



'The older I get the scarier it becomes'

Older people at risk of homelessness in New South Wales

Summary Report

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November 2017

*‘My income per week is approximately \$420.00 and my rent is \$320. Aside from the fear of rental increases, my biggest worry and constant stress is not having the security of knowing I have a roof over my head for as long as I need one. **The older I get the scarier it becomes.** I am now in my seventies and am hoping to remain independent for a number of years to come, but the thought of having to go through the hassle of first finding somewhere I can afford, actually moving and then still having no security of tenure fills me with dread.’*

Introduction

The project has been conducted in light of extensive research that is warning of rapidly increasing housing problems facing older people. The three main factors are:

- an ageing population;
- reducing rates of home ownership; and
- significant increases in older people relying on rental accommodation to age-in-place in retirement.

The objective of the project is to increase awareness of older people’s housing issues across Australia and to improve older people’s access to affordable housing and ensure better availability of services that can help older people in housing difficulty.

Research has shown there are great benefits for the health and wellbeing of older people and also for governments as the provision of ‘upstream’ early intervention focused specialist older people’s housing services provide significant economic savings compared to the cost of ‘downstream’ crisis interventions. Such services can assist older people to access affordable housing and ensure they live independently for longer. They require less emergency housing and health services and avoid premature entry into residential aged care accommodation.

The focus of the NSW research phase of the Ageing on the Edge Project, is to explain the extent, scale and location of older people at risk of homelessness in NSW and ensure that action is taken so the current housing and service systems can work much better for older people and achieve greater outcomes in obtaining affordable housing outcomes. This project has involved a number of stages.

- ◆ The analysis of unpublished data from the census and the Australian Department of Social Services unpublished data on older low income households. This project quantifies the number of older households predominantly in the private rental market in housing stress and severe housing stress—that is paying over 30 per cent and 50 per cent respectively of their household income in rent. These are people that are at risk of homelessness. Specialist Homelessness Services data, available from the Australian Institute of Health and Welfare is able to provide an insight into the growing numbers of older people presenting to homelessness services.
- ◆ A review of NSW government policies on housing, homelessness and ageing.
- ◆ Consultations with the relevant sectors, housing and service provision to understand the options available and the pathways older people need to follow to receive assistance.

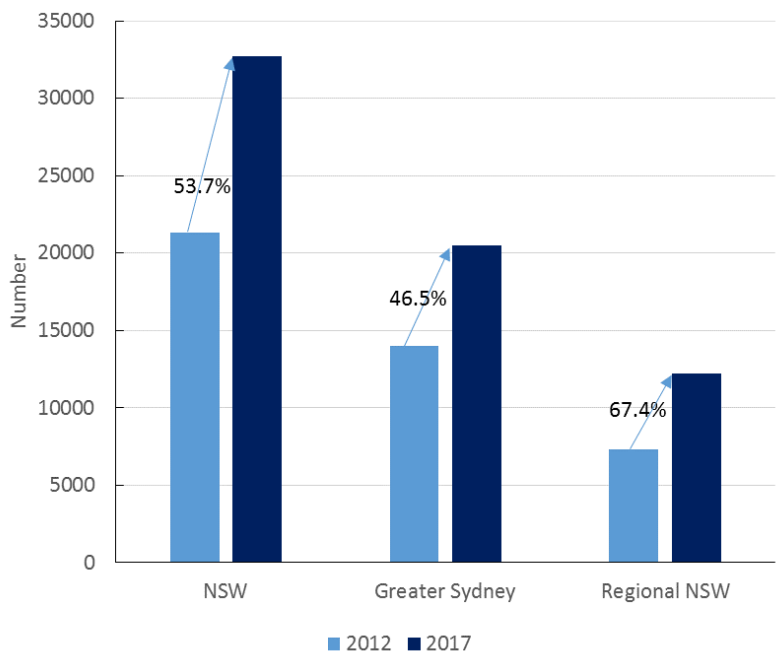
Older people who are homeless or at risk of homelessness—the evidence for NSW

The private rental market across Australia is tight and this is particularly so in NSW which has experienced the greatest increases in house prices and rents (Yates 2017). As a consequence housing affordability in NSW and Sydney are at their lowest levels for a number of years (National Shelter, Community Sector Banking and SGS Economic Planning 2017).

This situation is reflected in the numbers and growing proportion of older people at risk in the private rental market and the increase in older people seeking assistance from Specialist Homelessness Services. This report has identified from Department of Social Services data:

- Since 2012 there has been 53.7 per cent increase (or an annual average growth rate of nine per cent) in the number of low income households receiving Commonwealth Rent Assistance with a reference person aged 65 and over paying unaffordable rents.
- This increase represents a rise from 21,000 low income households aged 65 years and over paying more than 30 per cent of their income in rent in 2012 to nearly 33,000 households in 2017 in NSW.
- Of these 33,000 households, 9,314 were in severe housing stress paying more than 50 per cent of their household income in rent.
- In 2017 single women households account for 45.5 per cent of these households (single males 30.5 per cent and couples 24.0 per cent).
- 12,000 of these low income households were aged 75 years and over.
- Older households in housing stress can be found across the state with 63 per cent located in Greater Sydney.

Increase in low income households 65 years and over receiving a government payment and paying more than 30 per cent of income in rent

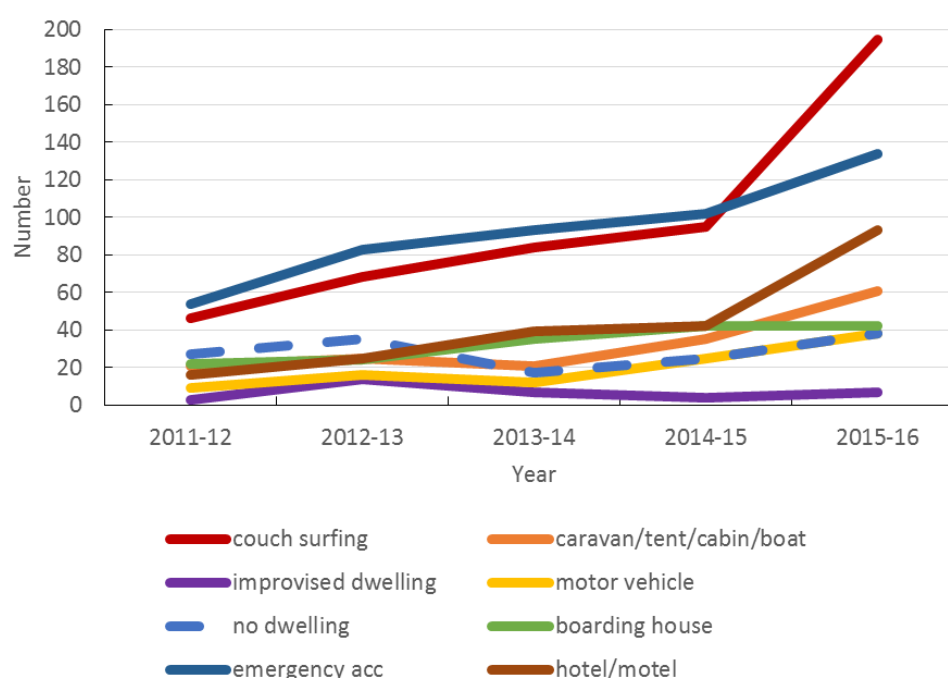


Source: DSS unpublished data

The report finds that the private rental market is completely inappropriate for older people due to the cost for age pensioners, the lack of secure tenure and difficulties obtaining aged care modifications to enable them to age in place. Increasingly older people are at threat of homelessness because of the difficulties they confront in the private rental market. Data from the Specialist Homelessness Services Collection Datacubes available through the Australian Institute of Health and Welfare shows:

- For the first time in 2015-16 there were more older women than men aged 55 years and over who attended homelessness services.
- Older women attending homelessness services are more likely to be classified as 'at risk of homelessness' because they find temporary arrangements when 'between homes'. Between 2011-12 and 2015-16 there has been a 300 per cent increase in women couch surfing (195 women in 2015-16) and sleeping in their cars (38 older women in 2015-16).

Living circumstances of women aged 55 years and over at the time of presentation to Specialist Homelessness Services, 2015-16



Source: AIHW SHS datasets

How do we improve the living circumstances of so many older people now and in the coming years as the general consensus, based on current trends, is that the outlook for older people seeking affordable housing is only going to get worse over the coming decades?

Assessment of the current service system— perspectives for NSW

Consultations have occurred with a wide range of government department representatives and the community sector to determine the success or otherwise of the housing systems in NSW in addressing the needs of older people at risk of homelessness. The findings from this part of the research indicate:

- Many NSW community sector representatives stated the private rental sector is unsustainable for older people on low incomes and that they believe there is a trend in NSW of older people becoming permanently excluded from the market.
- The housing, aged carer and community sectors broadly stated the needs of the emerging group of older people at risk of homelessness are not being met by government or not-for-profit services. This includes information services, housing support and advocacy as well as housing supply.
- Sector experts stated this group are not being clearly identified and remain largely hidden in society where they mainly cope using their own resources and connections. The sector believes older people are undercounted in homelessness service data and that these services are fundamentally inappropriate to their needs.
- The aged care sector believe their responsibilities to assist should be significantly improved and better connected with the housing and homelessness services system.

Housing information

This report expresses the view held by many people in the housing sector that, in a very constrained affordable housing environment, there is an urgent need for older people in NSW to maximise their opportunities to be appropriately housed by having clearly accessible avenues for seeking housing information at an early stage before circumstances lead to crisis. Such services need to be provided in a format that ensures they are appropriate to the needs of older people and de-stigmatises homelessness with a housing rights based framework.

In NSW there are no funded housing information services specifically to assist older people. An exercise in conducting random searches for older people's housing, while coming across some very useful links for housing supply, was an exhaustive process. These links mainly connect people to individual organisations of which there are many to explore. In addition older people and people on low incomes have the lowest levels of digital inclusion/technical literacy of all Australians (Thomas et al. 2017) so solutions that are solely web based rather than providing individual advocacy and one-on-one support are inappropriate.

Housing supply

This report acknowledges the views of many people interviewed for this research that whatever steps are taken to improve service systems, that the long term fundamental need of older people at risk of homelessness can only be addressed by a significant boost to the supply of age-suitable public and community housing.

Community housing providers interviewed stated that they believe they have a responsibility to ensure their housing is adaptable for an ageing population but they need government support to achieve that goal. High need groups should also be addressed with specific initiatives for older people from Aboriginal and Torres Strait Islands, Cultural and Linguistically Diverse (CALD) and Gay, Lesbian, Bi-Sexual, Transgender and Intersex (GLBTI) backgrounds.

Investigations undertaken to explore housing options in NSW shows that there are significant opportunities to maximise the availability to older people of alternative forms of older people's housing supply in NSW. There are a range of affordable housing options that older people could consider across a number of housing domains in the public, community, not-for-profit retirement housing, aged care and for-profit sectors, however they are not documented, linked or integrated into consolidated housing information, application or service support systems.

Applying for housing

Each housing provider has a different process for taking applications. It takes significant levels of comprehension to understand each individual process, the eligibility guidelines and application procedures. These can become insurmountable barriers for older people, especially if they are under the stress of being at risk of homelessness.

Homelessness service support

The report demonstrates that whilst the 300 homelessness agencies in NSW represent many varied special needs groups, there are no services with a specialist approach to assisting older people at risk of homelessness. Experts in the housing sector state that early intervention service approaches that are most appropriate for older people are also limited in scope in the NSW homelessness service system due to the pressure on services to primarily respond to people in housing crisis.

Other services for older people in NSW

There are a range of well operated information, advice and advocacy services in NSW that provide assistance such as the Tenants Union of NSW (TUNSW) and the state-wide Tenants Advice and Advocacy Services (TAAS), and specifically for older people such as the Seniors Rights Service and the NSW Elder Abuse Helpline. Discussions with these services has shown that, apart from their own identification of the problem of older people at risk of homelessness and their specific service initiatives to address the problem, they are generally not 'connected up' on housing due to their vital specialisation on other areas and the lack of an overall service strategy on older people at risk of homelessness that could incorporate their agencies.

The Aged Care Sector

The Commonwealth Home Support Program (CHSP), as the national aged care service system, is well placed to be a major contributor to assist older people at risk of homelessness but no initiatives have been developed so far. The Assistance with Care and Housing (ACH) Program, that is part of the CHSP, is specifically funded to address the needs of older people at risk of homelessness and provides a very effective model of one-to-one client case management. However this program is not well integrated within the CHSP or the homelessness sector and, whilst there are many excellent and dedicated local services, ACH is so poorly funded that it is not able to provide a comprehensive response.

Current NSW Government policy is well positioned to act

The report has also analysed current government policies on housing, homelessness and ageing and found the NSW Government had developed a comprehensive plan between 2006-2011 called *New Directions in Social Housing for Older People*, a five-year strategy that created a number of initiatives, most significantly the introduction of the Seniors Communities form of public housing (NSW Department of Housing, 2006).

Since that time the NSW Government has also acknowledged the housing problems facing older people, particularly women, but has yet to articulate and implement effective ongoing responses specifically for this group. This report therefore provides an opportunity, in addition to evidence and recommendations in other significant research in recent years, to assist the NSW Government to develop a comprehensive response that can have a significant impact and benefit thousands of vulnerable older people in NSW.

A systems reform agenda and recommendations

To achieve outcomes in addressing the problems identified, a strong view from the community sector has been that the key focus must be the introduction of a specialist approach to address the needs of older people at risk of homelessness with a particular focus on assisting older women who are the least likely to seek help or know where they can obtain assistance.

The key elements of a systems reform agenda are outlined below as the recommendations from this report. The Ageing on the Edge Project proposes that the NSW Government:

1. Prepare an Older People's Housing Strategy linked to a comprehensive credible housing strategy. The Strategy will drive whole-of-government responsibility and system reform for addressing homelessness for older people across departmental domains in the housing, homelessness, tenancy, senior's information, senior's advocacy, elder abuse, health, incomes and aged care sectors.
2. Improve identification of older people at risk of homelessness by working with service systems most relevant to older people such as health, aged care, incomes, senior's information and senior's advocacy for assessment and referral to housing and homelessness services that can help older people.
3. Provide resources to establish a state-wide older people's housing information and support service that can bring together currently fragmented resources to provide to older people extensive and detailed information on the range of housing options available to them across the government, community, aged care housing and retirement living sectors.
4. Provide training to generalist and early intervention Specialist Homelessness Services to improve their accessibility to older people. Such training would promote a better understanding of key service linkages and the specialist housing, health and aged care issues affecting older people.
5. Form a working party of government, non-government agencies and older people to improve linkages and referral pathways between the Department of Family and Community Services (FACS) and the Commonwealth Department of Health (DOH) funded programs to better integrate the Specialist Homelessness Services (SHS), the Commonwealth Home Support Program (CHSP) and the

Assistance with Care and Housing (ACH) Program. This should also incorporate the key linkage of a state-wide older people's housing information and support service.

6. Improve eligibility guidelines into public and community housing to acknowledge the specific disadvantages facing older people at risk of homelessness in NSW. Two specific areas that need reform are the excessively high age based eligibility benchmark for priority housing eligibility and the lack of ability of older people to apply for public and community housing in advance of planned retirement.
7. Support moves to regulate minimum access features in the National Construction Code for all new and extensively modified housing.
8. Seek support from the Ethnic Communities Council of NSW to conduct a project with key organisations in the housing sector to improve access to housing information and support for older people from Culturally and Linguistically Diverse (CALD) backgrounds.
9. Engage with the community housing, aged care housing and for-profit housing sectors to expand the range of housing options available for older people in their later years.
10. Increase levels of funding to Specialist Homelessness Services and the Tenants Advice and Advocacy Program, so that they have the resources to extend their current reach to older renters.
11. Move to end no-reason eviction in residential tenancies legislation.
12. Implement a long term approach to provide a significant boost to the supply of age-suitable public and community housing, incorporated into an Older Person's Housing Strategy.
13. Conduct further detailed research across NSW to better understand the regional factors affecting older people at risk of homelessness in the state.

References

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