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SUBMISSION

in response to

WHICH WAY HOME?

A new approach to homelessness

AUSTRALIAN GOVERNMENT GREEN PAPER

HOMELESSNESS AMONGST OLDER AUSTRALIANS

-A response to the Green Paper *Which Way Home?*

1. PRELIMINARIES

The basic requirement for achieving sustainable outcomes for older people experiencing homelessness is to enable them to enter permanent and secure housing. They want a place where they can live independently and feel safe. Preferably, that housing needs to be in an area they know and like as well as convenient to amenities and family/friends.

SAAP has done the best job possible responding to crisis situations, given its grossly inadequate funding and the failure of mainstream services to mitigate homelessness crises by adequate identification and intervention. While SAAP will still be needed to respond to accommodation crises, it is imperative that there is a much greater investment in intervention and support for older Australians and others at risk of homelessness. This means attention to the wider structural issues (discharge processes from hospitals and prisons, de-institutionalisation, 'joined-up' health and care services, affordable and accessible housing and rental accommodation) and better application of case management principles to service delivery and transitional care services. Until a truly seamless, whole-of-government approach is achieved, people will continue to cycle through SAAP, placing ever greater burdens on SAAP resources and staff.

COTA Over 50s is committed to an ethical position of ensuring that aged people experiencing homelessness access the same level of care and services that other elderly Australians can expect. This entails regarding older Australians without accommodation as aged (primarily) and homeless (secondarily) - as opposed to 'homeless who happen also to be aged'. This order of significance generates a paradigm that has enormous implications for the funding of services to older Australians who are experiencing or are at risk of homelessness. If we consider that primarily the person is elderly then their interests and care should be addressed within the aged care policy and services framework - as a whole, not just the residential aged care system. Elderly people experiencing or at risk of homelessness should be identified as a Special Needs Group, and there needs to be highly targeted capital and support funding attached to this special need which provides for a range of accommodation options.

Who are the at-risk older Australians?

Significant numbers of older people are at high risk of homelessness because they are living in housing that is insecure and they are often unlikely to raise problems with their landlord because of fear of eviction. Older people at risk of homeless live in insecure housing such as single rooms and boarding houses, private rental or homeless hostels, hidden away from the public eye. Older people can be considered homeless even if, on the surface, they are living 'with a roof over their heads'. These people tend to live in and move between privately rented accommodation such as rooming houses, private hotels, caravan parks, public housing or the streets.

Some of the issues precipitating homelessness are:

- Elder abuse by other family members
- Eviction from private rental due to redevelopment or unaffordable rent increases
- Bereavement - loss of partner or elderly parents whom they have always lived with, often leading to depression, and an inability to cope.
- Physical and mental health problems –people cannot manage alone but do not seek help needed, and inevitably present in crisis
- Admission to hospital – if a patient’s housing situation is not assessed on admission, the discharge process can easily render the patient vulnerable to homelessness.

Options are extremely limited for the socially and economically disadvantaged older Australians due to long waiting lists for public housing and a shortage of affordable private rental accommodation. The increased targeting of public housing has resulted in longer waiting times and access difficulties for many low-income people. People who are living in private accommodation, however tenuous, and who do not have substantial health or social needs are excluded from early housing allocation.

2. PREVENTION MUST BE THE DRIVING PRINCIPLE THAT INFORMS LONG TERM POLICY RESPONSES TO HOMELESSNESS.

Given the demographics of Australia’s ageing population, the most important aspect of addressing homelessness amongst older Australians is to prevent it happening in the first place. Thus the principle of *prevention* must be a pre-eminent consideration in policy formulation and service-delivery strategy. The Green Paper’s own statistics show that the number of people 45 years and over who are homeless is roughly the same as the number of people experiencing homelessness between 25 and 44 years. As the population ages, the proportion of older people who are homeless will necessarily increase unless significant interventions occur.

The form of housing assistance that provides the most suitable package of housing and support outcomes is - in the opinion of many older Australians experiencing homelessness - public housing, because of security of tenure, affordability and location that provides access to required services. (Adequate support services are imperative.) Conversely, private rental as it presently operates is often the least preferred of all housing options due to lack of security of tenure, affordability, control and maintenance, conflict with agents and landlords, and poor accessibility for disabled clients. Likewise, boarding houses are not preferred because of perceived exploitation, intimidation and eviction, and the minimal facilities for independent living.

COTA Over 50s suggests that greater availability of (supported) public housing is a key means of breaking the cycle of homelessness for older people. Community and cooperative housing is also regarded as being effective, particularly if linked to support. For most older low-income Australians, private rental is not affordable, even with rent assistance. Over one third (35%) of all Commonwealth Rent Assistance recipients spend more than 30% of their income on rent. Nearly one in 10 (9%) spend more than half their income on rent. A particular policy challenge is the creation of the features of security of public and community housing for other tenures. Options to consider are longer-term leases and head leasing arrangements for older private tenants. Other forms of housing, especially rooming houses and caravan parks, contribute to the risk of homelessness for older people and are not a solution to homelessness.

Housing model(s) need to be supportive, with flexibility to provide varying levels of support over a period of years if necessary, from intensive to minimal and back again with no restrictions on length of time. Currently under SAAP arrangements, because of restrictions imposed on length of stay and funding for minimal support levels only, homeless people bounce in and out of SAAP, through emergency health, the justice system, drug and alcohol transition, and a range of other social services without any real progress being made.

A supportive housing model should recognise that a person needs a home (not just a house) first, followed by time to address all the other (personal) issues which have contributed to the homelessness. For older Australians, supports must include help with activities of daily living to enable them to maintain independence. There is a need to build on current preventative and early intervention strategies to ensure older people in need of housing and support services are identified and do not slip through the net. The major gaps in support services relate to the hidden group of older people who have constant low-level support needs but are unknown to mainstream services until a crisis occurs.

What do at-risk older Australians say they need

A study by Kavanagh (1997)ⁱ examined the needs of homeless older people. Two main inter-linked themes emerged : 'independence' and 'security'. Within these themes the location of the housing and control over their daily lives were the most important considerations for homeless older Australians. To be acceptable, housing had to be in a convenient location that was familiar to them and offered easy access to shops, transport, doctors, family/friends and other amenities. It also needed to be in a quiet/peaceful and safe area with compatible/friendly neighbours. Safety was generally of greater concern to women than men. With the exception of some Indigenous and CALD participants who preferred to live with family members, most participants also preferred to live alone as they valued having their 'own place' where they could do whatever they liked and have privacy.

Those who were or had been in hostels cited lack of privacy and control over their daily activities as the main reason for wanting to move to other accommodation. The need for security of tenure, or permanence, as well as a sense of personal security was evident in the desire of many participants to create a *home*. Many who had lived in private rental accommodation indicated that they were tired of moving (often at short notice), and wanted somewhere permanent. Likewise, participants appreciated affordability of accommodation, particularly in public housing, because it provided them with some degree of financial security, i.e. it provided them with more disposable income and freed them from the worry of unexpected rent increases. Sadly, public housing has become less and less accessible.

In summary, homeless older Australians are looking for:

- Low cost accommodation;
- Security in terms of both tenure and support;
- Privacy, including control over personal space;
- Proximity to transport, parks, shops, clubs and pubs;
- Free and easy access to residence;
- Facilities for independent living;
- Flexibility in service provision

While independence and a place of one's own is clearly the preferred option, there are also effective community and not-for-profit residential aged care models with a specific focus on caring for people experiencing homelessness. Such purpose-designed facilities could prevent recurring homelessness by providing long-term monitoring and case management. A collaborative, case management model of support -working alongside existing homeless services – would enable clients to receive support while they are in the process of settling into their accommodation.

Some facts and figures

On Census night in 2001 around 14,000 older Australians aged 55 years and over experienced homelessness. This represents 14 per cent of the homeless population. (Census 2006 figures will not be available until later in 2008). It is estimated that 250,000 people over the age of 60 are homeless or at risk of homelessness across Australia. War veterans are said to make up approximately 10% of these individuals. Some homeless older people are drug and alcohol dependent and suffer from mental illness. (Overall, 75% of people experiencing homelessness have at least one psychiatric illness.)

It is possible that older people experiencing homelessness are under-represented in statistics because they live outside the conventional system of care, including the homeless service system, or approach mainstream services that do not record them as being homeless.

Older Australians in rental accommodation are more at risk of becoming homeless, as the following figures show:

- Older renters constitute around 12% (around 300,000 people) of all Australians aged 65+ who are living in private dwellings. ⁱⁱ Over 100,000 older households renting privately are at risk of financial stress due to the cost of rent. ⁱⁱⁱ The number of people 65+ living in lower income rental households is projected to increase from 195,000 (2001 figures) to 419,000 in 2026 – a 115% increase. The greatest increase (194%) will be among those 85+, growing from 17,300 to 51,000 ^{iv}
- Low income, sole person households in rental housing will grow from 110,800 (in 2001) to 243,600 in 2026. About two thirds of these households will be sole women. Couple households in rental housing will rise from 32,200 to 69,900. ^v

The most cited reason (*2005 National Social Housing Survey*) that older persons moved into public housing was that they could not afford private rental. With the increased targeting of public housing availability for people in crisis, it is likely that large numbers of older renters will find themselves homeless because they do not qualify for public housing.

3. RESPONSE TO OPTIONS CANVASSED IN THE GREEN PAPER "WHICH WAY HOME?"

COTA Over 50s regards prevention and intervention to be the key considerations in policy development and services targeted at reducing homelessness. Thus Option 3 - Improve the mainstream service response to homelessness and restrict SAAP to responding to crisis interventions is the strategy most consistent with the principles of prevention / intervention. Responses to all three Options are set out below

Many older Australians who become homeless would not have ended up in that situation had timely intervention occurred. Targeted and timely support for someone who has relatively low-level support needs is infinitely less costly to both taxpayers and the persons concerned than responding to the needs of that person when they have been allowed to slip into homelessness. Homelessness involves a complexity of issues. The condition of someone prior to slipping into homelessness is much less complex than their condition on becoming homeless. Slipping into homelessness produces an unravelling of a person's resources, diminishes resilience, introduces new stresses and compounds existing ones.

We must build on current preventative and early intervention strategies, such as improvements in program coordination, to ensure older people in need of housing and support services are identified and do not slip through the net. The major gaps in support services relate to the hidden group of older people who have constant low-level support needs but are unknown to mainstream services until a crisis occurs.

Option 1.

Transform SAAP to build a national homeless response based on distinct streams

In the view of COTA Over 50s, this would be a retrograde step and would encourage a silo mentality, with different categories of people being 'attached' to particular portfolios / agencies. It would militate against being a truly joined-up approach to support.

Option 2.

Improve current SAAP response

This option contains many highly desirable features. It would require proper funding and staffing levels to provide the right levels of support. This option builds on what currently exists and maintains the core of what is currently happening. It would deliver considerable improvements in service to clients.

Option 3.

Improve mainstreams service response to homelessness & restrict SAAP to crisis interventions.

This is COTA Over 50s' most preferred option as it declares 'a particular focus on early intervention and prevention'. It requires adequate funding both to SAAP and to the other mainstream services, and SAAP services would have to be enabled to work closely with mainstream and specialist services. There will always be a need for SAAP-type responses to crisis, but mainstream services must carry the responsibility for preventing crises from arising in the first place. Every dollar spent in prevention saves multiple dollars in responding to crisis and helps keep individual lives and families intact – the ultimate goal.

The following key points should inform policy considerations as they affect older Australians experiencing or at risk of homelessness:

- Earlier identification is required – we discover ‘at risk’ older people too late.
- Most older people with complex needs live outside of conventional service systems, including the direct homeless service system, and the broader service system is very selective about whom it will work with.
- Older people with complex needs who are homeless require ongoing support linked to appropriate and affordable housing. They need a case management approach.
- Responsive services need to have:
 - the right service delivery culture;
 - the capacity to respond in a flexible manner including the ability to find this client group via assertive outreach;
 - the capacity to support them where they live, ‘stick with them’ for the long haul and provide continuity of care.
- Funding needs to be targeted and clear accountability is required.
- Access to age care services should be regarded as a right – older people who are homeless are older people first and should not be regarded as the responsibility of the homelessness service system. The aged care service system is very difficult to navigate without help. As a result, access to service is extremely difficult for homeless older Australians, let alone to other elderly, frail Australians.
- There is very limited investment by mainstream HACC providers in working with people who are homeless even though people experiencing financial disadvantage and insecure housing are a recognised priority group.
- SAAP system may provide support but does not have the capacity to deal with underlying chronic needs.
- Tenancy management resources are not adequate to support older people with complex needs.
- Facilitation of group affiliations and companionship;
- Tolerance of lifestyle preferences and behaviour;
- Advocacy in regard to health care and entitlements.

Signed: **Dr GEOFFREY BIRD**

Executive Director

ⁱ Kavanagh, K *The Battlers Elderly people residing in insecure housing*. Mercy Family Care 1997

ⁱⁱ Aged & Community Services Australia Directions paper *Accommodating Ageing* Sept 2007, p3

ⁱⁱⁱ Aged & Community Services Australia Directions paper *Accommodating Ageing* Sept 2007, p5

^{iv} Jones A et al *Rental housing provision for lower-income older Australians* AHURI Final Report No.98, May 2007, p.viii

^v Jones A et al, May 2007, p.x