

**23 August 2022**

**Standing committee on Social Issues- Inquiry into homelessness amongst older people aged over 55 in New South Wales**

RE: Supplementary responses from Ms Trina Jones, Chief Executive Officer, Homelessness NSW

**1. In Submission 34 one of the factors that drives the risk of homelessness amongst this demographic includes being unemployed.**

- a. Should the government relook at how recruitment providers are contracted?**
- b. What terms should be placed in recruiters contracts to guarantee they service elderly women better and guarantee them employment?**

Homelessness NSW is not best placed to comment on recruitment policies and employment law. However, it's important to highlight that poverty is a significant driver of homelessness in NSW- particularly for women. Evidence shows lifelong impacts of precarious employment due to caring responsibilities and other factors disproportionately impacts women leaving them at risk of and experiencing homelessness. The Home at Last Report from Housing for the Aged Action Group (HAAG) found 110,000 older women over 45 at risk of homelessness in NSW.<sup>1</sup> Broader policy development in improving gender equality in the workforce and in caring responsibilities and would improve the financial security of women reduce risk and prevalence of homelessness amongst this group.

**2. Other than a referral service, what can practically be done to reduce age-related homelessness? How can the workforce be improved to reduce ageism?**

The Homelessness NSW submission to the Inquiry into Homelessness Amongst Older People over 55 in NSW makes recommendations to invest in infrastructure, coordination, and support to prevent and respond to homelessness among older people.

Housing is critically important for physical and mental health, and general wellbeing of older people. With a decline in home ownership at retirement age, unprecedented increases in housing prices and a reduction in social and affordable housing stock in NSW, older people are experiencing significant housing challenges and are at increased risk of homelessness.<sup>2</sup>

On 30 June 2021, there were 15,036 social housing applicants on the NSW Housing Register where the head of the household was aged 55 years or older. From 2011 to 2016, there was

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<sup>1</sup> Housing for the Aged Action Group, At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia, 2020, accessible at: [https://www.older tenants.org.au/sites/default/files/at\\_risk\\_final\\_report\\_web.pdf](https://www.older tenants.org.au/sites/default/files/at_risk_final_report_web.pdf)

<sup>2</sup> Housing for the Aged Action Group Home at Last: Responding to Homelessness Among Older People in NSW. Available Online.

a 43% increase in number of people aged 55 and over experiencing homelessness (from 4,475 to 6,407). Providing a safety net of rent-controlled properties, affordable and social housing with links to services is critical in the successful prevention and intervention of homelessness.

Reliance on economic participation to ensure older people do not fall into homelessness does not recognise the diverse health and support needs of the wider group. Not all of those at risk of or experiencing homelessness will have the health to be able to sustain a level of employment that can prevent homelessness. People experiencing homelessness have increased prevalence and severity of health problems this can contribute to higher admissions to hospital, chronic health conditions and premature death. These complex health factors can rapidly age a person and their vulnerability is not always typical of their age in comparison to the general population.

Older people accessing Specialist Homelessness Service have a different ‘vulnerability profile’ from other groups experiencing homelessness. For example, nearly half (47 per cent or 40,600 clients) of older men and women accessing SHS support during 2013-14 to 2017-18 did not report any of the three key vulnerabilities (DFV, mental health issues and problematic alcohol and other drug use). This means many will not be considered priority despite their limited ability to become financially independent and likelihood of health impacts.

### **3. People have found themselves homeless after losing a home, either because of losing their jobs or through illness. How could the government assist people before they get to the point of losing their homes?**

The most recent snapshot of rental affordability from Anglicare Australia found that less than 1% of available rental properties were affordable for a single person receiving the Aged Pension and for a single person receiving Jobseeker, no properties were affordable.<sup>3</sup> Given the unaffordability of the private rental market, government intervention is required to address the current crisis in supply of social housing and prevent older people losing homes.

Homelessness NSW supports the Home at Last model to prevent entry of older people into homelessness. More than a referral agency this is a specialist service engaging with communities directly to reach older people before they experience a housing crisis, providing tailored housing information and assistance with housing applications, support during the move and referrals into aged care and other supports. This service is currently delivered by Housing for the Aged Action Group (HAAG) in Victoria.

Core elements of the Home at Last service model include:

- Community education

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<sup>3</sup> Anglicare. 2022. Rental Affordability Snapshot. Available Online: <https://www.anglicare.asn.au/wp-content/uploads/2022/04/Rental-Affordability-Snapshot-National-report.pdf>

- Intake assessment and warm referrals
- Housing options information and navigation
- Housing support, relocation and linkages
- Tenancy advice
- Professional education and network development

**4. More than 1 in 28 Indigenous people were homeless in the 2016 census. Why is homelessness so great in this community and what programs can we introduce to close this gap?**

Older Aboriginal people may seek to age on Country and within their own community and require a holistic, culturally appropriate, and culturally safe options. It is important to invest in the scale up Aboriginal Community Controlled organisations with the cultural knowledge and ability to address Aboriginal homelessness with first nations communities with culture and kin embed in the service delivery, support, and connection to community.

An example of an innovative program is the Wongee Mia program in Western Australia.<sup>4</sup> This program is transforming the way support is provided to First Nations people who need help with housing, working closely with an extended Indigenous family in central Perth. Meaning Strong Home, the Wongee Mia action-learning project supports individuals who are experiencing intergenerational homelessness and poverty, as well as their extended family who are also homeless or at risk of losing their tenancy.

**5. How do we upskill and build mainstream services to respond to the unique needs of the elderly who find themselves homeless. Whether those needs be health needs, carers needs, disability needs, how do we make these service readily accessible?**

The difficulty in navigating online systems including My Aged Care, My Gov and other online applications can be a contributing factor to older people's homelessness. Funding specialised services for older people at risk of or experiencing homelessness to quickly access support they are eligible for would reduce instances and duration of homelessness among this group.

Examples of capacity building initiatives could include training and development for specialist homeless case workers in NDIS. Funded positions within services for coordination and links with existing My Aged Care and NDIS support coordinators.

**6. Some of the reasons that have been attributed to homelessness are; low levels of superannuation on retirement, an unaffordable housing market, being paid unemployment rates and pension rates which are below the poverty line. What policies need to be put in place to address to address these contributors to homelessness?**

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<sup>4</sup> Wongee Mia Service. Available Online. <https://www.ruah.org.au/services-support/housing-and-homelessness/wongee-mia/>

**7. I have read reports that state early childhood adversity and basic needs stressors contribute to the cycle of generational poverty. Studies have shown that trauma and child abuse manifests negatively in adult life in overall health, employment status and eventually end up leading to homelessness.**

**a. Do youth that end up homeless grow up to then become the elderly that are homeless?**

Many people experiencing homelessness in later life report that their first experience of homelessness occurred prior to the age of 18. This figure is highest among people sleeping rough across the literature. On census night in 2016, 9,042 people between the ages of 12-24 in NSW were classified as homeless. This number is thought to have significantly increased based on reports from services considering increasing demand for support.

An AHURI study found that the timing of first experiences of homelessness and extent to which current clients of homelessness services experienced homelessness as children and as adolescents is critical to their experiences of lifelong homelessness.

The evidence points to the critical importance of preventative policies directed at children and young people to reduce the risk of subsequent homelessness in later teenage years and in adulthood. Over three quarters of male respondents had experienced an episode of primary homelessness by the time of the survey interview and, of these; a majority report an episode prior to the age of 18. While the overall proportion of women ever experiencing primary homelessness over their lifetime was lower than for men, early onset of primary homelessness was also the norm for women.

**b. How do we level the playing field so these youths don't age and become the homeless elderly?**

Unless there are a preventative support programs in place many people will be caught in cycles of homelessness. An example of a globally successful intervention to break the cycle of homelessness for young people are youth foyers. In Australia, the standard service offer to young people experiencing homelessness provides an immediate response to housing crisis, but struggles to deliver a pathway to sustainable independent living<sup>5</sup>. Youth foyers address this gap by providing an integrated approach to tackling youth homelessness, combining affordable accommodation with education, training and employment opportunities and other support services.

'Foyer' is the word used to describe a transitional youth housing model that originated in post-war Europe. Youth Foyers provide at-risk young people – typically those aged 16 to 24 –

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<sup>5</sup> Marion Coddou, Joseph Borlagdan & Shelley Mallett 2019, Starting a future that means something to you: outcomes from a longitudinal study of Education First Youth Foyers, Brotherhood of St Laurence & Launch Housing, Melbourne.

with stable accommodation and support in a shared living environment for two to three years. In return, they pay affordable rent and commit to education, training and/or employment programs. By providing a safe and supported environment for vulnerable young people to learn, Youth Foyers aim to divert them away from chronic homelessness and break cycles of disadvantage.

In 2017, KPMG's evaluation of Foyer Oxford in Perth found that more than 90% of residents existed long-term housing options, and more than 80% were still in this housing a year later.<sup>6</sup> Similar findings have been recorded with Foyer models in Victoria and internationally also. Linking education and employment to supported housing provides both social and economic benefits. In addition to success in breaking the cycle of disadvantage a cost-benefit analysis of the Education First Foyers found the long-term improvements resulting from engaging with the model and support offset the substantial costs of establishing and running this housing. Meaning each Foyer would save the government approximately \$10m over a 20-year time frame.<sup>7</sup>

### **c. Are there programs that focus on ending the poverty cycle?**

Homelessness NSW advocates for key housing and homelessness supports and support the NSW Community of Social Service and Australian Council of Social Services campaigns for a well-funded social security system, which is key to ending homelessness.

Homelessness NSW supports the Australian Council of Social Service Raise the Rate campaign. The campaign to Raise the Rate for Good is key to reducing poverty and inequality in Australia. The goal of the Raise the Rate for Good campaign is to fix our social security safety net for good so that it keeps people out of poverty, with an income of at least \$70 a day. Before the COVID-19 crisis, the rate of JobSeeker had not been increased in real terms for 25 years, while the cost of living, especially housing, has gone through the roof. There is broad support for a permanent increase to the JobSeeker Payment (formerly Newstart Allowance), including from community organisations, such as anti-poverty networks, unions, business groups, not-for-profit organisations, local governments, state and territory governments and federal parliamentarians. JobSeeker Payment, which is just \$46 a day, is not enough to cover the basics. The key recommendations for the campaign are:

- Increase the base rate of JobSeeker Payment to at least \$70 a day so everyone can cover the cost of the basics
- Indexation of payments in line with wage movements at least twice per year
- Increase Commonwealth Rent Assistance by 50%

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<sup>6</sup> KPMG. 2018. Foyer Oxford Perth Evaluation. Available Online: <https://foyer.org.au/wp-content/uploads/2020/09/Final-Foyer-Oxford-Report-2018.pdf>

<sup>7</sup> KPMG. 2019. Education First Youth Foyers Economic Evaluation. Available online: [https://library.bsl.org.au/bsljspl/bitstream/1/11370/1/KPMG\\_Education\\_First\\_Youth\\_Foyers\\_economic\\_evaluation\\_Jun2019.pdf](https://library.bsl.org.au/bsljspl/bitstream/1/11370/1/KPMG_Education_First_Youth_Foyers_economic_evaluation_Jun2019.pdf)

- Introduce a \$50 a week Disability and Illness Supplement
- Establish a Single Parent Supplement that recognises the additional costs of single parenthood
- Establishment of a Social Security Commission to advise the Parliament on the ongoing adequacy of income support payments

The information required to accurately respond to the questions below is within the remit of the Department of Communities and Justice.

8. What's the average time for an application for social housing to be assessed and approved?
9. How many people are over 80 years in the current general housing waiting list in the last 5 financial years and how many people over 80 years in the general waiting list were added to the priority list in the same period?
10. How many older people in social housing transitioned to aged care in the last 5 years?
11. What is the rationale for NSW Homelessness Strategy 2018-2023 to identify older women as those over 55 years?
12. Why is there no consistency in relation to age of older people across different NSW government policy documents?
13. How many units are dedicated/available under Senior SEPPs, Pensioner (PPPH) housing and Public housing senior communities (PPOPH) The properties in these public housing complexes are specifically for older people?