

Ageing on the Edge Older Persons Homelessness Prevention Project

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Introduction

The Ageing on the Edge Older Persons Homelessness Prevention Project is a partnership between Housing for the Aged Action Group (HAAG) and the University of Adelaide's Centre for Housing, Urban and Regional Planning (CHURP). Funded over five years by The Wicking Trust and with principal project leads Jeff Fiedler (HAAG) and Dr Debbie Faulkner (CHURP), the project is addressing the rapidly increasing problem facing large numbers of older people, the majority women, at risk of homelessness in Australia.

The Expanding face of Older Homelessness

In Australia it is a growing tragedy that the level of older persons' homelessness is rapidly expanding. The foundational work of organisations like Wintringham has established an effective service and residential care housing response for thousands of highly vulnerable older people with complex health problems, mainly men but increasingly also women, who would otherwise be facing a grim and shortened life rough sleeping on our streets. While the number of homeless older people is increasing, Wintringham has provided a model and pathway for this most vulnerable group to be assisted. However, this is not the case for the 'new' wave of vulnerable older people at risk of homelessness in the private rental sector.

We are now seeing an explosion in the numbers of older people whose housing vulnerability centres on factors such as being female, single, financially disadvantaged and not having achieved secure and affordable housing when reaching retirement age. They often do not have significant health problems but are facing such enormous stress, health

decline and poverty that they are vulnerable to entering a downward spiral of ill health and dependency.

We also know that if older people fall out of private rental housing due to high rental costs, that it becomes very difficult for them to re-enter the market. It is at this stage that they can enter locational itinerancy and on a circuit of 'staying with family and friends', sleeping in their car or in temporary housing. Although they are not likely to describe their situation as such, they certainly fit the definition of homelessness.

This 'new' problem has been created by a combination of demographic and structural changes, as well as political decisions, that have created a highly vulnerable class of older people. These are:

- an ageing population
- decreasing levels of home ownership and retiree mortgage debt
- 50 per cent reduction in public housing expenditure since 1990
- the growth of older people living in the unregulated, insecure and expensive private rental market that is inappropriate for ageing-in-place.

The Alarming Trends

The 2016 Census shows significant increases in older homelessness since 2011. Whilst homelessness has increased by 12 per cent for all age groups, the increase for older people, particularly women, is much higher:

- 29 per cent increase in people aged 55 and over
- 47 per cent increase in people aged 65 to 74
- 56 per cent increase in older homeless women aged 65 to 74.¹

The longer-term trend shows similar increases with analysis by the Launch

Housing National Homelessness Monitor showing the number of older people experiencing homelessness in Australia has increased by 55 per cent over the last ten years between 2006 and 2016, greater than any other age group.²

The 2016 Census data also shows that the major factor in these increases is the prevalence of older people living in temporary or overcrowded housing. This possibly reflects two further trends:

- older people are increasingly dislocated from the private rental market and relying on family and friends as their homelessness support option
- the failure of the homelessness support system to connect and provide appropriate support to this group.

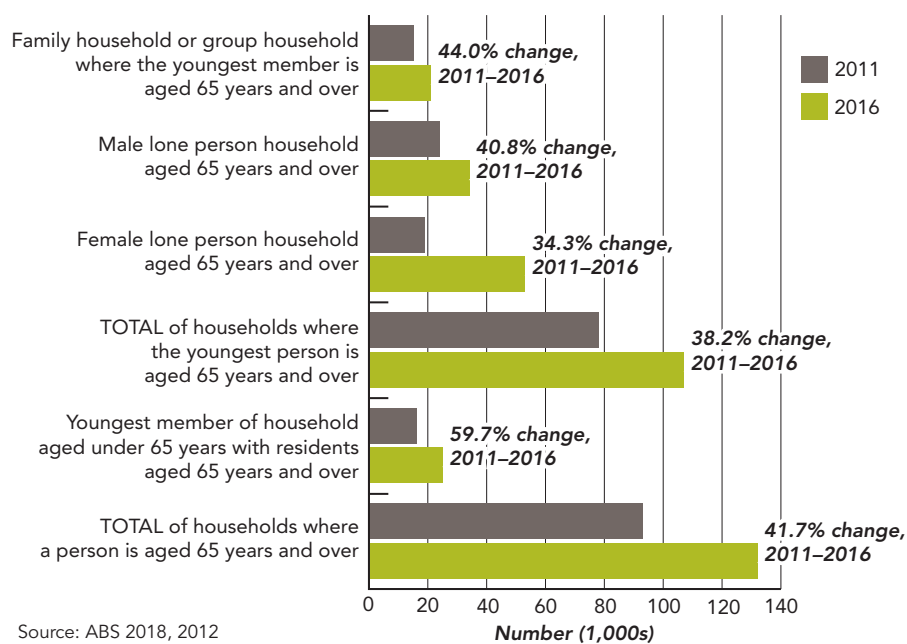
Of course, these trends must also largely be seen in the context of ongoing reductions in public and community housing supply and the inability of successive governments to develop an effective long-term affordable housing strategy.

The numbers of older renters at risk of homelessness is also growing dramatically. The 2016 Census shows that there has been a 42 per cent increase in people aged 65 and over paying unaffordable rents in Australia since the last Census in 2011, now totalling 132,301 whose rents are more than 30 per cent of their income (Figure 1).

The Human Cost and Housing Recovery

The human cost behind these statistics is high levels of personal stress, trauma, declining health and social dislocation with more profound impacts on older people.³ These

Figure 1. The number and percentage change in older people in housing stress (below 40th percentile in household income and paying more than 30 per cent of income in rent) at the 2011 and 2016 censuses



factors can cause a downward spiral for many people into housing crisis, hospitalisation, premature entry into residential aged care and even early death.⁴

'We're paying \$350 rent. My biggest fear that keeps me awake at night is what is going to happen when one of us goes? Whoever is left will have a huge reduction in income. Just thinking about it gives me nightmares. I don't sleep well and it always seems worse at 3am. I try to be independent and think positive. I know there are a lot of people worse off than us. I have a lot to be thankful for.'

— Older couple interviewed for the Ageing on the Edge New South Wales report

It is a Growing Housing Problem

Australia needs a national housing strategy that includes construction of universally designed aged appropriate public and community housing. In 2010, the National Housing Supply Council in their State of Supply Report stated that 'While rates of outright home ownership among people over 65 years of age are still relatively high at approximately 78 per cent, the trends suggest there will be continual decline over the coming decades. This will create increasing

demand for rental housing for older people'.⁵

Their report notes that ageing of the population will have significant impacts on the housing sector as 'the proportion of older households is projected to grow from 1.6 to 3.2 million households from 2008 to 2028. This represents an increase from 19 per cent of all households in 2008 to 28 per cent in 2028.' The Council estimated that the demand for older persons' rental housing will rise to 511,200 in 2028. Almost half of that demand will be required for people aged 85 and over, an age where well designed affordable housing will be an even more important pillar of the aged care system as well as affordable housing.⁶

The Actions of the Ageing on the Edge Project

To address this problem, the Ageing on the Edge Project is working with the community sector in a number of states to influence government policy by increasing awareness, aiming to improve early intervention service responses and lobbying governments to build more public and community housing.

So far, the project has created strong partnerships in South Australia, New South Wales (NSW) and Western Australia with reports produced or in

development. Tasmania is next on the list with all other states and territories planned over 2019–20.

The project has two key facets: Firstly, to research the prevalence and scope of older people at risk of homelessness across Australia and secondly, to investigate the availability of services that can help vulnerable older renters navigate their way through the maze of existing housing and support options.

Our NSW report, called *The Older I Get the Scariest It Becomes*, shows more details of the problem in NSW with probably the toughest rental environment in Australia:

- 54 per cent increase in older people paying unaffordable rents in only five years between 2012–2017 (from 21,000 to 34,000)
- 9,314 in severe housing stress paying more than 50 per cent of household income in rent
- 12,000 aged 75 and over
- 3,100 of those aged 75 or over were paying 50 per cent or more of their income in rent
- Single women represented the majority affected as 45 per cent of those in housing hardship, males 30 per cent and couples 24 per cent.⁷

Let's Get Some Services in Place

While our research provides increasing evidence of the trend that homelessness for older people is increasing substantially, we are also finding that the homelessness and aged care service systems are not reaching this group to provide the assistance they need. In the states analysed so far, it is apparent that there is a lack of housing information, support and advocacy to assist older people to navigate their way to a housing solution in an increasingly complex social housing sector.

The Community Sector Supports Reform

Our research has found that the community sector strongly supports improvements to the service systems that should be helping vulnerable older people more effectively.

One huge gap is the lack of specialist assistance being targeted to older people by the Specialist Homelessness Services (SHS) sector. There are 1,518 homelessness service

agencies across Australia but only three funded as specialists for older people. Generalist SHSs do not have strategies for outreaching to this group or providing early intervention assistance focusing on achieving long-term housing that provides the most appropriate service response.

The Assistance with Care and Housing (ACH) Program (Commonwealth Department of Health) provides one-to-one assistance for older people at risk of homelessness. Whilst the ACH model of support works well for older people, it is poorly funded at only \$9 million nationally and can only provide fragmented localised assistance. For example, there are only four ACH services across Western Australia and service gaps exist in all states.

The home based aged care system is primarily designed for home owners and has no effective procedures for assessing housing vulnerability and connecting renters to the ACH Program or housing and homelessness services.

Also greatly supported is the vital need for an older persons housing information and support service in each capital city to provide a central information resource for older people to seek help and link the above service systems into an integrated structure. Housing for the Aged Action Group's *Home at Last — Older Persons Housing Information and Support Service* in Victoria is the only state-wide service for older people at risk of homelessness.

The Benefits to Older People of Providing Help and Housing

There is clear evidence that if we can get the right service responses in place, linked to existing housing options, the benefits for older people has been demonstrated to cause positive health outcomes.⁸ It can literally transform older peoples' lives when security of tenure, affordability and a suitable home for ageing is available and becomes the foundation for good health, independence and the ability



Image provided by HAAG

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.⁹

The Cost Benefit to Government of Taking Action

Two studies have quantified the economic benefit to government of providing early intervention services and long-term housing:

- A KPMG report on Housing for the Aged Action Group's Home at Last service for older people, with two other similar service models, found that 'under all scenarios tested (these services) provided avoided costs of \$2.15 million suggesting these projects may provide a cost effective means for diverting demand from Specialist Homelessness Services'.¹⁰
- An Australian Housing and Urban Research Institute (AHURI) study tracked the health service use patterns of 983 homelessness service clients and 2,400 priority housing tenants before and after entry into public housing. The overall decrease in frequency and duration of health service use, comparing the year prior to and the year following entry into a public housing tenancy, results in a combined potential health system cost saving in Western Australia of \$16.4 million per year or \$4,846 per person per year.¹¹

The Ageing on the Edge Older Persons Homelessness Prevention Project is continuing its work to build the evidence base and developing action alliances to

address the services and housing needs of older people. Awareness of the problem, especially for older women, is now widely acknowledged across governments and the community sector. It is time for this level of understanding to translate into real change through the development of a national older persons housing strategy.

More information on the Ageing on the Edge — Older Persons

Homelessness Prevention Project can be seen at

<https://www.older tenants.org.au/ag eing-edge-national-action-project>. You can contact Jeff Fiedler at jeff.fiedler@oldertenantrs.org.au or Debbie Faulkner at debbie.faulkner@adelaide.edu.au.

Endnotes

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