

Submission
No 52

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

Organisation: Centre for Social Impact, University of New South Wales

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Centre for Social Impact submission: Inquiry into homelessness amongst older people aged over 55 in New South Wales

The Centre for Social Impact (CSI) welcomes the opportunity to provide a submission to the Legislative Council Standing Committee on Social Issues regarding their inquiry into homelessness amongst older people aged over 55 in New South Wales (the inquiry).

RECOMMENDATIONS

1. *Fund a Special Homelessness Service for older people.*
2. *Build 5,000 social and affordable homes per year for 10 years, at least 20 per cent of which should be dedicated to older people.*
3. *Lower the priority age for social housing from 80 years to 55 years.*
4. *Increase investment in safe and age-appropriate social housing for older people*

Who we are

CSI is an independent, not-for-profit research and education centre, and is a collaboration of four of Australia's leading universities: UNSW Australia, The University of Western Australia, Swinburne University of Technology and Flinders University. CSI acts as a catalyst for social change by creating knowledge through research and translating and transferring that knowledge through teaching and public engagement activities. CSI's ultimate aim is to affect policy and practice in order to improve outcomes for those in need.

CSI's research examines the effects of innovation, ingenuity and collaboration within our social system. We focus particularly on the intersections within systems between government, business and the social sector. We tackle the most complex social problems and examine how people, organisations, groups and sectors work and might work differently, and understand how, why and under what circumstances social change is achieved.

CSI's submission to the inquiry is informed by our wide research in the areas of housing and homelessness. CSI's recent research in these areas include:

- [*Ending Homelessness in Australia: An evidence and policy deep dive*](#) Centre for Social Impact, UNSW Sydney
- [*Social Housing in New South Wales: Future Impact*](#), Centre for Social Impact, UNSW.
- [*The construction of social housing pathways across Australia*](#), AHURI Final Report No. 316
- [*Inquiry into social impact investment for housing and homelessness outcomes*](#), AHURI Final Report No. 299
- [*The State of Homelessness in Australia's Cities: A Health and Social Cost Too High*](#), Centre for Social Impact, The University of Western Australia
- [*Amplify Insights: Housing Affordability and Homelessness*](#) Centre for Social Impact, UNSW Sydney

Submission summary

This submission addresses four of the terms of references outlined by the Standing Committee on Social Issues, which include:

- a. the rate of homelessness
- b. factors affecting the incidence of homelessness
- d. services to support older people who are homeless or at risk of homelessness, including housing assistance, social housing and specialist homelessness service
- g. options to better support older people to obtain and maintain secure accommodation and avoid homelessness.

Below we detail the number of older people (aged 55 and over) experiencing homelessness in Australia and the main factors that contribute to that experience, while drawing particular attention to the impact on older women. The difficulty and lack of access to Specialist Homelessness Services for older Australians is also explored. The submission then presents forecasting evidence of how increased social housing stock could prevent and reduce homelessness in NSW.

Homelessness and older people

Homelessness amongst older Australians is an increasingly important issue in Australia. The 2016 Census showed that people aged 55 years or older were the fastest growing age group of the national homeless population. The number of older people experiencing homelessness increased by 28 per cent between 2006 and 2016, rising from 14,581 to 18,625.¹ Recent figures from the AIHW indicate the rate is even higher, with approximately 24,000 clients aged 55 and over being assisted by specialist homelessness services.² NSW has the highest rate of people aged over 55 experiencing homelessness, with 6, 411 older people in the 2016 Census. This rate of older people experiencing homelessness was followed by Queensland (4,440) and Victoria (3,376).

There are a number of reasons why older people experience homelessness when they had previously experience secure housing. Some of the reasons include:

- a lack of social and affordable housing
- increased prices in the rental housing market
- a larger number of people reaching retirement with mortgages
- age discrimination in the workplace
- low superannuation balances
- experiences of financial crisis
- experiences of illness
- relationship breakdowns
- inadequate income support payments³.

There are two main subgroups of older people experiencing homelessness. The first cohort is people who have been forced into homelessness at a later age through financial crisis, illness to them or a family member, or relationship breakdown.⁴ The second cohort is people who have experienced long-term, or chronic, homelessness or significant periods of housing instability.⁵ In between is a cohort of older people staying temporarily with family or living in other precarious settings, without necessarily identifying as homeless.⁶

¹ ABS (2018). [Census of Population and Housing: Estimating Homelessness](#).

² AIHW (2021). [Homelessness services annual report 2020-21](#).

³³³ HAAG (2021). [Home at Last: solutions to end homelessness of older people in NSW](#)

⁴ Petersen et al. (2014). [Preventing first time homelessness amongst older Australians](#). AHURI Final Report No. 322. Melbourne: Australian Housing and Urban Research Institute Limited.

⁵ AIHW (2021).

⁶ Mission Australia (2017) [Ageing and homelessness: solutions to a growing problem](#). Mission Australia.

Older people make up close to a quarter (24%) of people experiencing rough sleeping in Australia. This is also the case for older people temporarily staying with other households, making up 24 per cent of the total homeless population. Over half (56%) of people who were marginally housed in caravan parks were over 55 years.⁷

Older Women

Older women make up an increasingly larger proportion of people aged over 55 years experiencing homelessness. The 2016 Census showed there was an estimated 6,900 older women experiencing homelessness, which was an increase of 44 per cent from 4,800 in 2006.⁸ The rate of older women accessing specialist homelessness services in 2020-21 was higher than for older men, with 13,343 women (56%) compared to 10,585 males (44%).⁹ The number of older women at risk of experiencing homelessness is even higher. A report released by Housing for the Aged Action Group HAAG in 2020 estimated there are 405,000 older women at risk of homelessness in Australia, including 165,000 aged 45-55 and 240,000 aged 55 years and over.

Older women are at higher risk of becoming homeless due to the reasons outlined above compounded with gendered financial factors. These factors include:

- prolonged unequal pay and partially paid superannuation
- working part time or casually throughout their lives
- taking time out of the workforce to care for family
- less access to financial assets such as superannuation
- relationship breakdown and the consequences of family and domestic violence.¹⁰

Homelessness services and older people

Difficulty and lack of access to support

Older people with traditional housing trajectories who have never dealt with the social service system previously can find it confusing and difficult to navigate.¹¹ Furthermore, older people can face stigma and embarrassment when it comes to understanding when and where to seek help. There is a lack of homelessness services designed for older people even though the demand of need from this cohort has increased. Across Australia there are only 3 funded homelessness services agencies specializing in support for older people experiencing or at risk of homelessness,¹² and none of these services operate in NSW.

The Home at Last model in Victoria is one of the services that is designed for older people, and has demonstrated positive housing outcomes for older Australians. This service provides older people who are at risk of or experiencing homelessness with housing information and accessible, equitable and appropriate support. The model's emphasis on early intervention is a key feature, which is accomplished through direct engagement with communities and peer educators who are in contact with older people at risk of homelessness before they reach a crisis point.¹³ The Home at Last model housed 312 older people in longer-term affordable housing over the first two years of the program.¹⁴ CSI's *Amplify Insights: Housing and Homelessness* report identified that having specialist homelessness services dedicated to older people is a lever of change to address older people's homelessness.

Recommendation 1: Fund specialist homelessness services specifically designed for the needs of older people.

⁷ ABS (2018).

⁸ ABS (2018).

⁹ AIHW (2021).

¹⁰ Power et al. (2018) *Housing: An infrastructure of care for older Australians*. *Parity*, vol. 31, no. 4: 16-18

¹¹ HAAG (2021).

¹² National Older Women's Housing and Homelessness Working Group (2018) *Older women and homelessness*

¹³ HAAG (2022) *Home at Last Model*

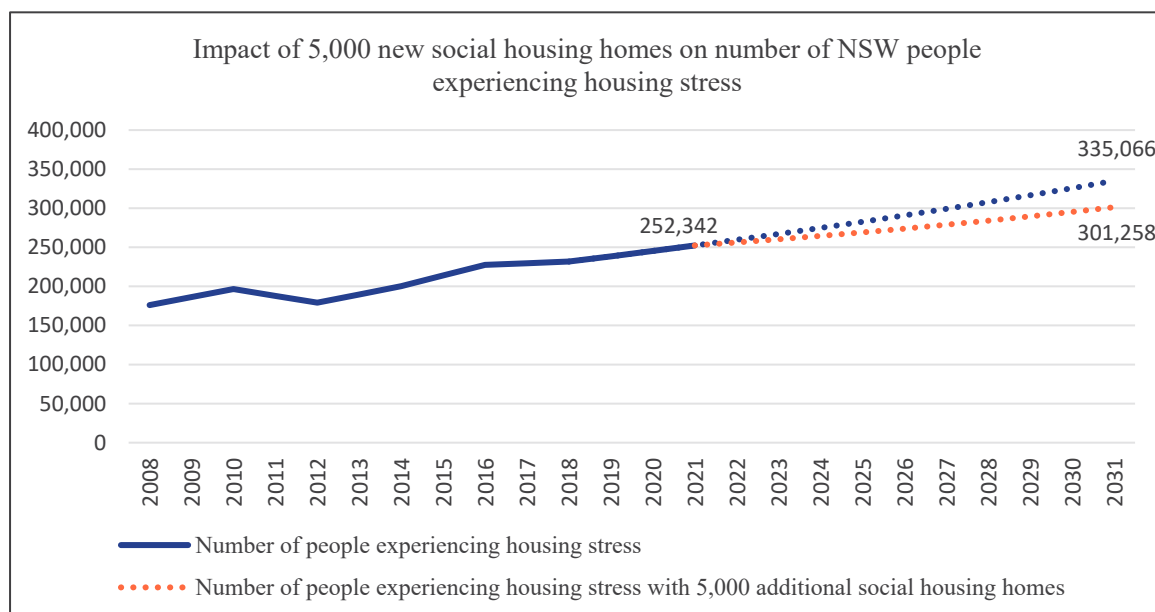
¹⁴ HAAG (2016) *At the Crossroads in Retirement: Older people at risk of homelessness*.

Opportunities to prevent and reduce older people’s homelessness

A significant increase to the social housing stock

The growing number of older people at risk of or experiencing homelessness is in part due to a greater number of older Australians living with a mortgage,¹⁵ as well as people on low incomes struggling to compete in the private rental market. Only 0.5 per cent of 74,000 properties across Australia were affordable to rent for a single person on the aged pension.¹⁶

CSI’s *Social Housing in New South Wales: Future Impact* report found that a significant increase to NSW’s social housing stock, such as the increase of 5,000 homes dedicated to social housing each year for 10 years suggested by groups such as St Vincent de Paul Society NSW or the Ageing on the Edge NSW Forum,¹⁷ would reduce the number of NSW people experiencing housing stress. Data from the 2019 Survey of Income and Housing suggested there would be 252,342 people experiencing housing stress in 2021 that, if the trend continued, would rise to 335,066 in 2031. But if 5,000 extra homes were added to social housing each year over that decade, this figure would reduce to 301,258. This would in turn reduce the number of older people being pushed from their homes by the rising cost of living.



Source: ABS (2019). The methodology explaining the assumptions for this and the following chart can be found in the full report.¹⁸

We also estimated the impact this increase in social housing would have on the number of NSW people experiencing homelessness. The ABS estimation of 2016 Census data suggested there were 50,408 people in NSW experiencing homelessness in 2021. On that trend, this figure would increase to 70,880 by 2031, but an extra 5,000 social housing homes over that period would reduce that figure to 54,687.

The ABS 2016 Census data shows that 24 per cent of all people sleeping rough were aged over 55 years.¹⁹ Dedicating 20 per cent of extra social housing homes to people aged 55 years and older would reduce the number of older people experiencing homelessness.

¹⁵ ABS (2019). [Housing Occupancy and Costs, 2019-20](#).

¹⁶ Anglicare (2021) [Rental Affordability Snapshot](#).

¹⁷ Ageing on the Edge NSW Forum (2022). [Pre-Budget Submission NSW – 2022-23](#).

¹⁸ CSI (2022). [Social Housing in New South Wales: Future Impact](#).

¹⁹ ABS (2018).



Source: ABS (2018).

Furthermore, social housing bodies across Australia accord priority to various groups as in most urgent need of social housing. These are generally households who are currently homeless or in inappropriate housing (including housing that adversely affects their health or placing their life and safety at risk), or in situations where they have very high housing costs. For older people in housing distress, they need to be aged 80 years or over to be given priority on the waiting list for social housing in NSW,²⁰ otherwise they face waits of up to 10 years or more in many areas. For many, this will come too late to be of any benefit to them.

It is important to ensure that investment in social housing for older people is safe and age appropriate. Mission Australia's report into ageing and homelessness highlighted that older social housing stock did not meet current accessibility standards such as wheelchair accessibility which can be specifically troublesome for older people.²¹ The report further drew attention to older people's concerns around living in concentrated social housing with people of different ages and social behaviours. The needs of older people should be considered when designing and building new social housing stock to ensure it meets their needs.

Recommendation 2: Build 5,000 social and affordable homes per year for 10 years, at least 20 per cent of which should be dedicated to older people.

Recommendation 3: Lower the priority age for social housing from 80 years to 55 years.

Recommendation 4: Increase investment in safe and age-appropriate social housing for older people.

²⁰ NSW Legislative Council (2021). [NSW Budget Estimates 2021-22: Supplementary Questions](#).

²¹ Mission Australia (2017). [Ageing and homelessness: solutions to a growing problem](#).

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