



# Federal Election 2022:

## Responding to the housing crisis facing older people in Australia

With a decline in home ownership at retirement age, unprecedented increases in housing prices and a reduction in social and affordable housing stock in Australia, older people are experiencing significant housing challenges and are at increased risk of homelessness. Older women are the fastest growing cohort of people experiencing homelessness in Australia.<sup>1</sup>

### Urgent policy reform is required by the Federal Government

Multiple changes are required to our housing, retirement, social services and income support systems to meaningfully address this issue. If we act now, we can reduce future social and economic costs and avoid placing additional pressure on already stretched homelessness and crisis response services.

### The Federal Government must:

1. Increase the availability of safe, affordable and appropriate housing for older people at risk of and experiencing homelessness. This will be enabled through:
  - Development of a **National Housing Strategy** by the Federal Government to address the shortfall of approximately 500,000 social and affordable homes, including housing that meets the needs of older people at risk of and/or experiencing homelessness.<sup>2</sup>
  - **Building more social and affordable homes**, including funding the development of at least 25,000 homes per year.<sup>3</sup>
  - Encouraging consistent application of the **National Construction Code commitments to accessible housing**<sup>4</sup> and addressing current and future **impacts of climate change on low-income households**.<sup>5</sup>
2. Invest in **service systems to support older people** before they reach crisis:
  - Immediately increase the base rate of income support payments including Commonwealth Rent Assistance and index the payments in line with the wage movements at least twice a year.<sup>6</sup>
  - Ensure that changes to Assistance with Care and Housing (ACH) funding through the Care Finder Program maintain a strong focus on older people at risk of or experiencing homelessness and funding for the ACH equivalent component of the program is increased by ten-fold to meet growing demand.

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<sup>1</sup> Australian Bureau of Statistics (ABS), Census of Population and Housing, Estimating Homelessness: 2011 & 2016.

<sup>2</sup> Refer Everybody's Home Election 2022 Budget Position Paper

<sup>3</sup> Ibid.

<sup>4</sup> <https://www.buildingbetterhomes.org.au/>

<sup>5</sup> Refer recommendations in 2018, Senate Inquiry, Current and future impacts of climate change on housing, buildings and infrastructure, [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Environment\\_and\\_Communications/CCInfrastructure/Report](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Environment_and_Communications/CCInfrastructure/Report)

<sup>6</sup> <https://raisetherate.org.au/about/>

- Establish state-wide housing information and support services for older people based on the proven Housing for the Aged Action Group (HAAG) delivered *Home at Last* model which includes community engagement activities to reach diverse communities.
- Increase standard contract lengths for community sector services to at least five and preferably seven years for most contracts; and 10 years for service delivery in remote Aboriginal and Torres Strait Islander communities.<sup>7</sup>

### 3. Address ageism and gender inequality in Australia:

- Apply gender and age analysis to policy making to identify and mitigate inequities and structural discriminations against older women, men and gender diverse people.
- Develop a National Agenda for Older Australians to improve economic, social, health and civic participation outcomes for older people.<sup>8</sup>
- Implement the recommendations from the 2016 Senate Inquiry into Economic security for women in retirement which incorporate a broad range of tax, superannuation, workplace, housing and aged care policy reforms<sup>9</sup>.

#### Background facts

1 in 6 people experiencing homelessness on Census night in 2016 were aged 55 and over.<sup>10</sup>

In 2016, 1 in 4 older people (aged 65 and over) was living in private dwelling alone.<sup>11</sup> Living alone and in private rental are risk factors for homeless.

Half of JobSeeker recipients are aged 45 and over, with an increasing share of older women.<sup>12</sup>

Nearly half of retired renters live in poverty, including 63% of the retired single women who rent.<sup>13</sup>

An estimated 405,000 women aged 45 and over are at risk of homelessness in Australia.<sup>14</sup> Risk factors include living in private rental, living alone, not working full-time, being an immigrant from a non-English speaking country and identifying as Aboriginal or Torres Strait Islander.

<sup>7</sup> Productivity Commission, *Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services*, No 85, Productivity Commission Inquiry Report, 2017, accessible at: <https://www.pc.gov.au/inquiries/completed/humanservices/reforms/report>  
<sup>8</sup> <https://www.everyagecounts.org.au/policy>

<sup>9</sup> Senate Economics References Committee, 2016, *'A husband is not a retirement plan': Achieving economic security for women in retirement*. Canberra.

<sup>10</sup> Ibid.

<sup>11</sup> <https://www.aihw.gov.au/reports/older-people/older-australians/contents/housing-and-living-arrangements>

<sup>12</sup> [https://www.apf.gov.au/About\\_Parliament/Parliamentary\\_Departments/Parliamentary\\_Budget\\_Office/Publications/Research\\_reports/JobSeeker\\_Payment](https://www.apf.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Budget_Office/Publications/Research_reports/JobSeeker_Payment)

<sup>13</sup> <https://grattan.edu.au/news/unaffordable-housing-is-the-biggest-threat-to-a-comfortable-retirement/>

<sup>14</sup> HAAG and SVA, 2020, *Policy Snapshot, At Risk: 405,000 older women risk homelessness without urgent policy reform*, [https://www.oldertenants.org.au/sites/default/files/at\\_risk\\_policy\\_snapshot\\_and\\_key\\_findings\\_web.pdf](https://www.oldertenants.org.au/sites/default/files/at_risk_policy_snapshot_and_key_findings_web.pdf)