

*Ageing out of place:  
The impact of gender and location on older Victorians in  
homelessness  
A Pilot Study*

**Summary of Key Findings**

*“Affordable housing ... that is the number one thing and until that is done we are playing around the edges really.”*

This pilot study, generously supported by a grant from the Mercy Foundation (NSW), aimed to provide insight into how gender and location affect the housing and homelessness pathways and experiences of people aged 55 years and over who have experienced homelessness or housing crisis in Victoria.

It builds on our broader 2011 research project, *Ageing in What Place*, which investigated the growing number of older persons presenting at homelessness services.

We interviewed 23 people aged 55 and over who had experienced homelessness or housing crisis and 23 service providers who worked with this group. In the 55 and over group there were 14 men and 9 women with 12 from metropolitan areas and 11 from regional areas. The service providers we interviewed were recruited from the 8 DHS regions and held a number of different types of roles.

**What we learned**

**About the 55 and older group**

- Over half the participants had owned their own homes in the past.
- Thirteen of the participants had been long term renters and most participants entered housing crisis from this tenure; some of these were former home owners.
- Five participants, all men, had long histories of being marginally housed, for example living in a caravan or in a boarding house long term.
- Almost all were on pensions (17) or benefits (5), with one subsisting on earnings from casual employment.
- Fifteen of the older people had significant health issues.
- At the time of interview, just over half the participants (12) had resolved their housing crisis.

**Housing and Experiences of Homelessness**

In the main there were more similarities amongst male and female and regional and metropolitan research participants than there were differences.

- Typically housing crises were triggered by an inability to source affordable private rental housing and an income shock.
- Almost all older people reported difficulty finding affordable private rental housing.
- Difficulty asking for and accepting help was a significant theme identified by both service providers and older people, male and female.
- Most older people did not know where to go for help when they found themselves in housing crisis.
- Older people, of both genders in metropolitan and regional areas, experienced the same barriers to accessing services and the same sorts of things worked for them when they had contact with services.

## **Gender**

Gender appeared to affect some aspects of older people's housing pathways and experiences

- Five participants (all men) had been marginally housed long term. However this seemed to be a choice for them and was not a problem until they experienced a crisis.
- There were significant financial impacts for those who had divorced/separated – this was a key issue for some of the men in our study.
- All those who slept rough during a period of homelessness were men. However older men were also more likely to have stayed with family and friends during homelessness.
- Gender differences in terms of experiences of violence did not emerge strongly.
  - Seven older people (3 men and 4 women) reported experiences of violence and intimidation while in housing crisis.
  - Two men and two women disclosed experiences of family violence. All were instances of financial abuse.
- Service providers commented on a lack of homelessness and housing services for women (that were not family violence focused).
- Service providers also reported that while both men and women experienced health issues and histories of low paid work – that these experiences were gendered and interconnected.
  - Specifically, women struggled more often with lower paid work and under-employment.
  - Women were more likely to experience health issues related to long term poverty while men were more likely to experience health issues related to long term manual and labouring work and the drinking and smoking culture that has been part of this type of work.

## **Location**

- All service providers reported problems with insufficient affordable housing stock and crisis and medium term options in all regions in Victoria. This was the main difficulty service providers faced in responding to housing crisis for this group.
- Some specific issues seemed to be emerging in regional housing markets, including:
  - Some regional towns having house and land prices similar to Melbourne due to tourism or commuter populations. This diminished economic incentive to invest in affordable housing in these areas.

- Lack of singles housing stock and older person appropriate singles housing stock in many regional areas.
  - Lack of formal crisis accommodation services in regional areas has created a need to rely on caravan parks and cheap motels for crisis options. Owners and staff at these facilities were not trained to deal with complex needs clients and these options were becoming increasingly problematic.
  - Extremely low turnover of stock in the private rental market of some regional areas.
- Apart from access to GPs, there did not seem to be any noticeable differences in access to services between regional and metro areas. However, service access was reported as a problem in rural areas.

### **What should be done?**

- Both service providers and older persons wanted to see more affordable rental, public and community housing, suitable for older people.
- Service providers wanted to see more public and community housing in rural areas outside centres so that people could age in their communities alongside greater security of tenure for people in affordable rental housing generally.
- Everyone wanted more information on available services, entitlements and where to go for help for older persons.
- Both older persons and service providers wanted to see the aged pension increased and older persons also wanted to see an increase in Newstart and DSP allowances.

### **Conclusions**

The results from this project are indicative only and suggest the need for a larger-scale population study, which is more appropriate to answer questions on the effects of gender and location in a more definitive way. However, some findings were clear. Most notably, as with other sub-populations experiencing homelessness, the key issue affecting this older cohort is a lack of suitable housing options in the private rental market that are affordable on their incomes.

While targeting preventative information to older people through local councils is likely to assist people before they enter housing crisis, a key intervention would be an increase in the amount of low cost rental stock available to this group.

There also seems to be an acute lack of formal crisis accommodation options in regional areas which is impacting on this cohort. Key to addressing the lack of affordable stock for this group will be the acknowledgement within the ageing in place policy framework that older people will be increasingly ageing in private rental housing.

### **What's next?**

We will continue to spread the findings of the research and work with services to help them find ways to better assist older people who experience housing crisis or homelessness.

**If you would like more information please contact:**

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A copy of the full report, together with the *Ageing in What Place* report, is available on our website <http://www.hanover.org.au/ageing-and-homelessness/>.