

# AGEING ON THE EDGE – The Older Persons Homelessness Prevention Project

> *Dr Debbie Faulkner from The University of Adelaide and Jeff Fiedler from Housing for the Aged Action Group comprised part of a panel – with Caitlyn McGee, James Brown and Dr Nicola Brackertz as facilitator – on day two of the National Housing Conference, discussing the ‘age-old’ problems of housing, especially for those over 50. They expound on the central focus of their presentations, a project called Ageing on the Edge, in this article.*

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). This five-year national project is funded by The Wicking Trust, aiming to assist older people to stay at home longer and supporting housing stability for older Australians at risk of homelessness.

The project is being conducted in light of extensive research that is warning of rapidly increasing housing problems facing older people. The three main factors are:

1. An ageing population;
2. Reducing rates of home ownership;
3. Significant increases in older people relying on private rental accommodation to age-in-place in retirement.

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The objective of the project is to increase awareness of older people’s housing issues across Australia, improve older people’s access to affordable housing and ensure better availability of services that can help older people in housing difficulty.

## The private rental problem for older people

Reliance on the private rental market is a problem facing many older people, the majority women, who have lived conventional working lives but have not attained housing security by the time they reach retirement age.

There is increasing understanding in Australia that this circumstance can affect many people who have had one or more of the following factors in their lives that have prohibited them from entering home or maintaining ownership: low wages, insufficient savings and superannuation, time spent out of the workforce caring for family, illness, divorce, etc. Having managed to cope in the private rental market for many years on a working wage, retirement can cause an immediate crisis when a person’s rent suddenly costs 70 to 80 percent of the age pension.

Increasing reliance on private rental housing has been created by successive federal government policy changes since the 1980s that have altered the way renters are assisted. Along with a 50 percent reduction in expenditure on public housing, governments have focused support for low income renters through subsidies provided through Commonwealth Rent Assistance (CRA). However, for many people on low incomes, CRA does not provide enough income support to bridge the affordability gap. Older people on the age pension, who are unlikely to be able to increase their income, are one of the groups least likely to cope.

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Private rental housing is also not suitable for older people to age-in-place, as it offers only short-term leases and is often not designed or adaptable for later age. Therefore, rapidly growing numbers of older people are at risk of homelessness and need long-term affordable housing options.

## Specialist support for older people needed

While increased affordable housing supply is the long-term solution to this problem, a key element of the Ageing on the Edge Project is a focus on getting more immediate help and support for this rapidly increasing group in society.

Due to shortages of affordable housing supply, older people facing homelessness need highly skilled assistance to rapidly navigate their way out of trouble to a housing solution. Receiving a notice to vacate or unmanageable rent increase can cause bewilderment, fear, anxiety, stress and trauma, especially for people who may be experiencing such a problem for the first time in their lives.

## Early intervention works

Research has shown there are great benefits for the health and wellbeing of older people, and for government expenditure, with the provision of ‘upstream’ early intervention-focused specialist older people’s housing services.

Such services have been shown to provide significant economic savings compared to the cost of ‘downstream’ crisis interventions. Such services can assist older people access affordable housing and ensure they live independently for longer, requiring less emergency housing and health services, and avoiding premature entry into residential aged care accommodation.

Analysis by KPMG of three early intervention services – including Victoria’s Home at Last service, the first one-stop-shop of older persons housing assistance in Australia – demonstrated cost savings of \$2.15 million over three years compared to people who have ‘flowed through’ to the crisis homelessness system.



## Ageing on the Edge progress

The Ageing on the Edge Project is nearing the end of its second year. So far, extensive research and development has been conducted in South Australia and New South Wales, with reports produced on older people and housing in these states. The Project will now continue moving to other areas of Australia.

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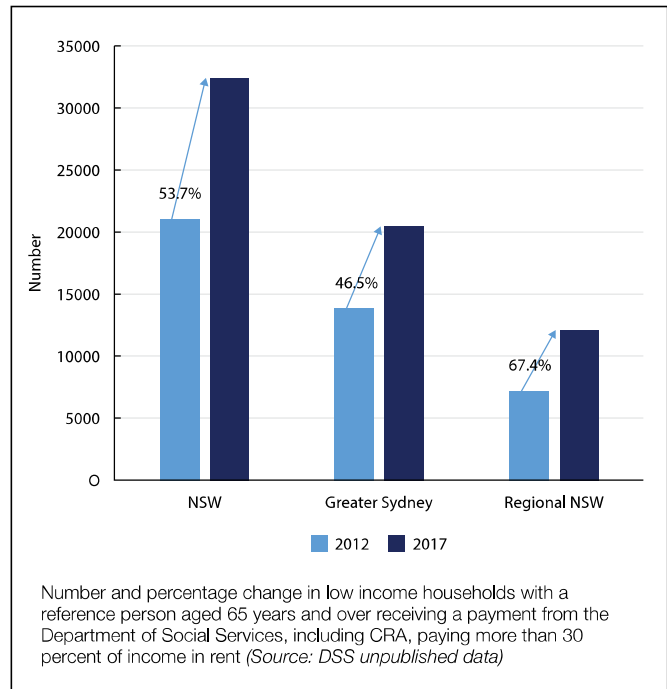
The recent National Housing Conference in Sydney provided the opportunity for the Project to launch its NSW report, *The Older I Get The Scariest It Becomes*, at a satellite event that included presentations from academics, Council on the Ageing and older people speaking about their own housing experience.

## What we have found in NSW

The private rental market across Australia is tight, and this is particularly so in NSW, which has experienced the greatest increases in house prices and rents (Yates 2017). As a consequence, housing affordability in NSW and Sydney are at their lowest levels for a number of years (National Shelter, Community Sector Banking and SGS Economic Planning 2017).

This situation is reflected in the numbers and growing proportion of older people at risk in the private rental market and the increase in older people seeking assistance from Specialist Homelessness Services. This report has identified from Department of Social Services data:

- Since 2012, there has been 53.7 percent increase (or an annual average growth rate of nine per cent) in the number of low income households with a reference person aged 65 and over paying unaffordable rents;
- This increase represents a rise from 21,000 low income households aged 65 years and over receiving Commonwealth Rent Assistance paying more than 30 percent of their income in rent in 2012, to nearly 33,000 households in 2017 in NSW.
- Of these 33,000 households, 9,314 were in severe housing stress paying more than 50 percent of their household income in rent;
- In 2017, single women households account for 45.5 percent of these households (single males 30.5 percent and couples 24 percent).
- 12,000 of these low income households were aged 75 years and over.
- Older households in housing stress can be found across the state, with 63 percent located in Greater Sydney but, regionally, the greatest change has been in non-metropolitan NSW.



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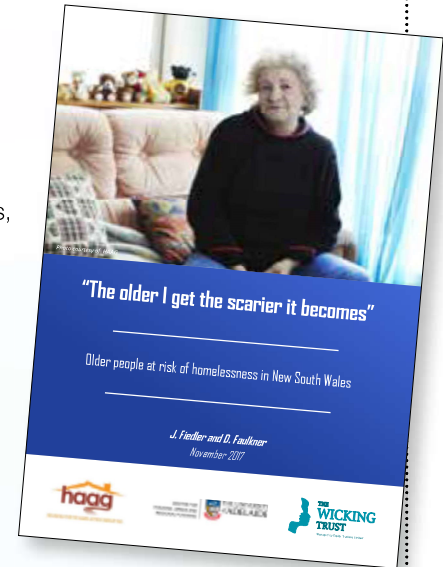
## Recommendations for reform

A key aspect of the NSW Ageing on the Edge Project has been to work with the community sector to get a clear idea of the reforms that are needed to address the problems identified, and to lobby the NSW and Federal Governments for change. The community sector in NSW believes it is vital to implement a specialist approach to address the needs of older people at risk of homelessness, with a particular focus on assisting older women who are the least likely to seek help or know where they can obtain assistance.

- *The Ageing on the Edge NSW report, The Older I Get The Scariest It Becomes, is available at: <https://www.older tenants.org.au/publications/the-older-i-get-the-scarier-it-becomes>*  
*The Ageing on the Edge Project is developing a national coalition of organisations and individuals for older persons housing justice. For more information, or if you would like to be involved, please contact Jeff Fiedler at [jeff.fiedler@oldertenant.org.au](mailto:jeff.fiedler@oldertenant.org.au)*

## THE AGEING ON THE EDGE PROJECT: PROPOSALS TO THE NSW GOVERNMENT

1. Prepare an older people's housing strategy linked to a comprehensive credible housing strategy. The strategy will drive whole-of-government responsibility and system reform for addressing homelessness for older people across departmental domains in the housing, homelessness, tenancy, senior's information, senior's advocacy, elder abuse, health, incomes and aged care sectors.
2. Improve identification of older people at risk of homelessness by working with service systems most relevant to older people – such as health, aged care, incomes, senior's information and senior's advocacy for assessment, and referral to housing and homelessness services that can help older people;
3. Provide resources to establish a state-wide older people's housing information and support service that can bring together currently fragmented resources to provide older people with extensive and detailed information on the range of housing options available to them across the government, community, aged care housing and retirement living sectors.
4. Provide training to generalist and early intervention Specialist Homelessness Services to improve their accessibility to older people. Such training would promote a better understanding of key service linkages, as well as the specialist housing, health and aged care issues affecting older people.
5. Form a working party of government, non-government agencies and older people to improve linkages and referral pathways between the Department of Family and Community Services (FACS) and the Commonwealth Department of Health (DOH) funded programs to better integrate the Specialist Homelessness Services (SHS), the Commonwealth Home Support Program (CHSP) and the Assistance with Care and Housing (ACH) Program. This should also incorporate the key linkage of a statewide older people's housing information and support service.
6. Improve eligibility guidelines into public and community housing to acknowledge the specific disadvantages facing older people at risk of homelessness in NSW. Two specific areas that need reform are the excessively high age-based eligibility benchmark for priority housing eligibility, and the lack of ability of older people to apply for public and community housing in advance of planned retirement.
7. Support moves to regulate minimum access features in the National Construction Code for all new and extensively modified housing.
8. Seek support from the Ethnic Communities Council of NSW to conduct a project with key organisations in the housing sector to improve access to housing information and support for older people from Culturally and Linguistically Diverse (CALD) backgrounds.
9. Engage with the community housing, aged care housing and for-profit housing sectors to expand the range of housing options available for older people in their later years.
10. Increase levels of funding to Specialist Homelessness Services and the Tenants Advice and Advocacy Program so they have the resources to extend their current reach to older renters.
11. Move to end no-reason eviction in residential tenancies legislation.
12. Implement a long-term approach to provide a significant boost to the supply of age-suitable public and community housing, incorporated into an older person's housing strategy.
13. Conduct further detailed research across NSW to better understand the regional factors affecting older people at risk of homelessness in the state.



Dr Debbie Faulkner is the Deputy Director of the Centre for Housing, Urban and Regional Planning at the University of Adelaide. Her principal areas of research are vulnerable people's relationship with the housing market, in particular older people and people at risk of homelessness.

Additionally, her research focuses on the aspirations and expectations of older people and Baby Boomers, housing transitions, the concept of ageing in place, mobility, social isolation, health and wellbeing, and older people's use and demand for aged and community care.



Jeff Fiedler is National Development Worker at Housing for the Aged Action Group (HAAG) in Melbourne. HAAG is an older persons member-based organisation that also operates an early intervention information and support service called Home at Last that assists the growing numbers of older people at risk of homelessness.

Jeff's role is based around the Older Persons Homelessness Prevention Project.