

Editorial Introduction

Mature women in Australia are among the fastest-growing groups at risk of homelessness (ABS, 2018). This Briefing Paper reports on the Women's Butterfly Project which applied a strengths-based, prevention-focused approach to create a high-tech/touch toolkit that leveraged the strengths of relevant industry partners, researchers, and the women themselves in order to empower women to retain appropriate housing and enhance their wellbeing.

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Supporting Mature Women Experiencing Housing Stress: A Novel Strengths-Based Approach

Rebekah Russell-Bennett and Melissa Bull

Introduction

Mature women are a fast-growing and poorly understood group experiencing housing stress, particularly concerning potential homelessness. A 2019 report from the Australian Institute of Health and Welfare found that in Australia during 2017–18, around 24,100 people aged 55 and over received assistance from Specialist Homelessness Services (SHS) agencies, equating to about 36 older clients per 10,000 persons (aged 55 and over). This was an increase from around 17,300 SHS clients in 2013–14, or 29 per 10,000 population. More older SHS clients in 2017–18 were female (13,800) than male (10,300). This gender difference is particularly alarming when considering the invisible nature of the issue for women and the consequent under-reporting of the problem. While men are more likely to be visibly homeless, sleeping rough or in shelters, women's homelessness is largely hidden from public view. Women are more likely to avoid the perceived lack of safety in shelters (Darab & Hartman, 2013), to stay with friends or family, or to 'manage' their risk by staying in overcrowded situations or sacrificing other essentials like food or medication to ensure they remain housed (Novac, 2001). Many common challenges including health issues, violence, debt, crisis, access to affordable homes, and this project, the impacts of a change of circumstance like losing a job, income, or partner, can be a tipping point leading to homelessness among mature women (Tessler, Rosenheck & Gamache, 2001; Kisor, et al., 2002; Rota-Bartelink & Lipmann, 2007; Heinze et al., 2012; Grenier et al., 2016; Warnes & Crane, 2006; Brown, 2019).

An Australian Human Rights Commission report (2019, p. 17) explains that there are many ways to reduce housing stress and homelessness for this group including helping women buy a home, more affordable housing stock targeted to older women, optimising the use of existing housing, tailored tenancy support for women to find sustainable appropriate accommodation and strategies to improve their financial position as they near retirement. These strategies take time and political commitment. In the interim women continue to avoid crisis housing services (which are overburdened) and seek their own solutions. This project identified a practical and innovative approach that could take into account the range of life circumstances of older women — their assets, income and capacity to work, housing requirements and preferences — to provide timely support to prevent them from becoming homeless or at the very least reduce their experience of housing stress. We acknowledge social arrangements that systematically disadvantage women in relation to employment or superannuation for example, there are limiting structural barriers that must be addressed.

Taking a Prevention Approach

According to the health continuum of prevention, three stages of harm prevention exist: primary (prevent the harm occurring), secondary (attempt to stop existing harm early), and tertiary (attempt to reduce the impact of established harm) (Centers for Disease Control and Prevention 2018). Compendium-style resources that are available, while helpful, tend to focus on women in the secondary or tertiary points of intervention (at the 'tipping point' or already in crisis, respectively). Other resources, such as helplines or access to emergency housing, are also targeted at women already experiencing a crisis (e.g. The Lady Musgrave Trust, n.d.).

We aimed to help women at the primary stage – those with low or non-existent awareness of their potential risk of homelessness and perhaps not cognisant of the need to seek support. Our goal was to empower mature women (aged 55 and over) to maintain secure housing when experiencing a change of circumstance linked to homelessness, by equipping non-traditional early responders (a professional source of support not directly associated with homeless services) for conversations and support with mature women.

In the Women's Butterfly Project (WBP) we combined high-touch approaches (conversations) with high-tech flexibility (digital support) through a digital hub for women and a toolkit for early responders. This project involved two sets of co-design workshops - one with mature women with lived experience of homelessness and expert proxies who work with women who have experienced homelessness, and one with potential early responders who respectively engaged with women through primarily high-tech or high-touch communication channels.

The power of early responders

Early responders are service providers in the unique position of interacting with mature women as customers for services that are not directly related to a risk of housing stress. For example, early responders may include financial institutes, such as banks, or public agencies such as libraries. Regular contact with women as customers provides an opportunity to see early warning signs or trigger events indicating that a woman may be experiencing housing stress, and lead to action while harm can still be prevented. This can create stress for early responders whose core business is not related to providing this type of support, as they can feel under-equipped to act. The WBP has worked with early responders to identify specific triggers that signal moments in the customer journey where support can be seamlessly integrated into the customer experience, and early responders can be supported with appropriate resources that better equip them to start a conversation or direct women towards relevant wellbeing support via the WBP Portal.

To understand the pathway to prevention, this project followed the service design double diamond approach (see Figure 1 below). Following this approach allowed the research team to establish the necessary secondary data to inform the project via a literature review (Discover Phase), which then informed the co-design workshops (Define Phase), identifying the needs of women and the opportunities available to address them. This led to the creation of a prototype website portal and high-touch materials for the project (Develop Phase) and finally the launch and ongoing reporting of the prototype (Deliver Phase). QUT HREC approval for this project was 2021000239.

Our objectives were to:

OBJECTIVE 1.

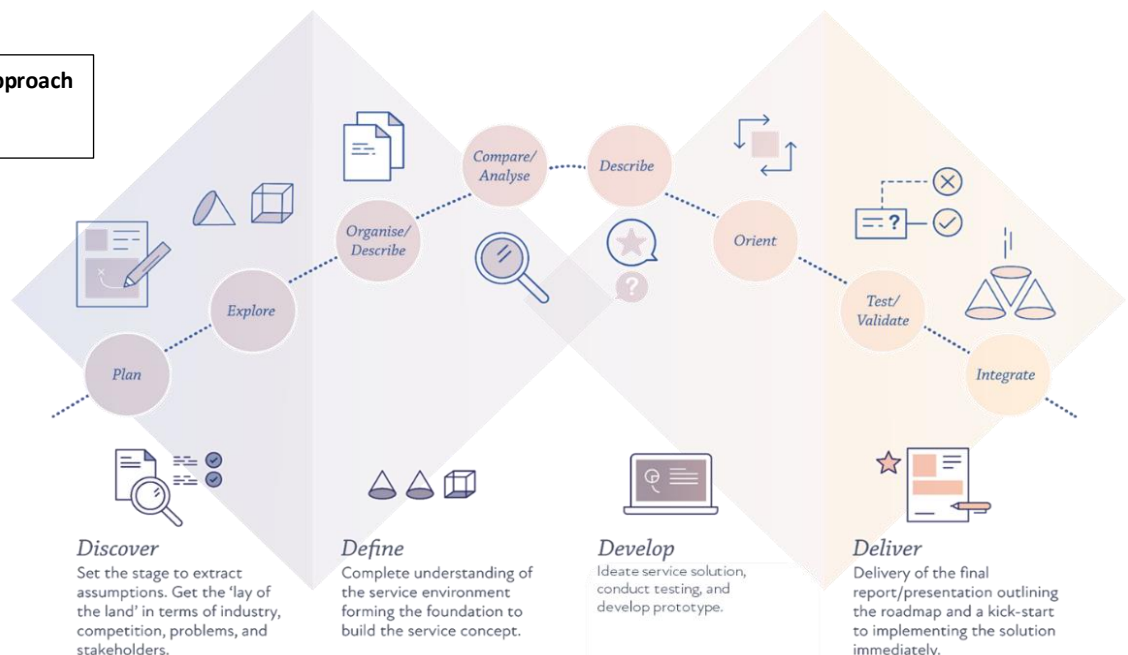
Provide an evidence base around the unique characteristics of mature women and the support tools available for housing stress.

OBJECTIVE 2.

Create a proof-of-concept dual-channel (high tech vs high touch) portal enabling early responders to support pre-crisis mature women and reduce the likelihood of homelessness.

Figure 1. Double diamond approach

Source: Service Science Factory, Maastricht University, 2019



Overall, the literature review and co-design workshops led us to three conclusions that shaped the WBP high-tech and high-touch approaches:

1. Prevention was desirable and possible, using a **strengths-based approach** that recognised the strengths and opportunities available to mature women and early responders.
2. A **high-tech and high-touch solution** supporting women and early responders was necessary.
3. Being able to **integrate the WBP seamlessly into the work systems of early responders** (and hence, the customer journeys of mature women) would be integral to supporting prevention through early identification of service trigger points that signal if a woman may be at a tipping point.

Focusing on Strength

In this project we deliberately moved away from a traditional deficit-based approach to understanding and supporting people experiencing vulnerability, and towards a strengths-based approach. The differences between these two approaches are summarised in Table 1. Our approach focused on empowering mature women to recognise their strengths and actively find solutions and support.

Table 1. Summary of Traditional vs Strengths-Based Approaches

<i>Traditional deficit-based approach to people experiencing vulnerability</i>	<i>Strengths-based approach to people experiencing vulnerability</i>
Focuses on what people lack that needs filling	Focuses on what people have
Passive – disempowering and victimising	Active – empowering and gives agency
Often leads to paternalistic interventions	Leads to people-led interventions
Solutions are designed for them	Solutions are designed with them

Our focus on prevention draws on the strengths of women and early responders who are uniquely situated to see early warning signs of future hardship and to direct women to support. Co-design work with early responders – from the finance sector and public libraries – indicated specific stages in the customer journey where a woman needing support might be identified. When a woman presents asking for help with a simple change or query, this is the touchpoint at which support and help for more complex changes can be offered.

Providing Tailored by Flexible Support Options

Our literature review identified factors linked to future housing stress. We explored these factors in the co-design workshops to develop four ‘typical’ stories. These stories are centred on a representative persona that women could identify with and would be used to tailor access to support. Workshop participants shared relevant insights about each persona’s typical motivations, barriers, circumstances and strengths. They explained that having access to a broad range of support options would be valued by each persona. However, clear differences would exist in the priority level assigned to different types of support. We aligned the personas to the types of social support they most valued or needed and their proximity to the ‘tipping point’ from primary prevention into secondary prevention.

Portal brings High-Tech & High-Touch Together

We learned from our co-designed workshops that support is needed to flexibly meet the needs of different women and early responders. For example, participants explained that a woman might self-identify (e.g., asking for resources), research options independently, seek out a high-touch conversation in a familiar environment, or be unaware of her risk level. We created the WBP project, which includes:

1. A high-tech portal with a human-centred design and a conversational, informal tone to the content (the high-touch feel in the high-tech environment) and with links to both high-tech and high-touch support options that support dimensions of wellbeing – for example financial or social – that can reduce housing stress and help to prevent homelessness.
2. Communication support materials for early responders to initiate ‘high-touch’ conversations with women, or for women to take away to utilise independently. These materials provide conversation-starters and link to the portal via QR codes and web links.

Figure 2. Four types of mature women experiencing a change of circumstance



Project Outcomes

The WBP Portal was tested with early responders working in the finance sector and public libraries. The evaluation found that these resources can connect women exposed to housing stress to practical and useful resources. They also supported early responders engaging with respectfully and meaningfully. During our six month trial 1,162 women visited the portal and 64 completed a brief survey of their experience. Table 2 reports their satisfaction with the portal with mean score out of five.

Satisfaction Criteria	Score
Provides support to change my circumstances rather than change me	4.24
Simple to use	4.31
Respectful and inclusive	4.19
Personalised	4.13
Makes me feel empowered	4.06
Makes me feel optimistic	4.00
Not stressful to use	3.94
Enjoyable, attractive, understandable website	4.44-4.67

Reflections from early responders on their high-touch experience of supporting women through the WBP that were reported in interaction diaries and interviews included:

"I helped a lady at the photocopier who told me she was living in a tent at Blackbutt and looking for housing and work in the area to be near family. I showed her the website on a public PC. She went away with a brochure so she could look it up at her Blackbutt library and on her phone and a phone number for a housing crisis hotline which she said she would call."

"Customer with disability and a DV situation being evicted in 1 week needing housing. Discussed the project and gave all the information to try to assist."

"[I] spent a long time with a customer who was told to leave her son's place. She needed staff help to get online and phone for help. The end result being a couple of choices for short time stays."

Conclusions

Three main conclusions can be drawn from this study.

1. Early responders can help support mature women to avoid housing stress, potentially before they are aware of the potential risk. Early responders are uniquely situated to identify indirect triggers that can signal if a woman is approaching a tipping point for future hardship, and interact with women who may be unaware of their level of risk, are unsure of how to seek support or are avoiding seeking support due to perceptions of stigma.
2. Mature women have diverse backgrounds, barriers, motivators and strengths and the support they prioritise when experiencing a change of circumstance. Flexible ways of linking women to resources and support were important. For example, our portal included a quick quiz to help identify what women might be seeking at a particular time in their life, as personas are situation-specific, and women may be different personas during different life stages. Even the high-touch communication materials, which cannot be personalised in real-time like the portal, offered a form of personalisation through a wellbeing checklist. The wellbeing checklist allows women to identify potential gaps in their wellbeing and to identify resources that may provide support.
3. Our project demonstrated value in flexibility – including in the delivery channel for support. There are benefits to both high-tech and high-touch approaches and offering a dual-channel approach allows women and early responders to choose how they access or offer support. A dual-channel approach supports agency in the customer journey, allows users to engage comfortably, and reduces cognitive load. During times of stress, accessing support should be as seamless as possible, as cognitive load is already strained by dealing with the circumstances causing the stress in the first place. For example, early responders potentially have stress from their own lives and the pressure of providing appropriate help to others. Women seeking support may be worried by recent changes to their work life or may be grieving the loss of a partner.

This project demonstrates that strengths-based flexible approaches preventing housing stress and homelessness for older women can be integrated into the everyday service delivery of early responders upstream of specialist housing services. This support can empower women and early responders to act before women reach their tipping point. Structural change that meaningfully addresses gender inequality is needed to reduce the growing number of women who need this type of support.

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