

**MISSION
AUSTRALIA**

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



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June 2022

About us

Mission Australia is a national, non-denominational Christian charity that has been helping vulnerable people move towards independence for more than 160 years. Our vision is an Australia where all of us have a safe home and can thrive.

In the 2020-21 financial year, we supported over 150,000 individuals through 474 programs and services across Australia. In NSW we assisted about 57,000 people through 260 services that enable people to escape homelessness and thrive. These services provide support for housing and homelessness, parenting and child wellbeing, domestic and family violence (DFV), mental health, alcohol and other drugs, and employment, education and training.

Mission Australia delivers a wide range of direct housing and homelessness supports as well as other services to support people in need. These include Specialist Homelessness Services, tenancy support, residential aged care, and specialist housing support services such as the Housing and Accommodation Support Initiative. These services are complemented by a range of other services such as mental health services, residential alcohol and drug rehabilitation services, domestic and family violence related services and other children and family services.

Recommendations

Mission Australia welcomes the opportunity to provide input to the NSW Parliament's Standing Committee on Social Issues. Our submission is based on a combination of research and insights from our service provision across Australia.

We strongly encourage the Committee to adopt the following recommendations:

- Invest in Housing First responses to support older people aged over 55 who have more complex support needs.
- Increase the stock of social housing available and suitable for older people.
- Work with the Federal Government to commission new residential aged care facilities and better access to the NDIS for homeless older people with high needs and from low socio-economic backgrounds.

Context

With an ageing population and growing levels of housing stress and homelessness in NSW, there is an urgent need to ensure people as they age continue to be housed in a way that accords them the dignity and respect they deserve.

Older people face some of the same risks of homelessness as the rest of the population, including a lack of appropriate and affordable housing and lack of financial stability. However, these broad structural factors can impact on older people in different ways, due to changing housing needs, shifts in relationship status, and evolving financial circumstances in the later stages of life. Other precursors to homelessness are experienced more frequently in older age, such as disability and mental illness.

The challenges faced by older people also vary depending on a range of intersecting issues including gender, socio-economic status, cultural background, sexuality, remoteness and caring responsibilities. Therefore, solutions must be mindful of this.

Terms of reference

Responses are provided against selected terms of reference.

(a) the rate of homelessness

From 2011 to 2016, the number of people aged 55 and over experiencing homelessness in NSW increased by 42% (from 4,529 to 6,411).¹ There is a growing trend for people to become homeless in later life for the first time, particularly amongst women. Older women are more likely than older men to be in lone person households, have lower retirement savings due to caring responsibilities, be out of the paid workforce and are more likely to have experienced DFV.

From 2013-14 to 2016-17 there was an 88% increase in women aged 55 and over accessing specialist homelessness services. Applications for social housing have also increase over time for this group, from 4,407 in 2012 to 4,966 in 2020.² We expect this underrepresents the problem as often older women have had 'conventional' housing histories, and may not recognise their circumstances as being homeless, and do not know where to turn to for assistance.

(b) factors affecting the incidence of homelessness

Studies have found that, while there are several different pathways to later-life homelessness, first time homelessness is most common among people from this age group.³ This group is likely to have been private renters with a stable housing history who then go on to experience significant health problems,

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

² Ageing on the Edge NSW Forum, (2021). Home at Last: Solutions to End Homelessness of Older People in NSW. https://www.older tenants.org.au/sites/default/files/home_at_last_report_web.pdf.

³ Petersen, M., Parsell, C., Phillips R. and White, G., (2014) Preventing first time homelessness amongst older Australians, AHURI Final Report No.222. Melbourne, https://www.ahuri.edu.au/__data/assets/pdf_file/0013/2128/AHURI_Final_Report_No222_Preventing-frst-time-homelessness-amongst-older-Australians.pdf.

family problems, unaffordable rent, eviction or accessibility problems.⁴ There is also a cohort of older people who are staying temporarily with family or living in other precarious settings, without necessarily identifying as being homeless.

(d) services to support older people who are homeless or at risk of homelessness, including housing assistance, social housing and specialist homelessness services and

(g) options to better support older people to obtain and maintain secure accommodation and avoid homelessness

Person-centred responses are required for older people experiencing homelessness. There must be a focus on prevention as well as outreach, housing, advocacy and support services. These supports can assist older people to maintain their housing and address other challenges including domestic and family violence, elder abuse, disabilities, mental health issues, substance misuse and lack of essential life skills.

Service responses should also be adapted to support people from diverse backgrounds across Australia. The services must be culturally appropriate and sensitive to individual needs and any history of traumatic experience. For example, the Constellation Project⁵ is working with a group of Narungga Nation leaders on a co-designed, First Nations elder village model proof of concept in South Australia. The aim is to design a sustainable, affordable and culturally safe living option for Elders and allow them to maintain connection to country.⁶

After my husband died, I was moving between my four adult children's houses. I knew it wasn't a long-term solution, but I never thought of myself as homeless until someone pointed it out.

Community consultation participant, female

Case study: Dave

Dave* is a 60-year-old veteran who served in the military for more than 25 years and has a range of physical disabilities. He lived in a boarding house that was closing down and needed assistance to find other affordable housing options.

Upon securing temporary accommodation, he was supported by Mission Australia to apply for a range of ex-service person accommodation facilities including RSL Lifecare and ANZAC Village housing. Dave secured housing with lifetime tenure at ANZAC Village where he is able to reside with his former military peers.

**Name has been changed to protect identity*

⁴ *ibid.*

⁵ The Constellation Project is a joint initiative of the corporate and not for profit sector that aims to end homelessness within a generation. The founding members are Mission Australia, Red Cross, PwC and the Centre for Social Impact. See further: <https://theconstellationproject.com.au/>.

⁶ The Constellation Project, (2021). Exploring the opportunity for an elders village, <https://theconstellationproject.com.au/wp-content/uploads/2021/09/Elder-Village-Community-Co-design-Output-1.pdf>.

Other innovative housing models to consider include shared living models. Together with the Women's Housing Company and with funding assistance from the Department of Communities and Justice, we have developed a Shared Occupancy Program proposal. The concept originated from a Retirement Years NSW Working Group focus on facilitating and supporting single older women homeowners to share their home with other older single women at affordable rental rates to the benefit of both participants. We would be happy to share further details on this service model with the Committee if there is interest.

Housing First

People experiencing homelessness need effective responses to help them regain stable housing and, if necessary, access ongoing assistance with health, wellbeing, education, employment and other issues.

Housing First approaches have demonstrated excellent housing outcomes and positive impacts on a range of health and wellbeing outcomes both in Australia and internationally. The Housing First model respects the rights of all people to housing, no matter their personal circumstances, and evaluations have repeatedly demonstrated their value in housing retention over the long term.⁷

A focus on Housing First approaches for older people in NSW is recommended on the basis of these excellent outcomes. Such an approach would help to effectively respond to the 366 people aged 55 and over who have been identified on the By-Name-List⁸ as experiencing, or having experienced, street sleeping in NSW.

However, more affordable housing options, and with appropriate supports where required, are needed for a policy of Housing First to be successful.

Social housing

The shortage of affordable rental properties leaves social housing as one of the only viable options for older people who do not own their own home. In 2021, annual rental growth increased the highest in a decade with growth in regional areas significantly outpacing capital cities – 11.3% compared to 5%.⁹

⁷ Mission Australia, (2014). From Homelessness to Sustained Housing, 2010 – 2013, MISHA research report, <https://www.missionaustralia.com.au/documents/279-from-homelessness-to-sustained-housing-2010-2013-misha-research-report-2014/file>.

⁸ The By-Name List (BNL) is a database that collects the detailed stories of all people entering (and exiting) street homelessness. The End Street Sleeping Collaboration manages the collaboration of services that enter the information into the database.

⁹ CoreLogic, (2021). National rents record highest annual growth in over a decade, <https://www.corelogic.com.au/news/national-rents-record-highest-annual-growth-over-decade-8>.

Anglicare’s Rental Affordability Snapshot found in March 2022, a single person receiving the Age Pension could afford 0.1% of listings advertised nationwide under the benchmark that no more than 30% of a household budget goes to rent.¹⁰

Limited access to social housing has been identified as one of the main drivers of homelessness.¹¹ Older people must have access to safe and age-appropriate social housing and should be engaged in the design of new social housing stock to ensure the housing meets their needs.

Alongside our sector colleagues, we have advocated for investment in a permanent and annual funding source which can grow the supply of social housing by 5,000 dwellings per annum. This will not only help meet demand and end homelessness, but also provide construction jobs and support for associated small businesses during a soft economy.¹²

Rental affordability in NSW on the single Age Pension

Area of NSW	% of properties that are affordable and appropriate
North Coast	0%
Greater Sydney and the Illawarra	< 1%
Riverina Murray	3%
Hunter and Central Coast regions	4%
Northern Inland	4%
New England North West region of NSW	4%
Western New South Wales Central West, Far West & Orana	8%

Source: Anglicare, (2022). Rental Affordability Snapshot Regional Reports April 2022, <https://www.anglicare.asn.au/wp-content/uploads/2022/04/Rental-Affordability-Snapshot-Regional-reports.pdf>.

Case study: Annie

Annie* is a 68-year-old single woman. At the age of 62 she lost her house due to unforeseen circumstances, which left her homeless. She was living in a garage as she was unable to find accommodation that allowed her to keep her two pets. She rang the State Housing Authority every week, however she was not able to find appropriate housing. Although she has medical issues, she wished to live independently.

Mission Australia Housing was able to find her accommodation in Western Sydney within a short period of time. Annie now has permanent, safe and secure accommodation.

**Name has been changed to protect identity*

¹⁰ Anglicare, (2022). Rental Affordability Snapshot National Report March 2022, <https://www.anglicare.asn.au/wp-content/uploads/2022/04/Rental-Affordability-Snapshot-National-report.pdf>.

¹¹ St Vincent De Paul Society, (2016). The Ache for Home: A Plan to Address Chronic Homelessness and Housing Unaffordability in Australia, Canberra. <https://www.olderrenters.org.au/content/the-ache-for-home-plan-address-chronic-homelessness-and-housing-unaffordability-australia>

¹² SGS Economics and Planning, Economic Impacts of Social Housing Investment, (2020). <https://www.communityhousing.com.au/wp-content/uploads/2020/06/20200197-SHARP-Final-ReportSGS.pdf?x59559>.

The building of social and affordable housing will help to offset the factors contributing to the housing crisis in NSW, such as increased rental costs resulting from low vacancy rates and availability of suitable private rental accommodation.

Residential age care for vulnerable people and access to NDIS

There is a high demand for residential aged care facilities that provide 24-hour care dedicated to older people who have a history of homelessness or are at risk of homelessness and are unable to live independently. This includes those with high levels of frailty, comorbidity, or complex needs.

Mission Australia manages three aged care facilities in NSW: Charles Chambers Court, Annie Green Court and Benjamin Short Grove. All these services offer a permanent response to the needs of vulnerable older people who would otherwise be homeless or living in sub-standard accommodation. In these facilities, all residents have security of tenure by way of a Resident Agreement which provides a sustainable housing solution.

Although aged care arrangements are primarily funded through the Federal Government, there is a continuing role for NSW to play in encouraging investment in aged care support services, particularly models of aged care suitable for people with histories of homelessness and complex needs.

Case study: Ray

Ray* is a 73-year-old resident at Annie Green Court who had been homeless for 23 years when he arrived in 2016. His case worker informed Annie Green Court staff that he had never been in permanent-type accommodation for more than two weeks at a time. He suffers from heart failure, hypertension, schizoaffective disorder and pulmonary oedema.

Ray initially struggled to settle at the facility due to his mental illnesses and history of homelessness. The staff gradually gained Ray's trust and prepared a comprehensive care plan including regular medical follow ups, healthy and balanced meals, and psychiatric support. He was also encouraged to take part in events at Annie Green Court and was supported and empowered to make decisions.

Ray has been a resident of Annie Green Court for over a year and his health is improving.

**Name has been changed to protect identity*

There must also be further attention given to the interaction and collaboration between the aged care system, mental health system and the NDIS in order to provide appropriate and timely services to people who have experienced premature ageing due to a history of homelessness and other complex needs. One-third of the residents of Mission Australia's residential aged care facilities are NDIS Participants.

We urge the NSW Government to work with the Federal Government to ensure people who are homeless have adequate access to the aged care system and NDIS as required to have their support needs met.