

**Submission
No 6**

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

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The Hon. Scott Barrett MLC
Parliament House
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Dear Mr Chair,

The problem of homelessness amongst older people aged over 55 in New South Wales is that they are at a higher risk of becoming homeless than any other age group. This is due to a number of factors including the loss of a spouse or partner, retirement, poor health, and inadequate income. As a result, older people are often forced to live in unstable and unsafe housing situations, which can lead to homelessness. Additionally, older people are less likely to have access to the necessary resources and support networks that can help them avoid or escape homelessness.

The 6 main factors contributing to homelessness in older people in NSW, includes:

- Lack of affordable housing
- Lack of social security benefits
- Pensioner poverty
- Lack of access to health care
- Isolation from family and community

Lack of Affordable Housing

The lack of affordable housing in New South Wales has a significant impact on homelessness amongst older people aged over 55. According to the 2016 census, there were over 44,000 homeless people in New South Wales, and almost 26% of them were aged 55 or over. This is a shocking statistic, and it's one that highlights just how big of a problem the lack of affordable housing is in the state.

The high cost of housing is one of the main reasons why older people become homeless. Property prices in New South Wales have been skyrocketing in recent years, and this has made it difficult for people on fixed incomes to keep up with the cost of living. Many older people are forced to move out of their homes and into rental properties, which are often less affordable than owning a home. This can eventually lead to eviction, and if an older person doesn't have any family or friends to fall back on, they can quickly find themselves homeless.

In addition to the high cost of housing, the lack of social housing in New South Wales also contributes to homelessness amongst older people. Social housing is essential for people who are on low incomes or who are otherwise unable to afford private rental accommodation. However, there is a severe shortage of social housing in New South Wales, and this is putting pressure on already stretched resources. As a result, many older people are being forced to live in unsuitable accommodation, such as overcrowded share houses, or are sleeping rough.

The lack of affordable housing in New South Wales is having a devastating impact on homelessness amongst older people. It's a problem that is only going to get worse unless something is done to address the underlying causes. The state government needs to invest more



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in social housing, and property prices need to be kept under control. Without these measures, the number of homeless older people in New South Wales is only going to continue to rise.

Lack of Social Support Benefits

The lack of social support benefits available in New South Wales significantly affects homelessness amongst older people aged over 55 in New South Wales. This is due to the fact that these benefits are not means-tested, so older people are often ineligible for them. This means that they cannot access the support they need to maintain their accommodation and are at risk of becoming homeless.

Older people are also more likely to experience social isolation and loneliness, which can lead to mental health problems and make it difficult for them to access the support they need. This can make it more difficult for them to maintain their accommodation and can eventually lead to them becoming homeless.

The lack of social support benefits available in New South Wales contributes to the high rate of homelessness amongst older people in the state. It is estimated that around 1 in every 200 older people in New South Wales is homeless. This is a significant problem that needs to be addressed.

There are a number of ways in which the lack of social support benefits contributes to homelessness amongst older people in New South Wales. Firstly, as mentioned above, these benefits are not means-tested. This means that many older people are unable to access them. Secondly, older people are more likely to experience social isolation and loneliness. This can lead to mental health problems and make it difficult for them to access the support they need. Thirdly, the cost of living in New South Wales is very high. This can make it difficult for older people to afford their accommodation and can eventually lead to them becoming homeless.

The lack of social support benefits available in New South Wales is a major contributing factor to homelessness amongst older people in the state. It is essential that the state government provides more support to these vulnerable people. Otherwise, the problem is only going to get worse.

Pensioner Poverty

Pensioner poverty significantly affects homelessness amongst older people aged over 55 in New South Wales. A person is defined as being in poverty if their income is below a certain level. The current poverty line for a single person in Australia is set at 50% of the median income. This means that a person is considered to be living in poverty if they are earning less than \$425 per week. In 2016, the poverty rate for Australians aged over 55 was 14.3%. This is a significant increase from the 12.8% rate recorded in 2015. The increase in pensioner poverty has been linked to the rising cost of living, which has outstripped the growth in pensions. This has left many older Australians struggling to make ends meet.

The issue of pensioner poverty is not just an economic one. It also has a significant impact on social stability and wellbeing. Poverty can lead to social isolation, as people struggling to make ends meet often retreating from social activities. This can leave them feeling lonely and isolated, which can in turn lead to mental health issues. The stress of living in poverty can also lead to



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physical health problems. This can further compound the effects of poverty, as chronic illnesses can make it even harder to find and keep a job.

In 2015-16, 34% of people aged 55 and over were living in poverty in New South Wales, which was significantly higher than the national average of 25%. This is particularly concerning given that older people are more likely to experience homelessness than any other age group.

There are a number of reasons why pensioner poverty in NSW significantly affects homelessness amongst older people. Firstly, many older people rely on the age pension as their primary source of income. However, the age pension is inadequate to meet basic living costs, with the single rate of the age pension only providing \$17.60 per day for singles and \$13.20 per day for couples. This is far below the cost of rent for a one-bedroom apartment in Sydney, which is currently \$433 per week. As a result, many older people are forced to choose between paying for their accommodation and other essential costs, such as food and medication.

Secondly, the high cost of housing in NSW means that many older people are unable to afford to purchase their own home or maintain their current home. This is particularly the case in Sydney, where the median house price is \$1.2 million. For those who are renting, the situation is also dire, with the median rent for a one-bedroom apartment in Sydney now \$450 per week. This is well above the national average rent of \$285 per week. As a result of these high housing costs, many older people are forced into rental stress, which is defined as spending more than 30% of one's income on rent. This can lead to financial hardship and homelessness.

Thirdly, many older people in NSW are affected by poor physical health and mental health problems. This is often due to a lifetime of disadvantage, including poverty and social isolation. Poor health can lead to older people being unable to work, which can in turn lead to financial hardship. It can also make it difficult for older people to access the support they need, as many services are not designed to meet the needs of older people. This can further compound the risk of homelessness.

Fourthly, discrimination and social exclusion are also significant problems for older people in NSW. Age discrimination is prevalent in many areas of life, including in the workplace, in access to services and in social interactions. This discrimination can lead to older people feeling isolated and marginalised, which can increase the risk of homelessness.

There are a number of initiatives that have been implemented in NSW to address the issue of homelessness amongst older people. These include the NSW Ageing and Disability Commission, which provides free advice and support to older people who are experiencing discrimination, abuse or neglect. The NSW Government also provides a range of services and support for older people who are homeless or at risk of homelessness, through organisations such as LinkHome and the NSW Housing Authority.

Despite these initiatives, the problem of homelessness amongst older people in NSW remains significant. This is due to the ongoing problems of pensioner poverty, high housing costs and



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discrimination. It is essential that these issues are addressed in order to reduce the risk of homelessness amongst older people in NSW.

Pensioner poverty is a serious problem in New South Wales, and it is having a significant impact on homelessness amongst older people. The state government has acknowledged the issue and is taking steps to address it. However, more needs to be done to reduce the rates of poverty amongst older Australians.

Inadequate Access to Healthcare

Lack of access to health care is a significant factor in homelessness amongst older people in New South Wales. There are a number of reasons for this, including the fact that many older people are on low incomes and cannot afford private health insurance. This means that they are often unable to access the medical care they need, which can lead to homelessness. In addition, many older people are not eligible for government assistance with their health care costs, and this can also lead to homelessness.

The lack of access to health care can also significantly affect the mental health of older people, which can further contribute to homelessness. Many older people experience mental health problems such as depression and anxiety, and these can be exacerbated by the stress of homelessness. In addition, older people who are homeless are more likely to suffer from physical health problems, which can also lead to mental health problems. The lack of access to health care can therefore have a significant impact on the mental health of older people, which can further contribute to homelessness.

The lack of access to health care can also affect the ability of older people to find and maintain employment. Many older people who are homeless are unable to work due to their health problems, and this can further contribute to their homelessness. In addition, the lack of access to health care can also affect the ability of older people to access social services and support, which can further contribute to homelessness.

The lack of access to health care can therefore have a significant impact on homelessness amongst older people in New South Wales. It is therefore important that the government and other organisations work to improve access to health care for older people in New South Wales, in order to reduce homelessness amongst this vulnerable group.

Isolation from family and community

In New South Wales, Australia, there is a significant problem with homelessness amongst older people aged over 55. This is largely due to isolation from family and community.

In Australia, it is estimated that one in every 200 people are homeless. This statistic is higher for older people, with one in every 50 people aged over 55 homeless. This is a significant problem in New South Wales, where 14% of the homeless population are over 55.

There are many reasons why older people may become homeless. Some may have never had a place to call home, others may have lost their homes due to relationship breakdowns, illness, job



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loss or gambling. For many older people, their children have grown up and left home, leaving them feeling isolated and alone. This can be a very difficult time in someone's life, and can lead to depression, anxiety and other mental health problems.

Older people who are homeless often have to resort to sleeping rough, in cars, on the streets or in other people's homes. This can be a very dangerous situation, especially for women, who are at greater risk of violence and sexual assault.

Sleeping rough can also have a significant impact on someone's health. It is estimated that people who are homeless are nine times more likely to die prematurely than the general population. This is due to the lack of access to basic medical care, proper nutrition and adequate shelter.

Older people who are homeless often struggle to access basic services such as showers, toilets, washing facilities and laundry. This can lead to poor personal hygiene, which can in turn lead to further health problems.

The isolation that many older people experience can also have a significant impact on their mental health. Loneliness and isolation are known to be major risk factors for mental health problems such as depression and anxiety.

The problem of homelessness amongst older people in New South Wales is exacerbated by the fact that there is a lack of affordable housing. The cost of housing has increased significantly in recent years, while incomes have stagnated. This has made it very difficult for people on low incomes, such as many older people, to keep up with the cost of rent.

There is also a lack of public and community housing in New South Wales. This is a major problem, as public and community housing are the only type of housing that some people can afford. The waiting list for public and community housing in New South Wales is currently over 60,000 people.

The lack of affordable housing and public and community housing is a major factor in the high levels of homelessness amongst older people in New South Wales.

The government of New South Wales has been working to address the problem of homelessness amongst older people. In 2013, the government released a ten year plan to reduce homelessness. The plan included a target to halve the number of people who are homeless by 2025.

The government has also invested significantly in new social and affordable housing. As of June 2017, the government had delivered over 3,700 new social and affordable homes.

Despite these efforts, the problem of homelessness amongst older people in New South Wales remains significant. In order to address the problem effectively, it is important to understand the causes of homelessness amongst older people. One of the key causes is isolation from family and community.



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Isolation can have a major impact on someone's mental and physical health. It can make it difficult to access basic services and can lead to poor personal hygiene. It can also make it difficult to find and maintain employment.

The problem of isolation amongst older people is compounded by the lack of affordable housing. The high cost of rent and the lack of public and community housing make it very difficult for people on low incomes to keep a roof over their heads.

The government of New South Wales has made some progress in addressing the problem of isolation amongst older people. However, more needs to be done to ensure that older people have access to affordable housing and support services.

What Has The NSW Government Done

The NSW Government has adopted a whole-of-government response to reducing homelessness amongst older people. A number of initiatives have been implemented which aim to provide support to those at risk of, or experiencing, homelessness.

One such initiative is the NSW Specialist Homelessness Services (SHS) Program. This program provides targeted assistance to those who are homeless, or at risk of homelessness. The program is delivered through a network of non-government organisations, and aims to provide individualised support to clients.

The program offers a range of services, including crisis accommodation, case management, and support for clients to access mainstream services. The program also aims to build the capacity of its client base, so that they are better able to address the underlying causes of their homelessness.

Another initiative that has been implemented is the Housing for the Aged Action Plan (HAA). This plan aims to increase the supply of affordable housing for older people, as well as improve access to support services.

A key component of the plan is the Aged Carelink Centre, which provides aged care and housing support services to seniors who are experiencing homelessness or are at risk of homelessness. The Centre also provides advice and assistance to aged care providers, and works with other government agencies to ensure a coordinated approach to addressing the needs of older homeless people.

In addition to these initiatives, the NSW Government has also invested in a number of homelessness prevention and early intervention programs. These programs aim to support those who are at risk of homelessness, or who are already experiencing homelessness, to address the underlying causes of their situation.

What is missing from the Government's Approach

In recent years, the NSW Government has made a concerted effort to reduce homelessness amongst older people aged over 55. Unfortunately, these efforts have not been effective, with the



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number of homeless people in this age group continuing to rise. There are a number of reasons for this, including the fact that many of the approaches taken by the NSW Government have been reactive rather than proactive. For example, the Government has only provided significant funding for crisis accommodation and support services in the wake of major events such as the bushfires of 2019, the COVID-19 pandemic and the floods of 2022. This has meant that older people who are already homeless have not had access to the resources they need to prevent them from becoming homeless in the first place. Additionally, the NSW Government has not done enough to address the underlying causes of homelessness amongst older people, such as the rising cost of living. As a result, many older people are finding themselves homeless despite the Government's efforts to reduce homelessness in this age group.

In recent years, the NSW Government has introduced a number of initiatives aimed at reducing homelessness amongst older people aged over 55. However, these approaches have not been effective in addressing the issue.

There are a number of reasons why the NSW Government's approaches to reducing homelessness amongst older people aged over 55 are not effective. Firstly, the issue of homelessness is complex and multi-faceted, and cannot be addressed simply through government initiatives. Secondly, many of the government's initiatives are piecemeal and not well coordinated, meaning that they are not having the desired impact. Thirdly, the government has not adequately consulted with older people or those working in the homelessness sector, and as such, their approaches are not based on a true understanding of the issue.

One of the most significant factors contributing to the ineffective nature of the government's homelessness initiatives is the lack of affordable housing in NSW. The state has a severe housing crisis, and this is one of the root causes of homelessness. The government has not done enough to address this issue, and as such, their homelessness initiatives are not having the desired effect.

The bushfires of 2019, COVID-19 pandemic and floods of 2022 have all exacerbated the housing crisis in NSW, and as such, the government's approaches to reducing homelessness are even less effective. Many older people have been forced out of their homes due to these disasters, and the lack of affordable housing options means that they are struggling to find somewhere to live. The government needs to do more to address the issue of affordable housing if it is to reduce homelessness amongst older people in NSW.

The rising cost of living is also having a major impact on older people in NSW, and is contributing to the issue of homelessness. The cost of living has risen significantly in recent years, and this is putting a strain on many low-income households. Older people are particularly vulnerable to the rising cost of living, as they are often on fixed incomes. The government needs to do more to address the issue of the rising cost of living if it is to reduce homelessness amongst older people in NSW.

Overall, the NSW Government's approaches to reducing homelessness amongst older people aged over 55 are not effective. The issue of homelessness is complex and multi-faceted, and the government's initiatives are not well coordinated or based on a true understanding of the issue.



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The lack of affordable housing is a major factor contributing to the ineffective nature of the government's homelessness initiatives, and the rising cost of living is also having a major impact. The government needs to do more to address these issues if it is to reduce homelessness amongst older people in NSW.

My Recommendations

The homelessness problem in New South Wales is not a new one, with the issue first arising in the late 1970s. The NSW Government has been criticised in recent years for its lack of action on the issue, with many older people feeling that they have been left behind by the system.

One way that the NSW Government could tackle homelessness amongst older people is by increasing the availability of supported accommodation. Supported accommodation is a type of accommodation that is specifically designed to meet the needs of people who are experiencing homelessness or are at risk of homelessness. It is typically staffed by trained professionals who can provide support and assistance to residents.

There are a number of supported accommodation options available in New South Wales, including crisis accommodation, transitional housing, and permanent supported housing. However, there is a very limited supply of supported accommodation, and many older people are unable to access these services due to the high demand.

The NSW Government could address this problem by increasing the number of supported accommodation options available, and by making sure that older people are given priority access to these services. This would ensure that older people are able to access the support they need to exit homelessness.

Another way that the NSW Government could tackle homelessness amongst older people is by providing more funding for services that help people to maintain their housing. There are a number of services available that can help people to keep their homes, including financial counselling, budgeting assistance, and help with utility bills.

However, these services are often under-funded, and as a result, many people are unable to access them. The NSW Government could address this problem by providing more funding for these services, and by making sure that they are more widely available. This would help to prevent people from becoming homeless in the first place, and would provide them with the support they need to stay in their homes.

The NSW Government could also tackle homelessness amongst older people by increasing the supply of social housing. Social housing is housing that is provided by the government or not-for-profit organisations, and is typically reserved for people on low incomes or with special needs.

There is a very limited supply of social housing in New South Wales, and as a result, many people are unable to access these homes. The NSW Government could address this problem by increasing the number of social housing options available, and by making sure that older people



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are given priority access to these homes. This would ensure that older people have a safe and affordable place to live, and would help to prevent them from becoming homeless.

Finally, the NSW Government could tackle homelessness amongst older people by increasing the availability of services that help people to find and maintain employment. There are a number of services available that can help people to find and keep a job, including job search assistance, resume writing assistance, and training programs.

However, these services are often under-funded, and as a result, many people are unable to access them. The NSW Government could address this problem by providing more funding for these services, and by making sure that they are more widely available. This would help to ensure that people are able to support themselves financially, and would reduce the risk of them becoming homeless.

In conclusion, the homelessness problem in New South Wales is a complex and multi-faceted issue. There is no single solution that will address all of the causes of homelessness, and as such, a range of different approaches is required. The NSW Government could tackle homelessness amongst older people by increasing the availability of supported accommodation, providing more funding for services that help people to maintain their housing, increasing the supply of social housing, and increasing the availability of services that help people to find and maintain employment.

I appreciate this opportunity to submit to an inquiry that's very dear to me. If you do wish any further information from me, please feel free to contact me. If you need my appearance in front of this committee for hearings, I will make myself available.

Yours Sincerely

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Thursday, 28 April 2022