

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

Organisation: Country Women's Association of NSW

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9 June 2022

Hon Scott Barrett MLC
Chair Social Issues Committee
NSW Legislative Assembly
Parliament House, Macquarie Street
Sydney NSW 2000

RE: SUBMISSION: NSW LEGISLATIVE COUNCIL INQUIRY INTO HOMELESSNESS AMONGST OLDER PEOPLE AGED OVER 55 IN NEW SOUTH WALES - 2022

Dear Chair

The Country Women's Association (CWA) of New South Wales (NSW) is the State's largest rural issues advocacy group with well over 8000 members and close to 400 branches across NSW. There is no other member-based organisation that has the breadth and depth of membership on matters affecting country people. Our policy positions and prioritised advocacy areas are determined by our grassroots members, via a democratic process.

CWA of NSW advocates for positive action on a range of social Issues that impact the lives of women, children and families throughout NSW and welcomes the opportunity to participation in the ***Inquiry into homelessness amongst older people aged over 55 in New South Wales*** (the Inquiry).

RECOMMENDATIONS

CWA of NSW advocates for:

- Increased supply of affordable housing, specifically targeting older women, in both the metropolitan and regional areas of NSW.

As outcomes from the 2020 Regional Domestic and Family Violence (DFV) Roundtable hosted by CWA of NSW in partnership with Domestic Violence NSW (DVNSW) CWA of NSW advocates for an:

- Increased supply of and availability of affordable housing and crisis accommodation in rural, regional, and outer metropolitan areas, including for older, single women, women on temporary visas, women with disability, women with sons over 14 years of age, and women with animals.

- Increased supply of affordable housing and crisis accommodation in rural, regional, and outer metropolitan areas specifically for Aboriginal and Torres Strait Islander women.

In addition, CWA of NSW endorses the recommendations of *Aging on the Edge Forum* calling for:

- Funding for a specialist older person's housing information and support service that comprises both an early intervention and crisis response, like the HAAG 'Home at Last' model in Victoria.
- Lowering the priority age for social housing eligibility from 80 years as a matter of urgency.
- Building 5,000 social and affordable homes per year for 10 years, at least 20% of which should be dedicated to older people.

BACKGROUND

The Country Women's Association (CWA) is the largest women's organisation in Australia. It aims to improve conditions for country women and children. The CWA does this by advocating for its members, helping local communities, creating a network of support and meeting together in towns and cities across Australia.

The CWA of NSW has thousands of grassroots members and hundreds of branches across NSW. Our members have a strong interest in policy decisions that affect communities, families and country people and can be viewed as an important stakeholder of government at both state and national levels. A key aim of the CWA of NSW is to improve the conditions of families especially in country areas, as well as enhance the value of country living.

In this submission to the Inquiry, CWA of NSW will focus on the unique insight that members living, working, and supporting communities throughout rural, regional, and remote NSW can bring to this issue. Taking this approach CWA of NSW hopes to add an authentic local voice to an extremely complex and nuanced issue.

This submission will address the following terms of reference for the Inquiry: a) the rate of homelessness, b) factors impacting homelessness, c) challenges to achieving support, and d) interventions to address homelessness, each with a focus on women in rural, regional, and remote NSW.

CWA OF NSW POLICY PRIORITIES

The CWA of NSW has a long and strong history of advocating on rural, regional, and remote issues. In recent years Association members identified that an under supply of social and affordable housing throughout NSW was resulting in many people being homeless and at risk of homelessness particularly single older women. Women are particularly at risk as many do not have the security of independently owning their own home and struggle to find rental accommodation and to pay high commercial rents.

CWA of NSW advocates for positive action on improving housing options for older women faced with housing crisis or homelessness through the following policy statements:

- That the policy of CWA of NSW shall be to campaign for specific housing options for older women faced with homelessness or a housing crisis.
- That the policy of the CWA of NSW shall be to advocate for an increased supply of affordable housing, specifically targeting older women, in both the metropolitan and regional areas of NSW.

In 2020, Domestic Violence NSW (DVNSW) and the Country Women's Association NSW (CWA NSW) hosted a Regional Domestic and Family Violence (DFV) Roundtable. The roundtable highlighted a range

of systemic issues and service gaps in supporting victim-survivors and responding to perpetrators of DFV in rural, regional, and outer metropolitan NSW. Short- and long-term housing issues were identified as central with participants advocating for:

- Increased availability of affordable housing and crisis accommodation in rural, regional, and outer metropolitan areas, including for older, single women, women on temporary visas, women with disability, women with sons over 14 years of age, and women with animals.
- Increased availability of affordable housing and crisis accommodation in rural, regional, and outer metropolitan areas specifically for Aboriginal and Torres Strait Islander women.

A. THE RATE OF HOMELESSNESS

Definitions of homelessness vary, but the official definition used by the Australian Bureau of Statistics (ABS) defines homelessness as being:

“When a person does not have suitable accommodation alternatives, they are considered homeless if their current living arrangement is in a dwelling that is inadequate; or has no tenure, or if their initial tenure is short and not extendable; or does not allow them to have control of, and access to space for social relations”²

This broad definition includes people sleeping rough through to people living in a range of different forms of short-term accommodation, staying with family and friends or sharing overcrowded housing.

“Our traditional view of homelessness – older, males sleeping rough, was challenged when our branch provided food, clothing, and care packages to support community members during the Pandemic. We saw women and children, couch surfing, an entire family living out of their car. For these women trying to find safe shelter is a constant stress.” CWA Regional NSW Member

Measuring the rate of homelessness is complex and imprecise due to the nature of homelessness and the use of data collection instruments and methodologies (ABS Census) that have not been specifically designed for this purpose. With these qualifiers in place:

On Census night in 2016, over 37,000 people were homeless in NSW – nearly 10,236 people or 37 per cent more than 2011. The number of people seeking assistance from specialist homelessness services (SHS) has also continued to increase. Between 2013/14 and 2016/17 alone, the number of people assisted increased by 43 per cent, up to 74,216. In addition to those assisted by SHS, almost 25,000 households were provided temporary accommodation in 2016/17.¹⁶

Older women are reportedly one of the fastest growing demographic groups in the national homeless population with rates increasing by 31% from 2011 to 2016.² A Policy Snapshot prepared by Housing for Aged Action Group and Social Ventures Australia in 2020 reports that in Australia: *“405,000 women aged 45 years and over are estimated as being at risk of homelessness. This includes: 165,000 women aged 45-55 years; and 240,000 women aged 55 years and over.”¹³*

*“The 2016 Census estimated that **6,866 older women** were homeless in Australia with a further **5,820** at risk of homelessness.”⁵*

In NSW it was estimated that **2,186 older women** were homeless in 2016 leading to an 88 per cent growth in the number of women over the age of 55 years accessing homelessness services between 2013/14 and 2016/17.¹⁶

Specific rates of homelessness for older women in regional, rural, and remote NSW have not been found however: *“Two in five people who access SHS are living outside of major cities. Around 40 per cent of people sleeping rough in NSW are outside major cities.”*¹⁶

B. FACTORS AFFECTING THE INCIDENCE OF HOMELESSNESS

Not having enough money to meet basic needs including food, clothing and shelter is the core issue impacting homelessness. Individual issues such as: physical and mental ill-health, domestic and family violence, low income, low educational attainment, unemployment, and underemployment in conjunction with systemic factors such as housing availability, affordability, and the discriminatory practices in the private rental market are additional factors impacting housing security for women.

The rate of homelessness for older women in NSW has increased at a higher rate than that of other demographic groups with researchers and service providers identifying the following as potentially contributing factors:

- lower lifetime earnings than men leading to fewer assets in particular superannuation
- adverse financial impacts of events such as divorce or relationship breakdown
- Family and domestic violence
- Increase in housing cost and lack of security in private rental

CWA members observe and report that an adverse life event can be a trigger for eventual homelessness in older women. Events such as the following were identified in this category:

- a housing eviction and inability to locate alternative affordable housing
- loss of family support physical, emotional, and financial
- carer stress (emotional and financial)
- financial abuse (one off loss of funds, ongoing external control of finances)
- loss of a spouse or other significant family
- sudden loss or reduction of income
- a decline in physical and or mental health

B.1 AVAILABILITY AND ACCESS TO HOUSING

NSW has a shortage of affordable rental housing particularly in rural, regional areas, a trend exacerbated by the onset of COVID-19. High demand for available stock has led to low vacancy rates and higher rents. Equity Economics reports that over the past two years “rents for properties in the cheapest quartile in regional NSW have increased by 13 per cent, compared to a 2 per cent decline in Greater Sydney.”¹⁰

The latest report of Intergovernmental Panel on Climate Change (IPCC) indicates that adverse climate related events such the recent floods and the 2019-20 bushfires are going to become more common and intense in Australia adding further complexity to the array of factors impacting regional housing accessibility and affordability.

Even before COVID the Productivity Commission 2022 Report into Regional Strengths and Infrastructure Gaps identified that the lack of “...availability, diversity, and affordability of housing in regional Australian communities was the greatest impediment to regional productivity and liveability.”

With fewer women than men owning their own home and that difference being greatest in regional NSW where only 22 per cent of properties are exclusively owned by females, compared to 30.4 per cent for males, women have greater exposure to and reliance on the rental market.¹⁰ The Human Rights

Commission report that “just over 18% of older single women, and 12% of all older women are renting” which with limited access to financial resources in later life can lead to a risk of homelessness.⁵

An undersupply of affordable rental housing is placing further pressure on social housing in NSW which over the past decades has seen a steady decline in available housing stock. With an ageing population, increasing numbers of women experiencing housing insecurity the Australian Human Rights Commission believe that this will add pressure to an already stressed social housing system.⁵

Currently, 19% of social housing and 16% of community housing tenants in NSW are older women.⁵ The demand for social and community housing is high with long waiting periods. Available data on those waiting for social housing in NSW has seen need grow in the period 2012-2020) for applicants aged 55 years and over (up 9%).¹⁴

“During the pandemic people couldn’t access many services so our CWA Branch collected clothing, bedding, food, sanitary items, and other essentials and following NSW Health Guidelines distributed these to community members from CWA rooms. I was shocked at the number of women I met who had succumbed to homelessness or were on the cusp. For one woman caring for a son with disabilities and needing intensive support had incurred unexpected medical expenses that meant rent wasn’t paid and rental stability was at risk.” CWA Regional Member

B.2 DOMESTIC AND FAMILY VIOLENCE

“Women who had experienced homelessness all discussed, in varying ways, past traumatic experiences. These included the loss of children (through removal or estrangement, or bereavement), domestic and family violence, childhood abuse, violence, sexual exploitation and homelessness as a child or teenager.”⁹

The main reason older women seek assistance with homelessness often relates to domestic and family violence.⁵

In December 2020, Domestic Violence NSW (DVNSW) and the Country Women’s Association NSW (CWA NSW) hosted a Regional Domestic and Family Violence (DFV) Roundtable. The roundtable highlighted a range of systemic issues and service gaps in supporting victim-survivors and responding to perpetrators of DFV in rural, regional, and outer metropolitan NSW. The following issues relating to housing support were raised:

- Older women surviving domestic & family violence are not able to access supported accommodation services and aged care services as refuges. Crisis and medium-term housing tend to prioritise younger women and aged care services tend to refer older women back to a ‘specialist’ violence against women service.
- Perpetrators tend to stay in family home while survivors are forced to seek refuge or crisis accommodation
- Some services have a waiting list of over a month e.g. A refuge in Dubbo has 50 people on the waiting list for only five rooms. This means that women stay with or return to a violent partner because they do not anywhere safe to go.
- Many services do not allow boys over 14 years old into refuges and mothers do not want to leave their sons.
- Women on temporary visas often face additional barriers to support due to no access to income.
- Due to the ongoing housing crisis and COVID-19 crisis leading to an influx of people from the cities, more people are at risk of homelessness.

- There is a need for infrastructure funding to provide accessible self-contained accommodation for older women, women with disability and women with animals.
- Current buildings are often inaccessible being very old and have multiple storeys, they also have shared kitchens and bathrooms which has been an issue with COVID-19.
- The SHS Program is underfunded and does not meet the needs for support from victim-survivors of DFV. This puts a stress on workers and leads to burnout. Solutions that enable women and children to safely remain at home should also be provided.

Leading to participants advocating for the following:

- Increased availability of affordable housing and crisis accommodation in rural, regional, and outer metropolitan areas, including for older, single women, women on temporary visas, women with disability, women with sons over 14 years of age, and women with animals.
- Increased availability of affordable housing and crisis accommodation in rural, regional, and outer metropolitan areas specifically for First Nations women. Aboriginal workers have highlighted the need for Aboriginal-specific accommodation and case management.

B.3 HEALTH CARE

An adverse life event such as a decline in physical and or mental health is recognised as a potential contributing factor in homelessness, likewise, being homeless, or at risk of homelessness, contributes to physical and mental ill health. The recent findings of the NSW Parliamentary Inquiry into rural, regional, and remote healthcare found that people living outside of the city have "significantly poorer health outcomes, greater incidents of chronic disease, and greater premature deaths".¹⁵

Over the last several years it has become apparent there is a severe shortage of General Practitioners (GPs) in rural towns in NSW, forcing patients to either wait many weeks to see their local GP or to travel long distance to access basic medical care. Public transport is often limited in country areas, the cost to cover Community transport can be a financial burden for those on low incomes. This situation causes stress and anxiety for patients, many of whom are elderly. This places an additional burden on local hospital emergency departments to access basic healthcare which are often staffed by the same GPs who are suffering significant burnout as a result.

The way people in rural and remote areas access primary health care often differs to those in metropolitan areas. For example, facilities are generally smaller, have less infrastructure and provide a broader range of services to a more widely distributed population. Rural and remote populations also rely more on general practitioners (GPs) to provide health care services, due to less availability of local specialist services (Department of Health 2016).⁷

There is a significant disparity in the distribution of the health workforce depending on remoteness. This is consistent across many health professional groups, including allied health, nurses, GPs, general surgeons, general physicians, emergency specialists and paramedic. The difficulties attracting and retaining health professionals to rural locations are long-standing and despite numerous programs and initiatives, it remains a critical barrier to improving health outcomes.

Based on self-reported data from the Australian Bureau of Statistics Survey of Health Care, in 2016, Australians aged 45 and over living in regional and remote and very remote areas were more likely than those living in major cities to report barriers to receiving health care. When compared to major cities, the rate of people reporting not having a GP nearby as a barrier to seeing one was 2.5 times as high for Outer regional areas and 6 times as high for Remote and very remote areas.⁷

These large-scale workforce shortages perpetuate disparities in health outcomes, access, and quality of care for people living in rural, regional, and remote NSW compared to those living in metropolitan areas adversely impacting and contributing to associated issues such as homelessness.

“... many people in regional towns are also suffering and struggling with the loss of businesses and families moving away due to limited work. CWA can bring people together, but we are not professionals and need local mental health professionals to support. By holding events and inviting local Mental Health Services to attend we can link families to the professional help they may need to assist them cope and work their way through trying times.” CWA Regional Member

C. CHALLENGES THAT OLDER PEOPLE EXPERIENCE NAVIGATING HOMELESSNESS SERVICES

Researchers point to findings that older homeless women are more likely to be what they describe as “invisible”. They argue that women experience homelessness differently to men as they are more likely to be staying with friends, living in their car, or remaining in physical, emotional, or economic at-risk situations. As a result, it is recognised that the true extent of the older women experiencing homelessness is underestimated.

CWA members report that in many instances and for many women feelings of shame resulting from the impact of adverse life events results in them ‘soldiering on’ and failing to access government and community support services. In some instances, women do not see themselves as homeless and therefore don’t see specialised homeless support services as relevant to them.

They also report that older woman experiencing homelessness for the first time later in life often have limited knowledge of the social security services available to them and how to access them, and when they do they find that many services are not targeted or appropriate to them. In addition, given that these women are either homeless or on the cusp of homelessness access to a stable address, the technology to register and other requirements to achieve support or services are impediments.

CWA members note that the loss of local community facilities such as Neighbourhood or Senior Citizens Centres have adversely impacted older women experiencing homelessness by removing access to clean safe spaces for them to shelter and access sanitation services. In communities where services remain it is often the case that demand outstrips capacity.

“We have 2 services that run on our property, and the . Between the 2 services we have seen 1373 homeless people. This figure is broken down to men, women, families, and teenagers. I would say a ¼ of these would be the elderly. We have mother’s sleeping in cars with their children and men sleeping on the riverbank. Teenagers usually couch surf on friends’ loungers until they are asked to leave, and they move on to the next. In the we have showers and washing machine so that homeless people have somewhere to come get clean and wash their cloths. We offer clothing at no cost as well as a hot meal and bread, fruit & veggies. We give them hygiene packs and sleeping bags when we have them. We do our best to help them, but funding is needed to purchase houses that can be used as boarding houses or refuges.” Local Community Service Provider

D. OPPORTUNITIES FOR EARLY INTERVENTION TO PREVENT HOMELESSNESS

CWA advocates for interventions to prevent homelessness for older women that take account of the voices of lived experience and respond in ways that reflect the understandings gained from listening to them. Adding weight to this approach is the growing body of evidence identifying that the rate of older

women experiencing homelessness is increasing at a faster rate than that of men alongside research highlighting that their experiences of homelessness differ from that of men.

“...review of the existing literature, found the voice of people experiencing homelessness, and especially those of women, is largely missing from the evidence base for practice.” p 5.⁹

The ability to be able to support individuals who are homeless or at-risk of becoming homeless requires early identification. Given the varied risk factors or adverse life events that individuals may experience, all successful early intervention strategies must include some form of surveillance and referral process for local service providers in contact with older women that they are supporting.

This type of approach is better served by policy and service delivery methodologies that focus on the individual, rather than addressing issues in isolation. Often referred to as ‘person centred’ this approach requires coordinated collaboration by service providers and support from all levels of government in the way that they allocate and deliver funding and services. Funding a specialist older person’s housing information and support service that comprises both an early intervention and crisis response as advocated for by Housing on the Edge Forum would go some way to supporting this approach.

No matter how effective identification, program development, and delivery might be, without an adequate supply and availability of long-term housing options individuals will continue to experience homelessness as they move between services attempting to provide emergency or short-term accommodation support or options.

“...innovative solutions are needed to prevent women becoming homeless. Solutions must consider the range of life circumstances of women—from their assets, income, and capacity to work, through to housing requirements and preferences—and aim to enhance women’s housing and economic security across the remainder of their working lives and throughout retirement.”⁵

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