

**WAVERLEY/WOOLLAHRA
AGED SERVICES INTERAGENCY**

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**IMPROVING ACCESS TO PRIORITY HOUSING FOR PEOPLE 70 YEARS
AND OLDER**

**SUBMISSION TO NSW INQUIRY INTO ALLOCATION OF SOCIAL
HOUSING**

**(A POLICY SUBMISSION ORIGINALLY SENT TO THE NEW SOUTH
WALES MINISTER FOR HOUSING, 7 NOVEMBER 2003)**

Organisation: Waverley/Woollahra Aged Services Interagency

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This Submission was originally prepared November 2003 by Helen Spurling, PhD
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Table Of Contents

Summary and Recommendations.	3
Waverley/Woollahra Aged Services Interagency	4
Nature of Aged Care Issues in New South Wales	5
Current Issues for People 70 Years and Older.	7
Benefits of Improving Access to Priority Housing for People 70 and Older	10
Conclusions	11
Recommendations.	12
References.	13
Waverley/Woollahra Aged Services Interagency Membership List – October 2003.....	15
Endnotes	16

Summary and Recommendations

The Waverley/Woollahra Aged Services Interagency (WWASI) is a formal body established to support the development and delivery of quality services to the aged care population in Sydney's Eastern Suburbs. This submission recommends that the Department of Housing amend its Policy *ALL0030D: Housing Assistance for Elderly Clients*, which currently accelerates approved applicants 80 years and over, in response to an identified gap in housing assistance for people 70 years and older. This submission puts the case for the age to be lowered from 80 years to 70 years.

Professional workers within the WWASI have expressed serious concern for older residents under 80 years who fall outside the criteria for Policy *ALL0030D: Housing Assistance for Elderly Clients*. All people under 80 years of age are currently assessed for priority housing by the same criteria. The WWASI finds that this assessment process fails to recognise the particular risk factors facing older people with regard to housing. Older residents eligible for retirement are less able or willing to pursue employment to maintain financial security, and therefore have a reduced capacity to sustain secure housing.¹

People 65 years and older enjoy the right to leave the labour market and apply for aged care benefits from governments.² Unfortunately, many older people who do not have assets and are in private rental cannot afford to retire without risk to their accommodation.

This submission highlights the link between the impact of secure housing and attachment to a community upon health and wellbeing, particularly for older people. The Department of Housing has the capacity to pro-actively reduce the risks of homelessness for an increasingly older population. Such policy innovation would demonstrate the Department of Housing's commitment to preventive policy decisions and a capacity to respond to changing community issues.

In its recommendations, the WWASI recommends that the Department of Housing:

- Extend the scope of Policy *ALL0030D: Housing Assistance for Elderly Clients* to a greater percentage of older people. Specifically, the WWASI seeks an amendment to the existing policy to enable eligible clients 70 years and over to qualify for accelerated progression on the Department of Housing priority housing waiting list.
- Consolidate this policy commitment to elderly clients by flagging on Departmental database systems when applicants on the waiting list reach the required age for Policy *ALL0030D* (currently 80 years) and automatically review them for transfer to the priority housing waiting list.

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Waverley/Woollahra Aged Services Interagency

The Waverley/Woollahra Aged Services Interagency (WWASI) is a formal body established to represent and promote the interests of Sydney's Eastern Suburbs aged care sector. It has been meeting for over 12 years, following a recognised need for a collaborative body that met regularly to discuss the most effective ways to meet the needs of the local aged care population in the Eastern Suburbs. The WWASI is an information sharing forum, designed to facilitate effective information flow between stakeholders and to provide a basis for joint advocacy on related issues. It does not receive funding and operates as a forum for service providers to respond to issues in the aged care sector.

The WWASI has a current membership of 54 service providers in the Eastern Suburbs area. It is located in an area with a significantly higher than average percentage of people aged 65 years and over, with both the Woollahra and Waverley Local Government Areas recording high percentages of older residents at the last Census.³

Within WWASI are specialised workers and clinical service providers, with membership from community health services, local and state government departments, neighbourhood centres, Jewish-specific services, retirement village staff, hospital workers and non-government based services providing home care.

Nature of Aged Care Issues in New South Wales

Links between Health and Secure Housing

New South Wales has a significant aged population, and the Waverley/Woollahra Local Government Areas have a particularly high proportion of older residents.⁴ Older people's health and well-being have been directly connected to the nature and quality of their accommodation. Older people's corresponding desire to remain independent in retirement is acknowledged by the Commonwealth's 'ageing in place' policies.⁵ Housing therefore has been increasingly recognised as a protective factor for older people's wellbeing and capacity to live independently.⁶

Notwithstanding these recognised links, for older people currently living in Sydney's Eastern Suburbs, there are a number of risk factors that threaten to jeopardise prospects for positive ageing⁷:

- high rental prices and a lack of affordable housing⁸;
- long public housing waiting lists⁹;
- less capacity to change financial situation¹⁰; and
- a high proportion of older residents attached to this geographical area¹¹.

Ageing Population

The increasing proportion of older people in the Australian population may also pressure access to affordable housing. At 30 June 2001, 12.5% of the population or 2.4 million Australians were aged 65 years or over.¹² This figure represented a 22% increase in population growth for this group in the ten years up to 2001.¹³ This increase is predicted to continue, such that the Australian population aged 65 years and over in the next 50 years is expected to reach 25% of Australia's total population.¹⁴ This represents a trend towards longer periods of frailty and disability, and the need for greater support to assist older people to maintain independence, connectedness, participation and a healthy lifestyle.¹⁵

Life Expectancy Rising

Extended life expectancy contributes to the ageing population. Social structures will need to be reviewed and adapted to meet the needs of older people, such as appropriate housing. Life expectancy in Australia is now 76.5 years for males and 81.9 years for females.¹⁶ The 2001 Census also revealed that of those Australians aged 65 years and over, 54% were 65-74; 35% were 75-84; and 11% were aged 85 and over.¹⁷

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Changes in Retirement Finances

There are also changes in retirement income processes, a trend which will reduce financial security for many older people. In 1992, the mandatory occupational superannuation for all workers (Superannuation Guarantee Charge) was introduced, and is intended to encourage financial independence in retirement. In addition, the means test on age pension is tightening and, from July 1995, there was a progressive increase in the pension age for women from 60 to 65 by 2012.¹⁸ While the future aged population is expected to be proportionately wealthier than older people are today, research indicates that the gap between rich and poor is growing, and will result in a higher number of poor older people.¹⁹

Current Issues for People 70 Years and Older

Gap in housing assistance by Department of Housing

While increased life expectancy reflects sound investment in health and medical research in recent decades, complementary and comparable support to areas such as housing is essential to protect the older population from homelessness.²⁰ Homelessness in the older population has been linked to two key factors: 'a lack of affordable housing appropriate to the needs of elderly people and a lack of sufficient income to maintain an adequate standard of living'.²¹ While the New South Wales Department of Housing has recognised older people's housing needs, further policy commitment is required to address these specific findings.²²

Principal Concerns for Older Residents in the Woollahra/Waverley Area

Most older residents in this area wish to remain independent in their retirement, but home ownership status significantly affects their capacity to do this.²³ Private rental is often unsuitable accommodation for older people for a number of reasons:

- ⇒ shortage of appropriate *accessible* rental properties;
- ⇒ attachment to a particular geographical location which has rising rental prices;
- ⇒ decline in the number of boarding houses;
- ⇒ risk of involuntary relocation from areas of long attachment (such as the Waverley/Woollahra area) by younger people who can afford higher rent;
- ⇒ risk of relocation from costly rental properties to sub-standard accommodation; and
- ⇒ reduced tendency to complain about poor conditions owing to risk of rent increases or eviction.²⁴

Particular Issues for Older Men

Pension rates can fail to cover the costs of living, particularly where rental prices, such as in this area, are high and subsidised accommodation often used by older men is declining.²⁵ Some boarding houses are not well resourced and are often inappropriate for elderly residents. For older men without assets in retirement however, there is little opportunity to move to more appropriate and supportive accommodation. Accelerated access to public housing in the early stages of retirement – when men have stronger physical capacity – is difficult to secure. The Department of Housing's current age provision for the over 80s is arguably inappropriate for older men: current life expectancy for men is below 80 and, as a result, older men are less likely to meet the Department's requirements. Where eligibility is lowered to 70 years, public

housing can offer a community environment where older people can enjoy secure independent living and engage more easily in neighbourhood activities.

Case Example:

73 year old non-drinking single man living in sub-standard rooming house accommodation. He was being treated for depression by the local mental health team. He was experiencing difficulty with neighbours many of whom had alcohol and other drug-related problems. An application to the Department of Housing was made for a one-bedroom inner city flat. His poor situation and uncertainty about obtaining immediate public housing compounded his depression and contributed to a feeling of hopelessness about the future. Unfortunately, he was discovered dead before receiving news of the outcome of his application.

Particular Issues for Older Women

In addition to older women who are widowed, there are significant numbers who never married due to the shortage of men following World War II. These women are currently moving into the over 70s age group. In addition, today's older women usually received lower wages than men during their working life. For many of these women home ownership would never have been an option. As a result of these two factors, older women often have fewer assets and are more vulnerable to homelessness.²⁶ Public rental housing has also been shown to be a particularly important avenue of accommodation for single older people, especially women.²⁷ Female renters in Sydney's Eastern Suburbs risk losing their accommodation because of high costs of living which the pension does not cover.²⁸

The concern of the WWASI lies with applicants for priority housing who are over 70 years of age who are struggling financially but do not experience permanent disabilities. People in this category lack financial resources and capacity to remain in the private rental market. Social workers within community health receive many referrals where older people are at risk of homelessness but are only brought to attention by community nurses through a temporary medical need. These clinical observations are supported by research, which has recognised there is a 'hidden' population of older homeless people who 'do not usually utilise homeless services and only come to the attention of service providers when a crisis in accommodation or health occurs'.²⁹

Furthermore, the lack of public housing in the Waverley/Woollahra area means older people are less likely to remain in a suburb they have had long attachment to, reducing their capacity

to maintain links with the community that are integral to ensuring their ongoing health and well-being.³⁰

Case Example:

74-year-old single woman referred to community health social work following a temporary illness and difficulty paying her rent for her eastern suburbs flat. She would like to retire from her job as a part-time debt collector but cannot afford to do so and pay the rent even if she obtained Centrelink rent allowance. She would like to live near her only sister. If the age to priority housing was lowered to 70 years this lady could retire and qualify for priority housing. Many women in this age group, like this woman, have worked in low paid jobs all their lives and lived in relatively high inner city cost rental accommodation.

Benefits of Improving Access to Priority Housing for People 70 Years and Older

By recognising the advantages of pro-actively addressing the risks of homelessness of older people, the Department of Housing will lower the risk of homelessness for this population group and help sustain a healthy population.

By lowering the age limit in Policy *ALL0030D: Housing Assistance for Elderly Clients*, the Department of Housing can respond to housing difficulties for older people in a timely way, avoiding stress for applicants.

In improving access to affordable housing for elderly clients in the Eastern Suburbs area the Department of Housing will recognise the importance in sustaining people close to areas where there is a sense of belonging and familiar support services.

The Department of Housing will also promote a more supportive cross-generational residential community, in its support for ongoing community stability.

The over 70s age group have much to offer the community, having often worked for most of their lives and brought up families. The advantage to communities of lowering the priority housing provision from 80 years to 70 years would be a likely increased and extended capacity of the older person to form reciprocal neighbourhood and friendship relationships, thereby adding social capital to the community and decreasing dependency on welfare and community support services.

The Department of Housing will also maximise efforts to explain to elderly clients their options with the Department of Housing, to ensure there is every possibility of sustaining them independently and in the area of their association. To ensure that older people eligible for public housing are given every opportunity to gain secure housing, people aged 70 years and over should have their application reviewed on a more regular basis. Older people's applications should be reviewed every six months, rather than annually, and be placed on the priority waiting list where applicable as soon as possible.

Conclusions

The Waverley/Woollahra Aged Services Interagency (WWASI) has researched older people's housing needs in the Waverley/Woollahra area over the past 10 months. Professional experience highlights a gap in Department of Housing policy in relation to the housing needs for people post-retirement in Sydney's Eastern Suburbs. Asset-poor older people with long-standing association with this area are increasingly unable to sustain themselves in private rental accommodation. A lack of affordable housing prohibits older people in maintaining independence and security of living. The tragedy of the current situation is that people who are enjoyed secure independent throughout their lives are faced with homelessness for the first time as an older resident when they are unable to afford private rent on a pension.³¹

In this submission, the WWASI has highlighted the risks of homelessness to older people where financial security can be difficult to maintain. Policy gaps are compounded by the fact that many older people reluctantly and with increasing difficulty continue working into their 70s and place pressure on their health in attempts to avoid housing insecurity or housing assistance.³²

Finally, the risks of homelessness for older people are likely to increase. Growing expectations that people will fund their own retirement and/or means-tested pensions will arguably reduce the safety margin for older people, placing their housing at risk. Many people coming into the 70 years and over brackets will be proportionately wealthier than current 70 plus year olds, but growing economic polarisation in Australian society indicates that poverty in the elderly will continue.³³ The well-documented trend towards greater economic inequality, coupled with the greater emphasis on private superannuation rather than state-provided retirement incomes, will ensure that poverty among the elderly is an ongoing concern.³⁴

Recommendations

1. **Reduce the age limit of Policy ALL0030D: Housing Assistance for Elderly Clients from 80 years to 70 years**, as recognition of the risks of homelessness and poor health outcomes for at risk older people.

The Waverley/Woollahra Aged Services Interagency (WWASI) urges the Department of Housing to extend its current assistance to elderly clients to address the increased risks of homelessness in the post-retirement population. Older people in private rental are less able to meet security of tenancy, which in turn negatively affects their health and well being. Older residents have fewer physical and financial resources to cope with unsustainable tenancies in the private rental market and would greatly benefit from accelerated Department of Housing assistance.

In the Waverley/Woollahra Local Government Areas, in 2003, there were 65 applicants on the public housing waiting list who are 70 years and over.³⁵ Given the Waverley/Woollahra area has a comparatively high proportion of older residents, this policy amendment would create minimal disruption to current waiting lists, but would alleviate a serious concern for aged care professionals and older people in this area.

2. **Double the frequency of review dates for older public housing applicants.** This will ensure that all older people reaching the age provision of Policy ALL0030D: *Housing Assistance for Elderly Clients* who may be eligible for priority housing assistance are transferred to the priority waiting list as soon as possible. An automatic review by birth date could be used in conjunction with the Department's current manual flagging process.

Increased communication, clear application processing and help from the Department for people making applications are essential for older people who are seeking public housing. Responses to review letters sent to older people should also be followed up by phone or connection with support people, to ensure that older people do not risk being taken off Department of Housing waiting lists in the event of hospitalisation and subsequent absence from regular mail.

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- Waverley/Woollahra Aged Services Interagency
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Waverley Council. *Basic Community Profile* (From ABS Census of Population and Housing, 2001).

Woollahra Municipal Council. *Demographic Profile: A Community Portrait of Woollahra Local Government Area (LGA)*, From ABS Census 2001 (Sydney: Public Practice Pty Ltd, 2002).

**Waverley/Woollahra Aged Services Interagency
Membership List – October 2003**

Woollahra Council Community Services
Waverley Council Community Services
EJ Ward Centre Woollahra
St Luke's Community Home Care
St Lukes Aged Care facility Lulworth House
Australian Nursing Home Foundation
Edina Community Care Waverley
Woollahra Waverley Home Maintenance Modification Service/SESydney Gardening
ACAT/ Social Work Department War Memorial Hospital
Sydney & Eastern Suburbs Home Assist
Eastern Suburbs Options Program
Jewish Care
CAVOD (CACP) Jewish Care
Wolper Jewish Hospital
Jewish Centre on Ageing
Anglican Retirement Villages CACP
ARV Community Services – Respite Options
Commonwealth Carelink Centre SE Sydney
ECHO Neighbour Aid
Home Care Service of NSW Eastern Sydney Service Centre
Care Connect
Legacy Bondi
Legacy Kingsford
Waverley Community & Seniors Centre
Day Care Centre, War Memorial Hospital
WAVES
Veterans Affairs Network Department of Veterans Affairs
Assistance with Care and Housing for the Aged /Anglican Community Care
SE Sydney Carer Respite Centre
Edina Community Care
Social Work Department Centrelink Bondi Junction
Multicultural Services Centrelink Maroubra
Joint Care Planning SE Health Sector Services
Health promotion, SE Health Sector Services
Eastern Area Visit Programme, Sisters of Charity Outreach
St Vincent's Community Health Waverley
St Vincent's Community Health Darlinghurst
Prince of Wales Community Health
Aged and Chronic Care, South East Sydney Division of GPs
CACP Greek Welfare Centre
Royal Blind Society
Phillip House
Australian Chinese Community Association
Psychogeriatric team, Villa 3 Prince of Wales Hospital
Euroa Unit Prince of Wales Hospital
Eastern Suburbs Private Hospital
Discharge planning, St Vincent's Private Hospital
Community Liaison St Vincent's Public Hospital
Montefiore Home, Woollahra
Eastern Sydney Multicultural Access Project (HACC)
Inner Sydney Regional Council for Social Development (HACC DO)
Holdsworth St Community Centre Woollahra
The Bondi Junction Centre

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ENDNOTES

¹ Indeed, the Council to Homeless People has identified that 'people with low incomes living in private rental housing are particularly vulnerable' to homelessness, given rising rents, eviction and the current short supply of rental properties in most capital cities. Older people living on the pension are clear candidates for this category. See, Council to Homeless People, *Overview of Homelessness*, Fact Sheet 1. Available at <http://www.chp.org.au/factsheets/1.htm> [accessed 21 October 2003].

² It should be noted that the United Nations' *Universal Declaration of Human Rights* endorses the right of all people to old age benefits. See, Article 25(1), *Universal Declaration of Human Rights*, Adopted and proclaimed by General Assembly resolution 217 A (III) of 10 December 1948.

³ The Australian Bureau of Statistics Census data from 2001 shows that older people in the Waverley Council Area make up over 13% of the population, with 8,062 out of 60,675 people aged 65 years and over. Woollahra Council indicates that 8% of its population is aged 75 and older, a 46% larger share of the population than Sydney's 5.6%. See, Basic Community Profile for Waverley Council, taken from ABS census data, 2001; & Woollahra Council, *Demographic Profile: A Community Portrait of Woollahra Local Government Area (LGA)*, From ABS Census 2001 (Sydney: Public Practice, 2002), p. 3.

⁴ For example, New South Wales represents the State with the highest proportion of older people who are in the target group for the Assistance with Care and Housing for the Aged (ACHA) program. The Assistance with Care and Housing for the Aged (ACHA) services is a Commonwealth government program that assist financially disadvantaged older people meet accommodation and support needs. In, Kavanagh, *et al. Achieving Sustainable Outcomes for Older Homeless People*, p. 2.

⁵ 'Ageing in Place' was a trend of post-1980s aged care policies, to support older people remain at home longer. In, Australian Institute of Health and Welfare (AIHW). *Older Australians at a Glance 2002*, 3rd edition [AIHW Cat. NO. AGE 25] (Canberra: AIHW & Commonwealth Department of Health & Ageing, 2002), p. 6.

⁶ For people 70 years and over who are not home owners or do not have accumulated assets, they are more likely to have lower levels of well-being than the rest of the older population. In, Faulkner D. & K. Bennett. Linkages among Housing Assistance, Residential (re)location and Use of Community Health and Social Care among Old-Old Adults: Shelter and Non-Shelter Implications for Housing Policy Development (Final Paper, Melbourne: Australian Housing and Urban Research Institute, 2002), p. 72.

⁷ Homelessness in older people has struggled to be recognised in the literature, yet older people face particular risk factors regarding secure accommodation. These include frailty and age-related disabilities, and behavioural problems associated with old age such as 'social isolation or disaffiliation; residential instability or transience; and service under-utilisation or unawareness'. In, Judd, B., K. Kavanagh, A. Morris, & Y. Naidoo. *Housing Options and Independent Living: Sustainable Outcomes for Older People who are Homeless*, Positioning Paper (Australian Housing and Urban Research Institute, August 2003), p. ii. Furthermore, the definition of homelessness used in this submission is the official operational definition used by the Australian Bureau of Statistics and the Supported Accommodation Assistance Program (SAAP). The legislative definition of homelessness in Australia is provided under the *SAAP Act 1994* and 'defines a person as homeless if (and only if) he or she has inadequate access to safe and secure housing. This in turn is defined as housing which "damages or is likely to damage the person's health; threaten the person's safety; or marginalise the person by failing to provide access to adequate personal amenities; or the economic and social supports that a home normally affords; or place the persons in circumstances, which threaten or adversely affect the adequacy, safety, security and affordability of that housing". This definition depends on the subjective interpretation by service providers of a person's housing situation'. In Judd, *et al, Housing Options and Independent Living*, p. 5.

⁸ The Council to Homeless People has identified that housing stress is increasing, where a rising percentage of household income is spent maintaining private accommodation. Public housing stock is not increasing to match the impact of increased housing stress in the community. See, Council to Homeless People, *Overview of Homelessness*, Fact Sheet 1. Available at <http://www.chp.org.au/factsheets/1.htm> [accessed 21 October 2003].

⁹ Research shows that housing options for older people 'are extremely limited for the socially and economically disadvantaged due to long waiting lists for public housing and a shortage of affordable private rental accommodation leading to an increasing number of older people living in unsatisfactory and substandard accommodation or homeless shelters'. In Judd, *et al, Housing Options and Independent Living*, p. ii.

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- ¹⁰ Australian Housing Research Fund (Purdon Associates Pty Ltd & Twyford Consulting Pty Ltd). *Review of Additional Housing Needs for Low Income Renters*, Final Report (December 2000), p. 95.
- ¹¹ While the older population is not a homogenous group, it is recognised that increased sensitivity is required in understanding associations with particularly geographical or culturally specific areas. In Judd, *et al*, *Housing Options and Independent Living*, p. ii.
- ¹² Australian Institute of Health and Welfare (AIHW). *Older Australia at a Glance 2002*, 3rd edition [AIHW Cat. No. AGE 25] (Canberra: AIHW & Commonwealth Department of Health & Ageing, 2002), p. 4.
- ¹³ Australian Institute of Health and Welfare (AIHW). *Older Australia at a Glance 2002*, 3rd edition [AIHW Cat. No. AGE 25] (Canberra: AIHW & Commonwealth Department of Health & Ageing, 2002), p. 4.
- ¹⁴ Australian Institute of Health and Welfare (AIHW). *Older Australia at a Glance 2002*, 3rd edition [AIHW Cat. No. AGE 25] (Canberra: AIHW & Commonwealth Department of Health & Ageing, 2002), p. 4.
- ¹⁵ Faulkner D. & K. Bennett. Linkages among Housing Assistance, Residential (re)location and Use of Community Health and Social Care among Old-Old Adults: Shelter and Non-Shelter Implications for Housing Policy Development (Final Paper, Melbourne: Australian Housing and Urban Research Institute, 2002), p. 1.
- ¹⁶ Australian Institute of Health and Welfare (AIHW). *Older Australia at a Glance 2002*, 3rd edition [AIHW Cat. No. AGE 25] (Canberra: AIHW & Commonwealth Department of Health & Ageing, 2002), p. 2.
- ¹⁷ Australian Institute of Health and Welfare (AIHW). *Older Australia at a Glance 2002*, 3rd edition [AIHW Cat. No. AGE 25] (Canberra: AIHW & Commonwealth Department of Health & Ageing, 2002), p. 2.
- ¹⁸ Australian Bureau of Statistics. *Australian Social Trends 1999 Population – Population Projections: Our Ageing Population*, p. 1.
- ¹⁹ Faulkner & Bennett. *Linkages among Housing Assistance, Residential (re)location and Use of Community Health and Social Care among Old-Old Adults*, p. 75.
- ²⁰ Remaining in the community with support has been shown to strengthen older people's capacity to maintain health and overall well-being. In Faulkner & Bennett, *Linkages among Housing Assistance, Residential (re)location and Use of Community Health and Social Care among Old-Old Adults*, p. 75.
- ²¹ Individual factors are considered secondary to these two key factors. Judd, *et al*, *Housing Options and Independent Living*, p. 7.
- ²² Exemplified by its policy designed to assist elderly clients access accelerated accommodation. It is also recognised that there are very few policies across the Western world that address specific housing needs and homelessness for the elderly. In Judd, *et al*, *Housing Options and Independent Living*, p. ii.
- ²³ The majority of older people live in private dwellings. Only 8% of older people live in non-private dwellings, including residential aged care facilities. A study done by the Australian Institute of Health and Welfare showed that only 6% of people aged 65 years and over were public renters. In, AIHW. *Older Australians at a Glance 2002*, p. 6.
- ²⁴ Faulkner, D. & K. Bennett. Linkages among Housing Assistance, Residential (re)location and Use of Community Health and Social Care among Old-Old Adults: Shelter and Non-Shelter Implications for Housing Policy Development (Final Paper, Melbourne: Australian Housing and Urban Research Institute, 2002), p. 61.
- ²⁵ Faulkner, D. & K. Bennett. Linkages among Housing Assistance, Residential (re)location and Use of Community Health and Social Care among Old-Old Adults: Shelter and Non-Shelter Implications for Housing Policy Development (Final Paper, Melbourne: Australian Housing and Urban Research Institute, 2002), p. 61.
- ²⁶ Judd, *et al*, *Housing Options and Independent Living*, p. 10.
- ²⁷ Faulkner, D. & K. Bennett. Linkages among Housing Assistance, Residential (re)location and Use of Community Health and Social Care among Old-Old Adults: Shelter and Non-Shelter Implications for Housing Policy Development (Final Paper, Melbourne: Australian Housing and Urban Research Institute, 2002), p. 5.
- ²⁸ Pension income, when half is allocated to accommodation, totals approximately \$150, severely restricting private rental options in the Waverley/Woollahra areas. Department of Housing information indicates that pensioners may be eligible for priority housing when over 50% of income is spent on rent (and 100% of Centrelink rent assistance where applicable). This totals approximately \$150 per week for rent and, in the Waverley/Woollahra Local Government Areas, this is extremely difficult to find.
- ²⁹ Judd, *et al*, *Housing Options and Independent Living*, p. 11.
- ³⁰ Judd, *et al*, *Housing Options and Independent Living*, p. 12.

Waverley/Woollahra Aged Services Interagency
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³¹ Judd, *et al*, *Housing Options and Independent Living*, p. 12.

³² Research has shown that older people are particularly vulnerable to isolation from support services owing to their tendency to be unassertive and undemanding. Their needs are then often inadequately met by both mainstream aged services and homeless services alike. Judd, *et al*, *Housing Options and Independent Living*, p. 11.

³³ Faulkner & Bennett, *Linkages among Housing Assistance, Residential (re)location and Use of Community Health and Social Care among Old-Old Adults*, p. 75.

³⁴ Stilwell, F. 2003, *Economic Inequality*, in Argyrous, G. & F. Stilwell (eds), *Economics as a Social Science* (Pluto Press, Sydney), pp. 25-32.

³⁵ Department of Housing figures provided on 21 October 2003, at Waverley/Woollahra Aged Services Interagency Meeting.