



## EXECUTIVE SUMMARY

# An effective homelessness services system for older Australians

From the AHURI Inquiry

An effective homelessness services system

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# Executive summary

## Key points

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- Where once homelessness in older age was seen to be limited to men, increasing numbers of women are affected. This reflects the ageing of the baby boomer generation and societal changes, including the increasing incidence of divorce.
  - A growing number and percentage of people are experiencing homelessness for the first time in older age.
  - Service providers and people who are homeless alike report that the current system of supporting older people who experience homelessness is fragmented, too poorly resourced and unable to provide long-term solutions.
  - International experience shows that homelessness needs to be addressed through long-term policies and programs that focus on prevention, early intervention, the provision of 'housing first', and the supply of 'wraparound' services.
  - Training for staff so that they are empathetic and well equipped to deal with the complexities of providing homelessness support is central to better solutions.
  - Expansion of the Assistance with Care and Housing program (ACH) would offer a simple first step to better support this vulnerable group.
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## Key findings

Through a literature review, two workshops, one yarning circle focussed on Indigenous homelessness and an online survey, we found that, internationally, many nations have failed to address homelessness and even countries with strong social-support systems—such as Sweden and Denmark—have seen growth in the number of homeless persons. Other nations—such as Finland and Norway—have been more successful in addressing this issue and have reduced the incidence of homelessness for all age groups through a 'Housing First' approach. This has included the supply of 'wraparound' services, the training of frontline service staff to take a broader perspective on homelessness, and the need for support and national government leadership on the issue. Scotland has recently introduced policies and programs that reflect this policy dynamic, and which are highly regarded.

An increasingly complex and demanding income-support system is seen to disadvantage older people who are homeless, placing undue burdens on them. For many, who are first-time homeless and previously lived lives independent of the income-support system, Centrelink and its policies and processes comes as a shock that exacerbates the grief and shame of finding themselves without a secure home.

The application of a systems thinking approach generates new insights into homelessness through a focus on those agents able to effect change, and the ways they can be mobilised. Similarly, the focus on gender—within the context of a whole-of-population study—sheds new light on the lived experience of homelessness for women and for men. Finally, we would note that this research—undertaken as a broader Inquiry into homelessness across all age groups—

draws attention to the marginal position in the labour market of older people at risk of homelessness, and this is an insight underdeveloped in the literature, but with significant implications for policy and practice.

Empirically, there has been a pronounced increase in both the number of older women confronted by homelessness and the perception in the broader community that this is a growing problem. Five factors have contributed to this:

- 1 The ageing of the baby boom generation has resulted in an increase in the number of older persons in Australia.
- 2 The rate of homelessness among older women appears to be increasing over time, partly because the baby boom generation has had events in their life course—such as divorce or relationship breakdown—that makes them financially vulnerable in later life and which were not evident in the life course of earlier generations (Beer and Faulkner 2011).
- 3 Many women have had lower lifetime earnings than men as a consequence of lower wages for work performed, poor access to paid employment, part-time employment, care responsibilities and limited access to higher paid occupations. For many, this has resulted in few assets in older age, including superannuation.
- 4 Women remain exposed to the impacts of violence in the home.
- 5 High housing costs and tenure insecurity in the private rental sector mean that many women live in precarious circumstances.

Increased attention has been directed to the question of homelessness among older women, with significant policy documents released by a range of organisations, including the National Older Women's Housing and Homelessness Working Group (NOWHHWG) (2018). Academics have also focussed on the growing challenges confronting this group, but political engagement with the homelessness of older persons has not emerged. This stands in contrast to the international examples—Scotland, Finland and Norway—of success in addressing homelessness.

A particularly important finding from our research was uncovering how older women who are homeless struggle with a lack of confidence as they transition through strong hormonal changes brought on by menopause. Anxiety can ensue at a time they consider they need to be on 'top form' in order to comply with Newstart, and to convince landlords that they are viable tenants.

Older Aboriginal and Torres Strait Islander people have also experienced rates of growth in homelessness that are above trend. Our yarning circle in Darwin and our Indigenous-focussed methodologies uncovered a significant disconnect between the 'siloes' delivery of services in mainstream culture, and the Aboriginal perspective on a connected 'whole'. Discussions noted the ongoing expectation of older Aboriginal and Torres Strait Islander people to accommodate family members, often on a long-term basis, which may contribute to homelessness.

Family violence also contributes disproportionately to homelessness among older Aboriginal and Torres Strait Islander people and older women.

Our online survey of professionals in the homelessness sector and related agencies found there was a significant shortfall in the number of agencies focussed on older people. It also uncovered low levels of success in dealing with homelessness among older people because of resource limitations, the lack of long-term housing options for people who are homeless, the high cost of rent in the private market and growth in the overall level of demand.

Participants in the focus groups emphasised the need to deal with the long-term determinants of homelessness for older people—especially low incomes, poor access to superannuation or inadequate superannuation when it is available, and falling rates of home ownership among older Australians—in order to provide integrated solutions. Participants also spoke favourably



about the ACH program and the desirability of expanding its funding and impact across Australia. Our informants were aware, and had experience, of a number of aged care providers and homelessness services that were innovative and made an important contribution to the lives of vulnerable older persons. This included high-profile organisations such as Wintringham, but also other less-acknowledged groups such as Anglicare SA and Resthaven. It was clear from the discussion that many other high-impact organisations work for the benefit of older Australians but funding limitations and the ways in which financial support is provided, means they do not have scale of impact that they would desire. Expanding the ACH program is one important way of allowing these agencies to increase their efforts and impact.

## Policy development options

This research was undertaken within the context of a larger Evidence-based Policy Inquiry into an effective homelessness service system in Australia. This inquiry has adopted a 'systems thinking' perspective that highlights the need to address the following questions:

- Who are the actors/agents (people or organisations) in the homelessness system who can be allies or advocates to address and progress action on homelessness ... and who are those who can block change or progress?
- What levers/actions/interventions could create potential change in the way the homelessness system operates?
- Once levers/actions/interventions are activated, what types of feedback loops emerge? (Feedback loops are circular relationships within a system and can be positive, negative or neutral.) We need to understand how negative feedback loops create a social problem or block the change or progress needed.

Through this research, it would appear that the following agents are central to bringing about change in the delivery of services to older people who are homeless:

- The broader Australian population needs to be better informed and better engaged with homelessness among older Australians, and this change is needed to secure ongoing support for appropriate policy interventions.
- The Australian Government is a key actor and needs to take on a leadership role in shaping and coordinating a national plan of action on this topic.
- Centrelink is a key actor as a gatekeeper for access to income support, and better-trained and more empathetic staff would assist older people secure the support they need, and map pathways out of homelessness.
- The aged-care sector is a key actor, and needs to reach out to both governments and the homelessness sector to better explore opportunities to contribute to the identification of solutions.
- The homelessness sector is itself a key actor. It needs to evolve to provide more support to this growing area of demand, and it needs to find ways to work with the aged-care sector to secure better outcomes for mutual clients.
- The healthcare sector is a key actor, and one that needs to acknowledge the importance of addressing homelessness among older people as a determinant of significant demands on their resources.

With respect to levers and actions, South (2018a) has argued that fundamental social and institutional changes are needed to reduce the risk and impact of homelessness on older people, and long-term commitments by governments are needed to deliver this change. Affordable, secure and appropriate housing must be central to any solution (South 2018a). This

call for additional housing supply is evident in both the literature and the outcomes of the workshops and yarning circle.

While acknowledging that a 'Housing First' approach is central to all successful policies and programs focussed on homelessness, there appears to be a pressing need for early intervention and prevention programs focussed on older people who are homeless. Our primary data collection reinforces other work showing that many come to homelessness late in life, and these people experience both grief for their past life, and shock at their new circumstances. They may also lack the skills and knowledge they need to navigate a successful transition to a stable life. Early intervention and prevention policies are likely to be effective for this group and will deliver long-term benefits for the Australian economy and society. This includes lower overall expenditures on government services.

Feedback loops are a critical part of the homelessness journey. Currently older people who are homeless are confronted by feedback loops that have a negative impact because they reinforce a sense of disempowerment, make it difficult to establish social networks, push income-support recipients to find employment in a labour market for which the individual may lack appropriate skills, and erode their health through poor quality housing. These feedback loops can be reversed through:

- wraparound supports and an emphasis on building and mobilising social networks
- access to good quality housing that contributes to health, rather than diminishing it
- proximity to employment and services
- appropriate training and skills acquisition to ready people for re-employment.

## The study

This research is part of a wider AHURI Inquiry into an effective homelessness service system and this project is focussed on the following questions:

- What is the appropriate balance between early intervention, prevention and crisis services for older homeless people, and between specialist and mainstream services, in order to provide the most efficient and effective response to this group's needs?
- What is the relationship between the contemporary nature of homelessness and specialist and mainstream services, how do these arrangements relate to the wider health and human services systems, and what could be done to maximise outcomes for older Australians at risk of homelessness?
- What lessons can be learned from how homelessness systems overseas deliver homelessness services to older people?
- What are the impacts of system design characteristics such as funding and commissioning arrangements and cross-governmental integration on system adaptability and effectiveness when dealing with older Australians at risk of homelessness?
- What are the best ways to understand and measure changes in effectiveness of the homelessness system for older Australians? What would appropriate outcome measures look like?

The research was undertaken through a review of the international literature—including engagement with systems thinking, the collection of data from professionals working in the homelessness field via an online survey, and the conduct of two workshops and one yarning circle with persons with lived experience of homelessness and professionals working in the homeless and ageing sectors.

The two workshops were a core feature of the program of work proposed in the original research design and were intended to capture inputs from across Australia in order to reflect the diverse perspectives and issues challenging the delivery of homelessness services for older Australians nationally. These workshops were structured to include:

- a general analysis of the issues and challenges from multiple perspectives, the principles that should inform system redesign, effectiveness measurement, program integration and identification of challenges associated with moving to more integrated systems
- input from a range of regions, reflecting the importance of appreciating different experiences of homelessness across states and in metropolitan and non-metropolitan regions (Zufferey and Chung 2015)
- specific insights generated through the mapping of the Australian homelessness system undertaken for the inquiry panel
- participation by key groups (e.g. Indigenous Australians, LGBTBI+ communities, people in remote areas)—with costs for travel to Melbourne included in the budget
- a focussed discussion and analysis of critical issues, which was led by the participants and the facilitators.

Overall, 29 individuals participated in the two workshops, with 22 women and men present at one workshop and 15 women present at the other workshop. Across the two workshops representatives attended from South Australia, Western Australia, New South Wales and Victoria. The workshops included:

- seven representatives of service-providing and advocacy agencies
- four local government officers from two states working in the aged homelessness sector
- seven women with lived experience of homelessness (one of whom was currently without housing), and several living with PTSD and anxiety, as well as other physical and mental health afflictions
- five men with lived experience of homelessness, two of whom were Aboriginal Australians presently living in housing provided by a homelessness service
- one representative of the Council on the Ageing (COTA) for South Australia, and one representative of national COTA
- four persons with a disability, including one with a significant mobility impairment. All had an acquired brain injury (ABI).

The yarning circle focussed on understanding Indigenous homelessness and explored how the homeless service system might be improved. The nine attendees included:

- four representatives from the Northern Territory government working in homelessness and the Office of Senior Territorians
- one person from local government
- two people from housing providers (one for Aboriginal women)
- two people from service-providing organisations.

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