

Background briefing on older people and homelessness in NSW

Ageing on the Edge NSW is a coalition of about 150 members and organisations working together to address issues of housing and homelessness related issues of older people in NSW. We are calling on the NSW government to implement the recommendations of Social Issues Committee inquiry into homelessness amongst older people aged over 55 in NSW¹, especially to –

- Fund a specialist older person’s housing information and support service that comprises both an early intervention and crisis response, similar to the HAAG ‘Home at Last’ model in Victoria.
- Lower the priority age for social housing eligibility from 80 years as a matter of urgency.
- Build 5,000 social and affordable homes per year for 10 years, at least 20% of which should be dedicated to older people.

Key statistics -

- Older women are the fastest growing cohort experiencing homelessness across the country.
- According to 2021 census data, population in NSW is ageing and nearly 240,000 people over 55 are renters. This is a 74.5% change compared to 2011.²
- A higher proportion of older people over 55 are paying a mortgage.
- More older women on the lowest income quintiles are living in private rental (19,000 women compared with 17,300 men) or are paying off a mortgage (22,100 women compared with 17,900 men).³
- The NSW Homelessness Strategy recognises that between 2013/14 and 2016/17, NSW saw 88% growth in the number of women over the age of 55 years accessing homelessness services.⁴
- A total of 5,324 older people in NSW were supported by Specialist Homelessness Services (SHS) in 2021-22 financial year.⁵

¹ Full committee report and Government response to the recommendations are available here: <https://www.parliament.nsw.gov.au/committees/inquiries/Pages/inquiry-details.aspx?pk=2865#tab-reportsandgovernmentresponses>

² Housing for the Aged Action Group, Decades of Housing Decline: 2011 & 2021 Census Analysis, 2023, accessible at: https://www.olderrenters.org.au/sites/default/files/decades_of_decline_-_nsw_census_data_insights.pdf

³ Ibid

⁴ NSW Homelessness Strategy 2018-2023, https://www.facs.nsw.gov.au/data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf data from AIHW <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2016-17/data>

⁵ Australian Institute of Health and Welfare, Specialist Homelessness Services Annual Report 2021–22: 2022, accessible at: <https://www.aihw.gov.au/getmedia/28dcae50-7b7b-466d-bf71-476a762b5c53/Specialist-homelessness-services-annual-report-2021-22.pdf.aspx?inline=true>

- As of June 2022, there are currently 57,550 applicants/households on NSW social housing waiting list.⁶
- The age breakdown for 2021-22 financial year is still not available. However, there were over 15,800 people aged over 55 years in the waiting list in 2020-21 financial year.⁷
- An estimated 110,000 women over 45 years of age are at risk of homelessness in NSW.⁸
- There are no services targeted to support older people to navigate the housing system.
- The current service system is not designed to be age friendly for older people with information being available on online platforms and it can be overwhelming to sift through and navigate.
- NSW Homelessness Strategy 2018-2023 has early intervention and prevention as its first focus area. However, the early intervention and prevention services are focused on young people and women escaping domestic and family violence which is likely not appropriate for older people.

Solutions

- Funding the establishment of a Home at Last type service in NSW. HAAG has been delivering Home at Last service since 2012. The service encompasses an early intervention and prevention approach with ongoing support until the older person is safely housed.
- The early intervention and prevention occur through engagement with communities directly and via peer educators who are able to reach people at risk of homelessness before they reach a crisis point.
- Services range from providing tailored housing information to assistance with housing applications, support during the move, establishing a new home and referrals into aged care and other supports.
- Ernst and Young conducted a cost benefit analysis of the service 2021 and found a cost benefit of \$1 to \$2.30 benefit.⁹
- The service has been adopted in Queensland in its entirety to assist older people, particularly older women navigate the housing system.

⁶ Department of Communities and Justice, Applying for housing assistance, expected waiting times (as of 30 June 2022, accessible at: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

⁷ Department of Communities and Justice, Annual Statistical Report 2019-2020, accessible at:

https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N680_/Performance_measure

⁸ Housing for the Aged Action Group, At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia, 2020, accessible at:

https://www.olderrenters.org.au/sites/default/files/at_risk_final_report_web.pdf

⁹ Housing for the Aged Action Group, 2021, Home at Last Economic Appraisal, Ernst & Young accessible at: https://www.olderrenters.org.au/sites/default/files/home_at_last_economic_appraisal_-_final_report_-_november_2021.pdf

Home at Last service – Cost Benefit Analysis Results

\$2.4m

By connecting older people with safe, stable, long term housing the Home at Last Service delivers \$2.4 million in **economic value** each year.

\$350k

Of which almost \$350,000 is from **improved wellbeing outcomes** such as improved feelings of safety and security and improved personal finances.

\$2.1m

A further \$2.1 million is in the form of **avoided societal costs** including: premature entry to aged care, crisis housing and health system costs.

\$1.4m

Comparing benefits to the HAL service costs of \$1.1 million each year leads to a **net-economic benefit** of \$1.4 million.

BCR 2.3

The Service has a **benefit cost ratio** of 2.3. This means that every dollar spent on the Home at last housing information and support service generates at least \$2.30 in societal value.