

# Older People in Private Rental Housing At risk of homelessness?

COTA's Social Inclusion Forum 'Count Us In!'

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# Policy driver is Social Inclusion

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- Addressing Homelessness is part of Australia's *Social Inclusion Policy*.
  - ➡ White paper, *The Road Home*
  - ➡ *National Agreement on Homelessness Partnership* across states and territories
- Part of wider international social inclusion policy agendas
  - European Federation of National Organisations Working with the Homeless (FEANTSA)
  - United States Interagency Council on Homelessness
  - HM Government
- Large body of work concerned with homelessness – less focus on older people's homelessness

# Older people and homelessness....

## we are beginning to understand

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- Different pathways for those experienced homelessness on previous occasions of those homeless for the first time – alcohol problems, physical and mental health concerns, housing problems (Rota-Bartelink & Lipmann 2007)
  - Older renters who are vulnerable to homelessness as a consequence of their precarious housing different life histories to older people who are homeless as a result of mental illness and alcohol abuse (Westmore & Mallett 2011, McFerran 2010, Crane et al 2005)
  - Lack of financial reserves + fixed low income (Judd et al 2004, McFerran 2010, Faulkner 2009, Fielder 2010, Morris et al 2008, Yates et al 2007 )
  - Many have been adequately housed for most of their lives but have never attained or dropped out of home ownership
  - Loss of employment (ill health, workplace discrimination)
  - Little or no family and social support
  - Older people do not access mainstream services
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- Evidence that older women renting privately may be in more precarious housing situation than men + predominance of older women presenting to service providers (HAAG, Westmore & Mallet 2011)
  - Disadvantage throughout life – linked to gender – poverty, part of working poor (with low paid and or insecure employment), abusive relationships (McFerran 2010)
  - Increased likelihood of losing their home after separation from or death of a partner (McFerran 2010)
  - Importance of early intervention for those older people experiencing homelessness (Crane & Warnes 2007; Rota-Bartelink & Lipmann 2007)
  - Older people who are private renters have heightened anxiety (Olsberg & Winters 2005) and experience social isolation and deprivation (Morris 2011)
  - Low cost private rental housing (older people's homes) are often in poor condition + landlords reluctant or accommodation is not suitable for modification as older people's abilities change (Jones et al 2007, HAAG)
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# Typology is being observed amongst vulnerable older people

1. Older people who have experienced chronic homelessness much of their adult life  
key factors include alcohol abuse, physical and mental health problems, depression, gambling

2. Older people experiencing homelessness for the first time in later life  
more likely to have had housing difficulties during their lives, limited financial reserves, housing crisis in later life (linked to health, loss of spouse, rising rents)

(Westmore & Mallett 2011, McFerran 2010, Crane et al 2005, Rota-Bartelink & Lipmann 2007, Judd et al 2004)

3. Older people at risk of homelessness  
living alone in private rental accommodation  
with insecure tenure  
where rent is costly relative to their income  
and have a fixed low income

# We think numbers of older people at risk is increasing given...

- Housing supply problems linked to increasing demand – rent is high relative to income of many older people
- Under-supply of rental housing particularly affordable rental housing (Australian Government 2008, Yates et al 2004)
- Specialised housing for older people has focused on retirement villages marketed to home owners – some rental villages but experienced significant financial and management difficulties (Jones 2007)
- Many older people have a fixed low income (pension system is designed for home owners)
- Evidence that older women renting privately may be in more precarious housing situation than men + predominance of older women as clients of ACHA
- is there a link to premature entry to residential aged care?

## Profile of older people experiencing homelessness

| Category of Homelessness                            | 55 years and older |        |        |    |
|---|--------------------|--------|--------|----|
|   | Male               | Female | Total  | %  |
| Improvised dwellings, tents or sleeping out         | 982                | 438    | 1,420  | 13 |
| Staying in Supported Accommodation for the Homeless | 749                | 572    | 1,321  | 12 |
| Staying with other households                       | 1,926              | 1,788  | 3,714  | 33 |
| Boarding houses                                     | 3,448              | 986    | 4,434  | 39 |
| Persons in other temporary lodging                  | 192                | 171    | 363    | 3  |
| Total according to ABS Review (2011b)               | 7,297              | 3,955  | 11,252 | 10 |
| Total according to Counting the Homeless (2008)     |                    |        | 18,108 | 0  |

Source: Australian Bureau of Statistics (2011); Chamberlain & Mackenzie (2008)

## How many older people at risk of homelessness?

# What is the scale of the problem – older people vulnerable to homelessness?

Australian households aged over 65 (in 2006)

- 82% (1,170,269) are home owners
- 4% (51,440) have some form of life tenure
- 7% (92,879) social housing
- 7% (107,168) private rental
- ?% (?) vulnerable to homeless or homeless (ABS Customised Tables)

The number of older people in private rental is increasing

- Demographic factors – increase 115% from 2001-2026
- Given changes in housing tenure
- A decline in home ownership – 10% amongst low income 45-64 year old households (Flood and Baker 2010)
- Long term decline in home ownership amongst older Australians to 72% by 2046

# We need to consider:

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those homeless now

and

those who are at risk of homelessness in the near  
future

the vulnerability for older people living alone in private  
rental needs greater recognition

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