



# **Housing for the Aged Action Group**

## **Submission into the Parliamentary Inquiry into Homelessness**

### **Housing and Homelessness for Older People**

Prepared by Housing for the Aged Action Group

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## Table of Contents

<i>Section 1: The Changing Scale of Homelessness in Victoria</i> .....	6
An emerging problem - homelessness for older women .....	7
<i>Section 2. What are the social, economic and policy factors that impact on homelessness?</i> .....	8
Not enough public housing .....	9
Older people on pensions, in private rental are at risk of homelessness .....	11
The insufficiency of Commonwealth Rent Assistance .....	15
The insufficiency of Newstart and the Aged Pension for Older Renters .....	16
Groups facing vulnerabilities and barriers to homelessness .....	16
Older Women and Homelessness .....	17
Family Violence and family breakdown .....	22
Closures of Independent Living Units .....	24
<i>Section 3. The policies and practices from all levels of government that have a bearing on delivering services to the homeless.</i> .....	25
<i>Recommendations:</i> .....	27
<i>References</i> .....	30

# Housing and Homelessness for Older People

## Housing for the Aged Action Group

### **Background: Housing for the Aged Action Group**

HAAG is a community based organisation specialising in the housing needs of older people. The organisation was formed over 35 years ago and today has over 400 members actively campaigning for housing justice.

HAAG's service arm is the Home at Last (HAL) service which provides a one-stop shop of housing information, support, advice and advocacy for Victorians over 50 years of age. This assistance is provided through an intake and referral service assisting over 1,000 people per year. We also provide outreach support to re-house older people who are homeless or at risk of homelessness into long term affordable, age-appropriate housing. Our intake and outreach program is partially funded under Assistance with Care and Housing (ACH) which is a sub-program of the Commonwealth Home Support Program.

We have an early intervention and prevention approach to homelessness, which involves providing community and professional education to alert people to what places older people at risk of homelessness and pathways to support. Since 2015 we have had a strong Cultural and Language Diversity focus, and a team of bilingual workers who provide community education to groups of older people from a non-English speaking background. We have recently expanded this program to include peer educators, who have a lived experience of homelessness, and we are now starting work with the LGBTI community.

Since January 2019, we have been an information hub for the Aged Care Service Navigator trial, run by COTA Australia. We are one of the only information hubs providing face-to-face one-on-one support in the home or in our office to assist older people to register with My Aged Care. This has given us a unique insight into the difficulties in gaining access to the Aged Care system for people at risk of homelessness.

We are currently partnering with academic institutions to conduct research into the effectiveness of training aged care assessment staff to recognize people at risk of homelessness, and make an early referral into our Assistance with Care and Housing program. We are also engaged in a National Project which works with the University of Adelaide's Centre for Housing, Urban and Regional Planning (CHURP) to increase awareness of older persons housing issues across Australia, improve older persons' access to housing and ensure better availability of services that can help older people in housing difficulty.

HAAG would like to acknowledge that the submission was compiled with contributions from our members, specifically the Peer Educators, Cultural Diversity Reference Group and HAAG membership who came to our November 2019 Annual General Meeting, and this forms the foundation of our response.

## THE FACTS : OLDER PEOPLE AND HOMELESSNESS

### 1. An ageing population

- *Currently more than 15% of Victoria's population are older people<sup>i</sup>*
- *The number of Victorians aged 65 and above is set to triple by 2058*
- *By 2057, people aged 65+ are expected to make up 22% of Australia's population<sup>ii</sup>*
- *The population is living much longer, with people aged 85+ increasing 153% compared with 32% overall population growth.*

### 2. Increasing older homelessness

- *There has been a steep increase in the numbers of older people who are both homeless and at risk of homelessness in Victoria between 2011 and 2016.*
- *Australia-wide, there were a total of 116,427 people over 55 who were homeless on Census night 2016.<sup>iii</sup>*
- *Older people in the 55-74 age bracket are the fastest growing cohort within the overall homeless population. (Australian Homelessness Monitor Overview, 2018). There were close to 3311 people in Victoria who were over 55 and homeless on census night in 2016. This has risen from 2100 in 2011. This was an increase of 57.6%<sup>iv</sup>*
- *In Victoria, in the 5 years between 2011 and 2016, there was a **70.8 % increase** in the number of **women between 65-74** who reported being homeless, and a **61 % increase in women aged 75 years and over<sup>v</sup>**.*
- *Homelessness for older people is often hidden. Many of those who are homeless are living in poor quality, temporary housing such as caravans, couch surfing or living with family in unsuitable, violent or overcrowded conditions.*
- *Older people need stable housing in order to age in place. This cannot occur in private rental where the medium turnover is currently 1.4 years in metro Melbourne<sup>vi</sup>.*

### 3. Older home owners decreasing

- *There is a long term trend of reducing numbers of older people who own their homes. In 1995, 85.1 % of people aged between 55-64 years owned their own home, and 85.2% of those aged over 65. By 2014 these figures had dropped to 80.4% and 84.5% respectively<sup>vii</sup>*
- *The number of people approaching retirement or who have already retired without paying off their mortgages is increasing significantly. Between 1996 and 2014, the number of homeowners aged 55-64 with a mortgage debt had tripled to 44.5%.*
- *The number of homeowners aged 65+ with outstanding mortgages has doubled to 9.7%.<sup>viii</sup>*

#### **4. Affordable housing in decline**

- *In Victoria, Social housing currently provides accommodation to just 3.5% of the population .*
- *Public housing supply has not grown to meet demand, instead public housing stock declined by 581 dwellings between 2006 and 2016, due to the disposal of 6466 dwellings, mostly through demolition and sales.*<sup>ix</sup>
- *Though community housing stock has increased by 9593 dwellings, or 81% during this period (taken together as a 12% increase in social housing stock), it has not kept up with household growth<sup>x</sup>*
- *Between 2011–12 and 2015–16, the Australian Government’s real expenditure on Commonwealth Rent Assistance (CRA) increased by around 23%, from \$3.6 billion to \$4.4 billion*<sup>xi</sup>
- *In 2017 42% of CRA recipients in were still in rental stress.*
- *The number of people on the Victorian Housing Register increased by around 1 833 applications in the first three months of 2019 alone. In March 2019 in Victoria, there were 48,925 applications for public housing, including transfers*<sup>xii</sup>.

#### **5. More older people are living in insecure and unaffordable rental housing**

- *The number of older private renters is set to more than double over the next 15 years*<sup>xiii</sup>
- *The number of private renters aged 65 and over will increase from 246,439 in 2011 to 581,134 in 2031 – a jump of 131 %. This represents the greatest tenant population increase of any age group during this period.*<sup>xiv</sup>
- *Without adequate public housing, older people renting on low incomes will largely be at risk of homelessness.*
- *Across Australia, 45% of older women who rent spend more than 30% of their income on rent*<sup>xv</sup>
- *In 2016, 132,300 renters over 65 years were experiencing rental stress, representing a 42% increase from the 2011 Census*<sup>xvi</sup>.
- *Anglicare in their 2018 rental ‘snapshot’ found that only 1.9% of rental properties in Victoria were affordable for a single person on an aged pension*<sup>xvii</sup>.

#### **6. Elder abuse is increasing and lack of affordable housing is a contributing factor**

- *The Royal Commission into Family Violence stated that “meeting the accommodation needs of older women (and some older men) with limited financial resources may be the only effective way of protecting them from violence. For those who choose to leave their homes, an increase in appropriate and affordable housing is needed.”*<sup>xviii</sup>
- *Home at Last service data has shown a 50% increase in elder abuse and family violence cases over the last financial year.*

- *Seniors Rights Victoria's submission to the Royal Commission into Family Violence recommended improved housing options for older women and perpetrators of elder abuse to improve services for victims<sup>xix</sup>.*
- *National Ageing Research Institute (NARI) research into the outcomes of interventions into elder abuse recommended a review of affordable housing options for older people and adult children to address the need for accommodation options to escape abuse<sup>xx</sup>.*

## **7. The homelessness and aged care service system does not provide the help older people need**

- *There are 492 Specialist Homelessness Service agencies in Victoria but only 2 funded as specialists for older people.*
- *Home at Last is a highly successful housing information and support service for older people but has not been incorporated into an overall homelessness service strategy to provide early intervention assistance with a focus on achieving long term housing outcomes.*
- *The Assistance with Care and Housing (ACH) Program provides an effective model of support and assistance for older people but is poorly funded, has fragmented geographical coverage and lacks consistent service approaches.*
- *The aged care system is well positioned to be a first line of assistance to older people at risk of homelessness but does not routinely include housing problem identification as part of its assessment framework.*
- *All the above service systems lack integration as comprehensive responses to the housing problems facing many older people on low incomes.*

## **Section 1: The Changing Scale of Homelessness in Victoria**

### **Homelessness for Older People**

It is broadly assumed that in Australia, when older people retire, they will stay in their own home, or have the financial capacity to move into a retirement village. In fact, by and large, housing and income security policy in Australia assume this as well. The aged pension in Australia is based on the premise of outright home ownership and, as such, does not adequately cover ongoing housing related expenses such as mortgage or rent. The aged care system also assumes that people have safe and secure housing in which services can be provided.

**However, there is a growing trend of older people retiring into homelessness.**

Older people in the 55-74 age bracket are the fastest growing cohort within the overall homeless population<sup>xxi</sup>. Homelessness for older people in Victoria grew at a rate of 57% between 2011 and 2016, compared to 11% in Victoria overall. Australia's ageing population is rapidly growing. It is predicted to more than double from 2010 to 2050.<sup>xxii</sup> While the population grows, so does the homelessness crisis for some of our most vulnerable citizens.

In addition to a growing older population, a variety of circumstances are making it harder for people to stay housed. These include:

- Not enough public housing
- An expensive and insecure private rental market
- The insufficiency of Commonwealth Rent Assistance
- The insufficiency of Newstart and the Aged Pension for older renters
- Vulnerabilities and barriers to accessing housing and services for some groups
- A lifetime of disadvantage for women
- Family breakdown leading to the loss of the family home
- Family violence and elder abuse
- Sell-offs of independent living units and residential villages leaving residents homeless
- A service system that lacks the funding it needs to assist those needing help

### **An emerging problem - homelessness for older women**

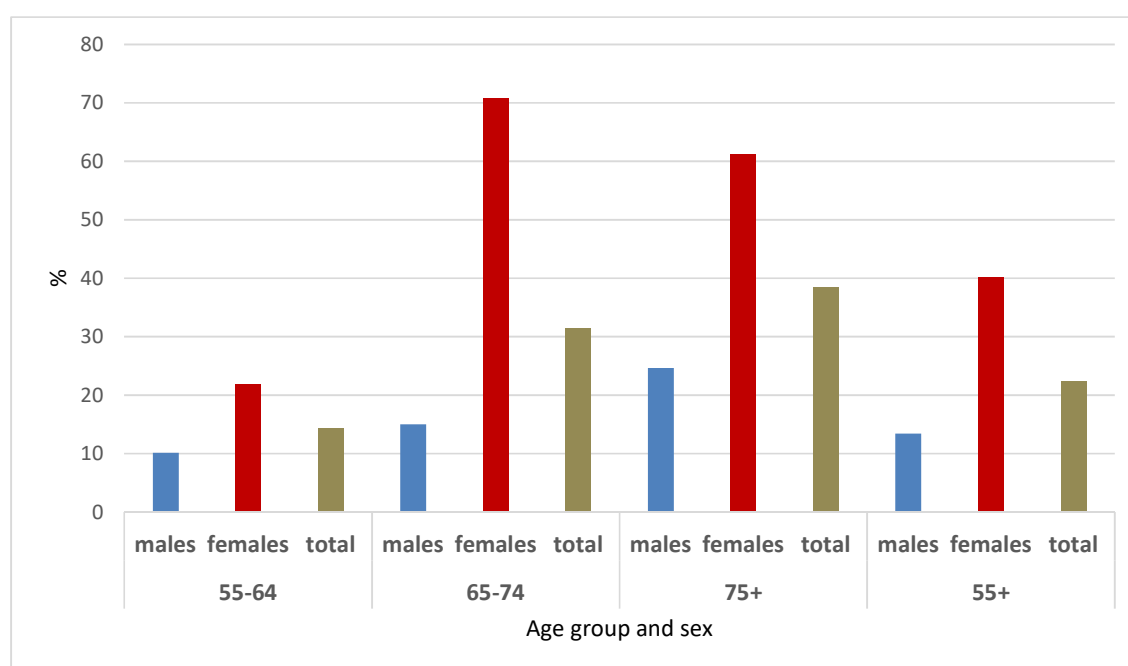
Women have seen a steep increase in homelessness over the past 10 years. In the 2018 and 2019 financial year, 58% of those seeking assistance from Home at Last were women<sup>xxiii</sup>. Victoria-wide, in the five years between 2011 and 2016, there was a 70.8 % increase in the number of women between 65-74 who reported being homeless, and a 61 % increase in women aged 75 years and over<sup>xxiv</sup>.

There has been a 30% increase in the number of women aged 65-74 years old who have accessed homeless services in the last five years<sup>xxv</sup> but we know many women aren't accessing services and will often couch surf and manage overcrowding, poor living conditions (such as living in a shed or garage) or live under the threat of violence from a partner/ family member for many years before seeking service support. Many older

women also face stigma and will be reluctant to seek service support because of stoicism and shame.

The last Census reported a 75% increase in older women sleeping in their cars, which Home at Last staff have also observed to be increasing. Safe emergency housing for older women in Victoria is particularly rare, and many women tell us they prefer to live in their car (if they have one) or under a street lamp than in a rooming house or cheap motel which can be more dangerous.

The below table indicates the increases in homelessness for older people in Victoria between the 2011 and 2016 census dates<sup>xxvi</sup>.



Source: ABS 2016 Census of Population and Housing: Estimating homelessness, 2011, 2016

## Section 2. What are the social, economic and policy factors that impact on homelessness?

While older Australians face the same risks of falling into homelessness as the broader population, they are faced with additional challenges related to ageing. These include but are not limited to reduced earning capacity due to retirement, chronic illness, physical and cognitive changes, and changes in the family structure, on top of the lack of suitable



affordable housing options to age in place. All these factors can put older people at greater risk of becoming homeless.

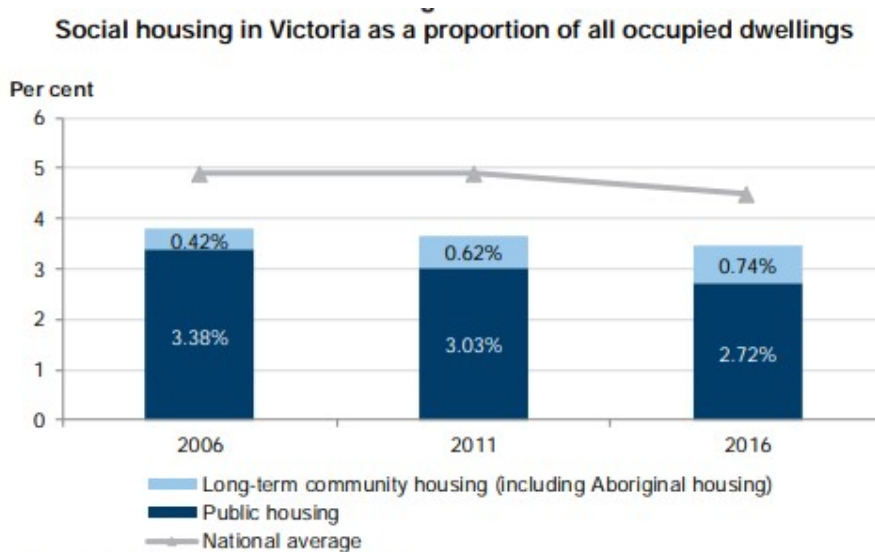
While there are several pathways to homelessness for older people, the majority of this cohort is falling into homelessness **for the first time in their life**. Those who become homeless for the first time later in life, often have a history of conventional housing. They are likely to have been private renters with a stable housing history whose pathway into homelessness is related to unaffordable private rental, the expenses related to illness, relationship breakdown, the death of a partner (making private rental unaffordable), eviction or accessibility problems. There are of course other determining factors, particularly related to disadvantage for migrants, women and other groups which will also be examined in this submission.

### **Not enough public housing**

If public housing supply was adequate to house those older people who are currently in housing stress, that is paying more than 30% of their income in rent, we would see a dramatic decrease in the number of older people who are made homeless.

Whilst public housing was once the home of Australia's working people, it has become a residual system, housing only the most vulnerable, and even then, with no great urgency. If we had a sufficient level of public housing stock, where those of retirement age or unable to work due to disability could access housing at the first signs of housing stress or distress, we would all but eradicate homelessness for older people. The older people who come to the Home at Last service very rarely have complex issues that make tenancies or housing generally unmanageable. They simply want a place to stay where they can age with dignity and security.

In Victoria, social housing currently provides accommodation to just 3.5% of the population<sup>xxvii</sup>. The stock of public housing has not grown to meet demand, instead public housing stock declined by 581 dwellings between 2006 and 2016, due to the disposal of 6466 dwellings, mostly through demolition and sales.<sup>xxviii</sup> Though community housing stock has increased by 9593 dwellings, or 81% during this period (taken together as a 12% increase in social housing stock), it has not kept up with household growth (see table below)<sup>xxix</sup>



In 2018, approximately one-third of social housing tenants in Australia were aged 55 years and over, representing 35% of tenants in public housing, and 30% in community housing<sup>xxx</sup>. With an increasing aged population, decreasing homeownership, and a private rental market that is increasingly unaffordable the demand for social housing is expected to steadily increase. Notably, the Australian Housing and Urban Research Institute have projected that by 2031 the unmet demand for social housing for this age group alone is likely to increase by approximately 78%, from 2016 figures<sup>xxxi</sup>.

Without significant ongoing investment into increasing housing stock we will see the housing crisis deepen. According to Dr Judy Yates (2017),

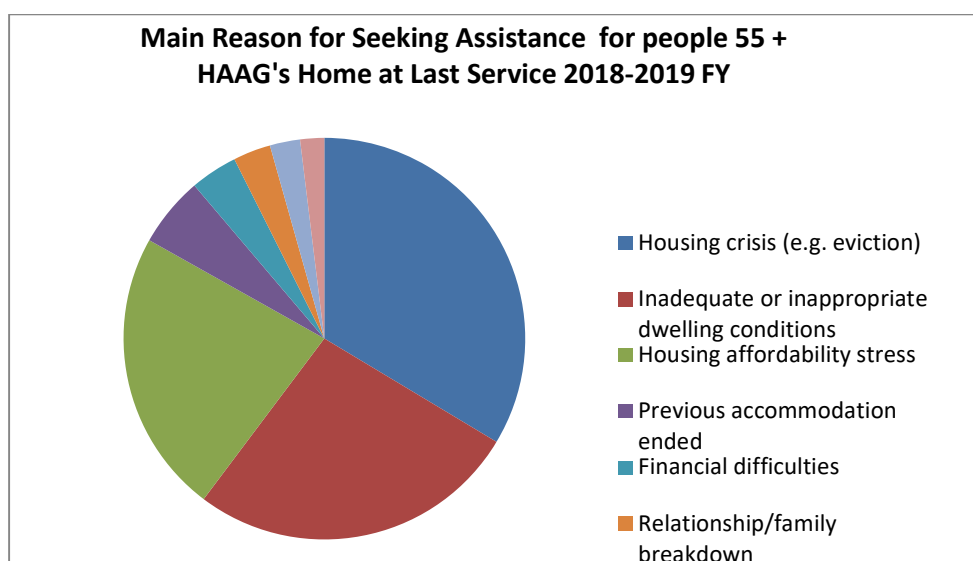
*“over 30,000 additional dwellings need to be added in the next 20 years if Victoria is to maintain long-term social housing at the current rate of 3.5 %. This translates to an increase of around 1,600 to 1,700 dwellings each year to 2036, with approximately a further 100 extra homes added to the short to medium-term rental stock to maintain the current level of social housing.”* <sup>xxxii</sup>

In December 2016, Victoria’s 30-Year Infrastructure Strategy estimated that between 75 000 and 100 000 low-income households do not have access to affordable housing<sup>xxxiii</sup>. Given this huge backlog and that the current level of social housing coverage does not adequately prevent homelessness or even house those who are already homeless, HAAG

suggests a figure of 6000 new social housing dwellings per year for the next 10 years, bringing housing stock closer meeting need and growth.

### Older people on pensions, in private rental are at risk of homelessness

Due to increasing housing unaffordability, home ownership is declining and a growing number of older people are relying on the private rental market. Older tenants in private rentals are highly vulnerable to rent unaffordability, tenure insecurity and a lack of control over home modifications which would allow them to age in place<sup>xxxiv</sup>. As represented in our service data below, eviction/ housing crisis, affordability and inappropriate housing are the most significant drivers of homelessness for older Victorians.



Source: Home at Last SHIP data, 2018-2019FY

Recent improvements in Victorian tenancy laws have some positive aspects (like removing no reason notices) but the laws have not gone far enough to provide secure tenure and affordability. It is also unclear how effective changes to areas such as modifications will be. The fact remains that private rental properties are still fundamentally unpredictable places to live.

### An expensive and insecure private rental market

The numbers of older people 'on the edge' or 'at risk of homelessness' in the private rental market is rapidly increasing. The 2016 ABS Census shows that across Australia there has been a 42% increase (since 2011) in people aged 65 and over on the lowest 40% of incomes who are paying unaffordable rents<sup>xxxv</sup>. For those living from pay to pay, a 14 day notice to

vacate due to being unable to pay rent is never far away. Things like the death of a partner, a health crisis incurring unexpected costs, for those of working age, the loss of a job, will trigger almost immediate homelessness. The reality for private renters reliant on welfare payments or pensions is that housing stress is inevitable, and there is a serious risk of falling into rental arrears and homelessness, even without a specific crisis.

*Email sent from Betty\*to HAAG January 2020*

*Hi,*

*I read your article about the system failing older renters and the barriers to getting work over 50. I am 55 years old and pay out my nearly my whole Newstart allowance in rent. My income on Newstart is \$356 per week and rent is \$330 per week. A year ago I withdrew some super, heavily taxed, however that is now all gone. My financial situation is dire and I spend most of my time trying to figure out what to do. I will run out of funds in a couple of weeks' time. I have thought about living in a van and travelling although this is not an easy transition to make.*

*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.*

*The public housing system is broken. I think our society is the loser in that we are dismissing people from the workforce often when they are at their best and have a lot to offer in order to preference the younger less experienced workers. Not to mention condemning older Australians, especially us women, to homelessness.*

*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.*

*I hope some good can come from my telling my story.*

*Regards,*

*Betty*

*\*Name changed for confidentiality*

Whilst unaffordability is a major problem, a lack of secure tenure and adaptability with ageing are equally prohibitive factors that make private rental housing unsuitable for older people. For many older people, the private rental market is akin to a homelessness waiting list due to its lack of regulation that creates many ‘triggers’ that can cause eviction in a short period of time. For instance, an older person may have had a fall due to the often unsafe conditions in the cheapest rentals. When being discharged from hospital, it will become evident that their housing is not suitable to prevent future falls and accommodate new walking aids; however the landlord is often unwilling to make the modifications needed. Although they are legally obliged to allow disability modifications, many homes, especially those on the cheaper end of the market, are poorly designed and unable to be modified.

We also know that if older people fall out of the private rental market it becomes very difficult for them to re-enter and it is at this stage where they can enter a circuit of homelessness including staying with family and friends, couch surfing, sleeping in cars, temporary housing or other forms of overcrowding and sleeping rough. Older people using our Home at Last service have reported “lining up around the street’ for high demand cheaper properties and feeling like they have “no chance of finding a property” when competing with working singles and couples. People will usually contact our service after applying for tens of private rental properties, and being rejected over and over again.

### **Impacts on the health of older people**

Petersen et al. raised concerns in the AHURI report *Preventing First Time Homelessness Amongst Older Australians* that the inherent insecurity of private rental housing can impact on health. Their report states that “Poor health can also result from the threat of eviction and emotional and financial abuse, and thus could be viewed as a consequence of precarious living in this circumstance.”<sup>xxxvi</sup>

In addition, older people are unable to age in place when they are insecurely or inappropriately housed. There is anecdotal evidence through our Home at Last case work that aged care providers are unwilling to provide services in homes that are deemed unsafe such as rooming houses and cheap rentals that do not meet basic standards. This can lead to premature entry into Residential Aged Care due to an inability to access services (see case study below). Our Aged Care Navigator program has also reported that some clients reject aged care supports whilst in insecure housing saying ‘I want to get my housing sorted first’. Their concern for their housing situation seems to trump aged care concerns, sometimes leading to falls and other related problems.

As well as the psychological and physical benefits of an older person staying in their own home and community, there is also a huge financial benefit for the government when a person can age in place. Residential aged care was costed at \$49, 712 per person (2016-2017), compared to in-home care which averaged at \$16, 408 per person<sup>xxxvii</sup>.

***Letter to HAAG staff from Anthony\*, aged 79, July 2019***

*I am 79, Aged Pensioner, with several serious health issues. I am renting an apartment in which I have been living for about 15 years. I am renting from a private Landlord. Recently I have applied and had been recognized as eligible for Aged Care Home Assistance, initial package, just help in meal preparation and cleaning the dwellings. However, two helping ladies who came, found my apartment below acceptable standards for their health, even for just two hours per week attendance (excessive mould all over the place ) . As a result, the services have been suspended. They clearly indicated that it is because Landlord's breach of duty of proper maintenance.*

*What happened next I would not have believed had not I happened to be a victim of this. Not only the Landlord refused admit any responsibility, she refused authorize two*

*Professional mould cleaning Company that I contacted to come, make FREE assessment and provide a FREE Report about the nature, reason and fixing the problem. Obviously, the Landlord is deliberately using unhealthy conditions as a leverage to force me out of the apartment.*

*Now the case is under VCAT considerations, I am being helped by Victoria Legal Aid free assistance. The reason I am contacting you is that, regardless of the outcome from VCAT considerations, I feel it as my moral and civil duty to raise the issue of what kind of people are to be allowed to be "Landlords". Doctors, restaurant owners and Taxi drivers need licensees because their business is related to public safety. The Landlords like mine use health of their tenants for enforcing the conditions for their maximum profit, knowing, that the threat of homelessness is always behind the shoulders of their tenants. They should not be allowed to do this. There is a database of tenants. Is there such thing as database of landlords?*

*Very truly yours,*

*Anthony*

*\*Name changed for confidentiality*

On the flip side, the benefits of the provision of long term, secure and affordable housing for older people has been demonstrated to cause positive health outcomes<sup>xxxviii</sup>. It literally transforms lives when security of tenure, affordability and a suitable home for ageing is provided and becomes the foundation for older people to have good health, independence and regaining the ability to be valuable contributors to society. Meeting the housing needs of older Australians is as much about health, mobility and maintaining connections with friends, family and support as it is about housing, income and housing costs<sup>xxxix</sup>.

### **The insufficiency of Commonwealth Rent Assistance**

Although it is an issue of Commonwealth concern, it should be noted that Commonwealth Rent Assistance (CRA) is not sufficient to make private rental affordable for those on social security benefits. With more than \$4 billion dollars (2016-2017FY) spent on CRA each year, 40% of CRA recipients are still in housing stress.<sup>xl</sup>. HAAG believe the money would be much

better spend on direct investment in social housing rather than as a subsidy for property owners.

### **The insufficiency of Newstart and the Aged Pension for Older Renters**

The Aged Pension, designed to support home owners, is not sufficient for an older person who is renting. The 2019 Anglicare Rental Affordability snapshot indicated that only 2% of rental listings in Victoria are affordable and appropriate for a couple on the Age Pension, while only 37 houses (0.2%) are affordable and appropriate for a single pensioner (Anglicare Victoria, 2019). These figures show a drop in the number of affordable and appropriate housing options, where the 2017 Victorian snapshot found 2.8% of the total available properties were suitable for a pensioner couple and 0.6% for a single pensioner (Anglicare Victoria, 2017).

However this is only part of the story. In the 2018/2019 FY, 38% of Home at Last clients were between the ages of 55 and 65, and therefore on Newstart Allowance. Most of these people had lost their jobs and were unable to re-enter the workforce, whether it be due to disability, chronic illness or age discrimination.

Rental affordability for those on Newstart is appalling, with less than .01% of dwellings affordable (less than 30% of income) across Victoria for a single person on Newstart<sup>xli</sup>. In metro Melbourne the medium rent for a one bedroom property is \$340. Newstart plus rent assistance is totals at \$349/week which leaves a person with just \$9/ week for all other expenses!

Newstart and the Aged Pension need to take into consideration that increasingly more older people are renting and those who are will need either a significantly higher income or alternative, subsidised social housing.

### **Groups facing vulnerabilities and barriers to homelessness**

Vulnerabilities to homelessness are compounded for particular groups within the older population who are disproportionately at risk of discrimination and disadvantage. These groups may find themselves more at risk of homelessness due to limited access to employment opportunity, less access to information about their rights and available services and the discrimination of private landlords.



## **Older Women and Homelessness**

There are historical and contemporary factors that increase vulnerability to homelessness for older women. Women retire with 47% less super than men according to the most recent HILDA survey<sup>xlii</sup>. The gender pay gap, along with the casualisation of the workforce has impacted on women's capacity to save, own a home and accumulate super. The burden of care for children and others often falls to women, leading them to taking years out of their working lives, and often returning to work part time. In addition family violence and elder abuse are issues that almost exclusively affect women- leading to loss of income, housing and financial security.

The majority of older people at risk of homelessness are women. 58% of Home at Last's clients in the 2018/2019 FY were women. Many women seeking Home at Last's services have spent years in the private rental market on low working wages, in and out of the workforce, looking after children, then aging parents. Australia wide, 45% of older women who rent spend more than 30% of their income on rent, including 17% of older women spending more than 50% of income on rent<sup>xliii</sup>. Additionally, a recent Australian Human Rights Commission Report revealed that 70% of older women who are renting are currently unemployed.<sup>xliv</sup>

Upon reaching retirement age many older women have little or no savings or superannuation and are facing homelessness for the first time in their lives. They do not fit the traditional homeless cohorts that are impacted by trauma or complex issues. Their fundamental disadvantage is being older, poor and facing retirement without housing security.

## **Older People from Culturally and Linguistically Diverse Backgrounds (CALD)**

Older people from culturally and linguistically diverse (CALD) backgrounds experience discrimination in the private rental market and may have more limited access to employment, resources, supports and information about their rights due to language barriers and unfamiliarity with local systems<sup>xlv</sup>. While we don't have statistics representing the number of older people who are homeless and from CALD backgrounds, we know that people from CALD backgrounds make up 15% of all homeless people on census night.

Overcrowding is a huge issue for older people from CALD backgrounds, especially those living with adult children. 74% of overseas born people who arrived in Australia over the past 5 years live in “severely crowded dwellings” which is one that requires 4 or more extra bedrooms to accommodate those living in it<sup>xlvi</sup>. Overcrowding and intergenerational living increases the risk of elder abuse, which can bring about homelessness.

We also know that some visa types which encourage intergenerational living, such as those requiring an ‘Assurance with Support’ from the adult children, can produce circumstances which can be conducive to elder abuse and homelessness. Older people on these visas are completely reliant on their adult children for accommodation and income, which means they are vulnerable to financial and other forms of abuse. HAAG’s Home at Last service has found that around 1 in 10 people accessing housing support have been subject to elder abuse or family violence and many of these cases involve visa types requiring ‘Assurance with Support’.

Overall, 62% of all Home at Last clients were from CALD backgrounds between FY 2018 and 2019. This number has increased steadily (from 35%) since 2015 when we embarked on a project targeting at risk migrant communities with information about our service.

***HAAG’s Cultural Diversity Reference Group is a group of people from the following backgrounds: Serbian, Croatian, Arabic Speaking, Assyrian, Hindi speaking, Punjabi Speaking and Mandarin Speaking.***

*The Group were asked in their November 2019 meeting about what they think makes older people from CALD backgrounds vulnerable to Homelessness. Their responses are summarized below:*

**Fear and Stigma**

- “There are different barriers for different communities and people”
- “You may be rejected from the community if homeless”
- “Fear of victim blaming and false information about homelessness”
- “Loyalty to children may stop them from reaching out for fear of embarrassing the children”
- “People wanting to keep the problem to themselves”
- “Fear of kids- repercussions with kids”
- “Kids can benefit from their parents incomes (want them to stay living with them)”

- “The idea of new housing seems traumatic”
- “Not knowing the language can be an additional barrier to living alone”

#### **Lack of access to services**

- “People not knowing where to go because of language barriers”
- “For some communities the idea of services is foreign, there is an idea that things should be resolved within the community”
- “Within their community some would go to the church, an elder, some wouldn’t dream of talking about those things to those people”

#### **Misconceptions about eligibility**

- “There are messages from the government about immigration, that policies are becoming stricter and stricter (people believe they have few entitlements because of this)”
- “Some communities feel they are not entitled to any assistance as they haven’t worked here”
- “People are worried about sponsorship”
- “Dependent on family in many ways through visa arrangements”
- “Own perceptions of “what is homelessness”- not recognizing they are at risk”
- “Fear of homelessness itself can lead people to not step out of family living arrangements”

### **LGBTI Older People at Risk**

There are multiple **intersecting** axes of **disparity** that increase vulnerability to homelessness for older LGBTI people. Research indicates that the LGBTI community experiences a range of unique issues that makes them more vulnerable to homelessness than the general population.<sup>xlvii</sup> These include structural violence, harassment, and explicit and implicit discrimination; and individual vulnerability- especially family rejection and conflict, mental health, and trauma.

For older LGBTI people, periods of legislative discrimination, especially in housing and employment has led to reduced lifetime earnings and fewer opportunities to own a home and accumulate super<sup>xlviii</sup>. The risk of homelessness is further increased as LGBTI older people are often estranged from their families of origin and much less likely to have

children to rely on for support than their non-LGBTI peers. Instead, they often rely on family of choice which lacks social and legal recognition<sup>xlix</sup>. On top of this, LGBTI older people often experience prejudicial attitudes in the private rental market as well as discrimination in shared accommodation facilities, rooming houses and services.

Lifelong experiences of discrimination, social stigma and legislative inequality contribute to a lack of trust in housing and accommodation services and a reluctance to turn to these services for support<sup>l</sup>— leading to limited access to resources that would assist with housing problems and finding secure and affordable housing. This puts LGBTI older people at significant risk of becoming homeless.

Preliminary research undertaken by HAAG has revealed that over 16% of older LGBTI people report that they are currently experiencing or at risk of homelessness. In addition to this figure, 40% have indicated they have previously been at risk of homelessness. However, our research has indicated that often LGBTI older people do not recognise they are at risk or, by definition, experiencing homelessness and are unaware of support services available. For instance, our research found that over 33% of LGBTI older people living in rental properties are unable to afford their rent and of those who own their home with a mortgage, over 50% are concerned about their housing in the future. So we predict a much higher percentage than 16% of older LGBTI people are currently at risk of homelessness. This is problematic as fears of, or actual negative experiences suffered in support services are creating barriers to help-seeking and more often than not LGBTI older people will only turn to support when at the point of crisis.

### **Older people with a disability**

People with a disability have a greater exposure to the risk of homelessness than the general population. This is concerning as older people with disabilities represent 45% of all people with disabilities across Australia<sup>[iii]</sup>. In fact, the prevalence of disability increases with age, the 2018 Survey of Disability Ageing and Carers reports that over half of people aged 65 and over have a disability (53.5%). This includes people with lifelong/longer-term disabilities, and those acquiring disability as part of the ageing process and associated health conditions.<sup>li</sup>

Older people with a disability report discrimination in the private rental market and an

inadequate supply of accessible housing.<sup>[i]</sup> Many people with a disability find it extremely difficult to obtain housing in the private rental market that suits their needs. While this is in part due to the costs relative to their incomes, private rental is often regarded as being inappropriate, particularly with regards to the range of adaptations that may be agreed to by the landlord, which may not fully respond to the needs of people living with a disability. Similarly, it is difficult for them to gain desirable long term social housing.<sup>[ii]</sup>

In addition, older people with a pre-existing disability, either lifelong or longer-term are at further risk of homelessness. This is due to lifelong experiences of low incomes and limited engagement with the labour market and restricted capacity to save for retirement<sup>lii</sup>. More often than not, people with disabilities rely on government payments as their main source of income, because of this they are at significant risk of homelessness when a crisis occurs.

A decline in the supply of low cost housing, coupled with an increase in unemployment and the level of poverty have increased the risk of homelessness for many older Australians. The impact of these changes is even greater on the more vulnerable among the homeless, namely older people with disabilities.

### **Aboriginal and Torres Strait Islanders**

Aboriginal and Torres Strait Islanders experience multiple barriers, historical and current, to secure appropriate and affordable housing. In fact, Aboriginal and Torres Strait Islanders are “14 times more likely to experience homelessness than the general population”<sup>liii</sup>. 23% of older Indigenous Australians had experienced homelessness during their lifetime<sup>liv</sup>. This disparity is connected to the historical and ongoing impact of colonisation, lack of culturally appropriate housing and culturally safe support services, racial discrimination and economic inequality<sup>lv</sup>

For Aboriginal and Torres Strait Islanders, physical and statistical invisibility, discrimination and oppression has led to economic and housing instability in older age. Employment discrimination and disadvantage inhibits the ability of this cohort to own a home and accumulate super. The 2016 census indicated that the employment rate for Aboriginal and Torres Strait Islanders is 46.6%. In comparison, the non-Indigenous employment rate is around 72%<sup>lvi</sup>. Discrimination trickles down into the housing market and makes it difficult to access private rental, this further increases the risk of homelessness. Moreover, as this

group are recognised as being at risk of 'premature aging' they are more likely to experience age related disability and chronic illness which can further impact on finding suitable housing. Another issue facing Aboriginal and Torres Strait Islander people is the need for housing that caters to their social and cultural needs. Indigenous Australians are six more times likely to live in overcrowded conditions than non-indigenous Australians<sup>lvii</sup>.

For Aboriginal women, caring responsibilities often extend to not only care of their children and grandchildren, but the children and grandchildren of those in their broader kinship and community networks. The Aboriginal Housing Victoria's 'A Victorian Gender Equality Strategy'<sup>lviii</sup> asserts that due to prioritising unpaid caring responsibilities over accessing paid employment and accruing superannuation and savings, Aboriginal women, like all women, are severally economically disadvantaged in older age.

Historically, settlement for Aboriginal Victorians involved forced removal from community and country, forced removal of children, deprivation of language, culture and self-determination and socioeconomic exclusion and disadvantage. As a result of this, Aboriginal and Torres Strait Islander older people have a lack of trust in mainstream housing support services and a reluctance to seek help and vital information that would assist with housing problems and finding secure and affordable housing<sup>lix</sup>

### **Family Violence and family breakdown**

The loss of the family home due to separation disproportionately affects women. Many women accessing Home at Last's services have, at some point in their life, separated from a partner and been bought out of their family home. For these women, the proceeds of the asset often top up money needed to pay for rent for a number of years. The housing crisis comes when that money runs out and there is no longer any additional income available to pay for rent or other expenses.

With two thirds of single older women on the Aged Pension not owning their own home, and having less than \$50,000 savings<sup>lx</sup>, being single, on a pension and over 55 is certainly a risk factor for homelessness.

Elder abuse/ family violence is also a driver of homelessness. For people aged 55+ using Specialist Homelessness Services (Australia-wide), 46.9% of women and 2.6% of men reported family violence as the reason for seeking services (elder abuse and family violence

are not separated). The number of older women whose main reason for seeking assistance is family violence has increased from 1600 to 2100 over a five year period to 2017-18<sup>lxi</sup>

Elder abuse can bring about homelessness in a number of ways. For older people who own their own home, adult children may financially abuse their parents in order to obtain the house. This can result in older people falling out of home ownership into homelessness. Older people may sell their house and move in with their adult children, or into a granny flat, often built with the proceeds of the sale. This may lead to homelessness, if the relationship breaks down and there is no legal arrangement to protect them.

### **Farida – case study**

#### **Home at Last Service**

Farida\* is a 72 year old woman who came to Home at Last for assistance with housing. At the time she was living with her adult son who was her full-time carer and experiencing elder abuse in the form of financial and emotional abuse and control and neglect of care duties.

Farida relocated to Australia from Iraq due to persecution some years ago and had helped her son in purchasing a house with her life savings in the hopes that he would continue to provide care for her due to her complex health issues and physical disability. As her carer, he had stopped her home care package workers from visiting her so she was completely dependent on him for the support. She advised at the time of intake that she had been confined to her bed for some months because her physical health had deteriorated due to neglect from carer who would not allow her to visit GP, did not provide adequate food, showering or assistance to go to toilet.

She had experienced difficulty in accessing support services due to multiple structural barriers including language and cultural barriers, isolation from her Arabic speaking community due to son moving her from northern suburbs, physical barriers due to lack of support with mobility, travel and accessibility, and as her son had taken her phone and was in control of her aged pension so she could not access funds or communicate with community members who might try to assist her.

HAL arranged for Farida to meet with Seniors Rights Victoria and submitted VHR application with a Seniors Rights Victoria support letter and Farida was approved for Homeless with support priority access to social housing. Although considered the highest priority Farida still had to wait for approximately 4 months for an offer from the office of housing and in the meantime her son threw her out of their home and she had nowhere to stay.

Farida stayed in temporary respite for a couple of months. Through consultation with Farida intake the worker added more areas to HWS public housing application and soon after this Farida received an offer from the Office of housing for a unit that was already completely disability modified in the northern suburbs.

HAL worker observed that Farida had a community of Arabic speaking women who rallied around her to support her when she moved into the property and she reported that her mental and physical health was improving. She advised worker that she was now feeling stronger, more independent and felt more herself through the act of being able to take ownership over her own home and living and feeling hopeful about plans for her future including becoming more independent with daily tasks.

### **Closures of Independent Living Units**

During the 1950's the Australian Government passed the Aged Persons Homes Act 1954 (APHA) which funded churches, charities, and not-for-profit organisations to provide housing for older people. As a result 34,700 ILUs were built over a 30 year period providing affordable housing for low income older people. In Victoria approximately 9,000 units were built during this period. During the 1980's funding provided under the APHA ceased. As a result, increasing numbers of operators find they cannot sustain existing ILU stock; without funding, they cannot afford to carry out necessary maintenance, much less upgrade housing stock to contemporary standards, without introducing higher rents that exclude financially disadvantaged older renters. Aoife Cooke's 2016 report 'Independent Voices' found that "stock is reducing due to closures and conversion to other housing types", exposing both existing and prospective residents to the risk of homelessness<sup>lxii</sup>.



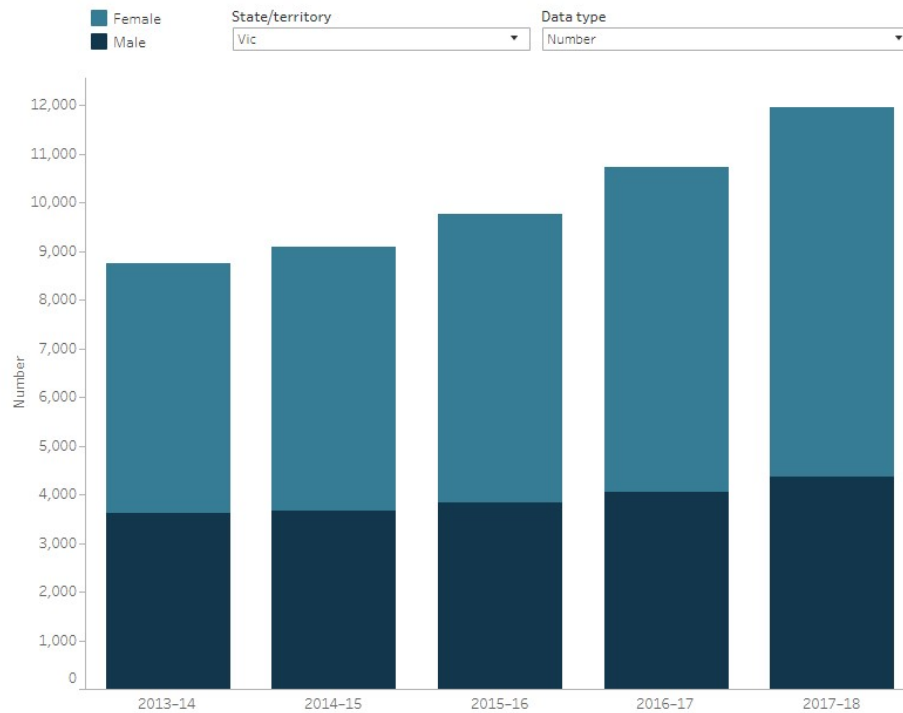
Our retirement housing case work, funded through Consumer Affairs Victoria, is finding that more and more ILUs are closing and many others are not filling vacancies, waiting for residents to move out before the stock is redeveloped into more expensive forms of housing or residential care. This trend has been occurring over many years, with a 26% loss of ILU housing stock in the eight years between 2002 and 2010<sup>lxiii</sup>.

The result is that there are less housing options that are affordable for older people who are over the asset limit for public housing. This is compounded by a lack of information about the ILU sector, which sits outside the Victorian Housing Register and recent reforms to social housing, with vast differences in the eligibility, vacancies and access between ILU providers who are independent of each other and of the housing sector more broadly.

### **Section 3. The policies and practices from all levels of government that have a bearing on delivering services to the homeless.**

There are 492 Specialist Homelessness Service agencies in Victoria but only **two** are funded as specialists for older people. The number of older people accessing SHS services in Victoria is growing, and the greatest growth in this category has been for those 75 and over, increasing from 8-11 % between 2013 and 2018<sup>lxiv</sup>

Figure 5: Older SHS clients, by sex, and states and territories, 2013–14 to 2017–18



**Notes**

1. Clients may access services in more than one state or territory. Therefore the total will be less than the sum of jurisdictions.
  2. Older clients are defined as any client 55 years or older at 30 June 2018, accessing services between 2013–14 and 2017–18.
  3. Data for 2013–14 to 2016–17 have been adjusted for non-response. Due to improvements in the rates of agency participation and SLK validity, 2017–18 data are not weighted. The removal of weighting does not constitute a break in time series and weighted data from 2013–14 to 2016–17 are comparable with unweighted data for 2017–18.
- Source: Older clients of Specialist Homelessness Services, Supplementary TABLE 1.

Source: AIHW, 2018

Home at Last is a highly successful housing information and support service for older people but has not been incorporated into an overall homelessness service strategy to provide early intervention assistance with a focus on achieving long term housing outcomes.

Over half (50% or 12,000) of older clients who accessed SHS agencies across Australia, did so in Victoria<sup>lxv</sup>. This is a clear indication of the impact of specialist services on service uptake, as Victoria is the only state in Australia with specialist older person's services. From 2013–14 to 2017–18, Victoria consistently recorded the highest number of older SHS clients and this number has increased by an average of 8% per year<sup>lxvi</sup>.

HAAG's specialist Older Persons' service is called Home at Last. It uses a 'One Stop Shop' model, where those seeking services will go through the intake service, be screened for need and passed onto either our Outreach program for one to one assistance to access social housing (including assistance to move), or our Retirement Housing Advice Service

(RHAS), if ineligible for social housing. It also includes targeted community education, tailored to communities who are at greater risk of homelessness.

Some of HAAG's outreach workers are funded under the Commonwealth Home Support Program's Assistance with Care and Housing (ACH) Program. The program provides an effective model of support and assistance for older people but is poorly funded, has fragmented geographical coverage and lacks consistent service approaches. ACH services are across the country and currently receive around \$14 Million in funding (a drop in the ocean considering the scale of the problem). Whilst in the past ACH services could re-house a person into long-term affordable housing before they become homeless; due to increased demand, ACH services are now prioritizing only the most urgent cases, people who are already homeless or who will be in a matter of weeks.

Most ACH services in Victoria have significant wait-lists, some are waiting over 6 months just for an assessment. Many have put their services on hold and aren't taking new clients at all. HAAG currently has a waitlist of over 100 people, where in previous years it operated without a waitlist at all. The aged care system is well positioned to be a first line of assistance to older people at risk of homelessness but does not routinely include housing problem identification as part of its assessment framework. All the above service systems lack integration as comprehensive responses to the housing problems facing many older people on low incomes.

## Recommendations:

**We call on the Victoria Government to implement the following measures:**

### **1. Increase affordable housing options for older people**

- Set targets for an increase in public housing and report on progress against these targets. Infrastructure Victoria recommends a minimum of 30000 new dedicated affordable dwellings are needed to meet current demand. We are requesting an increase of 6000 properties for the next 10 years to meet the needs of a growing waitlist and 100 000 low-income households do not have access to affordable housing.
- Ensure that all public land currently used for public housing is retained for renewal and expansion of public housing.
- Ensure any new housing development on public land is 100% affordable housing.

- Ensure any new developments on private land include at least 30% affordable housing as a condition of building approval, as per City of London model<sup>lxvii</sup>.
- Explore models of low cost housing, based on Finland's "Housing First" model which is built on the principle that having a permanent home can make solving health and social problems much easier.
- Support the not-for profit Independent Living Unit sector to regenerate and expand existing housing for older people and ensure access for low income people aged 55+.
- Make further reforms to the Residential tenancies act to increase security of tenure and further cap rent increases.

## 2. Improve service responses

- Government information, services and community agencies should have specific training on the needs of older people with disabilities, from CALD backgrounds, who are LGBTI, who have experienced family violence and women and develop specific service responses to ensure access is available to all groups
- Support collaboration and referral pathways between the aged care, homeless and housing, and family violence sectors to develop early identification and service integration for older people at risk of homelessness.
- Embed an older persons' specialist housing worker in every housing and homelessness service and Family Violence Support and Safety Hub.
- Work with Home at Last to improve access to accurate and relevant information on housing options, including retirement housing options.
- Ensure community housing providers are subject to the same benchmarks for tenancy management as public housing, including repairs, tenancy selection and rent setting, with evictions as a last resort, and that these benchmarks be publically available.

## 3. Recognise elder abuse as a contributing factor to homelessness for older people

- Recognise affordable housing as both early intervention and prevention of elder abuse.
- Extend the scope of the Family Violence Housing Assistance Implementation Task Force so that it quantifies the additional need for social housing for victims of elder abuse.
- Extend the scope of the *Royal Commission into Family Violence Recommendation 20* so

that the Victorian Minister for Housing, Disability and Ageing reports annually on the extent of unmet housing demand among people affected by elder abuse, and proposed actions for meeting the continuing housing demand from people affected by elder abuse

- The Victorian Government, through the Council of Australian Governments, encourage the Commonwealth Government to broaden the definition of family violence in the Migrations Regulations 1994 (Cth) to ensure that people seeking to escape elder abuse re entitled to crisis payments (regardless of their visa status)<sup>lxviii</sup>

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