



# Ageing on the Edge

NSW FORUM

## Pre-Budget Submission NSW – 2022-23

This submission is approved by Ageing on the Edge NSW Coordination Group member organisations:



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### Annexures - Letters of endorsement from Ageing on the Edge NSW Forum members

- Country Women's Association NSW
- Bridge Housing
- Age Matters
- The Benevolent Society

## Introduction

The Ageing on the Edge NSW Forum is a coalition of over 75 organisations and individuals.<sup>1</sup> The members of the Forum are advocates for change including people with lived experience, service providers, peak bodies and private sector organisations, working together to address housing and homelessness related issues of older people. The Forum was originally convened as a reference group for the Ageing on the Edge project that launched a report in 2017, *The Older I Get the Scariest It Becomes – Older People at Risk of Homelessness in NSW*.<sup>2</sup>

Based on widespread consultation with older people and the community sector in NSW, the Ageing on the Edge Forum has developed policy recommendations that are critical to addressing the needs of older people facing housing stress and homelessness.

## Recommendations

The Ageing on the Edge NSW Forum is calling on the NSW government 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, 20% of which should be dedicated to older people.

The Forum recently released the *Home at Last: Solutions to End Homelessness of Older People in NSW* report which contains detailed case studies and research to support these recommendations.<sup>3</sup>

## Context

Across Australia, homelessness is becoming an increasingly prevalent issue for older people. There are a number of reasons for this, including: an ageing population; a lack of social and affordable housing, increasingly tight housing markets and a larger number of people reaching retirement with mortgages; age discrimination in the workplace; low superannuation balances; and inadequate income support payments.<sup>4</sup>

This situation is compounded for women by gender pay gap in pre-retirement and retirement incomes and savings, women’s overall disadvantaged economic position and the immediate and

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<sup>1</sup> See further, Ageing on the Edge NSW Forum, accessible at: <https://www.older tenants.org.au/national-action/ageing-the-edge-nsw-forum>

<sup>2</sup> J. Fiedler and D. Faulkner, *The older I get the scariest it becomes: Older people at risk of homelessness in New South Wales*, 2017, accessible at: <https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes291117.pdf>

<sup>3</sup> Ageing on the Edge NSW Forum, *Home at Last: Solutions to End Homelessness of Older People in NSW*, 2021, accessible at: <https://www.older tenants.org.au/national-action/ageing-the-edge-nsw-forum>

<sup>4</sup> D. Faulkner and J. Fielder, *The older I get the scariest it becomes: Older people at risk of homelessness in NSW*, 2017, accessible at: <https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

long-term financial impact of domestic and family violence, taking time off workforce for care responsibilities as well as by women's longer lifespan.<sup>5</sup>

There has been a steady decline in the stock of social housing in NSW due to decades of underinvestment and the sale of public housing properties.<sup>6</sup> Compared to 2014 levels, NSW has experienced a decline of 8,897 social housing units across the state.<sup>7</sup> In the meantime, the price of a typical house in Sydney has multiplied 17 times in the past 40 years, almost three times faster than wages.<sup>8</sup> The adverse impacts of these are felt by many people across the State, particularly older people who are reaching retirement age with limited or no housing security.

Income support payments are significantly inadequate to pay for rising rents in NSW and manage other essentials. This is particularly the case for older people over 55 on Jobseeker payment. Pension and government allowances are the main source of income for 56.9% of older people.<sup>9</sup> People aged 55 years and over form the largest cohort receiving JobSeeker payment. As of June 2021, there were 82,579 (28.4%) on JobSeeker over 55 years in NSW.<sup>10</sup> Anglicare's Rental Affordability Snapshot, which surveyed nearly 25,000 rentals in Sydney and Illawarra region, found only 26 properties affordable to single people receiving the Age Pension. None of the properties was affordable to people in receipt of the JobSeeker payment.<sup>11</sup>

From 2011 to 2016, the number of people aged 55 and over experiencing homelessness in NSW increased by 42% (from 4,529 to 6,407).<sup>12</sup> Over 70,000 people were assisted by Specialist Homelessness Services (SHS) in NSW.<sup>13</sup> On average, 31 requests for assistance went unmet each day. There are currently close to 50,000 applicants on NSW social housing waiting list.<sup>14</sup> Of these, over 15,000 are aged over 55 years.<sup>15</sup>

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<sup>5</sup> C. Cerise, Accumulating poverty? Women's experiences of inequality over the lifecycle: An issues paper examining the gender gap in retirement savings. Australian Human Rights Commission: Sydney, 2009, accessible at: <https://humanrights.gov.au/our-work/sex-discrimination/publications/accumulating-poverty-womens-experiences-inequality-over>

<sup>6</sup> NCOSS, Rebuilding for Women's Economic Security – Investing in Social Housing in NSW, 2021, accessible at: [https://www.ncoss.org.au/wp-content/uploads/2021/10/EE\\_Rebuilding-Womens-Economic-Security\\_Social-Housing\\_SPREADS\\_WEB.pdf](https://www.ncoss.org.au/wp-content/uploads/2021/10/EE_Rebuilding-Womens-Economic-Security_Social-Housing_SPREADS_WEB.pdf)

<sup>7</sup> Ibid

<sup>8</sup> Sydney Morning Herald, House price growth three times faster than wages over four decades, 7 November 2021, accessible at: <https://www.smh.com.au/national/nsw/house-price-growth-three-times-faster-than-wages-over-four-decades-20211102-p595dr.html>

<sup>9</sup> Australian Bureau of Statistics, 4430.0 – Disability, Ageing and Carers, Australia, 2018, accessible at: <https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/latest-release>

<sup>10</sup> Department of Social Services (Cth), DSS Payment Demographic Data, accessible at: <https://data.gov.au/dataset/ds-dga-cff2ae8a-55e4-47db-a66d-e177fe0ac6a0/details?q=>

<sup>11</sup> Anglicare Australia, Rental Affordability Snapshot (RAS) 2021, accessible at: <https://www.anglicare.org.au/about-us/media-releases/rental-affordability-snapshot-ras-2021/>

<sup>12</sup> Australian Bureau of Statistics, Census of Population and Housing: Estimating homelessness, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

<sup>13</sup> Australian Institute of Health and Welfare, Specialist homelessness services 2020-21: NSW, 2021, accessible at: [https://www.aihw.gov.au/getmedia/a095ab32-cd30-45af-9469-74f2b6ee6316/NSW\\_factsheet.pdf.aspx](https://www.aihw.gov.au/getmedia/a095ab32-cd30-45af-9469-74f2b6ee6316/NSW_factsheet.pdf.aspx)

<sup>14</sup> Department of Communities and Justice, Social Housing Waiting List, June 2021, accessible at: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

<sup>15</sup> Department of Communities and Justice, Annual Statistical Report 2020-2021, accessible at: [https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N680/Performance\\_measure](https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N680/Performance_measure)

Single older women are amongst the most marginalised groups in terms of their access to safe, affordable housing that is located close to amenities and suitable for their needs.<sup>16</sup> The NSW Homelessness Strategy states 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.<sup>17</sup> The *At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia* report estimated that 110,000 women over 45 years were at risk of homelessness in NSW in 2018.<sup>18</sup>

The number of older women over 55 on the NSW social housing waiting list has steadily increased over the years: from 4,407 in 2012 to 4,966 in 2020.<sup>19</sup> From the service experience and sector understanding, it is evident that these numbers only represent the tip of the iceberg.

### **Service response to resolve this issue in NSW**

Many older people who have had conventional housing histories and have not previously interacted with the social service system find it complicated and difficult to navigate. Stigma and shame are also barriers to older people knowing when and where to seek help.<sup>20</sup> Social stereotypes of homelessness of street sleeping, alcohol and drug dependence and mental ill-health perpetuate profound stigma around experiences of homelessness and assumptions about what constitutes homelessness and the applicability of social supports. Older people at risk of or experiencing homelessness for the first time in their lives often fear of isolation and estrangement from children and/or grandchildren, their friends and community.

Given the critical needs of certain cohorts, there are targeted Specialist Homelessness Services (SHS) for young people and women escaping domestic and family violence.<sup>21</sup> However, there is no specialised service for older people at risk of or experiencing homelessness in NSW.

### **Lack of appropriate early intervention and prevention**

An early intervention and preventative approach is critical to reaching older people before they experience a housing crisis and avoiding the associated detrimental mental and physical health impacts of homelessness.<sup>22</sup> Early intervention and prevention policies have been found to be

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<sup>16</sup> Homelessness NSW, Mercy Foundation, *et al*, A Plan for Change: Homes for Older Women, 2016, accessible at: <https://homelessnessnsw.org.au/wp-content/uploads/2021/03/Feb-2016-A-Plan-For-change-homes-for-older-women.pdf>

<sup>17</sup> Department of Communities and Justice, NSW Homelessness Strategy 2018-2023, 2018, accessible at: [https://www.facs.nsw.gov.au/data/assets/pdf\\_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf](https://www.facs.nsw.gov.au/data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf)

<sup>18</sup> 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.older tenants.org.au/sites/default/files/at\\_risk\\_final\\_report\\_web.pdf](https://www.older tenants.org.au/sites/default/files/at_risk_final_report_web.pdf)

<sup>19</sup> Department of Communities and Justice, Annual Statistical Report 2019-2020, accessible at: [https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N680/Performance\\_measure](https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N680/Performance_measure)

<sup>20</sup> D. Faulkner and J Fielder, *The older I get the scarier it becomes: Older people at risk of homelessness in NSW*, 2017, accessible at: <https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

<sup>21</sup> Ibid

<sup>22</sup> C. Thredgold, A. Beer, C. Zufferey, A. Peters, and A. Spinney, *An effective homelessness services system for older Australians*, Australian Housing and Urban Research Institute, 2019, accessible at: <https://www.ahuri.edu.au/research/final-reports/322>

effective for older people and deliver long-term benefits for the Australian economy and society. This includes lower overall expenditures on government services.<sup>23</sup>

For older people renting on a low income, the connection between housing insecurity and broader feelings of personal insecurity are especially acute.<sup>24</sup> Many older people at risk of or experiencing homelessness manage by living in unaffordable, substandard and insecure private rentals or seeking support from family and friends in what they hope to be a temporary arrangement whilst they are 'between homes'.<sup>25</sup> They employ a range of precarious coping mechanisms, such as, going without food, heating/cooling and medication.

A 2015 Productivity Commission report found that levels of awareness and knowledge regarding aged care and housing options are low among older people. As such, many older people at risk of or experiencing homelessness do not know when or where to turn for help.<sup>26</sup> In seeking assistance, they often get referred on by community and other support services that are not oriented or equipped to provide housing support.

More effective provision of information is needed to support better housing decisions.<sup>27</sup> Effective provision of information requires consideration of the stigma, shame and hidden nature of older people's experiences of homelessness. This means reaching people in their communities and providing information in a way that facilitates understanding of risk factors, housing and support options, recognising different cultural contexts and language requirements.

Older people who are not presenting at services and living in precarious housing are also likely to be living in extremely high rental stress. The Productivity Commission report noted that a quarter of low-income households spend over half their income on rent, and 7% spend over 75%.<sup>28</sup> These people can benefit from accessing a service that can assist them navigate the housing system or finding alternative housing options that are affordable where possible.

In NSW, the design of existing services is based on an assumption that the person in need will present at an appropriate service either in-person or via a phone call. Increasing reliance on digital service delivery of human services is an additional barrier for many older people at risk of or experiencing homelessness, due to low levels of digital literacy and/or limited access to the internet, computer and mobile devices. For those that do use technology, the available information can be both overwhelming in terms of information about housing and aged care and underwhelming for older people seeking affordable housing for whom residential care remains a distant prospect.

For those who do present at homelessness services, options include short-term housing and tenancy supports. Emergency supports, including rental subsidies do not address the insecurity of the

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<sup>23</sup> Ibid

<sup>24</sup> E. Power, *Older women in the private rental sector: unaffordable, substandard and insecure housing*, Western Sydney University, 2018, accessible at: <https://doi.org/10.26183/5edf0f0d75cf8>

<sup>25</sup> D. Faulkner and J Fielder, *The older I get the scarier it becomes: Older people at risk of homelessness in NSW*, 2017, accessible at: <https://www.olderrenters.org.au/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

<sup>26</sup> Australian Association of Gerontology, *Background Paper. Older women experiencing, or at risk of, homelessness*, 2018, accessible at: <https://www.aag.asn.au/documents/item/2234>

<sup>27</sup> Productivity Commission, *Housing Decisions of Older Australians*, Commission Research Paper, 2015, accessible at: <https://www.pc.gov.au/research/completed/housing-decisions-older-australians>

<sup>28</sup> Productivity Commission, *Vulnerable Private Renters: Evidence and Options*, 2019, accessible at: <https://www.pc.gov.au/research/completed/renters>

private rental market. For example, Rent Choice is narrow in scope and only available in certain geographic areas. Temporary or meanwhile housing is not a viable option for older people at risk of and experiencing homelessness other than as an interim measure. Crisis-oriented homelessness services are not resourced to assist with social housing applications, which are complicated and involve the compilation of extensive documentation.

### **Service solution targeted to older people**

The vast majority of the aforementioned challenges could be resolved by a dedicated service that supports older people to plan for their housing future and identify appropriate housing options. Prevention and early intervention is the first focus area in the NSW Homelessness Strategy 2018-2023.<sup>29</sup> However, the vast majority of the measures identified are likely to target young people and families with young children experiencing homelessness.

The HAAG *Home at Last* service model in Victoria demonstrates that better housing outcomes can be achieved for older people experiencing financial disadvantages. *Home at Last* provides accessible, equitable and appropriate support and housing information for older people who are experiencing homelessness or at risk of homelessness. 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. A key component of the service is its focus on early intervention. This occurs through engagement with communities directly and also through peer educators who are able to reach people at risk of homelessness before they get to a crisis point.

An Ernst & Young Cost Benefit Analysis (CBA) found that the Service has a benefit cost ratio of 2.3.<sup>30</sup> This means that every dollar spent on the *Home at Last* housing information and support service generates at least \$2.30 in societal value.

The CBA assesses the impact of the Home at Last service on the economic welfare of citizens relative to a base case scenario. For simplicity, the economic benefits of the service have been grouped into two key categories relating to how outcomes are realised: improved wellbeing benefits accruing to individuals and avoided costs realised by Government. There are also a number of benefits that are likely to exist but that have not been quantified in this analysis.

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<sup>29</sup> Department of Communities and Justice, NSW Homelessness Strategy 2018-2023, accessible at: [https://www.facs.nsw.gov.au/\\_data/assets/pdf\\_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf](https://www.facs.nsw.gov.au/_data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf)

<sup>30</sup> Ernst and Young, Home at Last Economic Appraisal, November 2019, accessible at: [https://www.olderrenters.org.au/sites/default/files/home\\_at\\_last\\_economic\\_appraisal\\_-\\_final\\_report\\_-\\_november\\_2021.pdf](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



The non-quantified benefits include increased referrals to Home at Last, increased community connections to respective groups (CALD and LGBTIQ+), reduction in reliance on multiple community services and increased reliance on government services, clients receiving the services they need as a result of improved referrals to other social services and increased contribution of clients to their community via volunteering.<sup>31</sup>

Given the success of the service in assisting older people to navigate the complex housing system with a significant saving to the government, the Home at Last model should be adopted in NSW and adapted for the local context and service system.

### Supply shortage and policy challenges

Housing is the key expense for many low-income households and NSW, as discussed, is one of the most unaffordable states in Australia. The NSW rate of rental stress for lower income households was 48.3% compared to 43.1% national rate in 2017-18.<sup>32</sup>

<sup>31</sup> Ibid

<sup>32</sup> Productivity Commission, National Housing and Homelessness Agreement Performance Reporting Dashboard, 2021, accessible at: [https://performancedashboard.d61.io/housing\\_nsw](https://performancedashboard.d61.io/housing_nsw)

*Future Directions* is a large-scale building program that is expected to deliver up to 23,000 new and replacement social and affordable dwellings over a ten-year period to 2026.<sup>33</sup> Between 2016 and June 2021, the NSW government committed to building approximately 9,386 new social housing dwellings over the next ten years.<sup>34</sup> This includes initiatives such as Communities Plus, the Social and Affordable Housing Fund (SAHF) and the Community Housing Innovation Fund. The second phase of SAHF included a specific focus on older women. In October, there was a further announcement of 1,400 dwellings.<sup>35</sup> This includes the 780 dwellings announced at the 2020-21 state budget.<sup>36</sup> SAHF is also reliant on voluntary land contributions and only able to respond to bids. The bidding process proved administratively costly for the community housing sector, which in turn has little role in driving contracted outcomes.<sup>37</sup>

Under the recent announcements to build 1,414 dwellings, 232 are targeted specifically to older women.<sup>38</sup> These are welcome investments, however, considering the increasing demand and the growing waiting list, this is significantly inadequate to meet the needs of older people.

In addition, the government has progressively released Together Home packages, a housing first solution targeted at people who are sleeping rough. This is expected to support 1,050 people sleeping rough.<sup>39</sup> Recent funding announcements also included \$30 million for 80 small scale housing projects that are designated for older women.

Although these are encouraging developments, they are woefully inadequate to address the significant and increasing demand. The community sector has been calling on the government to invest in an additional 5,000 new social housing dwellings every year for the next 10 years.<sup>40</sup> Considering the growing older population, particularly the number of older people who do not own their own home, at least 20% of the new social and affordable housing must be earmarked for older people at risk of or experiencing homelessness.

### **Social housing eligibility criteria**

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<sup>33</sup> NSW Government Department of Communities and Justice "More social housing"  
<https://www.facs.nsw.gov.au/about/reforms/future-directions/about-future-directions/chapters/more-social-housing>

<sup>34</sup> E. Barnes, T. Writer, and C. Hartley, Social Housing in New South Wales: Report 1 Contemporary analysis, 2021, accessible at:

[https://www.csi.edu.au/media/uploads/social\\_housing\\_in\\_nsw\\_contemporary\\_analysis.pdf](https://www.csi.edu.au/media/uploads/social_housing_in_nsw_contemporary_analysis.pdf)

<sup>35</sup> NSW Land and Housing Corporation, Accelerating the delivery of more than 1,400 social housing properties across NSW, accessible at: <https://www.dpie.nsw.gov.au/land-and-housing-corporation/plans-and-policies/accelerating-the-delivery-of-more-than-1,400-homes-across-nsw>

<sup>36</sup> Ibid

<sup>37</sup> J. Lawson, H. Pawson, L. Troy, R. van den Nouwelant C. Hamilton, Social housing as infrastructure: an investment pathway, 2018, accessible at: <http://www.ahuri.edu.au/research/final-reports/306>

<sup>38</sup> NSW Budget Estimates, 29 November 2021, accessible at:

<https://www.parliament.nsw.gov.au/lcdocs/other/16386/Answers%20to%20supp%20questions%20-%20The%20Hon.%20Alister%20Henskens%20MP%20-%20Received%2025%20Nov%202021.pdf>

<sup>39</sup> Department of Communities and Justice, Together Home, accessible at:

<https://www.facs.nsw.gov.au/housing/help/ways/are-you-homeless/together-home>

<sup>40</sup> NCOSS, Cost of Living/COVID-19 Supplementary Paper: Recommendations to the NSW Government, 2020, accessible at:

[https://www.ncoss.org.au/sites/default/files/public/policy/23042020\\_CoLCOVID19\\_SupplementaryPaper%20ONLI%20NE\\_0.pdf](https://www.ncoss.org.au/sites/default/files/public/policy/23042020_CoLCOVID19_SupplementaryPaper%20ONLI%20NE_0.pdf)

In NSW, people who have met general eligibility criteria for social housing may be approved for housing assistance as an elderly client if they are:

- aged 80 years and over, or
- confirmed to be an Aboriginal or Torres Strait Islander person and aged 55 years and over.<sup>41</sup>

The Department of Communities and Justice advises that 'priority social housing eligibility recognises that there are some people whose need for social housing is especially acute.'<sup>42</sup> Given the rising number of older people, particularly older women in social housing lists in acute need, it is clear that eligibility age should be lowered from 80 years.

In Victoria, a special category is available for people aged 55 years and over for people who are eligible for social housing and are not eligible for another priority category.<sup>43</sup> Considering the increased risk of homelessness for older people, the age should be lowered as a matter of urgency to provide older people with access to priority housing.

These challenges are even more complicated by the lack of a clear definition for older people in NSW. The NSW Government does not use a single definition of older people, recognising age-related need manifests in different ways in different contexts.<sup>44</sup>

## Conclusion

The coalition of organisations behind the Ageing on the Edge NSW Forum is committed to addressing the housing needs of the community, with our focus being on the more vulnerable older people in our community at risk of homelessness.

Current policy settings have not delivered a sufficient supply of social and affordable housing, while the existing array of support services are inadequate to address the needs of older people facing homeless, who require more tailored supports.

We consider that NSW State Budget needs to adopt a coherent strategy for the delivery of housing services to older people in the State that incorporates:

- a specialist older person's housing information and support service that comprises both an early intervention and crisis response
- lowering the priority age for social housing eligibility from 80 years
- addressing supply by building 5,000 social and affordable homes per year over 10 years, 20% of which should be dedicated to older people.

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<sup>41</sup> Department of Communities and Justice, Social Housing Eligibility and Allocations Policy Supplement, accessible at: <https://www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement/chapters/entitlements>

<sup>42</sup> NSW Budget Estimates, 29 November 2021, accessible at: <https://www.parliament.nsw.gov.au/lcdocs/other/16386/Answers%20to%20supp%20questions%20-%20The%20Hon.%20Alister%20Henskens%20MP%20-%20Received%2025%20Nov%202021.pdf>

<sup>43</sup> Housing Victoria, Social housing eligibility, accessible at: <https://www.housing.vic.gov.au/social-housing-eligibility>

<sup>44</sup> NSW Budget Estimates, 29 November 2021, accessible at: <https://www.parliament.nsw.gov.au/lcdocs/other/16386/Answers%20to%20supp%20questions%20-%20The%20Hon.%20Alister%20Henskens%20MP%20-%20Received%2025%20Nov%202021.pdf>

