

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

**Organisation:** Coast Shelter

**Date Received:** 8 June 2022

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## Submission into the NSW State Inquiry into homelessness amongst older people aged over 55

June 2022



Coast Shelter is a Specialist Homelessness Service located on the NSW Central Coast.

Our vision is to end homelessness and domestic and family violence on the Central Coast. We do this by delivering locally designed, innovative services to address homelessness, domestic and family violence and poverty that achieves immediate and lasting changes.

Key services we provide include case management, a community centre and restaurant, social enterprises, Love Bites early intervention healthy relationships education program and a domestic violence rapid enhancement service.

This submission is made by Michael Starr, CEO, Coast Emergency Accommodation Services Limited trading as Coast Shelter.

We will be addressing all areas of the inquiry.



Coast Shelter is registered with the independent national regulator of charities, the Australian Charities and Not-for-Profits Commission (ACNC)

## Introduction

Coast Shelter is a registered Community Housing Provider and Specialist Homelessness Service that delivers nine crisis accommodation refuges, 76 transitional houses, and support services across the region catering for men, women (with and without children) and youth. We are the largest service provider on the NSW Central Coast.

Each year we provide specialist housing support to nearly 1,100 men, young people, and women with or without accompanying children, through access to our services. Our Community Centre helps the most vulnerable people in our community by providing free meals and access to financial, medical and personal support services.

Operating since 1992, our vision is to end homelessness and domestic violence on the Central Coast, and our mission is to deliver locally designed, innovative solutions to homelessness, domestic and family violence, and poverty to achieve immediate and lasting change.

Our core business activities include operating refuges and a range of domestic violence services. We operate two social enterprises (a coffee cart and a furniture removal business) and use them to support vulnerable people to gain paid work experience, traineeships and break the cycle of welfare dependency. We have a qualified team of caseworkers and social workers who specialise in working with men, women and youth, with a focus of helping them to achieve safe and affordable housing. We deliver Love Bites, the region's early intervention healthy relationships education program in up to 20 local schools each year with over 3,000 students attending workshops since inception.

Coast Shelter is governed by a Board of Directors and has recently received Australian Service Excellence Standards (ASES) accreditation. Strategically, in partnership with The Newcastle University, we are evaluating a number of our programs and interventions to developing an evidence-base reflecting impact, best practice and social return. Our most recent annual report is available at [www.coastshelter.org.au](http://www.coastshelter.org.au).

## Rate of homelessness

Coast Shelter is a Specialist Homelessness Service that operates nine shelters for men, women (with or without accompanying children), and youth across the Central Coast. We provide housing through our 9 refuges and 76 transitional properties.

Of our referrals during the financial years 2019-20, 2020-21 and 2021-22 we report the following:

Financial year	Total Referrals	Men over 55	Women over 55	% over 55
2019-20	122	22%	1.8%	6%
2020-21	477	31%	3%	9.9%
2021-22	599	25%	3.1%	10%

The majority of our referrals are for men under the age of 55 years. However, the number of referrals for women over 55 is trending upwards and referrals coming in for men over the age of 55 are holding steady at a three-year average of 26%.

Of the 14 people currently in our refuges who are over 55, three are women and 11 are men. The main presenting reasons for the women are domestic and family violence/family breakdown, and previous accommodation ending. For the men, the main presenting reasons are:

- Inadequate or inappropriate dwelling conditions (3)
- Lack of family and/or community support (2)
- Medical or mental health issues (4)
- Problematic alcohol use (2)

## Factors affecting the incidence of homelessness

In our experience on the NSW Central Coast, the factors affecting the incidence of homelessness include:

- The local private rental market currently has a vacancy rate of 1% and is extremely competitive, resulting in very few affordable properties for people on low to very low fixed incomes. Recently, two housing providers, PowerHousing Australia and Pacific Link Housing, said the Robertson electorate on the Central Coast ranks in the top 10 electorates in Australia for rent rises. A review of CoreLogic data from March 2020 to March 2022 revealed rents rose by 13.61% in the past 12 months and 26.6% in the past two years, with housing prices up 45.66%. Some 20 per cent of people in the electorate received Age Pension, Disability Support Pension or JobSeeker, above the national average of 16.19%, and this exacerbated the impact of housing pressures.<sup>1</sup>
- Older people trying to access the private rental market face age discrimination. This, coupled with a lack of rental or employment history makes entering the market challenging. Quite often, men who have experienced homelessness over 55 who have no ownership or rental history are unfamiliar with the process and find it difficult to self-navigate the property market.
- The waiting time for social housing is also lengthy, and those people who are unsupported by a specialist homelessness service can wait years.
- Older women report that they do not know where to seek help and have trouble navigating the welfare system.
- Older women have often experienced a lifetime of financial inequality, including low superannuation fund balances, often do not have the financial means to support themselves and are on very low fixed incomes. A slight increase in living costs can place older women at risk of homelessness.
- People, especially women, who experience homelessness for the first time later in life, feel uncomfortable, ashamed and/or intimidated when approaching services tailored for people who have experienced long-term or repeated homelessness. There is stigma attached to social housing, and shame exacerbates feelings of unworthiness, with further impacts on mental health.
- Our clients who present for support following domestic and family violence often see a lack of family support or an established social network. This is often due to barriers such as mental illness and substance abuse, but we find women are less likely to seek the support of their adult children – not wanting to impose, overcrowd or put pressure on their children and their families, or are too embarrassed to ask.
- Commonly older women clients who have been out of the workforce for many years find it very difficult to gain the skills or training required to reengage with employment. Employers are reluctant to invest in the training required and prefer to hire people with recent experience with the unintended consequence of forcing older women facing homelessness to access long-term welfare. Sadly, many of our clients become trapped in the welfare system, and experience increased social isolation and diminished self-esteem as a result.

## Challenges that older people experience navigating homelessness services

A single crisis or change in circumstance – such as an unsustainable rent increase, eviction notice, loss of employment, ill health or the death of a partner, can tip older women into homelessness without warning. Often these women do not fit the stereotype of a person who has experienced homelessness repeatedly or for extended periods in their lives. Services may not accommodate or be tailored for older women, and to navigate an unfamiliar system while in crisis themselves is a challenge.

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<sup>1</sup> <https://coastcommunitynews.com.au/central-coast/news/2022/05/election-call-for-affordable-housing-as-rents-soar/>

Older women particularly are embarrassed and ashamed to ask for help – either from support services or from their family as often their children have families and commitments of their own.

Older people, particularly older women, lack contemporary work experience or recent employment history, which affects their ability and capacity to increase their income.

Older people may lack access and the ability to navigate technology, e.g. smart phones or laptops, needed to apply for Centrelink payments, rental application etc. Most of these services are now online – presenting yet another challenge in an already challenging time.

Our experience tells us older people are very attached to the area in which they have lived for long periods of time. Relocating people to unfamiliar regions without access to transport or social networks and services increase individual trauma and stigma attached to homelessness.

Chronic health conditions are common in older people – conditions that need consistent health plans and access to services. Often, this will include alcohol or other drug counselling, mental health supports and allied health services. Health issues need to be considered with employment plans and housing plans.

Many older people present with companion animals, particularly dogs, which presents further challenges in accessing private rental properties, as most don't allow animals.

## **Opportunities for early intervention to prevent homelessness**

Locally:

1. Central Coast Council assets such as unused land and buildings should be reviewed to help develop a plan to address local housing affordability and short-term homelessness. Council is a major stakeholder and utilising “lazy assets” in collaboration with others will help address the growing incidence of homelessness.
2. Coast Shelter has delivered the *Love Bites* program to over 3,000 students in schools across the Coast since 2015. This is an early intervention program designed to support and educate school students about consent and respectful relationships and so help break the cycle of domestic and family violence which is the main contributing factor to homelessness. There is an opportunity to expand this program across tertiary institutions, community groups and businesses if recurrent funding is made available through the Commonwealth department of Social Services (current funding body).

More broadly:

1. My Aged Care, RAS and ACATs do not routinely identify and appropriately refer those at risk of, or experiencing, homelessness, despite a successful trial in Victoria.<sup>2</sup> These teams routinely gather information from clients about their living situation, income, care supports, age and housing tenure, and are well placed to recognise indicators that an older person may be at risk of homelessness. Training for these, and any other assessment teams, in identifying risk factors and the appropriate referral pathways is an early intervention opportunity.

## **Services to support older people who are homeless or at risk of homelessness, including housing assistance, social housing and specialist homelessness services**

*Housing First* is a proven approach that connects people experiencing homelessness with long-term housing as quickly as possible and without preconditions. Housing First is guided by the belief that a safe home is a human right and a basic need that must be met before attending to personal issues. The model is based on evidence that people, even with long histories of homelessness, mental illness or addictions, can achieve housing stability in long-term housing if provided with the right supports.<sup>3</sup>

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<sup>2</sup> <https://agedcare.royalcommission.gov.au/system/files/2020-06/CTH.0001.1001.3066.pdf>

<sup>3</sup> Housing First Fact Sheet, produced by the Brisbane South PHN Partners in Recovery Consortium (Nov 2016)

## **Examples of best practice approaches in Australia, and internationally, to prevent and address homelessness amongst older people**

Coast Shelter is a provider of the NSW Government *Together Home* initiative in partnership with Pacific Link Housing, The Salvation Army, Barra Barang and others. *Together Home* involves securing homes from the private rental market and delivering intensive tailored supports to meet the complex needs of people experiencing homeless and sleeping rough on the streets. The NSW Government delivers *Together Home* in partnership with community housing providers, specialist homelessness services and healthcare agencies.

Coast Shelter worked with eleven men in their 50s who were rough sleeping in Tranche 1 of the program that commenced during the pandemic two years ago. All of the men presented with a long history of rough sleeping, unresolved health issues and literacy barriers. Of those eleven men, two have since passed away and one man opted out of the program. The other eight men have moved into secure and affordable housing, sustained their tenancies and engaged with providers to improve their mental health, life skills, employability and wellbeing.

The *Together Home* program is an example of a Housing First approach to homelessness, and with such demonstrated successful outcomes, it should be continued and expanded.

## **Options to better support older people to obtain and maintain secure accommodation and avoid homelessness**

Access to dedicated affordable and social housing for older people is required. A new report from the Australian Housing and Urban Research Institute Limited (AHURI) entitled *Alternative housing models for precariously housed older Australians*, released in May 2022, offers a range of housing models to suit an aging cohort. These include cohousing, integrated mixed-use developments, modular-style manufactured housing utilising vacant land, low-rise medium density development, and reforms to the private rental sector to better protect older tenants.

Coast Shelter believes that people should be able to age in place, in sustainable housing that enables them to access transport, health, care and support services, as well as social interaction and connectivity.

## **The adequacy of the collection of data on older people experiencing or at risk of homelessness and opportunities to improve such collection**

As a specialist homelessness service, Coast Shelter is required to use DCJ's Client Information Management System (CIMS). This system has limited capacity for SHS organisations to analyse data to help inform service delivery and client experiences.

Access to key data is essential to develop tailored housing and support solutions for clients. Consultation with users to determine improvements to the collection, storage and reporting of data within CIMS would be welcomed.

## **The impact of homelessness on the health and wellbeing of older people and the related costs to the health system**

Anecdotally, many of our clients have unresolved chronic health conditions including mental illness and addiction. Rough sleepers are unlikely to engage with the health system due to cost, inability to obtain an appointment due to pressure on the health system and/or lack of access to online or communication devices. Consequently, health conditions worsen and the impact on the health system increases.

Coast Shelter is a regular point of contact for clients who access *Health on the Streets* (HOTS) – a mobile health clinic for homeless people on the Central Coast. The clinic visits our community centre twice each week and we have good engagement from our clients. However, there is only one van, and there is a real need for more vans tailored to provide services to specific vulnerable groups such as older people, women,

First Nations people and youth. Tailored services and access to private consultations where clients can retain their dignity are urgently required in our region.

Homelessness directly and adversely affects mental health, which then leads to a disconnection from accessing health services. More mental health services, including AOD counsellors, are essential to relieve pressure on the health system.

## **The specific impact of homelessness, including the matters raised above, on older women**

Older women are the fastest growing cohort of people experiencing or at risk of homelessness. They experience impacts on mental health and, commonly, their safety. On the Central Coast, homeless women may find themselves at Strathavon, a low cost option self-described as ‘casual, motel-style accommodation’. Anecdotally, this is an unsavoury and unsafe environment for lone women, and one that can lead to increased social disconnection, an increased risk of violence, aggravated mental illness and stressful living conditions.

Ludo McFerran writes in her paper *It could be you: female, single, older and homeless*, “The gender gap in retirement savings and retirement incomes is a consequence of events across a woman’s lifecycle. It stems from deep and systemic gender inequality – ingrained attitudes towards gender roles and caring; women’s vulnerability to violence; the gender pay gap; constrained choices and decisions about paid work and care; the impact of divorce; discrimination and harassment. Each of these experiences affects subsequent opportunities and finally leads to women accumulating poverty instead of financial security.”

To keep older women safe and secure, we need:

- a National Housing and Homelessness strategy with specific targets for women aged 55 and over.
- to build affordable, safe and permanent housing for women over 55 on low to very low fixed incomes and to design specialist service support specifically for over 55s.

### **Case Study**

Ann\* reached out to Coast Shelter after having to leave the home that she had rented for six years due to a decision by the owners to use it for family. Ann was looking for private rental accommodation, however as she is on the DSP, very few options were available within her limit of \$300 per week.

Ann was 62 years old at this time; she had adult children and several grandchildren. DCJ was involved with one grandchild who was in Out of Home Care. Coast Shelter offered Ann refuge accommodation, and we saw her confidence grow in refuge and she reconnected with her grandchild via regular visits.

Ann worked towards her case plan goals with her caseworker and after a few months moved into a transitional property via a social housing provider. Ann’s name was on the lease and she was paying affordable rent based on a percentage of her income. Ann lived there for approximately six months while still being supported by her caseworker via regular home visits. Ann also continued to have regular contact with her grandchild.

Ann secured a long-term, new social housing home. She settled in well, feels safe and has reconnected with family. Ann continued to work with her caseworker for a few more months until she had settled in and had reached her case plan goals. She engages with community and family and has regular visits with her grandchild who remains in OOHC.

\*Not her real name

## **The impact of homelessness, including the increased risk of homelessness in the community, on older people in vulnerable groups**

### **1. Aboriginal people**

The Central Coast is home to the fastest growing Aboriginal population in NSW and this is represented in our service intake data. While there is an *Aboriginal Together Home* program for men, it is not specific to older men, and there is no such program for women. There is also no other Aboriginal-controlled or operated specialist homelessness service on the Central Coast, leaving a gap in trauma-informed services that are culturally appropriate and safe for Aboriginal people to access.

## **2. LGBTIQ+ people**

Multiple studies have shown LGBTIQ+ people are more likely to be homeless than non-LGBTIQ+ people.<sup>4</sup> Poverty and homelessness create a lack of options that may lead to engagement in survival sex (trading sex to meet one's survival needs) and sex work.

LGBTIQ+ homeless populations engage in riskier behaviours and survival strategies while on the street when compared to their non-LGBTIQ+ counterparts. Existing literature indicates LGBTIQ+ people who are homeless engage in survival sex and sex work at consistently higher rates than non-LGBTIQ+ people who are homeless, impacting on sexual and physical health and safety.

## **Any other related matter**

Coast Shelter CEO, Michael Starr, welcomes an invitation to give evidence at a hearing of the Inquiry and can be contacted as follows:

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<sup>4</sup> [LGBTIQ+ Homelessness: A Review of the Literature - PMC \(nih.gov\)](#)