



**Ageing on the Edge
Older Persons Homelessness
Prevention Project
NSW Report**

**‘The older I get the
scariest it becomes’**

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Housing, Urban and Regional
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Action Group**

***Ageing on the Edge Forum
Wednesday 29th November 2017
International Convention Centre
Sydney***



CENTRE FOR
HOUSING, URBAN AND
REGIONAL PLANNING



National research and development project trying to bridge the gap between research, policy and action.

Joint project between the Centre for Housing, Urban and Regional Planning at The University of Adelaide and Housing for the Aged Action Group based in Melbourne and funded by The Wicking Trust

- **The aim of the project is for each state and territory:**
 - **To identify the situation of older people living in potentially precarious housing situations and at risk of homelessness;**
 - **To identify the housing options and services that currently exist and the issues around housing supply and the capacity of services to meet people's needs;**
 - **Starting the conversations for systemic change across all tiers of government and the community sector.**

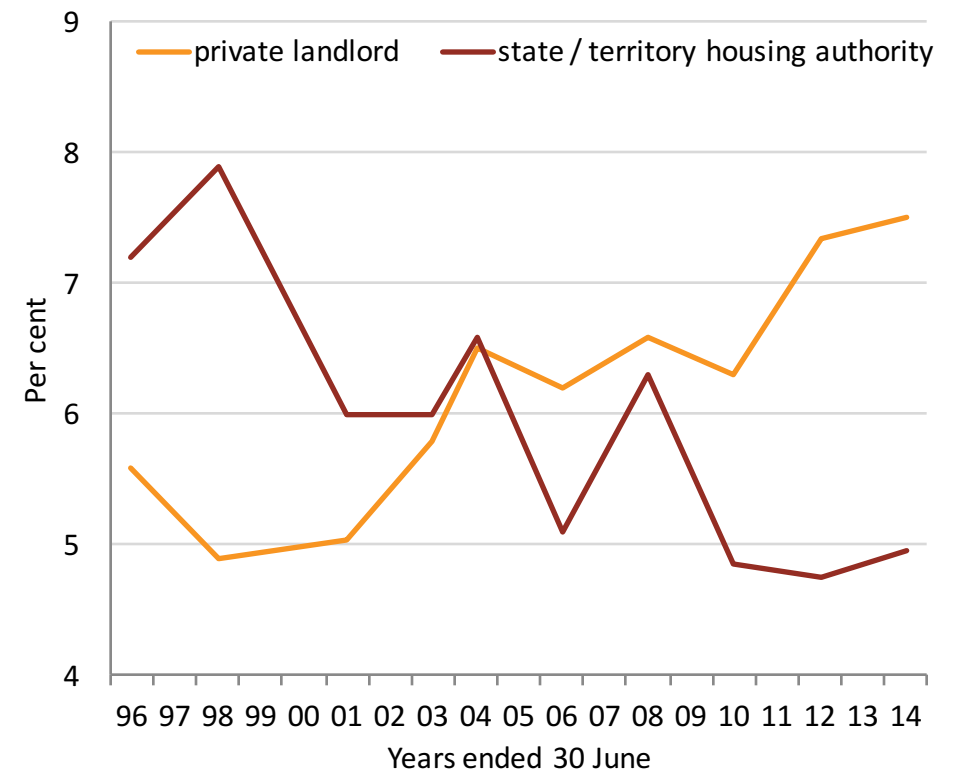
- Reductions in home ownership over the last 25 years across the age spectrum; impacting on housing tenure

Australia: proportion of people home owners with a mortgage, censuses 2006, 2011, 2016

Age Group	% of homeowners with a mortgage		
	2016	2011	2006
65 years and over	14.6	11.9	9.7
60-64	35.6	29.6	22.8
55-59	50.9	45.4	37.2
50-54	63.6	59.1	52.6

Source: Calculated cABS censuses

Australia: proportion of households headed by person 65+ in rented accommodation by landlord



- Private rental housing
- Proportion of all private renters who are older relatively low at around 6% but predicted to increase to 20% or around 1 million people in 40 years (Yates)

Australia: proportion of people in the private rental market aged 50 years and over, censuses 2006, 2011, 2016

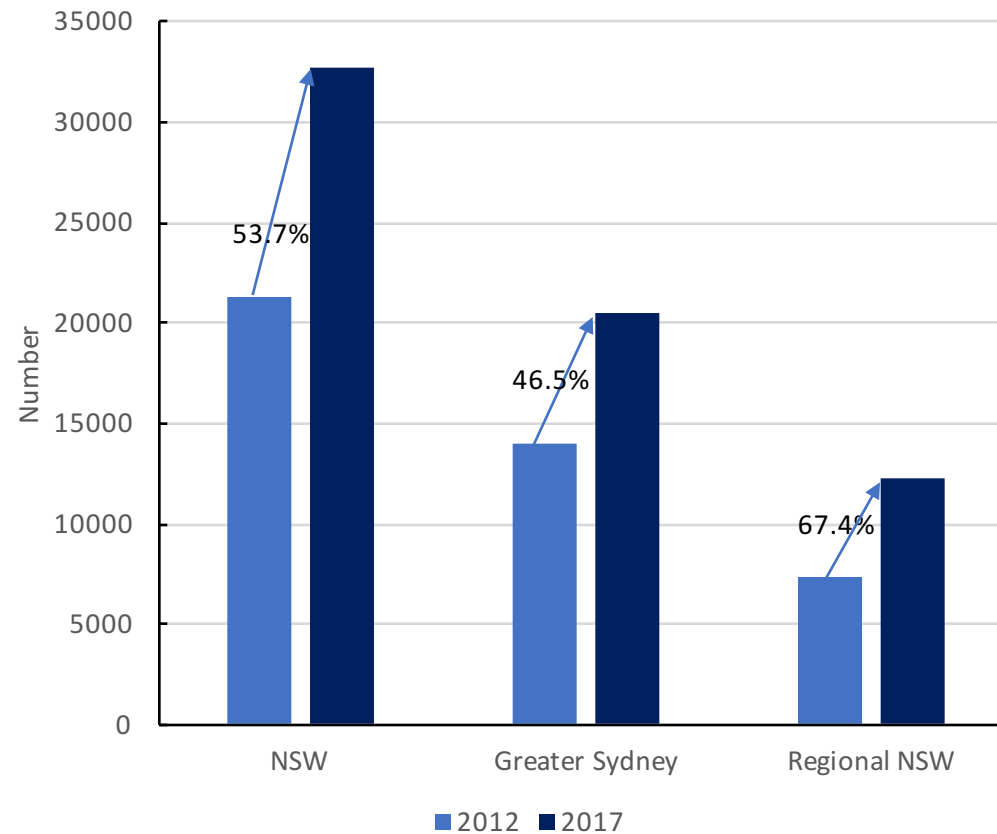
Age Group	% in private rental*		
	2016	2011	2006
65 years and over	7.8	7.0	6.8
60-64	11.9	10.1	9.1
55-59	14.3	12.4	10.7
50-54	17.0	15.0	12.8
*private rental includes rented from REA; someone outside household-family; someone outside household - other; residential park; employer other. All tenures excludes 'not applicable'			

Number and percentage of low income households aged 65+ receiving CRA, paying **more than 30%** income in rent in NSW March 2017

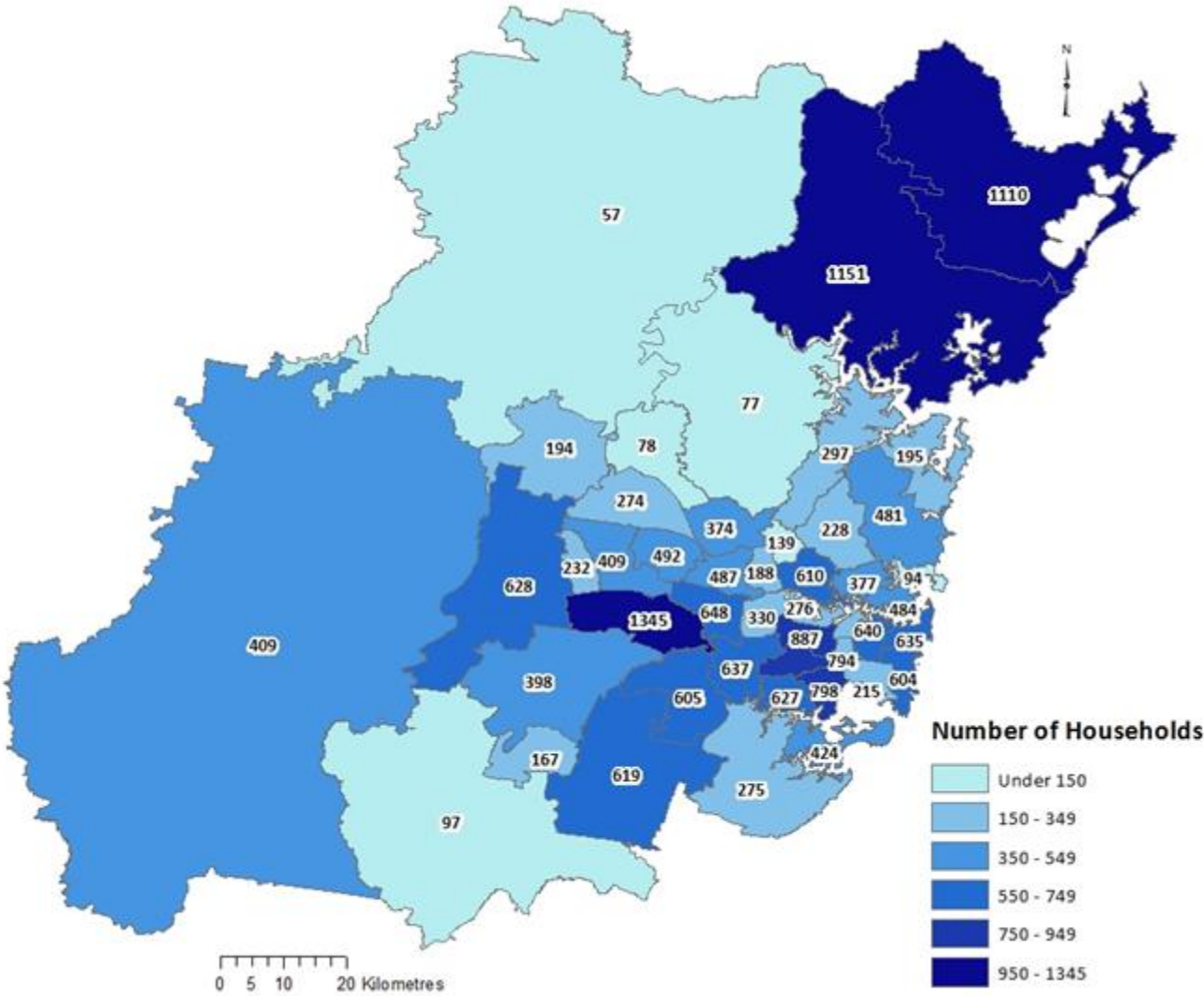
Age Group	Greater Sydney		Rest NSW		State	
	No.	%*	No.	%*	No.	%*
All household types	20,498	40.7	12,239	25.5	32,737	33.3
Lone female households	8,755	37.7	6,157	29.2	14,912	33.7
Lone male households	6,278	42.6	3,718	24.6	9,996	33.5
Couple households	5,465	43.7	2,364	20.2	7,829	32.3

* Percentage households receiving income support and CRA

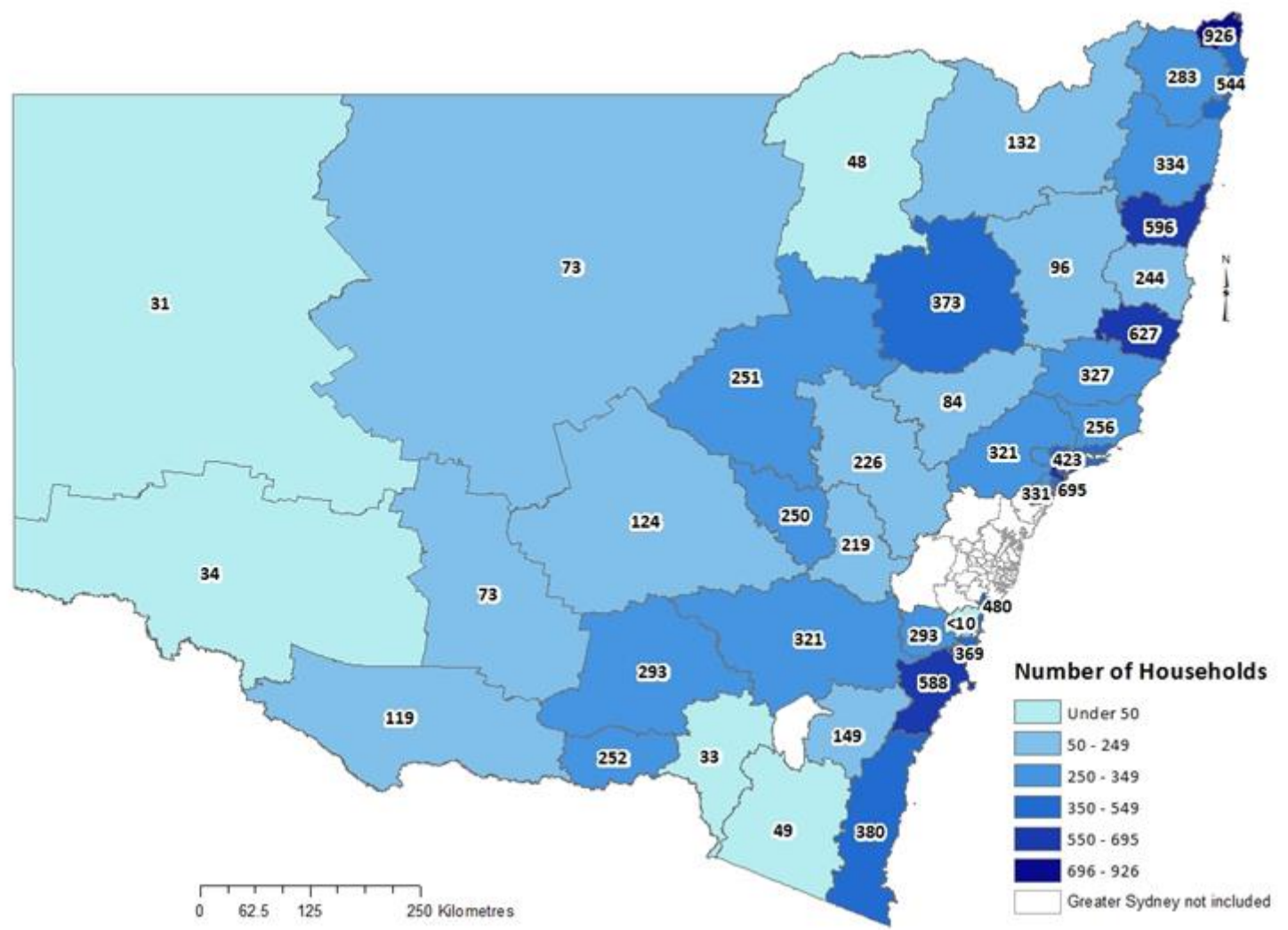
Per cent change over time in the number of low income households aged 65+ receiving CRA, paying **more than 30%** income in rent



The number of low income households aged 65 years and over in the Greater Sydney Region paying more than 30 per cent of household income in rent, March 2017.



The number of low income households aged 65 years and over in regional NSW paying more than 30 per cent of household income in rent, March 2017.



What we found

- Older people are often traumatised in housing stress
- Problem of the private rental market
- A complex housing system to navigate and a maze of retirement housing options
- Difficult for older people to get information, support and advocacy
- Eligibility for public and community housing unfair at 80 years of age
- Housing supply for an ageing population



- **NSW New Directions in Social Housing for Older People 2006-2011**
- **Ageing Strategy 2012 Housing Choices one of four key priorities**
- **Current 2016-2020 ageing strategy has housing options as a focus**
- **Homelessness Policy**
- **Social and Affordable Housing Fund (SAHF) announcement**

NSW AGEING STRATEGY 2016-2020



A whole-of-government strategy
and a whole-of-community approach



New South Wales Government Roundtable | Rental Options for Older People

We look forward to welcoming you to the New South Wales Government Rental Options Roundtable for Older People on 3 April.

Under the NSW Ageing Strategy 2016-2020, the NSW Government vision is that people in NSW will experience the benefits of living longer and enjoying opportunities to participate in, contribute to and be included in their communities.

A priority of the NSW Government under this

realising this objective. The proportion of Australians dependant on the pension, and who are outright homeowners is diminishing with time. Accordingly, the unsustainable costs and challenges of the private rental market is increasingly driving instability, anxiety and distress for this cohort.

Objectives

A central tenant of the NSW Ageing Strategy is to initiate and sustain conversation between industry, government, academia and

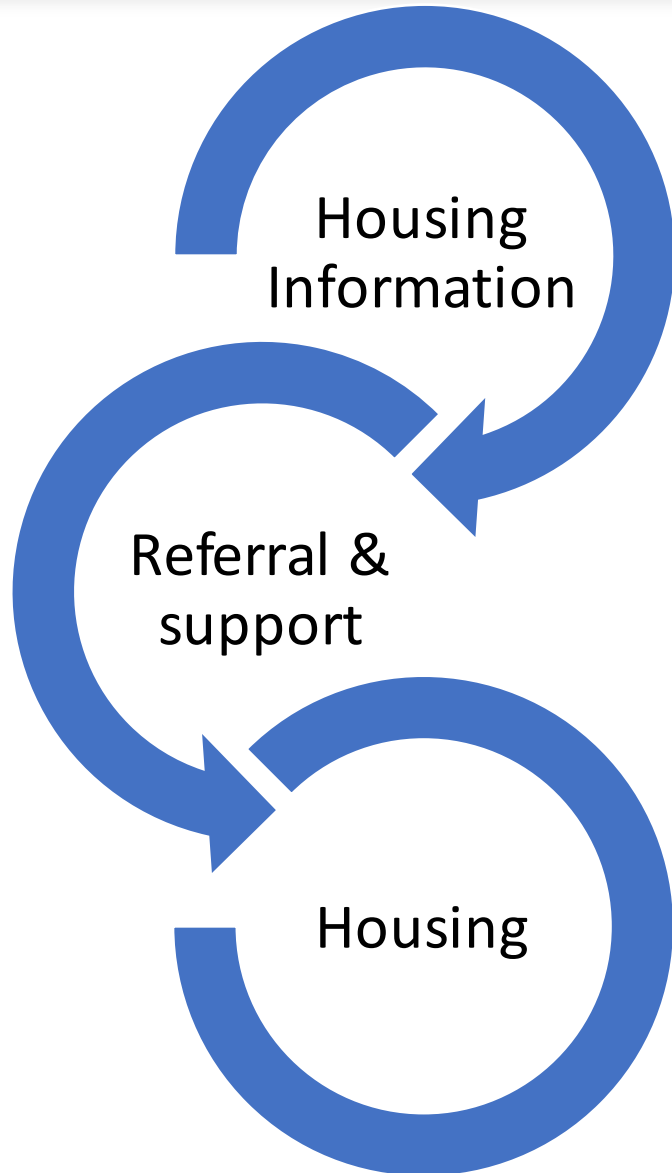
engage in discussion and innovation to develop creative and sustainable solutions to the housing challenges experienced by older people who face the property market with limited accumulated wealth and low income.

Your role

You will be provided with a series of short presentations from guest speakers who research and innovate in this sector.

You will be asked to work

Vision for improved housing assistance



Housing integrated with the health, aged care & income systems for identification and referral of older people at risk

Older peoples housing information and support service

Integrate and improve homelessness and ACH services

Housing policy development for improved pathways into public & community housing

An older peoples housing strategy to plan for housing an ageing society

Early intervention & housing outcomes are the key



If older people are to age well, they must be housed well

Prof. Andrew Jones





**"The older I get the
scarier it becomes"**

Older people at risk of homelessness in New South Wales

*J. Fiedler and D. Faulkner
November 2017*

www.older tenants.org.au/nswreport