

# Finding a Suitable Home for Older People at Risk of Homelessness in South Australia

## Summary report on housing for older people at risk of homelessness in South Australia, improving their access to housing and the services that can help

An emerging group of older South Australians on low incomes, the majority women, are living in insecure private rental housing paying unaffordable rents and just surviving on a pension.

Many have lived conventional working lives but find themselves in later life without housing security or affordability because they have not attained home ownership or been eligible for public housing.

Entering retirement in the private rental market, they soon find that life is tough struggling to cope with housing insecurity and rising rents.

Due to a life of self-reliance many older renters learn to cope by cutting back on essentials such as food and medication. This is confirmed by a study using HILDA data that found older renters spend less on transport, health and food.<sup>1</sup>

They live in fear of eviction and often do not know where to get help for their predicament. Their situation can reach a crisis point when a landlord sells their home or puts up the rent beyond the tenant's means.

Unless an affordable housing solution arises, many older people spiral into crisis such as couch surfing with family, sleeping in cars, and vulnerability to elder abuse and ill health.

There are many services in South Australia working hard to help this group of older people but because this is a 'new' and growing problem the responses are limited and fragmented.

This research presents the latest detailed data on the scale and location of the problem in South Australia. It also recommends solutions such as increased specialist assistance to help older people, improved integration of existing services and more social housing.

Strategies to help older people successfully age-in-place must be a priority for governments. Early intervention to provide secure and affordable housing saves lives and avoids the enormous cost of crisis health and housing, including premature entry into residential aged care.

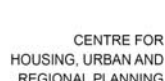
**If older people are to age well, they must be housed well.**

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# KEY RESEARCH FINDINGS

## **According to 2016 Census data many older private renters in South Australia are living in housing stress**

- Over 4600 older low income households aged 65+ are in housing stress paying more than 30% of their income in rent, representing 67% of all low income older private renter households.
- 18.4 per cent (1270 households) aged 65 years and over were in extreme housing stress paying 50% or more of their income in rent.
- There has been a 48% increase of older households in housing stress between the 2011 and 2016 censuses.

## **Unsurprisingly, the affordability problems exists mostly in the Greater Adelaide region**

- 74% of low income rental households aged 65+ in housing stress are living in the Greater Adelaide region.
- 89% of the low income households aged 65+ in South Australia who are paying 50% of their income in rent (1133 households) are living in the Greater Adelaide region.

## **With trends showing more people living alone, especially with age, being older and single in Great Adelaide is a compounding factor that exacerbates housing poverty**

- 74% of single person households aged 65+ in the private rental sector in Greater Adelaide are paying 30% or more of their income in rent, in total 3,150 households.

## **The number of older single women in housing stress in South Australia is higher than single men due to factors such as women living longer and gender disadvantage with reduced savings and superannuation**

- There are 1879 older single women in housing stress compared to 1271 older single men.

## **Particularly concerning are those people aged 75+ whose housing can be more acutely linked to impacts on health and the ability to age-in-place**

- One third of the 65+ households in SA paying 30% or more in rent were aged 75 years and over.
- In the Greater Adelaide region 20% of those 75 and over were paying 50% or more in rent.

## **Housing stress is an issue across the state, though there is a higher prevalence in some areas**

- Onkaparinga has the highest proportion and number of older households in housing stress in Greater Adelaide. Regionally, there is overwhelming representation in the Fleurieu and Kangaroo Island regions. This is a reflection of the distribution of the older population.

## **In 2015-16 in SA 1152 people aged 55 years and over accessed Specialist Homelessness Services, a 44% increase in older people seen by SHS services nationally in the last 5 years.**

**Public housing is a very important source of affordable housing for older people in South Australia. As of January 2017:**

- There were 21,721 public and Aboriginal tenancies where a person was aged 55 years and over.
- 73% of older public tenants have lived in their home for more than 10 years.
- However there were 4545 people aged 55 years and over on the public housing waiting list. Of these people 600 are aged 75 plus and almost 100 applicants are aged 85 years or more.
- 51% of older applicants on the waiting list or wanting to transfer within the system are waiting on Category 1 or 2 and therefore have the greatest chance of being housed within a reasonable period of time.
- While 34% of public housing applicants aged 55+ are housed within 2 years, 64% wait for more than 2 years.

Public housing offers a genuine solution to ageing-in-place however in future it is expected to be one aspect of a more diverse social housing sector.

**With so many older people in housing stress in the private rental market, what alternative affordable housing options exist in South Australia?**

- This research has identified a range of potential housing options available to older people on low incomes in South Australia. These include: Public housing, Community housing, Not for profit independent living units, Aged care housing providers, Rental villages, Abbeyfield housing and Supported Residential Facilities.
- Applying for these housing options requires significant navigation skill and advocacy that is difficult for older people experiencing housing stress.

**Whilst there are a range of housing options, they are not linked into a support system that is well equipped to help older people to find, and apply for, available housing options. However, the research found that there are a number of excellent services in South Australia that are looking for better ways to provide assistance.**

- Current services available to older people operate from a wide range of perspectives such as housing information, community education, crisis homelessness, older people with complex needs, tenancy advice, retirement housing, elder abuse and housing support for the frail aged.
- The services report that the assistance available is quite fragmented and needs better co-ordination, networking and streamlining into clearer pathways if older people at risk of homelessness are going to be better assisted in the future.
- There was widespread support for investigating the feasibility of a central older persons information, advocacy and referral service such as HAAG's Home at Last service in Victoria.
- Linking housing assistance services with the wider health and aged care systems is also a key to early identification of older people at risk of homelessness and establishing effective referral pathways towards finding housing solutions.

## **A way forward — recommendations for Council on the Ageing (COTA) South Australia's Older Persons Housing Roundtable**

The work of the Ageing on The Edge—Older Persons Homelessness Prevention Project has found there are a number of factors emerging in South Australia that require urgent attention by governments and the community sector to address the problems facing older people at risk of homelessness. We therefore recommend that the Older Persons Housing Roundtable of COTA South Australia support and encourage the development of the following initiatives:

- 1) A project that provides targeted assistance to communicate to, and assist, older people at risk of homelessness in South Australia.
- 2) Use available data mapping evidence to prioritise targeted assistance to this group in areas where there are high numbers of vulnerable older renters at risk of homelessness.
- 3) Review eligibility guidelines for public and community housing to ensure the vulnerability factors affecting older people at risk of homelessness, such as age, health needs and future income prospects, are incorporated into priority housing guidelines.
- 4) Convene a working group of current housing information and advocacy service providers to improve networking, service integration and referral procedures.
- 5) Investigate the feasibility of establishing a one-stop-shop for an older persons information, advocacy and referral service.
- 6) Include in the strategic planning on this issue, other social services that are well placed to become integrated into housing service network structures such as aged care, community health services and local government.
- 7) Seek support from State and Federal Governments for the development and expansion of older persons housing information services, the Aged Persons Homelessness Assistance Program and the Assistance with Care and Housing (ACH) Program.
- 8) Develop an Older Persons Housing Strategy with long term planning for an adequate supply of affordable, appropriately designed and located affordable housing in all communities of South Australia.

