

SHOW

Share Housing for Older Women

July 2022 – January 2023



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A PILOT PROJECT ON CENTRAL COAST, NSW

Funded by the Mercy Foundation

Auspiced by CCCWHC – Central Coast Community Women's Health Centre Ltd

Supported by AHOW – Action on Housing for Older Women

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SHOW acknowledges Aboriginal and Torres Strait Islander Peoples as the Traditional custodians of the land, rivers and sea. We acknowledge and pay our respects to the Elders; past, present and emerging of all Nations



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SHOW

Share Housing for Older Women

CENTRAL COAST, NSW

A PILOT PROJECT JULY 2022 – JANUARY 2023

“Up to 300,000 older Australian women today are at risk of becoming homeless. Older women are the fastest growing cohort of homeless people, with a 31% increase between 2011 and 2016”

Australian Human Rights Commission, 2019

BACKGROUND

“...the number of older Australians renting is growing. While the majority of older Australians own their home outright, a sizeable minority do not. Trends suggest that by 2056 just two-thirds of retirees will own their homes, down from nearly 80% today.”

McKail, 2022

“Older Australians on lower incomes who do not own their homes are at increasing risk of housing stress and instability. Renters in the private sector are especially at risk of poor housing outcomes. Single women also face particular and increased risks...”

AHURI, 2022

In March 2021, a small group of interested women on the Central Coast of NSW were supported by the Elderslee Foundation to convene a forum called *Creating Collaborative Housing Solutions - a Focus on Older Women*. Invitations were sent to services and organisations working with women.

The forum attracted around 90 people who explored and described housing pressures on older women including the reality that the Central Coast, like many regional areas, was in the grip of an ever-tightening rental market. This was evidenced in June 2020 when only 22 of 538 available rental properties on the Central Coast were affordable to those in the low fixed income bracket (Elderslee Foundation, 2021).

In 2022 the Central Coast vacancy rate was 0.6% and the high demand for these limited rentals created bidding wars, pushing even the cheapest houses out of any affordable price range (Real Estate Institute NSW, 2021). A few local Councils, such as Eurobodalla Shire Council (2020), have attempted with some success to increase available housing stock by urging non-resident ratepayers to add their holiday homes to the long-term rental market. Central Coast Council (2020) adopted the *Central Coast Affordable and Alternative Housing Strategy* wherein paragraph 20d identifies the need to “incentivise property owners to make use of existing stock e.g. unoccupied dwellings”.

Additionally, a review of CoreLogic data from March 2020 to March 2022 revealed that rents rose by 13.61% over 12 months and by 26.6% over these two years, while housing prices rose by 45.66 % across the Central Coast of NSW (CoreLogic, 2023).

The Human Rights Commission (2019) reported:

“The fastest-growing group among the homeless are women over fifty-five. Women retire with half the super of men and one-third of women retire with none at all.”

The Elderslee Forum participants discussed and reviewed potential solutions and determined that there should be an ongoing group to develop ideas and to operate as a catalyst for action and collaboration.

Action on Housing for Older Women (AHOW) was formed (AHOW, 2023).

The idea of older women sharing housing costs and increasing social connections was considered at the forum and enthusiastically developed by three women who had direct links to the Central Coast Community Women’s Health Centre and to TAFE NSW Community Services.

With support and encouragement from the AHOW group these three women formed a steering group to develop their plan to pilot a project which became known as SHOW – Share Housing for Older Women.

They not only engaged the interest and commitment of three additional women to join the SHOW steering group but also grabbed the imagination of the Central Coast Community Women’s Health Centre who agreed to auspice the submission for funds to run the pilot project to investigate the viability of their ideas.



The Steering Group was successful in attracting 30 weeks funding from the Mercy Foundation.

The SHOW Steering Group includes representatives from Central Coast Community Women's Health Centre; TAFE NSW Community Services, Wyong and Gosford; Peninsula Older Women's Network; Pacific Link Housing organisation and a local resident mature age student.

The SHOW Steering Group was informed by the lessons learnt from local experiences. Specialist homelessness services noted increases in older women experiencing domestic and family violence and seeking refuge. These were older women who have not previously been engaged with services. Older women were also reported to be sleeping in cars across the Central Coast and Hunter regions of NSW.

Furthermore, the NSW Homelessness Strategy 2018 – 2023 (NSW Government, 2018) identified an 88% growth in the number of women over the age of 55 who had accessed homelessness services during 2013 – 2017. The conclusion was that *"Alternate social housing options can*

better meet the needs of different groups. The experiences of older women who are homeless or at risk of homelessness are diverse. Many older women do not have complex needs, but face challenges that increase their risk of homelessness" which suggests the need to develop new models of housing tenure.

It is well-documented that women accumulate less wealth across their lifetime and this effect compounds over time. As a result, almost one in four women approaching retirement has little or no superannuation, despite living longer than men, with about a third of women living in poverty in retirement (ACOSS, 2020).

Private rental is often out of reach for many older women living on their own or who are attempting to secure alternate accommodation due to their changed life circumstances. Divorce, separation, mental health issues, recent unemployment, insufficient superannuation at retirement, lack of family or friendship support to lean on can lead to homelessness and the stigma associated with it.

Dr Kay Patterson the Age Discrimination Commissioner asked the question in 2019:

“Can we house these women before they are sleeping in their cars or couch surfing? There needs to be a range of responses because social housing isn't the only answer. Behind the data, there are women in different financial situations and with different needs and preferences. It's up to all levels of government and the private and not-for-profit sectors to be creative and develop innovative models to increase the housing security of older women.”

(Australian Human Rights Commission, 2019).

Hence the determination to explore share housing in private rental as a potential and immediate solution.

Canberra Times journalist, Karen Hardy (2019), observed in Feb 2019:

“I'm a woman in my 50s, divorced, in a tight financial position. I had dedicated, and still do in some ways, my life to my family, working part-time once the children came along I managed, like most women do, most of the care, the organisation of the home, domestic duties. It was the way I wanted it. I grew up with certain expectations, certain values, raising a family was important to me, a career too, but not so much if I'm honest. But now I'm kind of wondering what the future holds ...”

The SHOW Project focuses on housing options for women like Karen who rely on the private rental market.



THE SHOW PILOT PROJECT

Funding was provided by the Mercy Foundation for 30 weeks to employ a worker to advance the project.

AIM:

To facilitate older women into secure, safe, shared private rentals with other like-minded women.

PROJECT OVERVIEW:

- The underlying question: Can share house living offer a solution for older women to minimise housing stress and improve rental affordability?
- Investigate the viability of share house living for older women in private rental housing.
- Facilitate older women to secure safe, shared private rentals with other like-minded women.
- Promote the idea of share house living as an affordable and supportive lifestyle option for older women.

- Identify and utilise the best methods for communication with older women across the community.
- Develop the resources needed to facilitate share house living for older women in the private rental context.
- Offer responsive and informed casework referral and support to participant older women.
- Identify and engage with key industry partners and practitioners.
- Utilise the networks and expertise of industry partners, older women's groups and individuals.
- Operate in a framework of community development and social action research principles.

TARGET POPULATION:

- older women aged 55+ years
- living on the Central Coast, NSW
- relying on private rental market
- ineligible for social housing



Chevalier and Buckles (2013)

PLANNED CONSTRAINTS:

- not an emergency accommodation service
- not a matching service
- not a managed share house facility
- not the home-share model of rental with a homeowner

PROJECT IMPLEMENTATION:

- Grant funding from The Mercy Foundation to Central Coast Community Women's Health Service Ltd for management of the budget.
- Managed by SHOW Steering Group who offered support, consultation and weekly accountability.
- Supported by AHOW - Action on Housing for Older Women.
- Employment of experienced Community Development professional (part-time).
- Community-based café conversations for meeting and introducing older women.
- Individualised contact with local real estate agents.
- Participation in established inter-agency meetings to promote the model and develop referral pathways.
- Marketing to the target population through local and community connected media outlets including local newspaper and local ABC and community radio programs.
- Consultation using established groups, representative of the target population of older women.

EXPECTED OUTCOMES:

- Interested older women are identified and engage with project.
- Rental partnerships established to source

accommodation.

- Service partnerships established to refer and support older women.
- Social connections established at workshops and women 'team up' for shared rental.
- Share rentals contracted on a co-tenancy residential tenancy agreement and complemented by the development of a common law share house agreement.
- A resource kit developed on Share Housing for Older Women.
- Raised awareness reducing stigma associated with homelessness experienced by older women.
- Increased access to existing support services for older women at risk of homelessness.
- Documentation of the impact of pilot project for individuals and community.
- Recommendations for future models of share house living for older women in private rental.

EVALUATION

Participatory Action Research model of community development requires regular project review. The following enabled this review process.

- Evaluation Matrix developed by Steering Group via 1 day workshop with external consultant. **(Appendix 1 – Evaluation Matrix)**
- Weekly reporting to key project variables by Project Worker to Steering Group.
- Weekly reflection and review of the effectiveness and the impact of planned strategies
- Collection of anecdotal feedback from project participants.

SHOW IN ACTION

PROMOTION AND MARKETING:

- Postcards as recommended by local real estate agents



- Flyers as preferred by Senior Citizens Over 50s Leisure and Learning Centres and local Neighbourhood Centres
- Interviews on ABC local morning radio; and Radio 50Plus community announcements
- Newspaper story
- FaceBook page created which allowed for regular information posts and links to other key FaceBook sites.

COMMUNITY SERVICE ENGAGEMENT

Involvement in the local Homelessness Services Interagency; Domestic Violence Services Interagency; Community Legal Aid forum on Women and Housing; e-networking.

HOUSING SECTOR ENGAGEMENT

Real Estate Agents data base; Pacific Link Housing; Home-in-Place COMPASS Housing; Coast Shelter; Bungree Aboriginal Housing; and the Business NSW Housing Forum.

STAKEHOLDER ENGAGEMENT

Participation in the Neighbourhood Centres Information Day provided links to services and community members and links to local women's service clubs.

COMMUNITY CONSULTATIONS:

GROUP CONSULTATIONS

Consultations were undertaken with OWN, Wyong; OWN, Peninsula; CWA Central Coast Southern area and Allawah House (transitional housing for older women) Residents House Meeting.

In general, those older women who had current or previous rental experience identified their priorities as: affordability, long-term security of tenure and privacy.

Women who were homeowners generally identified their priorities as: companionship, safety, cost-sharing and privacy. Many homeowners commented that they regarded house-sharing as a short-term option.

While participants in these different group meetings all stated their preference to live alone (or in their marital relationship), there were also regular assertions that share house living would be good for "other" older women. The examples offered included the need for support if she was frail; the need for company if she was lonely and the need to make ends meet if she was living on a pension.

SHOW SURVEY: Share house preferences of older women, NSW Central Coast (Appendix 2 - Survey Analysis Report)

This survey was developed in response to the regular assertions that share house living would be "good for some single older women who are homeowners and for single older women who are tenants".

Survey results indicate that most older women would prefer to live alone while those who were interested in share housing offered insights into what they regarded as the best house design for share living and the attitudes that women (people) should bring to the arrangement.

The survey was developed using Survey Monkey and distributed electronically via social media outlets, through the data bases of community partner organisations, and by direct links to associated community organisations such as CWA, OWN, Zonta and Soroptimists as well as interested individuals. Hard copy was available on request.

100 self-identified older women completed the survey across the age groups 45 to 75+years.

VARIATIONS TO PROJECT PLAN:

- Workshops for older women were replaced by individual meetings and share house introductions at preferred locations such as local cafés.
- Workshops for service providers were replaced by participation in established interagency meetings and planned community consultations.
- Casework facilitation resulted in a wider range of share house decisions from co-tenancy to sub-letting; co-living; home-share and/or the extended family household arrangement.
- Co-tenancy was not the only preferred option for share house living. Sub-letting; co-living; home-share and the extended family household arrangement were also supported.
- Social media sites were less effective than local radio to engage with older women.

CASEWORK SUPPORT AND INTERVENTION

“Accidental Feminists investigated and found that most (older) women try to keep their precarious living situations a secret - they are ashamed.

They survive by grit and adaptability, energy and persistence””

Jane Caro (2019)

“You don't have to be rich to be doing really well, you just need to have a secure income, a secure roof over your head, and enough money to manage your costs.”

67yr old woman - SHOW Project participant.

Case work referral required a comprehensive understanding of the local service system in particular emergency housing services, tenant advocacy support, financial counselling and material assistance as well as women's health and social inclusion groups.

PROJECT ENQUIRIES

There were twenty (20) individual older women who made contact across the pilot project period from August 2022 to January 2023.

Four additional referrals were from specialist homelessness services requesting emergency accommodation. This required a low level of case work understanding and referral but was outside the project guidelines and the project capacity.

From the cohort of 20 women, it is apparent that share house living was regarded as a 'second-best' option chosen because of the pressures of increasing housing costs and undertaken with an ongoing concern about the insecurity of the private rental market.

REGISTER OF ENQUIRIES

(Appendix 3 – Full Register of Enquiries)

The attached is an extract from the Full Register of Enquiries including a summary of the key actions undertaken in response to

the expressed needs and capacities of the individual older women who contacted the project and an assessment of the impact of those actions. A sample of those enquiries is shown below and demonstrates the range of situations that were evident over the course of the pilot project.

All names have been de-identified for privacy reasons.

REASON FOR REFERRAL	OUTCOME	IMPACT
<p>HEIDI is 75 years and has rented her property for 12 years.</p> <p>Rent is \$370 per week which is 65% pension.</p> <p>Expecting to receive another notice of rent increase.</p> <p>EXPECTATION: managed share house in local area.</p>	<p>Jan 2023 contact after notice of rent increase to \$390 for Mar 2023</p> <p>Rent is approximately 75% income.</p> <p>Exploring alternatives via friends, her local church and SHOW.</p> <p>Introductions to potential house-mate.</p>	<p>SUPPORT</p> <p>Concerns about compatibility, property location, security of tenure.</p> <p>Unwilling to be defined as homeless and accept the costs associated with referral to transitional housing.</p> <p>Still aiming for affordable share house</p> <p>Difficulty combining affordability and security of tenure for future.</p>
<p>JAN is 71 years and her relationship of 9 years recently collapsed.</p> <p>Moves around house-sitting.</p> <p>EXPECTATION: a managed share house for older women for interim stay.</p>	<p>Will continue occasional renting with her sister.</p>	<p>NO CHANGE</p> <p>Plans to maintain current lifestyle with back-up for future share accommodation with her sister.</p>
<p>KRYSTAL is 63 years and renting a studio in a modern boarding house: co-living @ \$280 pw with Wi-Fi and water usage included. Expecting March 2023 rent rise. Central location.</p> <p>EXPECTATION: compatible share housing; security; more space, affordability.</p>	<p>Needs access to public transport.</p> <p>Wants to maintain link to local area.</p> <p>Wants more space.</p> <p>Son lives within 45mins.</p> <p>Will need to find bond money.</p> <p>1st priority affordability</p> <p>2nd priority security</p>	<p>SUPPORT</p> <p>CLARIFICATION – dependent on location, cost and tenure.</p> <p>Reviewed current situation and clarified aspects of a future move in terms of costs, affordability and security of tenure.</p>

<p>MEGAN is 80 years and has been couch surfing. Currently at her brother's place in Taree. Has slept in her car. Pays \$200 per month storage of furniture near Brisbane.</p> <p>Not registered on social housing wait lists.</p> <p>EXPECTATION: \$200 per week anywhere</p>	<p>Desperate for options.</p> <p>Checked eligibility and found transitional housing available in Beecroft.</p> <p>She has decided to move in with daughter.</p>	<p>CHANGE</p> <p>Felt heard and supported and empowered with the idea of a choice.</p> <p>Decided to accept the support offered by her family.</p> <p>Wanted to rest/not keep moving.</p> <p>She also learnt about the potential of the service network to assist and that independence didn't mean she had to do everything by herself.</p>
<p>CAROLE is 80 years. The family home needs to be sold due to her divorce. She has a household of furniture. Is active and involved in her area and local neighbourhood centre. Has her own car.</p> <p>EXPECTATION: Clarify future options. Clarify possibility of Share Housing.</p>	<p>Aims to stay in local area and half the sale of the property is unlikely to enable purchase of her another.</p> <p>Connect with property owner – private landlords.</p> <p>Information about LendLease communities and Retirement Villages</p> <p>Will rely on Age Pension.</p>	<p>SUPPORT</p> <p>PLANNING FOR FUTURE</p> <p>Feeling less desperate about the changes ahead and has the link to property owner in the area she prefers.</p> <p>Feels that she will be able to move to the next post- family home with more security and confidence.</p> <p>Received basic tenancy resources and information to be prepared.</p>
<p>JOAN is 85 years and rents a small shabby unit</p> <p>Recent notice of \$50 per week re rent increase to \$350 weekly - approx. 65% her pension.</p> <p>Does not use internet / computers. Has her own car.</p> <p>Wants to stay in same area due to social connections e.g. church, choir, hospital volunteering, service club</p> <p>Son lives on south coast.</p> <p>EXPECTATION: cheaper rent in local neighbourhood.</p>	<p>Extensive conversations with Jan.</p> <p>She says she is happier now there is a friendly tenant upstairs.</p> <p>Not ready to plan for or meet potential house-mate to discuss shared living.</p>	<p>NO CHANGE</p> <p>PLANNING FOR FUTURE</p> <p>Received information pack about share house living.</p> <p>"Topics for Discussion"</p> <p>Sample Share House Agreement c/o SHOW</p> <p>Sub-letting Agreement c/o Tenants Union. Prefers living alone with costs pressures over share house with pressures of new contact and uncertain tenure of new premises.</p>

<p>FAYE is 67 years. She recently moved out of rented home away from abusive husband. Found short term sub-let. Compatibility issues.</p> <p>Health and mobility issues.</p> <p>Has Salvos support. Own car. Aged Pension.</p> <p>EXPECTATION: affordable rental – max \$250pwk, secure and long-term with like-minded older women.</p>	<p>Clarified situation.</p> <p>Referral to Allawah House for supported transitional and affordable community housing knowledge that there are imminent places available.</p>	<p>SUPPORT</p> <p>CHANGE</p> <p>Assisted Faye and her Case Worker to review options and immediate actions.</p> <p>This resulted in a more hopeful and optimistic perspective about plans for the future and clarity about her own resilience as well as her need for more support after recent 4 years stress.</p>
<p>JENNIFER is 55 years and rents directly from Landlord. She is employed in 2 casual jobs. Described bullying actions by her landlord over problems with urgent roof repairs. Other maintenance issues have been outstanding since she moved in. Landlord has not fixed as promised.</p> <p>EXPECTATION: potential property and affordable rent by sharing.</p>	<p>ACTIONS:</p> <p>Referral to Central Coast Tenancy and Advice Service for advice, support and NSW Civil and Administrative Tribunal for resolution.</p> <p>Provided information about the legal requirements under the Residential Tenancies Act regarding Maintenance and Notice to Quit</p>	<p>SUPPORT and INFORMATION</p> <p>Listen and helped her to clarify issues.</p> <p>Confirmed avenues for action.</p> <p>Calmed her mental health and stress levels.</p>
<p>BARBARA is 69 years. Joint tenancy homeownership with daughter has broken down. % house sale funds will not enable purchase of property.</p> <p>Has a small dog and furniture.</p>	<p>ACTIONS</p> <p>Introduction to potential housemate.</p>	<p>CHANGE</p> <p>Planning to share private rental with another SHOW applicant – affordable option but concerns about the security of tenure.</p>

- At the time of publication two of the twenty women were continuing to negotiate the possibility of establishing a share house as co-tenants in private rental.
- One SHOW applicant was supported to move into share housing as a sub-tenant leasing from the head-tenant in an established rental property, as per the attached case study below.
- Another SHOW applicant resolved that her future would be more secure by negotiating to share a family property and renting the independent studio space on-site.

CASE STUDY 1

This Case Study provides an in-depth understanding of the issues facing an older woman, SHOW actions, decisions taken and the impact of this process for this individual woman.

***NERRIDA**, the woman at the centre of this story, consented to the telling on the condition that her name was changed for privacy.

From security to turmoil

Nerrida* felt secure in her relationship of eight years and decided to come to Australia in 2021 on a Relationship Visa. She made this commitment so she could build a life with her partner and be available for her daughters who had migrated to Australia but were having tough times.

Nerrida's security was turned upside-down at age 62 yrs when the relationship unexpectedly ended. He sold up his property and left for New Zealand at a time when she was staying at the holiday park they often visited.

Her world was in turmoil. She was left in a financially precarious condition. She felt betrayed and scared. While entitled to work, Nerrida is not entitled to any Australian Government benefits on her Visa. She had spent funds she brought with her on her (now) ex-partner's property and their holidays together.

From car to caravan park to sub-let share house

"It felt like I went from planning a comfortable future to uncertainty and insecurity over the space of a weekend when I was supposed to be planning to visit my daughter on the South Coast of NSW. I went from a comfortable home to homelessness in that weekend."

"I stayed another week in that caravan then to the couch with my friend who lives in the permanent section of the park. I didn't admit to her when I left that I only had my car to sleep in (thank heavens). Luckily it was only a week before the manager of the park found a van I could afford to rent for 150 days" [as limited by regulation].

Nerrida said that the sudden change in her circumstances and insecure housing in a foreign country dramatically affected her sense of mental and emotional wellbeing, but she had to find work and an income, and therefore could not take the time to cry. She had previously tried to get work in her profession but had not succeeded so she decided it was time to register as a contract cleaner. *"It's so hard, I'm so tired, I don't have time for anything else but work."*

"I barely keep my head above water. I can only do paperwork for the job on Saturdays when I go to the library to use the free internet and computers ...I can't afford that for myself. I rely on a prepaid mobile phone. I have to make sure I can keep my little car going because that's my job and my back-up accommodation."

"I can't afford to chase the ex for any money after our 10 years together. I went to Legal Aid but I'm not entitled, and a solicitor would cost a few thousand dollars. The Immigration lawyer will cost as well, but they'd already told me that I should have no problem transferring to a family visa because my only kids are here in Australia."

Nerrida had avoided revealing the full extent of her situation to anyone, especially her daughters, because she felt so stupid and ashamed to find herself in such a situation after a life of working and raising her daughters and having a successful relationship with her first husband before he died.

Time for action

Nerrida contacted the SHOW Project when she heard about it on the radio. She had been reviewing the private rental market but there wasn't much around and anything in her preferred area was beyond her price range. Like many others, Nerrida observed that the costs of rent had become exorbitant and the market was really tight. She felt that a share house would be the only way to live affordably.

Her priority was finding the cheapest, clean, safe option available. She wanted a quiet household. Companionship was not a requirement but compatibility was important. She wanted to stay in the area that she had become familiar with, where her cleaning work was based, and where she could connect with the local neighbourhood centre for material assistance.

She noted that conversations about charities and community organisations were initially very confronting. Like many older women who have not had a history of complex social and emotional problems, Nerrida was not aware of the community services that could be accessed.

Through the SHOW Project Nerrida met another woman interested in house sharing as well as real estate agents with potential properties. She received the SHOW Resource Kit for establishing a share house agreement between co-tenants.

Nerrida reflected that she did not have the financial or emotional capacity to engage in a share house/co-tenancy arrangement. She opted to accept a sub-lease arrangement in a share house based on its low cost and location.

"I went to see them at the house in Tuggerawong and it seems that I have now secured a place to live from November. The house is nice, clean and tidy but sparsely

furnished. The rooms are unfurnished but I'll pick up furniture on marketplace/Vinnies. It's comfortable and not too far from my work as most of my cleaning clients are around the lake. Thank you so much for all the effort you have put into helping me and other women. As this is my first time renting out a room in Australia. I'm familiar with the area so that helps me a lot too plus the price is affordable. So many places are so expensive for terrible conditions but this place is nice." 1/10/2022

Outcomes

Nerrida moved into a share house sub-letting from the head tenant - a younger person in mid-thirties who lives a quiet shift-working life. While this is different to the planned model of share-housing, it was the best option available in the right time-frame for her.

Referral to Wyong Community Services for brokerage funds to assist with mechanical repairs and registration of her motor vehicle.

Support by SHOW volunteers to assist with furniture, moving costs and settling into new premises.

Referral to key local organisations for material assistance especially Foodbank and SecondBite services, as well as opportunities for EAPA (Energy Accounts Payment Assistance), and other financial relief.

Application to local service for re-conditioned computer/laptop.

Impact - Hope for change

Nerrida has plans.

She hopes to create a savings account from her employment and get legal advice about her entitlement to funds from the estate of her 10 year relationship. She also plans to transfer to a Family Visa category so she has more security with the intention of becoming a permanent resident of Australia.

Nerrida aims to purchase a villa on a permanent site in the caravan park where her friend already resides.

In the meantime, Nerrida reports that *"The share house is working out so well. There is only two of us and M is lovely and respectful and kind and caring. By next year I hope I will be laughing off this terrible year and hope to have the strength to get a lawyer to tackle him (ex) after the terrible situation he left me in after our 10 years together."*

The SHOW Project had a positive impact for Nerrida at a time of crisis:

"I really don't know what would have happened if I hadn't met you and this SHOW Project and you didn't give up on me. Your kindness and support mattered. I am still struggling but I can see a future and I'm secure and I know where else to get help in the future."

(Appendix 4 – Case Study 2)



SHOW RESOURCE KIT

The SHOW Resource Kit provides information and guides that will assist both individuals and organisations to develop successful share house arrangements in the private rental sector.

The SHOW Resource Kit has been developed in conjunction with the older women who engaged with the project as tenants, those others who participated in community consultations and the SHOW Project Steering Group.

The SHOW Resource Kit focusses on the development of a Share House Agreement in conjunction with a Residential Tenancy Agreement.

The SHOW Resource Kit has been developed specifically for this project and is the work of this project. The guides and agreements have no formal legal status. They are intended to facilitate a process for establishing and clarifying the responsibilities and expectations that have been agreed on in any household where two or more women embark on the share house adventure together.

SHOW Resource Kit: Share Housing for Older Women is available as a supplementary document to this report.



PROJECT LESSONS

PROJECT CHALLENGES INCLUDED:

- Establishing the legitimacy of the project model is a process that takes time and was limited due to its short-term nature. that it was not embedded in the not-for-profit housing services infrastructure.
- The volatile state of the private rental market meant that there was no opportunity to secure a specific private rental property for project use.
- Real Estate Agents did not generally respond to cold-calling emails trying to sell a community idea. Personal introduction was a more successful strategy.
- Introductions between older women who were prospective share-house tenants needed to be immediate and responsive. They were not looking for a workshop about share housing but instead for a property and a person they might be compatible with. On that basis individual meetings and individual introductions were the preferred consultation method rather than booking into a series of planned workshops.
- Engagement with older women who have not had previous experience using community services was not immediate. Many such women referenced a lifetime of surviving and problem-solving with persistence and adaptability. They did not define themselves as "at risk of homelessness". Rather it was just *"things were tough at the moment and they needed a house"*.

- Engagement with some older women was compromised by their low level of digital literacy and/or the limited access to the internet and familiarity using electronic devices.
- Many older women had never experienced share housing when they were younger and were hesitant to consider the idea as a long-term option. They were expecting a tenant "matching" service as a safer option. This was outside the planned scope of the project.

PROJECT OPPORTUNITIES WERE ENHANCED BY:

- The independence of the project allowed for a flexible and responsive project implementation.
- Use of a traditional media outlets to promote the project. This included:_
 - Local radio station that targeted the over-50s and ran regular community announcements about the SHOW Project.
 - Interview on local ABC morning radio program.
 - Story with photograph of Steering Group in locally owned and widely distributed free newspaper (Coast Community News, 2022).
- The establishment of a social media presence by creating a FaceBook page engaged primarily with advocates and service providers.

- The SHOW Project aimed for co-tenancy arrangements in the private rental market.
- The lessons from the pilot project led to considerations of other share house models, such as:
 - Sub-tenant/head-tenant rental agreement
 - Co-living (boarding house legislation) and
 - Common Equity housing
 - Co-housing (which is a specific model for buying into a housing arrangement where company law defines the contract agreements)
 - Home Share with an existing homeowner
 - Lend Lease communities and Retirement Village living.



RECOMMENDATIONS

RECOMMENDATION 1

Managed Share House Living Model to be adopted by Specialist Housing Services.

This model has been developed in response to the expressed need for the safety and security of a managed share house.

Registered Tier One Community Housing Provider:

- secures long-term rental on properties specifically for older women to practise affordable share house living.
- allocates a case worker dedicated to facilitate share house living.

Process:

Housing Provider identifies available properties which meet design and location requirements for share house living for a maximum household of 3 older women. Design requirements would ideally include 2 bathrooms and an adequately sized communal area indoors and outdoors.

Case Worker manages enquiries from interested homeowners and real estate agents who offer rental properties.

Case Worker registers potential tenants for share house living – privacy matters confirmed. Tenants register updated regularly.

Case Worker offers individual and group work processes and activities to assist introduction and matching of potential house-mates. SHOW Resource Kit utilised for this step.

Case Worker develops share house agreement with potential house-mates. SHOW Resource Kit utilised for this step.

Case Worker develops a set of household principles aimed at supporting both privacy for individuals and shared living in communal areas informed by the co-living housing project – Calyptus Co- Living (2022) in Brisbane Queensland.

Case Worker offers wrap around supports including referral to other services

RECOMMENDATION 2

The SHOW Resource Kit to be utilised by community workers when working with older women or by individual older women considering share house living.

The SHOW Resource Kit will be made available to use as a tool when working with older women seeking housing. It will be available through community services peak bodies, specialist housing services, Local Council and local libraries.

Organisations who should consider using the Show Resource Kit include: providers of social housing, affordable housing; community housing; property managers at real estate agencies and housing developers, as well as case workers across community support services. It provides information for introducing the idea of share housing and prompting further conversation.

Individual women would be able to access the SHOW Resource Kit which has been written in user friendly language.

RECOMMENDATION 3

Establishment of a website for older women to advertise and source other like-minded women for potential house sharing.

There are established websites to find like-minded flat mates and others advertising affordable properties (e.g. WELCOME MAT.com.au, FLATMATES.com, Downsizing.com) but there is a need to for a website specifically for older women to source other like-minded older women for potential house sharing.

RECOMMENDATION 4

Establishment of a Specialist Housing and Support Hub for Older Women.

The SHOW Project identified the challenge of introducing a new lifestyle for older women as tenants and the need to offer support in the investigation of the most suitable options for an individual older woman with her individual social history and experience.

Associate Professor Amity James, (AHURI, 2022) lead researcher into housing alternatives for precariously housed older Australians reported, "Participants' knowledge of alternative housing models was limited, which reflects the relative scarcity of these options and the dominance of mainstream models, especially home ownership, social rental housing and private rental".

The SHOW Project recommends use of a one-stop shop Specialist Housing and Support Hub modelled on the recently established Housing Older Women Support Service (HOWSS) in Brisbane.

HOWSS is a housing and support hub, which connects women to housing, homelessness, renting, health, and financial support services.

The hub offers local and placed-based services, including:

- a welcoming place to access housing support to prevent them from becoming homeless
- face-to-face, online and outreach support - casework
- volunteer support from people who have been homeless
- telephone information and advice - casework
- community awareness and advocacy
- information and referrals to other support services

RECOMMENDATION 5

Retirement Villages Association recommend to its member organisations that a percentage of properties available in each complex be offered for long-term rental.

Many older women in the SHOW target population group were eligible for retirement village living but unable to buy into the complex. Retirement Village living is often regarded as an affordable option for homeowners. It could also be an affordable option for tenants.

The share house model could also be used by developers with interests in the Retirement Village and/or Lendlease communities to consider a complex specifically targeting older women.

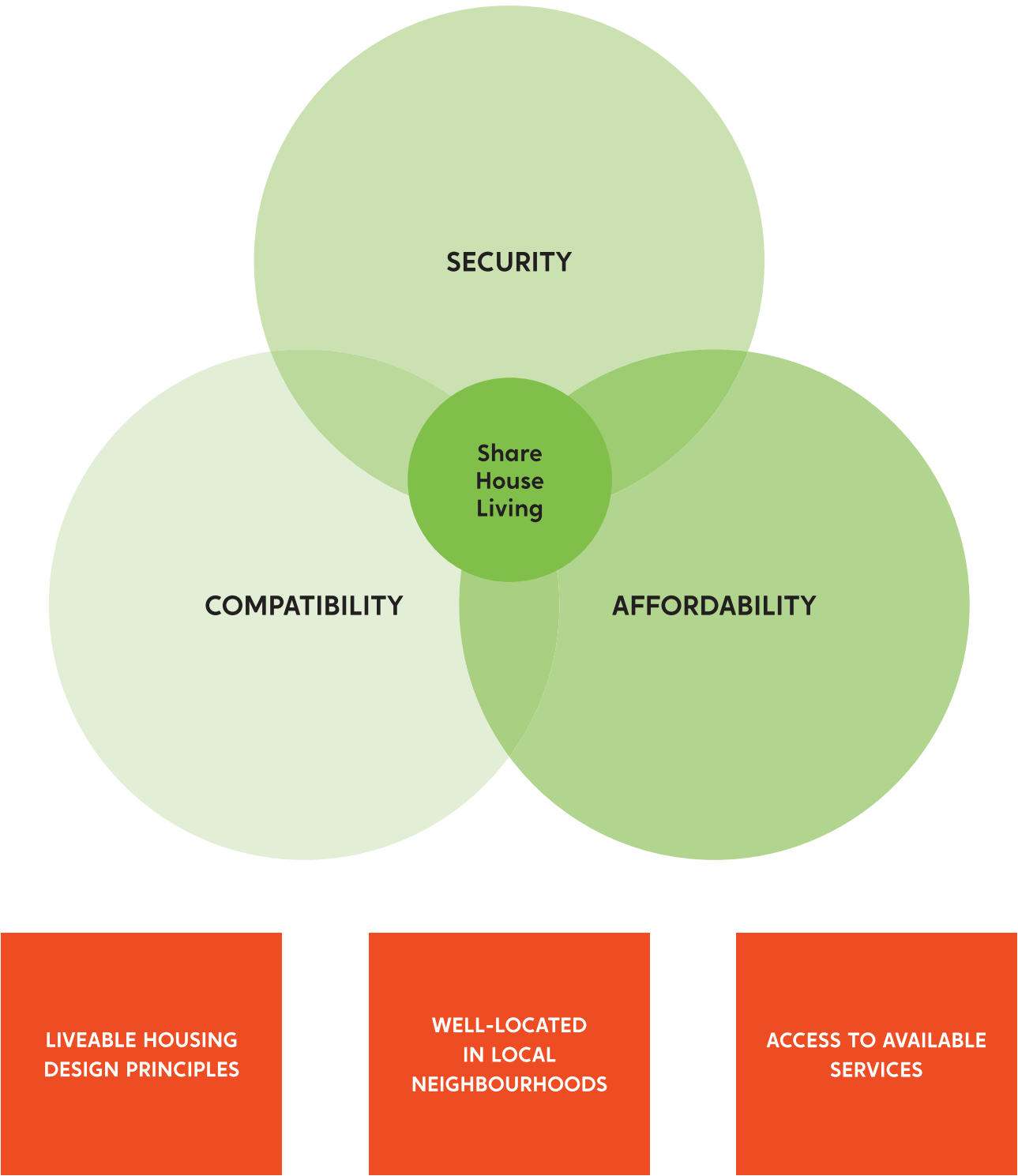
CONCLUSION:

The SHOW Project was an opportunity to explore what older women wanted and how the nuances of interpersonal relationships could best be translated into the share house lifestyle.

Share house living definitely has the potential to offer a solution for older women to minimise housing stress and improve rental affordability.

Share house living for older women in the rental market requires three equally important priorities: Affordability, Security of Tenure and Compatibility.

The complexity and challenge of the share house option



Housing for older women should also be well-located and suitably designed to provide for continued independence, privacy, neighbourhood connections, space for friends or family to visit and possibly a companion animal.

Liveable housing design principles (Livable Housing Australia, 2017; Australian Building Codes Board 2022,) need to be applied which in purpose-built accommodation would translate to a bathroom or ensuite for each tenant and adequate indoor and outdoor communal areas.

The SHOW Project was confronted by the pressures of the private rental market and the reality that was identified in the 2021 Census data on 'empty homes' whereby 9.9% of all dwellings on the Central Coast were defined as Unoccupied Dwellings which is slightly higher than the State average 9.4% (ABS, 2021).

The primary lesson learnt from the women who contacted the SHOW Project as

applicants and those who participated in group consultations or completed the survey, was that they preferred if there was a 'third party' who would assist them to identify the compatibility of prospective housemates. In short, they hoped for a 'match-making' process. They were living with the stress of housing costs that were taking an increasing per centage of their income as well as the insecurity related to short-term rental agreements. They wanted assistance with the stressors associated with embarking on a new relationship with a house-mate.

It is evident that older women may be reluctant to come forward and ask for assistance when they find they are at risk of, or experiencing, homelessness. The SHOW Project has shown that if housing services which specifically target older women interested in share housing were established, these older women will speak up and be able to receive the personalised care and assistance they deserve.



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APPENDIX 1

EVALUATION MATRIX TABLE

EVALUATION QUESTION	WHAT DOES SUCCESS LOOK LIKE?	HOW CAN WE MEASURE THIS? (INDICATOR)	DATA SOURCE/S	HOW OFTEN SHOULD IT BE COLLECTED?	WHO IS RESPONSIBLE?	NOTES
1. Did we deliver the project as planned?	All project activities were implemented in line with the project timeline. Project was delivered on budget	% project targets and key milestones met as planned Budget tracking	Project updates/reports provided to the funding body Accounts	Ongoing (throughout the project) and then at the end (final report to funding body) Dates specified by funding body	Project lead Auspice body and PROJECT LEAD	Information is collected by the project lead as part of regular reporting. Project worker hours can be adjusted if need.
2. What could we have done better?	Steering Group are satisfied that lessons learnt have been captured for future projects	Improvements are captured and noted in final report	Feedback from forum/ workshops (via post forum survey or just informally). Feedback from other stakeholders (e.g. phone conversations between the project lead and key stakeholders)	At forums/workshops - survey On an ad hoc basis	Steering Group - PROJECT LEAD PROJECT LEAD and Steering Group	Variations to project provided indication for more effective engagement with target group needs. Keep notes of these conversations so they can be included in the final report.
			Minutes from Steering Group meetings	At Steering Group meetings	PROJECT LEAD Steering Group	
			End of project review meeting	At the end of the project	PROJECT LEAD Steering Group	

EVALUATION QUESTION	WHAT DOES SUCCESS LOOK LIKE?	HOW CAN WE MEASURE THIS? (INDICATOR)	DATA SOURCE/S	HOW OFTEN SHOULD IT BE COLLECTED?	WHO IS RESPONSIBLE?	NOTES
3. What has been the most significant change for women?	Women in the target group can articulate what has changed for them	Not required - you can't predict what has changed and why. This will be a qualitative answer for each person.	Interviews/ conversations with women in the target group	At the end of the project – consider survey and feedback from individual women	Project lead	Specify whether you are talking about all the women involved or just women who are housed. Recommend the latter but steering group to decide.
4. To what extent is this model considered to be a viable option by key stakeholders and partners? (e.g. real estate agents, land-owner and women as tenants)	Key stakeholders report that they are open to the option of women sharing on an ongoing basis and see this as a viable solution to the shortage of housing for older women.	Level of interest shown from service providers Level of interest shown by women utilising private rental.	Phone conversations with relevant stakeholders	On an ad hoc basis	Project lead and Steering Group	This doesn't need to be a formal survey. Keeping a record of enquiries and conversations with relevant stakeholders. These can be added to your final report as anecdotal evidence.
		Number of enquiries from interested stakeholders regarding the project	Feedback from key stakeholders at forums and other meetings	Keeping a record of enquiries and conversations with relevant stakeholders. These can be added to your final report as anecdotal evidence.		
		Positive response from the community to the concept of shared housing	Social media engagement – likes and comments	Ongoing monitoring of social media posts	Whoever is responsible for posting	Social media not as effective with the target group of older women.

5. To what extent is this model considered a viable option by women in the target group?	Women articulate a change in their attitude to sharing (either positive or negative) and are better informed about what is involved.	Level of interest from women in the target group	Register of Interest -	Ongoing	Project lead and Steering Group	6 months is a very short time frame for broad social attitude change. Increasing the social conversation about the issue is more realistic measure.
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SURVEY ANALYSIS REPORT

SHARE HOUSE PREFERENCES OF OLDER WOMEN, NSW CENTRAL COAST

The Share Housing for Older Women (SHOW) Project aimed at promoting the idea of share house living as an affordable and supportive lifestyle option in the context of the widely reported tight and expensive private rental market.

The SHOW Project survey (Appendix 1) was conducted to explore the question:

Is share house living a potential solution to minimise housing stress for older women 55+yrs?

Aims of Survey:

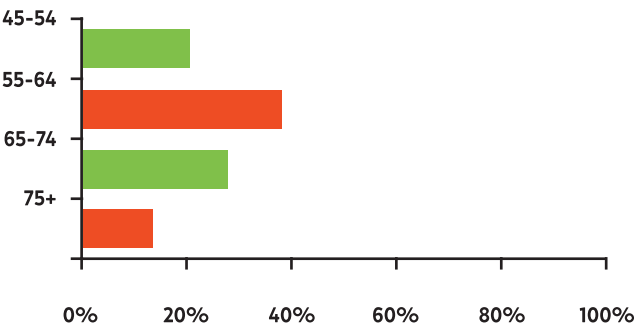
- To learn about the experiences and attitudes of older women 55+yrs on the Central Coast in relation to this question
- To find out whether older women would team up to share a private rental together.
- To learn about the attitudes of older women to renting out a room in their privately owned homes.

- To disseminate the idea of shared living as a housing option.

The survey was targeted at older women living across the Central Coast NSW: from Lake Munmorah, San Remo, Gorokan, Toukley and Budgewoi in the north to areas around the Entrance, Terrigal and Wamberal on the coast, Gosford and Erina in the centre and southern areas around suburbs such as Umina, Woy Woy and Horsfield Bay.

The survey was developed using Survey Monkey and distributed electronically via social media outlets, through the data bases of community partner organisations, and by direct links to associated community organisations such as CWA, OWN, Zonta and Soroptimists as well as interested individuals.

100 self-identified older women completed the survey across the age groups from 45 to 75+yrs per below:



ANSWER CHOICES	RESPONSES	
45-54	19.80%	20
55-64	38.61%	39
65-74	28.71%	29
75+	12.87%	13
TOTAL		101

Respondents were more likely to live in the centre and southern suburbs of the Central Coast, although ABS data shows a higher percentage of older women live in the northern areas. The reasons for this can only be hypothesised. Untested issues that may have impacted the distribution of responses might include the rate of domestic access to and use of social media sites; level of digital literacy; the level of concern about the current housing and rental crisis; personal links to the project steering group and to related organisations.

ANSWER CHOICES	RESPONSES	
2258 (Ourimbah)	0.99%	1
2260 (Terrigal/Wamberal)	5.94%	6
2262 - 2263 (Budgewoi - Toukley)	5.94%	6
2261 (The Entrance area)	7.92%	8
2256 (Woy Woy/Blackwall)	8.91%	9
2259 (Wyong area)	12.87%	13
2250 - 2251 (Godford - Erina area)	24.75%	25
2257 (Umina Beach - 18) + OTHER (out-of-area or homeless or NFA - 15)	32.67%	33
TOTAL	101	

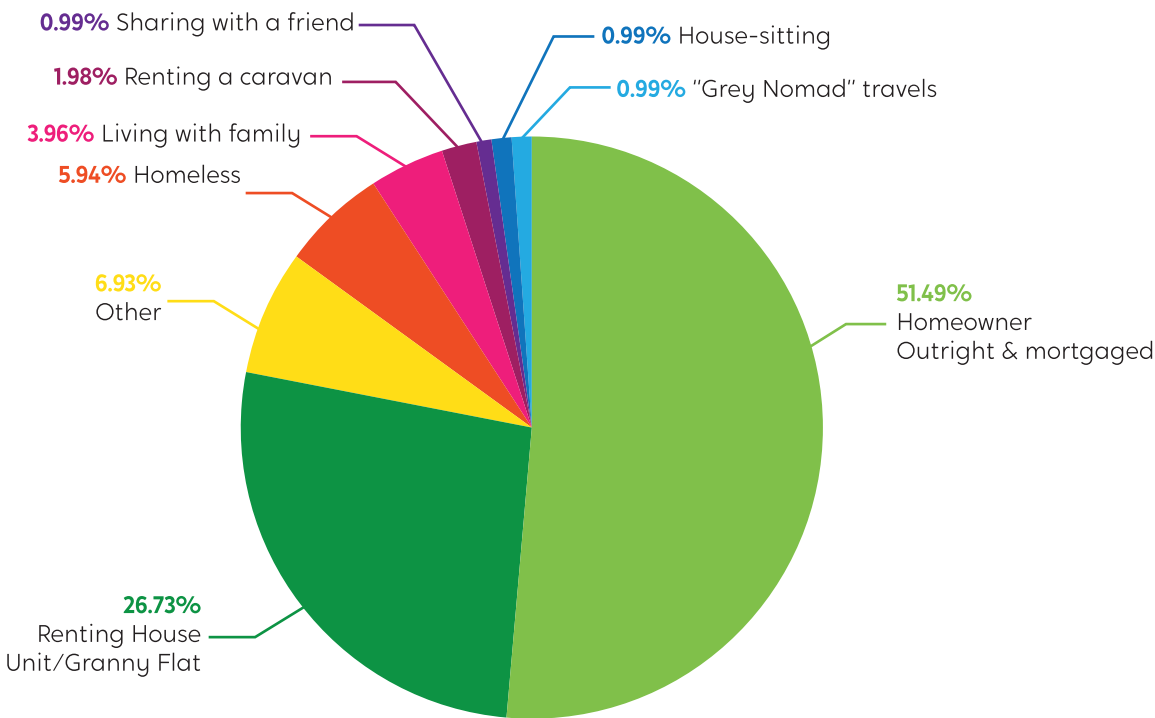
Respondents can be grouped into 5 categories:

- Home-Owners – outright owner occupiers and those with a mortgage
- Private Renters – house or unit or 'granny flat'
- Transient – 'grey nomad' or house sitting or caravan

- Sharing with friend or family
- Homeless – including interim women's shelter occupiers

The chart below details the housing situation for the respondents where half are homeowners and a quarter of respondents were in private rental.

Q4 WHAT IS YOUR CURRENT HOUSING SITUATION

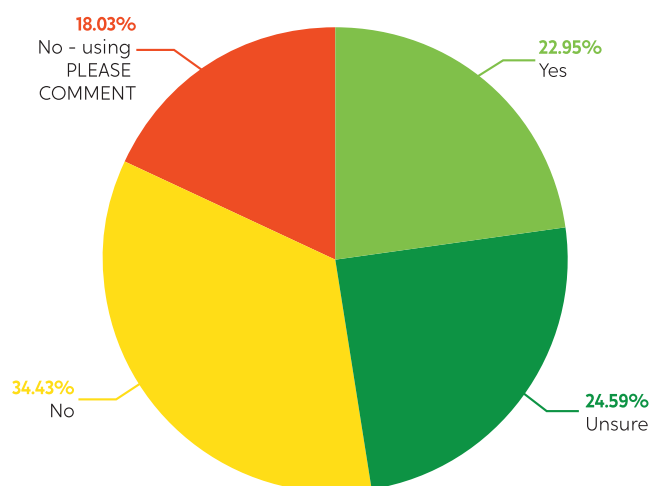


Questions 5, 6, and 7 ask about the potential for share house living as a home-owner and as a tenant.

It is interesting to note that 53% of the homeowner respondents would say no to shared living [see graph below] which aligns with the data presented in the 2020 study undertaken by PRD Research (2020) in the Brisbane area where they found that "55.1% of owner-occupiers would say no to shared living".

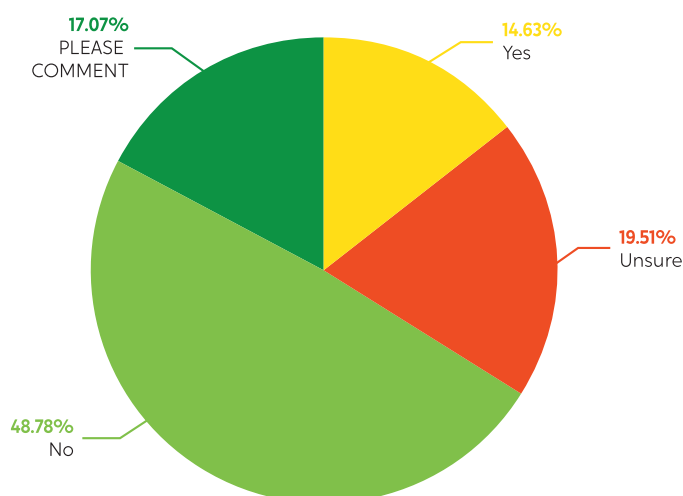
23% of home-owner respondents would say yes to shared living and approximately 24% were unsure.

Q5: IF YOU ARE A HOMEOWNER, WOULD YOU CONSIDER RENTING OUT A SPARE ROOM TO ANOTHER OLDER WOMAN?

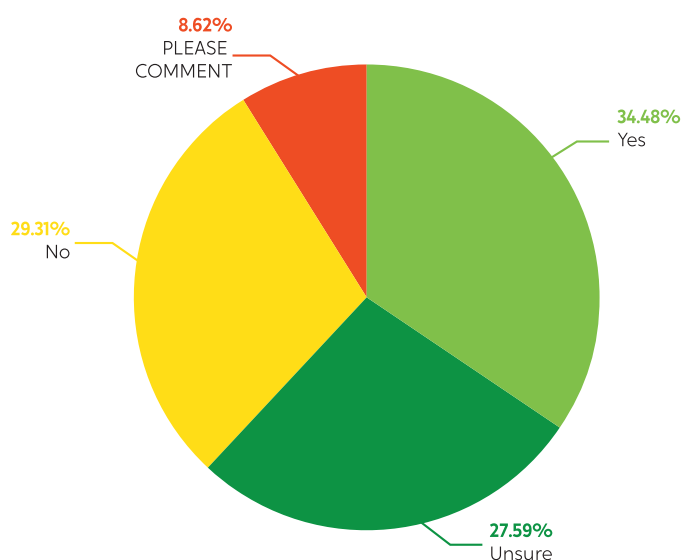


Based on the responses to Questions 6 and 7, there were between 34% - 45% of respondents who are tenants or planning to rent who would say no to share housing, while another 35% would definitely say yes, and up to 30% were unsure and might consider sharing once they found out more about it.

Q6: IF YOU ARE RENTING A PROPERTY, WOULD YOU CONSIDER SHARING THE PROPERTY BY SUB-LETTING TO ANOTHER OLDER WOMAN?



Q7: IF YOU ARE LOOKING FOR A RENTAL PROPERTY, WOULD YOU CONSIDER TEAMING UP WITH ANOTHER OLDER WOMEN TO SIGN THE LEASE TOGETHER?

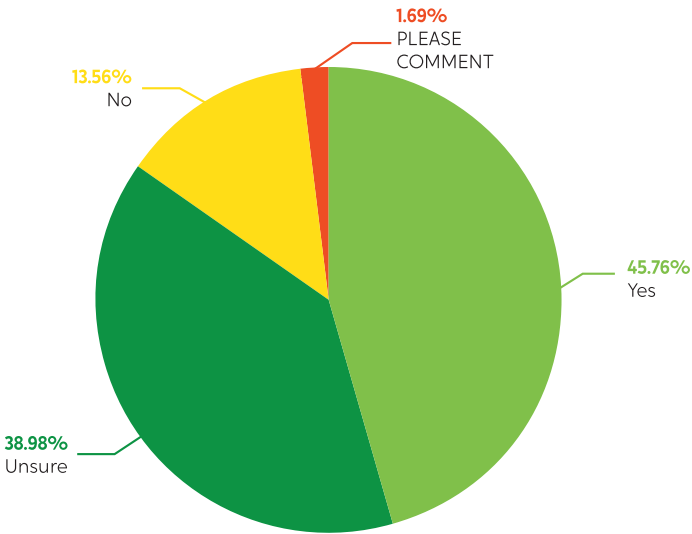


This survey did not ask respondents to identify what the imperatives might be for them to consider share house living. The SHOW Project team assumptions were that affordability and financial struggles would be key drivers for tenants to consider share housing and that social isolation would also be a factor, given the many studies that have documented loneliness as an issue in older age groups whatever their housing tenure.

It is interesting to note that nearly 45% of the responses to Question 8 indicate that older women who are tenants would prefer to live alone while only 14% stated that they would definitely prefer not to live alone. Based on additional interviews and group consultations it could be hypothesised that 40% of respondents who were unsure were juggling the reality of their limited income with the limited options available and the uncertainty of how and with whom they might share a property.

The desire to live independently is not unexpected in the white Australian context even as market forces have been significantly impacting on the reality of this choice as an option for all age groups over the last 5 years.

Q8: IF YOU ARE LOOKING FOR A RENTAL PROPERTY, WOULD YOU PREFER TO MOVE BY YOURSELF REGARDLESS OF THE SIZE AND LOCATION OF THE PROPERTY?

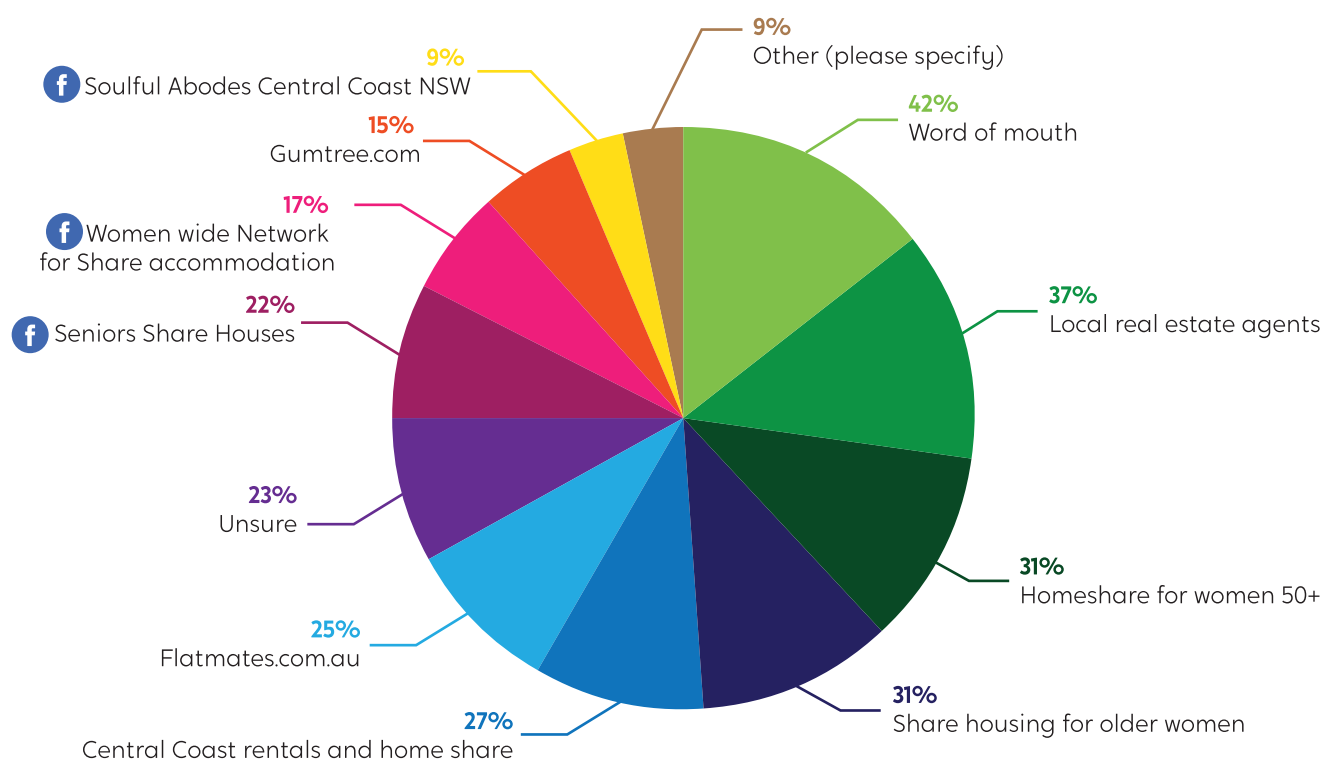


This SHOW survey was also used as a tool to learn more about the preferred avenues accessed by older women to investigate house sharing and rental opportunities.

The survey does not ask why these options have been chosen, but some group consultations and individual interviews identified that trustworthiness, expertise and specialist relevance were key factors.

The responses to this question prioritised word-of-mouth as the most preferred option which would suggest that older women are looking for recommendations from someone they trust and who has relevant experience. Furthermore, respondents said they would consult local real estate agents as they have local expertise; as well as using specialist social media sites such as 'Home-share for Women 50+', 'Share Housing for Older Women' and 'Central Coast Rentals and Home Share'. These sites were identified as the most relevant for older women.

Q9: IF YOU WERE LOOKING FOR SHARE HOUSING (AS A HOMEOWNER OR AS A TENANT), WHERE WOULD YOU SEARCH? PLEASE CHOOSE NO MORE THAN 5 OPTIONS.



The SHOW survey asked for additional comments and 50% of respondents contributed thoughtful suggestions about what was required for a successful share house arrangement and what the constraints were.

Additional Comments from respondents served to support the reality that sharing a residence with non-familial others is both uncertain and complex. While the notion of teaming up with another to share the costs associated with renting in the private housing market is regarded as a viable alternative, survey respondents observed that this is not simply a commercial arrangement of cost sharing nor is it simply an exchange of social support.

Comments from respondents also identified the factors that would make for successful share house living in a private rental where cost-sharing and social support are the basic beneficial aspects in this option.

Respondents offered insights into what they regarded as the basic requirements for setting up a share house arrangement and the attitudes that women (people) should bring to the arrangement.

One respondent noted that there would be a need "to set up clear agreements for use and care of common spaces, noise, pets and visitors", while another commented that house-mates must come with "a willingness to maintain open, kind, and honest

communication". A couple of respondents referred to the fact that "personalities come into the equation" and therefore "connection with another is the issue, rather than age and gender" as well as looking for "someone else who is reliable, trustworthy and safe."

Respondents identified the need for basic housing standards so that the "physical design and lay-out gives individuals adequate private space and not just a tiny bedroom".

Other respondents reflected the uncertainty that the community has about the concept of shared living as reflected by the comments: "fear of the unknown would make me a little hesitant" and "No way would I share. I've lived on my own for 40 years, and I'm too old to adapt".

There were also comments reflecting the fear of sharing with the history and relationships another person can bring into their home space as identified by: "I do not want to have to put up with any issues they may bring along, ie: abusive ex- or older children or deal with mental health issues" and "I don't want to be just a shoulder to cry on".

ADDITIONAL CONSULTATIONS

Supplementary interviews with individual women who had current or previous rental experience identified their priorities as: Affordability, Security of Tenure, Autonomy, and Privacy.

Respondents commented that living on a low fixed income pre- and post- retirement limited their housing choices and equally that the lack of security in private rental caused additional personal and economic costs because the need to move and re-establish a household used up savings and invoked the grief of leaving an established comfortable space.

Just like everyone else, older women commented that they felt they had lived long enough to "live life, my way". Respondents who are or were tenants emphasised their desire for independence and the capacity to choose when family or friends would visit them at their home and equally their concern about finding compatibility if share house living was any sort of possibility.

Supplementary consultation with groups where the women were home-owners identified their priorities as: Companionship, Safety, Cost-Sharing and Privacy.

Most of the women who were home-owners commented that they saw house-sharing as a short-term option based on their desire for autonomy and control of their home space. Home-owners interested in share housing were more often looking for companionship while they also expressed their concerns about safety when inviting someone else to move into their home.

SURVEY SUMMARY

The survey responses provide additional data that can assist with creating a more nuanced understanding of the issues involved in share house living. These are important issues to understand if share house living is going to be promoted as an option older women can feel confident in pursuing.

Balancing the two equally important priorities of Affordability and Security is the rental challenge.

Balancing the two lifestyle priorities of Compatibility and Privacy is the share-house challenge.

SURVEY QUESTIONS:

Share House Preferences of Older Women, Central Coast NSW

Gender: ☐ Female ☐ Male ☐ Non-Binary

Cultural Identity: ☐ Australian ☐ Australian Aboriginal ☐ Culturally and Linguistically Diverse

Age Range: ☐ 45 -54yrs ☐ 55 – 64yrs ☐ 65 – 74yrs ☐ 75+yrs

Postcode: _____

Current Housing:

☐ Home-owner ☐ Retirement Village ☐ Mobile Home Village

☐ Renting House ☐ Renting Unit ☐ Renting Granny Flat/Backyard Studio

☐ Renting Caravan ☐ Living with Family ☐ Sharing with a Friend

☐ House-sitting ☐ Homeless ☐ Supported Accommodation

☐ Grey Nomad traveller ☐ OTHER: _____

If you are a homeowner, would you consider renting out a spare room to another older woman?

☐ Not Relevant ☐ YES ☐ NO ☐ UNSURE

COMMENTS? _____

If you are renting a property, would you consider sharing the property by sub-letting to another older women?

☐ Not Relevant ☐ YES ☐ NO ☐ UNSURE

COMMENTS? _____

If you are looking for a rental property, would you consider teaming up with another older women to sign the lease together?

☐ Not Relevant ☐ YES ☐ NO ☐ UNSURE

COMMENTS? _____

If you are looking for a rental property, would you prefer to move by yourself, regardless of the size and location of the property?

☐ Not Relevant ☐ YES ☐ NO ☐ UNSURE

COMMENTS? _____

If you were looking for share housing (as a homeowner or as a tenant), where would you search? Please choose no more than 5 options.

Facebook:

- ☐ central coast rentals and share homes
- ☐ Share Houses
- ☐ Home-share for Women
- ☐ Women Wide Network
- ☐ Share Housing for Older Women
- ☐ Soulful Abodes Central Coast

Websites:

- ☐ Flatmates.com.au
- ☐ Gumtree.com
- ☐ Wyongtree.com

Word of mouth:

- ☐ Local real Estate Agent

OTHER: _____

Please share any other comments you have : _____

ADDITIONAL COMMENTS FROM SURVEY

- Personality and connection is the issue rather than age and gender
- Physical design and layout gives individuals adequate private space, not just a tiny bedroom
- Big enough indoor and outdoor shared living areas so you've got plenty of space; and sound insulation
- Spaces that support relaxed conviviality
- Shared interests and lifestyles to provide social glue
- Clear agreements re: use and care of common spaces, noise, pets and visitors
- Regular household gatherings to air and resolve any problems;
- Open kind honest communication;
- Level of skill and kindness in making agreements and working with conflict
- Someone who is reliable, trustworthy and safe
- Personalities really come into the equation
- Feeling comfortable around the person you are living with.
- Own bathroom and kitchen
- Large enough to have our own space
- Share with someone i know rather than a stranger.
- Need to select housemates carefully.
- Would have to be through an agency for accountability, police checks etc.
- As long as "they" have provided thorough info about their past/history and have passed all checks etc
- She lives with me free of charge and simply does my housework in appreciation.
- Short-term rather than long-term
- Would rather share with someone i know than a stranger.
- It is hard however to try and share again at an older age
- I do not want to have to put up with any issues they may bring along, i.E. Abusive ex or abusive older children or deal with mental health issues.
- Not prepared to put up with a stranger living in my home. Like my independence at this stage
- Needs to be a person i knew well and only renting out room for a short term
- I don't want to just be a shoulder to cry on
- Fear of the unknown would make me a little hesitant

- The situation where someone owns the house, lives in and rents out rooms is too unequal even though it sounds like a good idea.
- No way would i share. I've lived on my own for 40 years, and i'm too old to adapt.
- Size and affordability is the challenge and the priority
- I think that we should bring back the old 'boarding houses' - where single people have a small room to themselves, with healthy meals provided in a communal setting, and can still interact with others in communal lounges etc. Similar to uni housing and the way hostels are run.
- The most feasible solution is more complexes like baptistcare point clare. A beautiful unit, heavily subsidised and surrounded by a caring management team and like-minded, social neighbours.
- Looking for more appropriate housing as i get older and can no longer maintain my current place
- As long as "they" have provided thorough info about their past/history and have passed all checks etc
- Easy access via train to (my daughter) - maintaining family and social connection
- We must get more affordable rentalslegal implications of a (joint) tenancy
- I would prefer to live in a tiny studio apartment - but close to a supportive network eg like a small hotel room with other likeminded peers

SUPPLEMENTARY CONSULTATIONS

Supplementary group consultations included:

- OWN (Older Women's Network), Wyong 5 September 2022
- CWA (Country Women's Association) Regional Meeting, Woy Woy 5 October 2022

- OWN (Older Women's Network), Woy Woy 18 November 2022
- Gosford Active over 50s meeting 27 October 2022
- Allawah House Residents Group, East Gosford 10 November 2022

Supplementary individual interviews included:

- Marilyn - Resident, Henry Kendal Gardens Lendlease Retirement Village
- Nada - long-term tenant in private rental
- Sonya - long-term sub-lease with property-owner
- Catherine - long-term tenant in private rental
- Rosemary - long-term sub-lease with property-owner

Applicants for the SHOW Project consistently stated their expectation that a share house would involve a process of matching potential house-mates and that they would not only sign a lease but also a contract that would guide the responsibilities and relationships between the women as tenants. They were always looking for the security of a long-term lease so that they could relax and plan for their later years.

REFERENCE:

PRD Research (2020), *Shared Living Preferences of Older Australians, Brisbane*, <https://www.prd.com.au/research-hub/article/shared-living-preferences-of-older-australians/>, Accessed 9 Feb 2023.

FULL REGISTER OF ENQUIRIES

(NAMES DE-IDENTIFIED)

DATE	NAME AND AGE	HEARD ABOUT PROJECT	REASON FOR CONTACT	OUTCOMES	IMPACT
22 Aug, 2022	Deena 59 years	Friend	Consult – always rented.	Continues to rent	NO CHANGE: Prefers living by herself. Will consider retirement village using her Super to buy in or live with family
22 Aug 2022	Lou 59 years	Friend	Shares/house-sits with owner.	Stable share with owner. Both live independent of each other	NO CHANGE: Will continue this way until she inherits her mother's home in Sydney
15 Sept 2022	Shaz 69 years	Central coast rentals and homeshares FaceBook	Works full-time. Northern suburbs preferred.	Moved to granny flat in son's backyard	CHANGE: Went through the process of considering sharing but decided that private rental had become too volatile.
19 Sept 2022	Nerrida 63 years	Central coast rentals and homeshares FaceBook	Relationship Visa. No entitlement to gov't support. Relationship collapse. Homeless. Rent in tourist park (150 days). Contract cleaner work. Maintains a car. EXPECTATION: Stay in familiar northern area. Aiming for \$200 per week max rent.	Sub-lease in share house in northern area. Property owner leases individual rooms at \$220 inclusive of bills Sub-lease commenced 4/11/2022. Successful referral for brokerage funds WCS to assist pay car rego/bond/car repair. Links to local FoodBank services via Neighbourhood Centre. Info about NILS scheme. Links to Aged Care services for future permanent employment as support worker.	CHANGE: "The share house is working out well as there is only two of us and M is lovely and respectful and kind and caring. By next year I hope I will be laughing off this terrible year and hope to have the strength to get a lawyer to tackle him after the terrible situation he left me in after our 10 years together." "I really don't know what would have happened if I hadn't met you and this project and you didn't give up on me. Your kindness and support mattered. I am still struggling but I can see a future and I'm secure and I know where else to get help in the future."

DATE	NAME AND AGE	HEARD ABOUT PROJECT	REASON FOR CONTACT	OUTCOMES	IMPACT
21 Sept 2022	Jenny - via Specialist Aboriginal services caseworker	FaceBook posting: SHOW	Long-term complex DV. Needs emergency and transitional options to build on plans to change. EXPECTATION: Managed share house	Referred to specialist services RE: DV and health and emergency housing	REFERRAL: Did not fit project guidelines
29 Sept 2022	Kat	SHOW on Flatmates. com	Flooded house condemned; dog and cat; needs a house/granny flat.	Found individual bedsit rental in Gorokan.	SUPPORT: Used her own networks.
27 Sept 2022	Marilyn ref'd by Centrelink SW	SHOW posting on FaceBook	Needs emergency housing for long-term complex DV and Mental Health issues. EXPECTATION: Managed share house.	Referred to specialist services RE: Mental health and DV and emergency shelter	REFERRAL: Did not fit project guidelines
6 Oct 2022 and 9 Jan 2023	Heidi 75 years	Referral from counsellor	Has a long-term rental @ \$370 per week but likes the idea of share housing and worried about future. EXPECTATION: Managed share house	Ongoing interest – awaits potential for a Peninsula rental. Jan 2023 contact after increase notice \$390 for March 2023. Hoping for reduced rent via friend who owns villa and for whom she cat-sits and provides respite with friend's husband	SUPPORT and CHANGE: Dependent on location, cost and sense of security. Share Housing still a second-best option but ready to try it with 'right' person. Resists changing location due to extent of community connection
20 Oct 2022	Jan 72 years	Women Wide Network for Share Accommodation	Does house-sitting. Relationship of 9 years recently collapsed. EXPECTATION: A managed share house for older women that she could stay for an interim time	Will continue occasional renting with her sister.	NO CHANGE: Plans to maintain current lifestyle with back-up for future share accommodation with her sister

DATE	NAME AND AGE	HEARD ABOUT PROJECT	REASON FOR CONTACT	OUTCOMES	IMPACT
27 Oct 2022	Sonya on behalf of her sister and husband	Somewhere on FaceBook	Wanted help to rehouse her sister who had poor mobility and lived in a house "that should be condemned" – EXPECTATION: Aged care and emergency housing	Refer specialist housing and aged care support services	REFERRAL: Did not fit project guidelines
3 Nov 2022	Donna 80 years	Heard it on 93.3 Radio 50 Plus community advertisement	Has "sub-leased" for 35yrs in Brooklyn with a male acquaintance (who is now 92yrs old). He was an AI-Anon contact not a relationship. She is connected to Gosford and Berowra communities. EXPECTATION: options for the future when her landlord dies	Needs to register in future plan. Not interested in using the social media Does not use computers much. Does use mobile phone.	SUPPORT: Planning for the future. Interested in receiving resources to help with her future plans.
4 Nov and 9 Nov 2022	Krystal 63 years	Referred by Pacific Link enquiries line	Rents a studio in a modern boarding house in central area. \$280 pw incl's Wi-fi and water usage. Uses public transport. Lease until February 2023. EXPECTATION: Compatible share; security; more space; affordable	Will need to find bond money. Needs access to public transport. Wants to keep links to central area due to volunteer work and social connections. Son lives in northern suburbs.	SUPPORT: open to share in the future. Some concerns about security of tenure and dependent on location and cost
9 Nov 2022	Suzanna 53 years	Her mum heard it on radio	Needs something affordable coastal area. Works P/T. Mum in area. 5yr Granddaughter visits. Non-smoking / Non-alcohol / previous trauma. Has a car and furniture – does some work from home. EXPECTATION: Share house near coastal area, internet access,	Offered property for inspection with another woman but did not attend. No further response.	UNCERTAIN OF THE OUTCOME

DATE	NAME AND AGE	HEARD ABOUT PROJECT	REASON FOR CONTACT	OUTCOMES	IMPACT
9 Nov 2022	Megan 72 years	Saw a notice somewhere.	Homeless travelling around couch surfing. Currently at brother's place in Taree. Has slept in her car. Pays \$200 per month storage of furniture up near Brisbane after bullied out of 3 ½ year rental in Brisbane. Not registered w public/social housing wait lists. EXPECTATION: \$200 per week anywhere	Desperate for options. Check eligibility for WCS transitional housing – availability in Beecroft. She has decided to move in with daughter	CHANGE: Felt heard and supported and decided that she needed the support offered by her family and couldn't keep moving. She also learnt about the potential of the service network to assist and that independence didn't mean she had to do everything by herself.
29 Dec 2022	Sonya 66 years	Referred by a friend who heard Radio 93.3	Been couch surfing and wanted a bed for that night. Aware of Coast Shelter	Pathways referral for emergency housing.	SUPPORT AND REFERRAL: Appreciated a personal response over the phone at holiday season. Even though the service she needed was not SHOW
2 and 3 Jan 2023	Carole 80 years	Heard it on 93.3 - Radio 50Plus	Lives at northern suburbs. Her family home to be sold due to her divorce. She has household of furniture. Will need option by March/April. Is active and involved in her area activities and neighbourhood centre. Wants to stay local. Has her own car. EXPECTATION: info and ideas to clarify future options	Connect with property owner – private landlords	SUPPORT: Planning for future: Feeling less desperate about the changes ahead AND has the link to property owner in the area she prefers. Feels that she will be able to move to the next post- family-home with more security and confidence. Received basic tenancy resources.

DATE	NAME AND AGE	HEARD ABOUT PROJECT	REASON FOR CONTACT	OUTCOMES	IMPACT
4 and 5 Jan 2023	Joan 85 years Active and involved in various activities	Referred by friend who heard advert on radio 50Plus	Does not use internet / computers. Has her own car. Age pension w rent assist. Rents small shabby unit where the rent recently increased from \$300 to \$350 per week. Wants to stay close to current area due to connections e.g. church, hospital volunteering, choir, service club Son lives on south coast. EXPECTATION: Cheaper rent in local neighbourhood	Long conversations with Jan. She says she is happier now there is a friendly tenant upstairs. Not ready to plan for or meet potential house-mate to discuss shared living.	NO CHANGE: Planning for future: Received information pack about share house living. "Topics for Discussion" Sample Share House Agreement c/o SHOW Sub-letting Agreement c/o Tenants Union. Prefers living alone with costs pressures over share house with pressures of new contact and uncertain tenure of new premises.
19 Jan 2023	Faye 67 years	Referred by Salvation Army case worker: who had kept the postcard since first distributed 2022	Moved out of rented family home and abusive husband Sept 2022 after careful planning with caseworker. health and mobility issues. Currently living in short-term sublet private rental and lifestyles are too different and house too small. Always an interim measure Has supportive son who lives local. Own car. Age Pension. EXPECTATION: Affordable rental – no more than \$250pwk, secure and long-term with like-minded older women	Clarified situation using SHOW resources. REFERRAL: to Allawah House for supported interim and affordable community housing... With knowledge that there are imminent places available.	CHANGE: Assisted Case Worker and her client to review options which resulted in a more hopeful and optimistic perspective about plans for the future and clarity about client's resilience but also her need for more support after recent 4 years stress.

DATE	NAME AND AGE	HEARD ABOUT PROJECT	REASON FOR CONTACT	OUTCOMES	IMPACT
19 Jan 2023	Jennifer	Had picked up the postcard at a real estate office last year sometime	Currently renting. Her son is staying with her. Employed. Rents directly with Landlord. Described bullying actions by her landlord over problems with urgent repairs required to the roof of her property. Other maintenance and repair issues have been outstanding since she moved in and landlord has not fixed as promised. EXPECTATION: Potential property and affordable rent by sharing	ACTIONS: Referral to CCTAS for support and NCAT for resolution. Provided info about the legal requirements under the Residential tenancies Act in regard to maintenance and Notice to Quit.	SUPPORT: Listen and helped to clarify issues which confirmed avenues for action and calmed her mental health
30 Jan 2023	Barbara	Contacted local OWN group	Current housing with daughter has broken down. Needs to move in one month Has small dog and house full of furniture. Aims to stay in southern suburbs	ACTIONS: Introduction to potential housemate Concerns about compatibility	CHANGE: Planning to share private rental with another SHOW applicant – affordable option but concerns about the security of tenure.

CASE STUDY 2

THE ESCALATING HOUSING MARKET

Shaz* was a 69 year old nurse who worked full-time and had lived in her rental unit for the previous eight (8) years. She had a small Superannuation fund for her future retirement.

The COVID property boom inspired her landlord to sell the property she was renting for a significant profit. The new property owner planned to live in the unit. Shaz received a notice to quit the premises in 90 days.

She contacted SHOW with the expectation of planning her next move to affordable rental premises.

MAKING PLANS

With support from the SHOW Project Worker, Shaz inspected 2 properties and met with a potential compatible housemate. They agreed on the general location to investigate available properties and discussed their minimum space and design requirements for sharing a house.

Additionally, Shaz was clear about her preference for the security of renting a property as the Head Tenant who would create a sub-Lease for the other woman as their share house arrangement. This was acceptable to the women she was negotiating with as her potential house-mate.

REALITY OF THE PRIVATE RENTAL

This process crystallised the reality of relying on the private rental market in 2022. Reports of the tight market were experienced as limited options; tenants engaging in de-facto auctioneering to gain an advantage, short-term 6 month fixed leases with the resultant fear that the rent could increase every 6 months, poorly maintained properties. The high costs and the high level of insecurity along with the increased need to compromise focussed her mind on what she wanted in housing.

DECISION TIME

Ultimately Shaz decided that as an older woman she was unwilling to plan her future by juggling all the problems and insecurity of private rental and shared living which she described as "barely a second-best option".

OUTCOME

The process, as described, allowed Shaz to reflect on what ageing meant for her and how she could best maintain her autonomy and security to plan a positive healthy future. She finally decided that renting the granny flat her son and daughter-in-law had built on their property was the best offer. She had resisted in the past due to pride but decided that it was time for the security of family support.

* The women at the centre of these studies consented to the telling on condition that names were changed for privacy





SHOW
Share Housing for Older Women