

# Housing for the Aged Action Group

Changing Lives. Changing the System.



## Ending Homelessness for older people

Fiona York, Executive Officer



[www.older tenants.org.au](http://www.older tenants.org.au)

# Who we are...



Housing for the Aged Action group is a community organisation campaigning for housing justice since 1983

We believe in a society where older people have safe, secure and affordable housing



# A ten year national plan?!



Finally! A National Homelessness and Housing Plan!

We have been calling for a national plan for many years – a longer term strategy for all levels of government to work together to **end homelessness** (not just “better support people experiencing homelessness and housing insecurity”).

It must include measureable targets and transparent reporting.

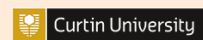
# Why housing is important?

**Housing affordability is  
the most important  
factor in determining  
older people's wellbeing.**

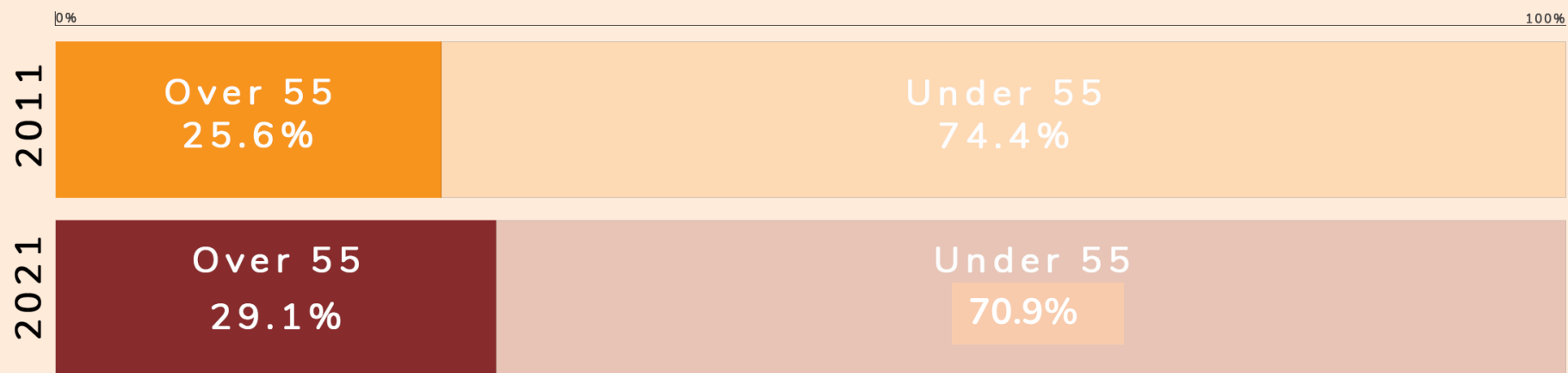


# Ageing in a Housing Crisis

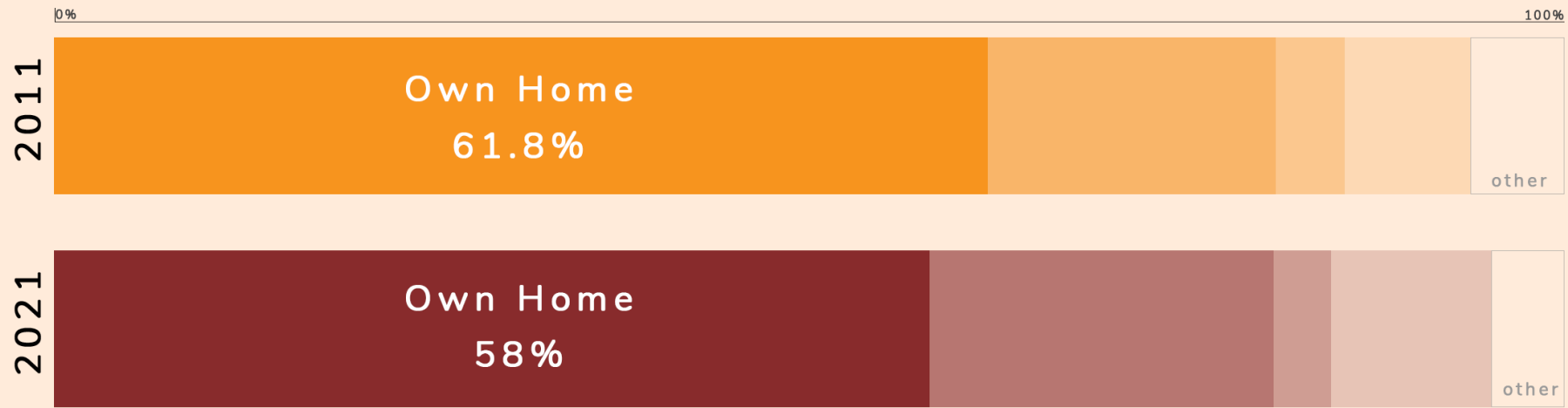
New research conducted for Housing for the Aged Action Group by researchers at Swinburne University of Technology, Western Sydney University and Curtin University examines the housing circumstances of people aged 55 years and older, based on Census analysis and Homelessness Estimates. The full report is available online at [oldertenants.org.au/ahc-full-report](https://oldertenants.org.au/ahc-full-report)



# Australia's population is ageing

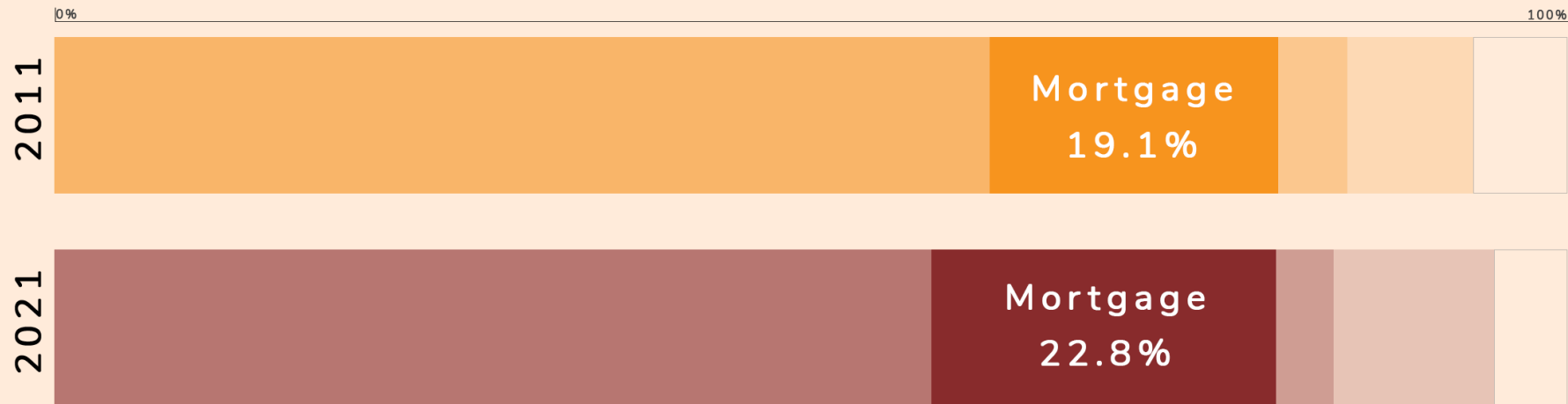


# Less older people live in homes that are owned outright



Australia's retirement system is based on the assumption of home ownership. This is increasingly not the case, and these trends are likely to continue. This has implications for pension rates, delivery of aged care, social connections and health and well-being.

# The proportion of older people living with a mortgage is increasing.

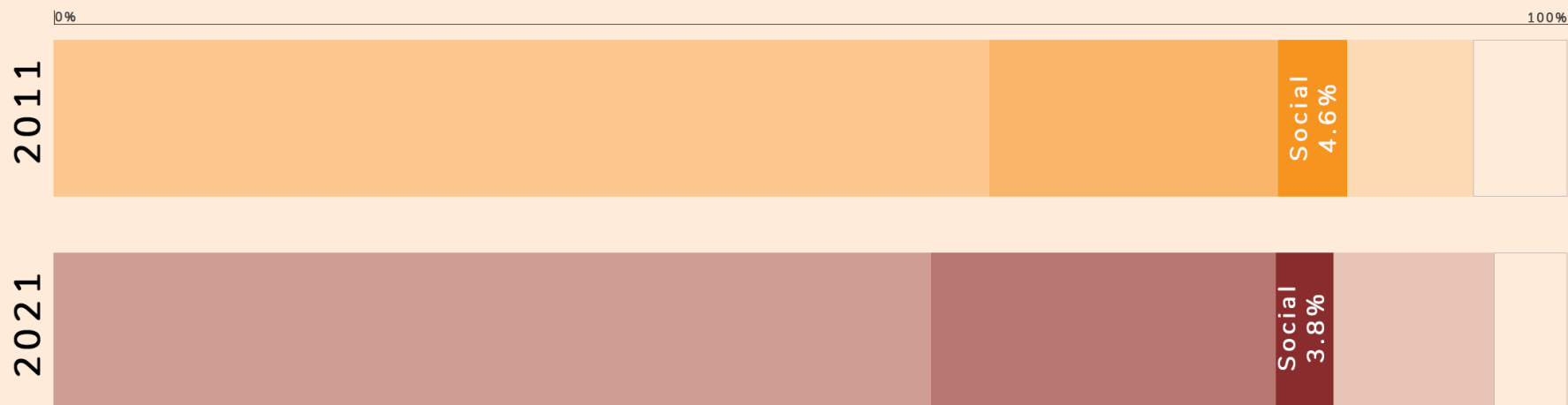


The number of older women living in a home with a mortgage increased at a greater rate (68%) than the number of older men living in a home with a mortgage (58%).

The number of older people living in low income households with a mortgage nearly doubled in ten years.

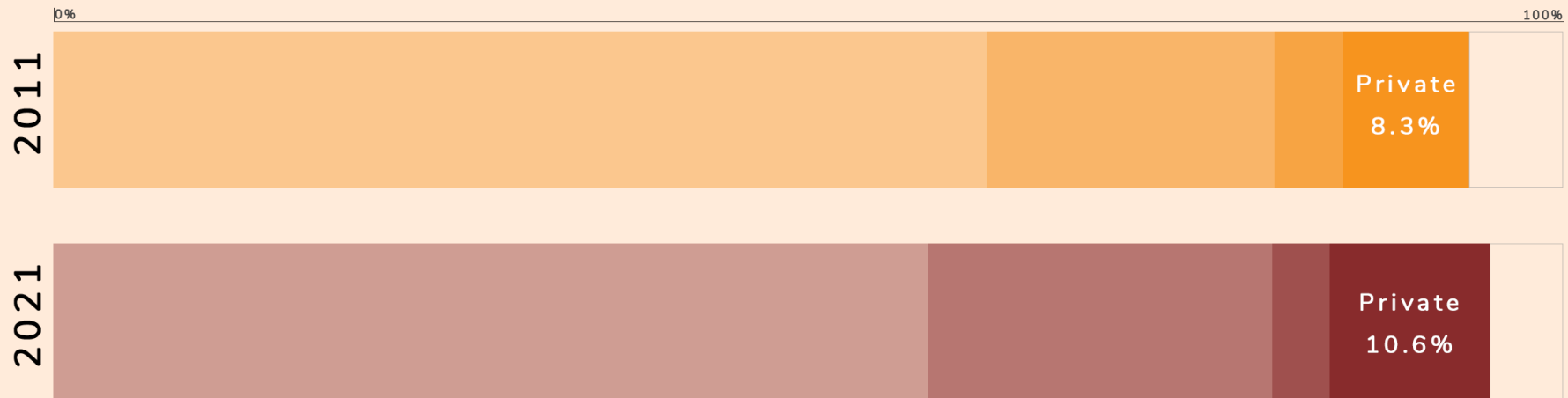


# Decreasing proportions of older people live in social housing.



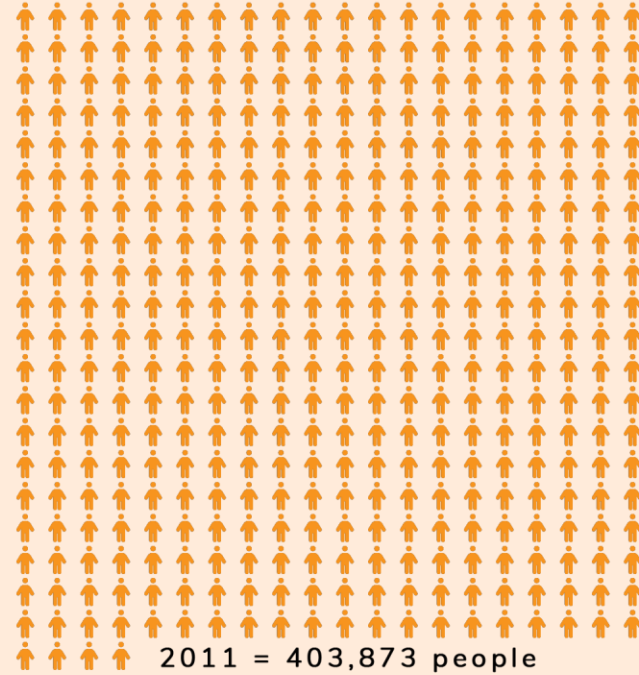
The proportion of older people that live in social housing has decreased as a proportion of the population, and the number of older people living in social housing has increased over the last decade at a rate that is *much slower* than the rate of population growth in this age group (11% compared to 34%), indicating failure to meet the needs of our ageing population.

# Leaving more older people to live in private rental, Australia's least secure housing tenure.



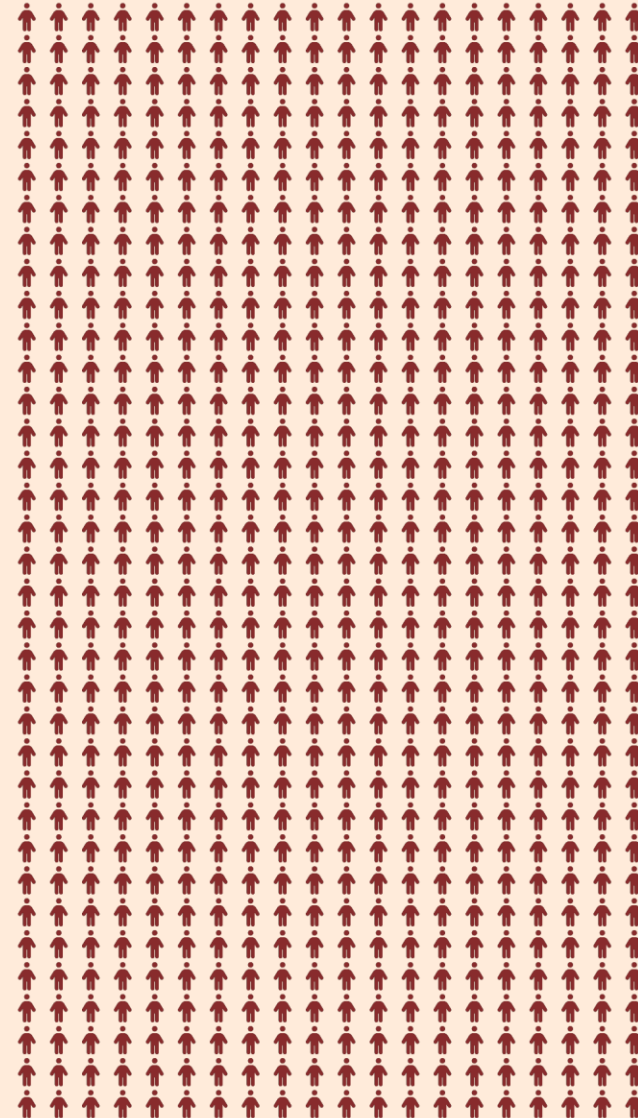
The number of older women renting increased at a greater rate (77%) than the number of older men renting (69%) in the decade to 2021. This is an increase of 154,023 women and 141,689 men.

# The total number of older private renters increased by 73%



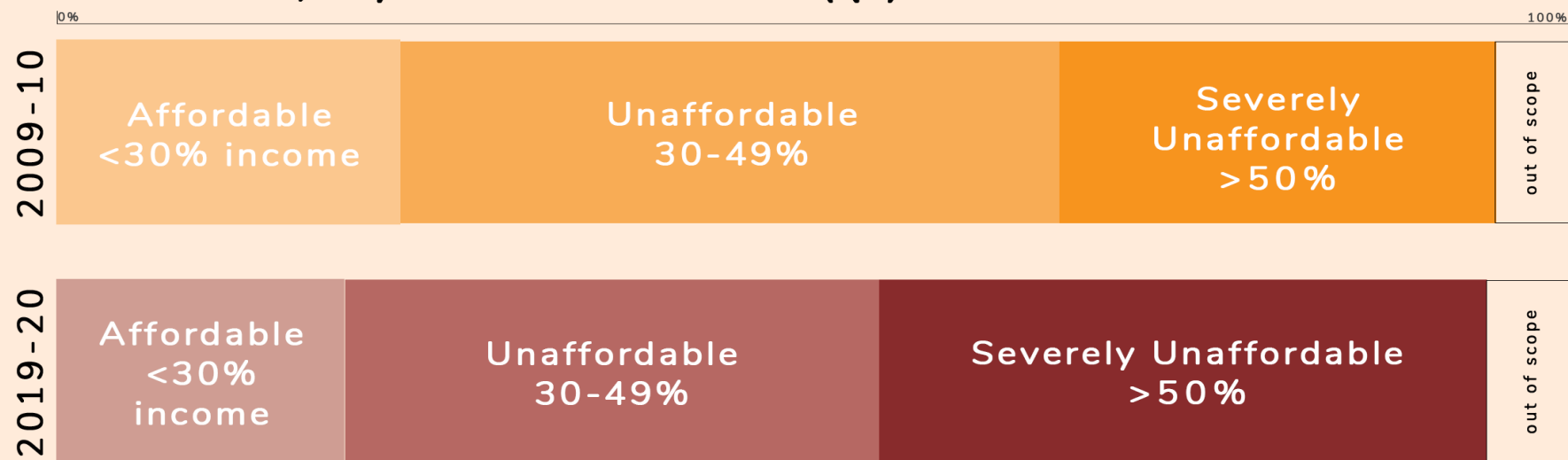
👤 = 1000 private renters over 55

295,688 more people rented privately in 2021 than in 2011, making a 73% increase. This is more than double the rate of increase in the number of people in this age group in the population (34%) in the same period.

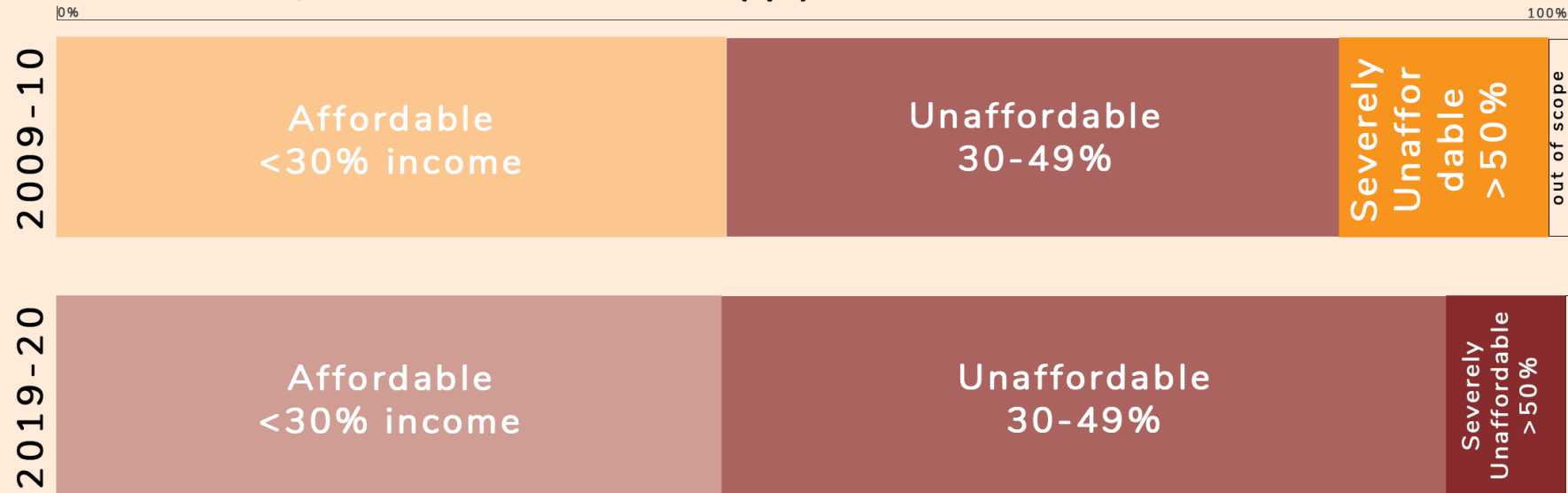


# Private rent is increasingly unaffordable, especially for the lowest income households .

Private renter, very low income households (Q1)



## Private renter, low income households (Q2)

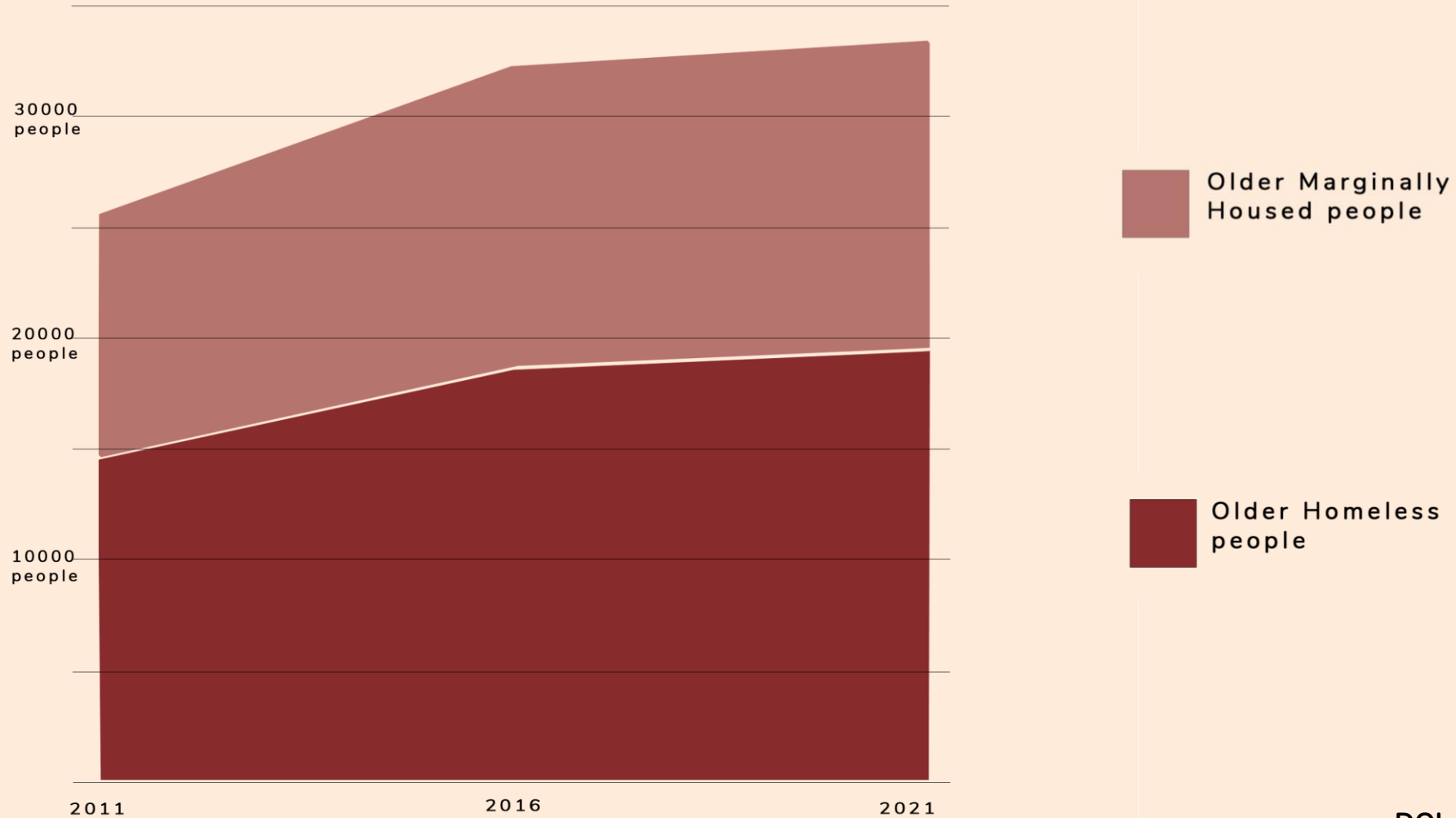


While older people living in low income households (Q2) were better off than those living in very-low income households (Q1), most were struggling financially.

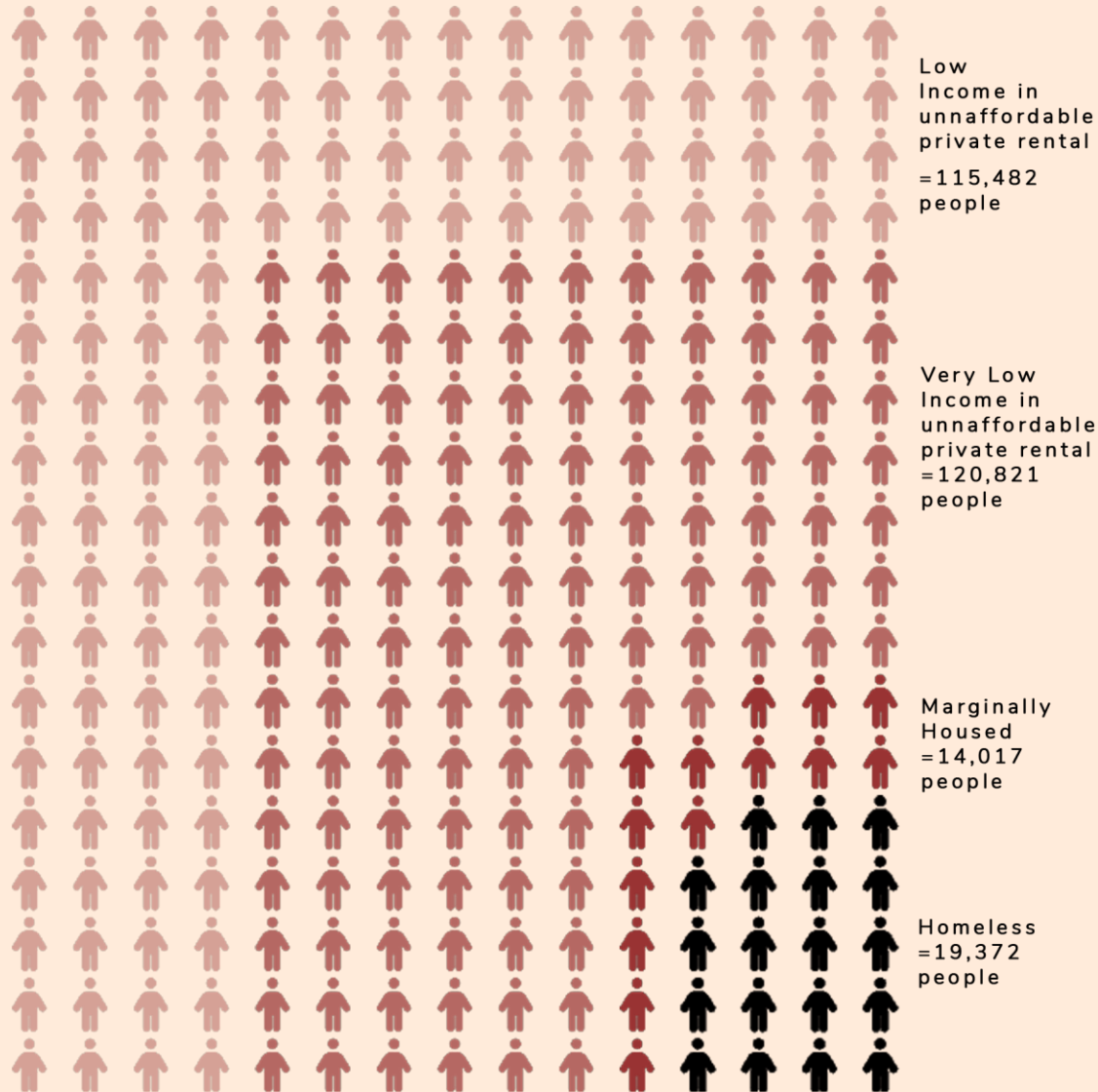
Only 44% of Q2 private renter households were paying affordable levels of rent.


The proportion Q2 of households paying between 30 and 49% of gross household income on rent increased from 41% in 2009-10 to 48% in 2019-20.

# More older people are experiencing homelessness or are marginally housed



# This leaves 270,000 older people homeless, marginally housed or renting a home they can't afford



 = 1000 people

Growing numbers of older people in Australia live in private rental and in marginal housing, and more older people are experiencing homelessness.

**Housing insecurity is increasing and affects older people across the housing system.**

# Older women experiencing homelessness



- The rate of older women experiencing homelessness is increasing, disproportionately to the rate of population increase (ie. 40% increase in older women experiencing homelessness, compared with 34% increase in number of older women overall)
- Older women are still the fastest growing group experiencing homelessness – the share of women aged 55 and over experiencing homelessness has been increasing since 2011, and decreasing for men.
- Older people's experiences of homelessness varies by gender – older men are more likely to live in boarding houses, whereas older women are more likely to be in severely crowded dwellings or staying temporarily with other households.



# Aboriginal and Torres Strait Islander older people



Homelessness is higher amongst older Aboriginal and Torres Strait Islander people, with people aged 45-54 experiencing the highest rates (higher than the rates for Aboriginal people of all ages)

Most common form of homelessness is “severely crowded dwellings” amongst Aboriginal and Torres Strait Islanders of all ages

Aboriginal and Torres Strait islander men aged 55+ have 8 times the rate of homelessness compared to men from the rest of the homelessness population, and women aged 55+ have 14 times the rate. Those aged 45-54 have 9 times (men) and 12 times (women) the rate compared with the rest of the homeless population.

# Culturally and Linguistically Diverse Communities

Migration history plays an important part in risk of homelessness

Most common form of homelessness and marginally housed is “severely crowded dwellings”

Services may be difficult to access or not well known



# Older LGBTIQ+ Communities



Older LGBTI people have a greater risk of homelessness than their heterosexual counterparts

Older LGBTI people are 7 times more likely to live alone

Older LGBTI people are half as likely to own a home and more likely to be in private rental



# Housing insecurity for older people

*In order to age well, you need to be housed well*

For older people, housing insecurity is exacerbated by their limited income-earning ability to meet rising costs, the onset of frailty, illness or caring responsibilities, an increasing need for in-home support and aged-based discrimination.

In addition to cost, private rental housing is inappropriate due to short term leases, poor quality housing and challenges in modifying homes to suit changing needs – this impacts on physical and mental well being.

Historically, older low-income people without home ownership have been supported by the social housing sector, but this is declining.

Older people in insecure housing have half the quality of life than those of other older adults in Australia.

They face specific barriers due to the digital divide, and discrimination in the private rental market.

Options to combat the rental affordability crisis, such as share housing, are less suitable for older people.

Older people are disproportionately impacted by climate change, especially heat waves



**System-wide risks of housing insecurity  
require system-wide solutions**

# Preventing homelessness: Housing Supply



Measures to increase general housing supply to address the current housing shortages across the country will not increase supply for the older people in the lowest income households, unless it is dedicated public or community housing.

**Building public and community housing** for people 55 years and over who are not able to afford rent in the private rental market. This must include, at minimum, housing for nearly 260,000 older people who are renting in the lowest income households, living in marginal housing and experiencing homelessness.

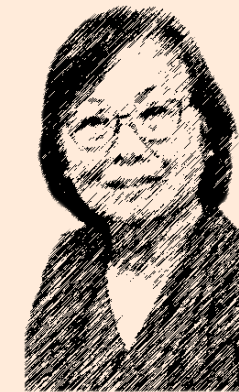


# Preventing homelessness: Housing Supply



What about people who are ineligible for public and community housing? For example, older women who have a small amount of savings but not enough to buy anything? People who are struggling to pay the mortgage in retirement?

**Fund a range of housing options** including affordable housing (capped at 30% of household income) and other below market rate options such as co-operative housing, low-cost retirement housing or other co-housing models appropriate for people 55 years and over.



# Preventing homelessness: Housing Supply



More older people are renting, and many are renting for their whole lives. Renting laws must be strengthened to allow older people to “age in place”.

**Strengthen rental laws**, such as providing for longer leases, minimum accessibility standards and energy efficiency, removing no-reason or no-fault evictions, and better regulation of short-term holiday rentals to increase the stock available for long-term rentals.





# Early intervention within the homelessness system



Many existing early intervention measures do not focus on older people, who may not access crisis housing services and are often experiencing homelessness for the first time in later life.

Older people may not recognise that they are at risk of homelessness, be unaware of or unable to access services available.

The early intervention and prevention component of the Home at Last service provides tailored support for people and prevents older people from experiencing homelessness.

**Fund specialist housing support services for older people to expand and complement existing services such as Care finder and state-based specialist homelessness services**



# Our service data shows:

80% of HAAG's clients are in the private rental market

The top three reasons for seeking support are:

- Housing affordability or financial difficulties
- Housing crisis e.g., eviction
- Inadequate or inappropriate dwellings

Half of HAAG's clients have mobility issues affecting their housing

64% are CALD (top languages: Arabic, Mandarin, Spanish, Greek, Turkish)



# Targeted prevention outside the homelessness system

- Professional education of the aged care workforce on how to recognise and respond to older people at risk of homelessness
- Expansion of scope and function of Carefinder program to ensure adequate response to older people at risk of homelessness
- Ensure new Aged Care Act retains current inclusion of people at risk of or experiencing homelessness as a cohort under “people with special needs”
- Measures to address digital literacy and digital access for older people, including older Culturally and Linguistically Diverse people

# The impact of housing on health and well-being



*My life has changed dramatically, and everything is in place for me now. I like where I am, and I am happy.*

*The rent at my old place was going too high, and I was struggling with the owners not doing repairs. But this house is a lot better.*

*I was able to turn life around, health wise, emotionally feel secure, happy and happy*

To make a submission to the National Housing and Homelessness Plan:

**Online submissions:**

<https://engage.dss.gov.au/developing-the-national-housing-and-homelessness-plan/national-housing-and-homelessness-plan-have-your-say/>

**Written submissions:** Email [Housingandhomelessnessplan@dss.gov.au](mailto:Housingandhomelessnessplan@dss.gov.au) or mail to

National Housing and Homelessness Plan

Department of Social Services

GPO Box 9820, Canberra ACT 2601

Submissions are due 11:59pm AEST 20 October 2023

Housing for the Aged Action Group

[www.oldertenants.org.au](http://www.oldertenants.org.au)

For the full report

<http://hdl.handle.net/1959.3/474558>