What is the purpose of this policy brief?

The aim of this brief paper is to show how faulty assumptions, limited understandings and policy gaps can exacerbate housing exclusion and thus be harmful to the well-being of older women. Contextualizing this issue, this brief suggests several policy recommendations based on:

- available local and national statistical a social policy data (Housing Exclusion Report, 2024) on older people and homelessness as defined by ETHOS (Feantsa, 2005),
- 2 experts' interviews with social workers and a homelessness prevention policymaker,¹
- 5 in-depth interviews with older women evicted or living under inadequate though untreated conditions in municipal housing in Brno, Czech Republic whose stories can illustrate some of the systemic social housing and social work's limits.

Why is this topic important?

Living in unstable and precarious housing situations can be very dangerous and risky for older women. Older women in Brno, Czech Republic are losing their homes in municipal housing. Some of them are forced to leave their flats and move to care institutions, or they are evicted because of

Key Messages and Policy Recommendations

- 1. Local policy makers, social and care workers should empower older women towards their own decisions about their housing. Older women's wishes and decisions about the place of ageing should be heard and taken seriously.
- 2. Social outreach care workers should be properly trained to recognise risk factors or triggers that can lead to tenancy problems in older people's households or even loss of housing over time.
- 3. Eviction or other forms of housing loss from municipal housing for older people who have no other options must not be tolerated.
- 4. Social housing and Social work systems should be adequately articulated to provide appropriate responses and support for ageing in the right place.

inadequate or insufficient social work to address issues related to rising poverty, unsettled debt or unrecognised psychiatric conditions. Some do not feel "at home" in municipal housing because of insecure conditions or violence.

"More older adults than at any time in recent history are aging into poverty." (Justice in Ageing, Special report 2016)

¹ One of the respondents represented both roles: a long-standing social worker and also a housing loss prevention methodologist and policy maker

Who should read this policy brief?

- Municipal authorities
- Social and housing departments of the city and city districts
- Social workers, care workers, housing loss prevention workers

Context

In 2021, 21,2 % of Brno's population was aged 65+. The city of Brno is aware of the changing demographic situation and takes steps to meet the housing needs of older people and adjust other policies required. "The Analysis of the need for the development of social services in Brno" shows that the priority for older people living in their natural environment is the development of field services, especially care services, which should adapt to their changing needs." (Community plan for social services or "KPSS" 2020-2022, p. 51) As a result, in the last KPSS, the city has defined one of its priorities as "supporting ageing in natural environments" (p. 55). However, ageing "at home" or "in place" may be impossible or inappropriate for some sub-populations of older people. In the international academic literature, we have in recent years encountered the notion "ageing in the right place" (or "AIRP", Golant 2015; Canham et al. 2022). This conceptual shift is very important for understanding the experiences of marginalised populations of older people, such as older refugees or people in housing instability and homelessness who have no means to "achieve" the ideal of ageing at home in a sense of owner-occupied housing.

We thus need to think about what is meant by the term "natural environment". Is it only referring to older people living in their own housing (by which is meant "natural environment") or can municipal housing, i.e., social and public housing in the city, commercial sublets, or dormitories, also be considered a natural, stable and desirable environment? If this policy is to be fair and inclusive, the municipality should ensure that municipal housing units will also play role of the "right places to age" if this is the desire of the tenants.

Housing Exclusion Report in the Czech Republic

285 000 older adults* spend more than 40 % of their net income on housing costs

15 000 older adults spend more than 70 % of their net income on housing costs

390 000 older adults live in energetic poverty

10 000 older adults are in housing emergency / homelessness

* an older adult is defined as a person over 65 years of age in this report

(Klusáček, Kalenda Vávrová 2024)

Illustrative stories of failing social and housing policies

Božena, 74 years old

Boženka has been living for years in municipal housing, in a one-bedroom apartment. Her daughter and grandson moved in with her because they were unable to secure their own housing. According to her, she gets on well with her daughter, but the problematic element is her grandson, who abuses her economically and is rude to her. This situation does not suit her. As it is a one-room flat, she currently sleeps in the kitchen and the other two family members in the only room. She does not have enough money because of her grandson's abuse and I am meeting her at a free food event from charity organisation. **She longs for privacy and peace.**

--> the city representation or social worker failed in addressing the situation with unwanted person(s) with her as a tenant with whom the city has a contract, or not being able to empower her to bring the situation under control. As this is happening in a public flat, the municipality should be aware of that situation and take action to ensure her security against abuser and a safe housing.

Ester, 74 years old

Ester is living for more than 10 years in a municipal housing unit. She was advised, by workers of city representation, to fill the application for institutional care, without her asking for that or wanting to change her housing situation. She refused, same as she refused advised psychiatric treatment. She believes, she is able to live alone, however **she has the feeling that "nobody believes" her problems and argumentation.** Other people in the house lodge complains against her. She is complaining back and is convinced about being a victim of the corruption in municipal housing. She is currently in a lawsuit against the city district in which she lives as she is facing eviction process from the housing. During the time of the lawsuit, she can't be evicted. She is, however, not living in her flat as she does not feel safe there anymore.

--> the city representation or social worker was not able to make a trustworthy relationship with her, as she started to give signs of possible psychiatric or degenerative disease, which (if there is) is unrecognized and untreated. Her independence in decision-making as an adult in her own right was ignored. As a result, the city district is now facing impeachment from her side.

Darina, 68 years old

Darinka was evicted from a public flat because she started to have debts. She has been retired for a longer time and had been able to pay the rent with the help of social benefits and the state housing allowance. These were secured with the help of her social worker. However, about half a year before I met her while she was sleeping on the street during the winter months, her social worker had changed and she consequently lost her housing in public flat. She was suddenly unable to pay rent, as she didn't know how to apply for benefits. She is of Roma background and reported that she doesn't have any family.

--> in this case, an older woman with no other means to secure her housing was unfairly evicted from a public flat because of neglect by the social work system to provide continuity to her case and the benefits she required to pay for social housing.

Key areas of policy attention to prevent women's old-age homelessness in Brno

- Establish missing methodologies of housing loss prevention for outreach social care workers
- 2) Educate public authorities, families and communities at large about timely recognition of trigger factors that can lead to housing loss in old age
- 3) Create <u>adequate</u> protocols for social workers for **timely recognition of psychiatric** or other **cognitive impairments** (e.g., dementia)
- 4) Ensure that public staff **respect older people's legal capacity** and prevent flawed and harmful ageist prejudicial assumptions
- 5) Put in place social work interventions to **monitor**, **prevent and address situations of abuse**, **neglect and violence in family relationships** in a way that respect the autonomy and dignity of older persons
- 6) Establish mechanisms of reporting and redress when situations that violate the legal rights of older tenants happen in municipal housing
- 7) Create adequate services for homeless older people (1) and women (2) that will recognize the intersection of these two identity traits, which in combination compound the risks of social exclusion (e.g., Weldrick et al. 2022)

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Václav Pecl, long-standing social worker in Brno. 2025. Online.

About HOMeAGE

HOMeAGE is a Marie Sklodowska Curie doctoral training network on 'Advancing Research and Training on Ageing, Place and Home. It aims to institute an interdisciplinary, intersectoral, and international programme of doctoral training and research that drives the development of new leaders in excellence for the advancement of evidence-based innovation on ageing in place.

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