



Housing Older Women Movement

A peer-led movement of women experiencing housing precarity focused on empowerment and advocacy

BACKGROUND PAPER

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Older Women's Housing Precarity in Australia — The Evidence, The Human Cost, and the Path Forward

About this document: This Background Paper has been prepared by the Housing Older Women Movement (HOWM) to provide journalists, editors, policymakers, researchers, and the public with a comprehensive evidence base on the housing crisis facing older women in Australia. It accompanies HOWM's May 2026 Media Release and Press Statement issued in response to the federal budget and is intended to be read alongside those documents.

"Suicide is not an aged care plan. For an enlightened, socially just, and fair society, silence on this reality is no longer acceptable — nor is inaction. When we lose these women, we lose far more than we can measure: we lose decades of accumulated wisdom, the irreplaceable capacity for caregiving, and the rich, sustaining contributions that older women make to our families, our neighbourhoods, our communities, and our workplaces every single day. A society that allows its women to disappear in this way — unnoticed, unsupported, unnamed — is diminished by it. We all pay the price. And we all have a responsibility to stop it." — Jo Reilly, HOWM Core Group Member

1. The Scale of the Crisis

More than 500,000 older Australian women are living in housing precarity or at serious risk of homelessness — and this number is projected to at least double over the next 25 to 30 years (Lester & Faulkner, 2020; Veeroja et al., 2024; COTA Australia, 2024). This is not a niche welfare issue. It is a structural failure of national scale, with profound consequences for individuals, communities, and the public purse.

Estimating the full scale remains difficult. Fragmented datasets, variable definitions, and underrepresentation of informal and hidden housing arrangements all complicate measurement. Nevertheless, the evidence that does exist is alarming:

A longitudinal analysis of the HILDA Survey estimates approximately 240,000 women aged 55+ are at risk of homelessness. (Lester & Faulkner, 2020)

Broader estimates place between 300,000 and 500,000 older Australians in unstable housing or at risk, depending on definition. (Faulkner et al., 2023)

508,000 older Australians are identified as the 'Missing Middle' — insufficient income and assets for stable housing, yet ineligible for assistance. (Veeroja et al., 2024)

440,000 households aged 55+ will need affordable housing by 2031 — a 78% increase in unmet demand from 2016. (Barrie et al., 2023; COTA Australia, 2024)



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Queensland, and South East Queensland specifically, has the highest concentration of women in housing insecurity of any region in Australia.

These figures will grow significantly as the Baby Boomer generation ages deeper into the risk zone — and as Generation X women (born mid-1960s to 1980), who carry similar and in some cases more acute structural disadvantages, reach their fifties and sixties in the decades ahead.

2. Who These Women Are — and Why They Are Vulnerable

The women at the centre of this crisis are not statistics. They are women born in the 1930s, 1940s, 1950s, and 1960s who came of age in an era when the structures of Australian society — legal, financial, employment, and social — were not designed to support women's economic independence. Their vulnerability in later life is not the result of poor choices. It is the cumulative consequence of systemic and structural inequity, unfolding across an entire lifetime.

Structural Drivers of Disadvantage

Research consistently identifies the following as the primary structural contributors to housing precarity among older women (Hodgson et al., 2020; Ong et al., 2015; Stone et al., 2024; O'Connor et al., 1999):

- **Interrupted employment** due to caregiving responsibilities for children, ageing parents, and other family members — reducing lifetime earnings, career progression, and superannuation accumulation.
- **The gender pay gap** and concentration of women in feminised, low-paid industries: nursing, teaching, social work, aged care, and retail.
- **Late introduction of compulsory superannuation** in 1992, meaning women now in their sixties and seventies had little or no superannuation accumulated during their peak earning years.
- **Limited legal and financial protections** against domestic violence and relationship breakdown until the 1990s, which left many women without access to shared assets following separation.
- **Exclusion from mortgage markets** and inability to sustain homeownership on a single income, resulting in lower rates of homeownership and greater exposure to the private rental market in later life.
- **Relationship dissolution and widowhood** which for women of this generation typically meant significant and permanent financial loss, often reducing or eliminating whatever housing security had been accumulated (de Vaus et al., 2017).

Together, these factors have produced what researchers describe as 'progressive foreclosure' — the incremental narrowing of viable housing pathways over time, as cumulative disadvantage limits access to secure and affordable housing at precisely the life stage when stability matters most (Clapham, 2005; Grenier, 2019; Shambrook, 2026).

Hidden and Invisible Precarity

Housing precarity among older women is frequently hidden and therefore undercounted. Many women experiencing housing insecurity do not present to homelessness services, distancing themselves from labels of homelessness and prioritising independence and privacy (Sharam, 2022). Instead, they exist in informal, marginal, or



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temporary arrangements — couch surfing, living in overcrowded conditions, or remaining in unsafe relationships for lack of alternatives.

Queensland's Roundtable discussions convened in 2024–25 by the Hon Senator Katy Gallagher and the Hon Kate Thwaites MP confirmed that in South East Queensland, rental markets for women over 55 are severely constrained, with many living in poor-quality, high-cost private rentals with no security of tenure and no pathway forward (HOWM, 2025).

3. The Human Cost — Including the Loss of Life

The consequences of housing precarity for older women extend far beyond material hardship. Research documents significant emotional and psychological impacts, including anxiety, fear of eviction, loss of dignity, social isolation, and a profoundly diminished sense of belonging and identity (Phillips, 2017; Greenop, 2018; Wiles et al., 2012).

For women who have spent decades as caregivers — the people who held families, neighbourhoods, and communities together — the loss of a home is the ultimate erasure. It strips away not only shelter but the material foundation of identity, care, and connection.

And for some women, it has become unsurvivable.

In recent months, HOWM became aware of three women in separate incidents who died by suicide directly linked to their inability to secure safe, stable, affordable housing. They were not counted in any housing policy discussion. They did not make the news. They disappeared — as this cohort has always been permitted to disappear — without recognition and without a voice.

Suicide is not an aged care plan. *For an enlightened, socially just, and fair society, silence on this reality is no longer acceptable — nor is inaction. When we lose these women, we lose decades of accumulated wisdom, irreplaceable caregiving capacity, and the rich, sustaining contributions older women make to our families, neighbourhoods, communities, and workplaces every day. A society that allows its women to disappear in this way — unnoticed, unsupported, unnamed — is diminished by it. We all pay the price.*

Suicide Data

The data on suicide among this population cohort demands urgent attention:

Females aged 50–54 have the highest age-specific suicide rate of any female age group in Australia — 10.5 deaths per 100,000 — and account for 11.1% of all female suicide deaths. (ABS / Life in Mind, 2023)

More than half of all suicide deaths in Australia occur in people aged 30–59, with a further 23.4% in people aged 60 and over. (AIHW, 2023)

People experiencing homelessness die by suicide at almost double the rate of the general population — 27.6 per 100,000 in Queensland, 1990–2009. (Arnautovska et al., 2014)

The direct link between housing insecurity and suicide risk is well established in both Australian and international research. Psychiatrists have described the experience of losing one's home as *"a traumatic rejection... a denial of one's most basic needs, and an exquisitely shameful experience"* (Queen Victoria Women's Centre, 2025). The



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trauma of eviction and displacement has been documented as a driver of depression and, in extreme cases, suicide in multiple OECD contexts.

HOWM calls on the federal government to establish a national coronial framework that systematically captures housing insecurity as a contributing factor in suicide investigations, so that the true and full cost of policy inaction can be counted, documented, and acted upon.

4. The 2026 Federal Budget — A Missed Opportunity

The 2026 federal budget made significant commitments to housing supply, including \$3.1 billion for new housing construction, \$2 billion in enabling infrastructure, and \$59.4 million in social housing specifically for young people aged 16–24. The negative gearing and capital gains tax reforms — limiting negative gearing to newly built homes and returning to pre-1999 CGT indexation — were framed explicitly as intergenerational equity measures.

These are welcome commitments. And the framing of intergenerational equity as a housing policy principle is overdue.

But not one dollar in the 2026 budget was specifically targeted at the fastest growing cohort experiencing homelessness in Australia: older women.

“It’s disappointing to see no targeted supports for older women, who remain one of the fastest growing groups at risk of homelessness. Intergenerational fairness should support Australians at every stage of life.” — COTA Australia CEO Patricia Sparrow, 13 May 2026

True intergenerational equity demands that we reckon not only with the aspirations of younger generations, but with the legacy of intergenerational inequity carried by women born between the 1930s and 1960s — women who were systematically undervalued, underpaid, and under protected by every institution they interacted with across their working lives.

This is not a competition between young and old. A 26-year-old locked out of home ownership and a 63-year-old woman who cannot make rent are casualties of the same broken system. Both deserve urgent, targeted action. The budget’s silence on older women is not a prioritisation of youth — it is a failure of imagination and political will.

Existing Commonwealth housing assistance programs — including Help to Buy and the Housing Australia Future Fund — while positive in intent, are often structurally inaccessible to this cohort due to eligibility criteria that do not account for prior homeownership following divorce, low superannuation balances due to caregiving, and the particular constraints facing older single women on fixed incomes (HOWM Briefing to the Treasurer, 2025).

5. Solutions — What Is Needed and What Is Possible

HOWM and its partners are not merely documenting a crisis. We are actively developing, advocating for, and in some cases already piloting the solutions. The framework below draws on over 40 years of Australian and international research, the lived expertise of older women, and the collaborative work of HOWM, HOWSS–Footprints Community, HAAG, QShelter, ZONTA Queensland, the Sharing with Friends Foundation, and a growing national network of researchers and practitioners.



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Community Led Housing as a Supply Solution — Not a Fringe Alternative

Both the federal and state governments speak constantly about housing supply. Supply, supply, supply. But in practice, both levels of government use ‘supply’ almost exclusively to mean privately-led development — with some reference to community housing providers as delivery partners. What is almost entirely absent from this conversation is the community itself as developer, owner, and steward of housing supply.

This is a profound and costly blind spot. In countries such as the Netherlands, Switzerland, Denmark, and parts of Germany and Scandinavia, community-led housing accounts for between 15 and 20 per cent of all housing stock. In Australia, it accounts for less than one per cent — and that figure has grown only slowly, without sustained federal or state government support, and without the policy, planning, or financing infrastructure that comparable nations have built over decades.

Community Led Housing is not a supplement to supply. It is a **form** of supply — one that the private market will never deliver at scale, because it is explicitly non-speculative and permanently affordable. It leverages resources that governments cannot easily access alone: community goodwill, volunteer capacity, philanthropic capital, lived expertise, and the social cohesion that comes when people are genuinely invested — literally and figuratively — in where they live. International evidence consistently shows that CLH models attract and multiply resources beyond their initial public investment. They are, in the truest sense, a supply lever that Australia has barely touched.

Australia needs to give recognition, space, and active government support to this dimension of supply. A national target for community-led housing as a proportion of new supply — with dedicated policy, planning, and financing infrastructure to achieve it — would be both internationally consistent and transformative in its domestic impact.

The Missing Middle as Investors, Not Recipients

Critically, Community Led Housing reframes older women not as passive recipients of charity but as active contributors and investors in their own housing futures. Research on the ‘Missing Middle’ reveals that many women in housing precarity have modest savings or assets that they are currently surrendering to private landlords with no return — no security, no equity, no future (Veeroja, Reynolds & Stone, 2024). This is both a personal tragedy and a profound waste of community resource.

Shared equity and CLH models offer these women the opportunity to invest what they have — even modest amounts — into collectively owned, non-speculative housing that builds lasting security rather than subsidising private profit. The Sharing with Friends Foundation in Brisbane is already demonstrating this in practice, developing a co-housing model in which older women contribute to and shape the housing they live in, with intergenerational design principles at its core. These models do not merely house women — they restore agency, dignity, and belonging.

Vertical Integration — The Policy Architecture We Need

Australia has, in fact, already begun this work — at both levels of government. The question is whether the political will exists to connect what has been started, align it across levels of government, and see it through to scale.

In 2024–25, the Federal Labor Government, led by Assistant Minister the Hon Kate Thwaites MP and Minister the Hon Senator Katy Gallagher, convened dedicated Roundtables on older women’s housing precarity — the first time this cohort had received focused cross-portfolio attention at the Commonwealth level. These were genuine consultations that produced real momentum, bringing together lived experience, sector expertise, and research evidence.

In September 2025, Queensland’s Coalition Government under Minister Sam O’Connor went further still — convening Australia’s first-ever Community-Led Housing Roundtable, co-organised with Q Shelter and HOWM, and the most significant cross-sector gathering on CLH in this country’s history. Australia’s foremost housing researchers presented: Emeritus Professor Rachel Ong ViforJ (Curtin University), Professor Wendy Stone (Swinburne University),



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and Professor Louise Crabtree-Hayes (Western Sydney University). Michael Dickson Architect Lecturer with University of Queensland presented a practical demonstration project framework. The Queensland Department of Housing and Public Works committed to ongoing engagement. An interim governance committee is ready to be convened. And \$375,000 in Queensland Government funds — already allocated under the Housing Older Women's Strategy — has been identified as seed funding for the pilot. The foundations, in Queensland at least, are already in place.

What is needed now is not another conversation. It is connection — between the federal momentum built through the Gallagher and Thwaites Roundtables and the Queensland momentum built through Minister O'Connor's CLH Roundtable, with local government as the essential third partner in delivering pilot projects on the ground.

This is what HOWM means by **vertical integration**: the deliberate alignment of policy, funding, planning, and legislative frameworks across federal, state, and local government levels — with community at the centre. It is not a bureaucratic abstraction. It is the practical architecture required to take a pilot project from idea to built reality, and from built reality to a replicable national program.

It is also not a new idea. The Hawke and Keating Labor governments supported precisely this kind of integrated, community-led affordable housing in the 1980s and 1990s — and the models they backed demonstrated that non-speculative, permanently affordable housing is achievable in Australia when political will and policy alignment exist across levels of government. That precedent has never been more relevant, and it is a reminder that the capacity has always existed. What has been lacking is sustained commitment.

HOWM is calling on both the Federal Labor Government and the Queensland Coalition Government to recognise that they have each, independently, done important foundational work on this issue — and that the next step is to build on it together. This is not a moment for competitive credit-claiming. It is a moment for cooperative leadership, with community at the heart of a genuinely new approach to supply.

The pilot projects that emerge from this collaboration will not belong to any one government. They will belong to the communities — and the women — they house. And they will demonstrate, for the first time at scale in Queensland and Australia, what vertically integrated, community-led, permanently affordable housing can achieve as a meaningful contributor to national housing supply.

The Brisbane 2032 Olympic Legacy Opportunity

Queensland's hosting of the Brisbane 2032 Olympic and Paralympic Games presents an historic opportunity to pilot and showcase innovative, affordable, intergenerational housing models for older women and mixed communities. Olympic legacy housing has been used internationally to demonstrate new standards in affordable, climate-resilient, community-embedded design. Australia has the knowledge, the organisations, and the community infrastructure to make this a landmark contribution to housing policy — if the political will exists to act.

6. What We Are Calling For

HOWM — together with HOWSS—Footprints Community, HAAG, QShelter, the Sharing with Friends Foundation, and our national network of partners — calls on federal, state, and local governments to act on the following:

1. **Dedicated investment** in housing support services for older women, including continuation and expansion of services like HOWSS Queensland — which provides specialist, trauma-informed support to women over 50 navigating housing crisis.



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2. **Recognition of community-led housing as a distinct and vital dimension of housing supply**, with a national target and dedicated policy, planning, and financing infrastructure to support its growth — beginning with pilot and demonstration projects in Queensland and nationally.
3. **A national funding stream for Community Led Housing** enabling local governments, community housing providers, and peer-led organisations to co-develop age-friendly, non-speculative, permanently affordable housing — including co-housing, cooperative housing, and community land trust models.
4. **Vertical integration of policy, funding, planning, and legislation** across federal, state, and local government levels to enable CLH pilot projects to proceed from design to delivery without being lost in jurisdictional gaps.
5. **Reform of shared equity and Help to Buy eligibility** to recognise the structural barriers faced by older women: prior homeownership transitions post-divorce or widowhood, low superannuation due to caregiving, and deposit constraints on fixed incomes.
6. **A national affordable housing definition** embedding a uniform income-linked rent cap of 30% of household income across all affordable housing programs, with perpetuity protections to prevent speculative leakage.
7. **Reform of Commonwealth Rent Assistance** to be indexed to actual rental market costs rather than CPI, providing immediate and meaningful relief to older women in the private rental market.
8. **A national coronial framework** that systematically captures housing insecurity as a contributing factor in suicide investigations — so that the full human cost of inaction is documented and cannot be ignored.
9. **A permanent Cross-Portfolio Older Women's Housing Advisory Mechanism** building on the 2024–25 Roundtables, embedding lived experience voices across Treasury, Housing Australia, DSS, Social Services, Superannuation, and Aged Care.
10. **Investment in co-design** — bringing older women, peer-led organisations, housing researchers, community leaders, philanthropic investors, local governments, and state and federal governments together to develop the affordable, community-led housing solutions that this country is entirely capable of producing at scale.

7. About the Housing Older Women Movement

The Housing Older Women Movement (HOWM) is a peer-led, unfunded advocacy organisation established in 2019. We are older women advocating for and with older women. We have no government funding and no paid staff — only the expertise accumulated across decades of lived experience, community work, research engagement, and advocacy, and an absolute refusal to accept that the housing crisis facing women over 50 in Australia is inevitable or acceptable.

Since 2019, HOWM has actively engaged with government at federal and state levels, participated in the 2024–25 Roundtables on older women's housing convened by Minister Gallagher and Assistant Minister Thwaites, submitted briefings to the Federal Treasurer, co-convened Australia's first Community-Led Housing Roundtable with Q Shelter and the Queensland Department of Housing and Public Works, engaged with the Queensland Minister for Housing, and collaborated with a broad network of researchers, service providers, and advocacy organisations.



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We work collaboratively with the Housing Older Women's Support Service (HOWSS)—Footprints Community, the Housing for the Aged Action Group (HAAG), QShelter, ZONTA Queensland, the Sharing with Friends Foundation, SANDBAG, and many others nationally and in Queensland.

Every older woman — and our society — deserves to have them living in a safe, stable, and affordable place to call home.

We are here. We are organising. And we are not going anywhere.

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If you or someone you know is experiencing distress, contact Lifeline on 13 11 14 (24 hours, 7 days).