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AGEING, WELLBEING & HOUSING SUPPORT

A report on the lived experience
of older people accessing housing
and homelessness support services
in South Australia

 Rent
RightSA

**Lived Experience
Engagement Service**

Report 3 • January 2022

Contents

Key Findings & Recommendations	3-4
Older People and Homelessness in SA	6
About this Report	7
Key Findings:	8
Affordability	8
Safe, Suitable Housing	9
Property Condition	10
Support to age in place	11
Seeking Support: Limited Information and Access	12-13
Seeking Support: Reduced Agency	14-15
What implications does this have for the housing and homelessness sector?	16-17
Recommendations for Policy and Service Reform	18-19
Appendix & References	20-23

Acknowledgment of Country

We acknowledge and respect the Traditional Custodians of Country on whose ancestral lands SYC is on. We respect their ongoing connection to land, waters and community. We pay our respect to Aboriginal and Torres Strait Islander peoples and to Elders, past, present and emerging. We are committed to honouring all First Nations Peoples' unique cultural and spiritual relationship with their country.

Acknowledgement

The Lived Experience Engagement Service (LEES) give their sincere appreciation to everyone who gave their valuable time and shared their experience through online surveys, interviews, and focus group sessions. The LEES would also like to thank COTA SA, Hackham West Community Centre, Salisbury East and Murray Bridge Community Centre for their assistance on this project.

Lived Experience Engagement Service

The Lived Experience Engagement Service is an independent state-wide and sector wide service funded by the South Australian Housing Authority. We engage people who have experience accessing any housing and homelessness system in South Australia to produce quality evidence that informs decision making on policy and broader sector service reform. We work with the sector to help embed client voice in the process of service design and specialist homelessness services sector reform.

Disclaimer

The opinions expressed in this document are of people who have lived experience of accessing housing or homelessness services and are not necessarily those of RentRight SA. This document is designed to provide information that assists the South Australian Housing Authority and the housing and homelessness sector to understand the needs of those using the services over the development and implementation of the 2020-2030 housing reforms. The information provided in this report can be utilised to better respond, reflect, plan, design and develop how the voices of lived experience will be embedded over the remainder the reform.

Report on the lived experience of older people accessing housing and homelessness support services in South Australia written by Tracey Clark and Halima Akanbi (Lived Experience Engagement Service). Edited by Kim Findlay. Design and Graphics by Chanel Panagiotas

Key Findings

When asked why older people seek housing support, the following emerged:

Affordability

Affordability is the number one issue respondents raised. Competing for rental properties and managing rent rises with limited financial resources is tough for many.

Availability

The difficulty of finding available housing that is suitable, and where individuals can feel safe is another significant challenge.

Property condition

Poor property maintenance and 'substandard work' are a source of frustration for many tenants. Conversely, a lack of clear and consistent expectations around property condition is leading to increased stress.

Ageing in place

Without essential support many older people are fearful they may not be able to remain in their homes as they age.

When asked about their experiences seeking support, the following emerged:

Limited information and access

Many did not know where to seek help, with technology being a key barrier.

Limited Agency

Engaging with services often leads to anxiety, a feeling of reduced agency, and worsening mental health.

See more on pages 8-15

Key Recommendations

1

Significant investment in affordable properties that are suitable for older people, designed with and for them

2

Holistic housing support included in social housing tenancies, which includes, aged-care supports for older people

3

A greater focus on prevention and empathetic services tailored to older people

4

Investment in professional, responsive and routine maintenance services

5

Mandatory risk assessments of social housing properties to ensure suitability

6

Development of specific standards and guidelines around hoarding and squalor

7

Housing support and other aged care services that are accessible and affordable to older people within their communities

8

Further integration and partnership between the housing, health, and ageing sectors

See more on page 18-19

About this report

This report explores issues surrounding the housing needs of older people in South Australia, the range of reasons older people seek housing support as well their experiences of the services available to them. The report contributes to The SA Housing Authority's (SAHA) 2020-2025 strategic objective of understanding the needs and wants of their customers and incorporating this understanding into policy, service design and delivery.

In partnership with COTA SA, listening post sessions were held across Adelaide and in Murray Bridge to gather insights from older people regarding their challenges and experiences of housing stress. This initial engagement informed the design of one-on-one interviews, focus groups and surveys to engage older people (55+) who have current or previous experience of accessing housing and homelessness support services. These findings were analysed alongside wider literature, RentRightSA data and SHS data.

Older People and Homelessness in SA

Older South Australians' access to secure housing and the choice to age in place is in serious jeopardy. A confluence of factors, including an ageing population, the private rental crisis, the rapidly growing number of older Australians that don't own their own home, low superannuation balances, and a pension that is below the poverty line has led to an increasing number of older people who are homeless or at risk of homelessness¹.

Census data from 2016 reveals that on Census night 2016, 18,600 people aged 55+ were homeless; a 27.3% increase from 14,600 in 2011². When compared to similar trends in South Australia, data from the Australian Institute of Health and Welfare (AIHW) also show a significant increase in older people at risk of homelessness in South Australia³. The number of older people on the Specialist Homelessness Services (SHS) client list jumped from 520 between 2018 and 2019⁴ to 1,133 between 2019 and 2020⁵. While overall need for SHS in South Australia was on a decline for the same year period mentioned (from 19,637 down to 19,218), the significant increase in the number of older people seeking support from housing and homelessness services indicates older people are an increasing cohort facing housing stress.



Key Findings

Analysis of the engagement activity responses led to several key themes that were supported by both the wider literature on older people and homelessness, as well as current data from the sector. When asked why older people seek housing support, the following issues emerged:

Affordability

Housing Affordability across all areas of South Australia was the number one issue raised by respondents. Respondents shared the significant difficulties they faced competing for rental properties with dozens of others, and managing rent rises with limited financial resources. This is unsurprising, given Adelaide is ranked the second least affordable city in Australia for

renters⁶. This is verified by Anglicare Australia's Rental Affordability Snapshot, which found in April 2020 that of the properties advertised on Realestate.com.au in Adelaide, 0% were affordable or suitable for a couple receiving the aged pension, compared to only 2% of properties nationally for this same cohort⁷.

“[We’re] desperately seeking rentals, [but] keep getting knocked back”

Safe, Suitable Housing

Finding available housing that is suitable and safe is a significant challenge that many respondents were quick to identify. Respondents shared how they were often “desperately seeking rentals, [but] keep getting knocked back”. Many lamented the lack of available social housing and associated waiting lists, corroborating the well documented demand for affordable housing and declining investment nationally in social housing⁸. Embedded in discussions on housing availability was the challenge of a perceived lack of safety in the options available. Many respondents interviewed spoke of increasing discomfort with their

current tenancy due to incidences of violence, Alcohol and Other Drug use (AOD), and challenges faced by tenants with complex needs in their social housing complexes. Navigating safety was so challenging that one respondent mentioned they would **“rather sleep by the river”**. People also described being unable to transfer to another property even with the appropriate documentation and support letters from doctors and psychologists. This perceived lack of safety in their neighbourhoods further isolates older people as they retreat into their homes⁹.





Property condition

RentRight SA data highlights that Property Maintenance continues to be an issue for older people, with 13.2% of enquiries between October 2020–Oct 2021 listing maintenance as the presenting issue callers were seeking assistance with (Appendix 2). There was a corresponding consensus from respondents that unmet maintenance needs, ‘band aid fixes’, and ‘substandard work’ were a source of frustration.

“SAHA contractors never do a good job – always mess it up so they have to come back, or just don’t turn up!”

Housing maintenance issues raised by focus group participants were varied and often serious, contributing to respondents feeling less settled in their housing. Conversely, it emerged that a lack of accurate, clear information on expectations around property condition was leading to increased stress for older people. There are great discrepancies in the information received and approaches taken by different tenancy officers regarding occupancy rules, hoarding and squalor,

pets, and cleanliness. While one tenancy officer might be satisfied with the home, another would demand they clean up or face eviction.

“[I] can’t keep track of who is looking after me, have a new tenancy officer every month. [It] feels like this new person doesn’t listen to what I need...”

On review of the South Australian Housing Authority policy relating to property condition, there are no clear guidelines regarding hoarding and squalor which leave many older people unclear about the expectation for tenants, as well as what they can keep if they downsize. One woman lamented:

“My garden has been my safe place, and is my passion – however a neighbour complained to SAHA about it, and I have been told I have to remove many of my pots and plants. I am devastated!”



Support to age in place

Many respondents interviewed expressed that without essential support they were fearful they may not be able to remain in their homes as they aged. Housing service providers are facing an increasing challenge with supporting older people to age in place¹⁰.

ABS data related to the support needs of older Australians reveal a high proportion of support was provided informally by family or friends, due

“ I just need support with daily chores, such as personal care, medications, some housework and shopping, but it’s so hard trying to get anything in place, I can’t work a computer and I don’t have anyone who can help me ”

to no other care arrangements being available or affordable¹¹ (See Appendix 3). Many older people at risk of homelessness are already isolated and may not have informal support to draw on. However, most community based aged care services are predicated on the assumption that the care recipient has secure housing.

Seeking Support: Limited Information and Access

When asked where they turn to for support when experiencing housing stress, overwhelmingly, respondents expressed that they did not know where to seek help. People reported visiting SAHA for support before looking elsewhere. Focus groups highlighted a large information gap for older people:

“no one knows where to go for support”

Some participants stated other agencies redirect them to My Aged Care. There was a general consensus that the My Aged Care website was difficult to navigate, with long wait times for support (up to 10 weeks) and limited information/services related to housing stress.

There is a discrepancy in the continuity and collaboration of services which leads to people feeling as if they are bounced between services without access to tangible support. As respondents articulated, difficulties with technology can present a significant barrier for older people seeking access to important information, including housing information¹². This is even more pronounced in Culturally and Linguistically Diverse (CALD) communities where language barriers also exist.



“

I live in a tent and ain't got a phone, how the hell can I use the internet, I'm just trying to survive each day, trying to get onto a website won't work for me I need to talk to someone

”

Seeking Support: Reduced Agency

Many respondents experienced high levels of stress when engaging with housing and homelessness service providers. When asked about their experience with services, respondents reported feeling a lack of dignity, no sense of agency in the decision-making process, and extremely limited by the housing options available to them:

“Staff think they know what we want and don’t listen to our needs”

The primary negative impact of their housing stress and associated engagement with housing services was a sense of feeling invisible, unheard, and worthless, which led to higher levels of anxiety and further isolation. Many older people, particularly older women, are first time users of welfare services and face an immense amount of shame in identifying as homeless and seeking support¹³.

Many respondents also shared that without stable housing it is difficult to access essential support in other areas. Insecure housing or homelessness was thus another barrier to accessing important additional aged care services.

“I’m living in a tent – that doesn’t count – got to try to do things on my own. Been to SAHA, Centrelink. All say until I get stable housing I can’t get any help. [It] made me feel like I’m invisible.”

This cycle of housing insecurity and a lack of empathetic and responsive services further impacts on people’s physical and mental health¹³. One respondent shared how they were shifted, without consultation, to a much smaller unit, with no room to store much of their furniture or personal items. Having no input into the decision-making process leaves individuals stressed and fearful of what might occur.

In contrast, respondents in regional parts of SA often had better experiences and outcomes with housing service providers, describing staff as “helpful and accommodating” who went “out of their way to help”. Respondents who experienced better service outcomes felt it was because staff worked hard to ensure people received the specific support they needed, showed empathy, acknowledged and catered for diversity.



What implications does this have for the housing and homelessness sector?



The data is clear: older people aged 55+ are the fastest growing cohort at risk of homelessness in Australia¹⁴. With Australia's ageing population predicted to double between now and 2050¹⁵, the number of older people at risk of, and experiencing homelessness, will continue to grow, and this will require the housing and homelessness sector and beyond, to respond to the specific needs of this cohort.

For older people, housing stress and/or homelessness is extremely deleterious for their physical and mental health. It is costly for both the homelessness and healthcare sectors, and the economic and social benefits of supporting older people early to avoid these affects, are clear¹⁶. However, early intervention needs to be strategic.

Older people are more likely to be new to homelessness and thus often don't know where to seek support. With the additional technological barriers, services need to be proactive at seeking out older people at risk of homelessness, with a strong focus

on prevention and education to assist individuals to age in place.

South Australia's social housing system is already under **incredible pressure** to meet the needs of those in housing crisis. The **high demand for private rentals**, a pension below the poverty line, and expensive retirement alternatives means that it is not possible for many older people to find suitable housing. The **lack of viable alternatives**, where older people can **age in place with the essential supports** they require, is a significant and growing gap in the system that governments need to acknowledge and plan for.

Furthermore, older people who are homeless or at risk of homelessness **face immense isolation and increasing stress**. Acknowledging their specific and diverse needs with empathy, giving them a sense of **agency and choice** over where they live, and **connecting new tenants in with their neighbourhoods** so they feel safe and supported is vital.





Recommendations for policy and service reform

Respondents were asked to provide recommendations on what **their ideal housing support would look like, and what improvements could be made** to the current system. The following policy recommendations emerged from our engagement and analysis:

1 Significant investment in affordable properties that are suitable for older people, designed with and for older people.

It is imperative to respond to the needs of this growing cohort who are unable to afford many of the current retirement options in the private market.

2 Holistic housing support included in social housing tenancies, which include aged-care supports for older people.

This would allow people to age in place, without needing to negotiate and coordinate support from multiple places and navigate online forms and complex bureaucracy.

3 A greater focus on prevention focused and empathetic services tailored to older people,

such as assisting older people to plan their housing future before they encounter housing stress, and providing training for tenancy officers and case managers in the unique needs of older people.

4 Investment in responsive and routine maintenance services to avoid the long property maintenance waitlists.

An independent agency may improve accountability. This investment would ideally lead to SAHA properties being better utilised.



5 Mandatory risk assessments of social housing properties,

particularly those offered to older people, to ensure that older people are given safe and appropriate housing for their needs.

6 Development of specific standards and guidelines around hoarding and squalor,

and the provision of services to support tenants who are struggling in this area.

7 Housing support and other aged care services that are accessible and affordable

to older people within their communities. This will help bridge the digital divide for those who do not have access to technology or

the support to use it confidently. An example of this shift is the current Aged Care Navigator Service being trialled by COTA, intended for vulnerable people¹⁷.

8 Further integration and partnership between the housing, health, and ageing sectors

for the purpose of supporting people to age in place, including a greater focus on improving mental health and reducing isolation by building neighbourhood connections. This parallels other recommendations nationally regarding the need for better alignment between policies on ageing, neighbourhoods and social/public housing¹⁸.

Appendix 1: Engagement Activity Questions

Survey Individual Questions

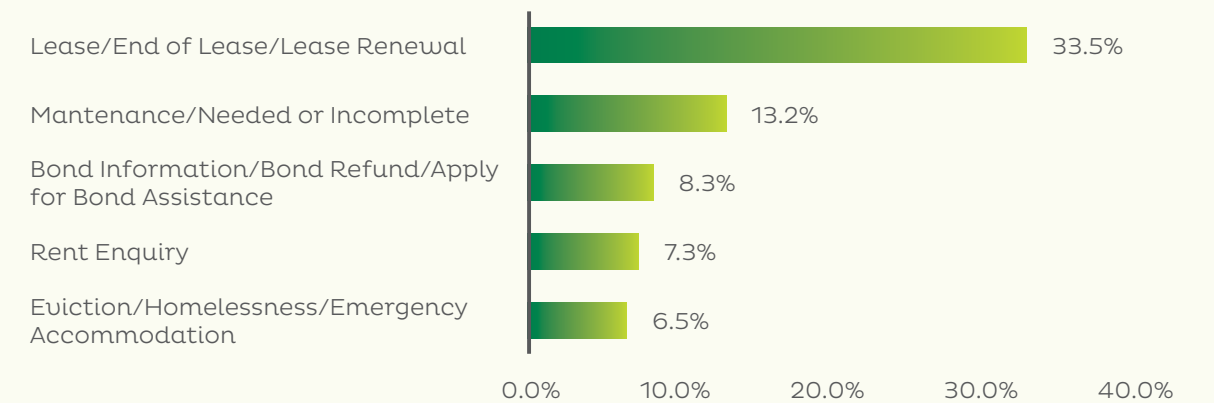
- What are the common issues/reasons older people seek housing support?
- Do you have Lived Experience of Housing stress? If so, tell me more.
- What services are available for older people experiencing housing stress
- Where do older people go for Housing information if required?
- When engaging with housing services/agencies what has been your overall experience? For example- Challenges Barriers Positive Satisfaction Ease/ Access & Transparency
- How do you think this experience could be improved?
- Imagine you are sitting at the table with key stakeholders from various housing agencies. What would you like to say?

Focus Groups

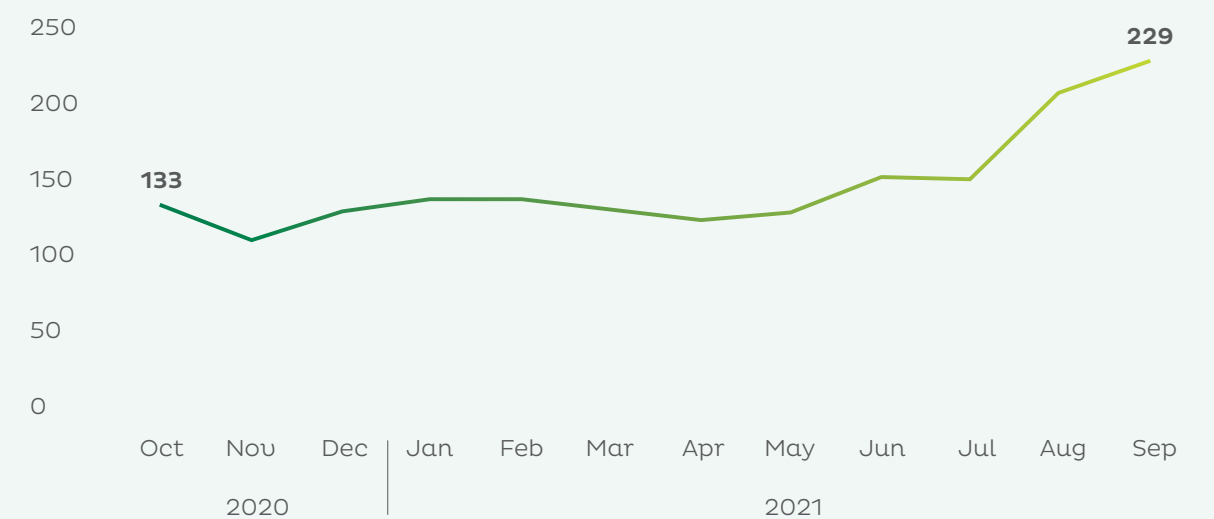
- What are the common issues/reasons older people seek housing support? What if any issues are missing?
- Where do older people go to access support? How did you find out about these supports?
- What has been your experience when accessing support? What about this support worked or not?
- What does your ideal housing support look like?

Appendix 2: RentRight SA Enquiry Oct 2020 - Oct 2021

Top 5 Primary Presenting Reasons - 50 and Over

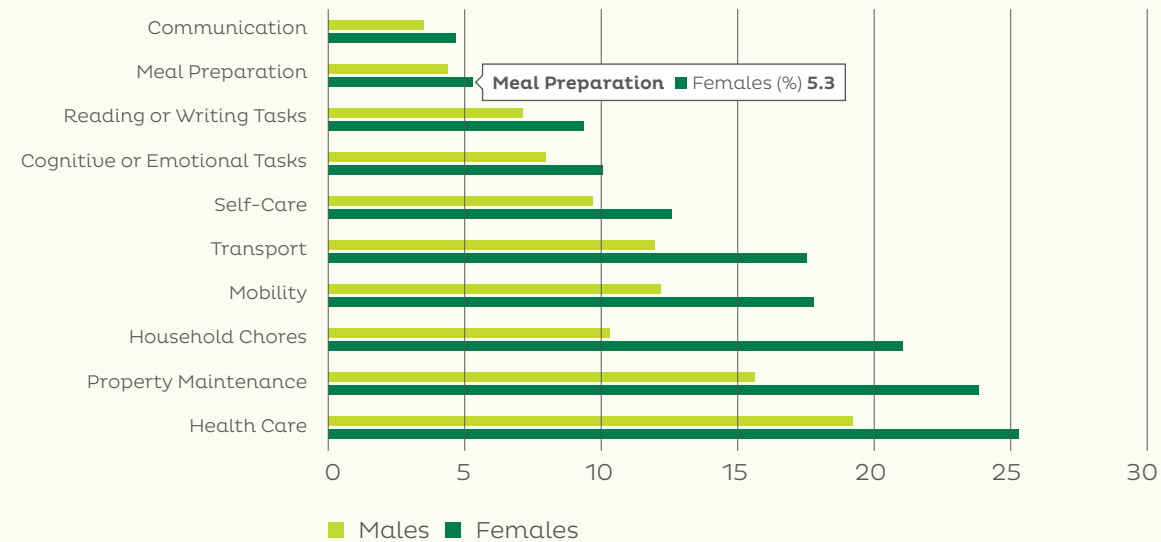


Monthly Trend in Enquiries by People 50+

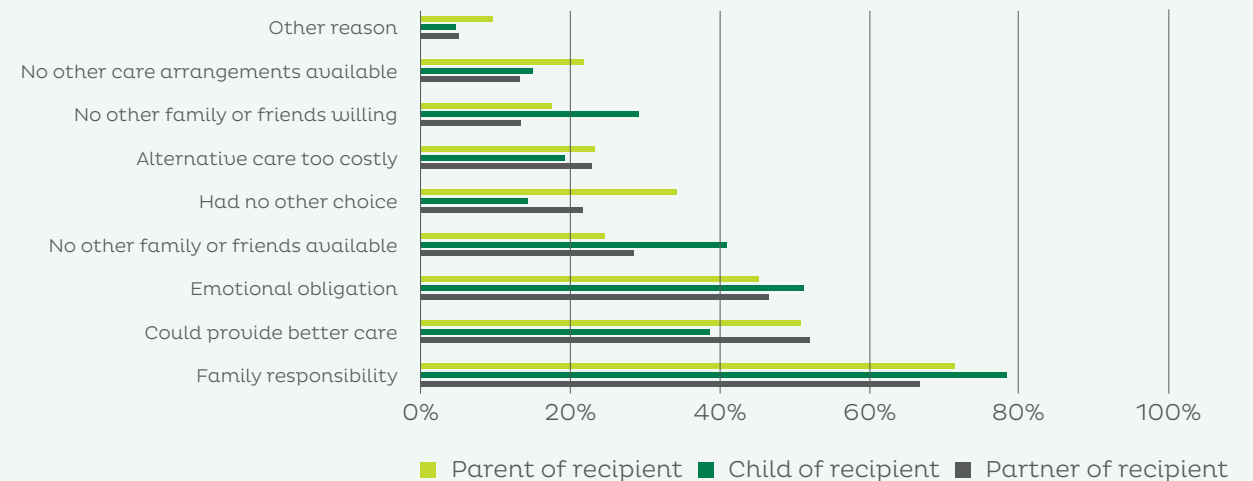


Appendix 3: Support Needs of Older Australians

People aged 65 years and over who needed assistance, activities for which assistance needed, by sex, 2018



Primary carers, reasons for taking on caring role, by relationship to main recipient of care(a)(b), 2018



a. Proportions have been calculated using totals that exclude 'not stated' responses
b. Respondents may have provided more than one reason for taking on a caring role

Source: ABS, Disability, Ageing and Carer, Australia: Summary of Findings 2018

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