



Age Discrimination in Housing and Homelessness

HAAG have identified three key areas of significant age-related discrimination; Financial discrimination, employment discrimination and housing discrimination.

HAAG acknowledges that some groups may experience compounding discrimination based on LGBTQ+ status, disability status, being culturally and linguistically diverse (CALD) or being of Aboriginal or Torres Strait Islander background.

Financial Discrimination

The problem

- The Australian retirement system is built on the expectation that older people will own a home at the time of retirement.
- Our research demonstrates that this is not the reality for 42% or more older people over 55 years.
- Measures such as first home buyers grants, and shared equity schemes often do not apply to or work in favour of older people, particularly older women over 55 who may not have enough assets to purchase a property in the private housing market or secure a bank loan even with government incentives.
- We have heard anecdotal evidence of older people (particularly older women) being discriminated against when seeking a bank loan. See attached quotes.

Recommendations

HAAG recommends that the Federal Government:

- Identify financial products and banking options to prevent older people in the lowest income households paying mortgages on their primary residence from falling out of homeownership due to mortgage stress.
- Support removal of aged-based discrimination practices in banking to enable older people to access schemes that assist home ownership, in line with responsible lending guidelines.



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- Create a shared equity scheme where government guarantees the loans of older people with criteria specific to the circumstances of older people with moderate savings but who are unable to find other alternative affordable housing options in the private housing market.
- Scaling up appropriate shared ownership models such as those initiated by Women's Property Initiatives, co-housing or co-operatives.

Employment discrimination

The problem

- We hear lots of anecdotal evidence of employment discrimination:
 - *“When I quit my job, the man they hired right after me was on a higher wage.”*
 - *“employers are really ageist, they don't want to employ you. It makes you feel ill, it is demeaning. It's like being on parole when you haven't done anything wrong. There is no dignity. The employers are also annoyed [by the useless applications] but they aren't as depressed and ashamed.”* (Dee, aged 64 – lost her job at 60).
 - *I have several university qualifications including a Masters degree. I have found systemic ageist discrimination when applying for jobs. It is like being in my 20s again however unfortunately I do not have the stamina and fitness I had then to work low paying manual jobs to manage. I suffer from stress and anxiety. The last position I had was in a government call centre and I was unable to cope with the totally unreasonable work demands and keep up with the 20 year olds as this is the expectation. I think it's disgusting the way older workers and renters are treated. We are put in an impossible position where we cannot get work nor afford private rental.*
 - *I would like to see quotas imposed on employers to employ older workers as I think this is the only way things will change as employers will not admit they discriminate. Also Newstart raised so so we do not have to live in poverty. Affordable housing so we do not have to live in vans but can live with dignity.*



Age discrimination in housing

The problem

- Australia's private rental sector does not provide security of tenure, affordability or accessibility for older low-income households.
- Older renters in the private rental market live in constant anxiety about their housing, particularly those on income support
- Stiff competition for the small number of houses that are accessible, close to amenities and affordable
- A lack of accessible housing, and a lack of funds to modify homes to make them more accessible means that mobility issues can push people into homelessness.
- Little or no incentive for landlords to upgrade or install ramps and handrails to make housing more accessible.
- Many older renters are afraid of asking for home modifications due to the fear of rent increases that may result from it or being asked to vacate the home.
- Single older women are amongst the most marginalised groups in terms of their access to safe, affordable housing and often find informal housing arrangements that leave them more vulnerable to homelessness and further harm.

Recommendations

HAAG recommends that the Federal Government:

- Make 'affordable housing' genuinely affordable by legislating a nationally consistent definition to cap rents at 30% of income for people on low incomes (\$35000-\$200000) and they should remain affordable housing in perpetuity.
- Align eligibility criteria for public and community housing across all states, including a consistent asset limit.
- Increase public and community housing to 10% of the total housing stock by 2024 and allocate a proportion of these for people over 55 based on area and need
- Fund specialist services to support older people to navigate the complex housing application system to ensure equitable access to public and community housing across the country.



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- Strengthen nationally consistent rental laws, including providing for longer leases, minimum accessibility standards and energy efficiency and removing no-reason or no-fault evictions.
- Revitalise and reestablish support for the Independent Living Unit sector, to enable it to provide long-term secure rentals or ownership options for older people with low to moderate wealth.