woman's support networks. The occurrence of any of these events can be financially, psychologically and physically onerous. As women age, their resiliency to bounce back from these life events is often diminished and their vulnerability to disadvantage is heightened.



EXCLUSION, SOCIAL ISOLATION AND WELLBEING

Older women suffer significant anxiety over their financial stability which may have a negative impact on their health and ability to improve their financial circumstances. Research conducted with Victoria Women suggests that their self-esteem, physical and mental health are impacted by issues such as feeling fearful about the responsibility of caring for themselves in old age in the absence of a partner or a secure financial base; being concerned about not being in the position to retire despite feeling tired or unfit, or wanting time to themselves or to be with grandchildren and; the deterioration in their physical and mental abilities and how this impacted on their ability 'to care for themselves'⁴¹.

Older women are also vulnerable to social exclusion due to limited access to financial resources. This is further exacerbated by the perceived feeling of shame associated with being in poverty, making poverty stricken and at-risk women hard to reach out to⁴².

DISADVANTAGE

QUEENSLAND REGIONS AND TOWNS

It is increasingly agreed that there are spatial dimensions of poverty, that is, that poverty is not equally dispersed throughout the State, but rather there are key localities and regions that experience a set of characteristics that are both disadvantageous to the locality and reflect significant groups in the population that are living in poverty or financial hardship.

The spatial patterning of disadvantage across Australia is increasingly employed to identify communities at risk of, or experiencing poverty or social disadvantage. The spatial patterns occur in two forms:

- **Places where disadvantaged people live** – localities with concentrations of disadvantaged people according to their socio-economic and socio-cultural circumstances; and
- **Places that may disadvantage people** – a locality is comprised of specific characteristics that put its residents at disadvantage (e.g. physical inaccessibility to goods and services)

The dispersed nature of Queensland's settlement pattern and population has created diverse social, economic, and cultural challenges, directly and indirectly related to being disadvantaged. Older women residing in disadvantaged areas are experiencing above average rates of chronic disease and mental health problems, while those regions most disadvantaged are characterised by above average rates of unemployment and people dependent on income support. This can result in significant anxiety over their future economic, social and environmental stability.



CINDY, LIVING A GOOD BUT TOUGH LIFE

Cindy lives with her partner Eddie and their cockatiel Sunshine. Her story is one of survival with insecure housing options where she relied upon her personal resilience and optimism.

Since leaving Hobart where she was born, Cindy has travelled to Paris for the Homeless Soccer World Cup, and around Australia where opportunities to sell 'The Big Issue' has taken her to Adelaide, Sydney, Melbourne and finally up to Brisbane.

Cindy talks openly about living under the poverty line, she doesn't mind her partner Eddie calling her a 'tight-arse' because she knows it means they can live comfortably and have savings in their bank account. It gets tough, she says, sometimes Eddie can get on her nerves, but without him she would be lost.⁵⁹

Image credit - Miriam Deprez

GEOGRAPHIC ISOLATION - REGIONAL, RURAL AND REMOTE

Regional, rural and remote areas across Queensland are ageing due to a lack of educational, employment and recreational infrastructure providing adequate opportunities for young Queenslanders. As these populations decline and women choose to age in place, the lack of access to quality support services and social linkages threatens the vulnerability of older women to access timely and appropriate care. Service exclusion, particularly relating to medical, dental, financial and aged care living services heightens rural women's vulnerability to experiencing poverty and often leads to exacerbated health issues, depression and a severe sense of isolation.

The circumstance of regional, rural and remote Queensland is further exacerbated by the fluidity of drought, land values, policies and the diversification of local economies. These are important factors that are capable of exacerbating the existing vulnerability of older women in regional, rural and remote areas. These factors can have flow-on effects on the prosperities of local businesses and services, further exacerbating issues of place-based disadvantage.

Older women across Queensland who are unable to age in place, or require additional assistance beyond the service provisions in their local areas are being forced to relocate to metropolitan areas.

Relocation to unfamiliar environments, and separation from existing social networks, often exacerbates a woman's sense of social isolation, and increases their risk of poverty or disadvantage.

The increasing inequality of health-care and support for older women living in different geographical areas threatens the vulnerability of older women experiencing poverty, an issue that is further exacerbated by disadvantaged women required to move to seek the required assistance.



KEG AND FLO HAVE BEEN TOGETHER AND LIVED IN LONGREACH FOR DECADES.

KEG AND FLO, DOING IT TOUGH IN LONGREACH

Keg and Flo have been together and lived in Longreach for decades. Their love of horses and birds is clearly visible with paintings, saddles and cages scattered through in their humble home and down through their backyard.

Built primarily from tin, their house is cool enough during the colder months but dramatically heats up during summer. On the aged pension, they struggle to make ends meet and while growing their own vegetables and herbs helps, it makes little difference when the bills arrive.

Maintaining their privacy is important, but with help of an on the ground case worker, they are making do living from month to month, and remain positive⁴⁴.

Image Credit - Brodie Standen



‘I HAVE LIVED THROUGH 3 MINING CYCLES IN THE LAST 10 YEARS. WE ARE ALL IMPACTED - FAMILIES, SCHOOLS, AND OLDER PEOPLE.’

STORIES FROM RURAL WOMEN

For older women in rural communities the issues of concern touch the following areas:

- Ability to access essential services particularly doctors;
- Retaining anonymity when seeking support and advice for family, legal and health matters;
- Given the long distance to town and family, older women can be vulnerable and at risk of social isolation if unwell, under financial stress or experiencing family violence;
- The time and cost associated with accessing specialist medical services when required for themselves or a member of their family. Costs can include travel as well as accommodation;
- If a shift to aged care is required, this may mean relocating to the coast or a larger regional centre, away from local networks.

The Queensland drought was also making it difficult for women to plan for a comfortable retirement with any ‘extra’ money put back into the property or their small business.

The option of ageing in place may not be a real option in rural communities due to limited access to community services such as in-home support and transition care. Home modification is also expensive given the limited access to tradespersons and costs of materials.⁴⁷

Image Credit - Brodie Standen

“SUPER. WHAT SUPER? ANY EXTRA MONEY WE HAVE GETS PUT BACK INTO MAINTAINING THE BUSINESS.”



“PLACES SUCH AS THE COMMUNITY CENTRE ARE IMPORTANT TO ME. EACH WEEK I SIT AT THE SAME TABLE WITH MY FRIENDS AND WE TALK AND SHARE A CUP OF TEA. I ENJOY THE MUSICAL PERFORMANCES LIKE THE UKULELE GROUP, AND I LOOK FORWARD TO OUR BUS TRIPS.”

STORIES FROM METROPOLITAN WOMEN

Community services such as the Balmoral Community Centre in Brisbane’s eastern suburbs provide an important place of connection and friendship for older women.

The Wesley Mission Brisbane team provide day respite and community support activities including allied health, referral and advice and emergency relief as required. For many of the women attending, these weekly sessions form part of a busy social program which ensures they remain active and connected with their peers, following the death of their partners. Connecting with their children and family on facebook or on Skype works for those who are internet-savvy, whilst daily phone calls work equally well for others.

However, for other older women, the session is the only social activity they will attend each week.

The team also act as an independent point of contact for older women who may be dealing with a sensitive family matter, and requiring witnesses to legal documentation and wills.⁴⁸

Image credit - Wesley Mission Brisbane & Tahlia Stehbens



THESE FACTORS HAVE RESULTED IN LOW SALES AND RENTAL PRICES, GENERATING ACCESS TO LOW-COST ACCOMMODATION AND SUBSEQUENTLY RESULTING IN A HIGH CONCENTRATION OF DISADVANTAGED OR VULNERABLE PERSONS.

STORIES FROM THE SOUTHERN MORETON BAY ISLANDS

The Southern Moreton Bay Islands is the collective name for the communities of Russell, Macleay, Karragarra and Lamb Islands.

The islands are frequently identified as a 'hot spot for affordable living'. Why? In contrast to Brisbane, the islands have a comparatively low level of infrastructure and services, and a significant proportion of the created allotments are contentiously located in low-lying areas subject to tidal inundation. These factors have resulted in low sales and rental prices, generating access to low-cost accommodation and subsequently resulting in a high concentration of disadvantaged or vulnerable persons.

The experience of older women living on Southern Moreton Bay Islands is that:

- Renters are vulnerable to shifts in the housing market and the high costs of relocation;
- These women 'make the most' of their situation;

- Housing is inappropriate for an ageing population, with high-set designs, unsafe stairs and tidal inundation constraining accessibility and requiring higher maintenance costs;
- The need to access services and goods off the islands is a significant financial burden;
- Maintaining family and social networks through telephones and internet was essential; and
- The confined nature of the community threatened peoples' willingness to reach out for assistance.

Whilst the level of services provided to the islands has improved, there is still an unmet demand for on-island respite and emergency assistance in terms of food packages, medical treatment and access to transportation.⁴⁹

Image credit - Flickr.com

FUTURE DIRECTIONS

MOVING BEYOND JUST SURVIVING

It is clear from our research that older women's experience of poverty and disadvantage is highly individualised, and influenced by a number of factors including where they live.

In 2011, Queensland had 307,339 women over 65, with an additional 431,729 projected by 2036. Across the state it is projected that in 2036:

- 49% of older women will be living in major cities across Queensland;
- 45% of older women will be living in regional Queensland;
- 6% of older women will be living in shires and towns across Queensland.

Of the projected population, it is estimated that in 2036 over 96,079 older women in Queensland will be doing it tough (single, in private rental accommodation and low incomes).

Over the next 20 years, the continued growth and ageing of Queensland's population will present a number of challenges for all levels of government, business, service providers and the community as a result of the likely decline in the rates of home ownership, along with cost of living increases and growing demand for targeted services and support.

Critical issues for older women include:

- The need for affordable, secure and appropriate housing;
- Support for ageing in place no matter where you live;

- Financial independence and security;
- Access to essential services, particularly health; and
- Access to communication and support networks.

Without addressing these, the number of older women susceptible to poverty and disadvantage is likely to increase. It is time for a strategic, coordinated and multi-sectoral response, such as the Queensland Government's proposed Women's Strategy, to ensure older women, particularly those on low incomes, are able to maintain a good quality of life.

Encouragingly, this project has identified that older women across metropolitan, regional and rural Queensland are using a range of their own skills and resources to strengthen their resilience to the reality of 'doing it tough'.

Wesley Mission Brisbane is committed to continuing this conversation and will be hosting a round table discussion in early 2016 with Urbis, COTA (QLD) and other interested parties.

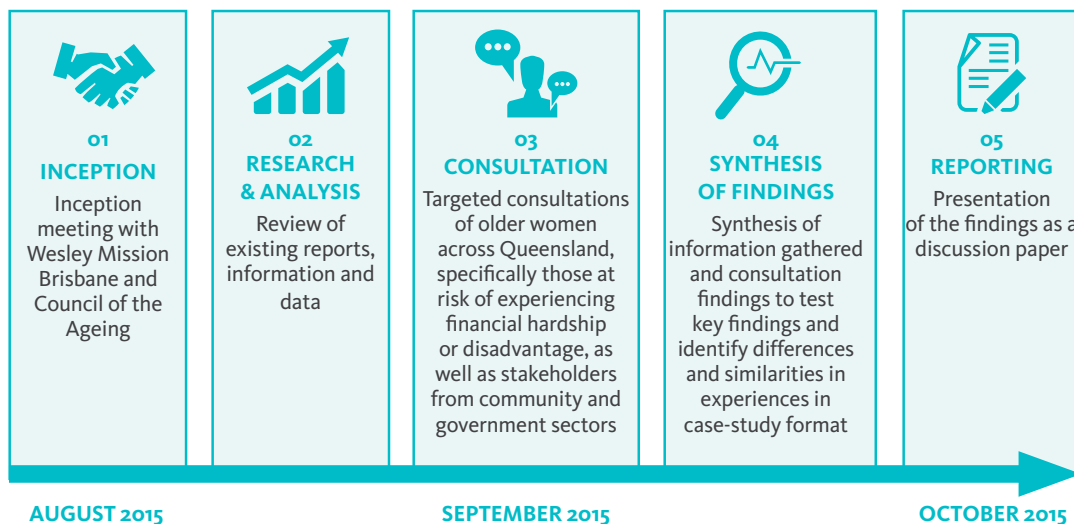
METHODOLOGY

In 2015, Wesley Mission Brisbane and Council of the Ageing (QLD) commissioned independent social research firm Urbis to conduct a high-level review of publicly available literature and data sources, and engage with a number of women across Queensland.

The aim of the study was to project insight into:

- What is known about Queensland older women's current experience of poverty?
- What are the current needs of Queensland older women at risk of, or experiencing poverty and/or disadvantage?
- The future severity and extent of poverty and disadvantage for older women in Queensland by 2036?
- What are the likely needs of Queensland older women in 2036, who are at risk of, or experiencing poverty and/or disadvantage?

IN ORDER TO CONDUCT THE RESEARCH, THE FOLLOWING METHODOLOGY WAS EMPLOYED:



This report acknowledges a number of assumptions and limitations, including:

- Aims to provide a snapshot of a range of disadvantaged situations that older Queensland women may find themselves in – not a detailed quantitative research project but a collation of some existing public sources with supporting qualitative inputs in specific Queensland situations/ locations/cohorts
- 'Older women' are defined as the cohort of women aged 65 years and older
- The definition of 'poverty' is highly contested, and the research team acknowledges that poverty means more than financial hardship, but also incorporates elements of place and social disadvantaged, and social and economic exclusion
- The desktop and demographic analysis undertaken has been limited to the restricted availability of data sources which address gender, age, and/or location in relation to the topic of poverty, financial hardship and/or disadvantage
- The timeframe in which this research project was completed was also a limitation, influencing the scope and breadth of research, analysis and synthesis to be undertaken
- The importance of understanding the ethics and sensitivities of recording older women's stories and experiences in terms of the research topic was also a challenge.

END NOTES

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- ⁵ E Baker and S Tually, 2008 'Women, health and housing assistance: Implications in an emerging era of housing provision'
- ⁶ ANZ 2015, ANZ Women's report – barriers to achieving financial gender equality
- ⁷ Finfgeld-Connett, D 2014, 'Intimate partner abuse among older women: Qualitative Systematic Review'
- ⁸ Australian Bureau of Statistics 2011, Census of Housing and Population
- ⁹ Australian Human Rights Commission 2009
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- ¹¹ Australian Bureau of Statistics, 2011, Household wealth and wealth distribution, Australia, 2009-10
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- ¹³ QGSO 2015
- ¹⁴ QGSO 2015
- ¹⁵ QGSO 2015
- ¹⁶ For this report Urbis has used the following working definition as a proxy to describe older women doing it tough. Using ABS Census categories, women 65 and older in lone person households, in private rental accommodation, on low incomes (\$0-599 per week). We have looked at numbers as well as proportions across Local Government Areas.
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- Callander, E, Schofield, D and Shrestha, R 2012b, 'Towards a Holistic Understanding of Poverty: A new multi-dimensional measure of poverty for Australia'
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- ²² Australian Human Rights Commission 2009, Accumulating Poverty? Women's experiences of inequality over the lifecycle, Australian Human Rights Commission
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- ²⁴ Equality Rights Alliance 2013, Fact Sheet 2: Ageing Women and Housing
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- ²⁷ National Women's Alliance 2011
- Commonwealth of Australia 2013, Deep and Persistent Disadvantage in Australia
- ²⁸ Queensland Government 2015, Not Now, Not Ever' – Putting an End to Domestic and Family Violence in Queensland
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- ³² Cheshire, L, Pawson, H, Easthope, H and Stone, W 2014, Living with place disadvantage: Community
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- ³⁴ National Housing Supply Council (2010), State of Supply Report 2010
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- ⁴⁰ Urbis (2014) Economic benefits of flood mitigation events, Productivity Commission Submission – October 2014
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- ⁴¹ Queensland Government (2013) Queensland Women 2013 - A Statistical Snapshot Queensland Office of the Status of Women
- ⁴² Queensland Government (2013) Queensland Women 2013 - A Statistical Snapshot Queensland Office of the Status of Women
- ⁴³ Women's Health In the North (WHIN) and Women's Health Goulburn North East (WHGNE) 2013, Living Longer on Less
- ⁴⁴ Women's Health In the North (WHIN) and Women's Health Goulburn North East (WHGNE) 2013, Living Longer on Less
- ⁴⁵ Cheshire, L., Pawson, H., Easthope, H. and Stone, W. (2014) Living with place disadvantage: community, practice and policy
- ⁴⁶ As told to Brodie Standen 2015 for Wesley Mission Brisbane
- ⁴⁷ Workshops and conversations with women attending the Queensland Rural Regional and Remote Women's Network Conference, September 2015
- ⁴⁸ Conversations with older women and staff at the Balmoral Community Centre, September 2015
- ⁴⁹ Cheshire, I. (2015) Addressing concentrations of disadvantage: Russell Island case study report, AHURI, University of Queensland, January 2015; scan of Redland City Council reports and strategies; and, informed through informal discussions with research being conducted by Julie Conway, UQ PHD Candidate, Bay Island Community Services and other local stakeholders
- ⁵⁰ As told to Miriam Deprez 2015 for Wesley Mission Brisbane
- Front cover image credits - Tahlia Stehbins and Miriam Deprez 2015 for Wesley Mission Brisbane

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Media enquiries about this report should be directed to the Marketing and Communication, Wesley Mission Brisbane, on (07) 3621 4376.

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