

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

Organisation: Ministerial Advisory Council on Ageing NSW

Date Received: 27 May 2022



SUBMISSION

**Ministerial Advisory Council on Ageing NSW
to the Standing Committee on Social Issues
Inquiry into
Homelessness amongst older people aged over 55 in New South Wales**

The Ministerial Advisory Council on Ageing NSW (MACA) is focused on issues facing older people in maintaining health, wellness and connection with their communities. We acknowledge that many older adults in NSW are or are at risk of homelessness and that this situation can undermine all other efforts made by them to be self-reliant and independent.

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The scope of this submission

Our submission is focused on the following TOR:

- (a) factors affecting the incidence of homelessness
 - (b) opportunities for early intervention to prevent homelessness
 - (c) challenges that older people experience navigating homelessness services,
 - (d) examples of best-practice approaches in Australia and internationally to prevent and address homelessness amongst older people,
 - (e) options to better support older people to obtain and maintain secure accommodation and avoid homelessness
 - (f) the adequacy of the collection of data on older people experiencing or at risk of homelessness and opportunities to improve such collection
 - (g) the impact of homelessness on the health and wellbeing of older people and the related costs to the health system
 - (h) the specific impact of homelessness, including the matters raised above, on older women
 - (i) the impact of homelessness, including the increased risk of homelessness in the community, on any other related matter
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The Standing Committee on Social Issues Inquiry into homelessness amongst older people aged over 55 in New South Wales

WHO ARE WE?

The Ministerial Advisory Council on Ageing NSW (MACA) welcomes the opportunity to provide a submission to the Standing Committee on Social Issues Inquiry into homelessness amongst older people aged over 55 in New South Wales (The Inquiry). We are grateful for the opportunity to contribute to The Inquiry.

We, in MACA understand the impact that good policy can have on pervasive problems such as homelessness and we submit our perspectives and recommendations to encourage policy innovation and review on the issues raised. The MACA offers advice to the Minister for Seniors and raises issues of interest and concern for older adults in NSW and beyond. We are also involved in the formulation of the policies in the Ageing Well in NSW: Seniors Strategy 2021-2031ⁱ. This ten-year strategy outlines the NSW Government's plan to respond to the opportunities and challenges of our ageing population. The four areas of the strategy are (1) Living in age-friendly environments; (2) Participating in inclusive communities; (3) Staying safe, active and healthy; and (4) Being resilient and informed.

MACA's engagement with homelessness as a seniors' issue meshes with other efforts we have made with departmental and stakeholder groups around social inclusion, elder abuse prevention, and our strategy against ageist communication and ageism generallyⁱⁱ. We are concerned by the potential for ageism and disadvantage among seniors to become part of Australia's cultural norms.

We also have concerns about the heightened risks for older people to contract SARS-CoV-2 and its variants. Many seniors (and those with disability, chronic illness and their carers) are restricting their interactions with others due to their fear of contracting the virus however, people who are homeless or living in insecure places are not able to take such precautions. These issues are connected and we aim to raise awareness of how the disadvantage undermines the factors that produce and sustain health and productive ageingⁱⁱⁱ. Cumulative disadvantage applies to many people in homelessness situations and can also alienate them from mainstream services and supports.

Homelessness has resulted from recent weather events in NSW and across Australia. Emergency efforts in responding to floods, bushfires, and torrential rain have been tested to the limit and for many left homeless as a result, their capacity



for restoring previous financial, social, housing and health circumstances is unlikely without significant help and support from government. Older people within these affected areas are made further vulnerable because the services they need to access are experiencing difficulties in maintaining appropriate numbers of suitably qualified staff.

BACKGROUND TO THE ISSUES

For decades, homelessness among older people has been a known outcome of family break-up, ill-health, unemployment, and social upheaval. More recently, however, the focus has shifted to include older people as a subgroup of homeless people who are particularly vulnerable to the consequences of surviving family and friends on top of all of the other known causes^{iv}. It is also likely that older homeless people will have irregular living arrangements and insecure residency for many years.

The 'greying' of homelessness

In NSW and across Australia there is a 'greying' of homelessness that has been increasing over the past decade and is now at the point of urgency. The 2016 Australian Census showed homeless people aged over 55 years increased by 28% in the decade 2006-2016 with the fastest increase happening between 2011 and 2016 (Judd, S. 2020)^v The Australian Institute of Health and Welfare (AIHW) noted the increased numbers of older homeless people accessing specialist homeless services 2016-17 as being double the average annual growth rate of the Specialist Homelessness Services (SHS). The report also identified the reasons for seniors seeking help as housing crises (22%), domestic and family violence (19%), financial problems (17%) and while two-thirds presented as having somewhere to live, 66% of them were in insecure situations and at risk of being homeless (AIHW, 2018)^{vi}.

Much of the development work on early interventions to prevent homelessness has been done in Australia. For instance, specialist homeless services exist interstate and have been evaluated to be more of a long-term investment rather than a cost. The Micah Projects in Brisbane strive for equality and community diversity for people working to better themselves, and to pursue their goals with dignity. Throughout the process services are wrapped around the clients from start to finish of their journeys out of homelessness^{vii}. In Victoria homelessness has been a central concern even since the late 1980s during the HIV/AIDS pandemic. The AIDS Housing Group lobbied for policies to address the specific needs of people with AIDS and the results was assisted housing and health support specialising in this group's needs^{viii}. Also in Victoria, the Housing for the Aged Action Group (HAAG) has been specialising in the housing needs of older people for three decades. Their projects have been acknowledged through honours and



awards for excellence and are now well known for providing practical support to those seeking an appropriate, affordable home and those having issues with their current tenancy, across all housing types^x. Opportunities exist for these models of effective homelessness prevention and response projects to be rolled-out across other States and territories.

The ageing of Australia's population in general and the effect this has on the most populous state, NSW, is influenced by deep shifts in social expectations and cultural norms around families and their older members. Diversity and inequality along with individualism have become defining features of Australian society making it vastly different from 20th century social values and civil priorities. The diversity of family structures and work-life patterns, globalisation of local economies and scarcity of housing and employment has caused some groups to struggle to survive and others to thrive. Often due to no fault of their own, some people accumulate disadvantages through life that reduce their ability to keep up with changes in technology, transport, employment, education, housing and social change. Older people are also diverse and reflect the culture, outlook, health, wealth, location, sex orientation and housing of the society around them^x.

Older women and homelessness

Historically homelessness in older age mainly affected men but now older women are the fastest growing group to experience homelessness in Australia. The Australian Housing and Urban Research Institute (AHURI) 2019 report, "An effective homelessness services system for older Australians"^{xi} noted that services providers and people who are homeless all claim that "the current system of supporting older people experiencing homelessness is fragmented, too poorly resourced and unable to provide long-term solutions".

There was a 31% increase in homelessness among older women between 2011 and 2016 – a rate that was double the all-aged homeless number of people. Importantly, research published in 2018 by the Mercy Foundation^{xii} shows that most of these women had never before been homeless. Their housing and financial uncertainty resulted from systemic and cumulative disadvantage factors, such as low or no superannuation; fragmented part-time or casual work; motherhood and family care responsibilities taking time out of the workforce; the gender pay gap; unaffordable private rental market; and age and sex discrimination.

In 2020 a report by Housing for the Aged Action Group and Social Ventures Australia^{xiii} put the number of homeless older Australian women at 405,000 (45+ years+), of which 240,000 were aged 55+ years. It is difficult to accept that in 2022 Australia, widespread poverty is the fundamental reason for this situation. Older women are in a position where they must compete with equally desperate younger groups for access to homelessness services and agencies. Very few are set up and funded as specialist services for older adults, let alone older women, the most vulnerable group.



Homelessness in rural areas

Older persons, especially in regional rural areas, have patchy access to housing support within their communities. Many services, including financial, counselling, health and notifications have to be accessed online. Very little help has been available to assist older adults to bridge the digital divide in order to access to devices that link to essential services. Mobility issues and lack of transport and poor public transport add further challenges.

The situation facing women in regional areas was studied from an intersectional perspective in 2020 (YWCA National Housing)^{xiv}. They report that the most rapidly increasing cohort experiencing homelessness are women aged 55+ years. Older rural women want to be independent in facing these challenges and there is a sense of shame when they have to rely on others. The report found that 62% of rural women facing housing stress, born after 1946, refused to admit they needed help. There appears to be a strong motivation for older women to isolate themselves and move to more remote areas, away from friends and family, than to admit that they are having problems with housing. Naturally, women in these situations are concerned about their future. This is especially so when they are on a fixed income and have limited superannuation or savings. Any fluctuations in cost of living or housing security increases stress and for self-funded retired women low interest rates added to the mix further depletes their housing options.

MACA agrees with the key policy priorities for women in regional Australia put forward by YWCA National Housing:

1. Safety
2. Independence and autonomy
3. Security of tenure
4. Access to community amenities and social infrastructure
5. Reduced costs and financial pressures

All of these need to occur within a well-managed community that is cohesive and inclusive.

Non-binary subgroups and homelessness

The experiences of older LGBTI+ people and housing has not attracted the focus of many researchers. Most of the studies are qualitative and focused on the experiences of a few. The qualitative studies that have been published are more in the aggregate than offering specific issues either shared or not between the non-binary communities. However, in their report, “Out of the closet, Out of options: older LGBTI+ people at risk of homelessness” Walton and York have combined quantitative and qualitative data to support several comparisons with the heterosexual community and present these as significant in a person’s ability to live in secure housing. For instance, more older LGBTI people than the general community experience homelessness and the risk of becoming so. Home ownership is lower among LGBTI people. More LGBTI renters are in the private market and a significant number are living with disabilities and providing care for



another person. Older LGBTI people are seven times more likely to be living alone than in the general population (Walton & York 2020)^{xv}.

MACA supports the recommendations from the Walton & York (2020) research:

1. Support LGBTI+ access to support workers. Also enable them to access specific older-person housing organisation or LGBTI service hubs.
2. Include LGBTI+ older people as a vulnerable subgroup in policy review and development
3. Support community education and development of culturally appropriate education for the older LGBTI community and provide information on services and housing options
4. Collect sex, sexual orientation and gender identity data from applications for housing and homelessness services
5. Promote the development of different LGBTI+ support models through funding and testing of pilot projects
6. Fund research grants to investigate the needs of LGBTI+ communities and the specific challenges faced by sub-groups within that community
7. Invest in social housing and affordable accommodation options for LGBTI+ older people

Other subgroups and homelessness

The 2021 report “Home at last: solutions to end homelessness of Older People in NSW” was produced by a collaboration of organisations deeply involved in responding to homelessness (Ageing on the Edge NSW Forum, 2021)^{xvi}. The report presents insights on the specific needs of older Aboriginal and Torres Strait islander older people, and those from migrant and refugee backgrounds, as well as lesbian, gay, bisexual, trans/transgender, intersex, queer and other sexuality and gender diverse older people. It also addresses the issues arising from where an older person lives and the challenges of living with disability and ill health. Older women are presented as the group in most urgent need of support in finding secure housing. Chapter 6 of the report presents two recommendations that MACA supports:

- Lower the priority age for social housing eligibility from 80 years as a matter of urgency.
- Build 5,000 social and affordable homes per year for 10 years, 20% of which should be dedicated to older people. (Ageing on the Edge NSW Forum, 2021 page 18).

We also support the recommendations and urge the NSW government to honour the NSW NHHA bilateral agreement to prioritise housing and especially targeting housing for older women in 4-5 locations as a prelude to expansion following evaluation.



Health system impacted by homelessness older groups

The 2021 report by the Australian Institute of Health and Welfare (AIHW) “Health of people experiencing homelessness” identifies these people as the most disadvantaged socially and economically, in Australia. In health terms, it was found that most of the health breakdown experienced by this group was preventable and effectively treated if diagnosed early. The health needs of people in these situations are frequently not considered unless some other emergency arises out of sleeping rough or being attacked on the streets and the person is taken to hospital emergency^{xvii}. Multiple comorbidities are frequently present, especially for older homeless people. Mental health issues as well as drug and alcohol addiction is common among all groups but older people also have cardiac, gastrointestinal and osteoarthritic conditions as well. Once hospitalised, it is more likely that they will need longer hospitalisations and high dependency unit care and treatment.

Related matters (TOR L)

Sufficient reports and submissions have now reached the NSW government to justify a root and branch review of the policies and strategies relevant to homelessness. By undertaking an analysis of policies that affect older people as a priority cohort in homelessness situations, immediate changes can flow to guide those planning and managing access to and housing security for seniors at risk.

MACA recommends policy improvement and reform/refinement in the areas of:

- investment in rental affordability schemes
- tax incentives to leverage capital from investors, superannuation funds and others
- temporary emergency accommodation offering shelter from COVID-19 risk situations, fire, floods and risks to physical safety
- assistance in accessing affordable housing such as personal referrals and
- case-managed support for people in crisis.

In all policy review and development, a gender analysis will prevent unintended inequalities and system discrimination.

MACA also supports the adoption of Silver Level Liveable Housing standards for all new housing. The inclusion of minimum accessibility features such as a step-free entry, wider corridors and doorways and a shower and toilet that are easy to use will enable people to age in their own home safely and comfortably, in line with other progressive States.

CONCLUSION

Homelessness within NSW continues to generate an unacceptable level of misery that plagues our society and contradicts any boasts about our economic, technological or social achievements. Copious evidence from other Australian States and national agencies establishes strong arguments for comprehensive change in policies, services and programs to better align with the actual needs of



homeless older people in all geographic locations and in all walks of life. The consequences of further delays in responding to the crisis engulfing our society and particularly older adults who are in or at risk of homelessness, will be prolonged widespread misery, and a critical indictment of our social values of equity and inclusiveness, and our ability to govern for all.

RECOMMENDATIONS

1. Develop cultural awareness education for those making policy and implementing support systems for older people
2. Establish specialist homelessness services for older people and subgroups within the older population
3. Lower the priority age for social housing eligibility from 80 years as a matter of urgency
4. Build 5,000 social and affordable homes per year for 10 years, 20% of which should be dedicated to older people
5. Develop a system to assist older people to access affordable housing such as personal referrals and advocacy on their behalf
6. Create specialist homelessness services for LGBTI+ people, older women and seniors living in regional areas
7. Support community education and development of culturally appropriate education for the older LGBTI community and provide information on services and housing options
8. Fund research grants to investigate the needs of LGBTI+ communities and the specific challenges faced by sub-groups within that community
9. Develop health and safety protocols to address the specific needs of older people who are homeless in relation to COVID-19 risks
10. Link homelessness services to other social support services for older people to address social isolation and its cascade effect on health and wellbeing
11. Provide priority access for older people to temporary emergency accommodation
12. Provide case-managed support for older homeless people in crisis situations



13. Review housing policy and tax incentives to encourage investment in supportive infrastructure and affordable housing
14. Build all new dwellings to meet the Silver Liveable Housing design minimum accessibility standards in line with the National Construction Code (NCC).
15. Include a mandated gender analysis in all policy review and development to prevent unintended inequalities and systematic discrimination

(See below for sources cited)



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