

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

Organisation: Age Matters

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Homelessness amongst older people aged over 55 in New South Wales

Submission to the related 2022 Parliamentary Inquiry

Introduction

Age Matters' vision is that no older person is homeless, isolated or without purpose. We work to achieve our vision by delivering a range of programs along a continuum of support, with the overarching aim of empowering our clients to regain or maintain their independence. As a provider of the Assistance with Care and Housing (ACH) program in the Illawarra region for over 20 years, we hold direct experiences, stories and expertise relating to older people who are homeless or at risk of homelessness within NSW.

The interconnected issues of homelessness, housing stress and the lack of appropriate housing for seniors is of paramount importance to our service. From 2011 to 2016, the number of people aged 55 and over experiencing homelessness in NSW increased by 42%¹. Subsequently, the number of referrals to our agency is on the rise, and exceeds our capacity to provide services in a timely manner. Concurrently, the complexity of circumstances experienced by our clients stretches the scope of the intended short-term case management for which the ACH program is funded to deliver. In addition, the lack of suitable affordable housing for older people on low incomes also places significant pressure on a program which does not provide any accommodation.

Service Statistics

- Over 131 older people received specialist support in FY2022 by Age Matters.
- Age Matters developed a Service Linkage program to provide early intervention and ongoing support to prevent homelessness in 2018. However this program relies on philanthropic funding and is currently at risk of closure.
- Age Matters received 31 new referrals from NSW agencies such as the Department of Communities and Justice and NSW Health this year.
- Our Social Impact Measurement Framework demonstrates clients report improvements in feelings of safety, health and satisfaction with their living conditions after six months from intake, using evidence-based indicators.

Age Matters, as an initiative of IRT Group, does provide some social and affordable housing in a limited number of our Retirement Villages. Whilst this is an important element of our social impact, the demand for this type of accommodation far outstrips our ability to supply it. We regularly receive requests for affordable rental properties within our retirement villages while older people relay their struggle to find affordable, suitable and safe rental properties in the private market.

¹ Australian Bureau of Statistics, Census of Population and Housing: Estimating homelessness, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

Our recommendations echo the more detailed submission prepared by the Ageing on the Edge Coalition, of which we are an active member. We also provided a letter of endorsement for that submission.

Key Recommendations

Age Matters endorses the key recommendations outlined in the submission by the Ageing on the Edge NSW Forum:

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

I. The need for a specialist service

As an Assistance with Care and Housing (ACH) program provider, we work closely with the NSW Department of Communities and Justice, Specialist Homelessness Services and NSW Health. There is no specialised service for older people at risk of or experiencing homelessness in NSW. It is critical that state specific pathways of support are built into the response from these agencies that align with, but are not reliant on, Aged Care Services. From the service user's perspective, they are bounced between silos of responsibility, requiring a savviness to navigate these systems that regularly challenges our professional skill set, let alone someone experiencing a crisis, possibly for the first time in their life.

When a service user is turned away from one service for ineligibility (often due to age), they frequently pre-empt a similar response from another agency. The advocacy that a specialist older person's housing information and support service can provide will fill the gap to assist with early intervention to prevent crisis, which places strain on health, homelessness and housing services.

Furthermore, such a service must be available to people across a broad geographic footprint and include face to face engagement - not just telephone or digital assistance - in addition to offering an assertive outreach component.

II. The need to lower the priority age

Lowering the priority age for social housing eligibility is critical to ensure better outcomes for frail and vulnerable older people who do not have the time to wait until they are 80 years of age for a stable roof over their heads. Whilst the majority of our clients are approved for priority status once the appropriate evidence is gathered, this process wastes valuable resources, disadvantages the client by delaying their position in the queue and contributes to reduced service capacity. As the numbers of people aged 55+ experiencing or at risk of homelessness continue to increase exponentially, so will this tension.

As identified in COTA NSW's 2020 discussion paper on a housing strategy for NSW², the cumulative and well established effects of homelessness, poverty and disadvantage over long periods contribute to poorer health and social outcomes. This has repeatedly been reflected in the scope of Age Matters' service provision, as many clients are placed at risk of further deterioration whilst waiting for priority approval due to the aforementioned factors.

III. The need for more social and affordable housing

Whilst lowering the priority age for social housing eligibility is a critical recommendation, this must occur in tandem with the construction of additional social and affordable housing stock throughout the state. Particularly, housing that is appropriate and safe for older people – which relates to location and design, proximal to the social determinants of health that are essential for older person's psychosocial wellness. Appropriate housing for older people is affordable, accessible, safe and should be available in a range of different settings to accommodate the person-centred features that are essential to age well and age-in-place. Older people are not a single homogenous group because of their age, and vulnerable older people have a lifetime of significant experiences that shape their housing needs.

A regional perspective

Age Matters operates within the Illawarra and Shoalhaven regions of NSW. Like many regions throughout Australia, the Illawarra-Shoalhaven is home to an ageing population, with at least 1 in 5 people projected to be 65 and over in the Wollongong local government area alone by 2036³. With housing affordability and availability continuing to decline in the area⁴, this unique setting is experiencing a housing crisis of unaffordable rents and low housing stock typically associated with major cities, alongside a 'tree change' phenomenon that has driven up

² COTA NSW, A housing strategy for NSW – Discussion Paper, 2020, accessible at: <https://www.cotansw.com.au/wp-content/uploads/sites/5/2021/02/202007-Housing-Strategy-for-NSW-Discussion-Paper.pdf>

³ Wollongong Council, Ageing Plan 2018-2022: Discussion Paper, 2018, accessible at: https://wollongong.nsw.gov.au/_data/assets/pdf_file/0022/9940/Ageing-Plan-2018-2022-Discussion-Paper.pdf

⁴ Urban Development Institute of Australia, Building Blocks: Illawarra and Shoalhaven Edition - August 2021, 2021, accessible at: <https://63lh534dvp1yhism1o3ds2k-wpengine.netdna-ssl.com/wp-content/uploads/Building-Blocks-2021-Illawarra-Shoalhaven-report-FINAL-1.pdf>

property values. These issues have been additionally perpetuated by the prevalence of short-term accommodation like AirBnB's in the region which - having increased in popularity - have driven up the cost of rentals, subsequently reducing housing stock and in some cases, forced long term residents into interactions with homelessness.

A significant barrier faced when assisting older people through the process to obtain temporary accommodation or longer-term social housing, is the requirement to complete 'seeking diaries'. This burdensome exercise is intended to provide evidence of an individual's inability to resolve their housing situation on their own. For those aged 55+, this activity is completely redundant, as less than 1% of rental properties are affordable for an individual on an Aged Pension, Disability pension or Job Seeker payment⁵. This is further reinforced by the fact that - according to the Australian Institute of Health and Welfare - pension and government allowances are the main source of income for 56.9% of older people⁶. If there is a property that is considered affordable (such as for a couple), it is almost never appropriate for an older person due to its location, safety or accessibility. Furthermore, the majority of seeking for private rental properties is now conducted 'online', a format which presents further barriers for an older person who may be digitally excluded. As a service provider we can assist clients to complete this 'seeking diary' however, it does absorb resources that could be better spent supporting the client in other, more productive ways.

The region in which we provide the ACH program spans two different agencies for social housing – we deal directly with the Department of Communities and Justice office for the Illawarra area, while Southern Cross Community Housing manages all social housing tenancies in the Shoalhaven region. The variance in policy, process and outcomes is significant between the two regions. Whilst we are only relatively new to operating our service in the Shoalhaven region, the standard of service delivery falls well below what we experience in the Illawarra in our dealings directly with the Department of Communities and Justice. It seems that older people are somewhat invisible, their unique needs are significantly misunderstood, and with the Shoalhaven facing an ongoing housing crisis as a result of bushfires, floods and the pandemic, it is in dire need of some crisis support. For many of our clients who reside in the Shoalhaven, they have lived their entire lives as active members of their local small town communities. They are now facing homelessness due to a myriad of factors, but frequently as a result of their long-term rental property being sold due to the steep increase in property value over the past 1-2 years. There are very few options for older people who need social housing in the Shoalhaven due to a lack of suitable properties and over 4000 people on the priority waitlist. The current NSW Service Environment prioritises early intervention for young people and families and as such, services are not designed to reach older people, particularly

⁵ Anglicare Australia, Rental Affordability Snapshot: National report – April, 2022, 2022, accessible at: <https://www.anglicare.asn.au/wp-content/uploads/2022/04/Rental-Affordability-Snapshot-National-report.pdf>

⁶ AIHW, Older Australians – income and finances, 2021, accessible at: <https://www.aihw.gov.au/reports/older-people/older-australians/contents/10-income-and-finances>

older women. Due to the lack of appropriate and targeted services, older people at risk of or experiencing homelessness often seek support from services that are not well placed to assist them to navigate the housing system.

Older women

“...one of the most disadvantaged demographic profiles for a person to have is to be old, single, poor, female and in private rental accommodation...”⁷

Older women presenting as homeless is an increasingly common and complex problem. The number of women aged 55-74 seeking assistance from Specialist Homelessness Services has increased by 55% during the past decade alone⁸. Older female homelessness tends to be more ‘hidden’ than homelessness within other demographics⁹, as older women are more likely to stay with friends or family or live in their cars, and are less likely to self-identify as experiencing homelessness¹⁰.

It is undeniable that older women are amongst the most marginalised groups in terms of their access to safe, affordable housing that is well located and suitable for their needs. Women are frequently presenting to our service as proactively concerned about their housing future, to which we are unable to assist them until their housing situation deteriorates, as they may have a small amount of savings or they have not officially been given a notice of termination. There are many reasons contributing to homelessness experienced by older women, however we commonly observe a history of caring for family members, limited workforce participation and minimal superannuation alongside relationship breakdown, family violence, illness or a combination of all these. Our experience confirms research that older women who are homeless are likely to be ‘statistically invisible’ due to staying with friends and family, living in their car, remaining in at-risk situations and engaging in unwanted sexual relationships to avoid sleeping rough.

In line with the priority recommendations above, the establishment of a specialist information service that prioritises older women as a particularly vulnerable group is recommended.

⁷ McFerran, L, It Could Be You: Female, Single, Older and Homeless, 2010

⁸ Australian Association of Gerontology, Position Paper: Older women who are experiencing, or at risk of, homelessness, 2018, accessible at: <https://www.aag.asn.au/documents/item/2235>

⁹ Johnson et.al, Women’s Homelessness: International Evidence on Causes, Consequences, Coping and Policies, 2017, accessible at: <https://www.lifecoursecentre.org.au/wp-content/uploads/2018/06/2017-06-LCC-Working-Paper-Johnson-et-al..pdf>

¹⁰ Petersen, M & Parsell, C, Older Women’s Pathways out of Homelessness in Australia, 2014, accessible at: <https://www.mercyfoundation.com.au/wp-content/uploads/cknw/files/FINAL%20Feb%202014%20Petersen%20%20Parsell%20Older%20women%27s%20pathways%20out%20of%20homelessness.pdf>

Women frequently present to our service seeking early intervention support and advice – if more practical assistance is provided early they may be able to set a course of preventative action to avoid crisis. The rates of homelessness among older women are likely to get worse, unless immediate measures are put in place to increase the social and affordable housing stock and necessary supports to navigate the social housing application process are provided.

Premature ageing

As previously referenced, the effects of homelessness, poverty and disadvantage over long periods may result in people experiencing age-related health conditions from as early as 45 years of age¹¹. This means higher levels of access to health services, which carries higher costs.

A common feature we see with both men and women is difficulty securing support when under the age of 65, when the only government payments typically available are Job Seeker allowances. We receive numerous referrals for support from individuals who can be classified as prematurely ageing due to co-existing chronic health conditions, disability and life events that have contributed to their current circumstances. Our anecdotal experience is that almost all social housing tenants over the age of 50 present as prematurely ageing, when compared to their peers of the same chronological age. A plausible explanation, based on public health principles, is that the social determinants that secured their eligibility for social housing (financial disadvantage, disability, health conditions, mental illness, etc) also contributed to poorer health outcomes.

Older people who present with factors associated with premature ageing should be entitled to the same level of targeted support as someone over the age of 65. It is acknowledged that age related discrimination takes place from age 45+ and that most older people facing a housing crisis in the latter half of their lives, are at greater need of long term, stable housing as they are less likely to possess the resourcefulness and agility of a younger person to self-resolve ongoing housing needs.

Pat's Story

(name changed to protect privacy)

Just before Christmas 2021, Pat found herself homeless. After losing her job in education due to a department reshuffle a few years before, Pat had been moving between granny flats and short term accommodation, all of which became more and more expensive as the pandemic raged on.

¹¹ COTA NSW, A housing strategy for NSW – Discussion Paper, 2020, accessible at: <https://www.cotansw.com.au/wp-content/uploads/sites/5/2021/02/202007-Housing-Strategy-for-NSW-Discussion-Paper.pdf>

Surviving on a JobSeeker payment while trying to manage her declining health and meet her payment obligations, Pat could no longer pay her rent, and had to vacate her property. Pat called Link2Home alone, and remembers struggling to answer all the questions that lay between her and temporary shelter – many of which seemed insignificant in the face of her distress and anxiety.

Pat spent Christmas in temporary accommodation which was unsuitable for her mobility needs. She also experienced repeated sexual harassment during this time, which was particularly confronting due to Pat's complex trauma history. When Pat and her caseworker approached DCJ in the early days of January about the situation, and how unsafe Pat felt, Pat was told that she was 'lucky' to be in temporary accommodation at all, and that her other option was the street.

Pat was eventually moved to another temporary accommodation provider, but was still subjected to the confronting process of completing rental diaries on her assessed maximum affordability of \$230 per week. Over the 6 weeks that Pat was in temporary accommodation, 1 property fell into this range, however, another applicant was approved within 24 hours, and Pat missed out. During this time, Pat had to adhere to the additional mandatory goals of her DCJ case plan, many of which required interactions with complex bureaucratic systems which, as Pat concluded recently, she would not have been able to navigate through without support.

Eventually, Pat's caseworker negotiated a transitional housing lease in an IRT retirement village property, which allowed Pat to breathe a temporary sigh of relief, reconnect with essential medical and mental health services and begin to rebuild her savings.

Just a few weeks ago, Pat was offered a property by Housing NSW, after staunch advocacy by the Age Matters team. Even though Pat has technically been experiencing homelessness since December 2021, her application for housing assistance was only recommended for priority approval in late March 2022, with that approval finally being granted in May 2022.

Pat is hopeful about her future. She is excited to be living in her new home, to start engaging with her community again, and live with safety and security of tenure.

Ageism and Homelessness

Engrained social stereotypes of homelessness usually conjure up images of rough sleeping, alcohol and drug dependence and mental ill-health - perpetuating profound stigma around experiences of homelessness and assumptions about what constitutes homelessness. As a result, older people at risk of or experiencing homelessness for the first time in their lives often fear isolation and estrangement from children and/or grandchildren, their friends and communities. This means that older people's homelessness is often hidden as they employ a range of precarious coping mechanisms such as going without food, medication or health services – all whilst still struggling to make ends meet. We frequently work with clients who regularly describe their situation as 'not as bad as some' and echo sentiments such as 'I shouldn't be clogging the system' and 'I know people have it worse than me'.

Age related discrimination towards older people does impact their ability to secure accommodation, either in private rental, or if they have a deposit, or a mortgage. When supporting clients to apply for private rental, virtually none are successful applicants, with priority consistently being given to those who are working or have income that is not derived from an Aged Pension.

Temporary accommodation availability and accessibility

Much of the temporary accommodation available in the Illawarra-Shoalhaven, and indeed throughout the state, is not suitable for older people. We have assisted older people who have been accommodated in two storey motels rooms in extremely unsafe and poor conditions by Link2Home, because the right questions are not being asked during the assessment process or concerns have been dismissed about the quality or accessibility of accommodation.

In the Shoalhaven region our experience has been there is no temporary accommodation available, let alone appropriate for an older person due to accessibility and safety issues. If an individual is fortunate to gain access to temporary accommodation, the case plan requirements to retain temporary accommodation include redundant 'seeking diaries', which as aforementioned require a degree of digital literacy and access to technology that can be extremely distressing and out of reach to an older person in crisis. Temporary accommodation that is safe and suitable for older people must be created urgently, and requirements for seeking diaries should be waived for regions that have levels of rental affordability below 1%. Individuals should also be supported if they disclose low literacy or digital literacy skills, which could be reflected in a waiving of such requirements.

An additional barrier we commonly experience when attempting to access temporary accommodation for a client related to the very strict documentary requirements for identity documents. We again often expend much needed resources obtaining these documents, given the age of our client group and the state or lack of documents such as birth and citizenship certificates. This is particularly relevant for clients who identify as Aboriginal and Torres Strait Islander, as it can be extremely difficult to access and obtain a correct birth certificate and or proof of Indigeneity.

Information sharing

While platforms to allow for the sharing of information across services are in development, additional funding is needed to support the roll out of these platforms across geographic regions. There are some excellent models in place, however consistency across regions is needed. This would reduce the occurrence of clients having to retell and relive their stories and often traumatic experiences across multiple assessments.

Linkage to services

There is a key gap of individuals who may be currently suitably housed, but who are at risk of losing their housing due to passive decline. Examples include older people living in hoarded or squalid conditions, older people with intellectual disabilities who may be ageing faster, and people who experienced a health incident suggesting their home environment is no longer suitable.

Whilst the Department of Health's new 'Care Finders' program is designed to address this gap, a state wide information service should work closely with this service to ensure there is adequate coverage and support for geographic and capacity gaps.

Conclusion

The NSW Government should consider and implement a short term crisis response to the rising rates of homelessness amongst older people, in conjunction with a longer term approach based on the proven 'Home at Last' model. Such a response must ensure accessible, equitable and appropriate support and housing information for older people who are experiencing or at risk of homelessness. As such, the 'Home at Last' model has been assessed for a positive cost benefit ratio and has been tested in the Victorian setting to achieve better housing outcomes for older people.

In addition to the implementation of an early intervention and prevention support and information service, investment into social and affordable housing stock across the state is urgently needed. Safe, long-term and affordable housing is the cornerstone of ageing well and reducing poor health and psychosocial outcomes. Wrap-around supports are also required to deliver on the NSW government's policy focus to support ageing-in place. Considering the intersections between services provided by federal and state governments, there is a clear need for seamless coordination between different layers of government as well as across different portfolios. This whole-of-government approach should at minimum include areas such as health, planning and environment, justice, aged care, NDIS and other parallel services. Housing must be at the centre of ageing and health policy because it is central to wellbeing in later life. All people deserve a safe home to live in, and an urgent, focused response is required to make this a reality for people aged 55+ in NSW.

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