

'One rent increase from disaster'

Older renters living
on the edge in
Western Australia
Summary Report

J. Fiedler and D. Faulkner
August 2019

Housing, homelessness and ageing well in Western Australia

Older renters aged 65+ 

12.4%
of older people
aged 65+ are **renters**

62%
of older renters are living in
the private rental market

A rapidly growing number of older people are not well housed

Homeless 

1,500

people aged 55+ are homeless - **617** are aged 65+

16% increase

for those aged 65-74, the highest increase of all age groups. This is occurring at a time when the rate of homelessness for children and youth has declined

Marginally housed 

1,186

people aged 55+ are marginally **housed without basic facilities** in boarding houses, caravan parks, hotel, other temporary dwellings

Private rental housing 

12,136 older people are in **housing stress**
– on lowest 40% of incomes and paying 30%+ in rent

Of those in housing stress

9,029 or 74% are in **severe housing stress** – on lowest 20% of incomes and paying 30%+ in rent
struggling
to pay rent, bills and buy food

4,395 or 36% are in **extreme housing stress** – on lowest 20% of incomes and paying 50%+ in rent
imminent risk
of eviction, debt and food deprivation

35% or 1,534 of those in extreme housing stress are **aged 75+**
increased risk
of illness, disability and premature entry into residential aged care

Number of older people at **risk of homelessness** is **increasing rapidly**. **46.8% increase** between 2011-2016

The majority of older people at **risk of homelessness** are lone persons households (69%). Of lone persons households



Factors for women in Australia:

43% of women work **part-time**

Women take on average **five years out of the workforce** to care for children or family

Women working full-time earn **18% less** than men

Women currently retire with **47% less** superannuation than men

What are the solutions?

- More social and affordable housing for older people
- Aged specific social housing application guidelines
- Innovative housing models for older people such as: co-housing, co-operatives, moveable units, intergenerational housing
- Establish a one-stop-shop housing service for older people to help them navigate a complex housing system
- Involve older people in the development, design and management of housing and services

The cost of not taking action

- Stress
- Health
- Poverty
- Hospitalisation
- Premature entry into residential aged care
- Isolation

The benefits of taking action

- Improved health, stability and less stress, comfort and belonging, able to manage living costs (food, utilities -heating/cooling, medication) social participation

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.



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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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The Ageing on the Edge WA Reference Group

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Contents

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Housing, homelessness and ageing well in Western Australia | 02 |
| Acknowledgements | 05 |
| Objectives of the Report | 07 |
| Introduction | 08 |
| — Objectives and aims of the WA project | 09 |
| Homelessness and housing stress for older people in WA | 10 |
| — Homelessness trends | 10 |
| — Low income older Western Australians in the rental market | 12 |
| — In which areas are older people living in housing stress? | 13 |
| The Impact of housing stress and insecurity on older people in WA | 16 |
| Avoiding homelessness and the rental poverty trap | 18 |
| — Housing options information and support services in WA There are a wide range of housing options for older people but they are not easy to find | 19 |
| — Housing information for older people is not readily available | 20 |
| — Housing support and advocacy services need special focus for older people | 21 |
| Government and community sector housing, homelessness policies and strategies – older persons perspective | 24 |
| Conclusion | 27 |
| Ageing on the Edge Report WA recommendations | 29 |
| — Increase affordable housing supply to meet the needs of a rapidly ageing population | 29 |
| — Housing information to assist older people plan ahead and get the help they need | 30 |
| — Provide services with the expertise to assist older people navigate to a housing solution | 30 |
| References | 31 |

Objectives of the Report

The Ageing on the Edge—The Older Persons Homelessness Persons 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.

This is the third report produced as part of this project. The previous two reports are:

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.older tenants.org.au/publications/the-older-i-get-the-scarier-it-becomes-report-older-people-risk-homelessness-new-sout-0>

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.older tenants.org.au/publications/finding-suitable-home-older-people-risk-homelessness-south-australia>

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Introduction

Recent trends in Australia indicate homelessness and the risk of homelessness is increasing for low income older households. Over the past decade there has been the continuous release of one report after another highlighting the plight of these vulnerable households.

Reports such as Rental housing provision for low income older Australians (Jones et al. 2007), It could be you: Female, single, older and homeless (McFerran 2010), Too big to ignore: Future issues for older women's housing 2006–2025 (Tually et al. 2007), Preventing first time homelessness amongst older Australians (Petersen et al. 2014), Older women's pathways out of homelessness (Petersen and Parcell 2014), A plan for change; homes for older women (Homelessness NSW 2016), Ageing and homelessness: Solutions to a growing problem (Mission Australia 2017), The Australian dream, housing experiences of older Australians (Morris 2016), Responding to older people's homelessness (Parity 2018), Retiring into poverty—A national plan for change, Increasing Housing insecurity for older Women (NOWHHWG 2018), Collaborative papers on older women experiencing, or at risk of, homelessness (AAG 2018) and this year Older women's risk of homelessness: Background paper exploring a growing problem (AHRC 2019). For Western Australia in particular Preventing homelessness among seniors in WA (WA Shelter 2015) and Older

renters in the Western Australian private rental sector (Hodgson, James and Webb 2018) have identified the nature of the problem, its causes and possible solutions. This list of reports is by no means exhaustive, but it is now incumbent on government to respond to this overwhelming recent evidence.

The risk factors for the growing number of older households struggling in the housing market and at risk of homelessness are clear and include:

- Government policy with reductions in public housing stock and the targeting of stock to those in greatest need, often defined as those people with complex needs with age not necessarily a qualifying factor;
- Lack of housing options and reliance on private rental market (rents too high; limited security of tenure; few minimum housing standards; not adaptable as people as age);
- Growing number of single person households;
- Gender inequality increases risks for older women;
- Workforce participation trends;

- Reliance on government income (pensions, Newstart Allowance) and a lack of other savings or superannuation;
- Domestic and family violence;
- Loss of a partner or relationship breakdown;
- Lack of family and social support;
- Health issues.

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. However, without significant changes in government policy resulting in the provision of more affordable housing the need for older people to seek housing in the private rental market is only going to intensify over the coming decades. Research indicates that the projected growth in the number of older households in the rental market (social and private) will double from 300,000 in 2014 to 600,000 in 2054 (Yates 2015; Ong 2017). With the current trend of declining rates of home ownership across the population, this assumption is under threat and these projections may be conservative.



Objectives and aims of the WA project

The aims of this project are to:

- Identify the level of homelessness amongst the older population in WA and who is at risk of homelessness in WA;
- Identify 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 WA;
- Examine the current state policy frameworks that impact

on the housing circumstances of older people in WA;

- Propose appropriate recommendations that will lead to a systems reform approach to improve assistance and housing for low income older people.

Whilst we strongly urge governments to recognize, acknowledge and respond to the need for more affordable and social housing supply, this project is identifying the potential enhancements within the current low funded and complex housing system that could improve the

housing outcomes for older people. This includes the urgent need to acknowledge and identify older people are a group that faces specific vulnerabilities and requires a more nuanced approach.

The patterns identified in this report indicate that Western Australia is no exception to the national trends on homelessness and the risk of homelessness for the older population and the need for a systems approach to provide better support and housing to allow low income non-home owner households to age well with dignity.

Homelessness and housing stress for older people in WA

Homelessness trends

The housing circumstances of older people in WA have deteriorated over recent years with the number of homeless older people in WA steadily increasing over the past three censuses. This is occurring as the overall rate of homelessness in Western Australia appears to be declining (Kaleveld et al. 2018). Between 2006 and 2016 there has been an increase from 1146 people to 1500 for those aged 55 and over and from 495 to 617 for those aged 65 and over (ABS 2018a). Most worrying is the fact that people aged 65–74 years experienced the greatest percentage increase



1,500
people aged 55+ are
estimated as homeless

of all age groups over the 2011–2016 intercensal period at 16 per cent (ABS 2018a).

These trends are in contrast to the changes for some age groups, particularly children and youth, where homelessness decreased over the 2011–2016 period, a positive outcome of the targeted investment in services that have occurred for younger people.

Whilst the largest decrease in homelessness for all age groups occurred for those aged 75 and over, this trend requires further investigation as it may mask the possibility this age group may be entering residential aged care prematurely as a form of accommodation rather than specifically for care because of their inability to access appropriate housing.

Adding to the 1500 older people (55 years and over) estimated as homeless at the 2016 census, an additional 1188 older people were recorded as marginally housed in WA, and potentially at risk of becoming homeless.¹

In addition to the census trends Specialist Homelessness Services (SHS) data provides a rich source of information on people homeless or at risk of homelessness on an annual basis and the services provided to assist people.² Older people in these circumstances are seeking assistance because of the serious issues they have with their housing such as affordability, rental arrears, pending evictions or foreclosures, inadequate or inappropriate housing conditions such as overcrowding or a dwelling that is unsafe or unsuitable and especially for women, the need to escape domestic and family violence.

Historically, the number of older people at risk of homelessness accessing homelessness services has been low, however there have been quite significant increases year after year in older people seeking help since 2011. Whilst there has been an average annual increase of 2.2 per cent for the total population in the need for help, the increase for those aged 55 years and over has averaged 11.4 per cent per



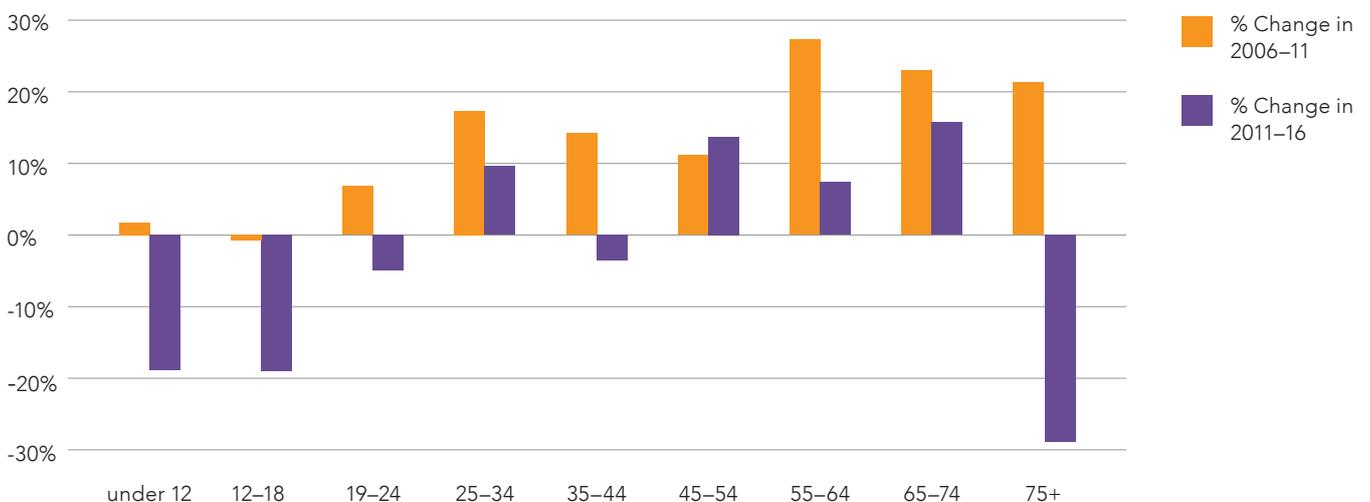
year (8.6 per cent for males and 14.0 per cent increase for females) between 2011–12 and 2017–18. The number of females seeking help almost doubled from 516 persons in 2011–12 to 1135 in 2017–18. For the population aged 65 years and over the average annual increase has been even more dramatic at 9.3 per cent for males and 19.6 per

cent for females, with the number of females seeking assistance doubling over this seven year period from 150 to 392 (AIHW 2019).

The increasing numbers of older people contacting specialist homelessness services are significant as they may represent the tip of the homeless iceberg. First hand evidence from service

providers such as Housing for the Aged Action Group in Victoria, suggests those at risk of homelessness for the first time in their lives at a later age do not readily access such services and therefore there is a hidden population of older low income households struggling in the rental market in WA.

Figure 1. Western Australia, Per cent change in homelessness by age group 2006–11 and 2011–16



Source: Derived from ABS 2018a

¹Marginal housing comprises over-crowded dwellings and other improvised dwellings not counted in the homelessness definition and persons marginally housed in caravan parks. Those marginally housed may be at risk of homelessness in the future.

²This is a collection of data from people who approach, or are referred to homelessness services so the data does not include all homeless people or people at risk of homelessness as captured in the census.

Low income older Western Australians in the rental market

In WA 12.4 per cent of the older population are renters and while some of these people are fortunate to live in social housing, around 62 per cent of older renters are living in the private rental market (Hodgson, James and Webb 2018, p.viii). In addition, the proportion of older people in WA in the private rental sector has increased by 9.7 per cent over the last two decades (Hodgson, James and Webb 2018, p.viii). Low income older households in the private rental market often live in a precarious situation and are at increased risk of homelessness. The private rental market is unsuitable for older people as it is too expensive for those reliant on a government payment such as the aged pension or Newstart Allowance, it provides limited security of tenure, there are few standards governing the condition of the housing and the housing is not adaptable as people age.

This research has classified older people living precariously in rental accommodation according to the following benchmarks³:

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

At the 2016 census there were 12,136 older households (65+) paying unaffordable rents, accounting for 17.9 per cent of all households in housing stress in Western Australia. The majority of these older households were lone person households with lone female households significantly outnumbering male households (Figure 2) (ABS 2018b).

Of these 12,000 households, a high 74.4 per cent were in severe housing stress and of these, 4395 households (36.2 per cent) were in extreme housing stress. Of these households in extreme housing



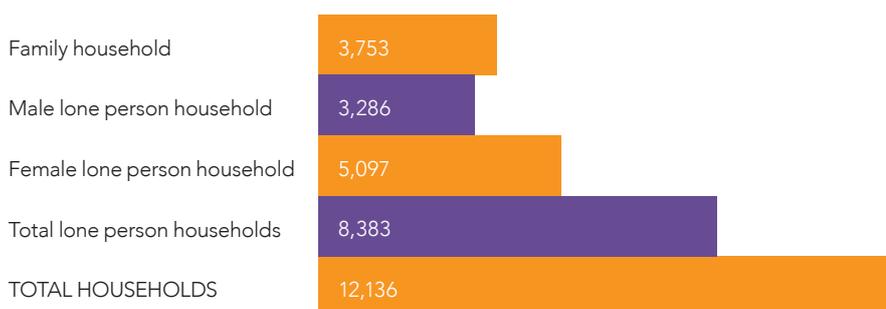
stress, in 1534 households or 34.9 per cent, the occupants were aged 75 years and over (ABS 2018b).

Paying such high proportions of income each week just to pay for the rent means the money available for other essentials in life such as food, utilities, medication and transport costs is very limited, impacting on a person's health and wellbeing and making 'ageing well' difficult.

In the five years alone (2011–16) this census data indicates there has been a 46.8 per cent increase in the number of older households (65 years or older) at risk of housing stress. This increase has occurred across all household types (family, lone male households; lone female households) (Figure 3).

Further comparative data derived from the Department of Social Services on rental households for the period 2012 to 2018 confirms this trend of ongoing increases in low income older households in housing stress in WA (DSS 2018).

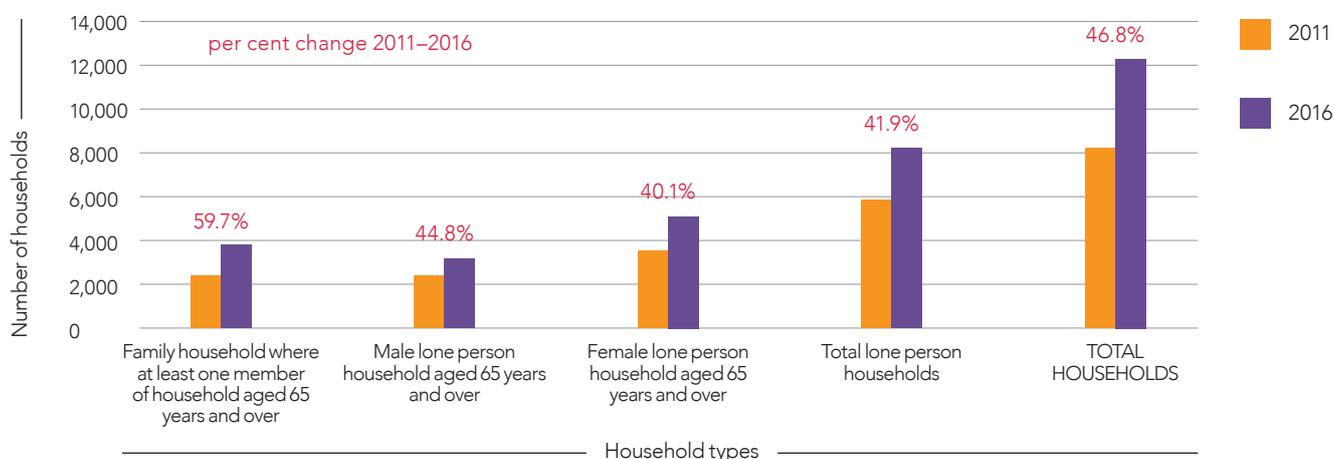
Figure 2. Western Australia, number of older households where a person is aged 65 years and over by household type with an income less than the national 40th percentile with rent payments more than 30 per cent of income, 2016 census



Source: Derived from ABS 2018b

³Housing stress is commonly defined as the 30:40 indicator which represents households in housing affordability stress when the household has an income level in the bottom 40 per cent of Australia's income distribution and is paying more than 30 per cent of its income in housing costs (AHURI 2016).

Figure 3. Western Australia, number of older households where a person is aged 65 years and over with an income less than the national 40th percentile with rent payments more than 30 per cent of income, 2011 and 2016 censuses and per cent change 2011–2016



Source: Derived from ABS 2018b

In which areas are older people living in housing stress?

The data on housing stress for this cohort also indicates that affordability issues for low income older households are widespread across the state and geographic regions. Seventy-two per cent of low income older households in housing stress are located in Greater Perth with areas such as Rockingham, Mandurah, Bentley-Wilson-St James and Perth City having the highest numbers (Figure 4). This is generally a reflection of a high representation of older people living in these areas and generally lower socio-economic status.

In addition to the Greater Perth area there are considerable numbers of households in housing stress in regional WA (Figure 5), particularly in the heavily populated areas of Bunbury (651 households), Albany (395 households), and Augusta-Margaret River-Busselton (312 households), but also in the Mid West area (307 households) and the Kimberley region (88 households).

Older people are struggling in the Western Australian housing market because the availability of affordable private rental housing for all older households, but particularly single person households, is out of reach of most low income households. Anglicare’s Rental Affordability Snapshot over the last decade has indicated the lack of available dwellings. In 2019, just four per cent of dwellings were affordable to an older couple on a pension and just one per cent of dwellings for a single person on a pension (Anglicare 2019).

Moving to a regional centre, in terms of finding affordable housing is not the answer as just one per cent of rental properties outside of Greater Perth available in 2019, could be considered affordable for older single households. The Rental Affordability Index of 2018 showed that a single pensioner in Perth or regional WA in 2018 would need to spend around 64

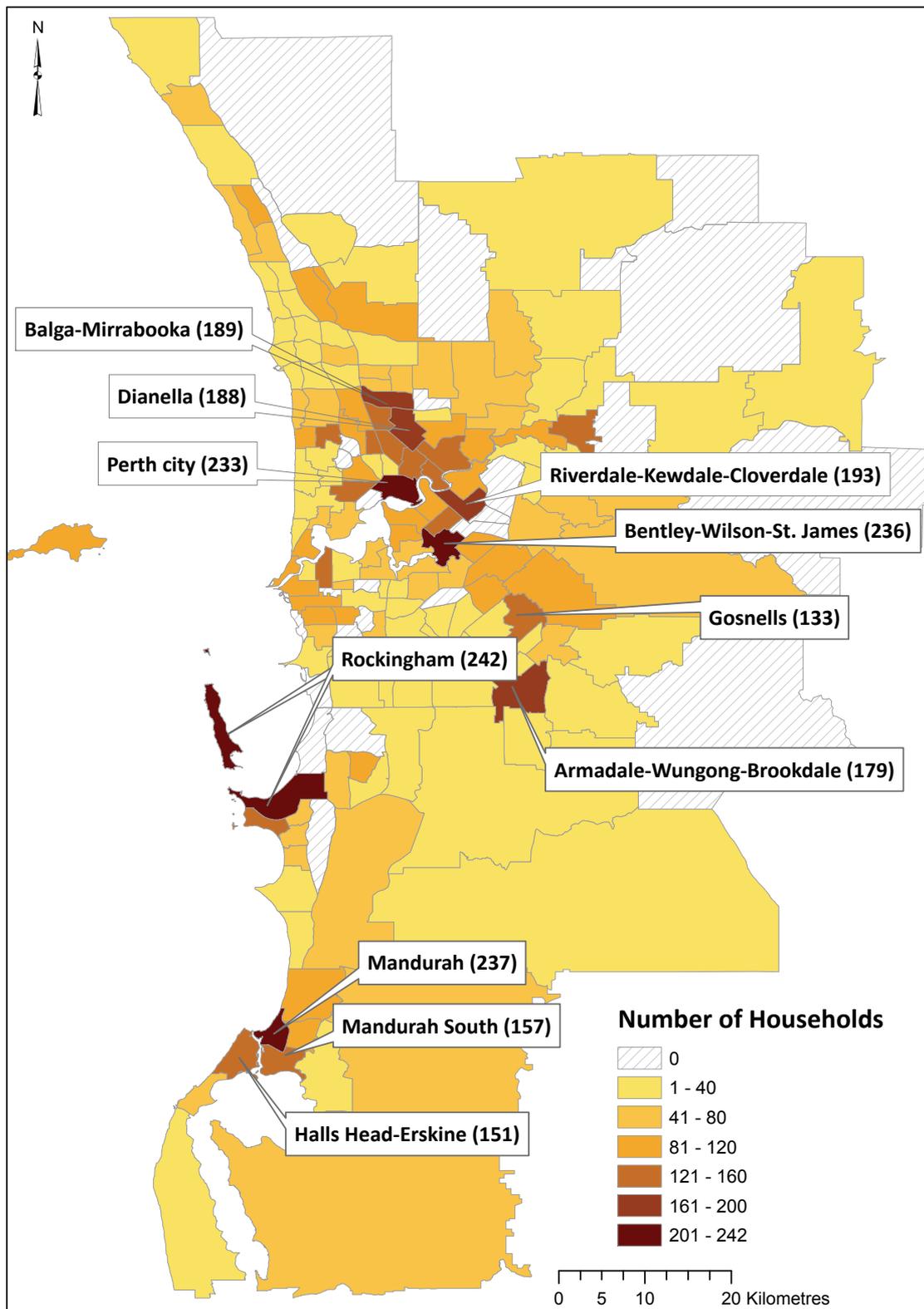
per cent of their income just on rent to obtain suitable accommodation (National Shelter, Community Sector Banking and SGS Economic and Planning 2018, p10, p12).

“We love where we live in (country WA town) but our rent increases every year so we are on a time line as to when we won’t be able to afford it any more. Our son has a property on which we could put a granny flat but unfortunately we would not be able to get the money to put one on so we worry what will happen in years to come.”

– Focus group participant WA

Older people at risk of homelessness – Perth region

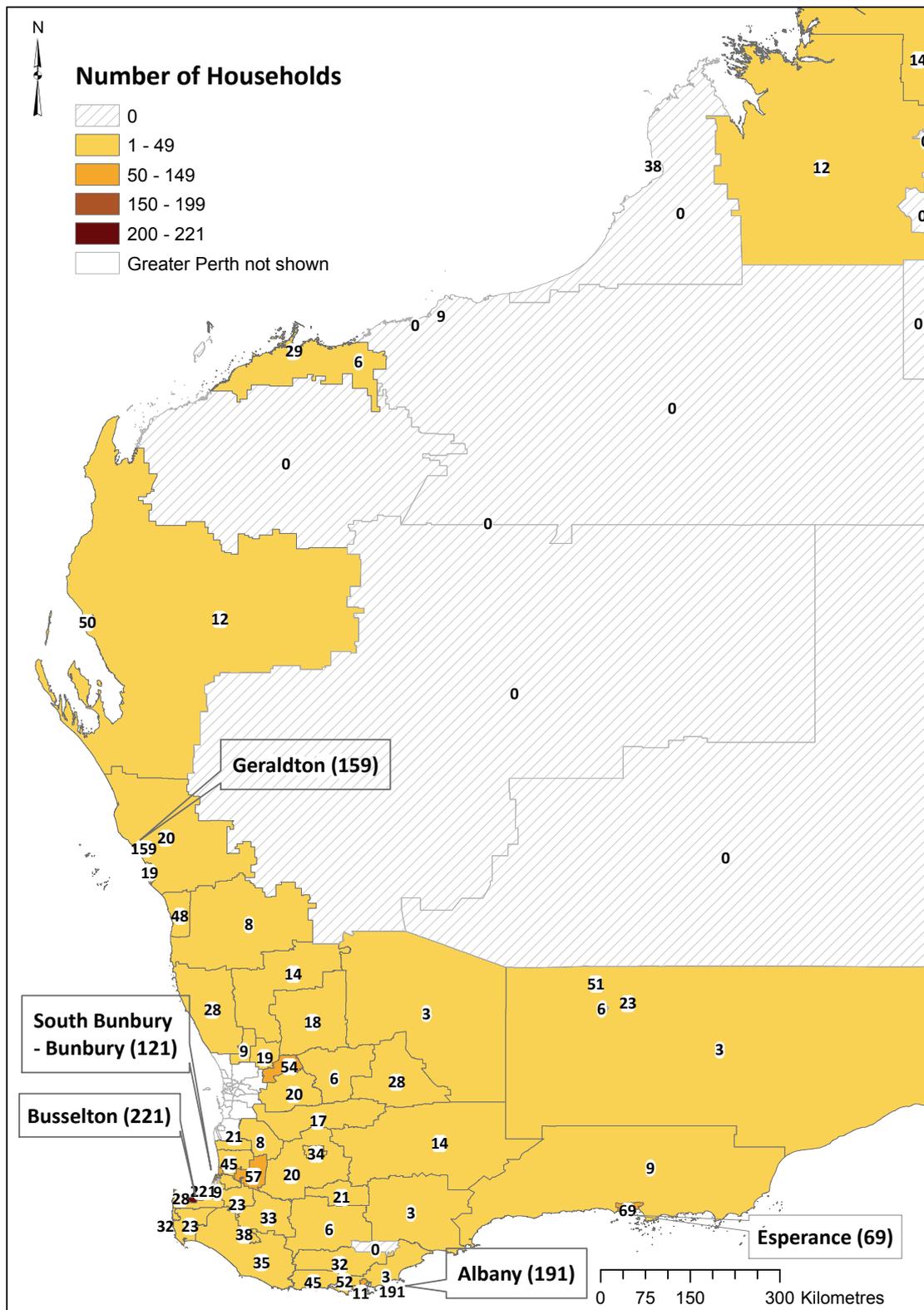
Figure 4. Perth, number of older households where person is aged 65 years and over with an income less than the national 40th percentile with rent payments more than 30 per cent of income, SA2 geographic level, 2016 census



Source: Derived from ABS 2018b

Older people at risk of homelessness – regional WA

Figure 5. Regional WA, number of older households where a person is aged 65 years and over with an income less than the national 40th percentile with rent payments more than 30 per cent of income, SA2 geographic level, 2016 census



Source: Derived from ABS 2018b

The impact of housing stress and insecurity on older people in WA

Discussions with older people in WA for this report demonstrates the personal toll of the deteriorating housing situation for older renters and the difficulties they confront on a day to day basis with the impact that unaffordable and insecure housing has on their lives.

“I am 71 years old single female, retired 7 years, in good health and living in private rental accommodation. My stress is caused by not having security of tenure, always wondering whether I will have to move again at the end of the lease because the rent has increased too much, or the property has changed owner and not available for rent any more. All these moves are costly, physically exhausting and mentally stressful. My current lease expires in 5 weeks time and I haven’t received any notification about whether the lease will be renewed or not. The result of this uncertainty every year is that I can never make plans for October in case I need to move!”

– Focus group participant WA

A number of female participants in particular described their sense of fear and vulnerability of having an uncertain housing future along with the stigma associated with being seen by society as a failure for being a struggling renter later in life.

The consequences for women in having insecure housing were described as being worse than

for men due to the potential to be open to abuse if they are forced into environments that are controlled by others, such as boarding houses or having to share housing with strangers. On top of rental stress, such circumstances can cause significant additional stress leading potentially to a more serious mental health toll,

and a lack of dignity in their lives through not having control of their housing circumstances.

Older people living in the private rental market often feel ‘trapped’ as this research has found that there is a general perception by participants that they have no way out of their predicament due to the shortage of affordable housing options. They have often been told the wait for public housing is 10–20 years and they are not aware that there are a wide range of housing providers in the community housing and independent living sectors. For many of these people such options are suitable as their fundamental need to be able to get on with life is a basic, well maintained home with lifetime tenure that is affordable on a pension.

This perception of a lack of affordable housing alternatives to the private rental market may be a significant contributing factor that is creating a generation of older people at risk of homelessness who are largely ‘hidden’. This

“Apart from the years bringing up my children, I’ve worked all my life and now it’s come to nothing. I don’t know what to do about my situation as I’m 68 and the only way I can afford my rent is to keep on working but when will this situation end, when I’m in my 80s and can’t cope anymore? What happens then? I guess I always expected I could cope and hadn’t thought about retiring and I expected my super would be more than I’ve ended up with but having worked many casual jobs I’ve barely got \$40,000 in savings. I’m not sure how to go about applying for public housing but everyone says I’d be waiting 10 years or more anyway.”

– Focus group participant WA

research found that older people often do not see much hope for their own situation, and have a survivalist approach to their living circumstances where they feel they have no choice but to rely on their own guile and skills to survive in a privately rented home or in other marginal housing. Interviews conducted as part of this project indicated that this is particularly the case for people aged in their mid-sixties who are

not yet eligible for the age pension who are reliant on Newstart Allowance until they are old enough to access the age pension.

This was exemplified by one participant aged 64 who stated:

I’m 64 and my Newstart income is about \$700 per fortnight, including rent allowance, medical and miniscule power subsidies. The rent is \$550 per fortnight so that’s about 75 per cent of my income. So I am left with \$150 per fortnight for food, heating, cooking, my medications and everything else. I feel like I’m one rent increase away from disaster and I don’t know what would happen if it went up again. The landlord said he’d keep it down as long as I didn’t ask for repairs so I try to fix things myself. To manage I cut back on food, I don’t use the heater and restrict my use of electricity like lighting. If it’s cold I just go to bed early to keep warm.’

The research also heard clearly from a cohort of older people who have lived very conventional working lives who have always managed their own financial and living affairs and expect that they will adapt to any housing situation that arises, even if that means ‘doing without’ or coping in poverty. They have never identified with the image of public housing as it is often described to them, perhaps in many cases falsely, as a place only for people with a history of disadvantage with complex problems who are housed on a priority needs basis. They do not see their circumstances therefore as warranting special attention and they are seeking alternatives themselves.

Some people interviewed talked about imagining a housing future in new forms of contemporary housing models that they would like to contribute to developing. Whilst there are significant examples of new design in the public and

community housing sectors that might fit these characteristics, they warrant greater promotion in the public domain. There are also many other new forms of housing such as moveable units, co-housing and co-sharing that could be developed that would open the scope of housing options for a wider range of older people in need.

“I am 72 years of age and renting privately, have been for the last 15 years, in the same house, and last year the owners sold the house and I was told I might have to move, which depended on who bought the house and for what reason. Luckily investors bought the house and I was told I could stay if I wanted, which I was more than happy to do.... then came the rent increase. The rent went from \$250.00 per week to \$290.00 per week leaving not much from my Aged Pension. I am on a waiting list with the Housing Authority, have been so for 7 years now and hopefully something will turn up. I can manage, but I can’t long term.”

– Focus group participant WA

Avoiding homelessness and the rental poverty trap

While the solution to the increasing incidence of homelessness and precarious housing situations is the provision of more affordable and appropriate housing, including social housing, the Ageing on the Edge Project sought to find out what help is available to assist this cohort of older people in housing poverty and at risk of homelessness to find housing solutions.

A number of lines of inquiry were explored where answers to the following questions were sought:

- How can older people in Western Australia take control of their housing situation when it is insecure, unaffordable and not adaptable for them as they age?
- What housing is available to them?
- Are there means and ways they can get assistance to plan ahead and readily access information about alternative housing options?
- Where can an older person go for help if their situation becomes more critical and they urgently

need help, support and assistance to avoid homelessness and navigate the system towards a housing solution?

The project sought to identify the inefficiencies in the current system and to develop a number of recommendations that could lead to the potential availability of a greater number of opportunities for housing low income older households at risk of homelessness in Western Australia.



“I’m pretty self reliant really and while my rent is pretty high I have always been the kind of person who can cope. I’m worried now though as I’m getting older and I don’t know what the future holds and it would be the death of me if I became homeless as my health isn’t the best. My friends told me that I’ll be waiting forever for public housing so I started searching on the internet for other ideas and I was surprised to come across some organisations in my area that have small blocks of affordable housing. One’s a church group and the other one I think is run by the Lions Club. I’ve just put in an application and hope to hear from them soon. I never knew these places existed and I feel lucky that I have found them.”

– Focus group participant WA



Luke Garswood CEO, Connect Victoria Park with a resident, Teresa Ryan.

Housing options information and support services in WA

There are a wide range of housing options for older people but they are not easy to find.

Overall, this research found there are a wide range of secure and affordable housing options suitable for older people in Western Australia. This is not to say that there is an endless supply of housing for older people but there is a wide diversity of housing providers that are generally not well known or easily accessed by the public.

Older persons housing options are situated across a wide spectrum from public housing, community housing, aged care housing providers, housing co-operatives, community groups, local government, independent

living units, rental units within retirement villages and not-for-profit and for-profit rental villages.

On 10 May 2015, as part of the 2015–16 State Budget, the Treasurer and Minister for Housing announced a four-year, \$564 million Social Housing Investment Package (SHIP) to house the most vulnerable in WA (Housing WA 2019). The aim was to create an additional 1500 housing opportunities, including 1000 new social homes across WA to halve the number of seniors⁴ and families with children on the priority wait-list by 30 June 2017. The rationale for targeting these groups was because they account for 60 per cent of clients on the priority housing list and ‘in general, dependent children and the elderly are considered more at risk than adult singles’ (Housing Authority 2017, p.25). Overall, SHIP successfully reduced the priority waitlist for seniors and families from 1437 to 544, a reduction of 62 per cent, almost 21 per cent of whom were seniors (Department of Communities February 2019, internal data).

As at 30 April 2019, there were 19,903 people aged over 55 living in public housing (comprising around 31 per cent of all public housing tenants). Of these, 9,910 older tenants were living in properties specifically designated as seniors accommodation (i.e. specified by the Housing Authority as being available for older people), representing 32 per cent of all public housing occupied tenancies. Of these, 5266 tenants were living in one bedroom and 4644 tenants were living in two bedroom properties (Department of Communities 2019, internal data).

As at 1 April 2019 there were 2,114 community housing properties targeted to older people with 74 per cent provided by ten registered

community housing providers such as Southern Cross Care, Access Housing, Bethanie, Foundation Housing and Stellar (Department of Communities 2019, internal data).

As well as registered community housing providers, the research found significant portfolios of older persons housing provided by a range of other organisations such as Masonic Care, Swan Care and Amana Living. Some agencies also provide independent accommodation within the aged care system whilst others provide rental housing within retirement villages. There are also examples where housing is incorporated within a community development model of neighbourhood support such as Connect Victoria Park.

There are a large number of small service clubs and special interest organisations that also provide housing. To demonstrate the diversity and often localised nature of these providers some examples are: St. Gerard Majella Parish, Corrigin Senior Citizens Centre, Greenbushes Aged Community Committee Inc., Harold Hawthorne Community Centre and Lionsville Denmark Inc. The range of potential housing options available also includes 27 local government authorities that manage housing for older people.



19,903

aged 55+ living in public housing

⁴For the purposes of public housing, the Department of Communities define a senior as a person aged 55 or above.

“I know that the next time my lease comes up for renewal my landlord will put the rent up and I shall have to try and find somewhere else to live. He wanted to put it up last time but I managed to persuade him to leave it for another 12 months. He admits that I am a good tenant and he doesn’t want to lose me but he bought the unit as an investment – which of course I totally accept – and is not a charity. I am now in my seventies and am hoping to remain independent for a number of years to come, but the thought of having to go through the hassle of first finding somewhere I can afford, actually moving and then still having no security of tenure fills me with dread. Now that so many people are no longer able, and never will be able, to afford to buy their own home, surely it is time that laws are put in place to control rental properties? For people of my age bracket, why can’t Councils have pensioner/seniors housing – flats/units- with reasonable rents where pensioners under a certain income can live for as long as they can remain independent?”

– Focus group participant WA

Housing information for older people is not readily available

There is no one source of compiled information on housing options for older people on low incomes that is available to the public of WA. There are organisations in some states such as Victoria and South Australia that provide directories of older persons housing but this kind of resource does not exist in WA.

Analysis of government and community sector websites found the housing information resources on older persons housing significantly lacking in content and direction. Web references often encouragingly led the viewer to links such as ‘seniors housing’ or ‘housing

for over 55s’ but they provide random information about only a few options and in some cases led frustratingly to sites with no content whatsoever. Other links viewed still refer people to COTA’s Housing Information Centre that has been closed since late 2017.

The Seniors Housing Advisory Centre (SHAC), the key housing information service for older people in Western Australia, is described on its website as ‘a free, independent information and advice service covering the full range of housing options for seniors in WA.’ It states that it ‘can be an invaluable source

of information for seniors and their families’ (Department of Mines, Industry Regulation and Safety 2018). The SHAC has a specific focus on educating and protecting consumers and the laws that govern housing. While it provides information on the types of housing older people could choose and the things to consider before entering into a contract, it does not offer a comprehensive information hub on the availability of housing, especially for those most in need on low incomes, or assistance and referral to access these options.

Housing support and advocacy services need special focus for older people

A key to enabling older people to access suitable housing for ageing in place is the availability of support and advocacy services that can actively help older people plan for their housing in retirement, or navigate their way through the myriad of housing options, apply for housing and when successful, relocate to their new home and community. However, there is no central housing support, advocacy and referral service available for older Western Australians on low incomes that can provide this form of assistance.

Entrypoint Perth is an assessment and referral service for people experiencing or at risk of homelessness and is managed by Centrecare. Entrypoint Perth's website demonstrates that its main focus is assisting people in housing crisis and it's key web message states that 'If you are

living on the streets or in your car, couch surfing, facing eviction from your accommodation or escaping family and domestic violence, we may be able to help you'. Through discussions with Entrypoint Perth importantly they stated that their service also aims to provide early intervention services for people struggling to afford their rental housing or other issues such as relationship breakdown and other contributing factors that could cause loss of a home. However, as with all other homelessness services, Entrypoint Perth has a low level of contact by older people compared to other age cohorts. It provides information on accommodation options for older people but this is limited to a small range of services and housing mainly focused on assisting older people with complex needs.

Council on the Ageing provided the Seniors Housing Centre for a number of years until its funding was withdrawn in July 2017. This community based service provided extensive housing information and limited referrals for older people considering retirement housing and was a complementary service to the WA Government Seniors Housing Advisory Centre that has continued to operate since COTA's centre closed.

A number of WA agency representatives and older people interviewed expressed a strong need for the introduction of a community based housing service for older people with a central focus on assisting those on low incomes at risk of homelessness. However it was also acknowledged by research participants that any new service that is developed



should have an extensive role in not only the provision of housing information but also more detailed advice, advocacy and referral to specialist services that can provide the assistance older people at risk of homelessness need.

Significant reference has been made by WA agencies for the replication of a service such as Home at Last in Victoria that is a one-stop-shop of housing information, advocacy and advice for low income older Victorians. The key emphasis of Home at Last is to intervene early to assist older people to plan ahead for their housing future and avoid homelessness as well as provide a rapid re-housing response for older people at immediate risk of homelessness.

Mission Australia stated in the 2017 report Ageing and homelessness: Solutions to a Growing Problem 'The Home at Last service in Victoria operates as a central referral point providing integrated assistance for older people at risk of experiencing

homelessness, including free and confidential advice, support and advocacy. The service supports older people who are in the process of planning for their housing future or seeking retirement housing advice; provides outreach support to help with relocation; provides brokerage funds to ensure older people have essential amenities such as fridges and bedding; links older people into the local community; and provides any other ongoing supports needed. This model of support can be replicated nationally with necessary modifications to suit the needs of the local community' (Mission Australia 2017 p. 44).

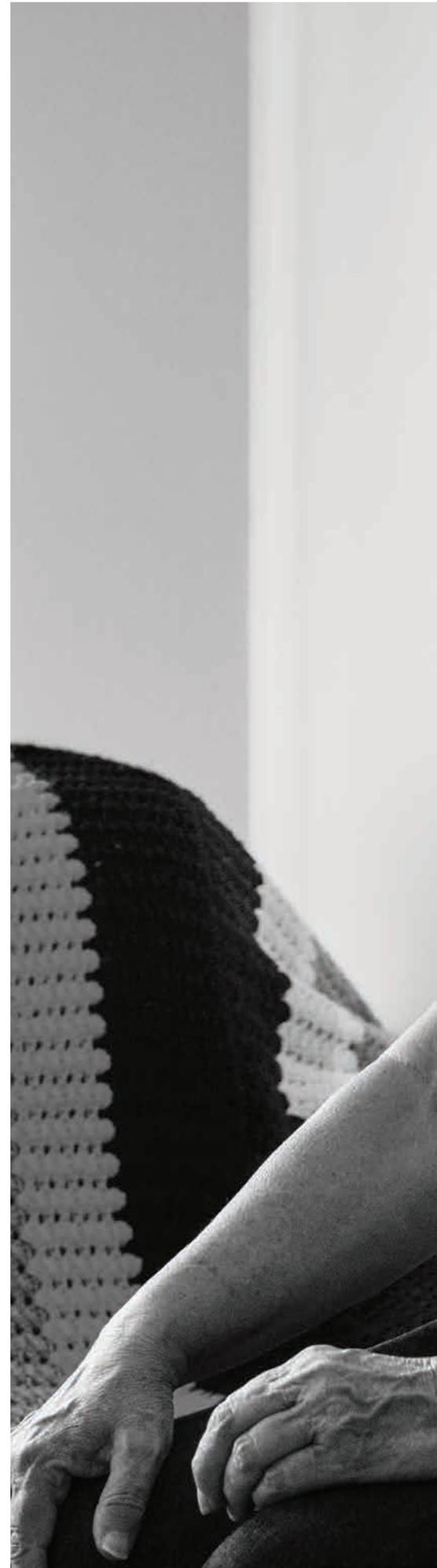
Housing and homelessness services specifically designed for older people are underdeveloped in Western Australia, as is the case in most other states. The key community based program designed to assist older people at risk of homelessness, the Assistance with Care and Housing (ACH) Program funded by the Federal Department of Health, currently falls well short of meeting community needs as there are only four ACH services operating in ten areas across Western Australia, most of which are operated by staff who work part-time with limited resources in each service to be able to respond to increasing demand.

Also, whilst there are 197 Specialist Homelessness Services (SHSs) in Western Australia their main focus is on the provision of crisis housing responses for people presenting to services as homeless and with complex needs. Whilst many SHSs also have primary roles to assist particular age groups or cohorts, this research found only one SHS funded service providing specialist assistance for older people. For example, there are over forty services for 'young people at



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risk' and others such as young women leaving care, children in homeless families, intensive family support and domestic violence. St. Bartholomew's House is the only SHS with a focus on older people, but is targeted at men with complex needs. An interview with St. Bart's for this research indicated they are developing broader services for older people, especially women, at risk of homelessness, but have limited self-funded resources to provide assistance to this cohort. St Bart's offers residential aged care services for older men experiencing homelessness with complex needs and it also operates a transitional accommodation service for older women aged 55 years and over who are experiencing homelessness.

This research also found that there are some services in WA with a primary focus in areas other than older people at risk of homelessness that, in some cases, are adapting their services to respond to the needs of this group. For example, some agencies providing assistance under the Street to Home Program are helping older people in housing stress to access long term affordable housing. Other service programs that have contact with older people at risk of homeless and provide some elements of housing support are Tenancy WA and the WA Tenancy Network that provide legal advocacy for renters and Advocare that mainly assists older people with problems in the aged care sector and those experiencing elder abuse. However, these support programs have not been incorporated into an overall service approach or network to comprehensively address the needs of older people at risk of homelessness.

Government and community sector housing, homelessness policies and strategies – older persons perspective

The current WA Government has been developing a number of key housing strategies that are relevant to the needs of older people in WA.

The most significant policy announcement to date has been the release in 2018 of the Affordable Housing Action Plan 2017–18 to 2019–20. The Affordable Housing Action Plan states that it is a foundation document that will lay the groundwork for the development of a 'more expansive strategy in 2020' (Housing Authority 2018b, p.1). It will also allow for the integration of a ten-year Strategy on Homelessness that is currently being developed. In addition a number of other initiatives are under development including:

- master planned precincts around METRONET stations creating connected community centres within walking distance of railway stations;
- support for broader government planning policy to improve the balance of appropriate sized dwellings matched to community needs;
- increase the proportion (where practical to at least 20 per cent) of newly constructed homes with liveable design features in new social housing developments via the Department of Communities;
- innovative partnerships with community organisations and private businesses to create new housing development concepts; and
- an ongoing commitment to the bi-partisan Federal-State homelessness funding and election commitments such as delivering two additional women's refuges to strengthen



service responses and ensure women and children can access appropriate services (Housing Authority 2018b).

Another commitment of the Affordable Housing Action Plan is to finalise a Seniors Housing Strategy to help ensure that seniors on low to moderate incomes can access an expanded range of housing options. The development of the Seniors Housing Strategy started in 2016 and involved significant consultation with older Western

Australians, industry, the community sector and people from all levels of government, and the release of a discussion paper (Housing Authority 2016). This discussion paper acknowledged that older people face a number of 'unique challenges' in accessing stable housing. The development of the Seniors Housing Strategy has continued to be supported by the Labor Government (elected in March 2017) and it is planned to be launched in 2019 to complement the other housing and homelessness policy strategies currently in development.

Through the Affordable Housing Action Plan older people on low incomes would also potentially be beneficiaries of 534 additional social rental homes that are planned. While there are no specific older persons housing developments announced the plan includes an action to progress leasehold models, including a modular park home living project on government land in Ascot, targeted to seniors housing. In addition, the Department of

Communities continues to partner across sectors to drive innovation and increase the supply of affordable and appropriate homes that cater to the needs of older Western Australians. For example, in 2017–18 the Department partnered with Southern Cross Care (WA) Inc, a not-for-profit aged care provider, to develop an innovative and affordable over-55s residential estate at Haven Ridgewood. Cherry Glades Estate located in Manjimup is a collaboration between the Department, the Shire of Manjimup and Royalties for Regions. The project will deliver up to 60 affordable, age-friendly units close to services and amenity in regional WA.

One of the key directions (Housing Authority 2018 p.18) under the plan relevant to older people is to 'Reform social housing to maximise independence and transition opportunities while retaining a safety net for those with enduring need.' This will include implementing a needs-based system in place of the current waitlist to respond more



534

additional social rental homes planned through Affordable housing Action Plan



effectively to individual need and circumstances and to revised eligibility settings to enable consideration of personal and housing market circumstances as well as household income. In addition, another action (Housing Authority 2018 p. 18) is to support the role of the community housing sector in diversifying housing options in providing an alternative to public housing.

In terms of better services that may provide some level to support for older people at risk of homelessness the plan refers to reforms for the general population by intentions to:

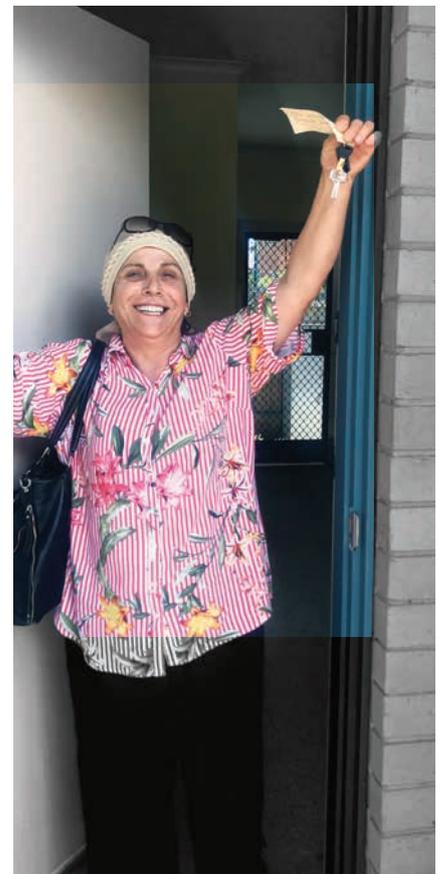
- improve integration of housing and services for people with high or complex needs;
- revamp the affordable housing online portal (affordable.housing.wa.gov.au) to improve access to information and advice for people looking for affordable housing options; and
- collaborate and co-design a 10-year Strategy on Homelessness.

The development of the 10-year Strategy on Homelessness is described as a co-design approach that 'shifts the focus of responsibility and control so that stakeholders can become active partners in designing and shaping

a future, rather than being passive recipients of programs and services' (Department of Communities n.d. p. 1). Discussions held with Department representatives demonstrated an understanding of the key issues facing older people at risk of homelessness and a willingness to identify and act upon the most strategic responses required for this group.

In addition to the WA Government strategies are initiatives being developed by key community agencies. The most significant example is by the WA Alliance to End Homelessness. Following an 18-month campaign, the Alliance launched its 10-year plan called The Western Australian Strategy to End Homelessness in August 2018 (WAAEH 2018). This plan was collectively developed by representatives from homelessness services, people experiencing homelessness, service funders, and members of the community. Its stated aim is 'to provide a framework to inform the process of ending homelessness, and providing signposts for action' (WAAEH 2018 p. 4). This plan makes reference to the need to focus on older people and older women in particular and discussions with community sector representatives advised that more detailed work is planned on older people to inform

the Strategy. Perhaps uniquely in Australia, the WA Government and the community sector have formed a working relationship through the Government's Supporting Communities Forum. Through this forum the Homelessness Working Group, representatives of the community sector, including the Alliance, will work closely with government representatives to develop the 10-year Strategy on Homelessness.



Conclusion

Chronic shortages of social housing and a lack of specialist housing services for older people are a long term national trend that must be addressed in partnership between the Federal and State Governments.

The WA government 2015–16 to 2016–17 invested \$564 million to halve the number of seniors and families with children on the priority waitlist by 30 June 2017 and deliver 1,000 additional homes to benefit those most in need. This investment has not offset the rapidly increasing numbers of older people experiencing homelessness, and at risk of homelessness in WA. Whilst the WA Government is invested in improving the housing situation of households in need through the development of their current strategies and initiatives, the government must develop a long term housing strategy, in conjunction with the Federal Government to plan for, and construct an adequate supply of affordable housing options that are suitable for older people in receipt

of Commonwealth income support, including social housing options.

A significant finding of this research was the diversity of views expressed by older people, and key service providers, that there is a need for more standard social housing, but also 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 place, security of tenure, affordable rent and a home that's designed for their needs as they age.

Some other 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. As described by WA housing activist Liz Lennon 'we need to re-imagine affordable 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 plan for housing in their elder years, including navigating and accessing appropriate housing options. 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 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 in precarious housing situations as commonly described by older people and their advocates and case workers in the focus groups and interviews conducted as part of this project.

Whilst early intervention approaches to help older people plan for their housing future is

the long term answer there are also increasing numbers of older people in more immediate need of help who are living in housing poverty and insecurity in the private market. Many of these people are under threat of being evicted through a range of circumstances such as landlords selling their properties, increasing rents, or where their home is no longer suitable in standard or design for them to age-in-place. The housing support system is currently not well equipped to respond to, and assist this cohort, the majority of whom are women, who are often facing homelessness for the first time in their lives.

Increased affordable housing supply, especially social housing, is the long term solution to this problem. This research has also identified that fairly straightforward

enhancements to the current housing information and support systems could make a significant improvement in ensuring that older people have much better access to the wide range of existing social housing options. A call for more affordable housing and service enhancements are formalised in a number of recommendations from this research.



\$564M

invested by WA
government to halve the
number of seniors and
families with children on
the priority waitlist



Ageing on the edge report WA recommendations

The Western Australian Government should consider reforms that complement and enhance its Affordable Housing Action Plan by increasing older persons affordable housing supply, help older people plan for their housing future and provide assistance for those at risk of homelessness.

The following recommendations also support the Government's development of a Seniors Housing Strategy that aims 'to help ensure that seniors on low to moderate incomes can access an expanded range of housing options' (Housing Authority 2018b).

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

- 1.** Provide an adequate supply of social housing incorporating public, community and affordable housing for an ageing population. In addition to direct government investment in social housing, engage the not-for-profit and for-profit sectors to explore innovative financing models such as social impact investment bonds and tax incentive schemes.
- 2.** Consider the development of older persons specific social housing appropriate to the needs of seniors. This includes learning from successful innovations such as the Moveable Units Scheme in Victoria where relocatable self-contained one-bedroom public housing dwellings can be installed on a family member's property, and the design of new housing concepts and ideas such as co-housing and co-sharing.
- 3.** Enhance the Affordable Housing Action Plan focus to 'revise eligibility guidelines to enable consideration of personal and housing market circumstances as well as household income' (p.18) by incorporating into social housing guidelines the vulnerability factors affecting older people at risk of homelessness, such as age, age related health conditions, incomes and those with medium levels of assets.
- 4.** Involve older people in the planning and design of housing models to 're-imagine' social housing to suit contemporary needs and its importance connecting older people in their community, especially regarding the needs of older women.



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

5. Improve the current web based information sources on housing for older people provided by government and the not-for-profit sectors to ensure they are relevant and comprehensive to be able to better help older people access housing information and support.
6. Develop an on-line and manually accessible information directory of all available housing options for older people in WA such as public and community housing, independent living units, aged care rental housing, rental villages etc.
7. Expand the scope of government housing advice, assistance and information services to ensure they provide housing options information for the most vulnerable and disadvantaged older people at risk of homelessness in WA. Clients requiring further support and advocacy could be referred to the one-stop-shop information, support and referral service described in recommendation 8.

Provide services with the expertise to assist older people navigate to a housing solution

8. Establish a one-stop-shop older persons information, support and referral service for WA to ensure there is an effective agency with statewide coverage to assist older people on low incomes to plan for their retirement housing future and assist those in urgent need to navigate their way to secure and affordable housing. As a community based service this would ensure that highly vulnerable older people can obtain the support, advocacy and linkages they require to be able to achieve a long term affordable housing outcome.

The successful Home at Last service developed in Victoria could be used as an effective model to be replicated:
https://www.older tenants.org.au/home_at_last

Also consider the involvement of older people with lived experience of homelessness in the design, development and management of such a service utilising the expertise and experience of community groups such as the Tenants Action Group Western Australia (TAGWA).
9. Work with the Commonwealth Government to enhance the Assistance with Care and Housing (ACH) Program and Specialist Homelessness Services and liaise with other effective programs such as Street to Home, Tenancy WA, the WA Tenancy Network and services such as Advocare to enhance a strategy of assistance to older people at risk of homelessness.
10. Better leverage other service systems that are well placed to identify older people at risk of homelessness such as aged care, health services, Centrelink, community legal services, financial counselling, occupational therapy and local government.
11. Incorporate into all of the above strategies the specific 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 (GLBTI) older adults.



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