

Recommendations for the Terms of Reference of the Aged Care Royal Commission

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Introduction

For many years older people at risk of homelessness in the rental market have been discriminated against and severely neglected by the aged care system. The main factor that has caused this problem is a policy framework and aged care service practices that are based on the broad assumption that older people own their own home and, as assets based financial contributors, are more valued than older renters.ⁱ

Increasing housing instability is a long term trend in Australia. Despite the relatively stable home ownership rates overall being 83% for people aged 55 and over, ownership without a mortgage has fallen from 77% in 1995-96 to 62% in 2015-16. The rate of older households still paying off a mortgage has tripled over that time.ⁱⁱ Between 2011-16 the number of people aged 65 and over paying unaffordable rents increased by 43%, now totalling 132,000.ⁱⁱⁱ The private rental market is insecure, expensive and poorly designed for ageing.

Aged care policy development has not kept pace with this rapidly growing cohort of older people that do not have adequate housing to receive home care. This is most prevalent in the increasing numbers of older people living in the insecure, unaffordable and unadaptable private rental housing market. Many have become homeless and are living in precarious housing circumstances, couch surfing or relying on family and friends for assistance.

Therefore the aged care sector is unwittingly aiding the neglect, and in some cases abuse, of older people whose home environments condemn them to poverty, stress, ill health, accidents and falls with consequent decline in health and wellbeing, hospital admissions and a downward spiral ending in premature entry into residential aged care or early death.

This proposal does not argue that the aged care sector is directly responsible for providing suitable housing to enable older people to age-in-place. However, the Commonwealth Home Support Program (CHSP) should be the key human services system that identifies older people at risk of homelessness and provide effective linkages to services that can ensure an older person at risk of homelessness has an adequate home to receive aged care.

Recommendation 1

Investigate the failure of the CHSP to acknowledge, identify and address the home care and housing linkage needs of vulnerable older renters living in the private rental market

The aged care sector:

- operates on a one-dimensional home ownership discourse that doesn't acknowledge the detrimental factors associated with rental housing as a barrier to the provision of good quality aged care
- home based aged care assessments do not identify the risk factors of rental housing that can cause poverty, ill health and homelessness
- in many cases provide higher level packages of care to older people due to a tenant's rental housing conditions (shower over a bath, staircases, narrow doorways) rather than making a referral to enable an older person to access more suitable housing
- in some cases have decided that a tenant's poor housing conditions are a workplace hazard for the provider rather than acknowledge it as a health problem for the tenant
- in some cases does not acknowledge the financial hardship experienced by a tenant with high housing costs and their to contribute to their home care services
- does not connect older people to services that can assist older people at risk of homelessness to find suitable housing to receive aged care and successfully age-in-place
- often accommodates older people prematurely in residential aged care when far more appropriate alternative independent housing options exist

Recommendation 2

Investigate the failure of the CHSP to provide adequate assistance for older people at risk of homelessness due to its lack of monitoring, development and resourcing of the Assistance with Care and Housing (ACH) Sub-Program of the CHSP.

The ACH Program has very worthy aims to 'support those who are homeless or at risk of homelessness, to access appropriate and sustainable housing as well as community care.....' (CHSP Program Manual 2018). However, the neglect of this program is putting the health and wellbeing of thousands of older people at risk. When operated effectively it has proven to provide the one-to-one support that older people at risk of homelessness need to successfully transition to secure, affordable and adaptable housing.

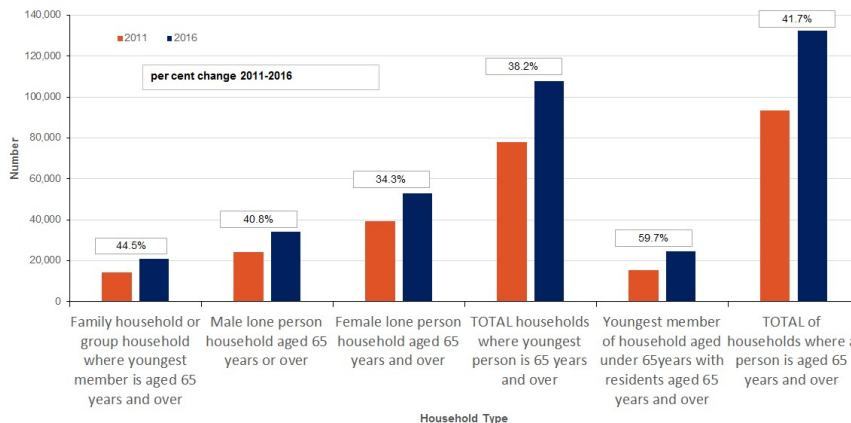
Therefore, ACH should be a critical linkage service with the aged care system but is failing to do so as it:

- is poorly funded with a total national budget of about \$9 million. For example there are only four services in Queensland has only four services and two in Tasmania.
- has never been thoroughly reviewed and fails to match the intent, purpose and scope of the ACH Program guidelines as determined in the CHSP Program Manual.

- is not integrated into the aged care system with most aged care services not even aware of its existence to link assessments and support
- often has limited and overstretched staffing levels covering large regions with no dedicated budgets for brokerage assistance or other key resources such as transport vehicles
- covers limited service locations and are often isolated and patchy
- is not integrated into the Specialist Homelessness Services (SHS) homelessness support system
- is not integrated into the health service system to enable, for example, referrals from hospitals for discharge planning
- is not providing any form of programmatic mentoring, training or staff development
- is poor at collecting and collating service data with little effective usage of vital client information for understanding trends and program development

Background to the problem of older people at risk of homelessness in the private rental market

- Current trends show a massive problem looming with older people at risk of homelessness increasing at a rapid rate:
 - The number of homeless older people has increased by 55% between 2006-2016, the greatest increase of all age cohorts^{iv}
 - The proportion of older people that own their home is decreasing and more people are retiring with mortgages
 - The number of people aged over 55 and renting their housing in the private rental market is increasing rapidly and now totals approximately 500,000.
 - Private rental housing is unsuitable for older people as it is fundamentally insecure as most tenancy agreement are no longer than 12 months in duration. For example, a landlord can currently serve a tenant 60 days legal notice to vacate their home if they wish to sell the property or 14 days notice if the tenant can no longer afford the rent
 - Private rental rents are mostly unaffordable for people living on the age pension. Between 2011 and 2016 there has been a 42% increase in the numbers of people aged 65 and over on low incomes paying unaffordable rents in the private rental market, now totalling 132,000.



- If a tenant requires home modifications, as basic as handrails or ramps, they require a landlord's permission for them to be installed. Refusal by a landlord can cause an older person to become homeless.
- Many older people who become homeless rely on family and friends to provide them with accommodation. However, they are often living in very overcrowded conditions that is a barrier to the provision of appropriate home care that they may desperately need.

ⁱ E.Power, Housing, home ownership and the governance of ageing. Institute for Culture and Society, Western Sydney University, 2017.

ⁱⁱ (ABS Housing Occupancy and Costs 2015-16)

ⁱⁱⁱ D. Faulkner unpublished ABS census 2016

^{iv} Launch Housing, Australian Homelessness Monitor 2018