

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

**Organisation:** The Salvation Army

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# Homelessness amongst older people aged over 55 in New South Wales

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June 2022

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## Our commitment to inclusion

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The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders, past, present and future.

We value people of all cultures, languages, capacities, sexual orientations, gender identities and/or expressions. We are committed to providing programs that are fully inclusive. We are committed to the safety and wellbeing of people of all ages, particularly children.

Our values are:

- Integrity
- Compassion
- Respect
- Diversity
- Collaboration

Learn more about our commitment to inclusion:

**[salvationarmy.org.au/about-us](https://salvationarmy.org.au/about-us)**

The Salvation Army is an international movement and our mission is to preach the gospel of Jesus Christ and to meet human needs in his name without discrimination.





## Summary of Recommendations

The Salvation Army calls upon the New South Wales (NSW) Government to:

- Provide funding and resources to develop a long-term successor NSW Homelessness Strategy (post-2023) in order to:
  - build a stronger evidence base to understand the prevalence and drivers of homelessness across NSW; and
  - expand the geographical and client reach of actions under the plan and accelerate delivery of actions not yet achieved under the current Strategy.
- Work with the sector, local councils and developers to ensure that funding for new affordable dwellings considers mixed-use dwellings in all new community housing developments that recognise housing needs and preferences across an individual's life cycle, including in older life stages.
- Work with the Commonwealth Government and other state and territory governments to establish a **National Housing and Homelessness Strategy** to respond to the current housing affordability and homelessness crisis.
- Work to address the chronic and persistent shortfall in social housing stock across NSW (both public and community housing) to deliver permanent, safe and appropriate accommodation for people currently experiencing homelessness or housed in temporary and crisis accommodation.
- Work with local councils to ensure funding for social and affordable housing models incorporate planning approval processes and design features that consider the housing needs and preferences of older people, and ideally through a process of co-design with older people.
- Continue expansion and increased funding of the 'Staying Home, Leaving Violence' program.
- Given the complex health status of people aged over 55 years with experience of homelessness, the NSW Government should work with the Commonwealth Government on shared solutions to manage the policy interface between aged care services, health services (including disability services) and homelessness accommodation services for this cohort.
- Review allocation and brokerage policies under funding arrangements with specialist homelessness services (SHS).



- Increase investment in measures that reduce risk factors for financial abuse of older people and help older people gain more understanding, control and retention over their financial affairs.
- Work through the NSW Homelessness Strategy and aligned state-based housing strategies, to improve the identification of older women at risk of homelessness by working within service settings and systems that are common 'touch points' for older women, including community health settings.
- Increase investment in advocacy efforts that support improved information and education about housing, homelessness and family and domestic violence services for older women, and which recognise the stigma attached to these experiences for older women.
- Fund financial counselling services, in partnership with women's health and social support services, to provide a 'women's financial health check'. Women could then be referred on to a financial counsellor, planner or advisor, or to a money management course like The Salvation Army's 'You're the Boss' program.
- Pursue a successor NSW Homelessness Strategy (post 2023), which comprehensively address the needs and preferences of older people, including, older women, as a priority at risk group to ensure the demand for age-appropriate, affordable and secure housing and other support services is met.
- Ensure that any successor NSW Homelessness Strategy is aligned with the state's other mainstream and social housing strategies, and family and domestic violence and Indigenous Housing Strategies.
- Ensure that future strategies to address homelessness apply Housing First principles, including ensuring the sufficient supply of social and affordable housing, which are critical to the success of the model.



## Introduction

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The Salvation Army thanks the Legislative Council Standing Committee on Social Issues for the opportunity to share our experience of homelessness amongst older people aged over 55 in New South Wales (NSW). This response brings together the experience of our highly qualified and experienced housing, homelessness, family and domestic violence and aged care staff and managers, and is informed by the voice of the people who use our services.

As one of NSW's largest community service providers, The Salvation Army works every day with some of the state's most disadvantaged and marginalised people. Fundamental to the ethos of The Salvation Army is the idea that every human being has inherent worth, and every person should be able to live with dignity. The Salvation Army envisions an Australia where all people have adequate and stable incomes, can afford and sustain decent housing, and are healthy and connected to community.

Our feedback responds to the Inquiry's Terms of Reference under the themes of:

- Understanding the prevalence and drivers of homelessness for older people.
- Understanding the challenges and impact of homelessness for older people; and
- Understanding what works – improving responses to homelessness amongst older people.

With the NSW Homelessness Strategy 2018-2023 due to expire next year, The Salvation Army believes there is an opportunity for the NSW Government to renew and accelerate its state-wide efforts to address the underlying drivers of homelessness and ensure that people who are experiencing homelessness or who are at risk of homelessness can access quality, safe, affordable and permanent housing. The issues of homelessness and housing affordability are not contained to a single demographic. Any future iteration of the NSW Homelessness Strategy should be comprehensive in its continued, targeted and cross-Departmental approaches to support those most vulnerable to homelessness, including older people with more complex needs, and particularly older women.

We hope that the experiences shared in this submission will assist the Inquiry in its understanding of the factors contributing to homelessness and housing insecurity amongst older people in NSW and of what needs to be done to halt and reverse these deeply concerning trends. We would welcome any future opportunity to share learnings from our housing, homelessness, family and domestic violence support and aged care services to better inform housing and homelessness responses and funding models going forward and to assist the Committee to finalise its Inquiry by the end of September 2022.





### The Salvation Army homelessness services in New South Wales

- **Montrose Aged Care Centre** - a 44-single bedroom aged care centre in Balmain for males with alcohol misuse, behavioural and mental health concerns.
- **Carpenter Court Aged Care Centre** - a 42-bed aged care centre in Merewether, Newcastle. The service provides specific aged care services with additional specialised support services for people with alcohol misuse and/or acute mental health diagnosis.
- **Inner City Sydney Homelessness Service** - includes specialist homelessness service working with young people, women and men, and providing targeted support to Aboriginal people. The service aims to reduce the drift of people into the inner city and assists people to stay in their homes as well as supporting chronically homeless people and those at risk of becoming homeless. This service provides the following crisis refuges:
  - **Foster House for Men** - provides living skills training, recreational pursuits, case management, a medical centre and detoxification unit and can accommodate over 100 homeless men each night.
  - **Oasis for Young People** - Oasis Youth Support Network provides 24-hour emergency accommodation for 13 young people each night aged 16-21 years. Oasis Transitional Accommodation Services (OTAS) is a semi-independent accommodation program for young people aged 16-24. There is staff on-site at all times who work alongside the young people to build trust, help them to access and attend appropriate services and ensure that they are supported as they work towards sourcing long-term, stable accommodation.
  - **Samaritan House for Women and Families - Inner City Family Service, Sydney** Samaritan Women and Children Services (under our family and domestic violence stream) provides transitional housing, temporary visa, early childhood and child- focused programs that are mainly concentrated at the families centre in inner west, Campbelltown. Accommodation includes six units/houses and a larger portfolio of Community Housing properties (30+) across Greater Sydney.
- **Broken Hill Adults and Families Housing Support Service** - women and children experiencing family and domestic violence are the main cohort participating in this service. It includes a specialist domestic violence response enhancement (DVRE) program (i.e. after hours emergency family and domestic violence service).
- **Leeton Corps** - crisis accommodation targeted toward women and children experiencing family violence. Those **over 55 years** comprise **8.1 per cent** of clients, and those between 40-54 years comprise 20.9 per cent of clients.
- **Murrumbidgee Accommodation & Housing (MAHS), Griffith** - includes shared crisis accommodation for men, and transitional accommodation for men/women and/or small families.
- **Carinya Cottage, Illawarra** - crisis accommodation (under our family and domestic violence stream) provides accommodation for 3-5 households, and child focused programs. It also includes our Carinya transitional housing program (nine units). Those **over 55 years** comprise **4.76 per cent** of clients.



# Understanding the prevalence and drivers of homelessness for older people

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## The prevalence of homelessness and homelessness data

Homelessness is a well-known, persistent and widespread issue with well over 100,000 people estimated to be homeless in Australia.<sup>1</sup> While the causes of homelessness are varied and complex, evidence tells us that the risk of homelessness is higher for certain groups of people, including people aged 55 years and older, and particularly women. We also recognise that older people can be represented in other higher risk groups for homelessness including those who have experienced family and domestic violence, Aboriginal and Torres Strait Islander people, LGBTIQ+ people, people from culturally and linguistically diverse (CALD) communities, people leaving health, custodial or social care arrangements and people living in already disadvantaged locations.

In total, 18,622 persons aged 55 years and over were classified as homeless on Census night in 2016, representing 16 per cent of the total homelessness population in 2016.<sup>2</sup> The overall rate of older people (aged 55 and over) experiencing homelessness increased from 25.8 to 29.0 per 10,000 people between 2006 and 2016 (ABS 2018).<sup>3</sup>

New South Wales has the highest number of people experiencing homelessness of any Australian state or territory (6,411 at 2016 Census night) or 34 per cent of the total older homeless population in Australia.<sup>4</sup> While older males are understood to experience homelessness in greater numbers than older females in Australia (11,757 males and 6,866 females), homelessness amongst older women has increased more significantly than it has for older men. It was reported that between 2013-14 and 2016-17, NSW saw an 88 per cent increase in the number of women over the age of 55 years accessing homelessness services.<sup>5</sup>

Older people, like others experiencing homelessness, cope in different ways including by sleeping rough (outdoors or in cars), finding temporary supported accommodation, living in boarding or rooming houses, caravan parks, hostels or other temporary lodging, squatting and living in over-crowded dwellings or staying temporarily in other households, for example 'couch-surfing'.

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<sup>1</sup> The Salvation Army Australia. (2022, April). Social Justice Stocktake - Taking Stock of our Communities. *Social Justice Stocktake*. <https://www.salvationarmy.org.au/socialjusticestocktake/>.

<sup>2</sup> Homeless NSW. (2022). Older People Experiencing Homelessness in Australia. *NSW Census Data and HNSW Factsheets*. <https://homelessnessnsw.org.au/resource/nsw-census-data-and-hnsw-factsheets/>.

<sup>3</sup> Australian Institute of Health and Welfare. (2021, 30 November). *Older Australians*. <https://www.aihw.gov.au/reports/older-people/older-australians/contents/housing-and-living-arrangements>.

<sup>4</sup> Homeless NSW. (2022). Older People Experiencing Homelessness in Australia. *NSW Census Data and HNSW Factsheets*. <https://homelessnessnsw.org.au/resource/nsw-census-data-and-hnsw-factsheets/>.

<sup>5</sup> NSW Government. (2018). *NSW Homelessness Strategy 2018-2023*. <https://www.facs.nsw.gov.au/reforms/homelessness>.







Over the 20 years between 2000 and 2020, the proportion of the population aged 65 years and over increased from 12.4 per cent to 16.3 per cent.<sup>6</sup> This group is projected to increase more rapidly over the next decade, as further cohorts of 'baby boomers' (those born between the years 1946 and 1964) turn 65. With older people making up a greater share of the population, coupled with demand for affordable accommodation continuing to outpace supply, planning for both the current and future housing, homelessness and support needs of older people needs to be accorded priority. This includes ensuring that health, accessibility, safety and mobility needs are considered within the context of preventing homelessness and reducing the number of older people who experience insecure housing and homelessness.

Older people who do not own their own home or have access to social housing are either private renters, the marginally housed or homeless. Due to a critical shortage of places and long waiting lists, social housing is not an accessible option for many older people. The most vulnerable older private renters are those who live by themselves and have minimal or no family support to fall back on.<sup>7</sup> Affordable private rental housing for older people is also at record lows, with the most recent Anglicare Rental Affordability Snapshot showing that a single person on the Age Pension (eligible after 66 years of age) can currently afford less than one per cent of rental listings across Australia. For couples, the figure is 1.4 percent (having declined a further 0.6 percentage points since 2021), even at the highest rate of rental assistance.<sup>8</sup>

Consistent with the findings of the NSW Auditor-General's Responses to Homelessness Audit Report (June 2021), we are concerned that progress made under the current NSW Homelessness Strategy has had limited 'geographical and client reach'<sup>9</sup> and that further work needs to be undertaken to build the evidence base to better understand the prevalence and drivers of homelessness across the state, including amongst older people.

#### Recommendations:

- NSW Government to provide funding to develop a long-term successor NSW Homelessness Strategy (post-2023) in order to:
  - build a stronger evidence base to understand the prevalence and drivers of homelessness with priority attention to populations that are more vulnerable to homelessness, including older people; and
  - expand the geographical and client reach of actions under the plan, and accelerate delivery of actions not yet achieved under the current Strategy.

<sup>6</sup> Australian Bureau of Statistics. (2020, 17 December). *Twenty Years of Population Change*. [https://www.abs.gov.au/articles/twenty-years-population-change#:~:text=Over%20the%2020%20years%20between,1946%20and%201964\)%20turn%2065.](https://www.abs.gov.au/articles/twenty-years-population-change#:~:text=Over%20the%2020%20years%20between,1946%20and%201964)%20turn%2065.)

<sup>7</sup> Combined Pensioners and Superannuants Association. (2020, 23 March). *Housing Insecurity and Older People in New South Wales*. <https://www.oldertenants.org.au/content/housing-insecurity-and-older-people-nsw>.

<sup>8</sup> Anglicare Australia. (2022, April). *Rental Affordability Snapshot – National Report – April 2022*. <https://www.anglicare.asn.au/research-advocacy/rental-affordability/>.

<sup>9</sup> Audit Office of New South Wales. (2021, 4 June). *Responses to Homelessness - Performance Audit*. <https://www.audit.nsw.gov.au/our-work/reports/responses-to-homelessness>.



## The Salvation Army's Homelessness Services

The Salvation Army is the leading provider of homelessness services in Australia.<sup>10</sup> Our specialist homelessness services are informed by a Model of Care which is based on current best practice evidence and supported by an intersectional human rights framework that is committed to breaking the cycle of homelessness for the people we serve through evidence-based, client-led practice frameworks.

In 2019-20, The Salvation Army's homelessness services assisted more than 41,000 people who were at risk of or experiencing homelessness.<sup>11</sup> Our vast networks of social services enables people experiencing homelessness to access accommodation, case management services, advocacy, financial assistance, counselling and meals, as well as connection and referral to other specialist services. We also work with national and state homelessness and housing peak bodies and government agencies towards sustainable solutions to end homelessness.

### **Jaye's story\***

Jaye is a 65-year-old woman who presented to our services when she was at risk of eviction from the nurses' accommodation at Rozelle. She was working as a nurse and received a no-fault eviction notice from her accommodation manager. We supported Jaye to be rapidly rehoused and submitted a Housing application. Jaye was eventually offered a property in Dulwich Hill. After being housed, Jaye's employment was unstable as she was experiencing complex health issues that prevented her from carrying out physical duties as a nurse. She eventually needed to cease her employment and focus on her health. Due to these health issues, Jaye also requested our support to submit a Change of Circumstances form to be housed in a property that could accommodate her mobility issues. After gathering relevant evidence and advocating for her needs, Jaye was eventually approved for a social housing property that was on the ground floor with no stairs. The Salvation Army is currently working with Jaye to submit a Centrelink Disability Support Pension (DSP) claim to provide her the appropriate income that can accommodate costs for her daily living.

*\*name de-identified*

<sup>10</sup> The Salvation Army Australia. (2022). Homelessness Services. <https://www.salvationarmy.org.au/about-us/our-services/homelessness-services/>.

<sup>11</sup> The Salvation Army Australia (2020). *The Salvation Army Annual Report 2020*. <https://www.salvationarmy.org.au/about-us/news-and-stories/reports/annual-report/2020-annual-report/>.





### Salvation Army Samaritan House for Women and Families – Inner City Family Service, Sydney

The **Salvation Army's Samaritan House for Women and Families - Inner City Family Service, Sydney** is managed by our Family and Domestic Violence stream and provides transitional housing, temporary visa, early childhood and child-focused programs that are mainly concentrated at the families centre in inner west Campbelltown. At this service, **11 per cent of single women** clients were **over 55 years**; 41 per cent were 40-54 years and **1.2 per cent of the families** cohort were **over 55 years**.

The Salvation Army (Salvos Housing) is a member of the Faith Housing Alliance (FHA). The Alliance works with faith-based organisations to increase the supply of all forms of social and affordable housing, including provisions in community housing developments for emergency, transition, disability and aging populations. Significant numbers of dwellings have been delivered across Alliance members including housing for people over 55 years.

The Salvation Army supports FHA's view that a review of funding models is required that considers homelessness and housing affordability as a ***continuum of the life-cycle*** – it occurs for youth, single adults, families, over 55s and the aging population more generally, with health and special health needs varying across time and stages of the life cycle. It should acknowledge that individual needs and vulnerability occurs across changes in personal and family circumstances, whether escaping family and domestic violence, in times of natural disasters or when raising families. This requires appropriate funding that considers mixed demographics. Accordingly, Government funding could require provision of mixed-use dwellings in all new community housing developments, (with the exception of the safety considerations for dwellings for family and domestic violence contexts). The NSW Government's Social and Affordable Housing Fund (SAHF) and Community Housing Innovation Fund (CHIF) funding are delivering thousands of much-needed homes, however we believe more innovative approaches to design and planning approvals, funding, and demographic needs in new developments to meet homelessness and affordability needs should be developed and required, rather than segmentation of funding to respond to a single demographic issue.

#### Recommendation:

- NSW Government work with the sector, local councils and developers to ensure that funding for new affordable dwellings considers mixed-use dwellings in all new community housing developments (with the exception of the safety considerations for dwellings for family and domestic violence contexts) and recognises housing needs and preferences across an individual's life cycle, including in older life stages.





The Salvation Army's 'Homelessness Project' (2020), a national research project which captured the views of people accessing Salvation Army Specialist Homelessness Services (SHS) found the majority of our clients (67 per cent) experienced homelessness on more than one occasion in their lives, with half of these experiencing homelessness at least four times.<sup>12</sup>

There are a range of co-occurring presenting issues which we see increasing both in terms of prevalence and complexity. Our data shows that an experience of homelessness leads to increased impact and complexity of existing trauma, substance use and mental ill-health.

The five most common primary presenting reasons at The Salvation Army's homelessness services are:

- Housing crisis (imminent eviction) – 26.5 per cent
- Family or domestic violence – 13.7 per cent
- Financial difficulties – 12.2 per cent
- Inadequate or inappropriate dwelling – 11.1 per cent
- Transition from custodial arrangements – 5.5 per cent.

The Salvation Army has long advocated for a National Housing and Homelessness Strategy to connect and drive agreements with states and territories and ensure that there is adequate and decent housing that is affordable for all Australians. We believe a National Strategy, working alongside the established National Housing and Homelessness Agreement, could better tackle critical areas of homelessness need, continue targeted actions for the six priority cohorts recognised under the Agreement, including older people, and set clear, achievable and measurable goals for eradicating homelessness.

**Recommendation:**

- NSW Government work with the Commonwealth Government and other state and territory governments to establish a **National Housing and Homelessness Strategy** that could coordinate more broadly and deeply on the system reforms, funding and service delivery elements necessary to respond to the current housing affordability and homelessness crisis.

[Data on Homelessness amongst older people](#)

While there is abundant macro-level data and other research that demonstrates high-level homelessness counts, demographic trends and identified risk factors across most homelessness cohorts, including among older people, we remain concerned that many people who become homeless do not appear in official homelessness figures. This is particularly the case among older people and especially among older women.

<sup>12</sup> The Salvation Army Australia. (2020). *Initial Findings: The Salvation Army's Specialist Homelessness Services*.





This issue is known as 'hidden homelessness'. It includes people who remain invisible to population surveys and other data collections due to subsisting on temporary solutions such as staying with family members or friends (couch surfing), living in squats or other insecure accommodation and sleeping in cars. Only when these people finally present at services for support - often as a last resort and in crisis - do they become a visible statistic in official data. It is also common for these people not to identify themselves as homeless, or sometimes even at risk of homelessness, until they reach this critical juncture. These people are often just one sleep away from the more visible 'rough sleepers' who make up just seven per cent of the reported homeless population.<sup>13</sup>

The Salvation Army's Doorways emergency relief service operates across Australia with our corps (churches) serving as an entry-point. Designed to meet not only immediate crisis needs, our services work to build people's capacity by providing ongoing support to those who experience long-term hardship or complex needs. Doorways works hand-in-hand with our Moneycare financial counselling program to assist individuals to regain control of their finances. We also provide financial early intervention and prevention strategies for people who may be at risk of financial hardship. Our Doorways and corps locations are often the places where people struggling with material needs may go to seek help, however these services often have limited capacity to train staff and officers to screen and record data indicating housing insecurity and homelessness among our community members.

#### Doorways Emergency Relief Services

- Data from The Salvation Army's Doorways emergency relief service (September 2021) found that **5.7 per cent** of people aged **over 55 years** coming to our Doorways services presented with homelessness issues. A far greater number of those aged **over 55 years** presented with money management issues (**78.3 per cent**) more generally. This suggests there are greater opportunities to support community members at risk of homelessness at our Doorways services before people reach crisis point.

Our housing teams also recognise the potential for Salvos Stores (our secondhand shops) as ideal front-line locations that can provide a welcoming entry point for community members who may need housing or other supports but who may be reluctant or unsure about seeking help directly. Similarly, our Salvos Stores have identified opportunities to increase our capacity to train and upskill staff and volunteers to screen and record data about people who may present with housing and homelessness issues, stressing that this requires further resourcing.

<sup>13</sup> Australian Institute of Health and Welfare. (2021, 7 December). *Homelessness and Homelessness Services*. <https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services>.

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*“We get a lot of people presenting to Salvos Stores...And they’ll just mention in passing that they’re struggling with their rent or they’re about to be homeless. They kind of interact or engage with the worker there, either expecting us to be able to help at that level or not necessarily understanding the distinction between the different departments in Salvos and what we can do...all they can do is refer them on somewhere.”*

”

**- Salvation Army, State Manager, NSW/ACT, Salvos Housing**

Within our family and domestic violence and homelessness services, it can be difficult to identify and collect data about older people in need as many people do not present to our services until they are in crisis and have very often exhausted all other options. Our family and domestic violence teams, in particular, report that client data on housing and specialised homelessness services for older women does not reflect the true demand for these services. Older women facing homelessness due to family and domestic violence will more often sleep in their cars, move between family members and friends’ homes, or may not even identify themselves as homeless.

Our family and domestic violence services report the significant lack of transitional accommodation for single women across all age groups. There is particular concern about older, single women who are not counted in our service data as they are turned away due to the necessity to triage client need within the context of chronic shortages of crisis, transitional and other affordable housing and support services.

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*“We provide congregate care, we preference families over single women because there are kids at risk...We don’t have information about who they are, we just can’t take them.”*

”

**- Salvation Army, Family & Domestic Violence Program Manager**

## Factors affecting the incidence of homelessness among older people

Homelessness is a result of multiple systemic and structural issues, such as poverty, low income and a lack of safe, affordable housing. Insecure housing and homelessness has a detrimental impact on peoples’ physical and mental health and wellbeing and is related to more frequent use of health, justice and welfare services.<sup>14</sup>

<sup>14</sup> NSW Government. (2018). *NSW Homelessness Strategy 2018-2023*. <https://www.facs.nsw.gov.au/reforms/homelessness>.





Older people who are on low incomes can be particularly vulnerable to homelessness in later life as they become more likely to experience a combination of sudden illness, poorer health and disability, social isolation and the ending of long-term relationships. Addressing homelessness amongst people over 55 years must therefore include a commitment to addressing the underlying factors affecting the incidence of homelessness through policy settings and adequate funding that tackle persistent issues such as housing supply and affordability (social and private rental dwellings) poverty and family and domestic violence. These issues are discussed in greater detail below.

### Housing Supply and Affordability

Access to appropriate, affordable and secure housing is the single most critical exit point from homelessness services. Housing affordability in Australia has broadly declined since the early 1980s. The OECD's price to income ratio index shows a 78 per cent increase between 1980 and 2015, and rising house prices are a factor behind the declining levels of home ownership in Australia.<sup>15</sup>

The identification and articulation of issues concerning housing affordability and how these interface with poverty, homelessness and a just society are extremely well known. They are matters that remain substantially unaddressed or under-addressed by governments at all levels across Australia.

In NSW, there is estimated to be a social housing shortfall of some 69,700 social housing properties.<sup>16</sup> While the NSW Budget 2020-21 committed \$812 million to support new and upgraded social housing, this reportedly included only around 1,300 new dwellings, falling well short of accommodating the approximately 50,000 people who are already waiting for social housing, with wait times of up to ten years.<sup>17</sup> This includes almost 5,000 women over the age of 55 years on the waiting list for social housing in the state.<sup>18</sup>

The Salvation Army believes that the development of any state-based or national housing or homeless strategy in Australia should address the shortfall of affordable housing and social housing as the single greatest challenge for housing across Australia. For many people who come to The Salvation Army for support, social housing provides a vital role in an increasingly unaffordable and insecure housing market. It often represents the only path out of homelessness.

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<sup>15</sup> Thomas, M. and Hall, A. (Retrieved 2022, 23 May). *Housing Affordability in Australia*. Parliament of Australia. [https://www.aph.gov.au/about\\_parliament/parliamentary\\_departments/parliamentary\\_library/pubs/briefingbook45p/housingaffordability](https://www.aph.gov.au/about_parliament/parliamentary_departments/parliamentary_library/pubs/briefingbook45p/housingaffordability).

<sup>16</sup> The Salvation Army Australia. (2022, April). *Social Justice Stocktake – NSW Report*. <https://www.salvationarmy.org.au/socialjusticestocktake/#territory-map>.

<sup>17</sup> New South Wales Council of Social Services (NCOSS). (2022). *NSW Budget 2020-21 Analysis: Housing and Homelessness*. <https://www.ncoss.org.au/nsw-budget-2020-21-analysis-housing-and-homelessness/#:~:text=What's%20in%20the%202020%2D21,NSW%20Land%20and%20Housing%20Corporation>.

<sup>18</sup> McGowan, M. (2021, 3 December). 'Woefully Inadequate': Calls for NSW Government to help growing number of homeless older women. *The Guardian Australia*. <https://www.theguardian.com/australia-news/2021/dec/03/woefully-inadequate-calls-for-nsw-government-to-help-growing-number-of-homeless-older-women>.





We recommend increasing the social housing stock (both public and community housing), both in the short and long term. This would be in addition to investments in refurbishment, maintenance and significant upgrades. We understand that despite a pledge to build 23,000 new social housing dwellings by 2025 under the NSW Social Housing ten-year 'Future Directions' Strategy and committing \$22 billion to new social housing construction through the Communities Plus program, the latter program has achieved only 10 per cent of that goal and only 2,393 social housing properties have been completed between 1 July 2016 and 31 December 2021.<sup>19</sup>

**Recommendation:**

- NSW Government work to address the chronic and persistent shortfall in social housing stock across NSW (both public and community housing) to deliver permanent, safe and appropriate accommodation for people currently experiencing homelessness or housed in temporary and crisis accommodation.

We welcome the recent announcement by the NSW Government to partner with housing providers to ensure older women at risk of homelessness are provided with fit for purpose housing in high need areas across Greater Sydney.<sup>20</sup> It is unclear how such investments in social housing prioritise allocation of housing to older women based on need, and how such initiatives will be progressed within the broader and longer-term frameworks laid out in the ten-year 'Future Directions' for Social Housing in NSW (2015- 2025); 'Housing 2041': the 20-year NSW Housing Strategy and the NSW Domestic and Family Violence Blueprint for Reform.

Consistent with the decades of voluminous data, research evidence, expert opinion and advocacy efforts, we observe a growing homelessness crisis across Australia. Our frontline housing, homelessness and family and domestic violence staff further observe:

- Solutions need to be tailored for people who are never likely to be able to consider home ownership, people for whom sustainable and affordable private rental remains elusive for reasons including affordability and the support needs required to maintain a tenancy.
- Older people, (especially single older people) living on low, fixed incomes, including the Aged Pension and Job Seeker, are much more vulnerable to fluctuations in rental prices and cost of living pressures, thus exposing them to more financial stress. Our housing services (Salvos Housing ACT and NSW) reports the difficulty in remaining financially viable when leasing housing that is affordable to those on the lowest incomes. Without long-term housing subsidy and support, the mainstream housing marketplace will never meet the personal and affordability needs for this cohort.

<sup>19</sup> McGowan, M. (2022, 16 April). More than \$3bn of social housing sold by NSW government since Coalition took power. *The Guardian Australia*. <https://www.theguardian.com/australia-news/2022/apr/16/more-than-3bn-of-social-housing-sold-by-nsw-government-since-coalition-took-power>.

<sup>20</sup> NSW Government Land and Housing Corporation. (2021, 21 November). *New collaboration to give homes to women at risk*. <https://www.dpie.nsw.gov.au/land-and-housing-corporation/news/new-collaboration-to-give-homes-to-women-at-risk>.

- Our Housing services welcome the NSW Government's newly-announced \$426 million expansion of the 'Core and Cluster' model to build approximately 75 women's refuges across the state to help address family and domestic violence.<sup>21</sup> We would welcome further detail on how these refuges plan to accommodate the needs of older women, especially those with multiple and complex needs.



*"So if we see a single, older woman and they're not getting a Pension (do not meet minimum age criteria), they're on (previous) Newstart payment, and so their rent has to be significantly lower."*



**- Salvation Army, State Manager NSW/ACT, Salvos Housing**

### Suitability of Housing for Older People

As older people tend to spend more time in their homes than younger people, appropriate housing is vital to enable older people to age well in place and stay connected to their communities. Tailored and flexible support that meets the needs of older people is a necessity alongside housing itself, and older people may require further support long after they have found secure housing. This means that strategies must reflect the choices and preferences of older people (women and men) in the design and delivery of such initiatives to help ensure older people can age safely, affordably and comfortably in place, as well as coordinate with government and service providers to maximise residents' access to suitable support.

Research has shown strong preferences among older women who have experienced homelessness for sole occupancy of an individual unit. For example, the most important criteria for built environments include security, accessibility, spaces for community and social belonging that do not feel 'institutional', design-supported wellbeing, and the ability to entertain and accommodate guests overnight, including grandchildren.<sup>22</sup>

#### **Recommendation:**

- NSW Government work with local councils to ensure funding for social and affordable housing models incorporate planning approval processes and design features that consider the housing needs and preferences of older people, and ideally through a process of co-design with older people.

<sup>21</sup> Hislop, M. (2021, 19 October). NSW Government to deliver 75 women's refuges in biggest ever spend to tackle domestic violence. *Women's Agenda*. <https://womensagenda.com.au/latest/nsw-government-to-deliver-75-womens-refuges-in-biggest-ever-spend-to-tackle-domestic-violence/>.

<sup>22</sup> Sydney Women's Homeless Alliance. (2017, 12 January). *Older Women's Studio Development Project*. <https://www.older tenants.org.au/content/older-womens-studio-development-project>.



## Family and Domestic Violence

One of the leading causes of homelessness among women is family and domestic violence. In 2018-2019, it was reported that 40 per cent of people needing accommodation through specialist homelessness services were victims of domestic and family violence.<sup>23</sup> While there has been a necessary focus by family and domestic violence services on younger women and their dependent children, violence against women does not stop at age 55. Indeed, older women experiencing homelessness can come from a long-term background of violence but can find also themselves 'falling through the gaps' in family and domestic violence services.

The financial barriers for older women in financial stress wanting to leave a violent relationship can be overwhelming given that greater numbers of older women than men struggle to live on the single Age Pension.<sup>24</sup> As age of eligibility to access the Age Pension is undergoing incremental increases (from age 65.5 in 2017 to 67 in 2023), women over 55 years but under the qualifying Age Pension age are stuck on lower income support payments, such as JobSeeker. Women reaching their sixties can also find themselves with either little or no superannuation or far less than their partners. Indeed, the retirement savings gap between men and women has remained substantial over decades and men's superannuation savings continue to sit above that of women by around 23 per cent.<sup>25</sup>

From The Salvation Army's experience in managing state and federally funded family and domestic violence services, we believe further action is required around early intervention and prevention of violence to prevent homelessness among older women. At the national level, ongoing support of the 'Keeping Women Safe in their Homes' program, funded by the Australian Government needs to remain a priority to not only prevent homelessness but maintain employment, community connection and the physical and emotional health and safety for women and their families experiencing family violence. At the state level, the NSW Government funded 'Staying Home, Leaving Violence' program, which also supports victim-survivors to stay in their family home, is an effective but under-resourced program.

The Salvation Army's experience of managing both the above programs is that more resources need to be directed to cater for victim-survivors across all age groups and locations, including older women living outside the city or inner metro areas. Our family and domestic violence teams report that both programs are at capacity and cannot keep up with the demand we see in the community, including in south-west Sydney, and in regional and rural areas. In regional and rural areas, we are informed that women are unable to even place their names on waitlists under the 'Staying Home, Leaving Violence' program.

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<sup>23</sup> Mission Australia. (2016). *What is Homelessness?* <https://www.missionaustralia.com.au/what-we-do/homelessness-social-housing/what-is-homelessness>.

<sup>24</sup> Australian Institute of Health and Welfare. (2021, 16 September). *Aged Pension*. <https://www.aihw.gov.au/reports/australias-welfare/age-pension>.

<sup>25</sup> The Association of Superannuation Funds of Australia (ASFA). (2022, February). *AFSA pre-budget submission for the 2022-23 Budget*. <https://www.superannuation.asn.au/policy/submissions/2022>.







#### Recommendation:

- NSW Government to continue expansion and increased funding of the 'Staying Home, Leaving Violence' program with attention to victim-survivors in locations of greatest need, including older women living in regional and rural areas. As with the previous expansion of the program, additional locations could be identified through the NSW Homelessness Strategy and informed by the latest evaluation of the program (to be finalised in 2022).


## Understanding the challenges and impacts of homelessness for older people

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### Services to support older people who are homeless or at risk of homelessness

#### Older Homeless People and Aged Care Services

The Salvation Army operates two aged care centres in NSW that specialise in aged care predominately for older people that have been homeless. These are the Montrose Aged Care Centre, a 44-bed centre in Balmain for males only; and a 42-bed centre in Merewether for both male and female residents. The centres are always full and have waiting lists. Residents who have come from homelessness most often require additional and specialist care and support services due to complex physical, behavioural and mental health presentations including alcohol and other drug misuse and a range of issues associated with chronic disease. Both our centres mainly cater for older residents with low to mild care requirements. Residents with more severe health and behavioural issues are difficult to care for within the current aged care regulations, quality standards, funding and resourcing environment. There is also a shortage in aged accommodation services specifically for women that have experienced homelessness.



### Tom's story\*

Tom\* is a 56-year old man. He is estranged from his family due to long term alcohol use. He spent much of his life homeless and entered The Salvation Army Aged Care (TSAAC) due to mental health and clinical conditions including a neurocognitive disorder and an acquired brain injury from sustained alcohol misuse.


Tom's condition has led to outburst of physical and verbal aggression, confusion, agitation and delusions. Without the funding for appropriate alcohol and other drugs services and mental health services within the aged care environment Tom's residency within TSAAC has become untenable.

Tom continues to drink daily and returns to the centre intoxicated and aggressive. His behaviours have led to the inability of the centre to maintain a safe environment for other consumers and staff. Engaging outside services for Tom's condition is difficult and without funding to provide these services within the aged care environment his care needs cannot be appropriately met.

Tom is able to access NDIS funding but as he is living in Residential Aged Care these services are limited to Community Participation and do not allow for extra clinical services.

*\*name de-identified*

While the Commonwealth Government is the main funder of aged care and is responsible for the Aged Care system, states have funding responsibility for health services. Given the reduced health of many people experiencing homelessness aged over 55 years, we believe the Commonwealth and state governments share responsibility for a proactive solution to manage the interface between aged care services, health services (including disability services) and homelessness accommodation services for older people with more acute and complex needs. This would ensure that barriers to receiving appropriate accommodation and appropriate models of care for this cohort are removed. Specifically, we support the need for purpose built residential aged care facilities, with specialist high-care services, that can cater to the care profile of these residents.



### Simon's story\*

Simon\* is a 66-year old man. He became addicted to heroin at the age of 19. He was spending all the money he had on heroin, cigarettes, marijuana and alcohol. Simon had been suicidal and recalls standing at the edge of a train platform thinking it was easier just to end it all. Simon was homeless for many of these years and also spent time in prison. This was Simon's life until he was 48, when he suffered a severe brain injury and found himself in hospital in the brain injury unit.

Just prior to his injury he had found accommodation in a group home, but his injuries and care needs meant that he was not able to return. Simon was essentially homeless again until his doctor suggested admission to The Salvation Army Aged Care (TSAAC).

Simon describes TSAAC as 'magic'. He is safe and happy and looked after and says he feels like a rich person, living a life where he is cared for and has everything done for him.

Simon was able to acquire extra funding through the NDIS due to his mental health condition. However once in an Aged Care Facility this funding is only available for Community Participation and does not increase the funding or provision of services for daily care needs.

*\*name de-identified*

### Recommendation:

- Given the complex health status of people aged over 55 years with experience of homelessness, the NSW Government should work with the Commonwealth Government on shared solutions to manage the policy interface between aged care services, health services (including disability services) and homelessness accommodation services for this cohort.





### Wrap-around support, including brokerage services for older people

Despite over well over 1,500 Specialist Homelessness Services (SHS) providing support and accommodation services to people who are experiencing or at risk of homelessness in Australia<sup>26</sup>, demand for these services is only increasing and continues to outpace service capacity.

The critical shortages across the housing spectrum are well known, from immediate short-term crisis supported accommodation, to long-term social housing and affordable private rental options for those experiencing, and at risk of homelessness.

Yet for all service systems to be effective in ending homelessness beyond housing supply and affordability, they must also incorporate wrap-around, coordinated support services and programs that are delivered in safe (including culturally safe) and appropriate ways.

“It’s around understanding what specialised homeless services can actually do. A lot of people think they can’t actually help you until you’re homeless. They don’t understand that they’re there to provide advocacy or links to other services to stop you from being homeless ”

**- Salvation Army, State Manager NSW/ACT, Salvos Housing**

Many people experiencing homelessness have multiple and complex needs, and it is common for them to need a range of supports beyond housing.<sup>27</sup> The additional service needs by those accessing SHS in NSW is reflected in the NSW Homelessness Strategy figures which highlight that of the more than 74,000 people accessed for SHS in NSW in 2016-17, ‘more than 40 per cent reported a health condition, 35 per cent had experienced family and domestic violence and 33 per cent reported having a mental health condition.’<sup>28</sup>

These multiple and complex needs contribute to further financial and mental stress among those seeking housing and homelessness support. Brokerage funds are an effective way to help combat this stress as brokerage funds can be used immediately to purchase goods and services associated with health, transport, medical and dental or household costs, as well as education and training. They are also frequently used to purchase short-term accommodation (such as in motels) when no beds are available in crisis facilities.

<sup>26</sup> Flatau, P., Lester, L., Seivwright, A., Teal, R., Dobrovic, J., Vallesi, S., Hartley, C. and Callis, Z. (2021, November). *Ending homelessness in Australia: An evidence and policy deep dive*. The Centre for Social Impact, The University of Western Australia and the University of New South Wales.

<sup>27</sup> NSW Government. (2018). *NSW Homelessness Strategy 2018-2023*. <https://www.facs.nsw.gov.au/reforms/homelessness>.

<sup>28</sup> Ibid.



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*“If we could pay for someone’s medication, it might be able to keep them in the home for longer. We obviously can’t do it ongoing but it buys us time, [so they can spend that money on rent] so they’re not in the system as much, that’s part of our strategy.”*

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**- Salvation Army, State Manager, Homelessness Services, NSW/ACT**

Across most of The Salvation Army’s homelessness services, there is limited government funding for brokerage services yet brokerage funding is critical to our ability to support clients in both preventing homelessness and breaking the cycle of homelessness because they allow services to tailor supports to meet the specific needs of different people. In being able to meet other needs, more money is available to put towards rent or mortgage payments that keep people in their homes. The Salvation Army’s experience shows that it is more cost-effective to help keep people from falling behind in mortgages or rent than having to find them accommodation after losing their housing.

### **Cece’s Story\***

Cece is a 56-year-old female who presented to our service requesting brokerage support with removalists. Cece was staying at a women’s shelter and was about to move into a new private rental in Redfern. Cece previously lived in a private rental property in Byron however, had to leave as the rent was becoming too expensive and the lease was due to expire. Cece then moved to Sydney and couch surfed with her son, before moving into temporary accommodation. She moved around women’s shelters until she was able to find an appropriate private rental that matched her affordability. The Salvation Army supported Cece in moving her items from a storage unit to her new place in Redfern. We also assisted Cece with disposing some furniture items that could not fit into her new property and helped to donate these items to other existing clients.

*\*name de-identified*

### **Recommendation:**

- NSW Government review allocation and brokerage policies under funding arrangements with SHS. For example, the ‘Together Home’ program guidelines exclude brokerage assistance to pay rental arrears for social housing, however a one- off rental arrears payment may be the difference between keeping an individual in their home or becoming homeless.



### Homelessness services for older Aboriginal and Torres Strait Islander people

The disproportionately high representation of homeless people from Aboriginal and Torres Strait Islander backgrounds is well known, with Aboriginal and Torres Strait Islander people making up almost eight per cent of the NSW homeless population and almost 30 per cent of all SHS users.<sup>29</sup> These disproportionate figures reflect the experience of The Salvation Army's homelessness services, particularly among our regional and rural services including the Broken Hill Adults and Families Housing Support Service, the Leeton Corps crisis accommodation service and Murrumbidgee Accommodation and Housing Service in Griffith.

#### **Broken Hill Adults and Families Housing Support Service**

At The Salvation Army's Broken Hill Adults and Families Housing Support Service, women and children experiencing family and domestic violence are the main cohort participating in this service. This service includes a specialist domestic violence response enhancement (DVRE) program (i.e. after hours emergency family and domestic violence service).

**4.2 per cent** of our clients are **over 55 years**, with a much larger cohort of older clients between **40-54 years (18 per cent)**.

At the Salvation Army's Broken Hill location, the majority of clients are Aboriginal and Torres Strait Islander, (albeit supporting far fewer older Aboriginal and Torres Strait Islander people). In 2021-2022, almost 64 per cent of clients identified as Aboriginal and Torres Strait Islander, an increase from approximately 58 per cent of total clients during the 2019-2020 period. The Broken Hill service has reported recent success in employing an Aboriginal case worker who is brokering a relationship with a local Indigenous Community Housing provider.

The Salvation Army welcomes further opportunities to work with Aboriginal and Torres Strait Islander-led and controlled services to help address high levels of homelessness in the communities we serve. We emphasise the importance of enabling such partnerships under coordinated efforts between mainstream housing and homelessness strategies and the NSW Aboriginal Housing Strategy including the Aboriginal Housing Office (AHO) and with Aboriginal Community Housing Providers (ACHPs).

We welcome the investment by the NSW Government in late 2021 to expand the 'Core and Cluster' model, with 21 of the 75 additional women's refuges across NSW to be dedicated to the needs of Aboriginal and Torres Strait Islander clients. We are concerned however, based on recent sector roundtable discussions on the initiative, that only a small number of Indigenous housing providers are able to meet the current assessment criteria to apply for funding.

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<sup>29</sup> Ibid.





It is also not known what consideration has been given to refugees targeting the needs of older Indigenous women and their families as part of this initiative.

The Salvation Army reiterates the importance of consulting with Aboriginal and Torres Strait Islander victim-survivors and Aboriginal and Torres Strait Islander-led organisations to ensure that any structural change recognises the particular cultural and geographical needs, and the differing nature and prevalence of violence in those communities. It is essential that grassroots Aboriginal and Torres Strait Islander communities have the ability to lead and develop projects and that other projects which are led by non-Aboriginal and Torres Strait Islander peoples in Aboriginal and Torres Strait Islander communities are only supported when they can demonstrate deep consultation and co-design processes that do not further marginalise or 'other' these voices.

## Challenges for older people navigating homelessness services

### Ageism & Elder Abuse


Ageism remains the most common form of prejudice in Australia.<sup>30</sup> Ageism also encroaches on older people's experience of navigating homelessness services. Older people can face discrimination based on assumptions about their needs and preferences and bias regarding the ability to manage their wellbeing and personal affairs. Some of our services tell us that older clients who have been pushed out of rental accommodation have unreasonable expectations made of them such as to 'just look for share accommodation'. Other anecdotal feedback suggests that some landlords are disinclined to rent to older tenants who may be reliant on social support payments, or who are unable to demonstrate a history of steady and secure employment.

Related to ageism, our front-line services also report elder abuse as a growing issue contributing to older people either becoming homeless or being put at greater risk of homelessness. Elder abuse has a range of physical, psychological and financial consequences. It is associated with higher levels of stress and depression and an increased risk of nursing home placement and hospitalisation.<sup>31</sup> We have heard stories of older family members being 'pushed out' of their homes due to familial over-crowding (especially during the height of the COVID-19 pandemic) and an expectation or sense of entitlement that younger family members, predominately adult children, may have to an older person's property or possessions.

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<sup>30</sup> The Australian Human Rights Commission (AHRC). (2021, September). *What's Age Got To Do With It? A snapshot of ageism across the Australian lifespan*. <https://humanrights.gov.au/our-work/age-discrimination/publications/whats-age-got-do-it-2021>.

<sup>31</sup> Kaspiew, R., Carson, R., and Rhoades, H. Elder Abuse. (2016, November). *The Australian Institute of Family Studies (AIFS)*. <https://aifs.gov.au/publications/family-matters/issue-98/elder-abuse>.



Our Homelessness team cite instances where older people have felt undermined by family members who might report to carers and other home-care workers, case workers, doctors or others with decision-making influence that their parent(s) lack the ability to take care of themselves at home, either physically and/or cognitively, in efforts to have the older parent removed from the family home and/or relinquish control over their own financial affairs.

Our frontline experience is that many victim-survivors living with coercive behaviour or elder abuse do not realise that what they are experiencing is actually a form of family and domestic violence. Many community members are confronted with this realisation for the first time after speaking to our Moneycare financial counsellors or Doorways case workers. Our frontline staff report that many of the services that victim-survivors interact with do not have sufficient training, education and awareness to understand that this form of abuse is as harmful as physical violence. Our MoneyCare services are trained to be aware of the signs of financial elder abuse including assessing the immediate needs of the older person but we are concerned that by the time older people present to our service, the financial abuse has already occurred and may be ongoing.

The *National Financial Capability Strategy* which aims to 'engage Australians in positive financial behaviours and make financial decisions appropriate to their individual circumstances throughout their lives', was revised in February 2022<sup>32</sup>. People in or near retirement are one of four target cohorts under the Strategy. The Strategy seeks to consult with states and territories and those in the financial capability community to encourage the ongoing sharing of evidence, data and insights. Renewed attention to the Strategy provides a vehicle through which the NSW Government (Department of Treasury) can collaborate with its Commonwealth Government counterparts on measures that achieve shared outcomes for older Australians.

**Recommendation:**

- The NSW Government to increase investment in measures that reduce risk factors for financial abuse of older people through measures to reduce social isolation, and support older people gain more understanding, control and retention over their financial affairs, where needed. NSW Government engagement with the updated *National Financial Capability Strategy* is one vehicle to achieve this objective.

<sup>32</sup> Australian Government. (2022, February). *The National Financial Capability Strategy*. <https://www.financialcapability.gov.au/strategy>.

## Older women

The incidence of homelessness and risk of homelessness can be felt more acutely by older women because many have taken time out of the workforce to care for children and other family members, leaving them with far less financial security in their fifties and sixties and into retirement, in terms of their personal savings, assets and superannuation.

Our front-line services tell us of the stoicism shown among older women in tolerating living conditions and treatment that is not conducive their wellbeing, including those who are victim-survivors of family and domestic violence. We also hear of the shame that can often be felt around help-seeking, as well as the stigma associated with terms like 'refuge', 'shelter', 'crisis' and other forms of accommodation support services.

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*“And...about women sleeping in cars. We've heard a lot about how older women are more afraid to go to a shelter than they are to sleep in their car...because they don't know who is there, they don't know what kind of support is going to be there.”*

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**- Salvation Army, State Manager, NSW/ACT, Salvos Housing**

Some older women may feel safer sleeping in their cars. In recent years, some local councils across the country have even sought to establish local car parks as safe 'pop up' accommodation options for homeless people opting to sleep in their cars, particularly targeting women. Other women may seek temporary shelter among their family and friends, or be unaware or unsure about the kind of support a homelessness service can provide for their circumstances.

### **Tee's Story\***


Tee is an older woman who had always been what she calls a 'professional working woman'. She has raised two daughters who are both successful in their careers, owned several properties and ran her own business, as well as working in the healthcare industry. After the breakdown of her marriage, physical illness and severe mental trauma caused her to lose her job, Tee found herself homeless and extremely vulnerable.

Tee resorted to living in a garage where she paid \$350 per week in rent from her Centrelink Jobseeker payment, leaving her with just \$35 per fortnight to live on. Tee disclosed that she often went without food and hadn't been able to afford to eat meat for more than a year.

Three months ago, Tee was nominated for a bedsit in Gosford through a local Community Housing Provider. The fortnightly rent is less than what she was paying weekly. Moreover, moving into the property has given Tee a sense of security and safety. Tee, with the help of her caseworker, is now able to budget her money and her weekly food shopping now includes meat.







### Tee's Story\* - continued

Tee has also been able to take up swimming at the local pool three times a week which, she says, has done wonders for her mental and physical health. Tee is currently in the process of applying for the NDIS with the help of her case manager, and is also looking at studying next year. This has been incorporated into her case plan.


Tee meets with her case manager once per fortnight but they speak via telephone at least twice per week. Tee has stated that she feels that without the wrap around support she is currently receiving from her caseworker, she is not sure if she would have been able to navigate the system on her own. Tee says that she feels confident and is looking ahead to the future and what she can achieve now that she has secure housing.

*\*name de-identified*

We believe there are opportunities to improve the identification of older people, particularly older women at risk of homelessness, that removes the stigma associated with help-seeking. This includes working within the settings and services that older women typically access in their day-to-day lives such as community and community health centres, aged care support services, senior centres, banks, libraries, local GP clinics, pharmacies and shopping centres (such as 'pop up' hubs). People specifically trained to work in supporting this cohort are well placed to provide 'light touch' information about housing and homelessness services, and in some cases make assessment and referral to services that can assist older women.

### Recommendations:

- The NSW government, through the NSW Homelessness Strategy and aligned state-based housing strategies, work to improve the identification of older women at risk of homelessness by working within service settings and systems that are common 'touch points' for older women, including community health settings.
- The NSW government increase its investment in advocacy efforts that support improved information and education about housing, homelessness and family and domestic violence services for older women, and which recognise the stigma attached to these experiences for older women.



# Understanding what works – improving responses to homelessness amongst older people

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## Prevention & Early Intervention



*“These [older] women are stoic, they won’t seek help until they are in crisis, so they are less likely to be identified for early intervention and prevention services.”*



**- Salvation Army, Family & Domestic Violence Program Manager**

Early intervention initiatives represent the most effective and cost-efficient approach to addressing homelessness, however because of overwhelming need, too often our services continue to provide crisis-driven assistance to people on the brink of, or already experiencing homelessness, limiting our ability to focus on identifying and supporting early intervention and prevention responses that address the contributing causes of homelessness.

Key to preventing homelessness among older people is early and well-timed interventions, advocacy efforts and resources that target the early identification of factors and circumstances that are known to place people at greater risk of homelessness.

We recognise that many of the factors that lead to disadvantage, including homelessness, also have a gendered dimension. For example, our Doorways emergency relief data reveals that women made up 63 per cent of the people who approached The Salvation Army for emergency relief during the 2019-20 financial year. Of these 78 per cent were receiving a social security payment and 29 per cent were JobSeeker Payment recipients.<sup>33</sup> The 2016 Household, Income and Labour Dynamic in Australia (HILDA) survey found that women typically have lower levels of financial literacy, which has implications for wealth accumulation, retirement planning, superannuation savings, women’s economic empowerment and domestic violence.<sup>34</sup> Women are also more likely than men to feel stressed and overwhelmed about dealing with money.<sup>35</sup>

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<sup>33</sup> The Salvation Army Australia. (2021, August). *Submission into the Victorian Independent Inquiry into Economic Equity for Victorian Women*. (unpublished).

<sup>34</sup> Preston, A. (2020). *Financial Literacy in Australia: Insights from HILDA Data*. <https://www.financialcapability.gov.au/files/financial-literacy-in-australia-insights-from-hilda-data.pdf>.

<sup>35</sup> Australian Securities and Investments Commission. (2018). *Australian Financial Attitudes and Behaviour Tracker: Key findings report: Wave 6 – Sep 2017-Feb 2018*. [https://www.financialcapability.gov.au/files/afab-tracker\\_wave-6-key-findings.pdf](https://www.financialcapability.gov.au/files/afab-tracker_wave-6-key-findings.pdf).





## Financial Literacy

For this reason, The Salvation Army MoneyCare program supports and delivers strategies that focus on financial literacy early in a woman's adult life. We provide free financial literacy advice guidance and advice, including about superannuation. The Salvation Army's 'You're The Boss' workshop-based program, offers tailored support, depending on the needs of participants. Workshop topics may include creating new money habits, budgeting, understanding credit cards, debts and loans, and avoiding scams. For women (and men), the 'You're The Boss' program offers an entry point into a broader network of support, including peer support, that encourages early intervention and practice changes to avoid crisis.

### **Recommendation:**

- The NSW government fund financial counselling services, in partnership with women's health and social support services, to provide a 'women's financial health check'. Women could then be referred on to a financial counsellor, planner or advisor, or to a money management course like The Salvation Army's 'You're the Boss' program.

## Responding to the Early Signs of Homelessness

The Salvation Army works every day alongside those in our community who experience the most disadvantage including those who are at most at risk of homelessness or who are experiencing homelessness. Our work in the community makes The Salvation Army uniquely placed to identify those around us who are in need of support. But we know that many older people, especially women, may be unlikely to reach out to our housing and homelessness services for solutions straight away. Therefore, our front-line services such as our Doorways emergency relief, MoneyCare and Salvos Stores are focused on improving our capacity to identify community members who may be at risk of homelessness and be able to respond.

## Housing First Principles

We recognise that the cost of homelessness to homeless persons, our community and economy is enormous and only increases the longer the individual remains homeless. Studies have consistently indicated that programs that effectively reduce homelessness can achieve the savings from reduced public health and criminal justice costs that far outweigh their expense. Alternative housing models, such as 'Housing First' approaches to ending homelessness, have demonstrated their early success in quickly moving people experiencing homelessness into permanent housing while also providing appropriate support.<sup>36</sup>

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<sup>36</sup> Steen, A. (2018). The many costs of homelessness. *Medical Journal of Australia*, 208(4), 167-168.  
[www.mja.com.au/journal/2018/208/4/many-costs-homelessness](http://www.mja.com.au/journal/2018/208/4/many-costs-homelessness).





The Salvation Army commends the NSW Government for prioritising a Housing First approach within the current NSW Homelessness Strategy. We believe that Housing First approaches should underpin the homelessness response and social housing allocation policy across all of Australia, understanding that this requires a supply of social housing sufficient to meet demand.

We believe funding for future iterations of the NSW Homelessness Strategy can be more ambitious in terms of reaching target locations and populations beyond 'rough sleepers' under expansion of the Housing First model.

The Supported Transition and Engagement Program (STEP) to Home program (due to cease in 2022), and Together Home program (THP) (due to cease in June 2022), both funded by the NSW Government are examples of programs that have demonstrated effective and cost-saving outcomes and have reduced homelessness among target populations, in line with Housing First implementation principles.

Within the Together Home Program (THP), we are aware of a substantial under-representation of women in general. The barriers for women, particularly older women, in accessing the housing and wraparound supports provided by the THP is likely attributed to the eligibility criteria for the program which includes experiences of sleeping rough and is not inclusive of alternative forms of homelessness. This suggests that the gender divide within the THP is likely not only due to outreach services being unable to locate women who were rough sleeping during the referral periods. Rather, we consider there are more nuanced explanations to why women may not accept these supports, including the perceived stigma in identifying as experiencing homelessness/rough sleeping, or THP supports not being gender accessible to potential participants (whether this is perceived or actual).

There also appears to be uncertainty in the sector about future extensions of the STEP to Home program and the THP. In particular, under the THP, we note the first of three tranches of funding is due to finish in June 2022. Consistent with long-term commitments and continuity of support principles under the Housing First model, we are keen to know when additional funds for the THP will be announced. Where Community Housing Providers (CHPs) hold the head leases for properties in the private rental market, we are concerned about the risk of people housed under this program becoming homeless when the program ends, and that CHPs will not be able to recoup their costs.

#### **Recommendations:**

- The NSW Government pursue a successor NSW Homelessness Strategy (post 2023), which comprehensively address the needs and preferences of older people, including, older women, as a priority at risk group to ensure the demand for age- appropriate, affordable and secure housing and other support services is met.



- The NSW Government ensures that any successor NSW Homelessness Strategy is aligned with the NSW government's ten-year plan for social housing – 'Future Directions' and 20-year Housing Strategy and future iteration of the NSW Domestic and Family Violence Blueprint for Reform 2016-2021, including targets for older people already on waiting lists for social housing and projected demand for social and affordable housing.
- Future strategies should continue to apply Housing First principles, including ensuring the sufficient supply of social and affordable housing, which is critical to the success of the model.



## Conclusion

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The Salvation Army again thanks the Committee for the opportunity to provide feedback on its Inquiry into homelessness amongst older people aged over 55 years in New South Wales.

We believe that the expiration of the current NSW Homelessness Strategy in 2023 provides a critical opportunity for the NSW Government to renew and accelerate its state-wide efforts to address the underlying drivers of homelessness and ensure that older people who are experiencing homelessness or who are at risk of homelessness can access quality housing that is safe, permanent and affordable whether this be in the private market, social or community housing or in aged care settings.

We encourage the NSW Government to pursue a successor NSW Homelessness Strategy that is more comprehensive in scope than its predecessor, including greater attention to the particular needs and preferences of older people who are already experiencing, or who are at risk of experiencing, homelessness. It should include an ongoing commitment to targeted and cross- Departmental approaches that are consistent with the ambitions of the NSW Government's ten-year Social Housing – 'Future Directions' Strategy, the 20-year 'Housing 2041' Housing Strategy, as well as the NSW Aboriginal Housing Strategy. Any successor Homelessness Strategy should also be informed by the gains made under the NSW Domestic and Family Violence Blueprint for Reform 2016-2021 and related family and domestic violence early intervention and prevention strategies.

Finally, The Salvation Army reiterates its priority advocacy efforts in calling for a National Housing and Homelessness Strategy which seeks to address shortcomings in the affordable, social and private housing markets that cannot be overcome by state governments alone. To this end, The Salvation Army also calls upon the NSW Government to lend its support to this important call on the Australian Government, as we continue to work together to end homelessness and the housing affordability crisis in Australia.





## About The Salvation Army

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The Salvation Army is an international Christian movement with a presence in over 130 countries. Operating in Australia since 1880, The Salvation Army is one of the largest providers of social services and programs for people experiencing hardship, injustice and social exclusion.

The Salvation Army Australia provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country. Programs include:

- Financial inclusion, including emergency relief
- Homelessness services
- Youth services
- Family and domestic violence services
- Alcohol, drugs and other addictions
- Chaplaincy
- Emergency and disaster response
- Aged care
- Employment services

As a mission-driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

## Further Information

The Salvation Army would welcome the opportunity to discuss the content of this submission should any further information be of assistance. Further information can be sought from Major Paul Hateley, National Head of Government Relations, at [government.relations@salvationarmy.org.au](mailto:government.relations@salvationarmy.org.au)

