

Submission to the NSW Legislative Council's Standing Committee on
Social Issues

Inquiry into homelessness amongst older people aged over 55 in New South Wales

May 2022

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CPSA is a non-profit, non-party-political membership association founded in 1931 which serves pensioners of all ages, superannuants and low-income retirees. CPSA's aim is to improve the standard of living and well-being of its members and constituents. CPSA receives funding support from the NSW Government Departments of Communities & Justice and Health and the Australian Government Department of Health.

Introduction

CPSA appreciates the opportunity to make a submission to the Legislative Council's Inquiry into homelessness amongst older people aged over 55 in New South Wales.

The right to appropriate housing is a fundamental human right. The fact that an increasing number of older people Australia wide are finding themselves without access to a secure home is unacceptable and urgently needs to be addressed. Without housing, people are unable to access other vital services such as healthcare or to meaningfully connect with and contribute to communities.

Whilst older people don't make up the largest age group of homeless people in NSW, it is a significant group and a quickly growing demographic. Homelessness among older people will become a bigger problem if not addressed.

Homelessness and low incomes go hand in hand. About 60 per cent of Age Pensioners are on a full-rate pension, which means they have little or no savings and no or little income additional to their pension. While superannuation balances at retirement are generally becoming higher, the superannuation system is far from mature, and incapable of delivering an adequate retirement income supplement for a growing group of pensioners, particularly women.

Addressing this vulnerability and preventing homelessness across all of NSW regardless of age is vital. In providing secure affordable and social housing stock and improving services helping people out of homelessness, older people can live in a safe environment. This is beneficial not only to the individual but also to the community and to governments' budgets.

CPSA's submission is structured according to the terms of references and addresses terms a through k.

Recommendations

Recommendation 1: That the NSW Government factor in the number of older people relying on low fixed incomes and their struggles when developing homelessness policies.

Recommendation 2: That the NSW Government establish and enforce mandatory minimum standards to ensure all forms of housing are safe, secure, liveable, and allow people to age in place.

Recommendation 3: That the Residential Tenancies Act 2010 be amended to remove 'no grounds' evictions and better regulate rent increases.

Recommendation 4: That the NSW Government develop a NSW Housing Framework containing a NSW Older Persons Housing Strategy to ensure demand for affordable, secure, age-appropriate housing is met by means of a significant boost to the supply of age-appropriate public and community housing in all areas. This must be linked to accessible services and public transport, to allow older people to age in their communities.

Recommendation 5: That the NSW Government increase funding for homelessness services to provide them with the necessary resources to adequately help older people.

Recommendation 6: That the NSW Government reduce the age limit for social housing priority applicants from 80 to 65 to increase older people's access to social housing.

Recommendation 7: That a NSW older people's housing information and support service be established with appropriate resources and staff knowledgeable on the best housing solutions for older people.

Recommendation 8: That the NSW older people's housing information and support service be structured similarly to the Home at Last program, with a no-wrong-door approach and links to other relevant services.

Recommendation 9: That more training be provided to specialist homelessness service providers to ensure they are knowledgeable about how to help older people and connect them with the right services.

Recommendation 10: That rigorous data collection occur more frequently to provide specific statistics about homelessness in older people for use in the development of homelessness strategies.

Recommendation 11: That the NSW Housing Framework (see recommendation 4) utilise a housing first approach and is integrated with NSW community physical and mental health objectives to maximise cost effectiveness of homelessness solutions.

Recommendation 12: That the NSW Government invest more in crisis accommodation for older women facing sudden homelessness and aid them in moving on to long-term accommodation.

Recommendation 13: That homelessness services receive adequate resources to provide awareness training in relation to issues facing specific groups of older people.

(a) the rate of homelessness

Due to a lack of up-to-date data and a failure to collect accurate data, the current scope of the homelessness problem in NSW is not fully known. More regular data collection is needed to be able to fully understand the problem we are facing and to develop suitable policy responses.

The 2016 census data shows that 16 per cent (18,625) of the homeless population in Australia was aged 55 and over with an additional 13,600 older people living in marginal housing at risk of becoming homeless in the near future.¹ This number is a 28 per cent increase from 2011, continuing the upward trend seen in this group.

In 2020-21, 23,900 older people accessed specialist homelessness services but this only accounts for those who reached out for help.² It is unclear how many of these people were homeless compared to the people who are at risk of homelessness, and there could be many more homeless older people who simply did not access services. This is the most recent data available but it still does not give a clear understanding of current homelessness rates.

A similar problem is clear in data collected on NSW's growing rates of homelessness in older people. In 2016 NSW had 34 per cent of the nation's homeless older population with 6,411 people, an increase of 43 per cent from 2011.³ This means it was the state with both the greatest number of older people experiencing homelessness and the greatest percentage increase in this 5-year span. If this trend continues, the problem can be expected to rapidly become more urgent. However, it is unclear how this problem has progressed past 2016 as data collection is insufficient.

The number of people nearing retirement, aged 50-54, who own their homes has decreased by 6.6 per cent since 1996 to 74 per cent in 2016.⁴ Of those who do own their homes, less are doing so without a mortgage. Mortgage-free retirements decreased from 41.3 per cent to 30.4 per cent of all households over the same time. This means fewer older people are retiring into a

¹ ABS, 2018, Census of Population and Housing: Estimating Homelessness

² AIHW, 2021, Homelessness and Homelessness Services

³ ABS, 2018, Census of Population and Housing: Estimating Homelessness

⁴ AIHW, 2021, Home Ownership and Housing Tenure

stable, secure housing situation and homelessness rates will inevitably reflect this, particularly now that Australia seems to be entering a period of interest rate rises.

To resolve homelessness amongst older people, we first need to collect accurate figures and trends to understand how the problem has developed and what the effect of past policy decisions has been. Without this, it is difficult to know whether interventions are addressing key problem areas or how effectively they are performing. More regular data needs to be collected to allow this question to be accurately answered in a timely manner.

The need for data collection, compilation and analysis is further discussed under h).

(b) factors affecting the incidence of homelessness

Factors affecting the incidence of homelessness are:

- Low incomes;
- Insecure housing;
- High house prices and high rents;
- Inadequate social housing supply

Low incomes

Homelessness and low incomes go hand in hand. About 60 per cent of Age Pensioners are on a full-rate pension. This amounts to \$25,677.60 annually for singles and \$38,708.80 annually for couples. Those relying on a full pension will generally have little or no savings, with pensions being reduced if a single non-homeowner's assets rise over \$270,500. Any savings they do have are generally just a contingency fund rather than investable assets. As a result, they are unlikely to have any additional income other than the pension.

Singles will often face increased financial hardship as after the death of a spouse or a relationship breakdown, their pension is reduced. They are then left to pay for the same bills and payments but with as much as \$13,000 less annually.

While superannuation balances at retirement are generally becoming higher, the superannuation system is far from mature and incapable of delivering an adequate retirement income supplement for a growing group of pensioners, particularly women. In 2016-17 the median balance of superannuation accounts of those aged 60 to 64 was \$154,453 for men and \$122,848 for women⁵. Both of these are lower than \$545,000, the Association of Superannuation Funds of Australia's Comfortable Retirement Standard for a single person. Even though this standard may be a generous estimation of necessary funds, there is a significant difference between it and reality.

Having a low income and a low level of savings makes finding appropriate housing difficult for older people who don't own their home.

Recommendation 1: That the NSW Government factor in the number of older people relying on low fixed incomes and their struggles when developing homelessness policies.

Insecure housing

Insecure housing is an increasing problem in people over 55 and is a significant precursor to homelessness. People in insecure housing with low incomes are at risk of events, such as losing a job or experiencing a health crisis, pushing them into homelessness. This is especially becoming a problem as rates of homeownership decline and rental properties become more expensive, forcing people into unsuitable accommodation. It is unacceptable that after working for many years, older people are left wondering how they will be able to pay for housing or how secure their tenure is.

⁵ ASFA, 2019, Better Retirement Outcomes: a snapshot of account balances in Australia

Accommodation alternative to private rentals and social housing, such as share houses, boarding houses, family arrangements, and residential accommodation in hotels, motels or pubs, tends to lack concrete legislative protections. Minimum property standards are often not properly enforced in these types of accommodation and due to existing housing insecurity, tenants are worried about possible ramifications of speaking up about the conditions.

Those in family-living arrangements also need more protections as they are particularly susceptible to financial and psychological elder abuse and are often placed in the situation of choosing to either put up with this abuse or face homelessness. Older people should have access to safe, secure housing without having to self-advocate for decent conditions and treatment.

Recommendation 2: That the NSW Government establish and enforce mandatory minimum standards to ensure all forms of housing are safe, secure, liveable, and allow people to age in place.

High house prices and high rents

Soaring house prices have meant that fewer people are able to own their own homes. In 2017-18 64 per cent of NSW households owned their homes with only 30 per cent owning without a mortgage.⁶ Realistically this figure is probably even lower as it only accounts for the reference person of each household, not including any older people living with family or adult children who still live at home.

Each generation is less likely to own their home than the one before meaning that the number of people moving into retirement with a mortgage or no home at all is increasing. The number of people 50-54 owning their home has already decreased 6.6 per cent from 1996 to 2016.⁷ Without this security, more older people are worrying about housing related costs or their security of tenure. Their risk of becoming homeless is greatly increased.

⁶ ABS, 2019, Housing Occupancy and Costs

⁷ AIHW, 2021, Home Ownership and Housing Tenure

This has meant more older people are turning to private rental properties as an alternative. However, these are also increasingly out of reach for those with the lowest incomes, often causing housing stress, defined as households spending more than 30 per cent of their incomes on housing. 'No grounds' evictions, lack of regulation on rent increases and lack of protection against retaliation when complaining about property maintenance also mean renting is often incredibly short-term and unpredictable.

As of 19 March 2022, very few rental properties across NSW were affordable for older people in receipt of income security payments. On average just 2 per cent of available listings were appropriate for a single person on the Age Pension and this increased only to 5.6 per cent for couples.⁸ The most affordable area was Northern Inland NSW and even here only 9 properties (4 per cent) were affordable for a single person and 45 (18 per cent) for couples. For singles not yet eligible for the Age Pension relying on the JobSeeker Payment, there were only four affordable properties across all of NSW.

Compounded with the fact that generally older people have additional requirements for accessibility, location and proximity to services, this makes finding appropriate, affordable housing in NSW next to impossible. This is further impacted by gentrification, which is increasingly being seen not just in metropolitan but also regional areas. Increasing rent prices force older people out of their homes and local areas, isolating them from familiar spaces and communities. This is unacceptable.

Commonwealth Rent Assistance, which is CPI-indexed, is designed to provide some relief for those in rented housing, but many recipients still face housing stress despite the extra assistance. The maximum amount available to those without dependents is only \$145.80 per fortnight, which is not in line with current rents.

Recommendation 3: That the Residential Tenancies Act 2010 be amended to remove 'no grounds' evictions and better regulate rent increases.

⁸ Anglicare Australia, 2022, Anglicare Rental Affordability Snapshot

Inadequate social housing supply

The safety-net option for low-income older people is social housing, but it is also often not a suitable alternative due to the extreme lack of supply.

Social housing stock has been declining for a long period of time. In 1956 the Commonwealth-State Housing Agreement (CSHA) redirected almost a third of Commonwealth funds to building societies and state banks to finance homeownership rather than focus on rentals.⁹ By 1969, the NSW Government had sold off almost 100,000 dwellings, about a third of total social housing builds. The 1984 and 1989 CSAs recognised the need to increase public housing stock, with Commonwealth grants available for some groups most in need.¹⁰ However, nationally the supply of social housing dwellings continued to fall to 9 per cent of all stock in the 80s to 5 per cent in the 90s.

Despite seemingly impressive plans, such as 2016's Communities Plus (promising 23,000 social housing dwellings), many recent commitments mainly concern replacement stock. Since 2016 the NSW Government has only committed to building approximately 9,386 new social housing dwellings in a decade, but there is a lack of transparency about the status of these projects and whether the targets are being met.¹¹ Meanwhile the NSW Government has sold off 4,205 social housing properties worth \$3 billion since 2011.¹² Even if commitments are on track to be delivered, this would mean less than an annual average of 1,000 additional social housing dwellings have become available since 2016.

From 2014-15 to 2018-19 national government spending on emergency homelessness services increased 27 per cent compared to a 4 per cent increase in spending on social housing.¹³ This indicates the prioritisation of short-term crisis solutions rather than more sustainable-housing-first approaches. Whilst both services are important, further investment in social housing is what

⁹ Inner Sydney Voice, A History of Public Housing, 4 March 2021, accessible at: <https://innersydneyvoice.org.au/magazine/a-history-of-public-housing/>

¹⁰ Parliament of Australia, 2001, The Commonwealth-State Housing Agreement

¹¹ Centre for Social Impact, 2021, Social Housing in New South Wales

¹² The Guardian, More than \$3bn of social housing sold by NSW government since Coalition took power, 16 April 2022, accessible at:

https://www.theguardian.com/australia-news/2022/apr/16/more-than-3bn-of-social-housing-sold-by-nsw-government-since-coalition-took-power?CMP=Share_AndroidApp_Gmail

¹³ Launch Housing, 2020, Australian Homelessness Monitor 2020

will prevent people becoming homeless in the first place, reducing the need for emergency homelessness services.

(c) opportunities for early intervention to prevent homelessness

Late in life, homelessness often occurs when those in insecure housing face sudden changes, whether they be financial, health or lifestyle, that force them out of their homes. To address homelessness rates in older people, the supply of secure housing needs to be drastically increased both to provide shelter to those already homeless and to prevent those currently in insecure housing from slipping into homelessness. This includes both affordable and social housing.

NCOSS has said that to address NSW's major social housing shortfall, an additional 5,000 properties should be funded each year for the next ten years.¹⁴ Even though this is significantly higher than the 9,386 dwellings the NSW Government has pledged since 2016, it is still quite conservative. It addresses the current waitlist of 50,000 households but does not account for additional people joining the waitlist over the next 10 years.

The social housing system in NSW needs to be restructured to ensure long-term access to affordable, appropriate and secure housing. The NSW Government should develop a NSW Housing Framework to ensure long-term access to affordable, appropriate and secure housing. As older people have specific housing needs, within this framework a NSW Older Persons Housing Strategy should be implemented to ensure the demand for age-appropriate housing is met.

The Older Persons Housing Strategy should include a long-term, significant boost to the supply of age-appropriate public and community housing. This social housing, as well as affordable private rental housing, should be available in all areas and should be linked to accessible services and public transport.

¹⁴ NCOSS, NSW Budget 2020-21 Analysis: Housing and Homelessness, accessible at: <https://www.ncoss.org.au/nsw-budget-2020-21-analysis-housing-and-homelessness/>

Recommendation 4: That the NSW Government develop a NSW Housing Framework containing a NSW Older Persons Housing Strategy to ensure demand for affordable, secure, age-appropriate housing is met by means of a significant boost to the supply of age-appropriate public and community housing in all areas. This must be linked to accessible services and public transport, to allow older people to age in their communities.

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

Services are available to assist people experiencing homelessness, but in their current form they are not equipped to help older people.

Alternative accommodation, including social housing and temporary and crisis accommodation, is available. However, due to insufficient supply, waitlists for social housing and crisis accommodation are far too long. Older people in particular are at risk of sudden homelessness, due to low-incomes and potential for health complications, yet accessing stable social housing can take over ten years. Priority lists are not available until people reach 80 (55 for Indigenous Australians), making accessing suitable housing even harder.

Government-funded tenants' advice and homelessness services are provided by a variety of not-for-profit organisations. These services are however not always accessible for older people. Navigating services can be confusing and the lack of integration between different agencies can make it harder to receive required assistance.

Of the 9,444 older people who approached specialist homelessness services in 2020-21 requiring long-term accommodation, less than 7 per cent could be helped and only 33 per cent could be referred to another agency.¹⁵ This indicates that a new approach is desperately needed to better assist older people approaching homelessness services.

¹⁵ AIHW, 2021, Specialist homelessness services annual report 2020-21

Social housing supply desperately needs to be addressed and specialist homelessness services need to be restructured to be more accessible for older people.

Recommendation 5: That the NSW Government increase funding for homelessness services to provide them with the necessary resources to adequately help older people.

(e) challenges that older people experience navigating homelessness services

The services available to help those experiencing homelessness are often hard to access due to excessive demand or not having the appropriate resources to specifically help older people. As housing is a fundamental right for everybody, these services need to be restructured to provide help for anyone who may approach, including older people.

There is an extreme shortage of social housing available to those in need with waitlists of over 50,000 households and 10 years in some areas.¹⁶ From 2010-2018 the population grew by around 15 per cent but national social housing supply only marginally increased. This means that social housing stock dropped from 4.6 per cent to 4.2 per cent of all housing supply during these years.¹⁷ Investment in social housing is simply not keeping up with population growth and increasing homelessness rates.

In an attempt to remedy this, those most in need are made priority applicants, however older people cannot be approved as an 'elderly' client until the age of 80 or 55 for Indigenous Australians. This means those who are not old enough to meet this requirement and don't face other disadvantages such as disability remain on the waitlist despite desperately needing age and income appropriate housing as well.

Given the extensive waitlist, older people may feel the need to accept placements that do not meet their needs, due to accessibility or safety issues. The fact that what is supposed to be an

¹⁶ FACS, Expected Waiting Times, accessible at: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

¹⁷ Launch Housing, 2020, Australian Homelessness Monitor 2020

option for those desperately in need of a home is not readily available denies people the dignity of shelter and changes must be made to improve the availability of this vital service.

Furthermore, there are no specialist homelessness services specifically for older people in NSW. This is despite the fact that there are 335 agencies state-wide, some of which do cater to specific at-risk groups.¹⁸ It is particularly shocking as 7.4 per cent of all clients accessing specialist homelessness services in NSW are older people and this number is steadily rising. Whilst general services can still assist older people, they are often unable to provide tailored knowledge of programs that are relevant to this group and link clients to the appropriate services.

An Australian Housing and Urban Research Institute (AHURI) survey of staff from government agencies, advocacy groups, and homelessness and aged care service providers, identified key issues with assisting older people accessing specialist homelessness services.¹⁹ The main problems identified were not having enough resources, a lack of age-specific services and a lack of integration between homelessness and aged care services. Addressing these issues identified by management and frontline workers will allow them to do their jobs better and deliver services needed to help older people out of homelessness. In particular, establishing an age-specific service with trained staff who are knowledgeable about related sectors would increase the accessibility of services.

Shame and stigma around homelessness later in life also prevents older people accessing the services they need. The tendency to self-manage their situation and not identify as homeless or at risk of homelessness makes intervention harder. A specialised agency that acknowledges the prevalence of homelessness later in life and has staff sensitive to these issues may make those feeling shame feel easier in approaching services.

In order to make homelessness services more accessible to older people, better training needs to be provided to extend help and empathy to those accessing it. Establishing a dedicated older persons homelessness service with necessary resources and appropriate staff would encourage those who are struggling with shame or have been turned off by past experiences to get the help

¹⁸ AIHW, 2021, Specialist homelessness services annual report 2020-21

¹⁹ AHURI, 2019, An effective homelessness services system for older Australians

they need. Better linking this main service to related services would also increase the number of people being redirected rather than turned away because they didn't approach the right access point.

Recommendation 6: That the NSW Government reduce the age limit for social housing priority applicants from 80 to 65 to increase older people's access to social housing.

Recommendation 7: That a NSW older people's housing information and support service be established with appropriate resources and staff knowledgeable on the best housing solutions for older people.

(f) examples of best-practice approaches in Australia and internationally to prevent and address homelessness amongst older people

Specialist services that can specifically cater to older people and provide targeted knowledge of available programs and support are vital to addressing homelessness rates in this population. An example of this is Housing for the Aged Action Group's Home at Last program in Victoria.

Home at Last acts as a central contact point for older people needing homelessness services. They offer community education, assessments, referrals to other services and advice on tenancy, housing options and navigating systems. It works in tandem with ancillary services such as local Assistance with Care and Housing providers, health, aged care and financial advice support services and other specialists to provide long term housing and ongoing tenancy support. Their no-wrong-door approach prevents older people from leaving without receiving assistance or at least being linked with appropriate services.

70 per cent of their clients were provided housing within three months of first contact with very few experiencing further homelessness episodes.²⁰ The effectiveness of the service can be attributed to staff being trained and knowledgeable about specific problems and solutions

²⁰ Ageing on the Edge, 2019, The seniors housing gateway

relevant to older people, and the integrated approach, both of which were problems identified by staff in the AHURI survey previously mentioned.

Research into homelessness in the EU has identified key factors to the success of homelessness initiatives.²¹ They require long-term investment in 'housing first' strategy, based around the fact that providing housing will enable many social and health problems to be resolved. They also need multi-level governance coordinated at a national level. Neither of these factors are being addressed in NSW as evidenced by the established lack of social housing and the lack of a dedicated housing department at a national level to seriously tackle the problem.

These strategies have proved to be effective in Norway and Finland reducing their homeless populations by 36 per cent from 2012 to 2016 and 10 per cent from 2013 to 2016 respectively.²²

Clearly a different approach is needed in NSW with homelessness rates increasing. The NSW Government needs to learn from these successes, firstly investing in a specialised older persons homelessness service. A bigger investment also needs to be made in social housing in NSW with more cohesive government input to make safe, secure housing available for older people.

Recommendation 8: That the NSW older people's housing information and support service be structured similarly to the Home at Last program, with a no-wrong-door approach and links to other relevant services.

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

As explored above, homelessness services can be confusing to navigate and are not accessible for all older people. Social housing waitlists continue to grow longer, and a person is only placed on the priority list if they are 80 years old or 55 years old as an Indigenous Australian. Accessing

²¹ FEANTSA & Abbé Pierre Foundation, 2018, Third overview of housing exclusion in Europe

²² AHURI, 2019, An effective homelessness services system for older Australians

services can be confusing at best and dehumanising at worst. Homelessness services often don't have the resources to provide required services or the knowledge to link to the right ones.

There are far too many obstacles faced by older people when trying to get the very basic, fundamental right of housing. These services need to be properly funded to allow them to provide the required care to older people trying to get help. Properly training service providers to be attentive to clients' needs as well as to be able to redirect them to alternative services if not able to help directly is important. This would make accessing help less confusing and intimidating, encouraging more people at risk of homelessness to seek help.

The NSW Government needs to increase funding to specialist homelessness services and Tenant Advice and Advocacy Services to provide training that will improve the accessibility of these services. Staff should be knowledgeable of relevant issues and services, allowing more integration between housing, homelessness and health services.

Further, a specialised older people's housing information and support service, similar to Victoria's Home at Last, should be established in NSW. This would create a central location to provide resources and inform older people about all housing options available to them including rentals, social housing and other retirement living.

Recommendation 9: That more training be provided to specialist homelessness service providers to ensure they are knowledgeable about how to help older people and connect them with the right services.

(h) the adequacy of the collection of data on older people experiencing or at risk of homelessness and opportunities to improve such collection

There is not enough data being collected on this problem to be able to address it in a meaningful way. The problem of homelessness amongst older people is far too important to neglect. It has been mentioned that most information is from the census meaning the most recent data is six years old. Because of past trends it can be assumed that figures have only increased, and that the problem is getting more out of hand. However, there is no data to support that assumption.

More recent data is available from specialist homelessness services but only takes into account those that have approached services. Within this data it is hard to tell for sure how many are homeless and how many are at risk of becoming homeless and, more importantly, it does not include those most marginalised who can't or won't access help.

If the data is not even available to understand the problem at hand, any efforts to address it won't be able to account for specific trends and the effectiveness of any interventions would not be apparent. Further the amount of older people whose homelessness is 'invisible' due to sleeping on couches or in cars and the number of people who are unlikely to self-identify as homeless has the potential to skew what data is available.

Data collection on homelessness in older people needs to be more rigorous and occur more often than the census. Different methods should also be employed to not leave out people who don't self-report or who aren't as visible.

Recommendation 10: That rigorous data collection occur more frequently to provide specific statistics about homelessness in older people for use in the development of homelessness strategies.

(i) the impact of homelessness on the health and wellbeing of older people and the related costs to the health system

Homelessness has detrimental impacts on both individuals and society as a whole. Housing gives those experiencing homelessness the capacity to start thinking about other aspects of their life. On a larger scale, investing in housing as a homelessness prevention strategy reduces spending in other government areas.

Homelessness has significant physical and mental health impacts that start during the long periods of housing insecurity preceding homelessness. These health impacts only get worse as housing insecurity is prolonged. Particularly for older people who tend to spend more time at home, especially if they have health or mobility issues, it is vital for their health and social connectedness that they have a safe, secure home environment.

The lack of access to needed resources such as nutritious food and health services has a detrimental impact on physical health whilst lack of control and social isolation, amongst other stressors, negatively impacts mental health. As accessing needed services becomes harder for those experiencing homelessness, these problems accumulate and become much more difficult to treat. Any pre-existing health conditions are exacerbated by homelessness.

A 2016 study found that on average a person experiencing homelessness accessed \$48,217 of government services annually. Once in supportive housing this number dropped to \$35,117, including the cost of housing.²³ Another Perth-based study found that in the 12 months after clients were housed, hospital emergency admissions amongst the group decreased by 57 per cent and overnight stays decreased by 53 per cent. This saved more than \$9,000 per participant in health expenditure.²⁴ Increasing social housing supply and ensuring everyone has secure housing is cost-effective.

Recommendation 11: That the NSW Housing Framework (see recommendation 4) utilise a housing first approach and is integrated with NSW community physical and mental health objectives to maximise cost effectiveness of homelessness solutions.

(j) the specific impact of homelessness, including the matters raised above, on older women

Older women are at particular risk of homelessness due the combination of a gender pay gap, increased likelihood of being unpaid carers, interrupted careers, divorce, and domestic violence. This means that they generally retire with less savings and less income.

This also means that their housing situations are particularly unstable and single life events can upend their situation leading to first-time homelessness in older age. This increases the stigma surrounding the situation and also means that they are less aware of the services available to

²³ Parsell, Petersen & Culhane, 2016. Cost offsets of supportive housing: evidence for social work

²⁴ Wood et al., 2019. Hospital collaboration with a Housing First program to improve health outcomes for people experiencing homelessness

them when they need them. Once homeless, older women are also more prone to facing violence, particularly in mixed-gender environments such as share houses or boarding houses.

This is one of the fastest growing demographics in homelessness data increasing by 31 per cent from 2011 to 2016.²⁵ This is despite the fact that they are also more likely to be underreported as homeless older women tend to 'self-manage' rather than access services and are often less visible, staying in cars or couch surfing.

Recommendation 12: That the NSW Government invest more in crisis accommodation for older women facing sudden homelessness and aid them in moving on to long-term accommodation.

(k) the impact of homelessness, including the increased risk of homelessness in the community, on older people in vulnerable groups

Trying to access housing and other services is already hard for older people but becomes increasingly difficult for anyone that is further disadvantaged. Those with disabilities may have been relying on insufficient social payments for a longer time making both their income and housing less secure. They also have even more limited options when it comes to appropriate housing that matches their needs and may face discrimination in the private rental market.

Indigenous Australians are severely overrepresented in homelessness data making up 20 per cent of the homeless population and 8 per cent of older homeless people, but only 3.3 per cent of the whole population.²⁶ They are also less likely to self-identify as homeless if living on country or with family regardless of dwelling conditions meaning the number could be higher. Community support and social connections are particularly important to this group meaning that being displaced by homelessness has an even more significant impact.

²⁵ ABS, 2018, Census of Population and Housing: Estimating Homelessness

²⁶ ABS, 2018, Census of Population and Housing: Estimating Homelessness

Recommendation 13: That homelessness services receive adequate resources to provide awareness training in relation to issues facing specific groups of older people.