A predictable crisis: older, single women as the new face of homelessness

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My brother lived for years deep in a state forest on the banks of the Murray River. He lived in what my family always called a 'humpy'. He had a pit toilet and a pit bull terrier. Every so often he would get moved on by the ranger, as while camping was permitted, permanent settlement was not. Not that any of them were under any illusions. My brother was a permanent resident. Most people working in homelessness would recognise him as homeless.

In Australia we have accepted a definition of homelessness that is related to 'cultural norms'. This definition, devised by Chamberlain and Mackenzie (1992) recognised that the standards associated with some housing may be inadequate according to what the majority of us would regard as fit and proper. A 'roof' does not necessarily constitute a home. Having a room without access to a private toilet or bathroom for example does not conform with the generally held views about what a home, for most of us, is. Nevertheless, like my brother, some people regard a lower standard as their preference. Having said that, those with few resources tend to be realistic about their options.

My brother's homelessness may seem a little unusual because stereotypical images of homelessness are firmly fixed in urban environments. He is however rather typical in being an alcoholic. The other entrenched image that he conforms with of course, is that homelessness is a male phenomenon.

My mother's homelessness, which went on for many more years than that of my brother, is completely unrecognised because the steps she took – her adaptation – rendered her homelessness invisible. She did what women do.

A recent national study of women and housing by Tually, Beer and Faulkner (2007) used ABS demographic modelling to show that a sizeable proportion of female baby boomers are single, poor and facing significant housing insecurity. In short, the new face of homelessness will be single older women by virtue of a combination of the sheer number of women in the cohort, their poorer economic status and social changes that occurred in the 1960s, 1970s and 1980s. This forecast appears as a startling departure from the existing statistics. More women than men use the homelessness service system (HSS) but this reflects the response to family violence which is aimed at women. Single women (as a group distinct from those seeking assistance because of violence) receive only about 4% of the national funding for homelessness. Single women are currently but minor players in the homelessness statistics. In part the absence of single women can be explained by the historical size of this cohort, but as Tually et .al. (2007) highlight this will shift from a trickle to a roar in the space of generation.

Whether or not gender is a factor in homelessness is infrequently examined. Yet, we should be asking questions about why it appears that men are more likely to be homeless than women if family violence is taken out of the picture. What are the protective factors that women have, or their characteristics or behaviour, or whatever, that means they do not end up in the HSS or the street? Is there a homelessness gene that women do not have? If we understood this powerful force would we not want men get some of it? It is a rather mind boggling idea when women's poorer socio-economic status is taken into account. Surely, we, at least intuitively, understand that there is

something wrong with this picture?

Classical accounts of homelessness in Australia present women as appearing amongst the 'new homeless'[1] in the 1980s. The only antecedent being 'bag ladies', a phenomenon that I have never seen examined. This generalisation occurs despite the numerous nineteenth century institutions, such as the Young Women's Christian Association who administered to homeless women, and continue to do so. Furthermore, there is never any discussion about why women appeared amongst the homeless in the 1980s, other than references to forces such as globalisation which points to the desire to place homelessness more within a theoretical context rather than an historical one.

There appear to be no historical accounts of homelessness in Australia, so it is not only single women's homelessness that suffers. Ever since the Supported Accommodation and Assistance Program (SAAP) was started in the wake of a 1983 Commonwealth State/Territories review of homelessness services new groups of homeless people have been recognised and incorporated in to the HSS. What is generally not stated is that these groups have received attention mostly as a result of awareness raising campaigns. The difficulty is that SAAP data has now become the primary source of data about homelessness. A chicken and egg situation has emerged: if a group is not recognised for SAAP funding then access to services is restricted and then there is no data to support funding. Specific groups are not homeless until there are SAAP statistics to prove it (Schindeler 2010). This problem of 'hidden homelessness', of the homelessness experienced by those who do not or cannot obtain SAAP services is acknowledged by the Australian Institute of Health and Welfare (AIHW 2008: 37). But not only is nothing done to address this but the methodological issues that it creates for SAAP data analysis are ignored.

As most Australian research about homelessness and its causes use SAAP data, the service targeting inherent in SAAP means other groups such as older, single women are not sufficiently represented in analysis of homelessness. Furthermore, the HSS is a welfare system which operates to a great extent on the basis of referrals and outreach. It is not merely that certain groups are targeted; they are sought out. Service targeting results in the problem of over-representation of targeted groups in data relating to homelessness, thereby skewing the 'causes' of homelessness (Lehmann, Kass, Drake, Nichols 2007).

Single wave studies of homelessness that analyse homelessness at a point in time such as street counts, the national Census homelessness count, as well as many SAAP based studies, are more likely to identify longer term or recurring homelessness (Caton, Dominguez, Schanzer, Hasin, Shrout, Felix, McQuistion, Opler and Hsu 2005), whereas women's homelessness is more often situational (Baker 1994; Casey 2002, Hecht and Coyle 2001; Canadian Pensioners Concerned, Inc., Ontario Division 2005; Sullivan 1991; Judd, Kavanagh, Morris and Naidoo 2004). Thus, one off studies or counts of homelessness reduce the opportunity for gaining an understanding of gender differences in relation to homelessness (Baker 1994).

Street counts of homelessness overwhelmingly identify men. Yet women's housing services state that it is not the case that female street homelessness does not exist, it is just that women do it differently. O'Donahue points out that lone female rough sleepers go to great lengths to hide themselves – their safety demands it. They are not going to be found by any census. A second strategy is that older women will sleep in groups with a several remaining on watch to protect those sleeping. Finally, and perhaps most ubiquitous is that women sleep in their cars[2].

While the issue affects counts of both men and women, the ABS Census remains silent on how it is approaching unregistered rooming houses. Are these 'group houses' for the purpose of the census

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[1] For example Adkins, Barnett, Greenhalgh, and Heffernan, (2003)

[2] Trish O'Donahue, Executive Officer at Women's Information Support and Housing in the North (a service based in the northern suburbs of Melbourne, and former Chair NSW Women's Refuge Movement, and former Senior Manager of Mathew Talbot Homeless Services

or 'boarding houses'? In a perfect case of market demand and supply the business operators of unregistered rooming houses have established women only houses. While recent legislative reform in Victoria will see many of these houses picked up in the next census as boarding houses, the on-going housing crisis will ensure an active informal sector.

Then there is the issue of group or share houses which range from choice-based, intentional communities to, in effect, what are self-managed rooming houses. The conditions of many share houses are worse than many rooming houses. For older, single women living in share housing was not a choice (Sharam 2008).

So when Tony Coles says that,

> 'Greater research also needs to be done into why older men are almost twice as likely to be homeless compared to women and strategies need to be devised to curb the gender disparity in homelessness for older Australians' (Coles 2010:17),

part of that answer lays in the fact that men of all ages are service targets whereas women of all ages are not, and therefore men appear as homeless when women do not. While the statistics become a self-fulfilling prophecy, it is important to return to why, specific groups were included in the first place. In some cases, such as the mentally ill, cause and effect are obvious. Deinstitutionalisation in the 1980s with inadequate, compensating community care has resulted in a class of mentally ill homeless. Services for women escaping domestic violence paralleled SAAP homelessness services initially, and arose from political campaigns from the 1970s onwards which originally centred on women's refuges. These two phenomenon could be described as self-determination movements which have carried through a human rights discourse. Youth homelessness is more complicated. On the one hand public outrage that 'children' should be homeless is only one of several narratives. The public at large also associate young males on the street as a threat to public safety and amenity (as are the mentally ill and those with drug and alcohol issues). For young women, the realisation that many leave their homes because of violence and sexual abuse elicits horror and sympathy. A great protectiveness exists but also considerable moral concern about them turning out 'bad'. Women with children, on the other hand, are the prime marketing tool used by services trying to attract donations. However, as Bussuk (1993) in the US has noted, the children are generally the object of this attention, often to the detriment of the mothers. The most blatant manifestation of this is child protection services taking children into care because the mother is homeless. Paternalism remains a very strong motivation in our contemporary response to homelessness, but it could be described as 'soft' paternalism in comparison with the 'hard' paternalism of the nineteenth century and most of the twentieth century.

'old homelessness'
As discussed earlier, contemporary accounts of homelessness uniformly have women appearing amongst the homeless in the 1980s. This raises the question of whether there were homeless women previously. The existence of nineteenth century institutions such as the YWCA and various missions to the streets suggests quite strongly that there were. The Victorian gold rush resulted in one of the first waves of homelessness of women and children in Melbourne as husbands abandoned them for the goldfields (Melbourne City Mission 2009). Some organisations were concerned with the female population that was engaged in or perceived as being at risk of becoming prostitutes. The responses were both humanitarian and religious. Swain notes about the latter part of the nineteenth and early twentieth centuries that

> Female rescue organisations, constituting prostitutes as victims, offered shelter and retraining to the penitent. Although they focused on young women, their greatest success was with the old and broken-down, who no longer had great currency on the streets (Swain 2010a).

This suggests that these women took charity shelter as a last resort. From the beginning of white

settlement of Port Phillip to the 1980s (and arguably later) female homelessness has largely been viewed as synonymous with prostitution. The consequence of this is that efforts to suppress prostitution not only suppressed female homelessness but provided an object lesson to women about their choices.

In addition to economic dependence of women on men, the potential for female homelessness was quite forcefully mitigated by legal means. While it is also true that male homelessness was addressed with the same laws, woman were subject to particular regulation concerning their morality and especially their sexuality.

vagrancy laws

> Vagrancy refers to a transient lifestyle that, whether adopted through necessity or choice, has long been subject to legal regulation. The New South Wales vagrancy law took effect in Port Phillip when the district was settled and allowed individuals found guilty of being 'idle and disorderly persons', 'rogues and vagabonds' or 'incorrigible rogues' to be gaoled. The first Victorian vagrancy law, introduced in 1852, proscribed over 100 different offences, including having no visible lawful means of support, begging, consorting, and occupying public places at night without lawful excuse. In 1876, John Stanley James described the men and women who lived on the banks of the Yarra River as 'vagrants, pure and simple'. This designation, however, obscured the fact that in 19th-century Melbourne it was the aged, ill, poor and unemployed, together with juveniles and prostitutes, who were most likely to be arrested for vagrancy. During the 20th century, a welfare approach to vagrancy gradually came to the fore with charitable institutions providing increased accommodation and support services to individuals and families. In 1977, the vagrancy law's most infamous provision, which outlawed having insufficient or no visible means of support, was repealed, and by the 1990s, vagrancy had largely been replaced in the language of the city by the concept of homelessness. (Davies 2010)

Vagrancy laws also ensured that children accompanying vagrant parents would be taken into care. The Children's Welfare Act 1954 (Victoria) still explicitly required the removal of accompanying children from vagrant's care. While vagrancy law has had its day, the idea that homelessness parents are not fit parents has not. Child protection laws are used today to remove children. Fear of losing ones children is a powerful incentive to avoid homelessness, avoid being visibly homelessness or arranging alternative care of children.

juvenile justice

The *Neglected and Criminal Children's Act 1864* established state reformatories and industrial schools for juvenile offenders. ''Neglect' was defined as 'wandering', consorting with undesirables, committing minor misdemeanours and being 'uncontrollable' (Jaggs 2010). An unintended consequence of the 1864 Act was the incarceration of large numbers of destitute children. Subsequent reform resulted in the reformatories being run by voluntary organisations and the care of younger children devolved to foster homes and religious organisations. For the juvenile justice stream, payments were made to these institutions by the state and for the care sometimes by the state and sometimes by individuals deemed responsible for the cost. In addition to collecting payments for the upkeep of the children in their care, these institutions ran profitable businesses (such as industrial laundries) using this free child labour.

Jaggs (2010) says that

> While the configuration of court, probation and institutions changed little in the [first half of the twentieth] century, the grounds for being 'put away' were extended. The *Education Act 1910* enabled truants to be sent to institutions such as Tally Ho Boys' Village. Definitions of 'neglected child' were extended in the 1920s and 1930s to include street hawking, 'lapsing

into a career of vice and crime', and 'being a female ... behaving in an indecent manner'.

Redmegaera (2009) describes the process in operation between 1961 and 1974 in NSW.

> Processed through the Children's Court, girls would be sentenced on a general committal charged with non-criminal 'status offences' such as truancy, uncontrollability and exposure to moral danger for an indeterminate period, usually six to nine months As Kate Gaffney writes in her history of the Winlaton Youth Training Centre at Nunawading, 'semi-penal' institutions such as Parramatta were promoted by authorities "as a solution to female juvenile delinquency of all kinds: criminality, sexual promiscuity, homelessness or parental neglect."

The young women incarcerated under these policies are only middle aged today. Two survivors of the Abbotsford Convent in Melbourne blogged:

> Although that was the "system" at the time to look after girls "who did not tow the line", yet we were just normal teenagers like myself and the local catholic priest told my mother I was "in moral danger" for speaking to the boy of 22years across the road (Ryan 2007).

> we were taught to be ashamed of ourselves and of the fact that we were in an institution. I have never talked about my experience to any of my loved ones. I know that we weren't really bad girls - we were mostly in Sacred Heart because of our family situations, not because we committed crimes. Mostly we were "guilty" of being "uncontrollable" or "exposed to moral danger". We shouldn't be ashamed, or feel worthless - but we do, because we were taught to (Murrell 2007)

It was not until the 1970s that there was any significant shift in policy or practices.

> ...the advent of critical sociologies and liberalising shifts in societal values, including the influence of civil rights movements, raised serious questions about statutory control over young people's behaviour. (Jaggs 2010)

Even so, Alder writing in 1997 was concerned that girls were being charged with statutory offences rather than 'care and control applications' because the girls were transgressing gender stereotyping. 'Juvenile justice practice, more explicitly in the past perhaps less so now, reflected a wider social construction of girls sexuality as problematic and to be constrained' (Alder 1997: 7).

The past treatment of children in institutional care has been formally recognised by the Australian government as damaging to many. A proportion ultimately became a part of the contemporary homeless population as an outcome of their experiences in care. The irony is that some of these girls were taken from their family homes as the result of a policy that was aimed at suppressing street prostitution.

Finally the existence of these institutions which were also schools and businesses that required free labour seems to have made it easy for parents to abandon their children. For the truly neglectful parents there was no need to leave children to the streets where they would have become apart of a visibly homeless population.

fallen angels: lunatic asylums and other institutions

Various other institutions have existed since white settlement to house adult women. Outgrowths of the penal system of female factories, single, female free settlers were effectively cloistered on arrival in Sydney for example (for their own protection) until they were allocated to employers or marriage partners. As a series of penal colonies and then as a result of the gold rushes Australia has had a peculiar gender history in which men grossly outnumbered women and in which there were many single people without families and hence support. In the nineteenth century the colonists were not merely concerned about sexual activity occurring outside the confines of marriage but also with eugenics. Sex with fallen women was corrupting in its own right and

polluting in terms of the race. Women carried the moral burden of preventing such moral depravity. Women who practised prostitution threatened society and were regarded as 'bad' which also meant 'sick'. Prostitutes were goaled and women who transgressed sexually could be consigned into a lunatic asylum. As the Heritage Council of Western Australia explains, the Asylum for the Criminally Insane housed a disproportionate number of women.

> Considering the small proportion of females to male in the Colony the proportion of female inmates is very high. This is because the prevailing patterns of incarceration of women were more closely linked with the nineteenth century ideology of women and morality than with criminal insanity. Colonial women, notwithstanding their isolation from England, were expected to live up to the idealised role of woman and motherhood, and it was considered that women who failed to live up to this ideal threatened society. The Asylum served society by taking "fallen Angels" out of circulation and thus preventing their "corrupting" influence extending further and tainting society (HCWA n.d: 2).

In Victoria the *Dangerous Lunatics Act* (1843) inaugurated a system of incarceration. The Lunatic Asylum in Sunbury, Victoria established1894 had a Women's Refractory Ward for example 'dedicated to the treatment of refractory, or difficult, women. These were women who refused to submit to the more appropriate forms of behaviour as governed by etiquette' (Noble 2002). Involuntary admission required assessment by two medical practitioners.

In addition to institutions aimed at protection from the criminally insane and care of other 'mental' patients, there were asylums for the destitute which housed the elderly, the disabled, terminally ill and pregnant women.

A spokesperson for the Department of Human Services in Victoria was quoted in *The Age* in 1987, speaking in regard to the contemporary situation for homeless women said that being drunk in public or being unwanted by one's husband was little enough cause for women to be incarcerated (Hutton 1987). Moreover, Hutton explicitly stated that the ease in which women could be locked away meant that women were partnering in order to avoid homelessness although it frequently meant being subject to domestic violence (Hutton 1987).

Women's behaviour was also regulated in other, more subtle ways. *The Married Women's Property Act 1870* passed in Great Britain allowed women to keep their own property and earnings after they are married. The Act also 'made it possible for women without marriage settlements to hold property in their own name. Before this Act a woman needed her husband's authority to open a bank account' (Singh and Cabraal 2006: 6). The right to have a bank account however, did not mean that her husband did not have access to it. The issue of discrimination in banking extended into the 1980s when financial institutions still routinely sought a husband, father or brother as guarantor when women applied for loans (Singh and Cabraal 2006, Gregory 2010[3]).

Swain describes nineteenth century Melbourne as a highly gender segregated society in which 'genteel' women 'were in the vanguard of the forces of respectability intent on domesticating the Australian male', and working class women, by necessity in the workforce, were policed at work and home to ensure gender ideals were upheld. Economic and technological change saw conservative counteractions aimed at reinforcing 'rather than overturn[ing] the existing gender order' (Swain 2010b).

> The movement of educated women into the workforce extended this gendering beyond the factory. In teaching and nursing, where women provided the bulk of the labour force, they worked within a segregated hierarchy answerable to the male at its peak. New technology brought women into offices as telegraph and telephone operators, clerks and typists, while

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[3] Gregory, personal comment. Gregory was a financial counsellor in the 1980s and recalls many female clients unable to take out home loans post-separation as they needed their husband as a guarantor.

the expansion of retailing provided opportunities for shop assistants. Concerned by the risks involved in the growth of such non-residential employment the Young Women's Christian Association and many city churches opened hostels designed to provide safe living spaces for 'business girls'. The increase in female employment created opportunities for more mature women as well, with women police and prison warders and female factory inspectors introduced to preserve femininity within the public sphere (Swain 2010b)

Respectable boarding houses exercised surveillance and control over their female residents. The idea of supervised, sex segregated female accommodation was maintained in some professions, such as nursing, until the 1980s.

Both world wars shifted gender relations. The First World War skewed the gender balance in Australian society resulting in many women of marriage age remaining unmarried. The Second World War required mass participation of women in the workforce and in occupations previously the sole preserve of men. Many women were able to lead independent lives but this too sparked a conservative reaction with the emphasis in the 1950s on home and femininity. But by the 1960s the demand for change across abroad spectrum of civil rights areas would result in a dramatic shifts in society.

For the most part during the previous 150 years women in Australia were highly dependent on a male breadwinner and few lead independent lives. The options were largely between having a male guardian, going into an institution or becoming a prostitute (or something society saw as prostitution). Female homelessness existed and women clearly persisted on the streets which suggests that the choice of institution or male guardianship was not always attractive. Nevertheless genteel society did not approve of homeless females and was able to coerce women sufficiently that marriage (dependency on a male) was the primary vehicle women had to gain a home and economic security. However, for all of the social upheaval of the 1960s and 1970s some of the change has only been skin deep.

It is useful to compare the trajectories of the mentally ill with women. The mentally ill were legally dependent on guardians in the nineteenth and much of the twentieth century and many remain dependent. Those with mental illness were constrained within physical institutions and only after a long period of reconceptualisation of the core issues and civil rights campaigns were they 'de-institutionalised' from the 1980s onwards. As this process coincided with the ascendency of neo-liberal governments, the much vaulted 'community care' did not eventuate and many former patients of these institutions became homeless.

Women were highly dependent on a male breadwinner and both the state and individual male guardians had the power to incarcerate women and girls. Over time, women gained more control over their lives. Civil rights campaigns achieved a raft of reforms such as equal pay and equal opportunity. The *Family Law Act 1974* fundamentally altered the institution of marriage. No-fault divorce opened the door to legal, serial relationships. In addition, the contraceptive pill became widely available in the 1960s permitting women to have vastly expanded scope for reproductive control. Access to safe abortion in the 1970s greatly enhanced that control. The effect of these changes was a partial or fragmented de-institutionalisation. The physical institutions were gone. Marriage no longer sealed a woman's fate, and marriage was no longer the sole respectable option for women.

new homelessness
Aside from the traditional homeless (older men), and the mentally ill and drug and alcohol affected, the new homeless has been conspicuously made up of women escaping violent partners and young people. The group that has remained largely absent from homelessness statistics is single women.

What is apparent when surveying the homelessness literature since the 1970s is that each

recession (early 1970s, early 1980s and early 1990s) resulted in new attention to the problem of homelessness. By definition this literature identified poverty as a significant factor causing homelessness. Since the mid 1990s economic issues have not been to the fore. This arguably relates to the 'long boom' of economic growth (although there have been economic losers in this period). There has, however, been a turning away from economic explanations of homelessness, with more emphasis being placed on the homeless person's individual and personal circumstances (Schindeler 2010). This was the era of small government and neo-conservative politics. Public housing provision declined and the SAAP system jammed as the opportunity to exit clients into affordable housing dried up.

State public housing systems are full of women (most with children) reflecting the inability of these women to derive adequate incomes to provide for themselves in the private housing market. A good number of these women gain priority status into public housing as a result of experiencing domestic violence. This is a good example of how the social safety net has operated in Australia to protect women from homelessness. But the public housing system and the social security system both explicitly make women choose between dependence on the state or dependence on male breadwinner. Indeed, in relation to social security cohabitation with a male is presumed to mean he supports her (Tranter, Sleep and Stannard 2008).

Neil and Fopp (1994: 97) list 'women in unstable relationships' as one of the categories of persons vulnerable to homelessness. They go on to say 'these women are likely to be particularly at risk of homelessness if these relationships have been entered into, or perpetuated, because they provide access to accommodation'. They also noted that middle aged women without assets are vulnerable simply as a result of poverty. The linkage, made by Burke below, between capacity to earn an adequate income, gender and homelessness has rarely been canvassed in the past fifteen years[4].

> Many women are at particularly risk of homelessness because of their dependence on a life structured around their male partner and family. If the economic and emotional security of this situation is stripped from them they may be thrust into relative homelessness and in some cases absolute homelessness. Two particular dimensions of this dependency have been historically important; the financial dependency on the male as the principal income provider and the dependency on, or rather responsibility for, patriarchal family relations. In terms of the latter, the socially created responsibility for the woman to undertake the caring and nurturing role within the family has meant that even in the face of domestic violence women have remained within the family unit.

> The processes shaping the above dependency are becoming more complex and the implications uncertain. The rate of female workforce participation has increased dramatically in the last two decades... One could easily conclude that this has reduced women's economic dependence. But a reduction in economic dependency is not the same as achieving economic autonomy. An analysis of the industries in which women work reveals that much of it is part time and is of a low paid nature...Women may become the working poor... Thus, many women may be able to contribute to the family budget, but not independently support themselves or their families. Yet when the family breaks up this is what many women must do. As a high number of studies have show many women moving from relationships without adequate financial autonomy will be forced into relative homelessness (Burke 1994: 21-22).

Women's economic position remains unequal to men's (Casey 2002; Burke 2007; Security for Women (S4W) and Boulden 2004, ABS 2009a, ABS 2009b). Women earn far less and shoulder most of the childrearing and household responsibilities. They accumulate far less superannuation (Tually et. al. 2007).

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[4] Exceptions include Burke 2007; Berry 2002

Baker (1994) highlights that when women in the US started to form separate households either alone or as single mothers in the 1970s and 1980s women's position in the housing market was buffered by public assistance unlike men's (which explains in part the prevalence of homeless men in the US). At the same time however there was considerable loss of affordable housing as a result of gentrification (Bussuk 1993). In Australia, the social security system did not marginalise working age men to anything like the extent that occurred in the US. So while gentrification occurred here, the social security safety net at least initially mitigated the impact. The biggest loss was singles housing.

An historical analysis reminds us that contemporary service provision to homeless people remains rooted in nineteenth century. Schindeler (2010) reminds us that

> The differentiation between the deserving and undeserving remain a feature of the criteria adopted in determining target populations and in the development of operational definitions used in the administration of Government and non Government programs for the homeless...The method of defining and counting, and Governmental responses to the homeless, have hinged upon this differentiation (Schindeler 2010: 67).

For women, housing assistance has largely existed within a framework that explicitly or implicitly refers to women's status as 'dependents' or 'deviants' (Baker 1994; City of Boorondara 2010; Novac, Brown, Bourbonnais 1996; Wardhaugh 1999; Golden 1992; Edgar and Doherty 2001). Even feminists tend to conceptualise the issue as dependency, with some women writers on homelessness noting that women are still arguing for new classes of 'deserving' women in order to gain service provision (Robinson and Searby 2006; Watson 2000; Song 2008). Klodawsky (2006) and Hagen (1987) reminds us that even in the late twentieth century and early twenty first century homelessness institutions frequently seek to exercise control over women and that women still contest the social identities proscribed for them by this process (City of Boorondara 2010). Or as Schindeler points out the 'tools of case management has provided a quintessential expression of the fundamental power relationship between service providers and service users', a relationship in which it is assumed that the service user is deviant (Schindeler 2010:101).

Within the deviant/dependence dichotomy the most 'deviant' behaviour is prostitution even though it is rarely mentioned in the context of mainstream, male contemporary commentary on homelessness (City of Boorondara 2010). The role of 'transactional sex' in the homelessness of indigenous women has recently received research funds (FaHCSIA 2010), but that of non-indigenous women remains sidelined despite the issue of women swapping sex for a place to sleep being raised by many women (Hutton 1987; Klodawsky 2006; Sharam 2008; Novac, Brown, and Bourbonnais 1996; DHS 2000; Tomas and Dittmar 1995).

Contemporary homelessness service provision exists within an historical context that associated female homelessness with prostitution and used coercive powers to discourage and remedy female homelessness. In addition, women's historical economic dependence on men may have moderated but most women are not economically equal to men. The state whilst advancing the legal rights of women has not ensured women's economic independence through equal pay and responsibility for care of children. In short, despite considerable social and legal change women's need to partner for economic reasons is greater than men's but those same changes have meant that women are in fact at greater risk of homelessness. The need to partner is strong and if successful will improve a woman's economic security. But the risk of failure is high. The need to re-partner after a divorce or separation is even higher but the opportunities for women to re-partner tend to decline. Subsequent relationships can also pose risks for the children involved, including youth homelessness.

partnering and separation
One of the most momentous social changes in Australia has been the shift to serial monogamy

(Farouque and Rumble 2007). A number of housing studies have found that women's housing security and economic position tends to decline significantly with divorce and separation (Robinson and Searby; Flatau et. al. 2004; deVaus et. al. 2007). A number of observations have been made:

- Re-partnering helps to restore the housing circumstances of those whose housing careers have been disrupted by household dissolution. However, women with children and people over 50 are particularly prone to housing stress following dissolution, and improvement in housing affordability is lower for these demographic groups (Wood et. al. 2008);
- Women are less likely to re-partner (Wood et. al. 2008);
- There is a correlation between income gradient and separation rates; higher incomes couples are less likely to separate (Bradbury and Norris 2005; Hewitt 2008);
- Women with higher earning capacity more readily leave their marriages although they more likely (than men) to experience precarious housing circumstances once their marriages have been dissolved (Wood et. al. 2008)
- Divorce and separation in Australia generally occurs before 50 years of age and is more likely amongst renters (Wood et. al. 2008)
- Divorced or separated women are more likely to be renting
- Women are more likely to lose homeownership as a result of separation or dissolution (Wood et. al. 2008)
- Some women explicitly link their housing to partnering (or swapping sex for somewhere to sleep)

Successful partnering delivers clear economic and housing benefits. Despite the increase in family homelessness, it remains relatively uncommon. The economies of scale that are available to families and the support through the social security system mitigate the risk of occurrence to a far greater extent than it does for singles. An unsuccessful partnership will in all likelihood mean the woman will go backwards.

In studies of homelessness we do not consider partnering as part of the homelessness equation and we do not consider the inherently gendered economic position of men and woman as part of that equation. Yet the current public policy emphasis on addressing family violence as a cause of homelessness appears paradoxical, if women use partnering as a means to achieve housing security. Schindeler (2010: 68) argues that

> Throughout Australian history the dominant social, political, economic and cultural norm has hinged on an expectation that individuals should be self responsible, autonomous and enterprising in meeting their own needs. Poverty and homelessness then are viewed as a limitation of the individual, not social, economic or political structures. In this way the image of homeless people is reproduced as deficient, deviant or criminal. Government policy and technologies are then designed and directed to regulate, monitor, reform or 'manage' homeless people.

Women fleeing domestic violence are deserving; women who are poor are not. The irony is that when women partner as a means of gaining housing security they being 'self-responsible, autonomous and enterprising'. There was much criticism of the Howard government by homelessness services and researchers, in relation to changes to support entitlements of homeless youth because these changes were perceived as unreasonably increasing the dependence of youth on their families. The changes were understood as not merely anti-big government, but as pro-family conservatism.

The Howard government also implemented changes to the Social Security Act which required the lone parents in receipt of Supporting Parents Allowance to work for a certain number of hours per week once the youngest child reached six years of age. The work that these mothers (most lone parents on statutory benefits are women) has to fit within school hours because paying for care outside of school hours is not only financially impossible but means they are not there to care for

their kids. The type of employment they are most likely to get is 'women's work', that is, low status and low paid. Many single mothers complained that they were hardly any better off financially from working given transport and care costs. The implicit message was that these women, too, should go back to the family. In effect, they were being prompted to partner again. These women were actually being told to try again. Single motherhood status is a deviance that needs case management. It is policy that reeks with nineteenth century concern about women's sexuality as a corrupting influence on society, and the need to keep it contained and off the streets.

single women
If women tend to adapt to the threat of homelessness through partnering, what then becomes of the women who cannot find a partner? A number of women writers have argued the existence of hidden homelessness amongst women (Sharam 2008; Crinall 2001; Riley, Weiser, Sorensen, Dilworth, Cohen, and Neilands 2007; Klodawsky 2006; Novac, Brown, Bourbonnais 1996; Kisor and Kendal-Wilson 2002; Song 2008; Watson and Austerberry 1986; Austen, Currie and Jefferson 2006; Casey 2002; Gronda 2009; Owens and Ressom 2003; Bulter and Weatherley 1992; Adkins et. al. 2003; Robinson and Searby 2006; Watson 1988). Robinson and Searby (2006) make an important observation that single women's homelessness is 'self-managed'. This self-management involves such natural actions that the adaptations women make permits an orthodox view that there is not a significant problem of female homelessness let alone a gendered problem.

These writers variously argue:
- Homelessness is defined in terms of men's experiences and practices which hides women's homelessness;
- Women's adaption strategies have obscured an understanding of women's homelessness;
- Lack of services skews data collection and hence analysis;
- The focus of gendered research is linked to family and domestic violence.

Most housing and homelessness research in Australia ignores gender. (Sharam 2008; Tually et. al. 2007; Owens and Ressom 2003; Gronda 2009) Gender breakdown of data is frequently not provided.

Depending on the woman's career trajectory and age, substitutes for partnering exist in the form of housekeeping and other forms of caring. When my mother left her marriage her resources were meagre and her opportunities were limited. She did not re-partner but rather existed in semi-dependency on her mother and step-father. She became their housekeeper and carer. She did what a number of the women in the *Going it Alone* (Sharam 2008) study said they only ever do as an absolute last resort. To them, forced cohabitation with ageing parents was a roof but not a home. To do it they saw that they needed to relinquish their self-determination. Interestingly the study elicited a perception that sons returning home have higher status in the family home. Yet society on the whole sees it as natural for women to assume a position of dependency and of caring. We do not see this lack of autonomy or personal space as 'homeless-at-home' (Wardhaugh 1999). Even when a woman takes a paying job as a live-in housekeeper even though she's at an age when most of us would be considering retirement, we do not think about it in terms that she may be avoiding homelessness.

Apart from the obvious problems of being homeless it is important to consider what motivates women to 'manage' when men seemingly do not? One the themes that came out of *Going it Alone* was the perception on the part of some of the women that being single was a form of deviance. They understood themselves as being a threat to their friend's intimate relationships. They would not for example stay in the spare bedroom of their female, married friend's houses. My mother would not even visit her female, married friends. She believed that she alone was responsible if the male paid her inappropriate attention. He would not be at fault given the temptation. It sounds dreadfully old-fashioned but the argument is still commonly made at sexual assault and rape trials. These women in *Going it Alone* felt there was a stigma in being single. Whilst many of the others in the study would not agree with being made responsible for male behaviour they did feel the stigma.

People who feel stigma tend avoid drawing attention to that characteristic. They hide, they blend. And even if they do not feel stigma, the social structure of our society is uncomfortable with single women and the housing market, especially in the current era, does not recognise/respond to the demand from this segment of the community. And nor has the state rolled out the red carpet. Residualised welfare systems by definition deter uptake.

Robinson and Searby (2006) found that disregarding that services for single women in western Sydney were almost non-existent, single women appeared to avoid entering into the HSS, and only did so as a last resort. This raises the issue of whether women actively avoid seeking public assistance? Is state assistance a last resort for women? Does this explain why, when single women do enter the HSS, they come with higher rates of mental illness? It appears that while the preference is to partner, women will go it alone rather than seek public assistance (beyond income assistance).

And is it really the case that homeless men do not manage? Society does not like the solution the male street homeless adopt. Living on the streets is not natural. But this does not mean these men are not managing themselves. Society has determined they should be managed by someone other than themselves because they are perceived as a nuisance or worse. Even when these men do not want to live in a house, we theorise that these individuals lack the competency to make the 'right' decision; we theorise that they have become acculturated to the streets. We find a new pathology to explain their new deviance. As a society, our response to homelessness is based on what we (the normal people) are prepared to live with.

McFerran argues (2010) that the SAAP data is now starting to show significant increases in single, older women. As she puts it, 'they are squeezing into services that don't want them'. This should not be a surprise but forecasting homelessness is seen as too hard (FaHCSIA 2008). The problem is that homelessness is largely seen as a pathology and not the result of social, demographic or economic forces. There are a large number of single, older women who have started entering the homeless population and it is occurring specifically as a result of social and demographic change and economic conditions. Data from the AHURI National Research Venture 3 found over 26,000 single, older women on our eastern seaboard alone, who were living very precariously (Sharam 2008). In terms of scale, poor, single, baby boomer women represent a tsunami of homelessness that is on its way to our shore. And it will be a humanitarian disaster.

Minnery and Greenhalgh (2007) describe the traditional polarisation of debate on the causes of homelessness as being between structural socio-economic causes and individualist/ behaviourist causes. It has been 15 years in Australia however since the former had any particularly currency. But the movement of a large number of baby boomer women into the homelessness population should result in a paradigm shift that not merely moves the traditional debate back to a greater focus on the structural causes of poverty (and hence homelessness) but to some deep thinking on our social structures and the role of gender. Not just for women but how it relates to youth homelessness amongst other things.

As an alcoholic, my brother fits the stereotypical image of the homeless in a fundamental way. He has an individual pathology. He is a bit scary. He needs fixing. Case management can rehabilitate him. It can mitigate the harm to him and the harm that the rest of us imagine threatens us by having angry young men on the street. My mother on the other hand, was never subject to such public gaze, although she felt judged. Gendered social norms are so powerful that my mother worried about how her actions would be perceived, about her respectability. I don't think my brother, who now has public housing and support, ever felt any opprobrium.

conclusion

    Fears to do with housing financial security are so entwined with other fears about the self and the relationship that it's hard to separate them. I would suppose housing and money are metaphors for all those things. I did not like to acknowledge that at first. I hate the idea that

it's like that for women or me. (Wendy – research participate, Going it Alone (Sharam 2008))

Historically in Australia, female homelessness was a specific concern of public policy makers and civil society that took the form of an occupation with street prostitution. Various laws and custodial options existed that curtailed female street homelessness. Female rescue organisations proliferated in the nineteenth century, although some historians suggest that rescue did not have wide appeal among the women who were targeted by such services. The custodial options, such as asylums, convents and industrial schools remained in operation until various the civil rights movements successfully argued for de-institutionalisation in 1960s, 70s and 80s. Whilst the contribution of the de-institutionalisation of the mentally ill is widely understood to have contributed to contemporary homelessness, the cessation of the incarceration of young women (in particular) seen as being in moral danger seems to have passed largely unnoticed in accounts of homelessness. Women appeared, inexplicably amongst the 'new homeless' in the 1980s. Other significant changes such as the Family Law Act 1974, the widespread uptake of the oral contraceptive pill and equal opportunity laws have had a momentous impact upon women's housing security largely as a result of the shift to serial monogamy. Despite these reforms some of the changes have only delivered partial independence to women. Women remain the major care providers and earn less than men placing them at a significant economic disadvantage compared to men. This acts to reinforce the need for women to partner for economic and housing security. While the institution of marriage was reformed, other change has been insufficient to dramatically alter the economic fundamentals of marriage itself. Social and legal change has meant that women are 'free' to be homeless in a way that was not possible even 50 years ago. But the institutions have not all changed so considerably that women do not seek marriage or a marriage-like state as their primary housing choice.

Were women homeless prior to the 1980s? The answer is yes and no. Is there a problem of female homelessness today? Again, it is yes and no. Contemporary female homelessness is largely seen as a problem of family violence and this masks an even larger problem of the housing insecurity experienced by many women and its underlying causes in gendered social relations.

The dissolution of partnerships and re-partnering involve serious risks for women and their children. When it does not work out, women go backwards. This is a significant gender-based economic and social problem in this which is now coming to fruition on the back of demographic change. In the longer-term the fundamentals in this equation need to change. In the short-term there is a humanitarian disaster which needs addressing.

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