

DOUBLE JEOPARDY – OLD AGE AND NOWHERE SECURE TO LAY YOUR HEAD

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. When the next Census figures are released, this figure will almost certainly have risen. War veterans make up approximately 10% of this group of older, homeless Australians. Some are drug and alcohol dependent and suffer from mental 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. Often these people approach mainstream services but they are not recorded as being homeless.

It is estimated that 250,000 people over the age of 60 are homeless or at risk of homelessness across Australia. These numbers are on the rise, and will escalate more rapidly over the next decade as the demographics of Australian society shift to a higher proportion of people over 55 years old.

There are at least two trends that should be ringing alarm bells for policy makers concerned with issues of housing and homelessness.

A recent, disturbing trend revealed by a 2008 NATSEM report is that people are taking more debt into retirement. Compared to their equivalent age group in 1995-96, today more than twice as many people aged over 60 are still paying off a mortgage. If people are increasingly entering retirement with a mortgage still hanging around their necks, it seems likely that at least a proportion of these will find themselves unable to meet their repayments on a reduced post-employment income. The likelihood of this occurring is even greater if the household is relying on the age pension. The risk of repossession followed by homelessness for such pensioners is correspondingly higher.

These risks are exacerbated by the second disturbing trend – the large numbers of older people who will be flooding into the already-stretched rental market. The chances that people who cannot keep up their mortgage repayments will be able to find rental accommodation are diminishing by the month. During the 2007-08 financial year there were double-digit rent increases in most of Australia's major cities and advertised rental listings dropped to a five-year low. A recent report by Australian Property Monitors predicts that rents in most Australian state capital cities will rise by 50 percent over the four years to 2012.

Significant numbers of older people are at high risk of homelessness because they are living in housing that is insecure - single rooms and boarding houses, private rental or hostels - and they are often unlikely to raise problems with their landlord because of fear of eviction. 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.

Other issues precipitating homelessness include elder abuse by other family members; bereavement by the loss of partner or elderly parents with whom they have always lived, leading to depression, and an inability to cope; physical and mental health problems, whereby people cannot manage alone but do not seek help needed, and inevitably present in crisis; and 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.

But it remains older Australians currently in rental accommodation who are particularly vulnerable to homelessness. If you are on a pension and the rent goes up even a few dollars, it can mean ending up on the streets. If that happens, it is often a downward spiral for the person, and an expensive strain on the services that have to step in and help.

Older renters constitute around 12% (around 300,000 people) of all Australians aged 65+ who are living in private dwellings, and over 100,000 older households renting privately are currently at risk of financial stress due to the cost of rent. Moreover, 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. 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. It seems highly unlikely that such numbers will actually be able to be accommodated. It is a small step from here into homelessness.

The most cited reason in the *2005 National Social Housing Survey* as to why older persons moved into public housing was that they could not afford private rental. But public housing options are extremely limited for the socially and economically disadvantaged older Australians due to long waiting lists and the increased targeting of public housing. 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. 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 precisely because they do not qualify for public housing.

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.

An ethical policy position towards older Australians is one that ensures 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.

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. The principle of *prevention* must be a pre-eminent consideration in policy formulation and service-delivery strategy.

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.

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.

The 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 effective, particularly if linked to support. 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. 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.

The availability of suitable housing is essential if older Australians are to 'age well' and to 'age in place'. Housing policy must respond to what older people need and value, whether they own their own home or are in rental accommodation. 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.

Older Australians are by and large a resilient and self-reliant bunch. With some low-level support and timely interventions, most will be able to manage their circumstances, even when conditions are adverse. For an older person to slip into homelessness is not only an alarming indication that policies and services for older Australians are failing, but a cruel fate unworthy of citizens of the so-called lucky country, with its ethos of mateship and a fair go.

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