

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

Organisation: Carers NSW

Date Received: 27 May 2022

27 May 2022

NSW Legislative Council
Standing Committee on Social Issues
NSW Parliament House
6 Macquarie Street
Sydney NSW 2000
council@parliament.nsw.gov.au

Homelessness amongst older people aged over 55 in New South Wales

Carers NSW welcomes the opportunity to provide a submission to the Standing Committee on Social Issues in response to the inquiry into homelessness amongst older people aged over 55 in New South Wales. This submission will provide an overview of the challenges that carers experience across the housing spectrum and detail the ways caring can have a negative impact on carers' financial stability, raising the risk of homelessness and rough living later in life. Carers NSW recommends that carers be recognised as a group at significant risk of homelessness as they age and are therefore in need of targeted responses to prevent and address homelessness.

Carers NSW is the peak non-government organisation for carers in New South Wales (NSW). A carer is any individual who provides care and support to a family member or friend who has a disability, mental illness, drug and/or alcohol dependency, chronic condition, terminal illness or who is frail. Carers NSW is part of the National Carer Network and a member of Carers Australia. Our vision is an Australia that values and supports all carers, and our goals are to:

- Be a leading carer organisation in which carers have confidence
- Actively promote carer recognition and support
- Actively support carers to navigate a changing service landscape that will be characterised by ongoing policy reform
- Promote connected community experiences and opportunities for carers that are inclusive of diverse carer groups
- Lead and advocate for carer-specific and carer-inclusive policy making, research and service delivery
- Continue to be a quality-driven, responsive and carer-focused organisation

Thank you for accepting our submission. For further information regarding this submission, please contact Jade Alexander, Policy and Development Officer on _____ or _____

Yours sincerely

Elena Katrakis
CEO
Carers NSW

Introduction

Carers NSW thanks the Standing Committee on Social Issues (the Committee) for the opportunity to provide a response in relation to homelessness in NSW for people over the age of 55 years. There are approximately 854,300 carers in NSW, with 46.5% of these carers and 50.3% of primary carers aged 55 or over. Most notably, the average age for male primary carers is 58.1 years. While the average age of carers is almost 55 years old, caring responsibilities often start earlier in life and the common impacts of caring on long-term financial security can lead to an increased risk of homeless later in life.

This submission will outline some of the ways caring may lead to financial hardship, impact housing security, and lead to homelessness. Caring responsibilities can, therefore, be seen as a social determinant of homelessness, while further intersecting issues such as low socio-economic status, gender inequality, and location can contribute to the higher likelihood of carers living in poverty and/or experiencing homelessness in their life time.

People caring for a family member or friend living with a disability, mental illness, drug and/or alcohol dependency, chronic condition, terminal illness or who is frail, can experience particular challenges in relation to economic insecurity which can impact on their ability to identify, secure or maintain affordable or appropriate housing options. This is the case across all facets of the housing spectrum, especially for primary carers, who commonly reside in the same household as the person they care for (79.1%).¹ In addition, carers are often limited in their time, resources and capacity for workforce participation as the result of their caring role, which can inhibit their access to secure and stable accommodation and financial flexibility if housing issues arise.²

The key challenges that carers report to Carers NSW that can result in homelessness for older carers include:

- Reduced lifetime income and superannuation as a result of limited time for paid work due to caring responsibilities
- Increased costs associated with caring role (including co-payments for accessibility aids, medication, and increased travel costs to care for family member or friend)
- Increased likelihood of experiencing homelessness or living rough for carers from minority groups, including women, people from culturally and linguistically diverse (CALD) communities, LGBTQ+ carers and carers with disabilities.
- Increasing unaffordability of home ownership and the private rental market
- Increased competition in the rental market for affordable and accessible options, as availability of social housing continues to decrease
- Inadequate financial support for housing based on housing type (social housing, private rental market or financial hardship support for mortgages)
- Inappropriate housing for carers and the person they care for, including accessibility issues for people living with disability or those who are ageing
- Unpredictable and short notice periods for changes to rental tenancy arrangements, resulting in distress and instability for carers and the people they care for

¹ Australian Bureau of Statistics (ABS) (2019) *Survey of Ageing, Disability and Carers 2018*, TableBuilder Dataset. Canberra: Australian Government

² Carers NSW (2020) *Carers NSW 2020 National Carer Survey*, available at: <https://www.carersnsw.org.au/about-us/our-research/carers-survey>.

- Lack of clarity with regards to pathways for enquiry and appeal in housing systems

Carers are commonly responsible for identifying and securing housing for themselves and those around them, ensuring that the care they provide begins from a safe housing environment. However, the compounding financial stress factors experienced by carers and the people they care for—including limited access to economic participation and carers assuming housing and other costs for care recipients—often leaves carers with minimal support and can eventuate into housing instability and homelessness later in life.

Carers NSW believes that attention towards housing reform and recognition and inclusion of carers in housing support systems will improve a broad range of outcomes for carers and the person they care for. This includes increased stock and accessibility of social housing, with carers considered and prioritised in this, and the promotion and expansion of affordable housing schemes and initiatives.

Impacts of caring on housing security

Housing security is a significant concern for carers, as many carer households experience financial stress and distress. In 2018, approximately half of primary carers lived in a household in the lowest two quintiles, twice that of non-carers.³ The Carers NSW 2020 National Carer Survey found that the majority of respondents (57.1%) were living in households with an income of less than \$50,000 before tax (gross income).⁴ For comparison, the mean annual gross household income in Australia in 2018 was \$107,172.⁵

Income is one of the most indicative factors in determining risk of homelessness. According to the Australian Bureau of Statistics (2018), carers experience considerably poorer employment outcomes than non-carers, with a 52.2% employment to population ratio compared with 75.9% for people without caring responsibilities.⁶ An analysis by Eventuate, outlined in the *Caring Costs Us* report that primary carers on average will lose \$392,500 in lifetime earnings and \$175,000 in superannuation at age 67.⁷ Some people who care for extended periods of time will lose substantially more, with the most affected 10% losing at least \$940,000 in lifetime income, and \$444,500 in retirement savings.⁸ The report also found that lifetime earnings are reduced by \$39,600 for every year that someone is a primary carer, indicating that for many carers who have been caring from their mid-thirties or forties, there are significant lifetime impacts that may act as a key contributing factor the incidence of homelessness later in life.

Due to their often limited capacity to earn an income, many carers are eligible for income support payments. Working age carers are more than twice as likely to rely on a government pension or allowance (24.1%) than non-carers (9.2%), with primary carers even more likely to rely on a government pension or allowance (38.4%).⁹ In 2021 the maximum rate of income support for carers was equivalent to 27.8% of average weekly ordinary time earnings for singles and 21.0% for members of couples. Concerningly, the income support available via the Carer Payment equates to less than 30% of the average weekly earnings.¹⁰

³ ABS (2019).

⁴ Carers NSW (2020).

⁵ ABS (2019).

⁶ Australian Bureau of Statistics (2018). 2018 Survey of Disability, Ageing and Carers, available: <https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/latest-release>

⁷ *Caring Costs Us: The economic impact on lifetime income and retirement savings of informal carers – a report for Carers Australia* (2022) Carers Australia

⁸ Ibid.

⁹ ABS (2019).

¹⁰ *Caring Costs Us* (2022).

For many carers, reduced income due to their caring role or income available through government support payments does not prevent financial stress and distress, or potential housing insecurity. The Carers NSW 2020 National Carer Survey (the Survey)¹¹ found that more than half of respondents (50.7%) reported at least one financial stress experience in the past 12 months, with 14.4% reporting being in financial distress (reporting four or more experiences of financial stress experiences in the past 12 months). The highest levels of financial distress were reported by respondents receiving the Jobseeker Payment (32.5%) and Disability Support Pension (31.4%), with more than one in four Carer Payment recipients reporting financial distress (27.8%).¹²

Further, the Survey found that 6.6% of respondents reported that they were unable to pay rent or mortgage payments on time, 7.1% were unable to heat or cool their home, 7.6% reported going without meals and 15% were unable to pay a gas, electricity or telephone bill on time.¹³ Additionally, the Survey also found that many carers had sought financial support from a family member or friend (13.8%) or welfare services (8.3%).¹⁴ Findings suggest that carers experience ongoing financial hardship which often makes them more vulnerable to financial shocks and further demonstrates the long-term financial impacts of caring, including as indicators of potential future homelessness.

Despite many carers reporting significant financial hardship themselves that may jeopardise their accommodation arrangements, many carers also contribute to the housing costs of the people they care for, placing themselves under even greater financial strain. The 2020 National Carer Survey found that more than one in five (21.4%) of respondents had contributed the housing or accommodation costs of the person they care for, and 13.9% had contributed to the cost of home modifications.

With carers, and often their households, experiencing lower incomes and significant additional costs, it is unsurprising that carers report high rates of financial stress and risk homelessness as they age. The inability of some carers and the people they care for to meet their housing and associated costs, highlights the need for greater and prioritised access to affordable, appropriate, safe and secure housing for carers and the people they care for and for carers to be recognised as a group at significant risk of homelessness as they age, requiring a targeted responses to ensure prevent and address homelessness.

Cohorts who may be more prone to homelessness

While many carers value the opportunity to provide unpaid care for a family member or friend, caring can place significant strain on carers' housing arrangements. For some groups of carers, this strain may be exacerbated or felt more acutely, leading to potentially worse housing outcomes for the carer and the person they are caring for. These groups are explored in detail below.

Older female carers

Of the 2.65 million carers in Australia, approximately 57.2% are women, with seven in ten (71.8%) of all primary carers identifying as women.¹⁵ The impacts of care on economic participation, and the opportunities to address these impacts, are highly gendered. Women are statistically far more likely to take on more intensive caring roles in response to social conventions and expectations, and are also far more likely to take time out of work, to exit the labour force, to work part time, and to work in

¹¹ Carers NSW (2020).

¹² Ibid.

¹³ Ibid.

¹⁴ Ibid.

¹⁵ ABS (2019).

casualised, lower paid occupations and industries in order to care.¹⁶ This dynamic, alongside the impact of child care on workforce participation, is a key contributor to the well-established disadvantage women experience in relation to income level, asset ownership, and superannuation balance.¹⁷

Economic modelling has shown that if a woman leaves the workforce to care for a child with disability when she is 30 years old, her retirement income will be inadequate during her old age.¹⁸ The Carers NSW 2018 Carer Survey further demonstrated the concerning reality of many carers being at risk of significant financial hardship and distress into later life, with 20% of female carers under 65 reporting that they did not know how they would fund their retirement.¹⁹ Indeed, the economic impacts of caring particularly amongst women has been identified as a significant factor resulting in insecure housing conditions in later life, with homelessness in women aged over 55 years increasing by 63% in the five years preceding 2017-18.²⁰

Older women, the largest demographic of carers,²¹ experience particularly significant housing and economic insecurity because of long-term caring roles and significant periods of time spent outside the workforce or at reduced hours. Furthermore, Australian research demonstrates that involuntary career interruption is experienced by two thirds of single older women, with older single women without children providing more care support for family who are ageing or with a disability, than other groups in their age cohort.²² This is because of the perception by families that the person who does not have children has greater flexibility and capacity for taking on caring responsibilities.²³ However these additional care responsibilities reduce the single female carer's capacity to be fully engaged in the workforce, and have greater financial and housing insecurity due to not living in a dual income relationship.²⁴

As ageing women have been identified as a specific cohort of older Australians who are more at risk of housing and economic insecurity, Carers NSW recommends that the Committee consider older female carers as a priority population group for homelessness services and social housing, especially for older female carers from (CALD) backgrounds, older Aboriginal and Torres Strait Islander women, women who identify as lesbian, gay, bisexual, transgender, queer and/or intersex (LGBTQI+) and women who have left domestic and family violence.

Disability and carers

While caring for others, many carers also report having disability themselves. More than one in three (37.4%) primary carers report living with disability themselves, higher than the incidence of disability reported in the broader Australian population.²⁵ People with disability commonly experience barriers to

¹⁶ Ibid; Carers NSW (2020); Finance and Public Administration References Committee (2017), *Gender segregation in the workplace and its impact on women's economic security*, Commonwealth of Australia, Canberra; WGEA Data Explorer (2016), *Health Care and Social Assistance summary for 2015*, available online at: <http://data.wgea.gov.au/industries/7>, viewed 19 February 2018.

¹⁷ Durie, T. and Cavanough, E. (2017), *Guaranteeing Women's Super: How to close the gender gap in superannuation*, The McKell Institute, Sydney.

¹⁸ Nepal, B., Brown, L., Ranmuthugala, G., Percival, R. (2008), Lifetime health and economic consequences of caring: modelling health and economic prospects of female carers in Australia, National Centre for Social and Economic Modelling.

¹⁹ Carers NSW (2018) *Carers NSW 2018 Carer Survey: Summary Report*, available online at: https://www.carersnsw.org.au/uploads/main/Files/5.About-us/Our-research/Carer-Survey-Report_2018.pdf, viewed 2 March 2022.

²⁰ Australian Human Rights Commission (AHRC) (2019) *Older Women's Risk of Homelessness: Background Paper*, Available at: <https://humanrights.gov.au/our-work/age-discrimination/projects/risk-homelessness-older-women>, viewed 14 March 2022.

²¹ Carers NSW (2020).

²² Hamilton, M., Hodgson, H., Bradbury, B., Ip, M., Adamson, E., van Toorn, G. (2020), *Security in old age for older single women without children*, University of Sydney: Sydney.

²³ Ibid.

²⁴ Ibid.

²⁵ ABS (2019).

inclusive, accessible and appropriately designed homes, an issue prioritised in Australia's Disability Strategy 2021-2031.²⁶

People with caring responsibilities who also live with disability themselves experience additional barriers to accessing meaningful work and education, community participation and health outcomes, as they navigate and balance their own needs and self-determination and support with those of the person they care for. These layers of participatory challenges place carers at significant risk of financial hardship, housing insecurity, and negative psychosocial outcomes. This re-enforces the need to prioritise carers, especially those with disability, in affordable housing solutions as they age to reduce rates of homelessness and help support such vulnerable communities to live independently for longer.

Mental health carers

According to the Survey of Disability, Ageing and Carers, 41.8% of mental health carers are over the age of 55. Additionally, the numbers of mental health carers in Australia is likely grossly underestimated. Mental health carers experience unique challenges in relation to housing, including additional challenges in accessing social housing. Mental health carers are also often reliant on Commonwealth income support to cover private rental accommodation costs.

Limited understanding and awareness of mental health conditions and their impacts in social housing and private rental settings may see mental health carers at higher risk of eviction due to behaviours associated with the mental illness of the person they care for. Furthermore, reduced access to case management type support due to recent care service system reforms has placed greater strain on mental health carers to navigate services and advocate on behalf of the person they care for to overcome complex housing issues resulting from the nature of the person's condition.

Factors influencing homelessness across the housing spectrum

Social housing availability

Although carers are not an identified priority population for social housing, their financial and welfare situation is similar to those found in other priority groups. In 2020 there were approximately 416,200 households accessing social housing in Australia, supporting approximately 802,000 people, with 98% of residents in the bottom 40% of income earners.²⁷ The 2018 Survey of Disability, Ageing and Carers (SDAC) indicated that approximately 36,000 carers live in State managed housing in NSW, with estimates drawing on administrative data from social housing being considerably higher.

As at 30 June 2020, there were 46,087 applicants on the NSW Housing Register, awaiting a social housing dwelling to become available.²⁸ There were 5,308 applications for priority housing outstanding. Most allocation zones indicate an expected wait time of at least 5 years.²⁹ Where carers of people with reduced mobility require an accessible dwelling to enable them to move through their home safely, wait times can be even longer.

Additionally, carers report ongoing confusion regarding responsibility for the funding of home modifications in social housing dwellings in NSW, making it even more challenging for carers and the people they care for to secure appropriate accommodation in public housing. Carers NSW believes that greater investment in accessible social housing dwellings and a requirement to implement universal design in the development of future social housing is needed to ensure that adequate social housing stock is available for carers and the people they care for.

²⁶ Australia Government Department of Social Services (DSS) (2021) *Australia's Disability Strategy 2021-2031*, available at: <https://www.disabilitygateway.gov.au/document/3106>, viewed 9 March 2022.

²⁷ Productivity Commission (2021).

²⁸ NSW Department of Communities and Justice (2020), *Expected waiting times*, available online at: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>.

²⁹ Ibid

A further challenge for carers is access to appropriate social housing that supports multigenerational caring living arrangements. Many carers are considered 'sandwich' carers, providing care for multiple family members, such as their children as well as ageing parents. Carers NSW recommends greater investigation and analysis of the social housing needs of carers to ensure the development of appropriately sized social housing dwellings that cater for multigenerational families who commonly live together. This will enable family members to share caring arrangements and enable co-habitation of larger family units, which have been found to slow the progress of health conditions, such as dementia.³⁰ Carers NSW also believes that social housing agencies who conduct housing allocations should be required to consider the property size and accessibility requirements of the applicant and their carers, especially where they intend to live in the same household to enable ongoing care. This will ensure more sustainable caring relationships, and that housing provisions lead to sustainable housing solutions.

Carers NSW believes that more investment in suitable, accessible, social housing that is also located in relatively proximity to health services and other social supports, education facilities, and public transport hubs, is an opportunity to improve support for carers in relation to housing and to reduce the likelihood of homelessness or living rough in ageing.

Private rental market

Many carers experience significant barriers to the private rental market, because of the prohibitive rental rates, the costs of evictions and moving, and the challenge of finding accessible housing.³¹ While Commonwealth Rental Assistance is available to assist individuals to meet private rental costs, Carers NSW has previously highlighted that this support is not adequate, and many carers continue to experience rental stress and are paying more than they can afford to maintain sustainable housing.³² Additionally, carers may be forced to move their families into unsuitable homes for the size of the family, because they cannot afford to rent a house with sufficient bedrooms. This infringes on rights to privacy and space for providing care, and could lead to emotional and psychological distress, in addition to not being able to safely conduct physical care tasks.

Another challenge for carers is ongoing costs associated with renting. Research by the Tenants Union of New South Wales indicates that 80% of private renters have moved house in the previous 5 years, and the cost of moving between rentals is substantially high. Renters commonly spend a minimum of \$2,520 each household move, and often spend above \$4,075.³³ With ongoing turbulence in the rental market following COVID-19, natural disasters and increasing interest rates, the insecurity of many rental tenancies may result in increased risk of unplanned relocation.

For carers in the private rental market already struggling to achieve basic living costs, the insecurity of housing in the rental market can expedite homelessness for those who do not have the disposable income for moving costs. The Carers NSW 2020 National Carer Survey found that approximately one in three (33.6%) respondents would be unable to raise \$2,000 in a week for something important, meaning that many would not be able to raise the funds to cover moving costs.

For carers supporting people with mobility issues, renting raises issues of accessible housing, including the significant challenge of installing housing modifications in rental properties that are necessary for providing care. These modifications may not be possible in the rental agreement, or NDIS funding may be denied when there is no guarantee of ongoing tenancy. In this scenario, Carers NSW believes greater investment in accessible social housing is needed to combat the cyclical inability of carers to

³⁰ You, W. and Henneberg, M. (2022) *Large household reduces dementia mortality: A cross-sectional data analysis of 183 populations*, PLoS ONE 17(3): e0263309.

³¹ Productivity Commission (2021).

³² Carers NSW (2021) *Carers NSW Pre-Budget Submission 2022-23*. Available at www.carersnsw.org.au.

³³ Tenants' Union of New South Wales (2022) *Eviction, Hardship, and the Housing Crisis*, available at: <https://www.tenants.org.au/news/tenants-union-nsw-publishes-special-report-eviction-hardship-and-housing-crisis>, accessed 8 March 2022.

build savings with inflated rental and moving costs. Furthermore, Carers NSW also believes that greater financial support—such as increased rental subsidies—that better aligns with rental costs, including associated costs, is vital for enabling secure and safe housing for carers and the people that they care for.

Case study: downsizing to meet financial capacity

Caitlin* provides care for three children with complex health and disability needs. Her children require large equipment for their conditions, including wheelchairs. Recently, Caitlin had to reduce her work hours to support the high care needs of her family. As Caitlin could no longer afford the rental price of their private market rental home, the family had to move to a smaller house with fewer accessibility features. This caused significant financial strain with removalist costs and installing accessibility features in the new property. The family's wellbeing is also impacted as there is insufficient room to store her children's disability equipment and the family's personal belongings. This lack of space has impacted the independence and mobility of the people Caitlin cares for, impacting access to beds and other rooms, and no space for the family to commonly meet in and enjoy time together.

This adjustment is also impacting Caitlin's health and wellbeing, as she must do more physical tasks to support mobility for her children. She has also experienced increased stress from trying to continually reduce their personal belongings as she fears her family may need to move again into an even smaller dwelling.

* pseudonym used

Home ownership

There is a cohort of carers who own their own home, however significant changes to their income due to the sudden onset of caring responsibilities or costs associated with care or later onset of disability or health issues can jeopardise the security of these arrangements. Many carers who own their own homes report to Carers NSW levels of financial stress or distress and an inability to access support on an ongoing basis to meet their mortgage repayments.

Case study: caring and mortgage repayments

Robert* and his wife purchased a home, but when Robert's wife became unwell in their early 30s, he left his paid employment to become her full-time carer. Their primary sources of income are now the Carer Payment and Disability Support Pension, however this is insufficient to cover their mortgage payments. As Robert and his wife do not rent, they are unable to access financial support for their housing costs such as Commonwealth Rental Assistance. Robert and his wife now experience significant financial insecurity and possible loss of home.

* pseudonym used

For those who have had the opportunity to enter home ownership, taking on a caring role later in life can impact their long-term financial security, as many are required to redraw on loans or access equity to meet urgent costs associated with caring. A number of carers have reported to Carers NSW that they

have had to re-mortgage or sell their family home in order to meet costs of assessments, treatment, therapy or services due to administrative delays, service gaps or legal representation to pursue access to service systems.

Carers re-mortgaging their homes to meet care costs are more likely to retire with a mortgage as the life of their loan has been extended. Those who have had to sell their family home and move back into the rental market to meet the cost of caring are also likely to face long-term accommodation instability and poor outcomes in retirement. Carers NSW believes that the NHHHA should ensure provisions exist that enable adequate financial support for carers who own their own home, especially where they may experience income shocks or significant costs due to their caring role.

Case study: re-mortgaging to meet costs of caring

Kellie* cares for her child Sam* who lives with a disability. Although Sam was recently approved for support under the National Disability Insurance Scheme (NDIS), the initial plan allocated was significantly underfunded. Kellie appealed, and the matter was referred to the Administrative Appeals Tribunal (AAT). Whilst waiting on adequate NDIS funding, the family were forced to re-mortgage their home to self-fund therapies and supports totalling approximately \$50,000, as well as to pay for private legal representation at AAT.

Following appeal, the NDIA agreed to fund all supports and therapies requested, however there remains disagreement over funding to support school education. Kellie has stopped working in order to provide support where ongoing service gaps exist. This continues to have an impact on the families' financial situation.

* pseudonym used

The disproportionate impacts of natural disasters on housing security for carers

The increasing frequency and severity of natural disasters has created greater pressures on housing markets and housing security. Carers are often over-represented in regional or rural areas which are more commonly affected, having purchased or rented homes in disaster-prone regions for affordability reasons. For carers, displacement as a result of natural disasters presents unique challenges, which often persist beyond the impacts of natural disasters on people who do not provide care.

Many people impacted by flooding are currently unable to inhabit their regular dwelling due to water damage or the subsequent development of hazardous mould. Carers have reported that there have been significant challenges accessing suitable emergency accommodation due to accessibility requirements and limited supply. Carers have also reported rent gouging in widely affected regions due to supply shortages. For carers and the people they care for who may require specific accessibility features (e.g. a ramp, wider doorways), there may be no choice other than to pay significantly inflated rent to access a suitable dwelling. Some carers have reported having to move in with other family members, resulting in severe overcrowding of dwellings. Other carers have reported having to move into mobile home villages, which provide very little security of tenure, fewer tenancy rights and often little or no accessibility features.

The NSW Government has provided some financial assistance with rental costs for those affected by natural disasters,³⁴ however, carers have reported that for those with significantly inflated rent and those in areas with severe supply shortages, who will not be able to return to their previous dwelling

³⁴ <https://www.service.nsw.gov.au/transaction/apply-flood-recovery-rental-support-payment>

indefinitely, these financial supports are not likely to meet the long-term need. Consequently, carers will likely experience significant financial hardship, in some instances resulting in homelessness, if they are unable to continue to meet their accommodation expenses.

Carers NSW recommends the Committee recognise the unique long-term impacts on carers and the people they care for in regions impacted by natural disasters, and urges them to support carer awareness for emergency centres and support accessible emergency housing. Carers NSW further recommends that a targeted approach to long term financial and mental health supports be provided to communities in affected regions, with groups such as carers and the people they care for prioritised. Such approaches will help mitigate the impacts of natural disasters by supporting carers in recovery, ensuring carers are able to regain suitable and secure accommodation, limit the financial impacts, and assist in reducing the possibility of homelessness.

Carer inclusive homelessness services

As highlighted throughout this submission, carers experience a number of factors that increases their likelihood of encountering homelessness services and rough sleeping, making them a priority population to monitor and include for additional support. Carers NSW recommends that carers be considered to be a priority population for homelessness services and supports and social housing, especially as they often co-reside with vulnerable people or may have family members or friends outside of their household who require their support.

Additionally, Carers NSW recommends that services provided to vulnerable populations, should be equipped to identify and respond to the unique housing needs of carers, especially where this will enable them to continue providing care. Carers NSW believes that carer awareness training should be a requirement for staff employed with homelessness services to ensure staff are assisted to identify and effectively support carers, in line with their obligations under the NSW *Carers (Recognition) Act 2010*.

Furthermore, Carers NSW believes that homelessness services should also be required to determine if a person accessing supports is a carer, or receives care from a family member or friend in intake and assessment processes. Identification of carers will enable improved data collections and reporting in order to better understand the numbers, experiences, and needs of carers experiencing homelessness to improve the development and delivery of services. It will also ensure that carers are considered and included in the planning and delivery of homelessness services where the person they care for is accessing them.

Summary of Recommendations

Given the many factors that may contribute to a greater risk of homelessness for carers over 55, Carers NSW recommends:

1. Carers be recognised as a vulnerable group at significant risk of homelessness as they age, who require a targeted approach for preventing and addressing homelessness
2. Carers, especially vulnerable carer groups, including women carers and carers from CALD communities, be prioritised for social housing and when utilising homelessness services.
3. Greater investment in suitable and accessible social housing that is also located in relatively proximity to health services and other social supports, education facilities, and public transport hubs.
4. Greater financial support for carers in relation to housing, including increased rental subsidies, that better align with rental costs can enable carers to maintain secure and safe housing

5. Increased financial support with housing, such as vouchers, subsidised services, or a support package—for carers and the people they care for to help them mitigate the financial impact of moving house
6. Improved planning and disaster-proofing of existing and future housing development to minimise risks of natural disasters on carer housing security.
7. In the advent of a natural disaster, Carers NSW recommends that carers be prioritised in emergency response, with accessible housing made available, and that the long term financial and mental health impacts on carers and the people they care for be recognised and further supports provided.
8. Increased carer awareness and inclusion by homelessness services to ensure that carers are identified and appropriately supported to access the appropriate supports.
9. Improved collection of carer data by homelessness services to better understand the needs and experiences of carers accessing homelessness services.

Conclusion

Carers NSW thanks the Standing Committee on Social Issues (the Committee) for the opportunity to provide feedback on the factors affecting the incidence of homelessness for carers over the age of 55 years. Carers NSW urges the Committee to recognise carers as a group at significant risk of homelessness as they age, and to consider the recommendations provided throughout this submission to ensure that targeted responses are adopted to ensure carers are supported to achieve housing security as they age, and to enable them to continue caring.