

Congress of Older People's Voices from the Margins

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Homelessness, Chuping Yu's story for the Housing for the Aged Action Group

Older people, and particularly older women, are becoming the new face of homelessness. As an organisation that supports older people in housing crisis and advocates for their rights, Housing for the Aged Action Group (HAAG) is seeing a massive increase in demand for housing services. While many older women are among those seeking support, they remain underrepresented in official counts.

Older people are less likely to seek support from mainstream housing services due to stigma and lack of knowledge about available services. Instead, they turn to family and friends for support. Many older women live in severely overcrowded housing, unregistered and unregulated boarding houses, sleep in their cars, couch surf with family and friends or opt for other unsafe housing options before seeking help from homelessness services. This means many older women who are experiencing homelessness are not represented in official homelessness statistics.

Chuping, in her mid-50s, is a one of these women. It wasn't until she had been living a transient life for a number of years that she eventually sought support. She managed to keep a roof over her head by couch surfing with friends and house sitting. This arrangement worked well enough for a time. Disagreements eventually brought house sitting arrangements to an end.

During the height of the pandemic, Chuping was paying market rate rent for a property that belonged to a friend, which was a significant expense on her limited income. She did not have the security of a formal rental agreement. Chuping was unable to decorate the place or make any changes to make her friend's house feel like a home.

When the friend she was house sitting for entered into a new relationship, the new partner did not understand their friendship of 24 years which made Chuping's

housing situation untenable. Chuping decided to move out to preserve the long-term friendship.

These experiences led her to HAAG's Home at Last Service, where she was able to get help with a priority housing application. Chuping was offered a property in Footscray, Victoria and while initially apprehensive about living in a high-rise building, she is delighted to have a place of her own. *'I decided to take a risk and it was completely worth it,'* she says.

Importantly, her unit is close to her friends and support network, and close to shops and other amenities. Having a home that she can call her own and decorate the way she likes means a lot after her few transient years, Chuping says.

Today she volunteers with HAAG and is advocating for better housing options for older people. There are many older women with stories like Chuping's who are coming forward to share their experience and to prevent other older people from experiencing similar challenges.

According to research released this year, there were almost 700,000 people aged 55 and older renting from a private landlord in 2019-20, an 73% increase over 10 years. Of these, 227,000 are older people on low income households paying unaffordable rent.¹

There has been 'unusually strong pace of growth in rent values nationally from late 2020.' Median rent across homes throughout Australia increased by \$115 through to the end of April 2023'.² Such large increases are likely to have pushed many older renters into homelessness, significant housing stress or unsafe and untenable housing situations.

A single older person receiving the pension and Commonwealth Rent Assistance will receive at most \$660 a week. There is very little money left after paying for rent, food, utilities, health expenses and other bills. To avoid rental stress, and the impacts on health and wellbeing that come with it, the maximum amount of rent an older person on age pension is \$200 a week.

There are basically no properties available to rent in the private market at that price. According to Anglicare Australia analysis, only 0.4% of available market listings in 2023 were affordable for a single older person in receipt of the Age Pension. There were only four properties affordable for older people on Jobseeker payment.³ The majority of older people are also less likely to find alternative income streams to increase their household income or supplement their income support payments.

¹ Housing for the Aged Action Group, Ageing in a Housing Crisis: Older people's housing insecurity & homelessness in Australia, 2023, accessible at: <https://www.older tenants.org.au/publications/ageing-in-a-housing-crisis-older-peoples-housing-insecurity-homelessness-in-australia>

² Core Logic, ANZ, Rental Affordability Report: Reflections on the Pandemic and the Rental Market, March 2023, accessible at: https://news.anz.com/content/dam/news/articles/2023/May/PDF-housing-affordability-23/AU24823_Housing%20Affordability%20Report%2022_Digi_FA02B.pdf

³ Anglicare Australia, Rental Affordability Snapshot: National Report, 2023, accessible at: <https://www.anglicare.asn.au/wp-content/uploads/2023/04/Rental-Affordability-Snapshot-National-Report.pdf>

Measures to increase general or affordable housing supply to address the current housing shortages across the country will not increase supply for older people who have the most difficulty accessing housing, unless it is dedicated public or community housing.

HAAG is calling on the Federal Government to work with State and Territory Governments to build public and community housing for people 55 years and over who can't afford rent in the private rental market. This must include, at minimum, housing for nearly 260,000⁴ older people who are renting in the lowest income households and already paying unaffordable rents, living in marginal housing and experiencing homelessness.

Eligibility for public and community housing is determined by a range of factors including savings and assets. People who retire without owning their own home and with a small amount of assets are ineligible for public and community housing yet cannot afford other housing options – this group is referred to as the 'missing middle'.⁵

The missing middle is a growing cohort of older people who do not own their own home but have savings or assets above the social housing asset limit (for example in Victoria the limit is \$34,656). HAAG is calling on the government to invest in a range of affordable housing options both in private rental market and ownership options for this group of older people.

⁴ This includes 14,017 older people in marginal housing, 19,372 older people experiencing homelessness and the 227,556 older people renting in lowest income households paying unaffordable rent (based on 2021 Census Homelessness Estimates and ABS Survey of Income and Housing 2019-20). Considering the current rental crisis and the impact of pandemic on housing market, it is likely that this number is a considerable underestimate.

⁵ Housing for the Aged Action Group, The 'missing middle': Older people falling through the cracks in the housing and homelessness system, 2021, accessible at:
https://www.olderrentants.org.au/sites/default/files/missing_middle_briefing_note_feb2021.pdf