Preventing first time homelessness amongst older Australians

MANY OLDER HOMELESS AUSTRALIANS HAVE NEVER EXPERIENCED HOMELESSNESS BEFORE. PREVENTION, RAPID REHOUSING AND SUPPORT THAT RECOGNISES THEIR UNFAMILIARITY WITH THE HOMELESSNESS SYSTEM ARE CRITICAL IN ADDRESSING THIS ISSUE.

KEY POINTS

- Around 70 per cent of older people accessing the Assistance with Care and Housing for the Aged (ACHA) program are homeless, or at risk of homelessness, for the first time in their life after a conventional housing history. The most at risk were renters in the private market.

- For older people with a conventional housing history, incidents in the private rental market that triggered the risk of homelessness included being served a notice to vacate, having a lack of affordable housing options and inaccessible housing design which made living in the home unsafe.

- Carer stress in families with few resources can be linked to a housing crisis for older people with some unable to continue living with family (especially those from a culturally and linguistically diverse background).

- The problems for older people experiencing first time homelessness were exacerbated as they were often unfamiliar with, and reluctant to engage with, the welfare and homelessness sectors.

- The flexibility in the ACHA program is important as it can adjust program responses to individual needs and the local housing context.

AHURi
Australian Housing
and Urban Research Institute

CONTEXT

A key intervention to address homelessness amongst older Australians is the ACHA program. Operating across Australia since 1992–93, it assists older people who are at risk of becoming homeless, or are already homeless, to remain in the community through accessing appropriate, sustainable and affordable housing, and linking them to community care and supports where appropriate.

The program is funded by the Australian government and implemented by community agencies, local government and aged care providers working within the community.

This research identified pathways into homelessness by older people, especially those experiencing homelessness for the first time. It sought to also understand the emerging challenges for ACHA providers.

RESEARCH METHOD

The study considered various pathways into homelessness for older people and examined the responses of the ACHA program in agencies across urban, regional, rural and remote Australia. It used agency records for 561 existing and new clients in 2012 and conducted interviews with 19 ACHA agencies and one other homelessness service provider.

KEY FINDINGS

Most older Australians helped by the ACHA program are experiencing housing crisis for the first time

The study considered cohorts of older Australians with three pathways into homelessness:

1. people with a history of conventional housing

2. people who live with ongoing housing disruption

3. people with a transient housing history.

People in the first pathway had conventional housing histories and were experiencing housing disruption for the first time in their life. This group represented close to 70 per cent of the sample. Most people in this group had rented privately, whilst some had owned their home (or had a mortgage) and for a variety of reasons experienced a housing crisis.

People in pathway two, around 22 per cent of the sample, had lived with continuous ongoing housing disruption. This included people who lived in shelters for lengthy periods, marginal housing (including substandard caravans and boarding houses) or had been sleeping rough. This group included Indigenous people who experienced severe social exclusion and dislocation from home communities.

People in the third pathway, 8 per cent of the sample, had led transient lives, both in Australia and overseas. This group included people from rural and remote Australia who worked itinerantly as farm workers, employees in communities where housing was provided, people who had lived overseas for long periods of time and Indigenous people who moved regularly to meet kinship and cultural obligations or to access health services.

Risk of homelessness linked to private rental accommodation, inappropriate housing and intergenerational family dissolution

Affordable, accessible housing is crucial for older people to age in place. Older people renting privately are unable to sustain market rates of rent whilst reliant on the fixed low income of the aged pension.

In addition, renters are generally unable to make modifications to properties. The significant role that (often simple) modifications can play in preventing homelessness for older people highlights issues with the private rental sector.

The study indicated that housing crisis for older people was also linked to the breakdown in intergenerational housing arrangements or being unable to continue living with family. Older people faced a housing crisis when they were unable to continue living with family due to carer stress, overcrowding, tension, family relationship breakdown and, in a small number of cases, elder abuse. A majority of older people who were unable to continue living with family (74%) came from Cultural and Linguistically Diverse (CALD) backgrounds and this seems to be linked to intergenerational family housing arrangements.

Intervening to address older people's homelessness

The ACHA program model integrates services and represents a contemporary homelessness prevention approach with the provision of housing at its core combined with aged care and community services support.

ACHA agencies consulted as part of this project spanned diverse communities in different areas, but all took this approach. Practitioners possess integrated knowledge of the housing, aged care and welfare sectors alongside specialist skills in understanding and respecting older people's needs, culture, and existing strengths.

The program involved:

- *Holistic assessment of the client and their needs*, an assessment of each person, including their concerns, strengths and needs.

- *Determining appropriate housing arrangements*, including whether the person could be supported to remain in their current abode, should seek new housing or, if they had high care or support needs, should be transferred to a residential care facility.

- *Assisting people to sustain housing*, such as through negotiating with landlords around rent arrears, modification of housing for access, referral to Aged Care Assessment teams and family reunification. Support encompassed community aged care as well as referal to legal advice, mental health support, counselling and pastoral care.

The local housing context proved to be important in determining strategy to achieve housing outcomes. Securing social housing is often a focus as it offers affordability and often good access design. However, in many locales social housing is not an option and workers seek housing in the private rental market, including caravan parks and shared houses. Some agencies provided practical assistance, such as assisting with moving and sourcing furniture and white goods, in recognition that resettlement is not sustainable without household resources. Residential aged care was also appropriate for a small number of clients.

POLICY IMPLICATIONS

There is a need for better policy coordination across sectors with greater attention to older people in national and state housing and homelessness strategies. This includes a focus on the prevention of homelessness in aged care policy and greater attention to the role of the health and home modification systems in preventing homelessness.

The most important component for prevention and rapid response for older people who are homeless or at risk of homelessness is affordable, accessible and appropriately designed housing. Social housing is often best placed to provide assistance, but is in short supply. Policy-makers need to grapple with the inadequacies of the private rental market which poses on-going challenges. Reform and regulation of the market to provide greater long-term tenures, more affordable private rental and requirements for landlords to permit alterations would enable many older people to age in place.

For those with higher needs, such as those with ongoing disrupted housing, the policy model of rapid rehousing coupled with support and community aged care can facilitate an individual's independence. Although relatively small, the ACHA program is well suited to addressing the distinctive needs of this older group. There is also considerable scope to expand the ACHA program and the approach which considers both the housing and support needs of the client to tailor service responses.

The role of breakdown of intergenerational family housing arrangements, especially in CALD and Indigenous families, is a critical finding of this study. Greater assistance for carers, more appropriate housing to solve overcrowding and programs to address conflict and elder abuse might assist in preventing future homelessness amongst this group.

FURTHER INFORMATION

This bulletin is based on AHURI project 21005, *Preventing first time homelessness amongst older Australians*.

Reports from this project can be found on the AHURI website: www.ahuri.edu.au or by contacting AHURI Limited on +61 3 9660 2300.

www.ahuri.edu.au

AHURi
Australian Housing
and Urban Research Institute