

Unique challenges facing older Australian women in the early 21st century

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Abstract

Have the rights and improvements women fought for in the 20th century provided better outcomes for them as older women today? This article explores recent literature to uncover unique and significant challenges faced by older women in Australian, and similar 'Western', contexts. While sexism and ageism are challenges implied by the question above, contemporary literature also reveals that long-term exposure to domestic violence and abuse, penalties endured for unpaid caring, systemic gendered financial handicaps and intersecting minority vulnerabilities all contribute to poorer life outcomes. Financial and housing insecurity emerge as critically urgent disparities. The article concludes by exploring some ideas addressing the challenges through critical social work practices and further social research.

Introduction

Have the rights and improvements women fought for in the 20th century provided better outcomes for them as older women today? The twentieth century saw multiple campaigns for women's rights in many parts of the world including Australia. Among these were campaigns for equal pay, access to childcare, services for battered women and more equitable divorce outcomes. And yet, in Australia, violence against women continues unabated (Australian Bureau of Statistics [ABS], 2018; Laschon, 2019) and one of the fastest growing sub-groups of homeless people is older women (ABS,

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2016). This article explores recent literature to uncover unique and significant challenges faced by older women in Australian, and similar 'Western', contexts. While sexism and ageism are challenges implied by the question above and abundantly evident in the literature, contemporary literature also reveals that long-term exposure to domestic violence and abuse, penalties endured for unpaid caring, and systemic gendered financial handicaps create unique challenges for significant numbers of older women. Compound inequities associated with intersecting vulnerabilities of minority sub-groups also contribute to poorer life outcomes. Financial and housing insecurity, especially for single, older women, emerge as critically urgent disparities. The literature reviewed here focusses on women over sixty through to their eighties; women born between 1928 and the late 1950s.

Macrae's (2018) exploration of fifty-five Canadian women found that ageism was more concerning to them than sexism in health care settings. McGann, Ong and Bowman et al. (2016) found that ageism is decreasing, but less so for women than men, noting women's appearances are more harshly scrutinised in employment settings. Chrisler, Barney & Palatino (2016) reviewed literature concerning ageism and women. They found that ageism and sexism, especially where intersecting with racism or homophobia, combine to create harsher conditions for women than men and that both ageism in social discourse and internalised ageism may result in women's impoverished perceptions of self-worth, reduced health-care seeking and 'under-treatment', and minority stress.

The World Health Organization [WHO] argues that physical diseases affecting the aged are generally gender 'blind', whereas gendered social patterns and norms can exert negative wellbeing impacts (2003, p. 1). Additionally, because women have longer life-spans, are generally younger than their spouses and are more likely to provide informal, unpaid care (2003, pp. 2-3), older men often receive care till the time of death from female spouses and subsequently, women are more likely to be single for significant periods of time before their own death. Thus, lack of access to resources due to inequitable gendered social norms and longer lifespans produces fundamental risk factors unique to older women (2003, p. 4). Given that gendered

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social norms create impacts on wellbeing over the lifespan, it is useful to seek an historical overview.

Power Disparities and Landmarks of Change

During the last century, women's rights that had to be fought for included: voting [granted federally in 1902, 1962 for Indigenous Australians]; owning property [significantly denied to married women until the 1960s (Cowie, 2009)] and gaining access to meaningful education (Wolf, 2009 [1928]). Restrictive, often punitive attitudes to women's rights and autonomy were institutionalised. For example, that women were forced to resign from public service jobs after they became married (Australian Human Rights Commission, 2016) was not delegitimised until the 1960s. However, even when officially sanctioned, such societal changes take decades to permeate the attitudes and beliefs of the population and those who fought for these changes in their youth will not see as much of the benefits as succeeding generations (Gibson, 2003, p. 174).

Women performing similar work to men in Australia prior to 1972 were paid 75% of male wages and prior to 1943 around 66% or less (National Museum of Australia, n.d.). Today, despite the 'granting' of equal pay by the Australian Conciliation and Arbitration Commission in 1972, women receive on average 17.5% less than men for equivalent work (Australian Human Rights Commission [AHRC], 2016). Moreover, women earn even less than this because: many women work part time due to caring 'duties' and gendered expectations regarding caring roles [the 'care penalty']; employment positions open to women tend to be in lower paying industries compared to men; sexism in selection for senior positions; and disparities in education levels, work experience and seniority further restrict women's access to higher paying work (Workplace Gender Equality Agency, 2014, cited in Habibis and Walter, 2015, p. 179). Thus, in 2004 the Australian Bureau of Statistics [ABS] found that overall, women earned approximately 32% less than men (ABS, 2005). This has overarching, negative ramifications, especially for women at the time of retirement.

Gibson (2003) points out that women born in the mid 1930s lived through the

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privations of the second world war, were unlikely to complete secondary school and were likely to be the primary carer for a husband and three children. These women could eventually limit childbearing through use of the contraceptive pill, thus being more available to work. However, they generally left the workforce in the 1960s to care for children, with only 40-50% returning to work afterward, averaging 23 years in the workforce of perhaps about 47 potential 'workforce-years'. Most retired with little, if any, superannuation (pp. 179-180). According to Rowland (1997, cited in Gibson 2003), 26% of these women were widowed, 11% divorced and 4% were unmarried at age 65.

Gibson (2003) also describes women born around 1950. These women: are more likely to reach 65 years and more likely to reach 85 years than those born in the mid 1930s; are better educated, with over 50% completing secondary school, though, only one third gaining post-school qualifications; enjoyed more years in the workforce due to [some] availability of child care, maternity leave and sex-discrimination legislation; spent on average 28.4 years of a nominal 47 in work [5 more than the previous cohort]; were likely to have had two children [down from 3]; and by age 65, they had a 23% chance of being widowed [down from 26%] but had a 23% chance of being divorced [up from 11%] (pp. 181-182).

Women born in the 1950s retire with more superannuation than previous generations of women due to greater workforce participation (Gibson, 2003, p. 182). However, some measures of gender equity have worsened. For example, the gap between men's and women's accumulated assets doubled between 2002 and 2010 (Senate Economic References Committee [SERC], 2016, para. 2.19) and it is notable that women still provide the majority of unpaid care to their families and communities [including their ageing spouses] (2016, para. 2.19). As Chambers reported to a Senate Economics References Committee [SERC / SERC Inquiry] (2016), the net financial position of some women retiring today reflects "the social norms and social policy of up to 40 years ago" (para. 8.9). In 2016 women retired with 46% less superannuation than men (SERC, 2016, para. 1.15).

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Older Women and Intimate Partner Violence

Historical gendered social norms also call into focus violence against women as a life-course risk factor that may have an impact on ageing women. Crockett, Brandl and Dabby (2015) note that older women's experience of intimate partner violence [IPV] is generally overlooked in research and service provision and that lower reported rates of physical abuse can mask older women's needs to escape non-physical forms of IPV (pp. 294-295). Crockett et al. report that older women of today entered marriage at a time when marital rape was still legally defensible and that whilst social norms may have shifted positively, older women [and their partners] may not have "internalised [such] changes in their own relationships" (2015, p. 296). In Australia, husbands' legal immunity from prosecution for marital rape began to be removed from 1985 (Featherstone, 2017, p. 92). Thus, even women born in the mid-1960s were subject to the possibility of marital rape without legal recourse. Furthermore, the potential consequences for older women journeying away from long-term abusive relationships include family conflict, poverty and homelessness. This may prohibit help-seeking and precipitate feelings of invisibility, hopelessness and isolation (Crockett et al., 2015, pp. 296-297). Escaping intimate partner violence may be a hidden need of older women.

Housing Insecurity

In 2007, investigating emerging issues for women and housing, Tually, Beer and Faulkner noted increased 'pockets' of poverty amongst some women, including those who might be: victims of intimate partner violence/abuse, unpaid carers, disabled, culturally or linguistically diverse and/or not engaged in secure employment (p. iii). In 2010, Sharam warned that a "sizeable proportion of female baby boomers are single, poor and facing significant housing insecurity" (p. 21) and pointed to historical gender-biased social norms and policies, as well as neo-liberal welfare and public housing reductions, as causes. Referring in particular to the life-course of older, single women, Sharam noted that "the [neo-liberal] state, whilst advancing the legal rights of women, had not ensured women's economic independence through equal pay and

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responsibility for care of children” (2010, p. 22). The 2011 Australian ‘Census of Population and Housing’ revealed that the number of women identified as homeless had increased more than 10% since 2005 (cited in Petersen and Parsell, 2014, p. 20). This increased again between 2011 and 2016 by 31% (ABS, 2016).

SERC Inquiry into Gendered Retirement Insecurity

With specific regard to women retired or retiring into insecure circumstances, a Senate Economics References Committee [SERC/SERC Inquiry] (2016) conducted an inquiry into gendered differences in retirement income and security (p. xi) and found that women’s retirement security is diminished compared to that of men. The SERC Inquiry made nineteen recommendations to Government. The SERC’s findings identified many ways in which women have been overtly, and covertly, discriminated against, including: the ongoing gender pay gap; inadequate entitlements to leave and flexible employment arrangements for family caring; higher taxation rates for ‘second’ family income earners [mainly women]; disincentives to work inherent in age pension means tests; policy settings that privilege those with superannuation and private savings and penalise those reliant on age pensions [mainly women]; loss of superannuation, income and career advancement for those engaging in unpaid caring [mainly women]; superannuation tax concessions that benefit high income earners [mainly men] and discriminate against low income earners [mainly women]; and, inadequate government financial assistance for single retirees [mainly women] experiencing insecurity in the private rental market (2016, pp. xi-xv). Of the nineteen recommendations made by the SERC Inquiry only two could have any positive, direct consequence upon the life of any currently retired woman. These were, the recommendation to review the interaction between age pension means tests and mature age workforce participation (2016, para. 4.80) and, the recommendation to “review the adequacy of Commonwealth Rent Assistance” (2016, para. 9.32). All other recommendations addressed the earning power of women still in the workforce.

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Government Response to SERC Inquiry

In its response to the SERC Inquiry the Government (Commonwealth of Australia[COA], 2018) accepted one of the Inquiry's recommendations; that is, they agreed to continue funding the Workplace Gender Equality Agency (p. 6), a government advisory agency that aims to help reduce the gender pay gap. The government also partly agreed to Recommendation 10, which resulted in inclusion of the phrase "provide income in retirement substitute or supplement [as distinct from 'replace'] the age pension" in Superannuation Guarantee legislation (p. 13), but stopped short of making a specific reference regarding "women's retirement incomes to ensure gender equity is a continuing focus for policy makers" (SERC, 2016, para. 6.15). All other SERC Inquiry recommendations were either rejected or 'noted'.

In 'noting' the SERC Inquiry's recommendations, the government cited policies already in place to improve individuals' retirement savings and income. It is important to note that the gender pay gap in Australia has fluctuated between 15% and 19% for the past twenty years (Workplace Gender Equality Agency [WGEA], n.d.). In its response to the SERC recommendation to investigate the effectiveness of Fair Work Act Equal Remuneration Orders (SERC, 2016, para. 3.15), government cited the 'current' gender pay gap of 15.3% as evidence of an historically low gap and a reason to not accept the SERC Inquiry's recommendation (COA, 2018, p. 4). At the time of the SERC Inquiry, the pay gap stood at 18.8%. In this way, the government response renders invisible the fact that amongst people who retired in 2016, women's superannuation was less than half of that held by men (SERC, 2016, para. 1.15).

It is interesting to also note that neither the SERC Inquiry nor the Government response to it made mention of 'child care credits', a scheme introduced in France and Germany to alleviate the gender gap in savings levels at the time of retirement. Although Frericks, Maier and de Graff (2008) found these policies imperfect, they also found child care credits do assist mothers who spent significant time raising children, out of the workforce, by adjusting pension entitlements in their favour. Debate of these policies is conspicuously absent in Australia.

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For women already retired, or who are unable to work, the SERC Inquiry and the Government's response will make very little difference to their welfare, if any. While Gibson (2003) may be rightly hopeful about improving conditions for women in 21st century Australia, tinkering with superannuation policy simply leaves the lowest paid worse off (Friedan, 1994, p. 154) and overlooks unpaid carers.

Caring and Ability to Earn

Women comprise over two thirds of unpaid carers in Australia (ABS, 2015). Mothers who work, particularly single mothers, report significantly higher levels of 'work-life' stress (Skinner, Hutchinson and Pocock, 2012, p. 41). This stress is more acute for those who care for children as well as a parent or disabled adult-aged 'child' (2012, p. 43). Also, caring for elderly parents is most likely to occur around the time of a carer's retirement (2012, p. 42). Habibis and Walter point out that the over-representation of mothers in part-time work reflects not only individual choices to do caring, but also the demands of the restructured and increasingly casualised nature of employment choices available, particularly for women (2015, p. 180). Together, these issues mean long periods of low income for women who provide unpaid care.

Pensions and Poverty Levels.

Most single, age pensioners are women. Currently, the maximum aged pension for singles is \$916.30 per fortnight. The maximum rental assistance for singles is \$135.80 per fortnight (Department of Human Services, 2018). The average fortnightly rent for a one-bedroom apartment in NSW, is \$790 (Family and Community Services, 2018). According to the Australian Council of Social Services [ACOSS] (2016), 11.3% of over 65 year-olds lived in poverty in 2014 (p. 20). Using the ACOSS (2016) 'after housing cost' poverty level indicator of \$343 (p. 10), a person with the above income and rental costs will have \$262 per fortnight after rent is paid and will be left with an income 34% below the poverty line.

Tually, Beer and Faulkner's (2007) study showed that women, over seventy-five and renting, were more likely to be in subsidised accommodation. In Australia, of people

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over seventy-five and living alone, women out-numbered men almost 2-1, and unlike their male counterparts, these women were much more likely to depend on a pension. While 56% of these women owned their home, 42% were renting from the government (pp. 23-26) and the remainder presumably subject to market rent or homelessness. It is well known that home ownership rates in Australia are decreasing (Yates and Bradbury, 2010) and wait times for public housing are extreme (NSW Department of Family and Community Services, 2018), placing some women, particularly older, single women at increasing risk of homelessness.

Older Homeless Women

As noted earlier, recent literature reveals rising numbers of older homeless women, it also speculates that accurate statistics about homeless women may have been ‘hidden’ by data collection inadequacies (McFerran, 2010; Sharam, 2008; Sharam, 2010). Such hidden homelessness was recently exposed in a current affairs broadcast (Brockie, 2017), providing first-person narrative details. Not all the women interviewed identified as homeless. Of the five women showcased, aged 52-79 years, each had minimal or no superannuation (2017, 00:36:25-00:39:05) and none could afford private rental. While Brockie (2017) suggested that a lack of financial planning was evident in all their stories, one woman pointed out that once reaching a ‘certain age’ without sufficient resources, a woman is unlikely to ever “earn enough to buy [their] way out of this trouble” (00:42:05).

Themes of ageism and sexism in the workforce, as well as intimate partner violence, spouses that gamble savings, mental health challenges, disability and chronic illness and modern-slavery are evident in the narratives Brockie (2017) elicited. Describing homelessness, words chosen included, “powerlessness - no control over the future – devastating - [and] hard work had proved fruitless” (2017, 00:21:30). The women expressed shame at the thought of being burdensome (2017, 00:44:00) and strong preferences to avoid public housing (2017, 00:47:55 - 00:51:30), describing it in terms of untenable wait times for undesirable, ghetto-like conditions.

Erasure – Invisible, Unpaid Carers.

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Young (1990, cited in Ainsworth, 2002) writes, “older age is the target of particular cultural ambivalence and hostility: in youth obsessed societies, older age becomes the despised other” (p. 580). Ainsworth further argues that the intersection of woman, ageism and employment, discriminates against women earlier in employment than men. Ainsworth cites the lack of research on this subject as evidence of the ‘invisibility’ of women’s issues (2002, p. 581). Analysing transcribed submissions made by men and women to a 1999 Australian government inquiry into difficulties faced by unemployed older workers, and comparing these to the later published findings of that inquiry, Ainsworth (2002) found that the discourses the inquiry ‘produced’ represented older women as flexible and able to take up menial employment more readily than men. Thus, the women were portrayed as relatively advantaged compared to men (pp. 586-589), as they were easier to re-employ. In producing such discourse, the government inquiry overlooked women’s needs for meaningful, well-paid employment and considered it an advantage that the women were more likely than men to accept low-paid positions. Ainsworth also identified how discourse regarding the women’s flexibility and willingness to perform un-paid caring was normalised. This discourse relegated older women’s employment roles in the 21st century workforce to early 20th century ‘norms’. Accepting such discourse as ‘knowledge’, the inquiry derailed any investigation into, and legitimised the gendered nature of, women’s lower employment status and reduced earnings (2002, pp. 592-593).

Manne (2010) argues that the focus of feminism upon creating equality in the workplace and equity of work opportunities has played into the hands of neo-liberalism to the detriment of women. Manne points out that rather than rebalancing the gendered segregation of unpaid caring roles, neo-liberal structural reforms have instead commodified caring. This has created a market for the care of children and elders and a situation in which working women either work and continue to provide unpaid care or must pay for caring they would otherwise be obliged to perform in the absence of males who are willing and available to share unpaid family care (pp. 147-180). Manne refers to this as a “care penalty” (2010, p. 173) for anyone who takes

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time out of the workforce to provide care. The value of unpaid caring performed in family settings, largely by women, has been estimated at roughly half of Australia's total production (Waring, 1998, cited in Manne, 2010, pp. 172-173).

Intersections with Cultural Difference

The intersection of being female, older or culturally different, with intimate partner violence (Crockett et al., 2015, p. 298), may produce extremely isolating conditions. For example, Dune, Stewart, Tronc, Lee, Mapedzahama, Firdaus and Mekonnen (2018) found that amongst ageing, Indigenous Australian women, keeping family together, retaining and reconnecting with traditional customs and stories and protecting family from losing such connections is a primary concern. While access to education, work and social and financial safety nets may be important; personal resilience, self-esteem and family cohesion may be greater challenges for ageing Indigenous women. Effects of racism and colonisation, including the destruction of Indigenous communities and languages, loss of lore practices, lost respect for women's community roles and family violence against women intersect with institutionalised ageism and sexism. Efforts to keep their communities together (Dune et al., 2018), and finding culturally appropriate responses to family violence (Hands, 2007; Heath, Deakin-Greenwood, Robinson, Martin, Mason, Smith and Dunwoodie, 2011), create unique challenges for Indigenous Australian women.

Women migrants who have sought asylum in a foreign country might also report very different concerns from the mainstream population. Ageing Iranian women migrants studied in Canada (Shemirani and O'Connor, 2006), attributed challenges usually associated with ageing to the tribulations of migration and re-settlement. These women did not identify gender-based discrimination in Canadian society as much as they acknowledged it in the 'new' Islamic Regime in the Iran they had fled. They reported that the subsequent effects of immigration 'cemented' their loss of autonomous self-reliance and the sense of self-worth they once enjoyed in Iran. Their loss of community, status and social mobility through migration, intersecting with post-migration language and cultural barriers, were perceived as compounding over

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the course of ageing and more injurious than ‘local’, gendered barriers to resources (Shemirani and O’Connor, 2006).

The proposition that older women face unique challenges queries our notions of ‘woman’. People who identify in the intersections of woman, same-sex-attracted, gender non-conforming, ‘queer’ and older, may find it uniquely challenging to make or retain safe connections with community. For such women, connecting with community has always been, and with ageing becomes increasingly, an isolating experience (McPhail and Fulop, 2016, pp. 637-638), in which their particular values concerning sex and/or gender expression are perceived by the general community as liabilities (Irwin, 2016, p. 262). Energised by the established power of social norms and concomitant ‘normalising’ self-governance; the isolation of those who identify as ‘other’ is “imbued, through and through, with calculation” (Foucault, 1990 [1976], p. 95), wherein, power creates meaning and history in terms threatening to the self-esteem and self-legitimacy of the ‘other’. It is widely accepted that isolation is damaging to physical and mental health (Leigh-Hunt, Bagguley and Bash et al., 2017). The state’s restriction of community organisations that might support LGBT+ people can be observed today. Rare displays of state interest in the wellbeing of ageing LGBT+ people reveal urgent needs for safety, community connection and advocacy (Ford, 2018). This isolation is a unique challenge for older women with diverse sexuality and gender expression, for example, in South Australia [in 2018] there are no organisations offering tangible community supports to LGBT+ communities (Ford, 2018).

Implications for Social Work

As Phillips observes, “[given] the gendered nature of education and employment and traditional, main care responsibilities, women are particularly challenged in the pursuit of wellbeing in older age” (2018, p. 2). In engaging with these challenges, it is useful for social workers to recall how Payne (2014) warns that traditional ‘systems’ approaches to social work may focus too closely on personal adaptation to the environment (p. 187), whereas a critical approach would, as a rule, question dominant

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beliefs and include consideration of power disparities, as well as opportunities for personal and social change (Pease and Nipperess, 2016, p. 5).

Current neo-liberal policy and prevailing discourse position the care of the aged as a social problem which can be solved by empowering individuals to pay for their own increased needs in retirement (Phillips, 2018, p.10). Discourses focussed on the empowerment of individuals, prevalent in policy and traditional social work practice, can precipitate an “over-responsibilisation of individuals who may not yet possess sufficient resources to make significant changes” (Rivest and Moreau, 2015, p. 1865).

There are things that can be done at the micro, day-to-day level. Community-building and social networking are important strategies (Kostecki, 2016, p. 245), which may assist older women who are struggling to remain in the workforce by linking them with community organisations directly supporting women’s careers, when institutionalised ageism and sexism are barriers to employment (Dressed For Success Sydney, 2018; Inkling Group, 2018; MeetUp, 2018). Also, a critical perspective challenges social workers to raise their own awareness by reflecting on normative assumptions in the work place. For example, challenging the question of who benefits and who loses as a result of heteronormative practices in aged care (Irwin, 2016, pp. 263-265), can result in creating tangible, LGBT+ inclusive ‘messaging’ in nursing homes and have liberating effects on residents (Tatham, 2018).

Additionally, critical social work can also question the concept of the powerless service-user/client/victim. Unquestioned support of the “powerful-powerless dichotomy may itself disempower and marginalize clients” (Pease, 2002, p. 138). Critical social work can examine the “contradictions between human interest and the logic and practice of institutions” (Dannefer, Stein, Siders and Patterson, 2008, p. 104) and seek ways to include the perspectives of care-recipients in their own service provision; gathering their feedback on the services provided [or not provided] and using this as a tool for advocacy and change (Phillips, 2018, p. 11). Such ‘consumer-directed care’ receives much lip service, yet is far from standard practice (Shier et al., 2014, cited in Phillips, 2018, p. 16). It is nevertheless increasing in the aged care sector in Australia (Montefiore, 2016, p. 13). A critical emancipatory approach addresses

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people's needs from a whole-of-life perspective, taking into consideration their life-course and the complex intersections of gender, class, race, ability and sexualities (Kostecki, 2016, pp. 243-244) and policy.

It is apparent with current 'ageing-in-place' and home-care policy rhetoric, that the creation of quasi-markets and expansion of consumer choice can hide the effects of cost-shifting practices and inadequate policy. In superannuation, for example, much of the Government response to the SERC Inquiry cites existing 'improvements' to individual women's workforce participation and private superannuation savings as progress and reason to make no changes (COA, 2018). Yet, because the neo-liberal agenda of making private superannuation a primary source for individual's retirement income began in the mid 1980s, private superannuation holdings will not reach optimal levels until the 2030s, if ever. Over the course of a life begun in say, 1976, neo-liberal policies have increasingly 'marketised' social services, generated inequality and "reproduced social stratification" (McKnight, 2010, p. 198). Governments and corporations have transferred social responsibilities to the individual (McKnight, 2010). Those with high earning potential will do well, those with meagre social and financial resources, with high caring responsibilities, or high needs, will continue to miss out.

Thus, the critical approach of care-recipients 'contributing' to care also needs to be harnessed in research. For example, McFerran's research (2010), which privileged the collective voices of under-resourced, retired women to lobby for equitable changes to housing policy, could provide an effective model for social workers in the neo-liberal context to lobby for child-care pension credits or improved home-care services.

Gibson's quiet optimism (2003) has merit. Prior to the second half of the 20th century, women had poor financial outcomes post-divorce, however the laws have changed and notably, since 2001, women can now claim spouse's superannuation as matrimonial property that can be divided at divorce. This law addressed a gap in family law and increased some women's economic security (Sheehan, Chrzanowski Dewar, 2008). Social research has been at the heart of policy changes like these.

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However, neo-liberal practices appear to be over-powering state and national borders where policy makers once protected social responsibility. Social work, as a profession, is struggling to ameliorate this (Jordan, 2004). In the current neo-liberal agenda, 'individual responsibility' is left to fend for itself against unfettered "free-market fundamentalism" (McKnight, 2010, p. 181), the "profit motive constantly undermines restraints set by regulatory frameworks" (2010, p. 201) and care is increasingly commodified and economically rationed (Hitchcock, 2015). More than ever, there is an urgent need for the humanities to articulate better possibilities for social policy, based upon solid research to clearly define alternatives to neo-liberalism.

When theory and practice in social work is fragmenting (Jordan, 2004), well-founded social research that directly addresses the socially toxic aspects of neo-liberal policy has the potential to fuel effective change. "If you want to make really good policy, you need the most textured data you can get your hands on and you need the data to be accessible by the peoples in your community" (Waring, 2016, 01:20:00). Here, 'textured' means taking into account aspects of utility, practicality and social and global ecology; not just economics.

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