

**Submission  
No 4**

**INQUIRY INTO HOMELESSNESS AMONGST OLDER  
PEOPLE AGED OVER 55 IN NEW SOUTH WALES**

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## **Submission to the NSW Inquiry into Homelessness of Older Australians**

Homelessness is a big problem in Australia. It is concerning to see the incidence of homelessness among older Australians. This is especially likely to affect female older Australians, which are one of the fastest growing demographics of homeless people in Australia. There are a variety of reasons for older Australians becoming homeless (impacting especially on women)).

### **Causes**

Women are more likely to have lower paid or insecure work. This can lead to less superannuation to use in their retirement, hence relying on the pension, which is often inadequate for covering rent and other necessities. This leaves them with less financial security to buy their own home to live in when they are older, or to afford the costs of housing or rent.

Women can also be affected by domestic and family violence, including some having to support children as well as themselves. This can compel them to leave their home in search of safety, which can cause great disruption in their lives with their employment, study, health or communal involvement. This can lead to homelessness in the short-term, as well as putting them in a more insecure position in the long-term.

Natural disasters and extreme weather events are also great shocks to people's lives and their housing security. Recently we have had the 2019-20 Black Summer Bushfire Season and the 2022 Floods, which can devastate communities and force people out of their homes - many of which are damaged destroyed in the disasters. With the recent floods too, we have tragically witnessed that repeated environmental disasters can happen within a short period of time (within a few years, or even within the same month). This can severely jeopardise people's housing and their capacity to recover.

There have been growing issues with housing affordability in Australia, with rising house prices pushing people out of the housing market and putting upward pressure on rents. For people that have limited savings or income, having to cover these increasing housing costs could become too

much. Dramatic shocks such as domestic violence, natural disasters, health crises or loss of employment can also push many people who were just managing to keep their housing arrangement into homelessness.

### **Responses**

There are several measures that could be done. Some of these would be under the purview of the Commonwealth Government, but nonetheless they are measures that the New South Wales government could advocate for or implement in cooperation with the Commonwealth to address homelessness. Increasing the pension is a simple and direct way of increasing the financial security of older Australians to afford the necessities in their life, including finding an affordable house on the private rental market. If they have shocks in their life, having a more supportive level of pension would give them greater capacity to ride them out rather than becoming homeless. Allowing pensioners to work, without losing their pension or receiving a punitive income tax, would also give them the flexibility to pursue employment without losing out. More broadly, there should be serious consideration to the issue of housing affordability in Australia. This includes the provision of more social or public housing or making rules for property developers to build more affordable housing.

We also need more adaptation and resilience to meet the challenges of natural disasters, becoming worse under climate change, since clearly that is a big threat to people's housing. Climate change is also a big issue that needs to be addressed through mitigation, otherwise the impacts will become more and more frequent and severe - beyond the capacity of individuals or communities to properly recover from and have secure housing. With floods or bushfires destroying people's homes and threatening their lives, climate change is clearly a big threat to the security and wellbeing of Australians - including older Australians - and a risk factor for people becoming homeless.

Thank you for considering my submission.

Benjamin Cronshaw.