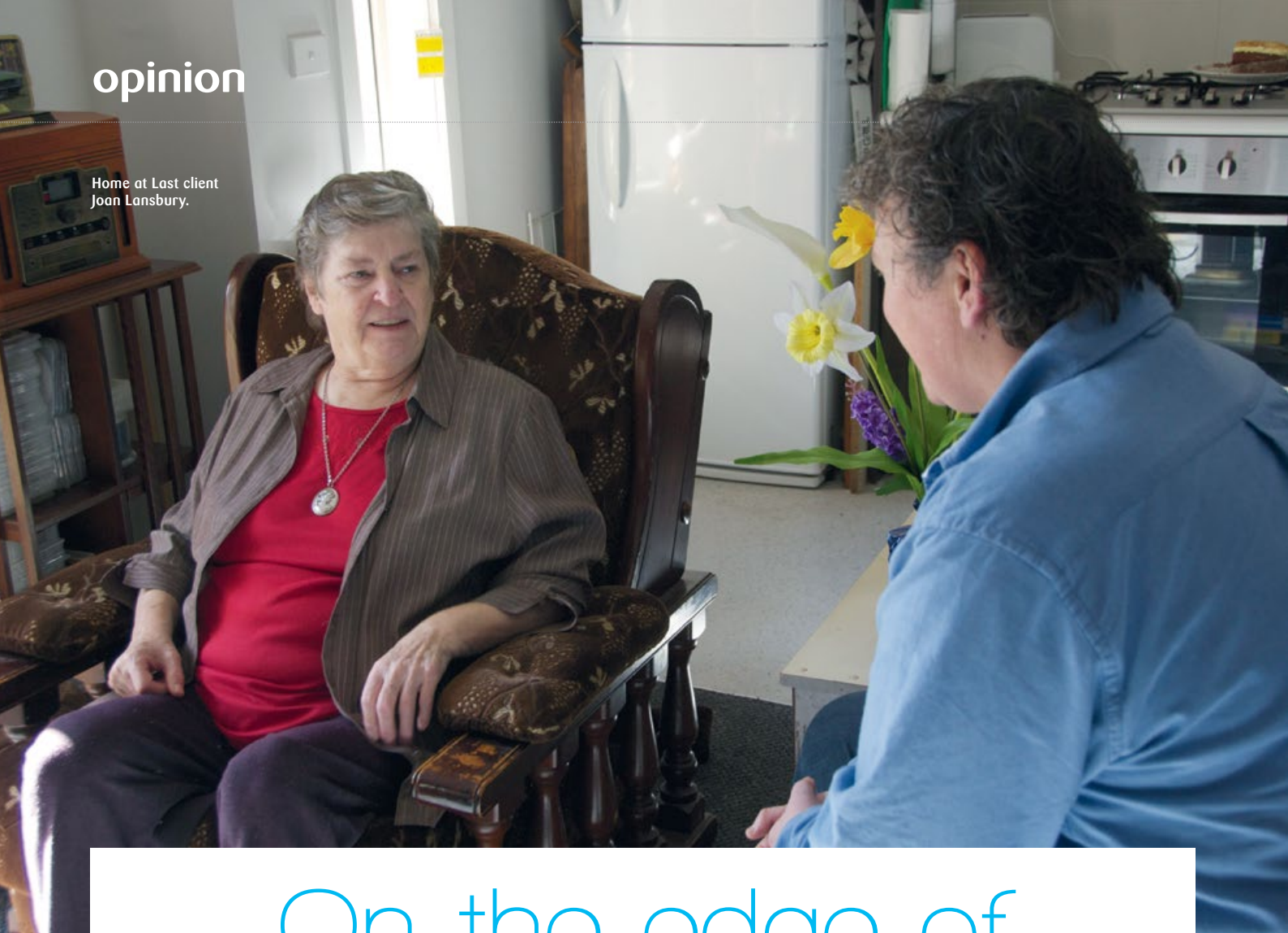


Home at Last client
Joan Lansbury.



On the edge of HOMELESSNESS

Governments need to urgently increase their investment in affordable housing options and specialist support services to address the growing number of older people in housing stress, writes FIONA YORK.

It is often assumed that the older generations are home owners, and the discussion on housing and older people is often focused on downsizing, passing on the family home to children, or choices around retirement housing. However, home ownership has been steadily declining for a number of years, and many older people – particularly women – have never been able to buy a house. Not only that, more older people than ever are retiring with a mortgage or living in long-term private rental. Australia is facing a large increase of older people who do not have safe and affordable places to live.

With the average rent for a one-bedroom unit in Melbourne at \$329 per week, an older person on the Age Pension can be paying 75 per cent or more of their income on rent

alone. The situation for older people on Newstart Allowance is even worse.

Not only is private rental expensive, it is also insecure. Leases may be as short as six months and evictions can occur with as little as two weeks' notice. An unexpected change in a person's health – a fall, a stroke, or loss of mobility – may lead to the loss of a home if there are steps or a shower over the bath. Landlords may be reluctant to make home modifications to allow their older tenants to remain living in the property, making it difficult for them to age in place.

In August this year, Housing for the Aged Action Group released a report into the first



Fiona York

two years of data from our Home at Last Service, which provides information and housing support to people aged over 55. Our service has assisted over 2,000 people since it began in 2015, and we have housed on average 12 people a month in long-term and affordable housing. Most often this is in public and social housing where people pay no more than 25 per

cent of their income on rent, and despite common perceptions of long wait times, 66 per cent of our clients are housed within three months.

Our report reveals that a large number of older people are struggling to cope with their day-to-day living, and are constantly on the edge of homelessness.

Many people who come to our service have lived conventional lives, working for many years and bringing up families. They are part of the growing number of older people in Australia who have not attained home ownership due to low wages, illnesses, or family and life circumstances. Many people have never accessed social services until they have reached a housing crisis point and are deeply shocked and anxious about their predicament.

Housing crisis triggers are often sudden and unexpected – an increase in rent, a notice to vacate or a house that becomes unsuitable to live in. Over half of the people who access our service are renting in the private rental market. A quarter of them had already been evicted and were relying on friends and families for shelter, couch surfing, house-sitting or even living in their cars.

Sixty per cent of our clients are women. This is significantly higher than every other homelessness service in Australia. Often women have had a lifetime of living on lower incomes than men, may have had fragmented working lives due to raising families, and have a lack of superannuation and savings. As they retire, they may face a crossroads in their lives with no housing security and significant financial pressures while living on the Age Pension. Women aged over 55 years, living in private rental and on a fixed income are the hidden face of homelessness.

Elder abuse also contributes to risk of homelessness for older people. Often adult children are the perpetrators of elder abuse and may force an older person out of their home, or make it unsafe for them to continue living there. The number of people receiving support from our service who have experienced a housing crisis due to elder abuse is about 60 per year, and appears to be increasing.

Due to a very targeted and successful bilingual community education campaign, our service has a high number of clients from a culturally and linguistically diverse (CALD) background, making up around 50 per cent of our clients. Many older



Member of the Housing for the Aged Action Group, Sally Stabuck.

“Women aged over 55 years, living in private rental and on a fixed income are the hidden face of homelessness.”

migrants, especially those who have arrived more recently, have had a lifetime of renting. There may be an expectation of living with family, which can lead to a housing crisis if family relationships break down. There is also discrimination in the private rental market, and due to language barriers, older migrants often have difficulty in knowing where to go for help or how to navigate the system.

SHORTAGE OF TARGETED HOMELESSNESS SERVICES

Despite the fact that we have an ageing population, there are only two specialist homelessness services for older people in Australia, both of them in Victoria. Consequently, very few older people are assisted by homelessness services, with only 2.5 per cent of clients aged 65 years and older.

The exception is Home at Last, our model which provides older people with face-to-face drop in and outreach support. Having a friendly and familiar face for a person in housing stress is very valuable.

Our staff know the service system and help people to navigate it. Trying to work out the complex and rapidly changing housing and aged care systems is very difficult for anyone, let alone an older person facing homelessness.

Our unique structure means that people have access to basic housing information, as well as specialist tenancy and residential housing advice. If someone has an issue with their landlord or an increase in rent, the tenancy advice service will address the tenancy issue while the housing support service looks for longer-term accommodation. Advice and referrals to other services mean the person is supported holistically. We also assist people with the daunting and expensive task of moving house once a

housing offer is accepted. Once people are in long-term and affordable housing, they are encouraged to become a member of Housing for the Aged Action Group, which empowers older people to advocate for better housing solutions and remain connected and active in the community.

For a long time home ownership was the foundation of our housing, pension and aged care system, however home ownership is now rapidly in decline. For many years, there has been less government spending on public housing, which is being replaced with private rental subsidies. These government policies are forcing people into the private rental market – a poverty trap that is insecure and unsuitable for ageing in place. Older people in housing crisis may face a downward spiral into hospitalisation or premature entry into residential care.

The biggest contributor to wellbeing in older people, and the one that influences everything else, is housing. Yet, with our ageing population, governments do not have a strategy to tackle the problem of housing affordability for older people. We need more affordable housing options, but first we need services to help older people navigate the complex housing system. ■

Fiona York is co-manager of Housing for the Aged Action Group. Download the report, *At the crossroads in retirement: Older people at risk of homelessness*, at oldertenant.org.au.