

**Submission
No 54**

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

Organisation: Blacktown City Council

Date Received: 10 June 2022



File no: F22/17

10 June 2022

The NSW Standing Committee on Social Issues
C/- Clerk of the Parliaments, NSW Legislative Council
NSW Parliament House
6 Macquarie Street
Sydney NSW 2000

Inquiry into Homelessness Amongst older people aged over 55 in NSW

Thank you for the opportunity to provide submission to this inquiry into homelessness amongst older people.

We have prepared a submission and it will be reported to Council's ordinary meeting on Wednesday 27 July 2022 and we will provide any further comments at that time.

If you would like to discuss this matter further, please contact our Acting Manager Community, Michael Maxwell on

Yours faithfully

Vanessa Parkes
Director City Living

Connect - Create - Celebrate

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Subject **Parliamentary inquiry – Homelessness amongst older people aged over 55 in NSW**

1. Summary and recommendation

Older women are the fastest growing group to experience homelessness in Australia.

The number of women over 55 experiencing homelessness increased 31% between 2011 and 2016. This rate is almost double the growth rate for people experiencing homelessness in Australia.

Blacktown's aging profile raises significant concern for the welfare of older residents, especially women.

Opportunities exist for early intervention to prevent homelessness. Older people could avoid homelessness if the following options were available to them:

- Increased and flexible access to support services
- Increased and flexible housing options
- Support services able to respond adequately and promptly to physical and mental health needs
- Prevention of elder abuse.

2. Supporting information

2.1. Older women are the fastest growing group of homeless people in the country.

- Approximately a quarter of a million women over the age of 55 in Australia are at risk of becoming homeless. <https://www.older tenants.org.au/publications/navigating-aged-care-services-with-older-people-risk-homelessness>
- Older women are increasingly experiencing homelessness due to lower lifetime incomes, less access to financial assets such as superannuation because they are more likely to take on informal care responsibilities, relationship breakdown, and the consequences of family and domestic violence.
- In 2016, there were an estimated 6,900 older homeless women on Census night, an increase of 2,100 (44%) from 4,800 in 2006. Research has suggested that there may be more homeless women than data suggests given the tendency of women to 'self-manage' their homelessness rather than utilising Specialist Homelessness Service agencies.
- During their lifetime, women are more likely to take leave from the workforce and return to paid employment on a part-time or casual basis, which influences their lifetime superannuation savings. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/older-clients>

2.2. Opportunities exist for early intervention to prevent homelessness

- Across Australia, Specialist Homelessness Service agencies provide services aimed at prevention and early intervention, crisis and post crisis assistance to support people experiencing or at risk of homelessness. The agencies receive government funding to deliver accommodation-related and personal services. They vary in size and in the types of assistance provided.

- By partnering with first-to-know services we can help identify and assist people who are at risk of homelessness as early as possible.
- These services can assist them to retain existing housing or finding a more suitable, affordable, and safe solution. Services can include provide flexible and practical assistance and support, case management, and referrals to a range of other services.
- Early intervention can also include support in managing rental arrears, assistance in obtaining essential household goods, and more generalised support needed to maintain a tenancy.

2.3. 2,469 people reported as being homeless in Blacktown in 2020-2021.

- 1,499 were female. 188 were over 55.

Clients aged over 55 experiencing homelessness in Blacktown by statistical area level 4 (SA4), by client characteristics at first presentation, 2020–21

Region name	Homeless		At risk		Age group (%)		Sex (%)	
	Number	Per cent	Number	Per cent	55–64	65+	Total males	Total females
Sydney - Blacktown	1,115	45.9	1,314	54.1	3.0	1.4	39.3	60.7

[Specialist homelessness services annual report 2020–21, Data - Australian Institute of Health and Welfare \(aihw.gov.au\)](#)

2.4. Homelessness can be the result of many social, economic and health-related factors.

- Individual factors, such as low educational attainment, whether someone is working, experience of family and domestic violence, ill health (including mental health issues) and disability, trauma, and substance misuse may make a person more at risk of becoming homeless.
- Structural factors, including lack of adequate income and limited access to affordable and available housing, also contribute to risk of homelessness.

<https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services>

2.5. People who experience homelessness for the first time later in life have led 'conventional' lives involving employment, residential stability and family.

- These people only experienced homelessness after critical life events such as relationship breakdown, financial trouble or the onset of illness. Three factors may be important for this subgroup, which is more often female, educated and in good health:
 - they have an element of financial insecurity, often because of a history of low paid or insecure work,
 - they are unfamiliar with health and welfare systems,
 - they may have a reluctance to draw on existing social capital.

2.6. The increasing cost of home ownership and of rental accommodation places older Australian's at risk of homelessness.

- Fewer older Australians own their own home, and many older Australians on low incomes are unable to compete in rental markets. Also relevant is a lack of age-specific services for older people as well as an unawareness of available services and, in some cases, an unwillingness to engage with services because of shame.

2.7. The aged care system does not adequately support people experiencing homelessness.

- The Royal Commission into Aged Care Quality and Safety (2021) found that the current aged care system is not adequately equipped to support people from a range of backgrounds, including those who have experienced homelessness or are at risk of becoming homeless. The Commission made a series of recommendations relating to Specialist Homelessness Service agencies such as providing personal advisers for older people in order to link them with housing services as well as developing more affordable and appropriate housing. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/older-clients>

2.8. Many chronic homelessness older adults have poor physical and mental health.

- For this group, and those with histories of substance misuse and institutionalisation, the pathway to homelessness is an ongoing issue, featuring repeated attempts to obtain assistance, long-term housing instability, little or no social capital and limited options before becoming homeless at later ages.

2.9. Housing crisis, family and domestic violence, and financial difficulties are the main reasons older clients face homelessness.

- The main reason older clients sought assistance was different for those experiencing homelessness compared with those presenting to services at risk of homelessness.
- For those experiencing homelessness the main reasons for seeking assistance were inadequate or inappropriate dwelling conditions (25%), housing crisis (24%) and financial difficulties (7.8%).
- For those at risk of homelessness family and domestic violence (20%), housing crisis (17%), and financial difficulties (17%).

2.10. Older people experience challenges navigating homelessness services

- Governments across Australia fund a range of services to support people who are homeless or at risk of homelessness. These services are delivered by non-government organisations including agencies specialising in delivering services to specific target groups, as well as those that provide more generic services to people facing housing crises.
- Appropriate and affordable housing is a key part of the solution for all older people experiencing, and at risk of homelessness. A range of housing options is required to cater for a broad spectrum of circumstances including supports to age in place, an increased supply of social and affordable housing for older people, supported accommodation models for older people with more complex needs and specific residential aged care facilities that can provide intensive supports to the formerly homeless.
- For an emerging group of older people who do not own their own home and are reliant on social security payments, rental stress is a significant concern.
- There are also some aged care homes specialising in providing care, accommodation, support and help deal with housing problems. <https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services>
- The biggest challenge for older people who are homeless or at risk of becoming homeless is the limited range of specialised services to cater for them and that these services receive limited funding.

- Access to and familiarity with technology, also represent a challenge as it limits their ability to find out about support services and the ability to self-refer.
- Assumption by others that family or friends will help.
- Concealment, shame, fear and lack of trust prevents them from reaching out early.
- Many come to homelessness late in life, and lack the skills and knowledge they need to navigate a successful transition to a stable life.
- Little integration exists between the homelessness and aged-care services sectors.
<https://www.older tenants.org.au/publications/navigating-aged-care-services-with-older-people-risk-homelessness>

2.11. Options exist to better support older people to obtain and maintain secure accommodation and avoid homelessness

- An effective homeless service system requires collaboration between various sectors who have contact with—or provide support to—people who are homeless or at risk of homelessness. No matter how effective service provision is, without access to long-term housing there will continue to be a revolving door as people who are homeless move between services.
- Women experiencing homelessness need appropriate, long term, affordable housing. Stable housing is important for good health and wellbeing. Housing is an important health intervention. Women’s health needs generally increase as they age and can be exacerbated by insecure housing or homelessness.
- Older women generally have lower needs and need nothing more than a safe, affordable, permanent home. <https://www.mercyfoundation.com.au/our-focus/ending-homelessness/older-women-and-homelessness/>
- Older people could avoid homelessness if the following options were available to them:
 - Increased and flexible housing options for older people
 - Income and financial stability
 - Support service able to respond adequately and promptly to their needs
 - Prevention of Elder abuse
- Specialised support services for People with disabilities, experiencing mental illness, substance misuse and for older women experiencing domestic and family violence
- These are two of the specialist services operating in NSW:
- Older Women’s Studio Development Project (Sydney Women’s Homeless Alliance) a shared housing model that ensured the privacy and independence of older women.
- Michael’s Intensive Supported Housing Accord (MISHA Project) NSW - providing homeless men with support to enter and sustain permanent housing, ensuring access to mental and physical health supports, reducing social isolation and equipping clients to live successfully within the community.

2.12. Homelessness among older people increases costs to the health system

- Older people who experience homelessness are not a homogenous group, with needs differentiated by gender, sexuality, if they are from Indigenous and culturally and linguistically different (CALD) or migrant communities, and whether they live in regional, rural or metropolitan areas.

- Many of these people also have complex health and aged care needs. Many have a declining health.
- The relatively poor health status of this age cohort further emphasises their vulnerability when affected by homelessness. It adds to the level of 'risk' that confronts them while homeless, places an emphasis on the need to have both high-quality housing and accommodation that is close to health services, and acts to reduce employment options.
- Population ageing contributes to the cost of healthcare and income support, while economically active taxpayer numbers fall due to reduced working hours and retirement. <https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI-Final-Report-322-An-effective-homelessness-services-system-for-older-Australians.pdf>

2.13. Older women who experience homelessness face particular disadvantage

- Older women are the fastest growing group to experience homelessness in Australia. The 2016 Census reported that the number of women over 55 experiencing homelessness increased by 31% to 6,866 compared to 2011. This figure is almost double the growth rate for people experiencing homelessness in Australia.
- Research shows that most of these women have never been homeless before.
- Many women move between staying with children, relatives or friends to keep a roof over their head. Some are adept at house-sitting whilst others sleep in their car when there is nowhere else to go.
- Women over 55 are at great risk of financial and housing insecurity due to systemic and compounding factors such as:
 - lack of superannuation
 - working part time or casually throughout their lives
 - taking time out of the workforce to care for family
 - bearing the brunt of the gender pay gap
 - an increasingly unaffordable private rental market
 - age discrimination
- This group of women have suffered lifelong discrimination. Some were forced to resign from their jobs when they married or were pregnant; financial discrimination meant that many were unable to enter into a home mortgage until the 1970's; age discrimination means that older people find it difficult to find employment.
- A life event such as the death of a spouse, serious illness, divorce or no-grounds eviction can push a woman into homelessness.
- Women living on a low, fixed income, who have not had the opportunity to buy a home are at great risk of homelessness.
- Research shows that most older women who are homeless have never been homeless before. In fact, many don't self-identify as experiencing homelessness, as they view homelessness as the stereotypical image of a man sleeping rough.
- One statistic that is worrying many is that the number of older women in the private rental market doubled from 90,000 in 2006 to over 180,000 in 2016. Some describe this as a tsunami of older women on the verge of experiencing homelessness.

- The root cause of all homelessness is poverty. Older women are more likely to be living in poverty than older men due to a lifetime of discrimination that included unpaid or paid work. <https://www.mercyfoundation.com.au/our-focus/ending-homelessness/older-women-and-homelessness/>

Contact: Michael Maxwell

Position: A/Manager Community