

Utilising a life course perspective to explain women over 55 being the fastest growing group of homeless people in Australia

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Abstract: This paper analyses that homeless women over the age of 55 are a product of a modern institutionalised life that is highly segmented and individualised. Life course theory forms the foundation of discussion for exploring understanding of this phenomenon. This paper acknowledges that life always takes place within a bounded agency that is subject to the social conditions of that time.

I. INTRODUCTION

Growing rates of homelessness in Australian women over 55 years of age can be explored via macro and micro elements of the life course. Ordering of the life course occurs at both a structural level and at a biographical level, these are the two forms of reality that shape a person's life. The Australian Institute of Health and Welfare reports women over 55 can become homeless when they divorce, separate, are widowed or experience domestic violence. Glen Elder's (1974) life principles will be utilised to observe the interconnections between macro and micro life course whilst Ulrich Beck (1992), Zygmunt Bauman (2001) and Martin Kohli (1994) provide theories for introspection and analysis. Women over the age of 55 belong to the baby boomer generation and their placement within this cohort will be discussed at length, both from a Norman Ryder (1965) and Angela O'Rand (1990) perspective. This paper attempts to reconcile that life unfolds in a context specific manner that is representative of both qualitative and quantitative circumstance.

II. THE HISTORICAL EMERGENCE OF GROWING RATES OF HOMELESS WOMEN.

There have been many articles recently in National newspapers and magazines informing the public of a 'hidden crisis', the fact that Australian women over 55 years of age are the fastest growing group of homeless people. This quantitative data has emerged through social justice organisations conducting cross sectional research, some have considered it a surprising and unpredictable discovery. Susan Ryan (2016), former Commissioner for Age Discrimination states this 'unexpected discovery' is possibly due to parochial beliefs regarding inequality and discrimination. It is viable to hypothesis this astonishment is caused by looking through the lens of traditional life course theory. A pertinent example could be Elder's research. His research illuminates the

interconnections between the central principles of the life course. It also allows for the study of cohorts, which will be discussed later in the paper. But Elders research wholly deploys a normative family ideal, this means there is little allowance for the complexity of the female role in the home or as an individual. It centres on the impact of social change on group structures and on the lives of group members. Elder (1974) considers the family to be the most important link between macro level changes and the individual life course. Therefore, Elder's research is useful as a starting point in seeking explanation and understanding but in the case of homeless Australian women it provides a limited explanation. This is because family has been subject to great social change over the past forty years.

During the 1960s divorce doubled. By 1975 a law was passed to declare 'no fault divorce' and divorce rates then peaked in the 1980s (Australian Institute of Family Studies, 2019). This macro change has allowed for new narratives to be lived out in individual and family life. But these changes to law and the subsequent rise in divorce are not something that was forced upon society. It cannot be viewed as a standardised crisis, with a clearly delineated period of adaptation or straight forward linkage to the individual experience. Divorce and then the subsequent risk of homelessness involves choice whereas families could not choose whether or not they wished to participate in the Depression. Academic Dr Anna Anderson (2019) highlights that "concrete groups are a deliberate action". This is to say that they are not part of the cohort but can exist within a cohort. Rather than homelessness being a condition of the cohort or a crisis that everyone experiences; it is a group to whom some belong. The choice to live independently as a single person is bounded within social risks. Beck (1992) makes an important distinction between the ability to control one's future and its inherent connectedness to the historical and institutional circumstances of the day. Women choosing to leave a relationship are still bound by the complexities of society at that time. For example, women get paid less than men and have less superannuation which places them at risk of homelessness if they decide to leave. A 2019 report from the Association of Super funds Australia (ASFA) found that in 2015-2016, the average superannuation balance for men was A\$111,853 and A\$68,499 for women. This is less than two thirds of what a man has.

III. THE ROLE CHOICE PLAYS IN THE HOMELESS WOMAN'S LIFE COURSE.

Beck states individuals are “liberated from traditional control, only to be remembered in new forms of control”. Whilst these women no longer feel compelled to stay, their options can still be quite limited due to circumstance, the macro reality of their life. They simply do not have enough funds to live. Women have moved along a spectrum from a determined biography to an elective biography, although it is important to remember that within this new elective biography choices are not always liberating. Beck explains the individual is now forced into making decisions in this new reality. Other modern theorists also align with the proposed idea of bounded choice.

Bauman (2001) is a proponent of agency creating a situation of less choice, like it is a fate. So, women have been released from the traditional family narrative but only to be bound by a new set of worries and challenges. Bauman asks us to query whether freedom and security are now irreconcilable and surmises that an attempt to reach both can lead to a sense of individual isolation. Or in this example homelessness. Women have the choice to separate from their partners which gives them a form of freedom but they are now bound in individual isolation by their lack of financial security. At this point it is difficult to fully explain the two new conditions that have emerged in post war Australian society, firstly a new set of social risks and secondly the government's ability to cope with them.

This new set of social risks are a result of the changes families and individuals have had to face over the past decades. These social risks include poverty, unemployment and lack of resources. Women are now empowered by living in a time of greater individual choice, but they are subject to a form of bounded agency that has not kept pace with the most very basic needs of survival and dignity.

The Australian Institute of Health and Welfare reports women become homeless due to divorce, separation, being widowed or domestic violence. In 2016-17 approximately 72,000 women found themselves homeless for these reasons. Domestic violence is cited as a factor in the decision to leave. Subsequent to this decision are the institutional and historical forces that bind that decision, these include lower paying jobs and less superannuation. These experiences mean they are more likely to endure poverty than men, 15% compared to 13%, and this gap is widening (Pradolin, 2018). This new set of social risks to women is accompanied by outdated welfare policies. The institutional approach appears to be lacking.

Since the 1970s governments have been under considerable pressure to provide for the needs of their populations. The post war ‘golden era’ of prosperity, abundance and high employment seems like a distant memory. The institutional response to this set of circumstances and new social risks appears to be slow and lacking intensity for its relevant seriousness. Currently Australian Human Services has more than two hundred different welfare payment policies across

eight categories (2019). Although there is no welfare payment for homeless women over the age of 55. Most of the women over the age of 55 who are experiencing homelessness have never attempted to access a Centrelink welfare payment before. This is a very interesting fact that will be discussed later in the paper in relation to accumulative disadvantage and timing of events. Denis Walsh (2016), President of the St Vincent de Paul Society of NSW says, “there is a vacuum of research on the issues facing older women and homelessness”. In Australia there has been a number of cross-sectional studies that have identified there is a problem, but also a need to take a leap forward in the research paradigm.

IV. EXPLORING THE INTERCONNECTEDNESS BETWEEN MULTI MODAL RESEARCH METHODS.

Traditionally poverty and homelessness research has focused on class comparison and less attention has been paid to the relationship between poverty and the lifecycle. However, in Germany longitudinal research has gained steady popularity over the past thirty years and it has been shown to provide very useful information for policy formation. (Leisering & Leibfried, 1999). The benefits for gaining a longitudinal framework of data in relation to the study of the individual rather than within a family context could be very useful.

Longitudinal studies could be used for modelling new policy that responds to lack of retirement funding for women. These studies could also illuminate the time dimension in relation to homelessness and the life course. Poverty takes decades to emerge and that the solution needs to begin at an institutional level when women enter the workforce. Legislation needs to be updated so that women do not find themselves without enough superannuation. The Australian government still seems quite focused on the traditional nuclear family model rather than on the changing social landscape for families and individuals. This Marxist understanding of how this phenomenon has occurred lacks a depth knowledge to facilitate what to do from a welfare standpoint. This group of women are stratified by age and they are placed within the Baby Boomer generation. Perhaps discovering what it means to be located within this cohort will help us to understand homelessness further.

The baby boomers were born into an era of post war prosperity and enjoyed happy childhoods. There was quite a feeling of abundance and relief in society at that time. Australian society was experiencing a massive flow of immigration and there were many new and exciting things for people to experience. The government had prioritised spending in education, infrastructure and the arts at this time. Australia engaged in ‘growing up’ as a nation. By the time the 1970s arrived the baby boomers were young adults. Some men had to go off to the Vietnam War but for Australian woman it was the height of second wave feminism. Harry Blatterer recognises this period in time by saying “traditional markers of life course that give meaning are absent” (2007, p.31). He notes Australia post 1970 are moving into an era with less

marriage, more divorce and labour market instability. This is the environment where these women's lives unfolded.

There are a number of ways for viewing cohort as a methodology for understanding the life course and its interaction with the phenomenon of homeless women over the age of 55.

I think Ryders perspective provides a clear definition of the significance of cohort in the study of life course. "each fresh cohort is a possible intermediary in the transformation process, a vehicle for introducing new postures. The new cohorts provide the opportunity for social change to occur. They do not cause the change, they permit it." (1965, p.843)

In relation to this statement one can begin to analyse the circumstance of homeless women. They are participants in the situation that institutional and historical time has provided. Some could say they are victims. For they have been born into an era where men were expected to provide for women and families were supposed to be nuclear. As they have grown up through a period of social change, institutional changes have not taken place to facilitate this new reality that they are living. The sophisticated relationship between a person's age and time also needs to be considered. Quite often this creates significant research difficulties as all those who are alive at the same time are contemporise but they will have different experiences of situations unless they are the same age. Curiously, as this is an emergent group in Australian society with very similar temporal locations and age, it should be possible to draw some conclusions from cohort analysis about how this phenomenon has emerged.

The cohort is not homogenous in terms of its characteristics, it has individuals of differing race, mother tongue and birthplace but the heterogeneity tends to be fixed. So, it is a group composed of different individuals living in the same generation, at the same point in time. This group is subject to the same historical and institutional forces but the events and timing of events in the individual's lives may take place differently. Research supports the view that women who have had access to educational opportunity will do better in the labour market. Baby boomers have statistically been shown to have benefited from this education and labour force participation, particularly men. As Ryder so eloquently points out "Children are powerful instruments in making conformists of parents" (1965, p.857). He then goes on to explain that most adult roles in society are hierarchized structures. It was a societal expectation that this group of women would be at home taking care of their children. This in turn has resulted in a lengthy absence from the workforce. Previously this would not have been a problem because women would have remained in their relationships after raising their children. This and other routine forms of hierarchy dominated this cohort's life experience.

Ryder goes on to explain that this routinization becomes a barrier to change. He hypothesis that "older people learn to experience greater control over a narrower environment, and

avoid risks of venturing into unstructured situations". His research has established that the longer a person persists in an established mode of conduct then the less likely its comprehensive redefinition, especially if they invest in it with normative content. He speculates that individuals persist with a certain path through fear of making a "caricature" of their lives. Perhaps homeless women over the age of 55 are brave for they appear to have abandoned the strong ties a nuclear family narrative of normalcy imply. From an anecdotal perspective I seem to be meeting fearless women all of the time through my community service work. These women are struggling with the seriousness of their pecuniary situation but they are all steadfast in their resolve that they have made the right decision. Mary says "I had finished raising my children and didn't see why I should put up with the way he treated me anymore. I no longer needed a large house as my children are now independent. I wanted to be in charge of myself." Mary's statement alludes to her now perceiving herself with greater individuality and choice. In this instance the qualitative nature of data helps us to understand.

Ryder notes that most studies of cohorts focus on cross sectional data and ponders that for a more meaningful understanding there needs to be a theoretical formulation of the phenomena under examination. Norval Glenn also notes the limitations of cross-sectional data in studying cohorts for explanation of phenomena, in particular the relationship of age to crisis. He suggests it is necessary to bring in "side information" in order to arrive at confident conclusions about age, period and cohort effects. He proposes the use of multiple forms of data to understand (Glenn, 2003, p.474). This includes cross sectional data, longitudinal research and qualitative theory. Where to now? Researchers need to adopt a sophisticated multifactorial approach to comprehend how this phenomenon has occurred.

Research also needs to include the notion of 'stratification over the life course' (Merton, 1968). It originates in the hypothesis of 'cumulative advantage and disadvantage'. Robert Merton found that the more disadvantage someone experienced early in life; the more likely it would be that their life would continue to be difficult. There exists complexity and shortcomings in both traditional life course theory and cross-sectional cohort studies as a means for explaining the homeless women phenomena. Elders traditional five-point principle does not account for the female perspective or her individuality in the life cycle and its transitions. Ryder and Glenn portray the need for a more sophisticated multi-faceted approach to research in order to explain phenomena. Merton's theory of 'stratification of the life course' in its original form also provides us with a conundrum. Seventy-eight percent of homeless women over the age of 55 have not received Centrelink payments for poverty previously in their lives (Walsh, 2016). For many of these women it is the first time they have accessed social services. This does not align neatly with theories of disadvantage being cumulative. To unpack this a little further; government and institution need to

acknowledge that women being paid less or having less superannuation is an implicit disadvantage and a major societal problem. Although by definition these two conditions have shown themselves to be of great disadvantage some thirty years after a woman enters the workforce. Merton's theory has some very sound foundational principles regarding advantage and disadvantage, let's observe what can be learnt when it is expanded to include a greater focus on time.

O'Rand (1990) further developed Merton's theory and looks in detail at two key components, 'stratification of the life course' and 'stratification over the life course'. Stratification of the life course focuses on how relations between institutions and families generate social differentiation and inequality between different groups, such as cohorts. Stratification over the life course relates to the heterogeneity of the life course, particularly in relation to economic inequality. Looking through the lens of both forms of stratification allows the assessment of cross-sectional data and longitudinal research. O'Rand recognises that differences over the life course of a cohort are driven by two mechanisms, initial inequality and time. Accounting for the dimension of time over the life course, offers some explanation for this phenomenon. The genesis of this homeless group began decades ago. It is a very confronting thought to have this realisation. This all began when these women entered the workforce or were absent from the workforce (due to raising children). The newness of this problem is due to the social changes that have occurred over the women's life course. Women no longer feel compelled to stay in relationships that do not suit them. Unless institutional change occurs, this phenomenon will not be confined within a generation. It is very sobering to imagine that the time dimension of this event may not be historical in terms of it being confined to one generation. I have little confidence in change taking place at a rate required that could see society relieved of this phenomenon. Women must be given equal access to the resources that others have available to them. When couples part company the woman should not be economically disadvantaged more than their partner. There is a need to produce new norms and criteria that are relevant to this new social reality.

Policy making needs to be based less on fixed criteria and more about changing norms and life course. When the life course is viewed as an institution implicit constraints and opportunities can be observed. Kohli (1994) theorises that the way to understand the life course is as an institution of itself. Kohli explains "the life course is an institution in the sense of a set of regulations of a specific dimension of life, namely, its temporal extension. So, this institution regulates how people's lives progress in terms of age strata and career pathway and it regulates their biography by structuring the actions and perspectives of individuals. This theory therefore has both a material and a symbolic aspect. Applying this theory to homeless women over the age of 55 it allows for a macro-structural explanation. That women have been victims of an

entrenched patriarchy whereby a traditional system of economic inequality has disadvantaged them. That this is a socially imposed problem. Then the micro structure in action via a person's biography can be explained. That action is seen as an open process that evolves within a heavily pre-structured reality. Kohli points out that age is the defining principle around how the life course is defined. He queries why this has become so important in understanding social organisation especially since there has been an observed movement away from ascribed criteria towards achieved goals. Homeless women are a good example of this new modern movement. They are no longer staying in relationships because it is the prescribed societal expectation to do so. Being without a partner is no longer considered shameful from a moral point of view. The ability to regard this phenomenon from both a macro and micro perspective, whilst incorporating temporal values is essential to our continued understanding of this situation.

V. CONCLUSION

This paper has outlined that life course theory offers some explanation for the fastest growing group of homeless people in society being women over the age of 55. Homelessness in this group is born from both structural and subjective elements. It is the product of less overall income and savings combined with the agency of choice, set in a time of great social change. It can be noted that each of the theories investigated contributed something to our understanding of this complex problem. To expand our understanding of this phenomena further research needs to be conducted. It must be quantitative and qualitative incorporating both cross sectional and longitudinal studies. Then the relationship between personal and social change and the intersection of biography and history can further illuminate the narrative of homeless women over the age of 55.

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