

The Ageing Elephant in the Room

**By Jeff Fiedler,
Tenancy Advice/Policy Worker,
Housing for the Aged
Action Group**

In previous editions of *Parity* Housing for the Aged Action Group (HAAG) has highlighted the plight of older people caught in private rental housing poverty who are unable to afford increasing rents, are in constant fear of eviction and who need quality housing as they age. Our services see a constant stream of older people in this form of housing crisis.

While there are many groundbreaking policy initiatives that are being implemented from the White Paper, it is frustrating for organisations like ours that the Commonwealth Government again has ignored the plight of older private renters who are, by the government’s own estimation, the highest needs group of all ages and housing tenures. For example, Australian Government research has found that older people in housing stress has doubled from 52,000 in 2004 to 112,000 in 2008¹ and the Australian Institute of Health and Welfare released data in 2009 that shows that older private renters pay more of their income in rent than any other age group or tenure type.²

Similarly, the White Paper documented an alarming increase in older people experiencing housing difficulties. It cites the 2006 census that showed an

alarming increase in the number of older people who were homeless. Compared to 2001 there has been a 36% increase in homelessness for the 55–64 age group and a 23% increase for those aged over 65. *These figures represent the two greatest increases of all age groups over the 5 year period.* The report also highlighted a 30% increase in older people in housing stress between 2003–2007.

In contrast to this alarming need, the interim targets set in the White Paper for 2013 mention reductions in homelessness specifically for other demographic groups such as families, young people and children, but no broad targets for older people. On another initiative some 1500 former Supported Accommodation Assistance Program (SAAP) specialist services will continue to be funded under the new National Affordable Housing Agreement, yet it is well documented that older people do not seek assistance from SAAP services. For example, in 2007–08 only 1.7% of SAAP clients were aged over 65.³

Assistance with Care and Housing for the Aged

One of the important acknowledgements for older people in the White Paper is the previously announced continuation of the Assistance with Care and Housing for the Aged (ACHA) Program to the tune of \$18.4 million over 4 years. However the statement

does not provide any additional financial commitment. While the White Paper announced a 55% overall increase in expenditure on homelessness programs, the ACHA component comprises a paltry \$4.1 million dollars a year allocated nationally. In overall terms the ACHA allocation represents .05% of the total budget for homelessness, a disproportionately small amount compared to the increase in homelessness and housing poverty for older people as previously described.

ACHA will unfortunately continue to be a minor program providing a major role in the homelessness prevention field. ACHA should be expanded ten-fold before it can begin to address the real need in the community.

Positive Initiatives for Older People

A positive side to the White Paper programs for older people is the funds allocated for additional aged care accommodation specifically for older homeless people. This is a groundbreaking initiative and is well targeted to the needs of clients who have been sleeping rough and where homelessness is borne from a mix of alcohol and drug abuse, mental illness and housing poverty. Providing support to organisations like Wintringham is absolutely the right approach to addressing the needs of this



group. Wintringham's method of support for their clients is so successful because it is person centred, non-judgemental and understands that the heart of care for older people is decent housing with appropriate health, aged care and social supports where required. A fantastic community has been constructed out of the Wintringham philosophy and its *modus operandi*.

Further, the White Paper initiative to amend the Aged Care Act, in essence to provide priority access to residential care for frail older people who are homeless is also an important step forward. This decision provides much needed access for older people with high care needs into the mainstream aged care system. It provides funding for purpose built facilities and perhaps most importantly, acknowledges that the health and aged care system has some responsibility in ensuring that housing is an important component of a person's care needs as they age.

Limited Definition of Older Homeless People

However, it is unfortunate that the government has chosen to limit the scope of its attack on older persons' homelessness by focusing only on the most marginalised group of older people who generally have a complex range of problems. By this limited definition the White Paper fundamentally misrepresents the complete picture of older persons' homelessness. In an almost ageist way, the White Paper states that "*Older people experiencing homelessness have a different profile to that of other older Australians. They are more likely to have experienced mental illness or cognitive impairment, often as a result of alcohol and substance abuse.*" This definition limits the scope of the White Paper initiatives to be able to impact on other older people in high need. There is a much larger population of older people who are regularly on the cusp of housing eviction and in transition from one form of insecure housing to another due to their limited income, insecure housing tenure and difficulty accessing public housing or other forms of affordable accommodation such as independent living units.

The vast majority of older people who are threatened with homelessness have the single disadvantage that private rental housing is insecure, unaffordable on the aged pension and is not an adaptable form of housing as their disability needs increase with age. The White Paper identifies that 17% of people classified as homeless on census night 2006 were over 55 years of age and numbered almost 18,000. However, in addition to this group there are 111,000 people aged 65 and over living in the private rental market who are in danger of homelessness if the landlord decides to sell, or they get a \$50 a week rent increase, or they have a health incident and can no longer manage to live in their home due to steps, or the landlord is unwilling to allow minor home modifications. In many other cases older people are in immediate housing

danger when their spouse dies and suddenly their pension has to pay all of the rent that was previously shared.

Other common HAAG cases involve people over 75 years of age who have rented their home for 20-30 years who suddenly receive a 60 day Notice to Vacate due to the landlord seeking vacant possession to sell the home, or they have received an outrageous rent increase (often in the range of \$40-\$50 week) that is intended to tip them 'over the edge' of their ability to pay so that the landlord can replace them with higher income renters. Such a shock to a person's well-being at an advanced age can cause a health crisis that further complicates the tenant's predicament. A hospital bed is not a very sensible place to be when you should be out looking for a new home. Premature entry into residential care caused by the downward spiral of ill-health caused by a housing 'shock' is another avoidable consequence of not having adequate supports in place for older private renters. These are just a few of the myriad of circumstances that arise constantly in the poorly regulated private rental market that frequently puts older people under threat of homelessness.

This situation continues to worsen in Melbourne as rents have risen alarmingly in the metropolitan area. According to the Rental Report produced by the Department of Human Services "from 2006 to the first quarter of 2009 (there was) a sharp and significant decline in the availability of affordable private rental accommodation in metropolitan Melbourne".⁴ The median rent for a one bedroom flat is now \$270 a week. This represents 70% of the aged pension, even with the rent assistance supplement added to a person's income.

So why haven't the needs of this group of low income older people been understood and addressed by government? There are a number of possible reasons, such as:

First, there is little detailed data on older people and homelessness. As well as the low level of contact made by older people to SAAP services mentioned previously, it is extraordinary that the Department of Health and Ageing has not collated and released any data from the Assistance with Care and Housing for the Aged (ACHA) Program since its inception in 1995. These specialist services have high case loads and are linked into the most appropriate networks in the health and aged care fields where older people are most likely to seek assistance and support. For example, HAAG's ACHA service helped 151 older renters in the first two months of 2010 alone. The complexity of the referral processes used by older people is also highlighted by the fact that there were 128 separate origins of referral to HAAG between July-December 2009. The referral point, profile of each person, their housing problem and housing outcome provide valuable insights into the current trends and impacts on older low income renters. The national ACHA data that is collected would tell an extraordinary story if they were ever

compiled and made available. This lack of analysis by government has hidden the scale and detail of the threat of homelessness faced by older renters.

Secondly, appropriate housing support networks for older people have never been established that would provide further data for their needs to be understood. There are two main problems: Older people do not seek housing assistance through mainstream housing support services, and the health and aged care services where 'at risk' older people are most likely to make contact are not skilled at identifying and dealing with a client's housing problems. It is unfortunately the case that the majority of aged care agencies have not heard of the ACHA Program, even though they are funded by the same department. A standardised procedure should be in place whereby aged care staff are trained to identify housing problems and automatically refer an older person to an appropriate specialist older persons support agency where required.

Thirdly, to compliment the establishment of a responsive network there is a need for a 'one-stop' information service that aged care and other older persons' services can contact when they identify an older person in housing difficulty. This is necessary due to the increasing complexity of the housing support systems where a range of options may be explored, depending on the circumstances and needs of the client. The importance of such a service has recently been recognised in Great Britain where a national housing options information service was established by the Brown Government in 2008. HAAG has operated an unfunded service since 1998 but we do not have the resources to develop the required structure to adequately address the problem.

The overall question is whether the majority of 'at-risk' older people have been put into the too-hard basket. We argue that unless governments tackle this bigger issue it cannot meet its target of halving homelessness by 2020 because the group who are in housing poverty today in the private market will be tomorrow's homelessness victims. The Australian Housing and Urban Research Institute (AHURI) predicts that low income older households will more than double from 195,000 to 419,000 by 2026.⁵ Our challenge is to determine how the increasing numbers of older people at risk of eviction and homelessness will be supported and housed. ■

Footnotes

1. Rudd, Kevin. 2008. "The Economy, Inflation and the Challenge of Housing Affordability." Address to the Business Leaders Forum. Queensland University of Technology.
2. Australian Institute of Health and Welfare 2008
3. SAAP Age Stats, Australian Institute of Health and Welfare 2009.
4. Department of Human Services Rental Report September 2009. DHS website.
5. Rental housing provision for low income older Australians AHURI April 2007