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‘I Just Want Secure, Safe Housing’

Older People at Risk of Homelessness in Queensland

— J. Fiedler and D. Faulkner
March 2020



HOUSING FOR THE AGED ACTION GROUP INC.



This report was jointly produced by:



Jeff Fiedler, Housing for the Aged Action Group

Jeff is the National Development Worker at Housing for the Aged Action Group (HAAG), which has provided government funded services to the Victorian community since 1992. From 2012 HAAG has developed its Home at Last Older Persons Housing Information and Support Service. This unique early intervention and homelessness prevention service has been independently proven to assist older people at risk of homelessness transition from housing where they are highly vulnerable to long term affordable housing. While services to the Victorian community have been the basis of HAAG and Home at Last's service delivery, HAAG has also operated at a national policy level for a number of years.



Dr Debbie Faulkner, Centre for Housing, Urban and Regional Planning (CHURP), The University of Adelaide

Debbie is Deputy Director and a Senior Research Fellow at CHURP, a research centre established in 2011 at The University of Adelaide. CHURP academics undertake high quality housing, urban, regional and planning research. The Centre's applied research focus results in strong links with government and the community sector. Debbie has many years of experience in social and population based research issues with a strong focus and expertise in understanding the housing, social and aged care needs of the older population in Australia.



The Wicking Trust

This project is supported and funded by the J.O. and J.R. Wicking Trust. The project fits very well with one of the Trust's priorities – assisting older people to stay at home longer; including innovative models for supporting housing stability for older Australians at risk of homelessness.

The J.O. & J.R. Wicking Trust (The Wicking Trust) was established under the terms of the Will of the late John Oswald Wicking and is one of Australia's most significant trusts. The Trust seeks to support organisations that are well placed to affect systemic change in the wellness and quality of life of the aged and/or those with, or at risk of, Alzheimer's disease.

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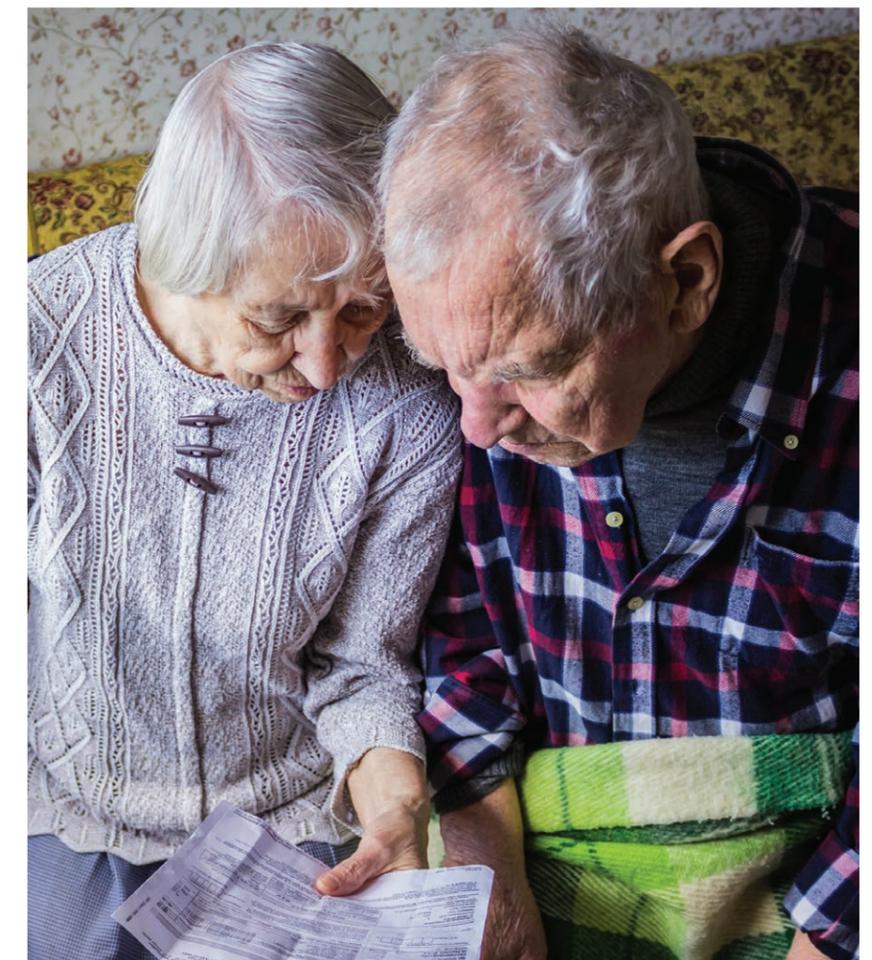
- For their generous support and guidance: Mark Tucker-Evans (Council on the Ageing Queensland), Dr Maree Petersen (University of Queensland), Maggie Shambrook and Emma Greenhalgh (Shelter Queensland) and Penny Carr (Tenants Queensland).

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The many older people who agreed to be interviewed for this research and those who have joined our national campaign on housing justice for older people. You are the reason, the inspiration and catalyst for change.

Thanks to Ms Julia Law for the drawing of the maps and the overall support of the CHURP and HAAG staff.



Objectives of the Report

The Ageing on the Edge—The Older Persons Homelessness Prevention Project is a five year initiative (2016–2020) that aims to:

- Gather evidence and conduct research that supports a compelling need for better housing and support services for older people;
- Develop awareness across all states about the growing problem of housing security for older people;
- Investigate the availability of avenues for older people to find long term, affordable and adaptable housing;
- Promote early intervention and prevention strategies with a focus on achieving long term sustainable housing outcomes;
- Develop strategic partnerships with not-for-profit organisations in the community and create strong linkages with key Commonwealth and state governments that will transform into action to develop effective service responses integrated across housing, health and aged care service sectors;
- Conduct lobbying activities to Governments with partners at Commonwealth level and in each state.

A number of reports have been produced as part of this project. The previous reports are:

Fiedler J. and Faulkner D. 2019 “One rent increase from disaster”, Older renters living on the edge in Western Australia, Final Report, August, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. Web link: www.oldertenant.org.au/wa-report

Fiedler J. and Faulkner D. 2017 “The older I get the scarier it becomes”, Older people at risk in NSW, November, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. <https://www.olderrenters.org.au/publications/the-older-i-get-the-scarier-it-becomes-report-older-people-risk-homelessness-new-south-wales>

Fiedler J. and Faulkner D. 2017 Finding a suitable home for older people at risk of homelessness in South Australia, September, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. <https://www.olderrenters.org.au/publications/finding-suitable-home-older-people-risk-homelessness-south-australia>

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of the homeless population was aged 55 years



32,000

over 65's in housing stress



36%

paying more than half their income in rent

32%

of those in extreme housing stress aged 75 and over

Executive Summary

Patterns of homelessness and risks of homelessness

- The patterns and circumstances of low income older non-homeowners identified in this report, indicate that Queensland is no exception to the national trends on homelessness and the risk of homelessness for the older population.
- Overall homelessness in Queensland is rising and the older age groups (55 years and over) are increasingly contributing to this growth. At the 2016 Census of Population and Housing, one fifth (20.5 per cent) of the homeless population was aged 55 years and over and 8.7 per cent were 65 years and over.
- This increase in homelessness varied by gender with the increase in homelessness at the older ages greater for the female population at 32.9 per cent between 2011 and 2016 compared to a 26.5 per cent change for males.
- In addition to the 4437 people aged 55 years and over recorded as homeless at the 2016 Census an additional 3745 were counted as marginally housed with over 50 per cent (58 per cent) marginally housed in a caravan park.
- Unlike in other states where older people affected by homelessness and marginally housed are concentrated in the metropolitan capital, in Queensland greater numbers are found in regional Queensland.
- At the 2016 Census, 194 males and 150 females aged 55 years and over, recorded as homeless, were classified as Aboriginal or Torres Strait Islander.
- Nationally, and in Queensland, the number of older people (aged 55 years and over) attending Specialist Homelessness Services (SHS) has been increasing. Overall in 2018-19 close to 11 per cent of all older people accessing services in Australia were located in Queensland.
- There has been a progressive increase across all the older age groups over the period 2011-12 to 2018-19. In the latest year of available data, 2600 older people were a client of a SHS in Queensland, six per cent of all the clients in the state. The increase has been significantly greater for females (51.6 per cent increase 2011-12 to 2018-19) than for males (14.9 per cent change 2011-12 to 2018-19).
- For older people, more people at risk of homelessness seek help than are actually designated to be homeless. This indicates older people are seeking help to enable them to retain a tenancy.
- At the 2016 Census there were over 32,000 households that could be considered in housing stress, with 80 per cent of these households located in the private rental market.
- A significant number of households, 11,707 (or 36.3 per cent) (with 84 per cent in private rental) are in extreme housing stress, that is their household income falls in the bottom 20th percentile of the gross household income distribution and they are paying at least 50 per cent of their income in rent. Of these households in extreme housing stress, 32 per cent were 75 years or older at the Census.
- A comparison of older household's circumstances between the 2011 and 2016 Censuses indicates the pattern of increase identified by the SHS data is representative of an actual increase in the number of older people struggling in the housing market over the last few years. Over the five years, 2011-2016, generally, there have been significant increases in stress across all family types.
- It is the number of lone female households that has contributed the most to the growth of older households at risk of stress and ultimately potentially homelessness.
- Geographically, older low income households in rental housing stress are spread across the metropolitan area of Brisbane and the regional areas of Queensland.

Older Queenslanders' experiences

- Older people interviewed for this research describe the difficulties they face living in the precarious private rental market and being at risk of homelessness. From living in abject poverty, making difficult decisions about expenditure on daily essentials, the emotional toll and the fear of losing their home and being faced with homelessness. They also describe the great difficulties, and even futility, of trying to navigate their way out of their housing trap. They dream of being able to live in secure, affordable housing that's adaptable and appropriate for ageing well.

Housing options available to older low income households

- There are a range of social and affordable housing options suitable for older people in Queensland across a number of domains. These include social housing provided by government and the community housing sector, independent living units provided by churches, local government, aged care and service organisations, rental housing within retirement villages, independent units within some aged care portfolios, local government providers and for-profit rental villages. Whilst this housing exists in an overall state and national context of extreme shortages of government and not-for-profit housing, there are a complexity of potential options for older people in Queensland, if older people could find them.

- The Queensland Government has developed a Queensland Housing Strategy and initiatives such as Partnering for Growth and Impact. Working with the community housing sector, they are introducing a number of actions to increase social and affordable housing supply and community sector capacity and to also improve homelessness service responses. These positive steps are expected to produce a number of projects to incrementally increase housing supply. However, it is impossible for the Queensland Government to produce the scale of housing needed to address the rapid increases in housing need as demonstrated in this report. A critical concern is the fact that the last two major national housing supply initiatives, the Nation Building Fund and the National Rental Affordability Scheme (NRAS) have either been completed or gradually expire over the next few years. No Commonwealth Government initiatives have been announced that could continue this scale of response that is desperately needed.
- This research has found that it is extremely difficult for older people at risk of homelessness in Queensland to navigate their way around the social and affordable housing systems. Whilst long term strategies for improving information and access to social and affordable housing were proposed by the Advisory Taskforce on Residential Transition for Ageing Queenslanders in 2016, and endorsed in the Queensland Housing Strategy

Action Plan 2017-20, a targeted and comprehensive approach has not yet been delivered for older people.

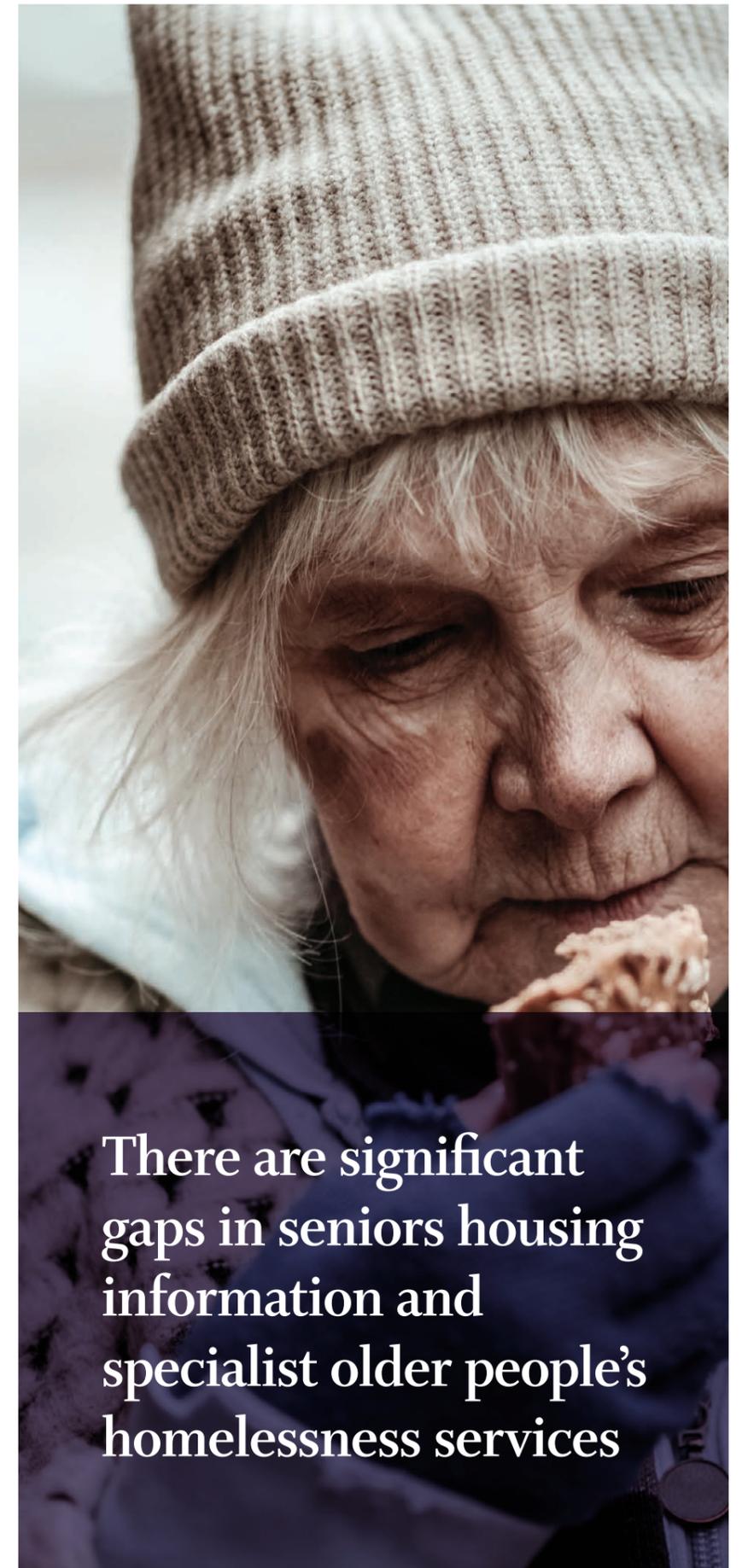
Information assistance for older people

- This research found significant gaps in the information systems that could provide specialist housing help for older people, although one promising initiative is currently being piloted. Government and community organisation websites need a specialist older persons focus to provide comprehensive information and directories of housing options to encourage and enable older people to progress their search for housing.
- Advice specific to the needs of seniors on applying for social housing does not exist and the experience of older people interviewed for this project demonstrate the complexity of the process and sense of frustration and futility older people experience in applying, often resulting in languishing on waiting lists or giving up.

Services to assist older people

- Services that can help older people at risk of homelessness fall into two main programs:
 - o Homelessness services, while valuable, do not provide a specialist older persons approach which the sector acknowledges is required to address the needs of the emerging cohort of older people experiencing

- o homelessness for the first time in their lives. Such services strongly acknowledged that they are operating at full capacity addressing the needs of people with chronic homelessness and complex issues that often require intensive wrap around supports. Whilst there are many homelessness services in Queensland that focus on particular cohorts such as children, youth, families and women escaping domestic violence, there are no homelessness services that specialise on the needs of older people. Many older people interviewed stated that they see the provision of at least one service that caters for their needs as a high priority for governments to consider.
- o The Commonwealth Assistance with Care and Housing (ACH) Program in Queensland, that aims to assist older people that are homeless or at risk of homelessness, is severely under-resourced. Two agencies cover all of Greater Brisbane and many regional cities and towns have no ACH services at all. The Draft Aged Care Diversity Homelessness Action Plan, developed for the Federal Aged Care Minister in 2019, recommends a ten-fold increase in funding for the ACH Program.



There are significant gaps in seniors housing information and specialist older people's homelessness services

Introduction

Housing stress and homelessness is a continuing and unacceptable issue for many Australians and a growing issue for the country's older population. While there are a range of circumstances that increase people's vulnerability, the real issue is the lack of affordable and appropriate housing as increasing numbers of Australians do not have the security of home ownership or the privilege of living in social housing.¹

Recent work tracking the supply of affordable and available private rental housing in Australia indicates for the first two decades of this century, an increasing mismatch between availability and need – a shortfall of close to 400,000 private rental dwellings for low income households (Hulse et al. 2019).

In addition to the deficit in housing supply, both private and social, a number of other contributory factors have been identified as increasing the vulnerability of households, particularly older households. These factors are the result of both individual circumstances and structural issues within the economy and include:

- Age not being a qualifying factor for social housing in some states and where age is stipulated as a qualifying factor, the specific age varies from state to state;
- There are a lack of alternative housing options for low income households in Australia and older people, like other groups in the community are reliant on the private rental market where rents are unaffordable, tenure is limited and insecure, where there are few minimum housing standards

and adaptability as people age difficult to achieve;

- The growing number of single person households amongst older households;
- Variable workforce participation trends, particularly for women, resulting in limited savings and inadequate superannuation balances – little accumulation of wealth over time and for retirement; consequently reliance on government income (pensions, Newstart Allowance) and no means of increasing income or savings to guard against increases in living costs;
- The impact of domestic and family violence which sees older women leave untenable circumstances but at the risk of housing vulnerability;
- The loss of a partner or relationship breakdown which increases housing costs;
- A lack of family and social support as people age;
- An increasing incidence of health issues which impact on activities of daily living, exacerbated by poor housing outcomes.

While most older people struggling in the housing market have very straightforward needs—long term affordable, stable, adaptable housing with a potential need for links into the aged care system at some stage, the likelihood is that without the re-orientation of public policy to include kindness and a re-focus on the individual (Unwin 2018) then the issue of housing affordability and homelessness, can only but increase. If there are no changes to government policy then it is projected that over the next 30 years the number of older households in need of social and affordable and suitable social housing could reach 600,000 (Yates 2015; Ong 2017).

A promising development towards policy review is the announcement that The House of Representatives Standing Committee on Social Policy and Legal Affairs is currently conducting an Inquiry into and report on homelessness in Australia (House of Representatives Standing Committee on Social Policy and Legal Affairs 2020).



Objectives and aims of the Queensland project

The aims of this project are as for the other states and territories to:

- Identify what is the level of homelessness amongst the older population in Queensland and who is at risk of homelessness in Queensland;
- Identify what are the housing options that currently exist, what are their main characteristics and how do older people apply for them;
- Identify what services are available to help older people access affordable and appropriate housing in Queensland;

- Examine the current state policy frameworks that impact on the housing circumstances of older people in Queensland;
- Propose appropriate recommendations that will lead to a systems reform approach to improve assistance and housing for low income older people.

In the absence of a concerted effort to respond to housing need in this country, this project seeks to identify potential enhancements within the current housing and broader service system that could improve the housing outcomes for older

people and allow households to age with dignity. Part of this process is a clear understanding of the level of need and the circumstances of these people and the urgent need to acknowledge and identify older people are a group that faces specific vulnerabilities and requires a more nuanced approach.

The patterns and circumstances of low income older non-homeowners identified in this report, indicate that Queensland is no exception to the national trends on homelessness and the risk of homelessness for the older population.

¹ Government policy has resulted in a decline in the numbers of social housing units and a rationing of the stock to those people with complex needs.

Homelessness and Housing Stress for Older People in Queensland

Homelessness trends

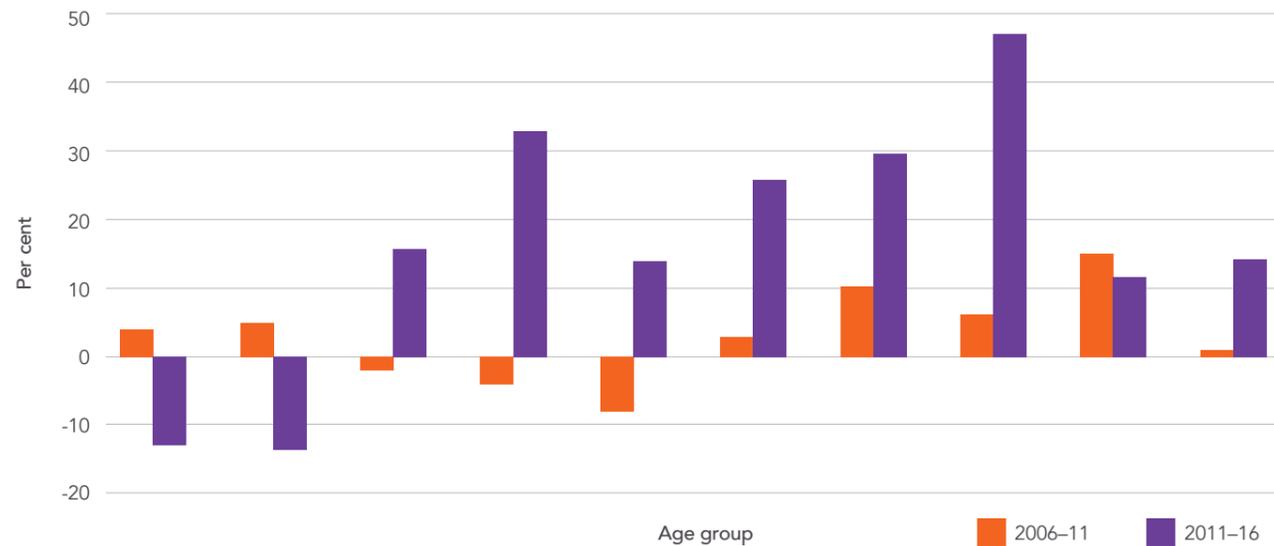
Reflecting national trends, overall homelessness in Queensland is rising and the older age groups (55 years and over) are increasingly contributing to this growth. At the 2016 Census of Population and Housing, one fifth (20.5 per cent) of the homeless population was aged 55 years and over and 8.7 per cent were 65 years and over. These figures are slightly higher than was

the case for Australia as a whole (at 16.0 per cent and 6.8 per cent respectively).

In 2006 there were an estimated 3089 people aged 55 years and over recorded as homeless but by 2016 this had risen to close to four and a half thousand (4437). Eleven per cent of this group were aged 75 years and over. Much of the growth in the older population estimated

as homeless over the last decade occurred between 2011 and 2016 (see Figure 1). This increase has seen the rate of homelessness per 10,000 population aged 55 years and over also grow from 16.4 in 2006 to 17.8 in 2011 to 20.5 in 2016, so the increasing numbers of older people homeless is not just a result of the ageing of the population.²

Figure 1 Queensland: Per cent change in homelessness by age group, 2006-11 and 2011-16



Source: derived from ABS 2012a, 2018a

² Author's calculations from ABS 2018a, ABS 2006, 2011, 2016a

This increase in homelessness varied by gender with the increase in homelessness at the older ages greater for the female population at 32.9 per cent between 2011 and 2016 compared to a 26.5 per cent change for males (Table 1). Of course, there is variation when broken down by more specific ages.

Female homelessness rose by nearly 33 per cent at the pre and early retirement stage of life (55-64 years) and by a significant 56 per cent at aged 65-74. At ages 75 years and over the estimated number of older homeless women decreased by 20 persons, reflecting either a true decline in homelessness in the

community for this age group or perhaps the movement of lower income older people at this age into residential care. Male homelessness however increased between the Censuses across the older age range including for males aged 75 years and over.

Table 1 Queensland: Numbers and per cent change in homelessness by age and sex, 2011-2016

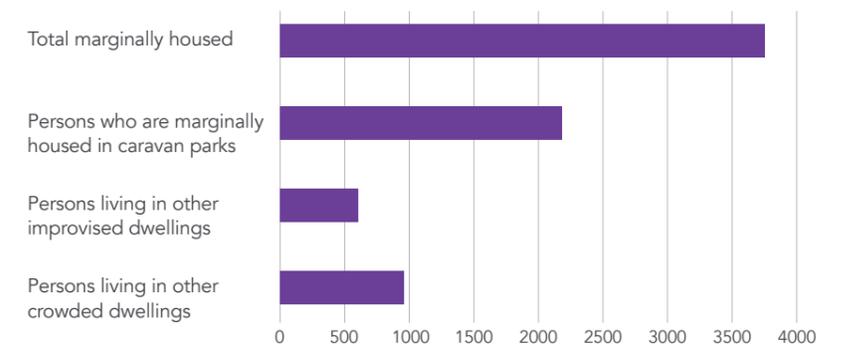
Age	Sex	2016	2011(non-revised)	Per cent change
55-64	M	1570	1280	18.5
	F	979	735	32.6
	T	2549	2015	26.5
65-74	M	928	684	35.7
	F	484	310	56.1
	T	1418	994	42.7
75 & over	M	330	271	21.8
	F	144	164	-13.9
	T	473	435	8.7
55 & over	M	2828	2235	26.5
	F	1607	1209	32.9
	T	4440	3444	28.9

Note: total numbers may not add correctly due to randomisation of numbers (For the 2016 Census the ABS revised the definition of homelessness changing the sub-category of boarding houses which resulted in 64 fewer people aged 55 years and over being counted in the revised 2011 numbers to those produced for the 2011 Census. From the published figures a comparison by state by age by sex can only occur through a comparison of the unadjusted 2011 data with that of 2016. The percentage change presented above is therefore an undercount of the change).

Source: derived from ABS 2018a

In addition to those people recorded as homeless at the Census, information is also collected on those people considered to be marginally housed, that is people living in housing that is 'close to the boundary of homelessness' (ABS 2018a). So, in addition to the 4437 people aged 55 years and over recorded as homeless at the 2016 Census an additional 3745 were counted as marginally housed with over 50 per cent (58 per cent) marginally housed in a caravan park (Figure 2).

Figure 2 Queensland: Population 55 years and over marginally housed, 2016 Census (total no. 3745)



Notes: Other improvised dwellings: people who were enumerated on Census night in the dwelling category of an 'improvised home, tent, sleeper-out' who reported either being 'at home' on Census night or having no usual address, and are not considered on balance, to be homeless; Other crowded dwellings: Persons living in other crowded dwellings are those usual residents living in dwellings reported in the Census where the dwelling requires three extra bedrooms to accommodate them according to the Canadian National Occupancy Standard; caravan parks: Persons marginally housed in caravan parks are those considered to be in marginal housing and at risk of homelessness. (ABS 2012b).

Source: derived from ABS 2018a

Unlike in other states where older people affected by homelessness and marginally housed are concentrated in the metropolitan capital, in Queensland greater numbers are found in regional Queensland. In Greater Brisbane at the 2016 Census 1671 people aged 55 years and over were homeless and 1220 marginally housed; in regional Queensland 2827 were recorded as homeless and 2515 marginally housed (Table 2).

In addition, at the 2016 Census 194 males and 150 females aged 55 years and over, recorded as homeless, were classified as Aboriginal or Torres Strait Islander.

Table 2 Queensland: Geographic distribution of the older people (55 years and over) homeless or marginally housed, 2016 Census

SA4 Region	Homeless		Marginally Housed		Total	
	No.	%	No.	%	No.	%
Brisbane – east	110	2.5	78	2.1	182	2.2
Brisbane – north	86	1.9	150	4.0	240	2.9
Brisbane – south	185	4.1	196	5.2	383	4.7
Brisbane – west	36	0.8	23	0.6	58	0.7
Brisbane – inner city	701	15.7	33	0.9	730	8.9
Cairns	405	9.0	288	7.7	695	8.5
Darling Downs – Maranoa	104	2.3	116	3.1	217	2.6
Central Queensland	309	6.9	257	6.9	564	6.9
Gold Coast	425	9.5	400	10.7	824	10.0
Ipswich	217	4.8	242	6.5	457	5.6
Logan – Beaudesert	136	3.0	247	6.6	381	4.6
Mackay - Isaac – Whitsunday	230	5.1	203	5.4	432	5.3
Moreton Bay – North	149	3.3	169	4.5	313	3.8
Moreton Bay – South	54	1.2	93	2.5	152	1.8
Queensland – Outback	280	6.3	262	7.0	546	6.6
Sunshine Coast	254	5.7	347	9.3	606	7.4
Toowoomba	75	1.7	34	0.9	111	1.4
Townsville	259	5.8	142	3.8	400	4.9
Wide Bay	472	10.5	472	12.6	942	11.5
TOTAL	4478	100.0	3745	100.0	8218	100.0

Source: derived from ABS 2016b

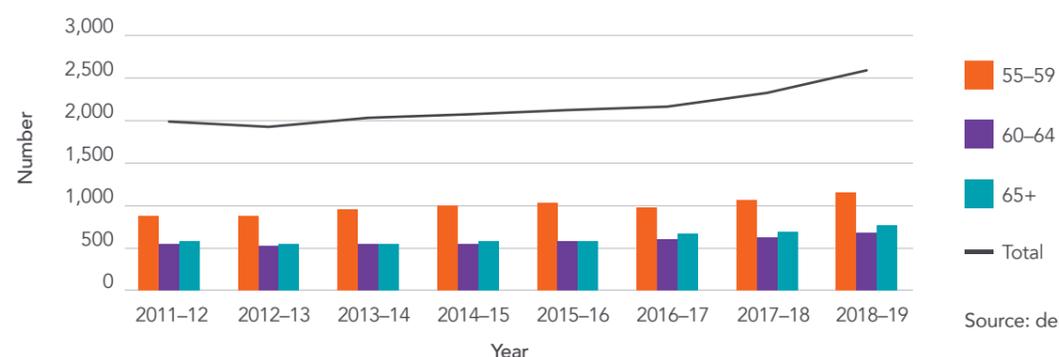
In addition to the picture of homelessness the Census provides, a snapshot every five years, the data collected by service providers assisting people at risk of homelessness or homeless through the Specialist Homelessness Services (SHS) (collected and collated annually by the Australian Institute of Health and Welfare) also provides an insight into trends. This is a rich source of information on

people homeless or having housing difficulties who approach or are referred to these services.

Nationally, and in Queensland, the number of older people (aged 55 years and over) attending SHS has been increasing. Overall in 2018-19 close to 11 per cent of all older people accessing services in Australia were located in Queensland. Figure 3 indicates

there has been a progressive increase across all the older age groups over the period 2011-12 to 2018-19. In the latest year of data, 2600 older people were a client of a SHS in Queensland, six per cent of all the clients in the state. The increase has been significantly greater for females (51.6 per cent increase 2011-12 to 2018-19) than for males (14.9 per cent change 2011-12 to 2018-19).

Figure 3 Queensland: Clients of Specialist Homelessness Services by age, 2011-12 to 2018-19



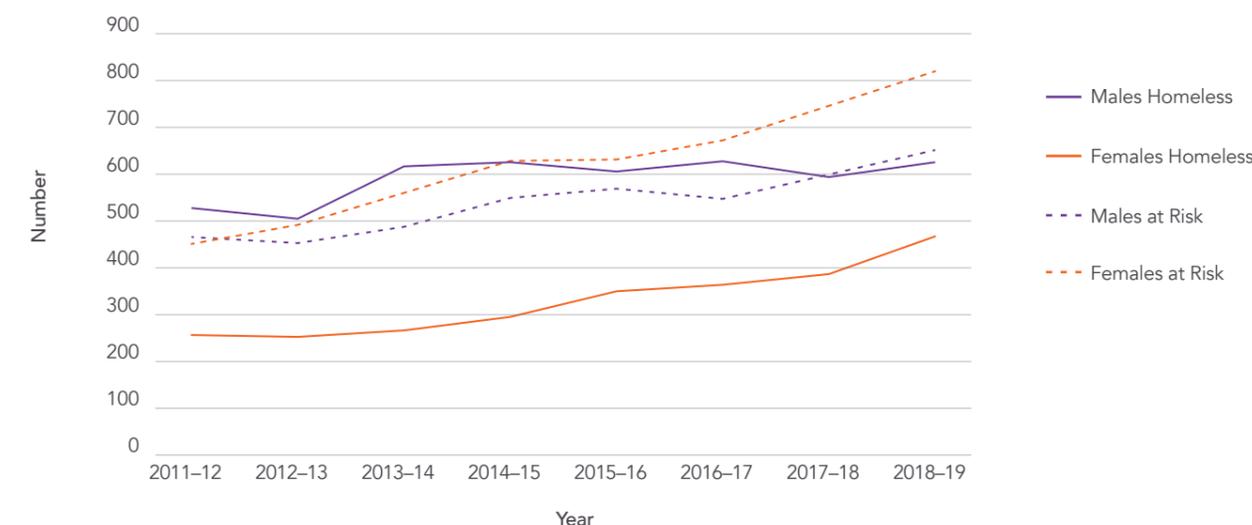
Source: derived from AIHW 2019

Figure 4 provides a breakdown by homelessness category of older people as clients of Specialist Homelessness Services. It is clear the trajectory for homelessness and at risk of homelessness has been much greater for females than males over the 2011-12 to 2018-

19 period. For older people, more people at risk of homelessness seek help than are actually designated to be homeless. This indicates older people are seeking help to enable them to retain a tenancy. Table 3 outlines the primary reason older people attended a

homelessness service in Queensland in 2018-19. Housing affordability stress and a housing crisis is the main reason for both males and females followed by financial difficulties and domestic and family violence for older women.

Figure 4 Queensland: Number of males and females 55 years and over seeking assistance from homelessness services by homelessness category, 2011-12 to 2018-19



Note: There have been some changes in classifications across time but these changes should have little impact on the counting of the population aged 55 years and over. People at risk live in a range of housing options with 57 per cent in 2018-19 in the private rental sector and 35 per cent in the social (public and community) housing sector. Figure excludes not stated at 4.5 per cent of clients in 2018-19.

Source: derived from AIHW 2019

Table 3 Queensland: Main reasons first reported for attending Specialist Homelessness Services, population aged 55 years and over, 2018-19

Main reason first reported	Males		Females		Total	
	No.	%	No.	%	No.	%
Financial difficulties	262	20.3	239	18.3	501	19.3
Housing crisis/housing affordability stress (pending eviction/foreclosure, rental/mortgage arrears)	451	34.9	380	29.1	831	32.0
Inadequate or inappropriate dwelling conditions (including accommodation that is unsafe, unsuitable, overcrowded)	238	18.4	211	16.1	449	17.3
Domestic and family violence	14	1.1	247	18.9	261	10.0
Previous accommodation ended	71	5.5	47	3.6	118	4.5
Total (all reasons)	1293	(80.2)	1307	(86.0)	2600	(83.1)

Source: derived from AIHW 2019

Older low income households in Queensland in the rental market

In Queensland at the 2016 Census, 15.6 per cent of the older population (55 years and over) were renters (203,000 people) and of these only 39,000 were living in social housing (ABS 2016b). As well as obtaining estimates of homelessness from the Census, the available data in the Census of Population and Housing can be used to also estimate the number of older households that are at risk of housing stress and potentially homelessness. This risk may increase with the likelihood of retirement and this section examines the older population in Queensland, aged 65 years and over, at risk of housing stress at the 2016 Census.

This research has classified older people living in rented accommodation but at risk of housing stress according to following benchmarks:

- Housing stress - on lowest 40 per cent of household incomes and paying more than 30 per cent of income in rent;
- Severe housing stress - on lowest 20 per cent of income and paying more than 30 per cent of income in rent;
- Extreme housing stress - on lowest 20 per cent of income and paying more than 50 per cent of income in rent.

In 2016 there were over 32,000 households that could be considered in housing stress, with 80 per cent of these households located in the private rental market (Table 4). A small proportion of older people located in other forms of rental tenure and those people who did not state the landlord of their rental tenure but through their stated household income and rent in the Census could also be considered to be at risk of housing stress, though not necessarily at risk of homelessness. While family households can be at risk it is lone person households that have the greatest risk to housing affordability issues.

Table 4 Queensland: Number of older households (65 years and over) in housing stress by household type and tenure type, 2016 Census

Household Type	Tenure Type		
	Private rental	Other rental & not stated	Total rental households
	Number		
Family household where at least one member is aged 65 years and over	9894	1544	11438
Male lone person household	6362	1860	8222
Female lone person household	9120	3453	12573
Total households	25376	6857	32233

Source: derived from ABS 2018b

It is clear that two thirds of the households facing housing stress are single person households and the majority of these female households.

While some households with incomes in the bottom 40 per cent of the national household income distribution and paying 30 per cent of their income in rent may be able to contain costs and make ends meet from day to day, close to 70 per cent of all of these households were in severe housing stress, as defined above, and would find day to day living difficult. Of even greater note is that a significant number of households, 11,707 (or 36.3 per cent) (with 84 per cent in private

rental) are in extreme housing stress, that is their household income falls in the bottom 20th percentile of the gross household income distribution and they are paying at least 50 per cent of their income in rent. Of these households in extreme housing stress, 32 per cent were 75 years or older at the Census.

Increases in the number of people attending service providers can be a reflection of an increase in actual cases of households and individuals in difficulty, an increase due the greater willingness of people to report to services or increased knowledge of those services or a combination of both. Older age groups have

generally shown a lack of knowledge of, or a reluctance to visit Specialist Homelessness Services (Fiedler and Faulkner 2017) however a comparison of older household's circumstances between the 2011 and 2016 Censuses indicates the pattern of increase identified by the SHS data is representative of an actual increase in the number of older people struggling in the housing market over the last few years. Figure 5 presents the per cent growth in households in housing stress over the five years, 2011-2016. Generally, there have been significant increases in stress between the Censuses across all

family types. While households show a variable pattern the greatest change in the rates of housing stress are for lone person households. The rate of change over the intercensal period across all housing stress levels was greatest for males. Represented slightly differently (Figure 6) in terms of the increase in the total number of households in housing stress, it is the number of lone female households that has contributed the most to the growth of older households at risk of stress and ultimately potentially homelessness. For example, between 2011 and 2016 the number of older households in

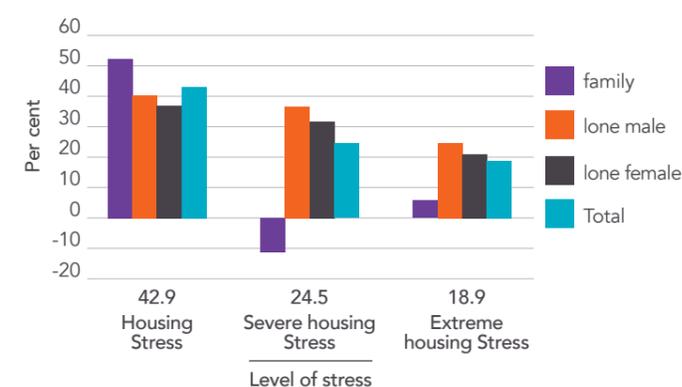
extreme housing stress rose from 9849 to 11,707, a difference of 1858 households. Of these, 55 per cent or 1024 were lone female households.

Older people in housing stress are spread across greater Brisbane and regional Queensland

Geographically, older low income households in rental housing stress are spread across the metropolitan area of Brisbane and the regional areas of Queensland. Table 5 shows the distribution of these households

by regional areas while Figures 7 and 8 show this distribution within regional areas. It is clear that older people in rental housing stress are located in most areas - within the Brisbane Metropolitan Area, the Gold Coast and Sunshine Coast and right along the coast to the Far North. Only in the far west of the state where older people are less likely to reside are numbers negligible. Often the distribution of older households in rental stress reflects the distribution of the older population within the state.

Figure 5 Queensland: Per cent change in levels of housing stress for each household type between 2011 and 2016 Censuses



Source Figures 5 and 6: derived from ABS 2018b

Figure 6 Queensland: The percentage contribution of specific household types to the overall change in the number of households in housing stress 2011 to 2016 Censuses

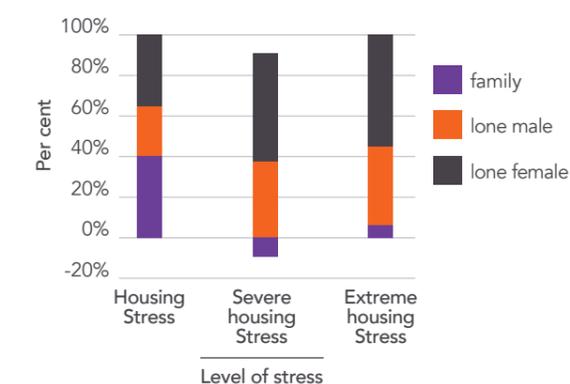


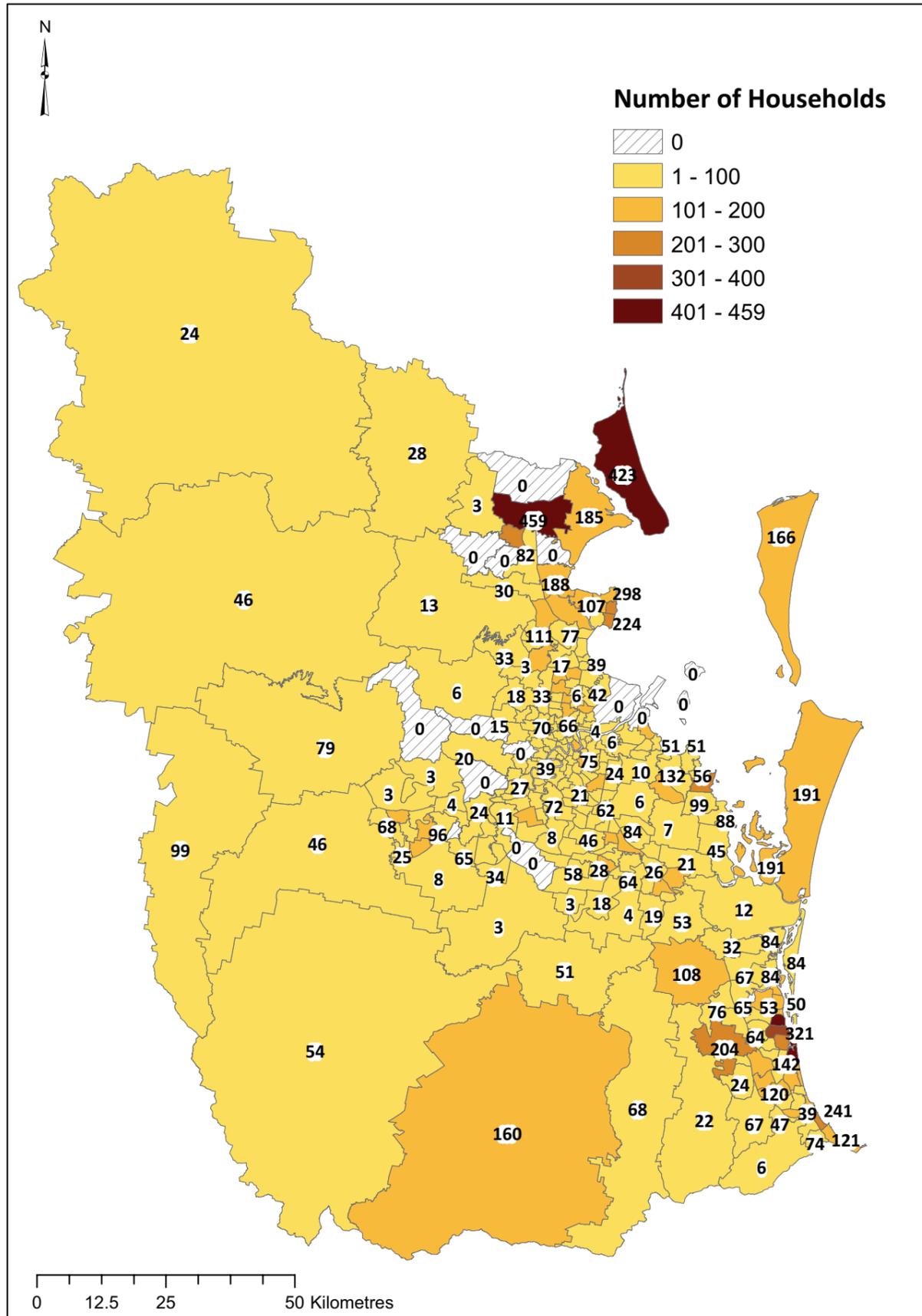
Table 5 Queensland: Geographic distribution of older households (65 years and over) in rental housing in housing stress*, 2016 Census

Geographic region	Number	Geographic region	Number
Brisbane East	1355	Ipswich	1823
Brisbane North	1414	Logan-Beaudesert	1875
Brisbane South	1464	Mackay-Isaac_Whitsunday	809
Brisbane West	532	Moreton Bay North	2717
Brisbane Inner City	1278	Moreton Bay South	718
		Outback	225
Cairns	2129	Sunshine Coast	2731
Darling Downs	821	Toowoomba	1167
Central Queensland	1074	Townsville	1591
Gold Coast	5112	Wide bay	2980

Note: *Households where incomes fall within the lowest 40 per cent of the gross household income distribution paying 30 per cent or more of income in rent – rent vulnerability

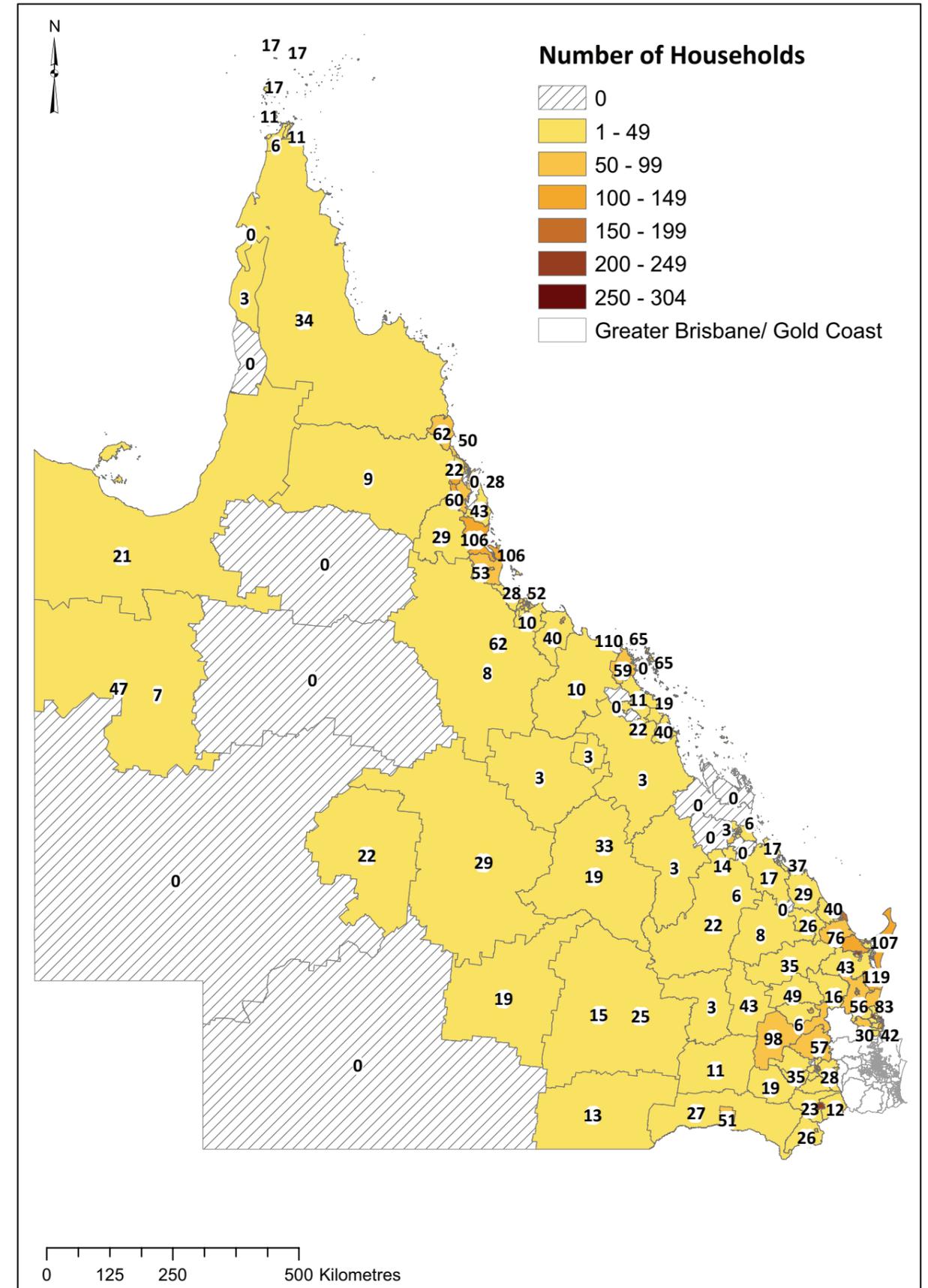
Source: derived from ABS 2018b

Figure 7 Queensland: Brisbane-Gold Coast distribution of older households (65 years and over) in rental housing stress, 2016 Census



Source: derived from ABS 2018b

Figure 8 Queensland: Regional Queensland distribution of older households (65 years and over) in rental housing stress, 2016 Census



Source: derived from ABS 2018b

Older Queenslanders' Experiences Living at Risk of Homelessness



Discussions with older people in Queensland for this research demonstrated that many are experiencing significant problems living in precarious housing and suffering a personal toll just trying to survive. Many state that they cannot find, or even perceive, a way out of their housing dilemma. Eighteen older people were interviewed with the majority making contact through an article in The Senior newspaper in which people were invited to tell their housing experience story. All participants were living in housing that they viewed as compromising their health, safety and wellbeing such as the private rental market, or house sitting or 'couch surfing' that was mainly described as living with friends and family.

Insecure housing

One of the greatest fears expressed by older people is not having secure, long term housing as they age. Such insecurity often elicits strong emotional reactions as people refer to a fear of having to move house, and some expressing fatalism about housing insecurity. For example, one person said:

I've moved twenty-six times in my life and I now accept that I'll never have anywhere permanent to live. Every time I am given a notice to vacate by a landlord I say to myself 'not again!'

Another stated that:

housing is our biggest worry as there is no guarantee we will be offered lease renewals. We are afraid of the cost of relocating and we feel very vulnerable.

Living in poverty and on the edge

As our research has shown, there are thousands of older Queenslanders paying rents in excess of half their income. This situation forces many older people to live in significant poverty as they have little money left for essential needs after their rent. For example, a woman in her late seventies said:

I'm fit and healthy but poor as I pay 70% of my income in rent.

Another woman stated that:

I live a very frugal life. I cook 3-4 meals at a time to save money and don't

waste anything. In winter I close up the place at 4pm, put on a jumper and go to bed at 8pm. I used the heater for two days last year but won't use the air-conditioner in summer as it's an old one and chews up the power.

This precarious sense of survival and stoicism makes many older people feel that they are close to breaking point where a sudden life event such as a rent increase or unexpected cost could see them become homeless. As one person said:

This is the best place I've had for a while but I don't know how much longer I can live in this poverty.

Another stated that:

I need my car to get to regular hospital appointments but it is due new tyres and I can't afford to replace them so that will be the end when I have to decide between car repairs and rent.

Life circumstance

Many people interviewed believe their situation has been caused by life circumstances that were beyond their control and the view was commonly expressed that not all older people have been able to fulfil the dream of home ownership and a comfortable retirement. One person referred to their housing situation being caused because their life-long plans weren't realised:

I'd always expected I'd live with my partner and we'd have our own home and that's how things would develop but it didn't work out that way.

Another said that:

Contrary to popular belief, not every retiree has their own home, super to live off, or can afford to buy into retirement resorts. Some of our circumstances are way beyond our control.

The health and emotional toll

Being in insecure housing and in poverty places a heavy health and emotional burden on older people at an age where their home environment can be a strong determinant of wellbeing. As one person said:

The trouble is that private rental is expensive and it isn't permanent so what do we do? I'm thinking that it is better to do oneself in. I'm not mentally ill, I'm just sick to death of the government doing so little for age pensioners. We don't want to be a burden on society but we have paid our taxes and brought up our children only to be thrown on the scrap heap.

Another said:

It's the fear of what if? It's hard to live in the present as I don't feel like I have control of my circumstances as things can change rapidly with my housing and also my health.

Housing Options for Older People on Low Incomes in Queensland

What housing options are there for older people in Queensland?

This research has found there are a wide range of secure and affordable housing options suitable for older people in Queensland. As is the case across Australia, there is a long history of social housing provision to specifically address the needs of older people on low incomes. For example, in particular, housing types such as Independent Living Units that were developed from the Aged Persons Housing Act 1954 that provided Federal Government subsidies to community agencies up to the mid-1980s, resulted in 34,000 units across Australia specifically for older people (McNelis 2004).

Also, since 1968 many state governments, including Queensland, have provided purpose built seniors housing accommodation within the public housing system (McNelis 2004). Queenslanders over the age of 55 can nominate to live in a seniors housing cluster when completing their social housing application.

In addition, many community housing providers also offer seniors specific housing and there are also private sector developments such as rental villages located across many parts of Queensland that were constructed from the late 1990s (Wynne 2008).

As these diverse options have mainly been developed over past decades, this housing stock exists within an overall environment of extreme shortages of affordable rental housing. Our research however, found that this range of housing specifically for older people provides some potential options older people in Queensland could explore, if they could find them. Nonetheless, it is overwhelmingly the case that there are increasing demands for more social housing for people on low incomes and therefore there are challenges facing Queensland to respond to the significant need for an increasing supply of housing for an ageing population where many do not have housing security in their older years.

Potential housing options for older people were found across the following spectrum:

- public housing designed and allocated to people aged 55 and over.
- There are approximately eighty-seven community housing providers in Queensland registered under the National Regulatory System for Community Housing (NRSCH 2019a). These include four

Tier One providers such as

- o Churches of Christ in Queensland that have 180 units for older people at three sites – Mitchelton, Acacia Ridge and Dianella and also two more underway in Logan and Bribie Island;
- o Compass Housing provide some clusters of community housing for older people funded under the Nation Building Program 2009-2012. They are developing a project focused on the needs of older women, entering as transitional housing tenants but who can potentially transfer their status to become long term social housing tenants; and,
- o Brisbane Housing Company that has a number of affordable housing projects developed since the late 1990s, including a recently constructed 57 unit social housing development for older people called Caggara House that has a special focus assisting older public tenants living in larger family sized homes to downsize to this attractive purpose-built

housing. They also have an innovative retirement housing development called Arbor Sherwood Retirement Village that is aimed to assist older people with lower levels of assets than is usually required in standard retirement villages.

- There are many examples of smaller Tier 3 housing providers, some that specialise in housing for older people such as Dalby and District Aged Persons Home Association, the Gladstone Heritage Retirement Village, Howard & District Aged Units Association Incorporated and the Gladstone Central Committee on the Ageing (NRSCH 2019a).
- Thirteen local government providers of community housing are regulated under a Queensland State Regulatory System for Community Housing (QSRSCH) such as Tablelands Regional Council, Bundaberg Regional Council, Cassowary Coast Regional Council and Cherbourg Aboriginal Shire Council. For example, the Bundaberg Regional Council owns and operates two seniors community housing facilities - the Margaret Olsen Place units and the Kolan Centenary Seniors Village (Queensland Shelter 2020a).
- Subsidised private rental housing exists under the National Rental Affordability Scheme (NRAS) of which Queensland holds twice as many contracts as any other state with over 10,000 property agreements (NRSCH 2019b).
- Analysis by Swinburne University in 2011 found that there were twenty providers of Independent Living Units (ILUs) specifically for older people in Queensland

managing 4588 dwellings, of which they determined 1347 as being for older people on relatively low incomes and low assets (McNelis and Sharam 2011). Some examples of these providers are Adventist Retirement Plus (Adventist Retirement Plus 2020), Lutheran Services Retirement Living (Lutheran Services 2020) and the Good Shepherd Village Mossman (Australian Planet 2020).

- Housing co-operatives such as Jacaranda Housing that holds title to a portfolio of 79 dwellings in 59 separate locations in south-east Queensland under the Long-Term Community Housing Program. These include 16 properties in the Bayside area of Brisbane and Redland City and the remainder in inner suburban Brisbane (Jacaranda Housing 2020).
- At least twenty rental villages comprising clusters of 50 or 100 units that provide semi-independent housing with additional services such as meals and a linen service. Residents pay 85 per cent of their income in rent plus 100 per cent rent assistance. There are a number of providers in Queensland such as Sunny Cove, Ingenia and Eureka Villages.

- Private initiatives that do not fit into any of the above categories but are simply one-off housing projects and housing developments by concerned organisations and individuals that are offering assistance to older people that need low income housing. Three of these examples are:
 - o Better Together – A Shared Housing Community that facilitates ‘shared living to create a safe and affordable lifestyle for women who have retired from work, but not from living’ that is based on the Sunshine Coast (Better Together Housing 2019);
 - o Golden Wheel Villas which is a project of the Rotary Club of Surfers Paradise that has 15 villas designed for elderly couples to provide low cost housing for senior citizens on lower fixed incomes (The Rotary Foundation 2020);
 - o and Medi-Aid Subsidised Accommodation that is available for ‘Seniors 65 years and over, who are able to live independently and are experiencing financial hardship’ (Ocean Blue Realty 2020).



Supply challenges

The Queensland Housing Strategy 2017-2027 states that it planned to produce 'more than 1,700 new dwellings in the first three years and in excess of 5,000 dwellings over the course of the 10-year Strategy' (Queensland Department of Housing and Public Works 2017a, p.4). In regard to older people this includes the intention to deliver:

enhanced housing support for seniors by implementing service improvements to address the issues raised by the Advisory Taskforce on Residential Transition for Ageing Queenslanders.... collaborating with stakeholders to explore options for promoting liveable, age-friendly housing design standards, and pursuing innovative partnerships to improve the variety, diversity and supply of housing to meet older people's needs. (Queensland Department of Housing and Public Works 2017a, p.6)

Whilst this strategy aims to provide growth in affordable housing, community advocates interviewed stated that the current challenge, for both Commonwealth and State Governments, is to provide urgently needed funding to significantly increase social housing supply for low income Queenslanders linked with a long term, sustainable housing strategy. Queensland Shelter estimates in their State Budget Submission 2020-21 that there is a 'projected shortfall of 174,900 social housing dwellings in Queensland (2016-2036)... and approximately 24,274 people registered for social housing' (Queensland Shelter 2020b, p. 7). The trends in housing supply, as discussed below, are unfortunately moving in the direction of even

more shortages of social housing with the major housing programs and initiatives developed over the past ten years, through partnerships between Federal and State Governments, having been completed, such as the Nation Building Fund, or are winding down, such as the National Rental Affordability Scheme (NRAS).

Some community advocates state that current strategies and funding only allow for limited responses to this crisis of need and shortfall of supply. For example,

- One objective of the Queensland Housing Strategy 'Partnering for Growth' Initiative (Queensland Department of Housing and Public Works 2017b) is to assist community housing providers to restructure their community housing portfolio contracts to enable providers to better use their housing equity and leverage funds for new housing. However, whilst being a much-needed reform, this is seen as a strategy that will enable them relatively small increases in housing stock compared to the scale of the problem facing Queensland.
- Larger scale projects underway, such as the Brisbane Housing Company's plan to build 682 properties over five years involves housing targeted to a range of income groups such as 'discount to market' rentals, mixed tenure types of reduced market rent, rent-to-build, home purchase and a lower asset retirement village (De Brenni 2018). Whilst the Queensland Government provided \$22 million

towards these projects, such developments may only include a relatively small proportion of social housing units due to the limited scope of community housing providers to obtain the financial returns required to manage these kinds of portfolios cost-effectively.

- It is clear that the Queensland Government is attempting to respond to this housing challenge. In 2019 the government engaged Queensland Shelter to hold a series of workshops with the community housing sector with the aim 'to help shape the Partnering for Growth and Partnering for Impact Initiatives'. It is hoped that further housing initiatives will be developed as a result of this process.

Other forms of housing supply in recent years have included the following initiatives that have either expired, are due to expire, or reflect the longer-term decline of affordable housing in Queensland.

- The most recent substantial construction phase of public housing and community housing in Australia occurred under the Social Housing Initiative (SHI) as part of the Nation Building Jobs Plan. This National Partnership Agreement, (February 2009 to December 2012) supported both the construction of new social housing (\$5.2 billion) and the repair and upgrade of existing homes (\$400 million) across all states and territories. Around 19,700 new social housing dwellings were built in Australia including a boost in the amount

of stock suitable for ageing with over 70 per cent of new dwellings incorporating minimum Universal Design elements' (Department of Social Services n.d.). Through this initiative, 4034 dwellings were constructed in Queensland (KPMG 2012, p.30). Whilst this provided a significant pipeline of social housing supply it was fundamentally an economic stimulus plan in response to the global financial crisis of the time. There has been no intention to replicate this plan into an ongoing housing strategy aimed at addressing the housing crisis faced by thousands of people in Australia.

- The National Rental Affordability Scheme (NRAS) began in 2008 and was discontinued in 2014. In total 35,989 NRAS properties were developed with Queensland having by far the highest number at 10,181 with Victoria second highest allocations at 5700. The staged implementation of the NRAS scheme will result in 'a gradual wind down of allocations between 2018 and 2026, with the majority (61.6%) of allocations ceasing between 2022 and 2024' (National Regulatory System Community Housing 2019b).

Some community advocates state that the end of NRAS raises serious challenges in terms of housing provider agreements that are soon due to expire. Many tenants therefore may be given notices to leave their housing or may receive significant rent increases when properties revert to market based rents. There are also significant challenges for community housing

providers that have utilised NRAS to be able to fill the rent subsidy gap once the tax-incentives are removed. Some older persons interviewed who are living in NRAS properties described their sense of fear and uncertainty about their future when their particular housing contract is ended. One woman interviewed described how she lives in a cluster of seventy-two units managed by a private company that informed the tenants that their agreements will expire in mid-2020, causing much disquiet and anxiety amongst the tenants living there. As a Federal Government initiative, there has been no announcement on any scheme that might replace NRAS and provide continuity for the thousands of tenants living in this housing (see O'Connor 2020).

- The Independent Living Unit sector, as described earlier, has been in decline since the Federal Government subsidy, funded under the Aged Persons Homes Act, ended in the mid-1980s. Much of the stock has been sold off over time due to the housing providers' inability to cover the costs of significant ongoing

maintenance. Other providers have converted their housing into retirement villages and then charged deferred management fees and ingoings to be able to survive and so many have become more exclusively available to older people with higher levels of assets and income.

- Rental villages developed from the company Village Life in the 1990s have since been diversified across more than twenty villages operated by a number of housing providers in Queensland but there has been almost no growth in this housing stock since the original construction phase. There also remain questions and challenges of affordability for residents as many are charged up to 85 per cent of their income in rent (inclusive of meals and some other services). Community advocates have also sometimes questioned the quality of food and the lack legislation to provide better regulation to ensure certain standards are reached and maintained in regard to the quality and quantity of food provided.



Navigating out of the Housing Poverty Trap

Many older people facing an uncertain housing future do not have a clear idea of the kinds of housing they could, and need to, be considering for their future. Many are keen to plan well ahead and explore the type of housing that suits them, including the location and proximity to the services they might need as they age, but they do not know where to begin finding a pathway to long term housing security.

Others find themselves in more urgent need if they have particular circumstances arising such as ceasing work, ending a relationship, illness or a health incident that makes it suddenly difficult for them to manage living in their home. Their urgency for assistance may also be caused by a housing market related problem such as their landlord selling their home and serving them with a notice to vacate or a rent increase that suddenly makes their home unaffordable (HAAG 2018).

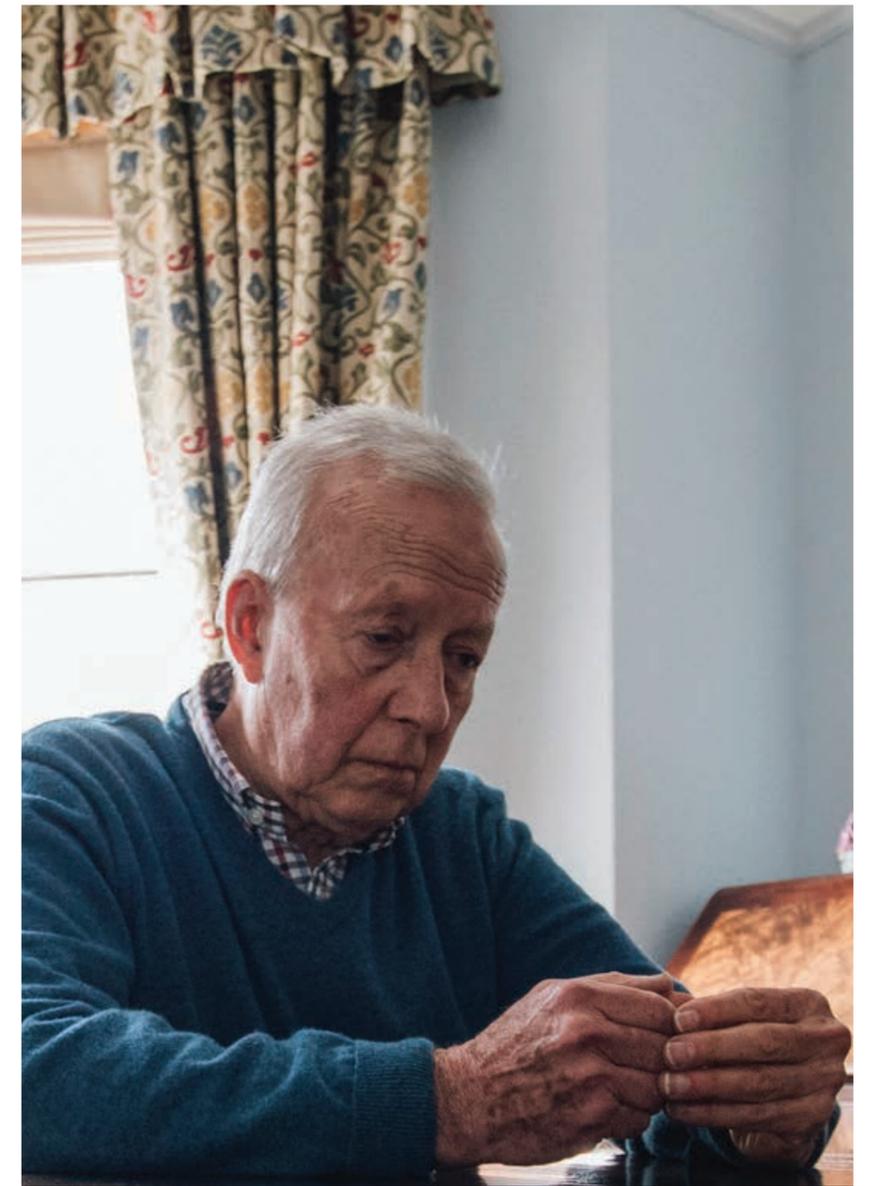
In any of these circumstances they will be in need of long term housing that is well suited to ensure they can age well.

Older people on low incomes facing this situation often find that they have no idea where to begin. Information on housing options for older people in Queensland is quite sparse or, as

in one case are at an early stage of development. This is, in light of the fact, that government policies have acknowledged this problem since the release of the report Residential Transition for Older Queenslanders in 2016 (Advisory Taskforce on Residential Transitions for Ageing Queenslanders 2016). This report recommended that the Queensland Government develop a 'long term engagement and communication strategy about options and opportunities to facilitate early planning for housing choices' (Advisory Taskforce on Residential Transitions for Ageing Queenslanders 2016, p.5). The Government's subsequent Queensland Housing Strategy Action Plan 2017-2020 stated that it would 'Deliver enhanced housing support for seniors by implementing service improvements to address the issues raised by the

Advisory Taskforce on Residential Transition for Ageing Queenslanders' (Queensland Department of Housing and Public Works 2017a, p 6). The strategy also emphasizes the need to 'Support ...older women at risk of homelessness, to access and sustain safe and secure housing and support services' (Queensland Department of Housing and Public Works 2017a, p 7).

However, through viewing government and community websites, discussions with community agencies that assist people to access social housing, as well as interviews with older people, this research has found that it is still extremely difficult for older people on low incomes to find out about available housing options and navigate their way towards accessing suitable housing.



It is difficult for older people on low incomes to find out about housing options and navigate their way to suitable housing

Older peoples' experiences

Many older people interviewed described a lack of belief that they could find a housing solution either as resignation that their precarious housing situation is their 'lot in life' or they have tried to find long term affordable housing without success and have given up trying.

Some people described their dilemma of not knowing how to navigate the affordable housing system. As one person said:

I don't see a way out and that's an awkward situation for anyone to be in. Women are particularly vulnerable because we often don't know what our options are so we get stuck.

A number of people had made attempts to contact government and community housing departments to apply for social and affordable housing without success and felt left without any future hope of government help. This is reflected in the following comment:

I've given up looking at housing options, they just tell you to fill in forms. I used to plague the housing people but there's nothing available that I can find anyway.

Another older person stated:

We come from NSW but are currently living in the outer north of Brisbane. We had been on the department housing list for five years before we gave up on that as they gave us no hope due to the more urgent pressures they [the department] were under.

A couple in their early 70s said that they receive a letter from the Department every year asking them to update their application

and that each time they receive the same reply stating that they are categorised as being in 'moderate need' for housing and it is understood by the housing sector that this means that they will be waiting many more years to be housed.

As they stated:

How can we be described as 'moderate' need when we are elderly, paying 75% of our income in rent, can hardly afford to put food on the table and our health is declining?

It just seems to be an exercise in form filling and you either get very frustrated and complain without success, or just give up and try to manage. But we worry so much about our future and how we will cope as we get older.

Another person described their experience of applying for social housing as 'daunting'. She described that the process of applying had taken her weeks in an intensive process of understanding and filling out application forms, obtaining support letters and spending hours on the phone to Centrelink to get income statements. She said:

There are so many questions on the forms, if you don't collate them in a hurry you need to go back and get your support letters updated. I thought I was going to have a breakdown.

She added:

Imagine someone without literacy, from a CALD background or with a mental health issue or facing imminent eviction. They'd have no hope.

She commented that this difficult experience was exacerbated at her housing application interview:

I had all my support documents such as doctors' and specialists' letters and even an occupational therapist's report spread out across the desk and I seemed to be ticking all the right boxes. Then I told them I owned a half share in a block of land with my son worth \$20,000 and all of a sudden they said I was ineligible. Apparently I can have money in the bank up to \$116,000 but owning any land disqualifies me. What am I supposed to do, go and pitch a tent and live there in the bush?

This view about the difficulty of applying for social housing was also shared by community advocates interviewed. One service stated that entry into the social housing system has become chronically blocked for older people and that

'we are forced more and more to rely on the private rental market to house older people as access to social housing is almost impossible.'

This service claimed that the recent changes to social housing eligibility guidelines, where the categories of moderate and low need have been removed in favour of what amounts to a 'priority only' waiting list has further disadvantaged older people who just need safe, secure housing in advance of their health and ageing needs. One advocate referred to a recent interview with the Department of Housing he attended with an older client in a wheelchair where the housing officer asked his client why she couldn't

live in the private rental market.

He remarked:

I've never heard them ask that before for someone with a severe disability. Most of our clients are ageing but just struggle with the rent and a lack of security but if someone goes to the Housing Department and says they are in financial housing stress they are just told to find something cheaper in the private market.

He added:

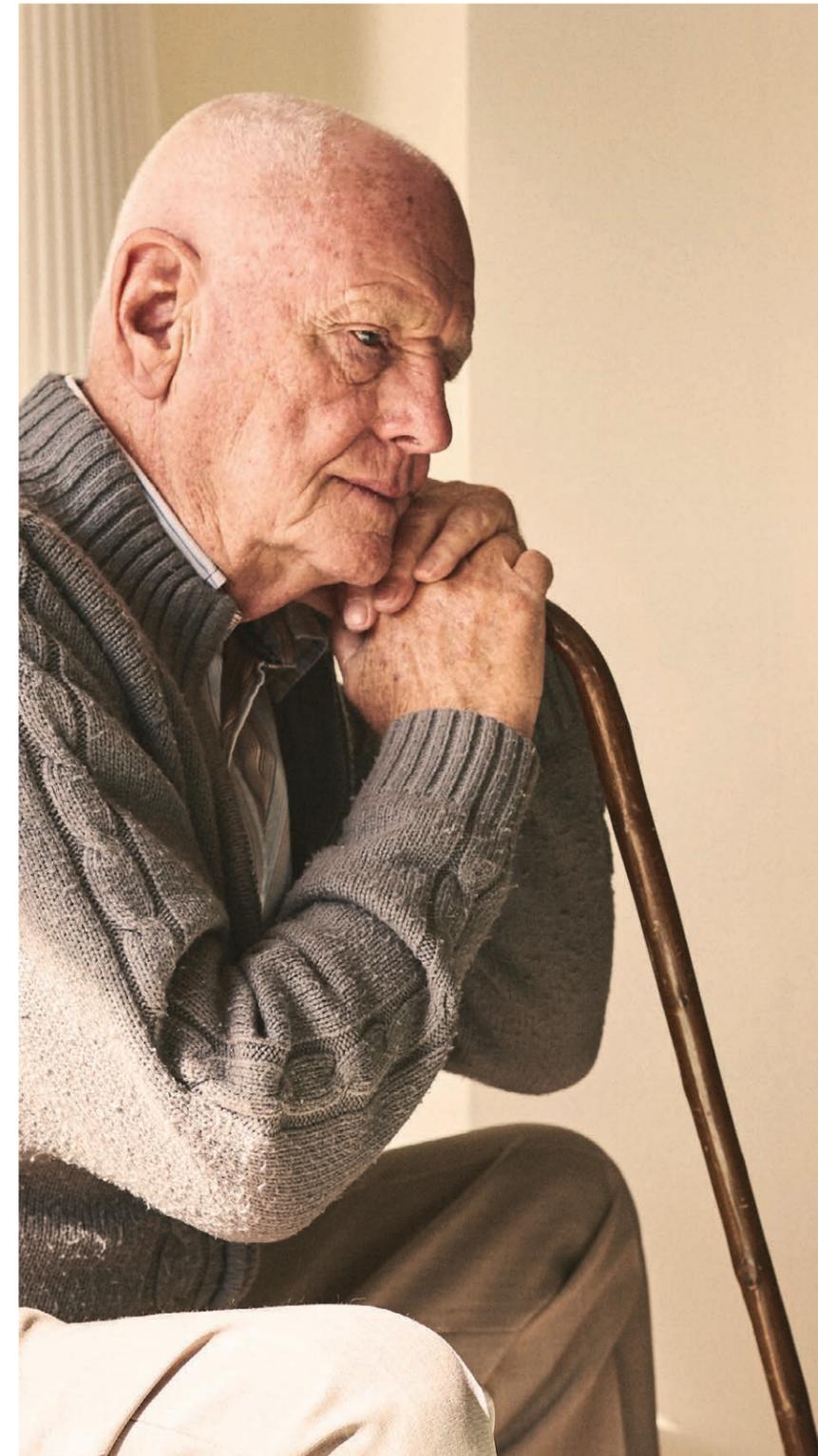
If you are at risk of homelessness but currently housed then you are not assessed as in high need. Even though paying high rent can lead to homelessness they don't care. This is totally inappropriate for older people as they can end up in a downward spiral even leading to death if they aren't housed well.

Other services interviewed stated that they can sometimes achieve social housing outcomes within a reasonably short period of time but it requires the client to be very flexible about the area in which they wish to live and the type of housing being offered or they need to be very lucky to access one of the very few new community housing developments. As one advocate said:

Even though they are in extreme housing stress, they don't want to be stuck in the first option as people are trying to still exercise some kind of choice as it's a big decision when they are ageing as they need to be near facilities, their community, their transport options.

Some older people have found the social housing areas offered to them to be completely inappropriate. As one woman who has lived all her life in Brisbane stated:

They told me there is a shorter housing wait list in Gladstone. I don't know anyone in Gladstone.





Getting help

Specialist information and assistance services for older people to help them with seeking housing assistance are rare, or at best, at an early stage of development in Queensland, as is the case across most of Australia.

For this research, a number of government web sites were viewed to assess their ease of access and information for older people seeking housing assistance. The Queensland Government service finder leads through a series of steps that provides options for a person over 55 and on a low income. The link leads to a page with general outcomes such as private rental housing, NRAS and the process of applying for social housing (Queensland Government 2020a). The site doesn't provide any descriptive information specific to the housing needs of older people and doesn't include any detailed information on the range of potential options older people could consider, such as seniors public housing, community housing for older people, independent living units, rental villages and other housing options.

Another government website refers to 'housing and aged care' with a link to 'housing options' that provides information appropriate specifically for older people with their own home such as downsizing or purchasing an alternative home such as in a retirement village or residential park. The only information for older people with no assets and renting is a link to general information on applying for public and community housing.

The Queensland Government's Homelessness Hotline also does not provide specific information for older people (Queensland Government 2020b). On its main information page, it states that 'The Homelessness Hotline helps single people aged over 16, mothers with children, fathers with children, families, couples, those experiencing homelessness or at risk of homelessness.' Whilst older people could fit within some of these categories a specific reference to older people could help them feel that the service is inclusive of their needs.

A positive initiative in the government's Housing Strategy Action Plan, refers to modernising 'our Housing Service Centres to be more contemporary and person-centred' by improving the office design, improving 'holistic responses' and "investing in staff to ensure they have the tools and skills needed" (Queensland Department of Housing and Public Works 2017a, p.6). An example of this new approach is the Fortitude Valley Housing Services Centre that has an open plan office design in a more relaxed environment for people who may be in housing stress. One older person interviewed, who attended that office, stated that they found the staff to be appropriately experienced and as helpful as possible within the constraints of the system.

A new service that has received pilot funding from the Queensland Government is called Housing Chats. Provided by Uniting Care, Housing Chats is part of their Seniors Enquiry Line and it states in

their promotional material that they provide 'free, independent, reliable information to help you consider, discuss and plan your housing future' (Uniting Care n.d.). In discussions with the providers of the service they state that they are able to provide general information on the kinds of housing options older people could consider and referrals to known housing and homelessness services. They are keen to develop the service further and provide more detailed and specific housing options information. They appear well placed to do so as it is integrated within its Seniors Enquiry Line and also linked to their Elder Abuse Prevention Unit.

There are also many excellent generalist homelessness services in Queensland that report they are operating at full capacity assisting people experiencing homelessness. Whilst many of them state that they have noticed an increase in the number of older people seeking help, they acknowledge that there are no aged specialist homelessness services in Queensland. They therefore encourage older people to seek assistance through their generalist adult services but support the need for specialist assistance for older people that can understand their health and aged care needs as well as be able to provide appropriate advice on housing options. Many services particularly expressed concern about the plight of many older women with no experience of the housing and homelessness system who are likely to avoid making contact with homelessness services.

Homelessness services also stated that they understand there is a greater need to connect with more appropriate referral points as older people are more likely to present for other life needs. As one agency advocate stated 'Older people are more likely to come out of health support paradigms rather than social support paradigms'. This particular homelessness service agency also provides aged care services and raised the possibility of improving aged care home care assessments to better identify older people with housing risks such as clients with high rents, general problems with landlords or if the person has been asked to leave their accommodation. This concern exemplifies the community sector's interest in improving services for older people.

The Queensland Government has also funded a service integration initiative which will provide support and resources to assist case coordination groups in nine locations. 'Q Shelter is providing backbone support which will include data collection and reporting, training, capacity building, trouble shooting and practical tools.' To address many of the issues raised in this report, this initiative could also potentially include a specific older person's focus to provide specialist elements of assistance to older people at risk of homelessness.

This research found that a number of other agencies providing generalist community services in the housing field are seeking ways to better address the problem of older people with housing issues. For example, Tenants Queensland are developing strategies to engage with information points and services that are in contact with older people

such as senior's specific media and the aged care sector. They state that they believe there are 'many people falling through the cracks' and that 'there are gaps in services for older people who don't have special needs except for their age and rental vulnerability' (Personal communication, community agency). As their agency, and the network of services they manage called QStars, are often contacted by older renters who are at risk of homelessness because, for example, they have been served with a notice to vacate or a rent increase, they are looking at ways to enhance their role. This could include strategies such as improving referral pathways to services that can help older people to find alternative housing.

A key service program that has been established for many years to be able to help older people at risk of homelessness is the Assistance with Care and Housing (ACH) Sub-Program of the Commonwealth Home Support Program (CHSP). One of the key roles of ACH is to assist 'Frail, older people or prematurely aged people aged 50 years and over (or 45 years and over for Aboriginal and Torres Strait Islander people) on a low income who are homeless or at risk of homelessness as a result of experiencing housing stress or not having secure accommodation (Department of Health 2018, p.8). Discussions with providers of ACH services in Queensland report that their case management services assist older people across the spectrum of need from those rough sleeping with complex behavioural problems who require a residential aged care level of response through to the emerging group of older people, the majority women,

who find themselves at risk of homelessness for the first time in their lives.

Some ACH services stated that they are able to often achieve timely and appropriate long-term affordable housing outcomes if clients can be flexible about the type of social housing they might consider and its location. Overall however, these services reported that there is a chronic lack of long-term social housing with government policies, eligibility requirements and application procedures that are increasingly restricting their service's ability to achieve suitable outcomes. One agency stated that they are being forced into seeking insecure private rental housing outcomes for their clients because of the increasing shortage of available social housing. They also stated that recent changes to the eligibility requirements for social housing where the low and moderate need categories have been removed, have made it even more difficult for older people to be deemed eligible for social housing unless they have complex health issues or are experiencing chronic homelessness.

ACH services also stated that they are having difficulty responding to the rapidly increasing numbers of older people at risk of homelessness because the ACH Program lacks the resources to provide adequate geographical coverage, including the need to help older people financially when they need housing relocation assistance. There are approximately four agencies covering major regions across Queensland with two main services covering greater Brisbane, one service in Rockhampton and another in Cairns. Major regional cities that do not have any ACH services are

Mackay, Townsville, Hervey Bay, Bundaberg, Gladstone and the Gold Coast. Recommendations from the Draft Aged Care Diversity Homelessness Action Plan commissioned by the Federal Minister for Aged Care supports a significant increase in funding for the ACH Program (HAAG 2019).

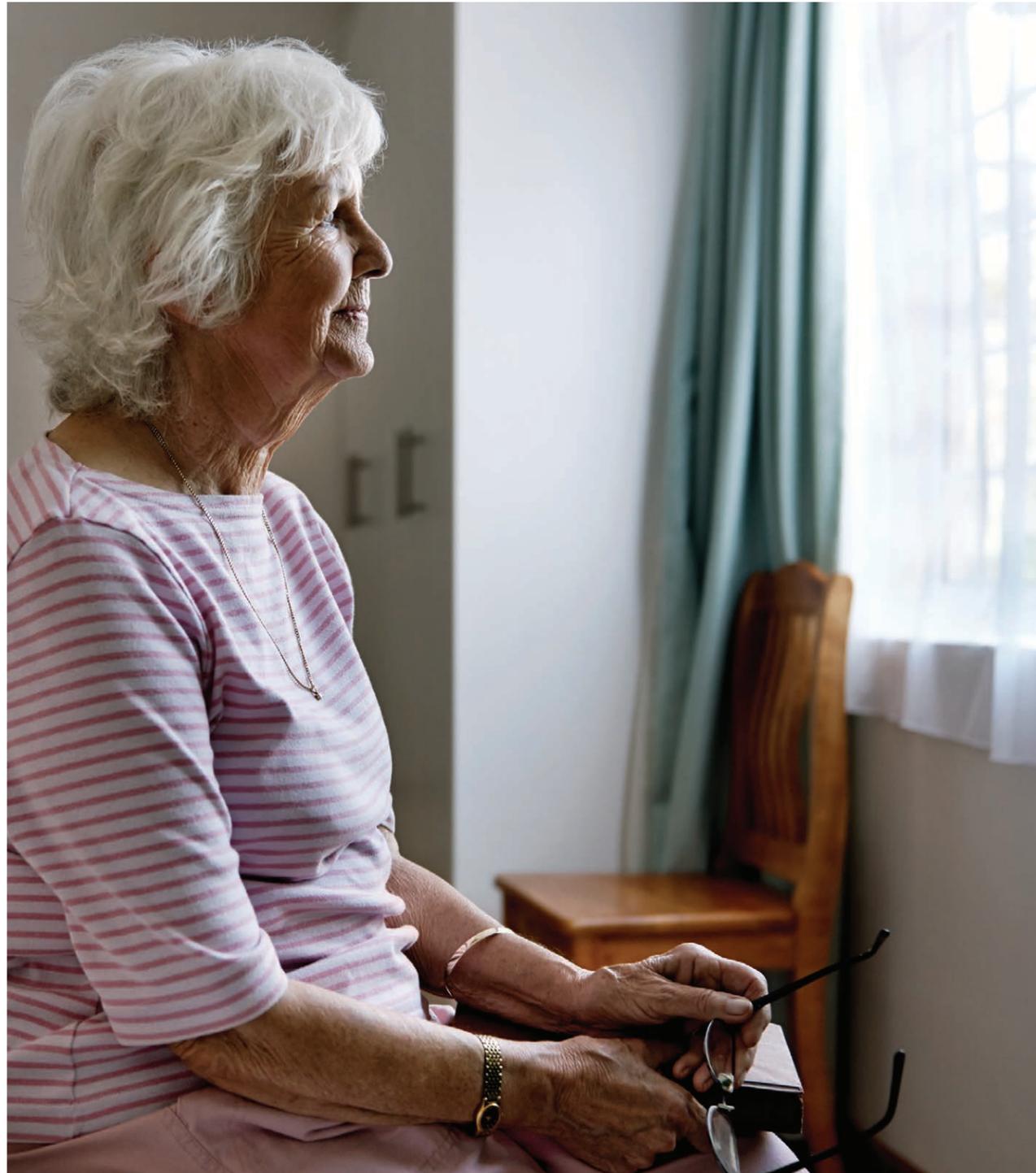
Many older people and agencies interviewed expressed the view that Queensland needs a more concerted and focused approach to providing housing assistance for older people on low incomes. As one agency representative stated, 'many older Queenslanders are missing out because there aren't many services designed for them.' When prompted about Victoria's unique Home at Last Older Persons Housing Information and Support Service, a number of older people and agencies stated that there would be considerable value in a similar service being developed for Queensland as a purpose designed 'one-stop-shop' of housing information, support and assistance to help older people on low incomes to navigate their way to long term housing solutions.



Many older Queenslanders are missing out because there aren't housing services designed for them

Conclusion

The Queensland Government is currently working with the community housing sector to try and address the significant challenges it faces.



It has committed to 'unlocking \$2 billion in existing capital to fund new home construction'. This includes a commitment 'to build 5,556 new social and affordable dwellings within ten years through a range of initiatives' (Queensland Department of Housing and Public Works 2017b, p1). Whilst this action will provide a much needed boost in housing supply it is not clear what proportion of the proposed housing stock will be social and will directly benefit people on low incomes. Also, the scale of need requires the Queensland Government to partner with the Federal Government to significantly increase the supply of affordable housing, including developments for the rapidly increasing needs of older people. Unless this occurs, it is clear from the evidence in this report that the current housing system continues to restrict entry into social housing for older people with the increased targeting to those with complex needs. If this continues to be the case, then the rapidly increasing numbers of older people at risk of homelessness demonstrated in this report who just need a decent home to be able to age well, will continue to experience severe poverty with potential health consequences and the likelihood of premature entry into residential aged care.

A significant finding of this research was the chorus of views expressed by older people and key service

providers that there is simply a need for more standard social housing to be able to meet the current challenges caused by an ageing population with increasing likelihood of being life long renters.

In addition, many older people and advocates referred to an emerging need to provide new models of affordable housing that suit a changing demographic of older people. Many older people are seeking quite straight-forward housing solutions so that they can just get on with their active lives. They just need a basic one or two bedroom home, security of tenure, affordable rent and a place that's designed for their needs as they age.

Many older people also state that their preferred housing options do not necessarily exist in the current housing supply as they are seeking new ways of living in housing that incorporates modern design, co-tenancy supportive arrangements and stronger linkages to their local community. They say they want some control over the way their housing is developed but are also importantly offering to invest in projects by contributing their own labour and a willingness to self manage their housing.

It is also very clear that, in conjunction with the need for governments to invest more strongly in affordable housing, older people on low incomes need much better assistance

to effectively navigate the housing system in their elder years. This research has identified that there are a wide range of housing options available to older people that are provided by many organisations across the public, community, aged care, charitable and local government sectors—however, accessing these housing options requires significant research and navigation skills. This is difficult enough to do when a person has the time, resources, computer knowledge and the ability to physically search for such housing but almost impossible if an older person is under the pressure of being threatened with eviction. This can have significant impacts on the health and wellbeing of older people who often describe a propensity to just give up hope if they can't see any solutions.

Therefore as well as a much needed supply side solution, it is incumbent on the Queensland Government and the Queensland community sector to work together to develop an older person's specific strategy to significantly improve housing information and support services to help older people deal with an increasingly complex housing system. A call to these reforms is formalised below in a number of recommendations.

Recommendations

Increase affordable housing supply to meet the needs of a rapidly ageing population in Queensland

1. Provide an adequate supply of social housing for an ageing population as part of a long term, sustainable housing strategy. This needs to be achieved through significant government investment as well as working with the not-for-profit and for-profit sectors to utilise innovative financing models such as social impact investment bonds and tax incentive schemes.
2. The Queensland and Federal Governments must act urgently to ensure that there is a large scale affordable and social housing supply initiative to replace the National Rental Affordability Scheme (NRAS) where the majority of contracts are due to end between 2022-2024. Due to the fact approximately 30 per cent of NRAS housing agreements have been developed in Queensland this should be a priority for government action.
3. Develop housing innovations such as new housing concepts and ideas suited to the needs of older people such as co-housing and co-sharing, particularly for older women. These housing

opportunities can provide informal support for those who have experienced the significant trauma of housing stress.’

4. The Queensland Government should seek guidance from Queensland Shelter on their current initiative bringing older women and influencers together in a series of workshops to explore opportunities for innovative housing projects for older women.

Improve tenancy laws to provide better protection for older people in the private market in Queensland

4. The Queensland Government should introduce tenancy laws that provide better protection and rights for older people renting in the private market. As recommended by Tenants Queensland, law reform needs to be introduced that:

- always require a reason before a tenancy is ended;
- minimum standards for rental properties and strengthened repair processes;
- the ability for tenants to make minor modifications to improve their safety, security or accessibility, without the approval of landlords;

- giving tenants greater choices to keep pets;
- changes that would support victims of domestic or family violence to end their leases quickly or install safety and security devices.

Housing information to assist older people to plan ahead and get the help they need

6. Update and improve web-based information sources provided by the government and not-for-profit sector to provide comprehensive and easily accessible information on housing and supports for older people. This could be achieved through a seniors housing focused section of the government’s housing website to provide a range of housing information and service contact points to help older people navigate their way to a housing solution.
7. Support and enhance initiatives such as Uniting Care’s pilot project called Housing Chats Infoline that aims to provide a range of housing information and support to access services that can help older people at risk of homelessness. This could include the development of an on-line and manually accessible information directory of all available housing options for older people in Queensland such

as public and community housing, independent living units, aged care rental housing, rental villages etc. to better assist older people.

Assist older people to navigate their way to a housing solution

8. Implement aspects of the Queensland Housing Strategy that aim to ‘Deliver enhanced housing support for seniors by implementing service improvements’ and ‘support vulnerable women, including older women at risk of homelessness, to access and sustain safe and secure housing and support services’ (Queensland Department of Housing and Public Works 2017a) by investigating and developing a range of service options appropriate to this group.

This could include:

- Support the development of specialist older persons housing information and referral services that provide assistance to older Queenslanders including those at risk of homelessness.
- Consider implementing learnings from the successful Home at Last Service developed in Victoria that has proved to be an effective model for a one-stop-shop

of housing, information and support for older people at risk of homelessness https://www.older tenants.org.au/home_at_last.

- Work with the Commonwealth Government to enhance the Assistance with Care and Housing (ACH) Program by increasing its funding ten-fold to ensure that ACH services are available to all older Queenslanders at risk of homelessness.
- Assist Specialist Homelessness Services to develop specific strategies and services that can respond to the emerging numbers of older people with conventional housing histories that are in critical need of housing support.
- The government liaising with other effective housing programs and organisations like Tenants Queensland to enhance a strategy of assistance for this cohort.
- Work more closely with other sectors such as aged care, health services, Centrelink, community legal services, financial counselling, occupational therapy and local government in identifying older people at risk of homelessness.

9. Introduce an age-based priority category for social housing to acknowledge the severe health and ageing consequences if older people on low incomes are not housed adequately in a timely manner.

Specialist initiatives

10. In all strategies equity of access must be provided with initiatives specifically designed to incorporate the needs of key groups of older people experiencing disadvantage such as Aboriginal and Torres Strait Islanders (ATSI), Culturally and Linguistically Diverse (CALD) people and Lesbian, Gay, Bi-Sexual, Transgender and Intersex (LGBTI) older adults.
11. Investigate and develop specific responses to the high numbers of older people identified in this research as being at risk of homelessness in regional Queensland.

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