

# Ageing in a Housing Crisis: A Gendered Lens on Housing Insecurity and Homelessness

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Housing insecurity and homelessness are increasing amongst older people in Australia, and women are particularly affected. Our new report, *Ageing in a housing crisis: Older people's housing insecurity and homelessness in Australia* enumerates the scale of the problem and indicates a structural change in the housing experiences of older people in Australia.<sup>1</sup> In this article, a gendered lens draws attention to how women's housing experiences are being adversely shaped and why understanding these experiences matters. We shift attention away from individual factors that drive housing and homelessness risk to focus on systemic challenges and changes within the housing system that underpin increasing life-long gender effects and housing insecurity in Australia.

This article is in two parts. First, we enumerate step changes in older people's housing experiences across all tenures, alongside experiences of marginal housing and homelessness. A discussion of homeownership and rental demonstrate that housing insecurity is increasing across all tenures. In the second part, we bring a broader gender-focused discussion to these figures to consider why gendered differences matter and what is needed to address unequal housing opportunities.

Two definitional notes are important. The first concerns the definition of older age, defined as 55 and over. The second relates to gender. Our research reports on the binary representation of gender due to limitations in the Australian Bureau of Statistics Census and Homelessness Estimates available only according to the binary definition of 'sex' and gender (male/female).

While gendered data appear likely to become more available at a national level in future years, data are currently restricted or under development.<sup>2</sup>

Our research shows that more older people were experiencing housing insecurity in 2021 than a decade earlier, and that effects were felt across all tenures.

## Homeownership Among Older Australians is Declining

The Aged Pension system in Australia assumes that older people retire as homeowners. Analysis of the 2021 Census, however, shows that the proportion of older people living in homes that are owned outright is declining, while the proportion living with mortgage debt is increasing. In 2021, 58 per cent of people aged 55 and over lived in a home owned outright, a decrease from 62 per cent in 2011. In the same 2011–2021 period, the number of older people living in a mortgaged home increased from 19 per cent to 23 per cent.

A gendered lens reveals that home-ownership levels are most rapidly changing amongst older women. While the number of older people in homes that are owned outright increased by around the same percentage (28 per cent) for both men and women between 2011–2021, the number of older women living in a home with a mortgage increased at a greater rate (68 per cent) than the number of older men. (58 per cent)

## More Older Australians are Renting in the Private Sector

Between 2011 and 2021, the number of older people renting in the private rental sector increased by 73 per cent, reaching nearly 700,000 — almost 300,000 more people than a decade earlier. Notably, this is more

than double the rate of population increase in this age group (34 per cent). This finding indicates a structural change in the housing tenure of older people in Australia. The tenure profile of older women was particularly affected by this change. The number of older women renting privately increased by 77 per cent between 2011–2021, greater than the still substantial 69 per cent increase for older men renting in this sector. Given private rental sector insecurity in Australia, this trend is a concern for all genders. Most private renters in Australia are on fixed term leases of six or twelve months or a periodic/continuing lease, making it difficult for older people to confidently age in place.

A growing affordability crisis in the private rental sector brings further risks. Our analysis of the ABS 2019–20 *Survey of Income and Housing* found that nearly a quarter of a million older people in the bottom 40 per cent of household incomes were paying unaffordable rents, an increase of 52 per cent from a decade before — again, a rate that is faster than population growth in this age group.

Research with older women renting alone<sup>3</sup> shows the consequences of this affordability crisis, with women describing relying on food banks to get by and being forced to live in homes that are too hot or too cold because they cannot afford the energy bills. Escalating health risks for individuals and society as a whole are clear.

## Fewer Older People Can Access Social Housing

Older people living with lower incomes have traditionally found a secure home in social housing. However, declining government investment in social housing in recent decades means that social

housing supply has not kept pace with demand. The consequences are stark: the proportion of older people who live in social housing has decreased as a proportion of the population. While the overall number of older people living in social housing has increased (11 per cent) in the last decade, this increase is much slower than the population growth rate for this age group (34 per cent). This indicates the failure of social housing to meet the needs of our ageing population.

A gendered lens shows that the percentage increase in the number of older women (14 per cent) in social housing between 2011 and 2021 was slightly smaller than one recorded for men (10 per cent). However, around 50 per cent more older women live in social housing than older men nationally.

### More Older People Live in Marginal Housing and are Experiencing Homelessness

More older people were experiencing homelessness in 2021 compared to 2011, with an increase of 4,789 people aged 55 years and over experiencing homelessness across this decade. However, the homelessness rate amongst older people decreased from 29 to 26 per 10,000 people. While this appears to be a positive sign, when read in the context of temporary measures taken to rehouse people experiencing homelessness during the COVID-19 pandemic, this recorded decrease is likely to be a temporary improvement only.

Older low-income people on fixed government incomes were at the most risk of homelessness in 2021. This was the primary source of income for nearly two-thirds of older people who experienced homelessness at the time.

A gendered lens reveals differences in the changing rate of homelessness amongst older men and women. While the overall number of older men who experienced homelessness (12,062) in 2021 was almost double that of older women (7,325), compared with men the share of older women experiencing homelessness has been increasing since 2011. Women represented 36 per cent of the population of older people experiencing homelessness in 2011 and 38 per cent in 2021. Older men and women experienced

homelessness differently in 2021. While men were most likely to live in boarding houses (37 per cent), women more often lived in severely crowded dwellings (31 per cent) or stayed temporarily with others (27 per cent).

The number of older people living in marginal housing increased between 2011–2021, from 10,908 to 14,017; again, gendered differences were found. Marginally housed older men were evenly split between living in crowded dwellings and caravan parks (45 per cent in each). In comparison, women were more likely to live in crowded dwellings (61 per cent) followed by caravan parks. (31 per cent)

### Why Understanding Gendered Housing and Homelessness in Later Life Matters — And What to do About It

Housing insecurity matters in older age, including through its connection with homelessness. The scale of the economic crisis amongst low-income older people who rent in Australia means that growing numbers are living at the edge of homelessness. Our analysis indicates the value of bringing a gendered lens to this problem. Our findings show that while more men experience homelessness than women, women's overall housing insecurity and homelessness are growing at a faster rate than men's over time and across tenures, and that experiences of homelessness are qualitatively different for men and women. Significant data limitations mean that understanding the gendered experience of housing and homelessness beyond binary representations of gender is currently difficult.<sup>4</sup>



Art Haven (Ainslie Village), 'The Vic'

Gendered differences in housing insecurity and homelessness are borne out of accumulated gendered inequalities and broad social and economic contextual differences, including caring, employment, superannuation and wealth accumulation.<sup>5</sup> These differences show the need for a gendered lens to policy responses, addressing the factors that disadvantage women in the housing system. Understanding intersectional gendered drivers of housing insecurity and experiences of homelessness can support early intervention and prevention campaigns and inform how support can be targeted in gender-aware ways to reduce harm and provide best outcomes across housing assistance programs.

Housing policy often turns a blind eye to gendered differences via 'gender neutral' approaches to housing and housing assistance policies, potentially exacerbating gendered housing inequality. Alternative policy responses can be 'gender-aware' and transformative, mitigating wider inequalities and resolving gendered inequalities within the housing system.<sup>6</sup> The development of a new National Housing and Homelessness Plan represents a significant opportunity to employ a gender lens across all aspects of housing policy.<sup>7</sup>

#### Endnotes

1. Stone W, Reynolds M, Veeroja P, Power E, Perugia F, James A 2023, *Ageing in a housing crisis: Older people's housing insecurity and homelessness in Australia*, Swinburne University of Technology, Melbourne. <https://doi.org/10.26185/87bq-4190>
2. Australian Bureau of Statistics 2022, 'Analysis of non-binary sex responses', <https://www.abs.gov.au/articles/analysis-non-binary-sex-responses>, accessed 11 July 2023. Australian Bureau of Statistics, 2023, 'Statement of regret: 2021 Census', <https://www.abs.gov.au/media-centre/media-statements/statement-regret-2021-census>, accessed 15 August 2023.
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4. Stone W, Sharam A, Goodall Z, Faulkner D, Reynolds M, Sinclair S, James A, Zhang T in press, *Gendered Housing Matters: Toward gender-responsive data and policymaking*, AHURI Final Report, Australian Housing and Urban Research Institute Limited, Melbourne.
5. Per Capita 2023, 'Glass Ceilings: Gendered inequality in the housing system', *Housing Monitor Part 2, 2023*, Per Capita, Melbourne.
6. Stone W et al, in press, op cit.
7. Australian Government Prime Minister and Cabinet 2023. *Including Gender: An APS guide to gender analysis and gender impact assessment*, Commonwealth of Australia, Canberra.