



Homelessness Australia

Creating a framework for ending homelessness



Equality Rights Alliance

Women's Voices for Gender Equality

Ending and Preventing Older Women's Experiences of Homelessness in Australia

Joint Submission of Homelessness Australia and Equality Rights Alliance

Homelessness Australia (HA) is the national peak body providing systemic advocacy for the homelessness sector in Australia. HA works in collaboration with homelessness assistance services, state and national homelessness peak organisations, other peak organisations, government agencies and the broader community.

HA seeks to improve community awareness and understanding of the issues facing 1 in every 200 Australians who are experiencing homelessness. HA advocates for people who are experiencing homelessness, aims to represent the interests of more than 1300 homeless assistance services, and contributes to policy development and the evaluation of Australia's homelessness service system.

HA represents the families, women escaping domestic violence, young people and single men and women who access the diverse support and advocacy services.

Equality Rights Alliance is Australia's largest network advocating for women's equality, women's leadership and recognition of women's diversity. We bring together 62 organisations with an interest in advocating for women's equality.



Introduction

Older, single women are increasingly vulnerable to housing stress, insecurity and homelessness.¹ This submission by Homelessness Australia and the Equality Rights Alliance outlines what older women in Australia need to end and prevent homelessness, which includes increasing affordable accommodation and providing sufficient income. Our submission addresses Term of Reference b. v “measures [that] would provide women with access to adequate and secure retirement incomes.”

The cost of housing has a major impact on the financial security of women in retirement. Affordable housing establishes a base from which to secure income, freeing up income for other life essentials including food, healthcare and community activity.

A growing body of research by academic and community groups has identified the causes and needs of older women experiencing homelessness.² These have looked at the issue at the national, as well as local levels. The present submission is grounded in this literature, finding best practice methods for preventing and ending homelessness amongst this group of Australians.

In this submission, Homelessness Australia and Equality Rights Alliance propose evidence-based methods to address older women’s risk of experiencing homelessness in Australia.

Both long term and short term measures required

- Addressing women’s economic insecurity in retirement requires **long-term structural reform** of superannuation to ensure women are not disproportionately disadvantaged into the future. We endorse proposals for reform contained within the National Foundation for Australian Women’s submission to this inquiry.
- In addition, **urgent action** is required to **strengthen current measures and safety nets** to prevent poverty and homelessness **for the current cohort** of single, older women entering into retirement.

¹ Wesley Mission Brisbane and Council of the Ageing (COTA) Queensland, and Urbis ‘Doing it Tough’ (2015)

² See: Andrea Sharam, ‘Going it Alone: Single, low-needs women and hidden homelessness’, (2008) *Women’s Information, Support and Housing in the North*; Ludo McFerran, ‘It Could be You: Female, Single, Older and Homeless’ (2010) *Homelessness NSW and Older Women’s Network NSW*; Jeanette Large and Beverley Kliger ‘Ageing and Women’s Homelessness: Overcoming the bag lady syndrome’ (2013) *Women’s Property Initiatives*; Maree Peterson and Cameron Parsell, ‘Older Women’s Pathways out of Homelessness in Australia’ (2014) *Mercy Foundation*



Key Recommendations

We make 4 recommendations of possible measures which we believe will go a long way to ensuring women's economic security in retirement:

1. The Federal Government must maintain a role in housing and homelessness policy. Policy success is dependent on the Federal Government's power to lead and coordinate in this area.
2. Increase affordable housing supply through the development of **mechanisms for financing affordable housing at scale** across Australia targeted to the needs of particular groups, in particular older women.³
3. Increase community cohesion and support for older women. This will ensure that they have appropriate connections if they encounter hardships. This includes:
 - a. Ensuring that appropriate community infrastructure is available consistently across the country, particularly in areas of need (where more older single women are located (which can be determined through census counts, and projections of population);
 - b. Providing programs and support for older single women to remain connected to their family and friends. Acknowledge that many older women may need to move during their retirement (particularly where accommodation is too expensive), and they will require supports to make friends and other supports in their new locations;
 - c. Having education campaigns, and use of government publications, to ensure positive images of older women are made.
4. Equality Rights Alliance and Homelessness Australia supports the recommendations from the National Foundation for Australian Women (NFAW) to reform the superannuation system to end the gendered disadvantage. We also support the COTA Australia position that the public safety net for older Australians must factor in housing costs for older people in rental accommodation.

³ We refer to the recommendations, primarily 11 and 40, in the Senate Inquiry into Affordable Housing report on increasing housing supply. Senate Economics References Committee, *Out of Reach? The Australian Housing Affordability Challenge* (2015)



Why do single, older women experience homelessness in Australia?

Australia's ageing population coincides with a number of unprecedented changes in patterns of ownership and tenure for older people, presenting significant, though surmountable challenges for governments. An increasing number of Australians are retiring without outright home ownership,⁴ and figures from the Productivity Commission's Report on Government Services indicate a gradual increase in the proportion of CRA recipients aged 50-69.⁵ Increasing numbers of over-55s are accessing homelessness services.⁶ The trend is gendered: "the studies on housing futures, ageing, living alone and gender tell us that women who are older and living alone will be poorer than men their age, less able to maintain homeownership and less able to compete in the private rental market for affordable accommodation."⁷

[" One of the most disadvantaged demographic profiles for a person to have is to be old, single, poor, female and in private rental accommodation." The Brotherhood's Social Barometer: Living the Second Fifty Years]

[" All the women looked at retirement as the next known critical life event; one they were financially ill-prepared for, and for which they alternated between trying not to think about and brutal realism." The Voices of Mid-Life Women Facing Housing Insecurity]

The dire financial situation of older, single women is well-established.⁸ Economic insecurity combines with a lack of affordable housing to increase housing risks for older, single women. On the precipice of this structural vulnerability, a relationship breakdown, death, job loss or change in health circumstances is all it takes for an older, single woman to become homeless.

Women experience economic inequality as a result of wage,⁹ wealth¹⁰ and retirement income gaps.¹¹ Only 10% of retiring women

⁴ Wendy Stone, Terry Burke, Kath Hulse and Lisa Ralston, 'Long-term private rental in a changing Australian private rental sector' (2013) *Australian Housing and Urban Research Institute*

⁵ In 2011, there were 245 243 CRA recipients aged between 50-69, constituting 21.5% of recipients. In 2012, there were 262 043 CRA recipients aged between 50-69, constituting 22% of recipients. In 2013, there were 284 493 recipients aged between 50-69, constituting 22.4% of recipients [From Productivity Commission, *Report on Government Services Housing and Homelessness* Table GA:16 (2013) and Productivity Commission, *Report on Government Services Housing and Homelessness* Table GA: 16 (2012) Productivity Commission, *Report on Government Services Housing and Homelessness* (2011)]

⁶ Australian Institute of Health and Welfare (AIHW), *Specialist Homelessness Services 2012-13* (2013)

⁷ Ludo McFerran, 'It Could be You: Female, Single, Older and Homeless' (2010) *Homelessness NSW and Older Women's Network NSW*

⁸ See: Debra Parkinson, Cathy Weiss, Claire Zara, Alyssa Duncan, and Kei Judd 'Living longer on less: Women speak on superannuation and retirement' (2013) *Women's Health In the North and Women's Health Goulburn North East* and Dr Selina Tually, Prof. Andrew Beer and Dr Debbie Faulker, 'Too big to Ignore: Future Issues for Australian Women's Housing 2006-2025' (2007) *SA Department of Families and Communities, Homestart Finance, Shelter SA, YWCA of Adelaide and SA Women's Housing Caucus*

⁹ Workplace Gender Equality Agency, *Gender Pay Gap Statistics*, (September 2015) WGEA https://www.wgea.gov.au/sites/default/files/Gender_Pay_Gap_Factsheet.pdf

¹⁰ Matt Wade, 'Rich man, poor woman: The gender wealth gap widens', *The Sydney Morning Herald*, (Sydney) 9 November 2014

cite their main source of income as superannuation, compared to 25% of men¹² 36% of elderly single females experienced relative income poverty for between 6 and 10 years between 2001 and 2010.¹³

600 829 single women over the age of 45,
on low-median incomes and not in
outright home ownership

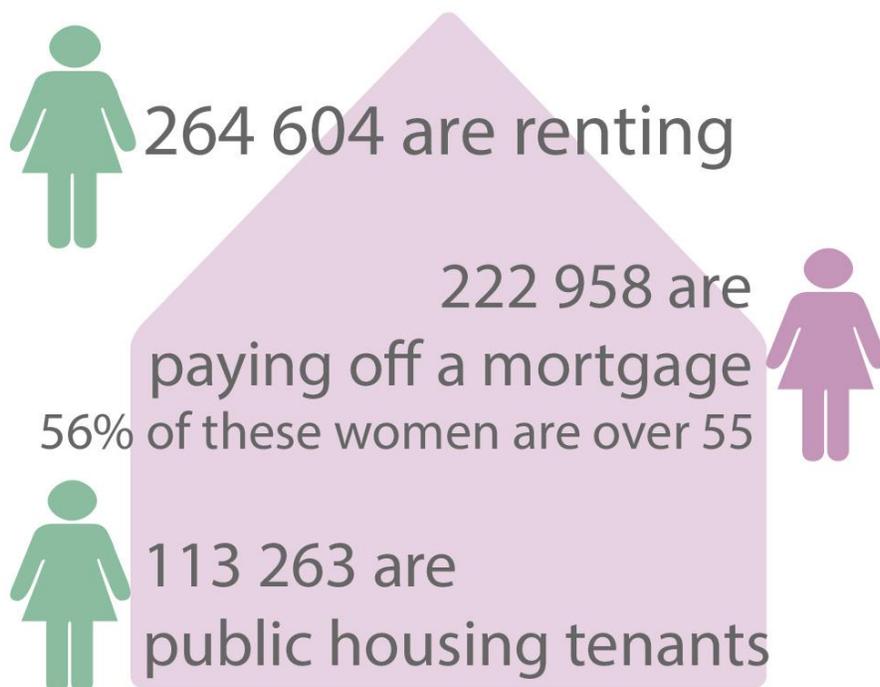


Figure 1: Data generated November 2013 from 2011 ABS Census using Table Builder.

Having explored why older women are homeless (poverty, lack of affordable housing, and as a result of particular triggers), this submission now turns to how we can prevent older women experiencing homelessness. This next section will focus on what targeted measures that can prevent older, single becoming homeless.

¹¹ Australian Human Rights Commission, *Accumulating poverty? Women's experiences of inequality over the lifecycle* (2009)

¹² Australian Bureau of Statistics, *Retirement and Retirement Intentions*, cat. No 6238.0 (2013) <http://www.abs.gov.au/ausstats/abs@.nsf/cat/6238.0>

¹³ Rosalie McLachlan, Geoff Gilfillan and Jenny Gordan, 'Deep and Persistent Disadvantage in Australia' (Staff working paper, Productivity Commission, 2013)



How can we prevent older women experiencing homelessness in Australia?

Many single, older women facing housing stress and insecurity have had, to use Peterson and Parcell's terminology, "conventional housing histories".¹⁴ They have often demonstrated "resilience and financial management throughout their lives".¹⁵ This means that this population group are likely to require less intensive support to prevent and end their experiences of homelessness. Many older women will be prevented from experiencing homelessness through the provision of affordable housing. Once this housing is provided, it will be easier to identify others who need additional support, and what that individual's additional support entails.

The need for Federal Government leadership

Access to affordable housing is critical for participation, productivity and social wellbeing. Effective solutions to address housing affordability require Federal Government involvement through leadership, coordination and intergovernmental collaboration. Moreover, an effective and equitable housing system can deliver multiple benefits to the Commonwealth, the budget and the operation of our Federation. Further, there are significant Federal levers, such as tax treatment of investor housing and social security, which influence both demand for and supply of affordable housing.

To this end, Option 2 the Shared System Manager, from the Federation White Paper's Draft Discussion Paper is the most viable avenue for delivering more integrated and innovative strategies. More detailed options within this share responsibility need to be explored within the remaining stages of the White Paper process. How ending homelessness in Australia is funded and associated policy developed needs to be properly explored. Different population groups such as older women will require different but coordinated supports from across the different levels of government and their departments.

"An essential component of prevention and rapid response is provision of housing that is both affordable and accessible.... We know from previous research that older people settle well often without the need for ongoing supports if they are resettled in a timely manner."

Older Women's Pathways out of Homelessness in Australia]

¹⁴ Maree Peterson and Cameron Parsell, 'Older Women's Pathways out of Homelessness in Australia' (2014) *Mercy Foundation*

¹⁵ Andrea Sharam, 'The Voices of mid-life women facing housing insecurity' (2015) *Victoria Women's Benevolent Trust and Swinburne Institute for Social Research*



The need for affordable housing

It is widely recognised that housing is an effective health intervention that is important for women as they age.¹⁶ Importantly, “for people experiencing homelessness for the first time in later life who have limited histories with welfare agencies, rapid rehousing or immediately responding to their housing problem will enable them to continue independent living”.¹⁷

As with other groups, preventing homelessness among single, older women is cost-effective for governments and will deliver the best possible social, health and wellbeing outcomes for individuals and the community. Meeting the housing needs of older women may be cheaper in many cases compared with other population groups due to not requiring additional supports.

As recognised in the paper ‘Home Truths’ “the Australian welfare system is based on the [incorrect] assumption that older persons will be home-owners and that their tenure will lift them out of poverty in their older age”.¹⁸ There is a need to review the adequacy of the aged pension for people in private rental accommodation. Incomes including the aged pension and superannuation need to meet the cost of appropriate rental accommodation.

Homelessness prevention is possible through the provision of affordable housing stock, and improvement of income support available for older, single women. In addition to addressing accommodation and income needs, we need to strengthen connections between older women and the community to ensure that ‘hard times’ are met with a collective and supportive response.¹⁹

Mechanisms for increasing affordable housing stock

The development of mechanisms to provide an increased number of affordable dwellings for single, older women has been well established as a solution to these experiences of homelessness.²⁰

There are myriad opportunities to boost stock that is both affordable and appropriate (well located, connected, accessible and safe) through innovative finance models. Such models include layers grants, multi-tiered Social Investment Bonds and a government guarantee to shepherd investment from the private sector. These models require coordination and support from across government including Treasury, health, and social services.

We provide examples below of housing that meets the needs of single, older women as models to be built upon. There is enormous scope to explore further pilots of such programs and

¹⁶ Emma Baker and Selina Tually, ‘Women, Health and Housing Assistance: Implications in an Emerging Era of Housing Provision’ (2008) 43.1 *The Australian Journal of Social Issues* 123

¹⁷ Peterson and Parsell, above 14

¹⁸ ACT Shelter, ‘Home Truths: Older Women’s Housing Vulnerability in the ACT’ (2014)

¹⁹ Andrea Sharam, ‘Going it Alone: Single, low-needs women and hidden homelessness’, (2008) *Women’s Information, Support and Housing in the North*

²⁰ See: above 2



expand accordingly to a scale that meets the required need. Innovative financing and funding models such as Community Land Trusts (CLTs) and Shared Equity²¹ need to be further explored and developed for their application to the particular needs of housing for older women. Mapping from *Dropping off the Edge 2015*²² and forthcoming research from Shelter WA, should assist in determining locations of high housing need for older women for pilot locations.

There is a growing body of evidence to demonstrate that shared equity programs in the form of Community Land Trusts are a feasible option for single, older women who “often have superannuation or assets, which may be significant but not adequate to buy or maintain a home in the long term”²³ under market conditions. Community Land Trust models offer the stability of owning and/or the potential to gain equity, while maintaining affordability over time.²⁴ Dr Andrea Sharam’s extensive research in the feasibility of Land Trust models for single, older women has found that they “could have a great confidence in accepting this cohort of women as purchaser of the homes they could offer for sale”.²⁵

Fundamentally, new housing stock must not only be affordable, but appropriate to meet the needs of older women. The voluntary code for building accessible housing agreed to in 2010 by participants in the National Dialogue on Universal Housing Design²⁶ is currently achieving less than 5% of the 2020 target that all new builds would meet minimum accessibility requirements.²⁷ Without national common regulation, including basic access features being included in the

²¹ See: Recommendation 11 *Government-owned land, whether state or Commonwealth-owned, represents a potential land supply for affordable housing. Current governance, transparency and divestment arrangements could be improved so that this potential might be realised. The committee recommends: (a) the creation of a transparent, public, up-to-date register of government land and buildings that are considered 'surplus' or on the divestment program, including the location and size of this land, and any development restrictions attached to it; (b) the direct involvement of the Commonwealth agency with housing policy responsibility in any asset divestment programs, and the possible application of affordable housing targets in divestment programs; (c) the development of innovative partnerships involving public, not-for-profit, community and private consortiums that develop affordable and diverse housing on government land and buildings; and (d) the exploration of innovative models, such as community land trusts, on government-owned land where the government retains the land or a share in the development, but a community or not-for-profit housing provider develop affordable housing.* **and** Recommendation 16 *The committee recommends that all governments, through the proposed ministerial council on housing and homelessness (see recommendation 2) or another appropriate intergovernmental forum, investigate ways to expand shared equity programs, including both government-backed and private-sector backed programs. The committee further recommends that, as part of this process, consideration be given to other mechanisms to facilitate affordable home ownership, such as community land trusts, rent to buy schemes, and the like, and consider the inclusion of such mechanisms within the national affordable housing plan proposed at recommendation 4, or the National Affordable Housing Agreement.*

²² Jesuit Social Services and Catholic Social Services Australia, *Dropping off the Edge 2015*, (21 July 2015) DOTE 2015 <http://www.dote.org.au/>

²³ Jeanette Large and Beverley Kliger 'Ageing and Women's Homelessness: Overcoming the bag lady syndrome' (2013) *Women's Property Initiatives*

²⁴ Louise Crabtree, Hazel Blunden, Peter Phibbs, Carolyn Sappideen, Derek Mortimer, Avril Shahib-Smith, Lisa Chung, 'The Australian Community Land Trust Manual', (2013)

²⁵ Sharam, above 15

²⁶ Department of Social Services, *National Dialogue on Universal Housing Design Strategic Plan* (2010)



Building Code of Australia, and being a requirement in all programs to increase the stock of affordable housing, there will be further unnecessary costs when expensive retrofitting is needed as the population ages and the incidence of mobility impairment escalates. A national call for minimum accessibility features to be mandated through the Building Codes, sponsored by the *Australian Network for Universal Housing Design with Rights and Inclusion Australia* has been endorsed by over 100 organisations nationally including ACOSS, City of Brisbane, State COTAs and NFAW.²⁸

To summarise, partnerships between different levels of government, the not for profit [community] sector and the private sector (financial institutions and developers) will be vital to meeting the affordable housing needs of older women in Australia.

The case studies in this submission provide 2 examples of such partnerships. They provide models that could be scaled up into a set of larger pilot projects.

Shared Equity Options for Older Women, Women's Property Initiatives (Vic)

Women's Property Initiatives (WPI) has recently sourced funding to research a shared equity option for older women who may have *some* assets (not enough to purchase a home), making them ineligible for community housing. Consequently these women are depleting these assets in the private rental market.

This project represents a new and innovative approach to shared equity home ownership that takes into account the specific needs of older women with some assets but limited to no working life ahead of them. Many older women have acquired assets through inheritance, divorce settlements or savings. They will be able to use this capital to gain equity in their housing, with flexibility to increase their equity stake in future should their circumstances allow. Affordable rent would be charged for the part of the home owned by WPI.

The scheme will enable older women to purchase a home in partnership with WPI without the need to take on a mortgage. This will preserve the value of the capital they are able to invest and provide security of tenure in housing that is safe, affordable and accessible.

WPI expects that this scheme will also increase housing supply, by leveraging a pool of capital that already exists to gain equity in housing.

Once the research has been completed and a viable model developed, WPI will require financial investment to contribute to their component in this housing. Modest investment from government in this type of housing supply will increase health and housing outcomes for older, single women.

²⁷ Australian Network for Universal Housing Design & Rights and Inclusion Australia, *Report on the Progress of the National Dialogue on Universal Housing Design 2010-2014* (2015)

²⁸ Australian Network for Universal Housing Design, *Position Statement* (5 August 2015) ANUHD <http://www.anuhd.org/wp-content/uploads/2015/ANUHD%20Position%20statement%202015.pdf>



Lady Heydon House, YWCA Canberra (ACT)

Lady Heydon House (LHH) is managed and funded by YWCA Canberra with support from the Franklin Charity House (Master Builders of Australia). LHH provides older single women in Canberra with affordable accommodation. Each woman has her own bedroom, sitting room, en-suite and kitchenette, and shares a larger kitchen, dining room and two living spaces. Rent is set at 74.9% of market rent (the YWCA obtains a bi-annual market valuation to set this).

When LHH opened in 2013, approximately 15 women applied for tenancy in the 5 available spaces.

YWCA Canberra is finding that LHH can be hard to fill with tenants who can afford 74.9% of market rent. As a result, the Y has had to employ a hardship policy to ensure that residents can continue to live in the property with further assistance from YWCA.²⁹

Colleen Lupton is currently a resident at YWCA Canberra's Betty Searle House, affordable housing for women aged over 55 years. She has previously been a resident of Lady Heydon House.

When reflecting on what housing that meets the needs of older, single women looks like, Colleen highlights the following:

- affordability,
- two bedrooms, allowing family to visit and stay,
- low maintenance (ie small garden),
- privacy balanced with shared space and providing connection to community.

Colleen cites affordability and availability as the biggest barriers to older, single women accessing housing that meets their needs: "where are there enough places for older, single women?"³⁰ she asks.

Connections between older women and the community

*"Older women are vulnerable to social exclusion due to limited access to financial resources."*³¹

Ensuring women have economic security in retirement, and addressing housing affordability for older women is as much about maintaining and developing social connectedness as it about infrastructure and income support.³² The solutions, therefore, need to be found in a 'joined up' approach that views older households' housing needs as one element in a more holistic view of maximising their independence as and when their circumstances change and their need for support increases. In particular, as proposed in the *Home Truths* report, adequate resourcing to

²⁹ Email correspondence between Equality Rights Alliance and YWCA Canberra, 12 October 2015

³⁰ Equality Rights Alliance interview with Colleen Lupton, telephone, 15 October 2015

³¹ Above 1

³² National Housing Supply Council cited in above 31.



train health and community workers to engage older women in services could ensure they do not fall through the cracks, particularly if they have not had to seek housing support before.³³

Conclusion

To provide economic security to women in retirement, and prevent homelessness amongst older women, Australia needs to dramatically increase the supply of affordable housing, structure a range of income streams to meet the needs of older women, and develop the community connections between older. This will involve both short term and long term measures.

³³ Above 18



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