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Finding a Suitable Home for Older People at Risk of Homelessness in South Australia

A report on housing for older people at risk of homelessness in South Australia, improving their access to housing and the services that can help.

J. Fiedler and D. Faulkner
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About this report

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.



Dr Debbie Faulkner, Centre for Housing, Urban and Regional Planning (CHURP), The University of Adelaide.

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HOUSING, URBAN AND
REGIONAL PLANNING



Debbie is Deputy Director and a Senior Research Fellow at CHURP, a research centre established in 2011 at The University of Adelaide. CHURP academics undertake high quality housing, urban, regional and planning research. The Centre's applied research focus results in strong links with government and the community sector. Debbie has many years of experience in social and population based research issues with a strong focus and expertise in understanding the housing, social and aged care needs of the older population in Australia .

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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For a list of contributors to the project please see Appendix A.

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Ageing on the Edge: The Older Persons Homelessness Prevention Project.

www.oldertenants.org.au/national-action/ageing-edge-national-action-project

Jeff Fiedler and Debbie Faulkner

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Preface



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Debbie Faulkner and Jeff Fiedler are conducting a national research and development project funded by The Wicking Trust called ***Ageing on The Edge – Older Persons Homelessness Prevention Project***. As part of their work they conducted research for South Australia’s Older Persons Housing Roundtable, Council on the Ageing (COTA) on the needs of older people at risk of homelessness in South Australia.

The Older Persons Housing Roundtable comprises representatives from the government and non-government sectors in South Australia and meets to discuss the escalating housing problems facing older people and the need for government and the community sector to develop a response to the problem.

The roundtable has come together to investigate the perception that there is an increasing cohort of older people who are at risk of homelessness.

The traditional view of older homeless people has focused on those people, mainly men, with chronic cognitive and other health issues who are ‘rough sleeping’ or who need significant support services to be able to maintain their housing. However, the Roundtable has acknowledged a national concern, mirrored in South Australia, about an emerging group of older people who have lived conventional working lives, the majority of whom are women, who are facing hardship due to a lack of housing security, especially when faced with retirement years on a pension with low levels of assets. Evidence shows that decreasing rates of home ownership and a lack of public housing supply are forcing many of this group into the insecure, expensive and unadaptable private rental market that is contributing to housing poverty and homelessness.

This report seeks to determine the prevalence of an emerging trend of possible homelessness for older people in South Australia, gain an understanding of the current housing options available and how older people can get the help they need to find a home that fulfils their needs in retirement.

Based on the roundtable discussions three key areas were identified for analysis:

- ***Who is at risk of homelessness in South Australia?***

Who are we talking about in terms of socio-demographic characteristics (age, gender, household type, geographic location), what is the scale of the problem and can we anticipate future trends?

- ***What are the housing options that currently exist, what are their main characteristics and how do older people apply for them?***

Obtain a snapshot of current housing options for older people such as home ownership, public and community housing, private rental accommodation and other forms of housing specifically provided for older people such as Abbeyfield Housing, private rental villages and independent living units. What are the processes that older people must go through to obtain secure and affordable housing?

- ***What services are available to help older people access affordable housing?***

With an increasingly complex landscape of housing options for older people, what assistance is available to help older people navigate their way to find the housing they need? What are the gaps in service provision and how could they be addressed?

This report builds upon, and adds to, the excellent work undertaken by Shelter SA (2016) to provide a snapshot of the current circumstances of low income older people in South Australia at risk of homelessness. It brings together information from a range of sources (existing research reports, Australian Bureau of Statistics data, unpublished data, interviews with organisations, and Housing SA) to provide the most up to date outlook available.

This project has been approved by the University of Adelaide Human Research Ethics Review Group and has the approval number H-2016-289.

Executive summary and recommendations for COTA's Older Persons Housing Roundtable

This report has been produced for the Housing Roundtable of Council on the Ageing South Australia as part of the project funded by the Wicking Trust, *Ageing on the Edge – Older Persons Homelessness Prevention Project*. The report provides an insight into the housing situation of low income older people in South Australia and their vulnerability to risks of homelessness. The report also outlines the current housing options available and how older people can get help from the service sector to assist them with housing issues or to find safe, stable and affordable housing that fulfils their needs.

Work by the Benevolent Society NSW found the most important factor influencing older people's well-being was housing, yet as this report shows housing affordability and suitability is becoming an increasing issue for older people in Australia and South Australia.

Whilst housing affordability and the vulnerability of low income households has been an issue in Australia for at least three decades acknowledgement of the scale of the problem for the older population has come to the fore much more recently. In South Australia a number of recent government plans have acknowledged the problem of an emerging cohort of older people who are at risk of homelessness however as in all states, the South Australian Government strategies have not yet developed into comprehensive and targeted housing and service approaches aimed to improve the conditions of older people at risk of homelessness.

Older people are at risk in the current housing market because of a number of factors. These factors include the majority of the current older population being reliant on the pension as their main source of income with few other resources as a buffer against adverse situations; homeownership rates are declining and more people are carrying debt into their retirement years; and changes in government policy over the last two to three decades has seen declines in the provision of public housing. These and other socio-demographic factors are forcing a small, but growing proportion of, older people into the private rental market, a market that has long been recognised as being unsuitable for low income older people potentially placing them at increased risk of homelessness.

There is no one source of data to seek information on older people at risk. This report uses two main sources of data, the ABS 2016 Census and unpublished data provided by the Department of Social Services. The data from the Census on older households (65 and 75 years and over) privately renting indicates 4600 older low income households in South Australia were paying more than 30 per cent of their income in rent even with Commonwealth Rent Assistance. This represents 67 per cent of all low income households from this data set. Importantly, 18.4 per cent (1270 households) aged 65 years and over were paying 50 per cent or more of their income in rent.

Spatially households paying at least 30 per cent of their income in rent are spread across Greater Adelaide and regional South Australia, in essence reflecting the distribution of the older population in general. So in Greater Adelaide the greatest number and proportion of low income households paying more than 30 per cent of their income in rent are to be found in the statistical region of Onkaparinga

followed by areas to the north and west of the CBD. For regional South Australia the greatest proportion and number of low income households paying unaffordable rents can be found overwhelmingly in the Fleurieu and Kangaroo Island statistical area.

Research on the affordability of rental housing in South Australia indicates for low income households in the Greater Adelaide region rents remain extremely unaffordable. Research by Anglicare in April 2017 indicates, for example, only 10 properties in Greater Adelaide were affordable and appropriate for a single pensioner household and only 95 properties were available for an older couple without children.

Unlike home owners who have stable housing costs, security of tenure and importantly have been able to accumulate non-housing assets over their lives, a non-home owner generally has limited resources to act as a buffer against unanticipated costs or annual increases in the cost of living including rental costs. As of June 2016 close to two-thirds of single non-home owner pensioners across the state had less than \$50,000 in assets.

As a greater number of older people are forced to seek accommodation outside the social housing system and with the current state of the market, increasingly older people are seeking assistance from the Specialist Homelessness Services (SHS). Despite the increase in approaches to SHS, evidence suggests those at risk of homelessness for the first time in later life who have had a conventional life history in terms of employment and housing, do not readily access SHS. Evidence from the Home at Last Program in Victoria, that is focusing on the 'new' older homeless person demonstrates a much higher proportion of women seeking assistance. Similarly agencies in Adelaide are seeing a rising number of older people, particularly women seeking help.

Within South Australia there are a range of housing options that older people could consider but often the processes for finding and applying for housing can be difficult to navigate especially if a person is very stressed and under pressure due to receiving a 'Notice to Vacate' from the landlord or a rent rise that makes their tenancy unsustainable. In addition to possible housing options there are a range of services in South Australia providing extensive information on housing and other community services appropriate for older people, tenancy advice, crisis homelessness and assistance, aged care rights services. Also, there is a network of Assistance with Care and Housing Services and a unique Aged Persons Homelessness Assistance Program within Housing SA providing supported housing and assistance to older people.

Through consultation with the housing and service sector it was found that all the necessary elements of good service provision for older people currently exist in South Australia but the roles and functions are spread across a number of organisations. Due to limited resources and high workloads these services currently have restricted capacities to develop service networking and co-ordination that is needed if they are to adequately address the needs of older people at risk of homelessness.

A way forward-recommendations for COTA's Older Persons Housing Roundtable

The work of the Ageing on The Edge—Older Persons Homelessness Prevention Project has found there are a number of factors emerging that require urgent attention by governments and the community sector to address the problems facing older people at risk of homelessness in South Australia. We therefore recommend that COTA's Older Persons Housing Roundtable support and encourage the development of the following initiatives:

1. A project that provides targeted assistance to communicate to, and assist, older people at risk of homelessness in South Australia.
2. Use available data mapping evidence to prioritise targeted assistance to this group in areas where there are high numbers of vulnerable older renters at risk of homelessness.
3. Review eligibility guidelines for public and community housing to ensure the vulnerability factors affecting older people at risk of homelessness, such as age, health needs and future income prospects, are incorporated into priority housing guidelines.
4. Convening a working group of current housing information and advocacy service providers to improve networking, service integration and referral procedures.
5. Investigate the feasibility of establishing a one-stop-shop for an older persons information, advocacy and referral service.
6. Include in the strategic planning on this issue, other social services that are well placed to become integrated into housing service network structures such as aged care, community health services and local government.
7. Seek support from State and Federal Governments for the development and expansion of older persons housing information services, the Aged Persons Homelessness Assistance Program and the Assistance with Care and Housing (ACH) Program.
8. Development of an Older Persons Housing Strategy with long term planning for an adequate supply of affordable, appropriately designed and located affordable housing in all communities of South Australia.

Introduction

This report provides a snapshot of the current housing circumstances of older low income people in South Australia and the housing and services available to aid successful ageing and wellbeing. The report begins with a brief discussion of what is adequate and suitable housing and the key attributes valued by older people with regard to their housing.

Defining adequate and suitable housing for a population is determined by the cultural setting of a population and the time period in which the definition is devised. For Australia, at its most basic level, Chamberlain and McKenzie for the ABS (2008, p. 3) state

The minimum community standard is a small rental flat—with a bedroom, living room, kitchen, bathroom and an element of security of tenure—because that is the minimum that most people achieve in the private rental market.

As they state however this minimum ‘is significantly below the culturally desired option of an owner-occupied house’ (ABS 2008, p. 3). In particular, in relation to the older population, this definition does not provide the elements necessary for successful ageing. In 2007 The AHURI Report *Rental Housing Provision for Low Income Older Australians* (Jones et al. 2007) analysed research across a wide range of housing tenures in Australia and came up with a number of key housing attributes (Table 1) that were commonly expressed by older people as desirable. Contemporary issues around housing security, affordability, design and adaptability however make attaining these desirable attributes difficult.

Housing affordability and the vulnerability of low income households has been an issue in Australia for at least three decades. Whilst older people have always been represented in this trend, the acknowledgement and scale of the problem for the older population has come to the fore much more recently. The currency of issues around the affordability of housing for older people in Australia is evident from the lack of consideration of this issue in a range of policy documents. For example, in the 2001 National Strategy for an Ageing Australia, while housing was considered a contributing factor to the health and wellbeing of older people the emphasis in this strategy, as noted by Shelter SA (2016), was on housing design and accessibility. More recently the Intergenerational Reports, as required under the Charter of Budget Honesty Act 1998 (archive.treasury.gov.au/igr/) to examine the implications of demographic change for economic growth over the coming decades have, as Yates (2015, p. 74) highlights, ignored the role of housing in maintaining a standard of living for older households:

The 2015 Intergenerational Report explicitly acknowledges three pillars of Australia’s retirement income system: the Age Pension, compulsory superannuation, and voluntary saving. However, as with previous reports, it neglects the critical role played by a fourth pillar in protecting the living standards of older Australians – that of owner-occupied housing.

All reports have ignored the impact of current policies, and of economic and demographic trends, on older households’ present and future housing outcomes.

Table 1: Key attributes of housing valued by older people

Attribute	Dimensions
Independence	Living separate from family, having control over daily routines
Privacy and autonomy	Access to and control over private space, freedom from restrictions on lifestyle
Affordability	Concerns about current costs and controlling future costs (e.g. maintenance)
Security of tenure	Staying in a familiar environment. Lack of mobility and low income can make it difficult to retain old ties if relocated
Safety	Personal safety within the housing unit (e.g. on-call emergency buttons, lockable doors, a village configuration) and feeling safe within the neighbourhood
Adaptability for future care	Appropriate physical environments to compensate for sensory and mobility changes, limited housework, maintenance and gardening
Location	Familiarity and convenience, access to services (health, medical, post offices, recreation, retail, transport), proximity to families or other social and cultural ties, integration with locality
Suitability	Includes life course stage, social and cultural factors, abilities and disabilities, preferred lifestyle
Companionship and avoiding isolation	Sociability and companionship – linked with gender and bereavement, social and recreational opportunities, a sense of community and social participation
Size	Small scale, home like environments are consistently valued
Amenity and space	Good design that meets physical, emotional and social needs and provides for both privacy and social contact. Space for possessions, hobbies and visitors. Personalised spaces - territory

Source: Jones et al. 2007, p. 44

Government homelessness policy has also been slow to acknowledge that fundamental problems of insecure and unaffordable housing can be major causes of older people being at risk of homelessness. For example, the Rudd Government blueprint for addressing homelessness *The Road Home* released in 2008 (Australia Homelessness Taskforce 2008, p. 49) defined vulnerable older people as ‘having a different profile to that of other older Australians. They are more likely to have experienced mental illness or cognitive impairment, often as a result of alcohol and substance abuse.’ The strategic response solely targeting this highly vulnerable, but numerically small cohort, of older people who are often ‘sleeping rough’ denies the experience of thousands of older people being evicted and becoming homeless primarily because of economic conditions and market forces prevalent in the private rental sector.

The Victorian Government’s *A Better Place Homelessness 2020 Strategy* (Department of Human Services 2010) was the first Commonwealth or State Government policy document that acknowledged the need to provide a dedicated focus on older people who are at risk of, or experiencing, homelessness:

This focus requires new policy and service responses that clearly differentiate the range of needs of newly homeless older adults and those who have experienced homelessness over a long period. Some older people living in the private rental market with little or no financial security are particularly vulnerable to homelessness (Department of Human Services 2010, p. 40).

Since the release of this strategy many other states have progressively acknowledged this larger problem facing the older population in Australia and released policy and discussion papers that aim to address this need. Many are currently in the formative stages of developing their responses and future strategies.

In South Australia a number of recent government plans have acknowledged the problem of an emerging cohort of older people who are at risk of homelessness. *The Prosperity Through Longevity: South Australia’s Ageing Plan Our Vision 2014-2019* states:

Depending on individual circumstances, carrying a mortgage into the senior years can cause financial stress. Financial stress is also common in older people who rent their accommodation. As they grow older, this group may struggle to afford the costs of life, especially people on fixed incomes living in insecure housing or areas where rents regularly rise higher than the Consumer Price Index (CPI) (Office for the Ageing 2013, p. 46).

The Housing Strategy for South Australia 2013-18 Building a Stronger South Australia, (Government of South Australia 2013, p. 10) also acknowledged the problem by stating:

*As the population ages, easy access into and around the home and proximity to transport, health and other services becomes more important. The proportion of older people in South Australia is increasing at a faster rate than in most other Australian cities. **By 2031, 26.5% of our population will be aged over 65** (currently 15.4%). This will place pressure on affordable housing opportunities.* [italics and emphasis as in original]

One aspect of their plan aims to provide ‘Services and a greater diversity of affordable housing choices ... tailored particularly for young people, lower-income households, new arrivals, Aboriginal people, women, **older people** and people with disabilities.’ (emphasis added), (Government of South Australia 2013, p. 13).

Additionally, *The Strategy to Safeguard the Rights of Older South Australians 2014-2021* (Office for the Ageing 2014) also acknowledges the housing risk factors causing elder abuse in its reference to personal vulnerability due to a person’s living arrangements, dependency on others, social isolation and financial hardship.

As in all states, the South Australian Government strategies have not yet developed into comprehensive and targeted housing and service approaches that are aimed to improve the conditions of older people at risk of homelessness.

Who is at risk of homelessness in South Australia?

Australia’s changing housing market and increasing risks of homelessness for older people

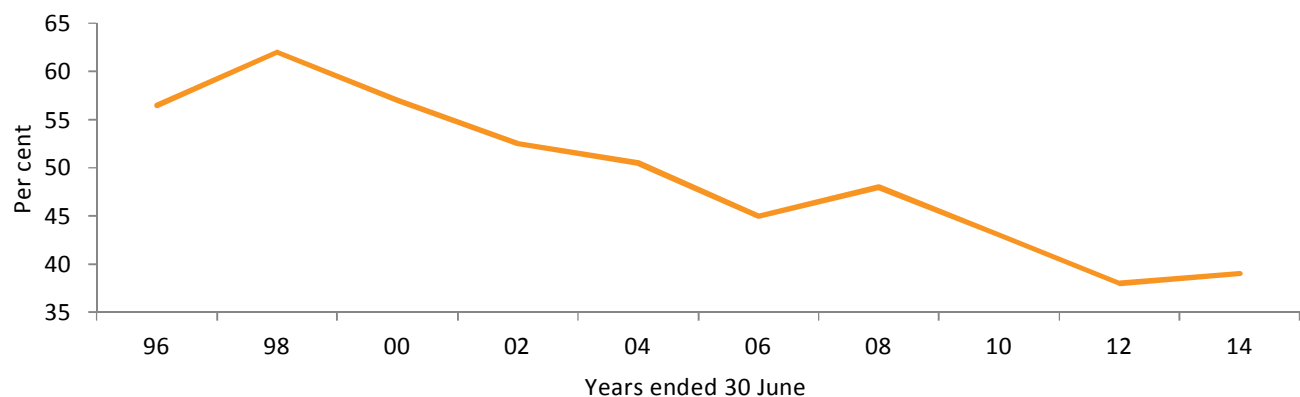
Housing affordability and the vulnerability of low income households has been an issue in Australia for three decades. Whilst older people have always been represented in this trend, the acknowledgement and scale of the problem for the older population has emerged much more recently. There are a number of reasons why older people are at risk:

Reliance on pension: At present around 2.4 million Australians are receiving an age pension or Veterans Affairs pension. Despite increased retirement savings and a shift towards part-rate pensions the proportion of older Australians eligible for the Age Pension is projected to remain constant at 80 per cent to 2047 (National Commission of Audit 2014, 9.1)

Falling home ownership rates for all age groups (except those currently aged 65+) due to the difficulties of entering the home ownership market and sustaining ownership (relinquishment through separation/divorce, health, bereavement, unemployment). Trend analysis work by Bridge et al. (2011, p. 27) indicates home ownership rates at age 65 may fall to just 55 per cent by the middle of the century and the proportion of older people still purchasing their home at age 65 will increase to 28 per cent. With higher levels of debt in older (over 50) age groups (with super used to pay off debt into retirement (Kelly 2012; Ong et al. 2013a, 2013b; Lovering 2014)), Bridge et al. (2011 p. 27) suggest these trends could have ‘significant implications for the low income age-specific housing market with older home owners trading down into retirement villages, manufactured home villages and other forms of affordable accommodation to reduce or retire their housing debt.’

Changes in government policy has resulted in reductions in expenditure on public housing stock and targeting of stock to those in greatest need. Since 1990 there has been a 50 per cent decline in the number of public dwellings (Yates 2015, p. 75). Over the last 20 years the investment in social housing has not been enough to cover operational costs let alone the building of additional stock (Martin and Pawson 2017). This has implications for older people and as Figure 1 shows for Australia there has been a considerable decline in the proportion of households headed by a person aged 65 years and over renting from housing authorities.

Figure 1: Proportion of tenant households headed by person aged 65 years and over renting from housing authorities, Australia



Source: Adapted from Eslake for AIST 2017, p. 13, from ABS 4130.0, reproduced with permission.

Increasing importance of private rental market as tenure option. Changes in government policy from an explicit focus on housing provision to a ‘best left to the market’ mantra (Pawson et al. 2015) has resulted in a focus on the provision of housing through the private rental housing system leading to an increase in the proportion of occupied private dwellings in the private rental market in Australia. According to Stone et al. (2013, p. 7) the proportion of occupied private dwellings in the private rental market has increased over the period 1981 to 2011 from 22 per cent to 23.4 per cent respectively. This trend is anticipated to continue over the coming decades (Wood 2016). As result, a greater number of older person households in Australia are now long term renters (10 years or more) than has been the case in the past (Stone et al. 2013). This increase in private rental households is distributed across the income spectrum. The most noteworthy trend over 2006-2011 was the increase in higher income rental households. With an increase in these higher income households there been a **deterioration in the supply and availability of affordable private rental housing for people on low incomes.**

These trends for Australia are clearly shown in Figures 2 and 3 which show the change in the percentage distribution of older tenanted households between public and private landlords from 1996 to 2013-14 (Figure 2) and the proportion of households spending more than 30 per cent of gross household income on housing by age group (Figure 3). The change since 2008 in the distribution of households in the different rental housing options, the widening gap, is most telling regarding the opportunities for older households to control and manage housing costs. This is reflected in Figure 3 for Australia which shows a doubling over time in the proportion of older households paying more than 30 percent of their income on rent and this age group has experienced a larger increase than the younger (under 65) headed households (Eslake 2017, 16).

Figure 2: Proportion of households headed by person aged 65 and over in rented accommodation by landlord

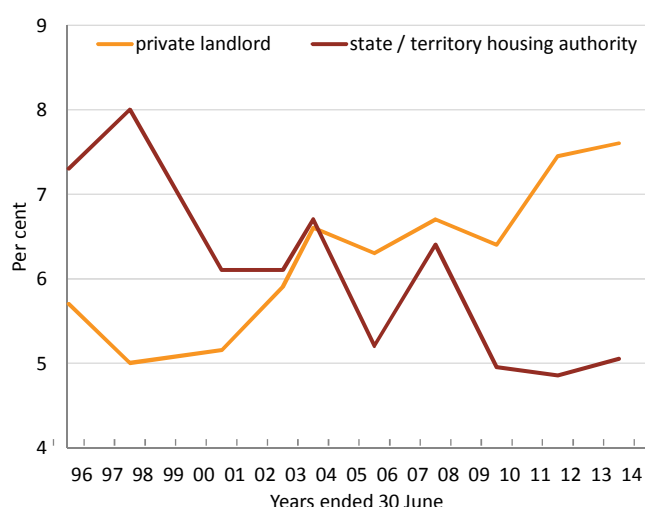
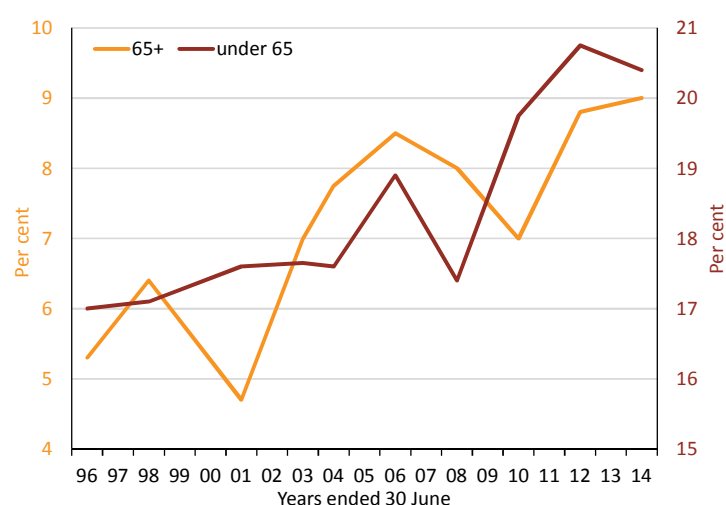


Figure 3: Proportion of households spending more than 30% of gross income on housing by age group



Source: Adapted from Eslake for AIST 2017, p. 13 &16, from ABS 4130.0, reproduced with permission.



Photo courtesy of CHURP

Future Outlook

The outlook for older people and their need to seek affordable housing within the private rental system is, according to Yates (2015), only going to intensify over the coming years:

Ageing of population: based on the assumption that the proportion of older people in the rental market remains the same over the next four decades, ageing of the population means the projected growth in older households in the rental market (social and private) across the country will increase from 300,000 in 2014 to 600,000 in 2054.

Stock of social housing: if there is no increase in social housing stock for older households then seven out of every ten renter households will need accommodation in the private rental market compared to less than two of every five renter households now.

Increasing inequality: there has been a rise in wealth inequality over time, particularly in Australian cities (Sarkar et al. 2017) and this will impact increasingly on disadvantaged households who will be 'squeezed' out of the property market as investors have a greater competitive edge (Yates 2015).

In conclusion Yates (2015, p. 74) states, '...the number of older income- and asset- poor households is likely to grow rapidly over the next forty years and many of these are likely to be in the private rental market.' These are households that are particularly vulnerable to changes in the private rental market in terms of rent increases, lease expiry, suitability of dwellings and the availability of dwellings.

South Australia's public housing system

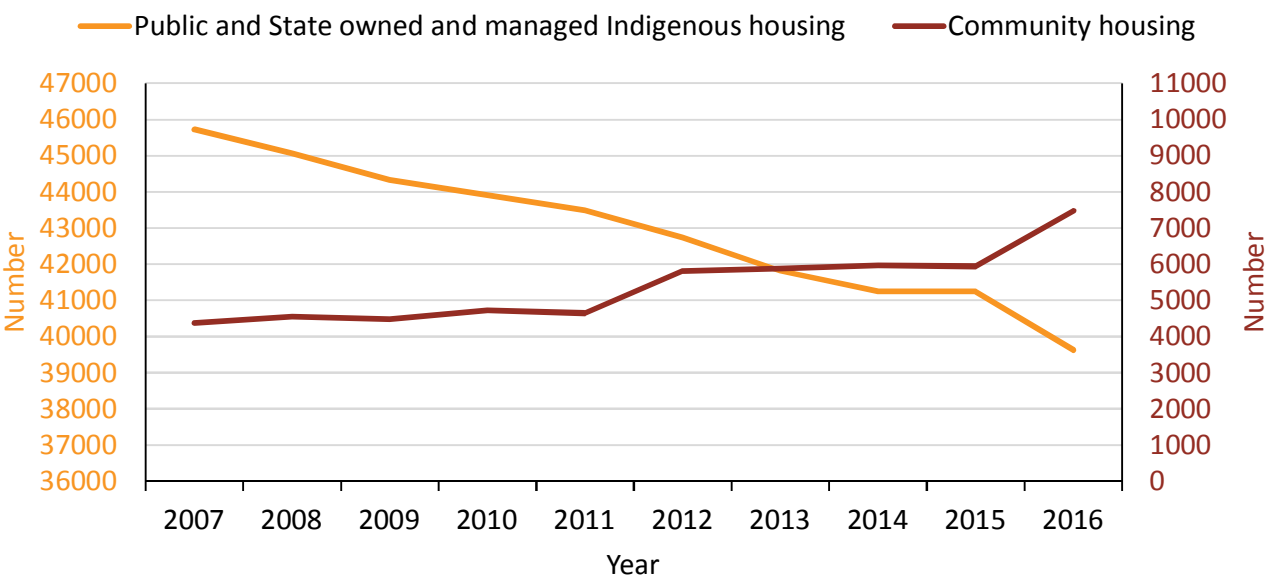
The issues around the precarious housing of older people is a relatively recent phenomenon because, as stated earlier in this report, if older people were not home owners then they were almost certainly public or community housing tenants, a tenure which provides, a good, affordable, stable, and for those who moved in prior to October 2011 when fixed term leases were introduced, a life long tenure.

South Australia has a proud history of the provision of public and community housing, having in the past developed significant portfolios of affordable rental housing stock at levels reaching up to 12 per cent of all housing in the state. This compares significantly against other states in Australia such as New South Wales (6.3 per cent) and Victoria (4 per cent). Up until 1986 the South Australian Housing Trust had constructed 100,000 homes, averaging 2000 new dwellings per year, including the provision of cottage flats for older people (Department for Families and Communities 2013).

Since the 1990s all state governments have struggled with decreasing support from the Federal Government who changed their policy direction from capital investment in public housing in favour of the provision of subsidies in the private rental market through the expansion of the Commonwealth Rental Assistance (CRA) Program. This change has created great pressures on the public housing system to be able to maintain, let alone grow, its housing (Martin and Pawson 2017) resulting in a steady decline in dwelling numbers. For SA while there has been a decline in public and State owned and managed Indigenous housing (left axis of Figure 4) , there has been an increase in community housing over the same period (right axis of Figure 4) which includes the transfer of around 1000 properties and their associated tenancies from the public housing system to community housing in October 2015.

It must be noted however that social housing remains as the largest and most important source of housing for low income people in South Australia and it remains a housing form that registers highly in terms of tenant satisfaction with the overall services provided (SCRCP 2017).

Figure 4: Changes in the number of social housing dwellings, South Australia as at 30 June 2007 to 2016



Source: SCRCP 2017, Table 18A.3

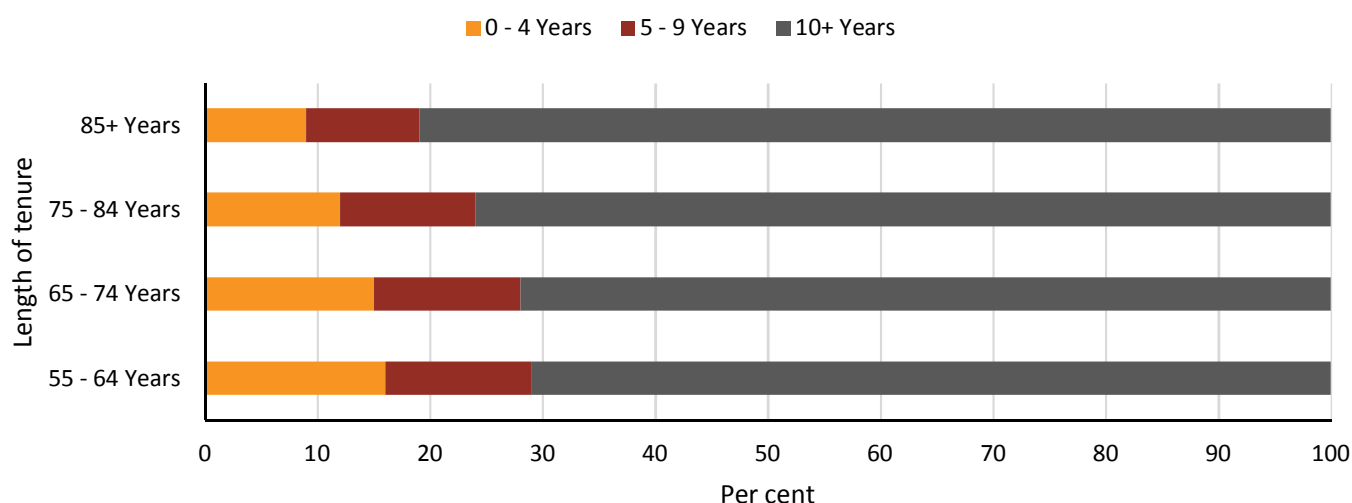
People aged 55 years and over represent an increasing proportion of Housing SA tenancies. The number of older tenancies has fluctuated over time but remains around 21,000 (Table 2). Many of these tenants (73 per cent) are long term tenancies of over 10 years (Figure 5) and as such are residents ageing in place.

Table 2: Number and percentage of public and Aboriginal tenancies in South Australia by age, 55 years and over, 2006 to 2017

Age	30 June 2006		30 June 2013		30 June 2014		30 June 2015		31 Jan 2016		18 Jan 2017	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
55-64	7642	17.0	8579	21.1	8618	21.6	8816	22.3	8569	22.5	8672	23.3
65-74	6630	14.8	6753	16.6	6790	17.0	6874	17.4	6798	17.9	6960	18.7
75-84	5797	12.9	4817	11.9	4736	11.9	4629	11.7	4408	11.6	4427	11.9
85+	1564	3.5	1807	4.5	1769	4.5	1699	4.3	1622	4.3	1662	4.5
Sub-total	21633	48.2	21956	54.1	21913	55.0	22018	55.7	21397	56.3	21721	58.4
TOTAL POP	44924		40596		39879		39548		38055		37232	

Source: Housing SA data, unpublished

Figure 5: Length of tenure of public and Aboriginal tenancies in South Australia by age where the tenant/partner* is aged 55 years and over, January 2017

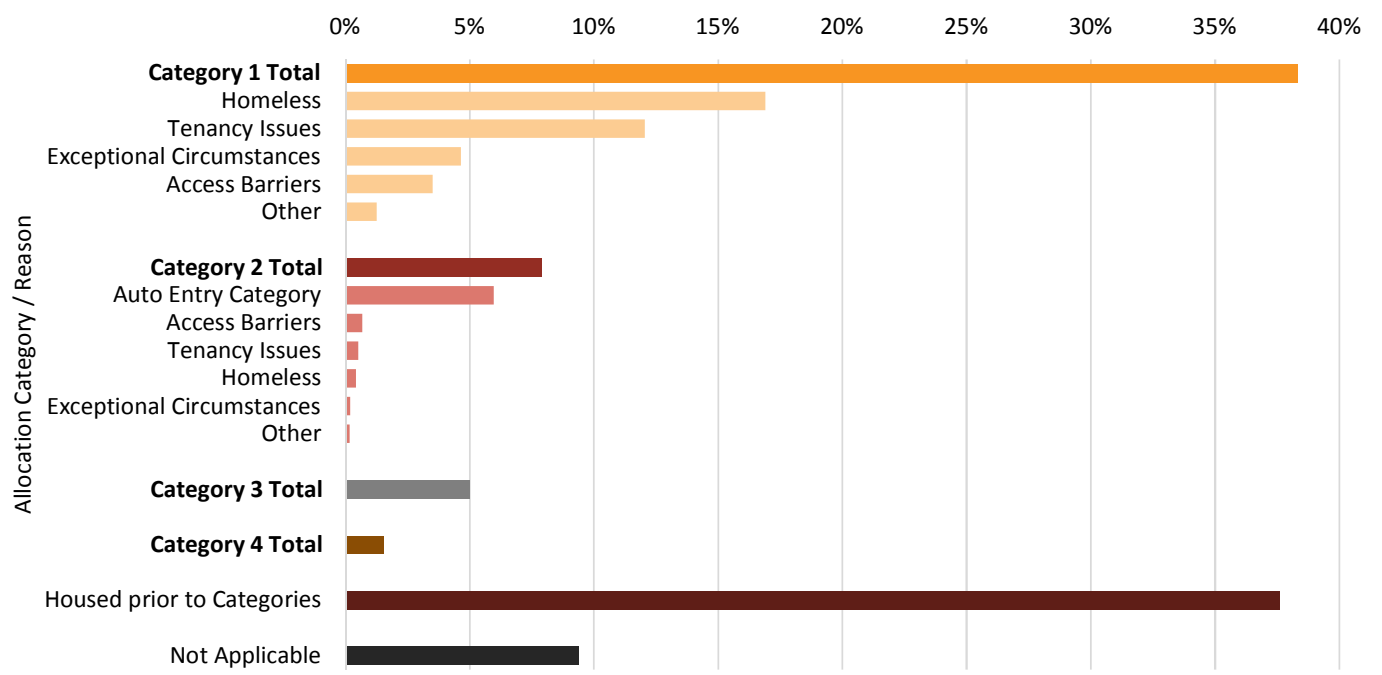


*Tenure is based on the continuous length of time a head tenant is housed with Housing SA and may not relate to the partner

Source: Housing SA data, unpublished

As many have been residents for ten plus years they entered public housing prior to the introduction of categorisation of need.¹ Figure 6 shows, as of January 2017, this applied to 38 per cent of people aged 55 years and over. Though not shown in Figure 6, the proportion who entered public housing prior to the introduction of categorisation in March 2000, rises with increasing age so for those aged 75-84 the proportion housed prior to categories is 43 per cent and for those aged 85 years plus it applies to almost half, at 49 per cent. The allocation category and reason older tenants have been granted access to, or have transferred from one public housing or Aboriginal housing property to another since March 2000, as shown in Figure 6 has been via category 1 mostly because of homelessness or tenancy issues. Tenancy issues include unresolved neighbour disputes, disability and or health reasons, the need to be closer to supports, overcrowding and under occupancy.

Figure 6: Proportion of public and Aboriginal tenancies in South Australia by most recent allocation category /reason* for those aged 55 years and over, January 2017**



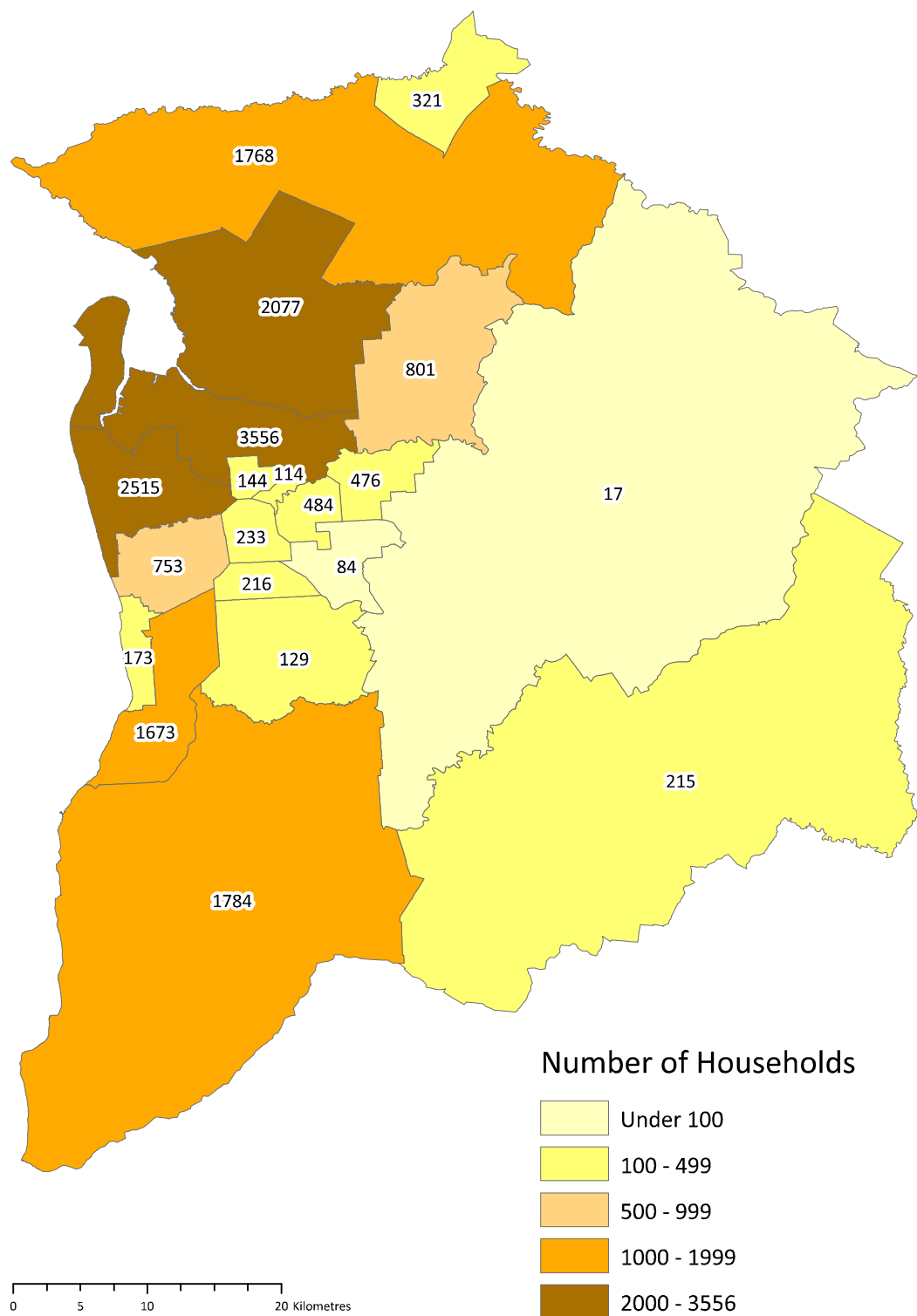
*For definitions of categories see Appendix B; ** where tenant or partner aged 55+;

Source: Housing SA data, unpublished

Reflecting the overall distribution of public and Aboriginal tenancies, older households are spread across the State. In Greater Adelaide (Figure 7) the highest number of tenancies are in the City of Onkaparinga, City of Marion, City of Charles Sturt, City of Port Adelaide Enfield, City of Salisbury and City of Playford.

¹. In South Australia a categorised waiting list was implemented in March 2000 in line with Australian practice. This list is a means of prioritising and targeting housing to those deemed most in need.

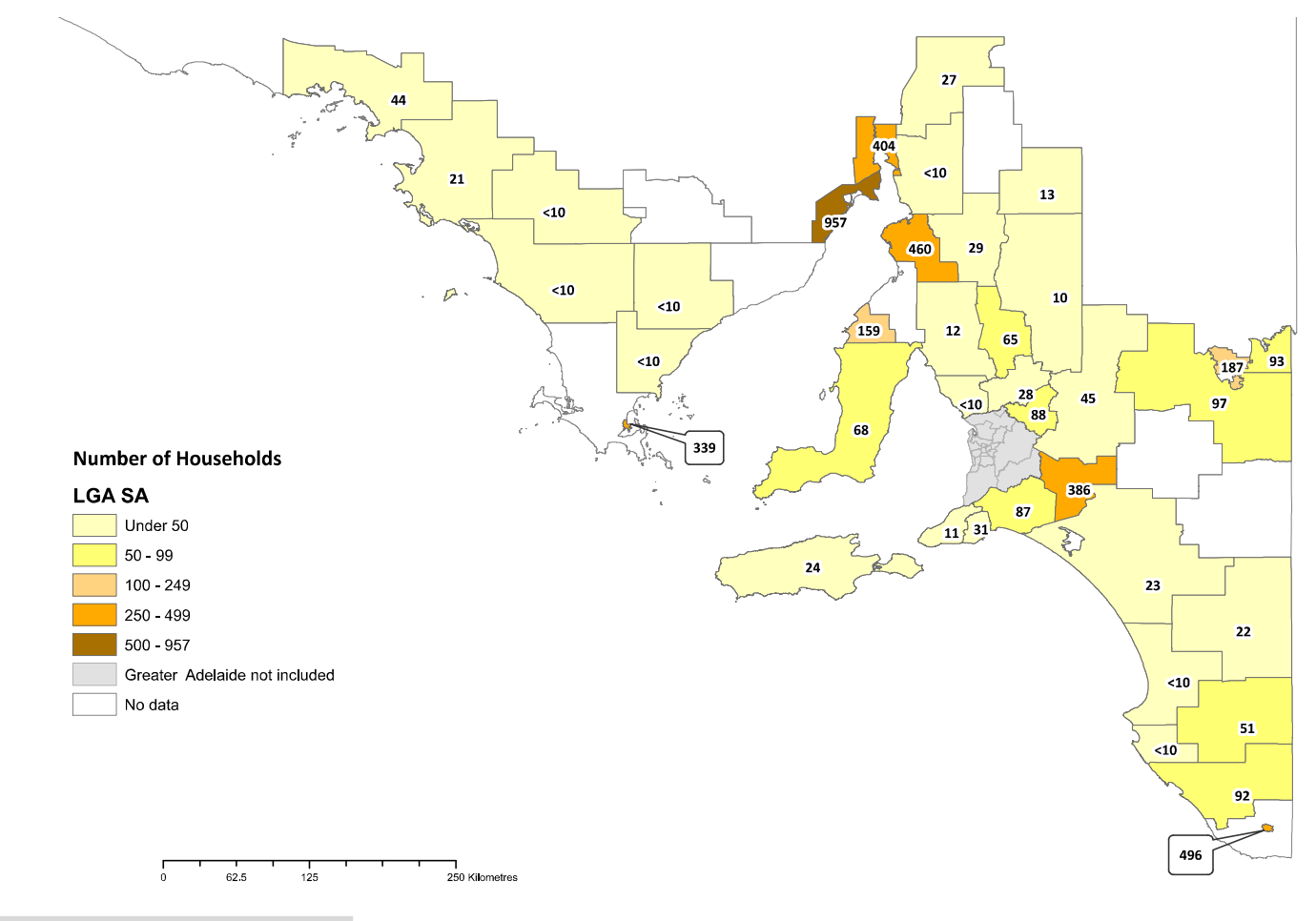
Figure 7: Distribution of the number of public and Aboriginal housing tenancies across Greater Adelaide* with at least one occupant aged 55 years and over, January 2017



*See Appendix C for the name of areas
Source: Housing SA data, unpublished

For regional South Australia (Figure 8) tenancies are concentrated in the regional centres of Whyalla, Port Augusta, Port Pirie, Port Lincoln, Murray Bridge, Mount Gambier and the Berri Barmera Council though still spread across the non-metropolitan areas.

Figure 8: Distribution of the number of public and Aboriginal housing tenancies across regional South Australia* with at least one occupant aged 55 years and over, January 2017

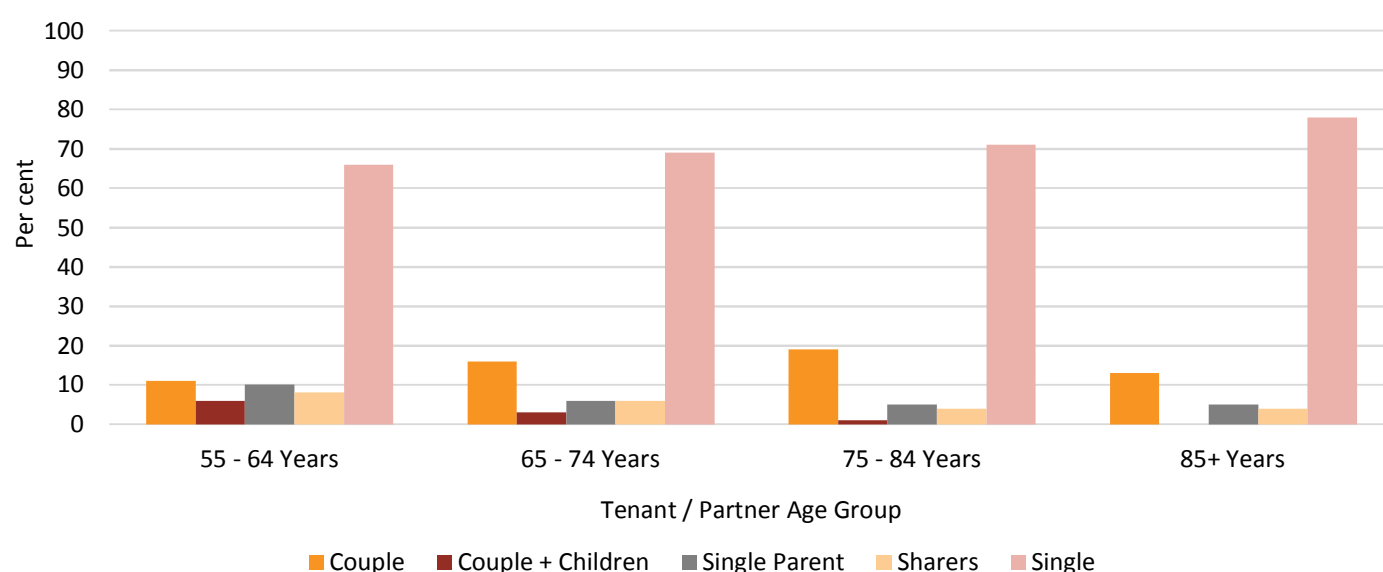


*See Appendix C For the name of areas
Source: Housing SA data, unpublished

In many council areas across the state, tenancies with at least one person aged 55 years and over represent over 50 per cent of all public and Aboriginal tenancies in the specific council area (see Appendix D).

Older tenants live in a variety of household types but as expected increasingly with age, these households become couple or more likely single person households (Figure 9). A small proportion of households comprise sharers. Share households can include grand parents who are permanently looking after their grand children. Sharer households are any household where there is at least one household member who is not part of the tenant's immediate family (husband/wife/partner/children).

Figure 9: Household type for public and Aboriginal tenants and partners by age*, South Australia January 2017

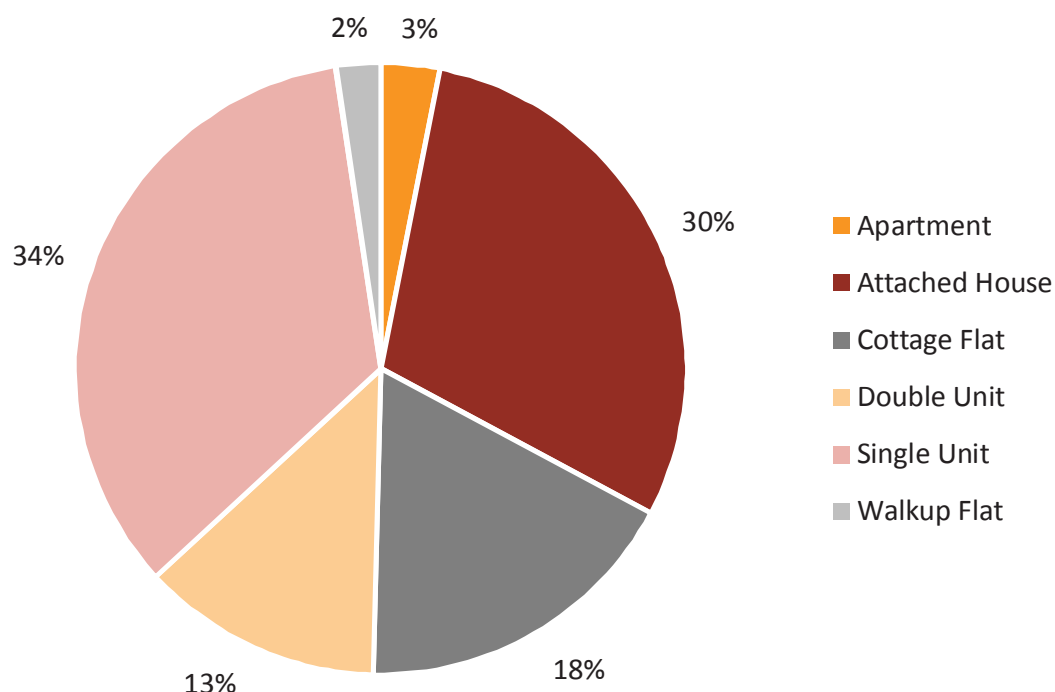


* The maximum age is used where tenancy has both the tenant and partner aged 55+

Source: Housing SA data, unpublished

These households live in a variety of dwelling types (Figure 10), with the most prevalent for people aged 55 years and over a single unit dwelling (34 per cent), an attached dwelling (30 per cent), cottage flats (18 per cent) and around 2 per cent live in walk-up flats. A number of these housing options are no longer suitable as the tenants have aged and the South Australian government is consulting with public housing tenants to consider better housing options for this age group. At the beginning of 2017 the South Australian Government through Office for the Ageing (OFTA) and in partnership with Renewal SA has undertaken a 90 day project on *Innovation in Social Housing* (Office for the Public Sector 2017). This project has held consultations with public tenants to establish 'how housing and precinct design can respond to their needs as they age, enabling designed-for-purpose living that can cater to diverse support, care and life-style needs.'

Figure 10: Dwelling type of public and Aboriginal tenancies by age,* South Australia, January 2017



* The maximum age is used where tenancy has both the tenant and partner aged 55+
Source: Housing SA data, unpublished

The demand for social housing in South Australia, like elsewhere in Australia, is considerable. As of January 2017 there were 20563 households on the public and Aboriginal housing waiting list of which one fifth (20.1 per cent) are of households where one occupant is aged 55 years and over. Table 3 provides a breakdown of these older households by age and household type. At all ages single person households are the most prevalent on the waitlist (as they are for people on the waitlist aged under 55).

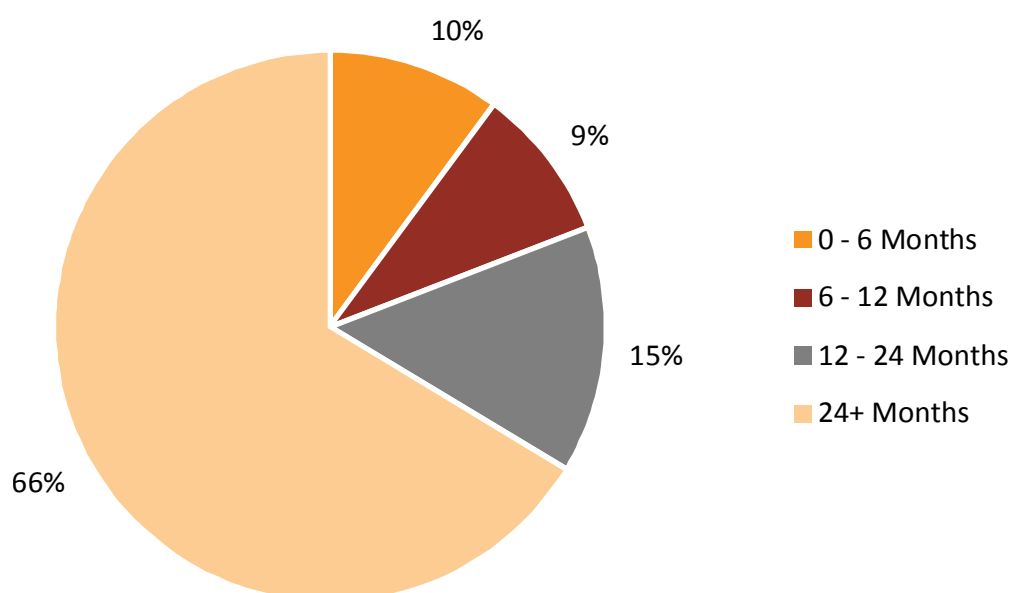
Table 3: Age and household type of older applicants* on the Housing SA waitlist, January 2017**

Household Type	Applicant/partner age group				Total
	55-64	65-74	75-84	85+	
Couple	182	252	121	32	587
Couple and children	186	59	14	3	262
Sharer	84	47	18	1	150
Single	1740	914	331	56	3041
Single parent	397	84	18	6	505
Total	2589	1356	502	98	4545

*Households with at least the main applicant or partner is aged 55+; the maximum age is used where tenancy has both the tenant and partner aged 55+; **includes all Aboriginal and Public new applicants only;
Source: Housing SA data, unpublished

Figure 11 outlines the waitlist time in months for households where a potential tenant or their partner is aged 55 years and over. Two thirds of applicants have been on the waitlist for at least 24 months and with no specific entry category by age, this proportion is higher than for the population on the waitlist aged under 55, where 57 per cent have been listed for over two years.

Figure 11: Waitlist times (in months) for households* aged 55 years and over, South Australia, January 2017**

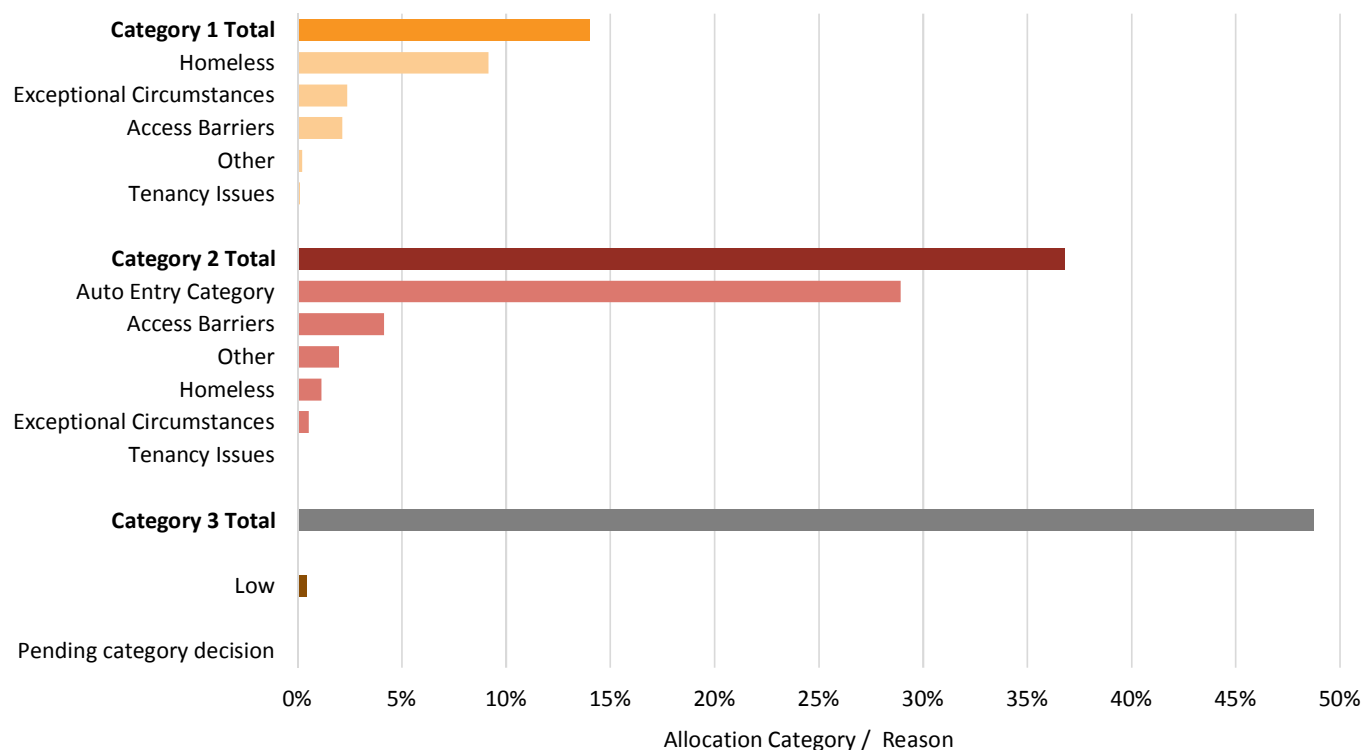


*Includes all Aboriginal and Public new applicants only; **households with at least the main applicant or partner is aged 55+; the maximum age is used where tenancy has both the tenant and partner aged 55+;

Source: Housing SA data, unpublished

Figure 12 indicates the categorisation of applicants and people wanting a transfer within the system. Close to half (49 per cent and 2215 households) of households where an applicant is aged 55 years and over on the waitlist have been classified under category 3 (applicants who pass the income and assets test but do not have a high need as designated in category 1 and category 2; see Appendix B for descriptions of categories). Around 37 per cent of households have been classified as category 2 and only 636 households (or 14 per cent) are in category 1 and have the greatest potential to be offered a dwelling. Of these 636 households, 66 per cent were considered homeless and an additional 17 per cent are in category 1 because of what are termed 'exceptional circumstances'. Clearly the majority of people on the waitlist will never be the recipient of a public or Aboriginal housing tenancy.

Figure 12: Proportion of public and Aboriginal housing applicants aged 55 years and over,* by allocation category/reason, South Australia, January 2017**



*Households with at least the main applicant or partner is aged 55+; the maximum age is used where tenancy has both the tenant and partner aged 55+; ** for definitions of categories see Appendix B

Source: Housing SA data, unpublished

While government provided housing is a good and preferred option for low income older households, public housing authorities are no longer able to meet the demand for affordable housing for all age groups and this demand is being partly offset by the emergence of the not-for-profit housing sector as governments and the community seek alternative methods of creating affordable housing supply by leveraging the investment potential of housing companies, with the support of governments. For South Australia a key element of its *Housing Strategy for South Australia 2013-18*, involves the transfer of 5000 dwellings to not-for-profit community housing providers over time. Housing SA will continue to manage public and Aboriginal public housing tenancies but has developed a common housing register to increase choices for applicants by offering optional entry to Housing SA properties or a designated not-for-profit housing organisation. For many older people, as for other age groups, however, increasingly the only option is, and is likely to be the private rental market.

Private rental market South Australia

There is no one data source that can provide an ongoing snapshot of the current numbers of older people in housing stress at any given time. The Australian Census of Population and Housing provides the most comprehensive cross sectional picture of the population and it is possible to analyse census data to gain an insight into housing affordability.

Considerable work was undertaken by Hulse et al. (2014, 2015) to examine changes in the supply of, and demand for, private rental housing affordable to low income households in Australia between the 2006 and 2011 Censuses from unpublished data supplied by the ABS. The low income households focused on were those in the bottom two quintiles (lowest 40 per cent) of Australian gross household income and the research applied the commonly used and accepted affordability benchmark of spending no more than 30 per cent of household income on rent² (Hulse et al. 2015, p. 1).

Disaggregation of their data by rental affordability nationally at the 2011 census indicated 15 per cent of all very low income households (Q1 - households with incomes of \$30,000 a year or less)³ paying an unaffordable rent (over 30 per cent of income) and 6 per cent of Q1 households paying a very unaffordable rent (over 50 per cent of gross household income) was headed by a person aged 65 years and over. For low income households (Q2- households with incomes between \$30,000-56,000 per year) paying an unaffordable rent, 5 per cent were aged 65 years and over. As to be expected, from a household type perspective this was much more of an issue for older single households than for couples (Hulse et al. 2015, p. 21). At a state level Hulse et al.'s (2015, p. 86) research data indicated that for Adelaide, 59 per cent of older⁵ Q1 households and 12 per cent of older Q2 households were paying unaffordable rents at the 2011 Census (for non-metropolitan Adelaide the figures were 31 and 4 per cent respectively). Hulse et al. did not provide a greater geographic breakdown of the distribution of these households.

From readily available data from the ABS and the Census (TableBuilder) it is not possible to provide the sophistication of the Hulse et al. work partly because of the categorisation of data in TableBuilder, however an estimation of the distribution of single and couple only households in South Australia aged 65 years and over on very low incomes renting in the private market and paying unaffordable and very unaffordable rents can be made. The information provided here (Tables 4a and 4b) present the number of low income households of people aged 65 years and over and 75 years and over on the most basic of incomes (income level 1 at \$25,999 per year or less for single person households and \$33,799 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (income level 2 at \$33,799 for lone person households and \$41,599 for couples) renting from a 'real estate agent' or from 'someone outside their household' paying unaffordable or very unaffordable rents at the 2016 Census. This analysis is exclusive of households where the exact tenure, landlord type, household income or rent is not specified and does not include family types other than lone person and couple only.

² This 30/40 measure is a measure of ongoing contention however it is the most widely used measure in research and policy of housing affordability. It measures the risk of housing affordability and not necessarily the reality of the impact of housing costs for the individual.

Table 4a: Low income lone person and couple households at age 65 years and over in rental stress, Greater Adelaide and Rest of South Australia, 2016 Census

HH type	Rent more than 30 per cent of income				Rent more than 50 per cent of income				Total HHs				
	GA		RS		GA		RS						
Income 1	No		No	%	No		No	%	No				
Single female	877		414	76.0	488		66	32.6	1699				
Single male	631		253	74.7	340		45	32.5	1184				
Couple	315		126	68.4	116		12	19.9	644				
Total	1823		793	74.2	944		123	30.3	3527				
Income 2	No		No	%	No		No	%	No				
Single female	457		130	70.8	69		11	9.5	830				
Single male	330		63	71.7	45		4	9.1	540				
Couple	813		244	52.6	75		0	3.7	2005				
Total	1600		437	60.1	189		15	6.0	3375				
Total (Income 1 & 2)	GA		RS		Total		GA		RS		Total		Total HHs
	No	%	No	%	No	%	No	%	No	%	No	%	
Lone female	1334	81.0	544	61.4	1879	74.3	557	33.8	77	8.7	633	25.0	2529
Lone male	961	84.0	316	55.3	1271	73.7	385	33.7	49	8.6	434	25.2	1724
Couple	1128	68.4	370	36.7	1495	56.4	191	11.6	12	1.2	203	7.7	2649
Total	3423	77.1	1230	50.0	4645	67.3	1133	25.5	138	5.6	1270	18.4	6902

Note: Data is provided only for rental households where landlord type is 'real estate agent' or 'person outside household'. Income level 1 is at \$25,999 per year or less for single person households and \$33,799 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (income level 2 at \$33,799 for lone person households and \$41,599 and for couples). *As a per cent of all households where rent level specified. Small numbers in tables have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells and this can lead to differences in totals.

Source: ABS census data 2016

Table 4b: Low income lone person and couple households at age 75 years and over in rental stress, Greater Adelaide and Rest of South Australia, 2016 Census

HH type	Rent more than 30 per cent of income				Rent more than 50 per cent of income				Total HHs				
	GA		RS		GA		RS						
Income 1	No		No	%	No		No	%	No				
Single female	349		178	69.4	181		24	27.0	759				
Single male	176		84	69.7	86		11	26.0	373				
Couple	86		29	59.6	25		0	13.0	193				
Total	611		291	68.1	292		35	24.7	1325				
Income 2	No.		No.	%*	No.		No.	%*	No.				
Single female	172		61	63.3	21		0	5.7	368				
Single male	102		17	69.6	18		0	10.5	171				
Couple	292		78	44.6	21		0	2.5	839				
Total	566		156	52.4	60		0	4.4	1378				
Total (Income 1 & 2)	GA		RS		Total		GA		RS		Total		Total HHs
	No	%	No	%	No	%	No	%	No	%	No	%	
Lone female	521	73.6	239	58.0	760	67.4	202	28.5	24	5.8	226	20.1	1127
Lone male	278	76.8	101	53.2	379	69.7	104	28.7	11	5.8	115	21.1	544
Couple	378	55.5	107	29.6	489	47.4	46	6.8	0	0.0	46	4.5	1032
Total	1177	67.2	447	46.4	1628	60.2	352	20.1	35	3.6	387	14.3	2703

Note: Data is provided only for rental households where landlord type is 'real estate agent' or 'person outside household'. Income level 1 is at \$25,999 per year or less for single person households and \$33,799 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (income level 2 at \$33,799 for lone person households and \$41,599 and for couples). *As a per cent of all households where rent level specified. Small numbers in tables have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells and this can lead to differences in totals.

Source: ABS census data 2016

These are households that are particularly vulnerable to changes in the private rental market in terms of rent increases, lease expiry, suitability of dwellings and the availability of dwellings. It is clear from Table 4a that for the very lowest income level 1 that just over 2600 households in South Australia at the 2016 Census were paying 30 per cent or more of their income in rent and of these households 40 per cent (or 1067 households) were paying 50 per cent or more of their income in rent. For those persons aged 75 years and over 902 households were paying at least 30 per cent of their income in rent and 327 households were paying at least 50 per cent of household income in rent. If we include the next household income category provided in the 2016 Census for single households and couple only households it is evident an additional 2029 households could be considered to be in housing stress. In essence 67.3 per cent of low income older households (4645) in the private rental market at the 2016 Census were paying 30 per cent of their income in rent (Table 4a). Similar data from the 2011 Census (Appendix E) suggests there has been a 48% increase in the number of households for people aged 65 years and over in South Australia in housing stress over the intercensal period (number of households at 2011 Census 3141), though it is not possible to provide exact comparisons across the censuses with the data available.

Of particular note is that 18.4 per cent of households (1270) aged 65 years and over were in extreme housing stress paying 50 per cent or more of their income in rent. Not surprisingly the affordability problems exist mostly in the Greater Adelaide region with 74 per cent of low income rental households aged 65 years and over in housing stress living in this region. Close to 90 per cent of the low income households aged 65 years and over in South Australia who are paying 50 per cent of their income in rent (1133 households) are living in the Greater Adelaide region.

With trends showing more people living alone, especially with age, being older and single in Greater Adelaide is a compounding factor that exacerbates housing poverty. For single person households aged 65 years and over in the private rental sector in Greater Adelaide 74 per cent are paying 30 per cent or more of their income in rent, in total 3,150 households. The number of older single women in housing stress in South Australia is higher than single men due to factors such as women living longer and gender disadvantage with reduced savings and superannuation. There are 1879 older single women in housing stress compared to 1271 older single men. Particularly concerning are those people aged 75 years and over whose housing can be more acutely linked to impacts on health and the ability to age-in-place. One third of the 65 and older households in SA paying 30 per cent or more in rent were aged 75 years and over. In the Greater Adelaide region 20 per cent of those 75 and over were paying 50 per cent or more of household income in rent.

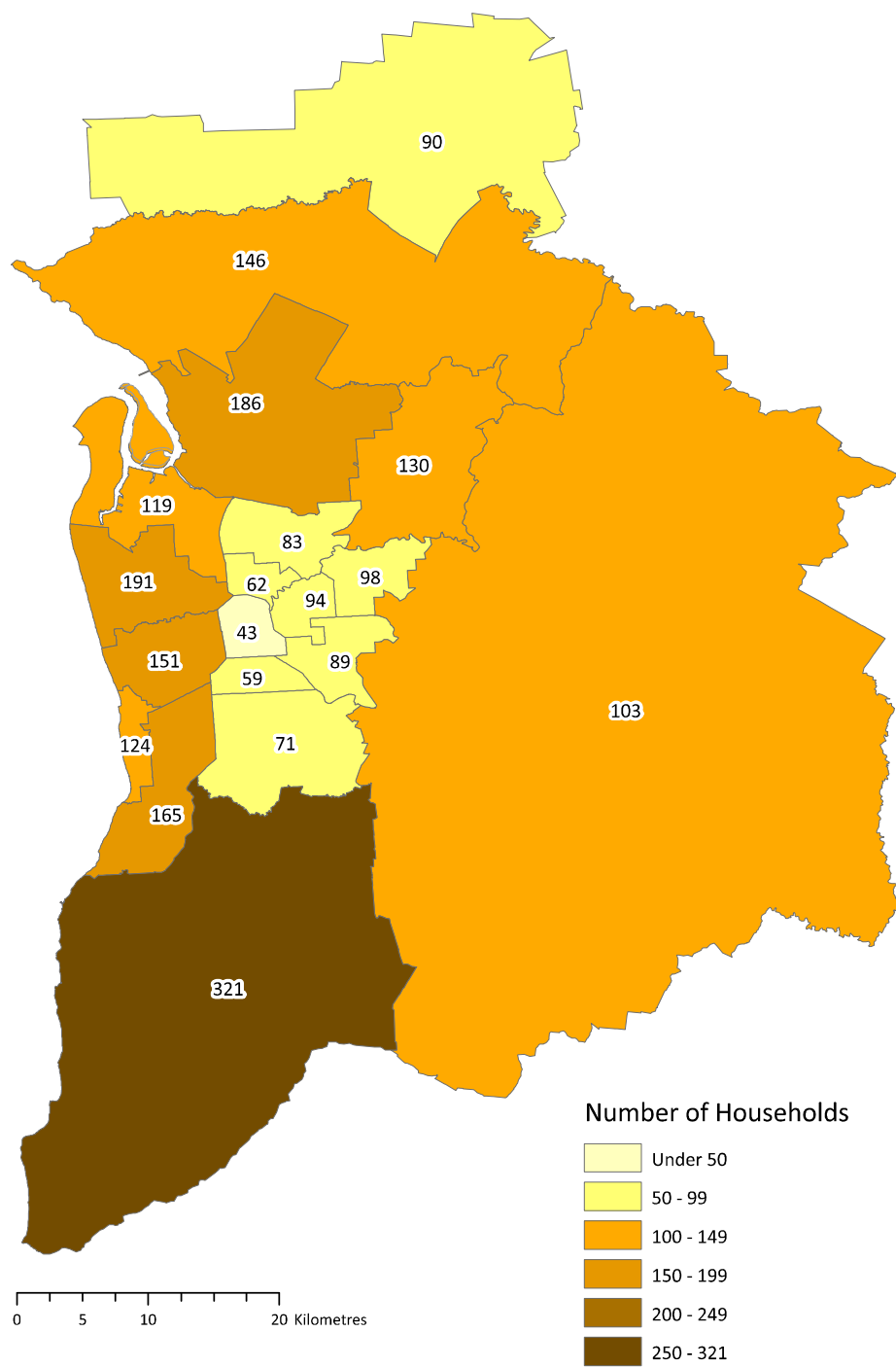
Figures 13 and 14 respectively show the geographic distribution of low income lone person households and couple households across Greater Adelaide respectively paying more than 30 per cent of their income in rent while Table 5 and Figure 15 present the data for specific areas in the regional South Australia. At the 2016 Census it is estimated there were at least 2295 lone person households in Greater Adelaide paying more than 30 per cent of their income in rent and of these 41 per cent (or 942 households) were paying more than 50 per cent of their income on rental costs. It is clear from Figure 13 that older lone person households in housing stress are spread across the Greater Adelaide area and while small numbers are located in the inner and eastern areas the greatest concentration of such households is in the northern areas (Playford, Salisbury, Enfield), to the west of the CBD (in Port Adelaide, Charles Sturt and Marion) and to the south in Onkaparinga. This concentration reflects the distribution of all older households across Greater Adelaide regardless of housing tenure. Appendix E provides similar data and maps for the 2011 Census. Over the intercensal period there has been a 54 per cent increase in lone person households in housing stress in the Greater Adelaide Area. Of particular note is the percentage change (table E.3) in particular areas. For example in Onkaparinga the intercensal per cent change was a 56 per cent increase, in Salisbury a 74 increase and in Tea Tree Gully and Port Adelaide West a 97 per cent and 98 per cent increase respectively in households in housing stress, that is paying more than 30 per cent of their household income in rent.

The number of couple households in housing stress is lower than for lone person households and reflects the greater ability of such households to afford housing. From the data presented here it is estimated there were 1128 households paying more than 30 per cent of their income in rent and of these couple households 191 were paying 50 per cent or more of their income in rent. The distribution of such households across Greater Adelaide (Figure 14) is similar to the patterns for lone person households with the greatest number of couple households in stress located in the Onkaparinga area followed by Salisbury and Port Adelaide Enfield. There is however a more even distribution across the other areas of the city.

These patterns reflect those found in 2011 (Appendix E) however as for lone person households comparisons with the 2011 Census data suggest more households are in housing stress in 2016 (a 28 per cent increase) and this has been more significant in many of the more inner city LGAs such as Adelaide City (54 per cent), Norwood, Payneham, St Peters (59 per cent), Prospect, Walkerville (171 per cent) and in Holdfast Bay (121 per cent increase). This suggests while these areas may have been affordable for couples in 2011 they have become less so in the years since.

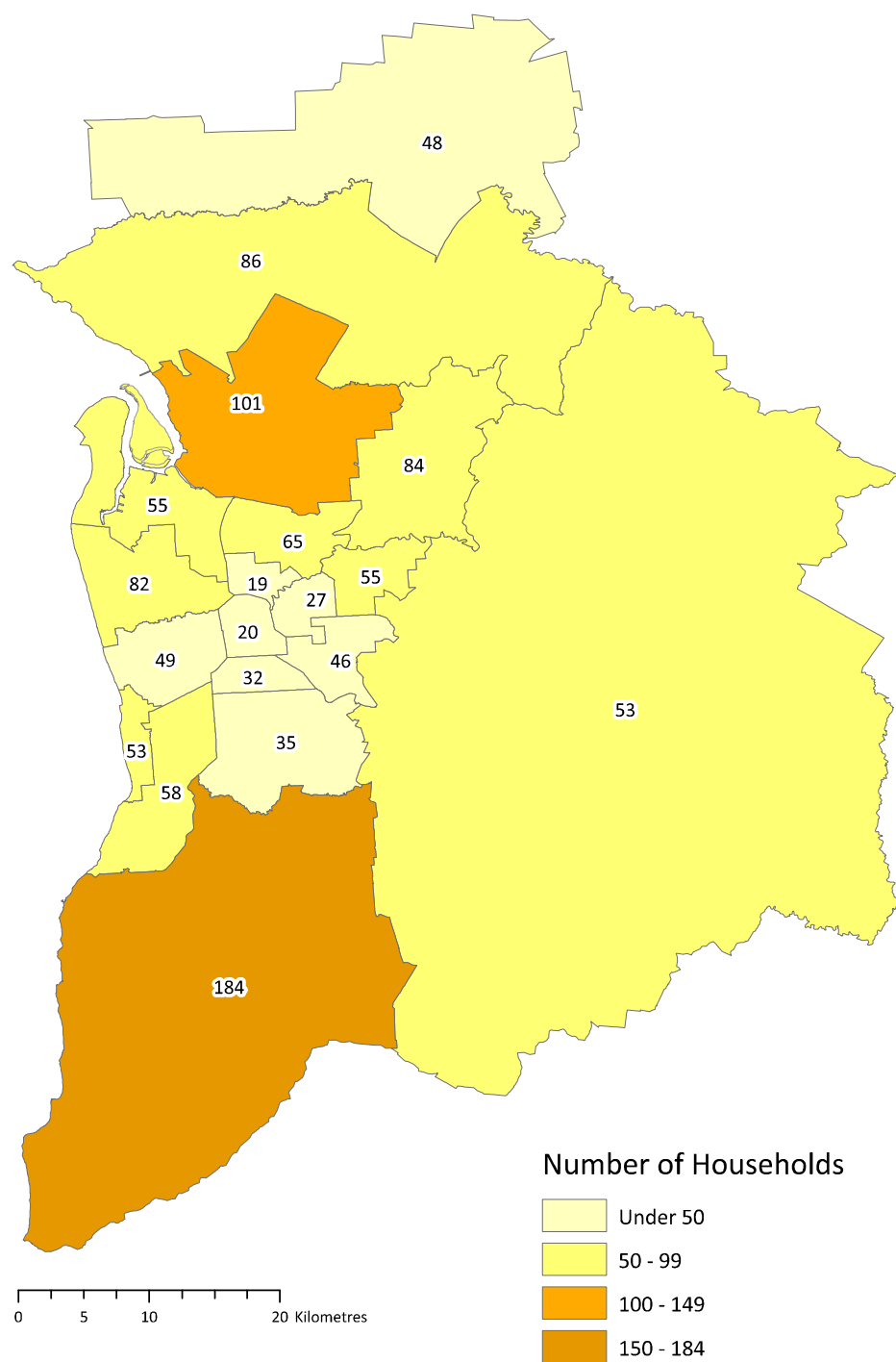
Table 5 presents the data on lone and couple households on low incomes and paying unaffordable rents in broad regional areas and some relevant local government areas at the 2016 Census while Figure 15 presents the distribution of the population aged 65 years and over in lone person households. Though lower than for the Greater Adelaide area, still over 58 per cent of older households in regional South Australia were paying more than 30 per cent of income in rent.

Figure 13: The number of low income lone person private rental households aged 65 years and over paying 30 per cent of household income on rent, Greater Adelaide, 2016 Census



Source: ABS TableBuilder 2016 Census

Figure 14: The number of low income couple only private rental households aged 65 years and over paying 30 per cent of household income on rent, Greater Adelaide, 2016 Census



*Couple only households with an income of less than \$599 per week (this is inclusive of a full pension plus the pension supplement and Commonwealth Rent Assistance) renting from a real estate agent or a person outside the household and paying more than 30% of their income on rental costs.

Source: ABS unpublished data

Table 5: Low income lone person and couple households at age 65 years and over paying more than 30 per cent of household income in rent, Regional South Australia, 2016 Census

SA3 areas and selected LGAs	Lone person	Couple only	Total	SA3 areas and selected LGAs	Lone person	Couple only	Total
Barossa	62	21	83	Outback – North and East	24	8	32
Barossa DC	50	19	69	Fleurieu-Kangaroo Island	228	143	371
Lower North	49	10	59	Victor Harbor	91	62	153
Mid North	50	23	73	Yankalilla	24	13	37
Pt Pirie and Districts	40	26	66	Limestone Coast	123	29	152
Yorke Peninsula	78	33	111	Mt Gambier	64	20	84
Copper Coast DC	60	29	89	Murray and Mallee	166	59	225
Yorke Peninsula	20	8	28	Alexandrina	105	74	179
Eyre Peninsula and South West	89	45	134	Murray Bridge	56	25	81
Port Lincoln	27	27	54	Renmark/Paringa	25	6	31
Whyalla	32	7	39	Total for major regions	869	371	1240

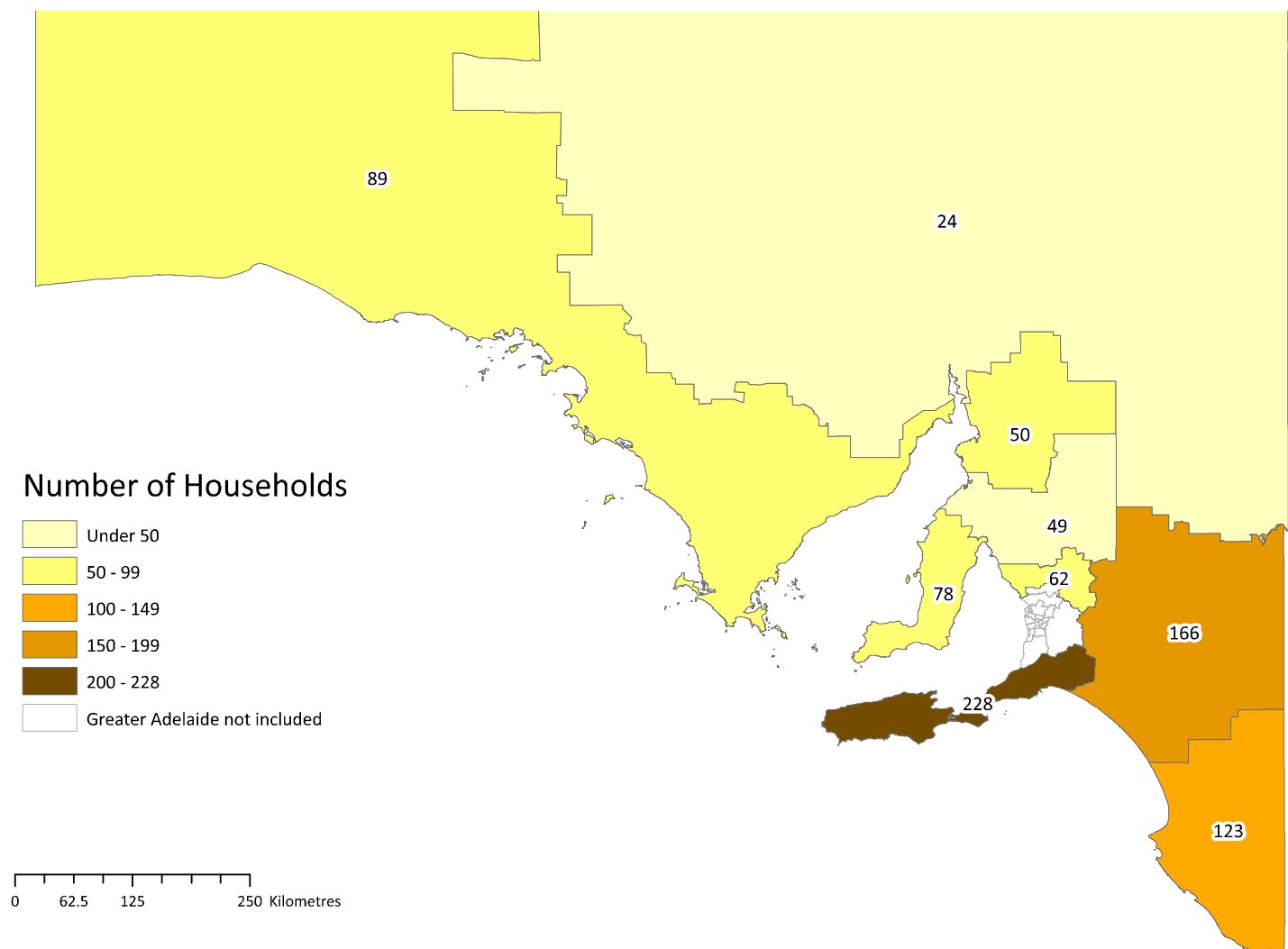
Note: Data is provided only for rental households where landlord type is 'real estate agent' or 'person outside household'. Low income is at \$25,999 per year or less for single person households and \$33,799 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (at less than \$33,799 for lone person households and \$41,599 and for couples).

Small numbers in tables have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells and this can lead to differences in totals.

Source: ABS Census data 2016

Again older low income households paying unaffordable rents (over 30 per cent of income) can be found across regional South Australia in all major SA3 areas with some concentrations. The Fleurieu-Kangaroo Island area for example has the highest number of older households in rental stress with the LGA of Victor Harbor having the greatest concentration of such households at 153. Significant numbers of households in stress are also located in the regional centres of Mt Gambier, around the Copper Coast towns and in Murray Bridge. Only 138 households in regional South Australia were paying 50 per cent or more of their income on rent with 53 of these households located in the Fleurieu-Kangaroo Island region. As for Greater Adelaide there has been an increase in the number of households paying more than 30 per cent of their income in rent over the intercensal period, a per cent change of around 60 per cent. All areas in regional South Australia experienced a growth in number of low income households paying more than 30 per cent of their income in rent between 2011 and 2016 (see Appendix E).

Figure 15: The number of low income only private rental lone person households aged 65 years and over paying 30 per cent of household income on rent, Rest of South Australia, 2016 Census



The previous pages provides a picture of the available data from the 2016 Census that is very specific with relation to inclusions and exclusions in terms of those on low incomes, only renting in the private market from a 'real estate agent' or from 'someone outside their household' and for lone person and couple only households. A different insight into housing stress more broadly than just for people in the private rental market and highlighting the impact of Commonwealth Rent Assistance can be provided by unpublished data supplied by the Department of Social Services (DSS) of Commonwealth income recipients aged 65 years and over. This data indicates the number and percentage of older income recipients in housing stress before and after Commonwealth Rent Assistance (CRA). CRA is a 'non-taxable income supplement payable to eligible people who rent in the private or community housing rental markets. Pensioners, allowees and those receiving more than the base rate of Family Tax Benefit Part A may be eligible for Rent Assistance' (Department of Social Services 2017).

Tables 6 and 7 show for the state, Greater Adelaide and regional South Australia the number and the percentage of income units with a person aged 65 years and over and 75 years and over respectively receiving a government payment (age pension, disability support pension, carers payment) with and without Commonwealth Rent Assistance (CRA) who were paying more than 30 and 50 per cent of their income in rent as of June 2016. It provides an indication of the extent of housing stress amongst a broader range of low income tenure and landlord types than presented for the 2016 Census earlier, living in accommodation eligible for CRA. The table demonstrates there is little difference between female and male lone person households in the state (the percentages are considerably lower than for the Census data as this DSS data as stated above includes different tenure types like community housing who receive CRA for which rent levels may be set below the 30 per cent benchmark). As indicated by the Census information earlier, couples are more able to find affordable accommodation. Similarly, affordability issues are more prevalent in Greater Adelaide than in regional South Australia.

Tables 6 and 7 particularly highlight the importance of CRA payments, showing that CRA is able to alleviate stress for two thirds of older government income recipients in South Australia. While these tables clearly show the importance of rent assistance it has been argued for a long time, it is insufficient in keeping a significant proportion and number of older persons and other low income households from housing stress (Welfare Rights Centre NSW and the National Welfare Rights Network 2013). While CRA is indexed to the Consumer Price Index (CPI) rental costs have increased above CPI since 2008 and so the value of the CRA payment has diminished over time for households (SCRGSP 2017 p. G4).

The population aged 75 years and over is viewed as a 'special needs' group as with advancing age, greater frailty and other aged care/health needs these people are particularly vulnerable and therefore have a critical need for secure and affordable housing. Each year the Productivity Commission as part of its *Report on Government Services* provides Department of Social Services data on those low income households with a person aged 75 years and over paying more than 30 per cent of their income in rent, and more seriously, the proportion paying more than 50 per cent of their income on rent.

Table 6: Number and percentage of income units* aged 65 years and over receiving a payment from the Department of Social Services, with and without CRA*** by rental affordability—paying more than 30 per cent of income in rent, June 2016**

Gender and income unit type	Greater Adelaide				Total
	Paying over 30% of income in rent				
	With CRA		Without CRA		
	Number	Per cent	Number	Per cent	
Single female	1938	28.8	3996	59.4	6725
Single male	1285	31.8	2682	66.4	4037
Couple	701	23.7	1410	47.7	2958
Total	3924	28.6	8088	59.0	13720

Gender and income unit type	Regional South Australia				Total
	Paying over 30% of income in rent				
	With CRA		Without CRA		
	Number	Per cent	Number	Per cent	
Single female	510	20.2	1475	58.6	2519
Single male	295	18.9	851	54.6	1559
Couple	136^	9.0	432	28.6	1513
Total	941	16.8	2758	49.3	5591

Gender and income unit type	South Australia				Total
	Paying over 30% of income in rent				
	With CRA		Without CRA		
	Number	Per cent	Number	Per cent	
Single female	2448	26.5	5471	59.2	9244
Single male	1580	28.2	3533	63.1	5596
Couple	837	18.8	1842	41.2	4471
Total	4865	25.2	10846	56.2	19311

*An income unit comprises a single person (with or without dependent children) or a couple (with or without dependent children). Single social security recipients living together in the same household are regarded as separate income units; ** includes income units receiving the age pension, disability support, carers payment, *** Income unit is entitled to receive a daily entitlement for Commonwealth Rent Assistance (CRA) as at 24 June 2016.

[^] Estimated figure for couples in regional South Australia but is no less than 132 or no more than 140 income units.

Note: This table is exclusive of households receiving a Veterans Affairs pension and includes older people in housing where CRA is payable including community housing. Dept. of Human Services pays the vast majority of Age Pensions.

Source: Department of Social Services 2017, Commonwealth Housing Dataset 24 June 2016 unpublished.

Table 7: Number and percentage of income units* aged 65 years and over receiving a payment from the Department of Social Services, with and without CRA*** by rental affordability—paying more than 50 per cent of income in rent, June 2016**

Gender and income unit type	Greater Adelaide				Total
	Paying over 50% of income in rent				
	With CRA		Without CRA		
	Number	Per cent	Number	Per cent	
Single female	412	6.1	1248	18.6	6725
Single male	282	7.0	850	21.1	4037
Couple	116	3.9	238	8.1	2958
Total	810	5.9	2336	17.0	13720

Gender and income unit type	Regional South Australia				Total
	Paying over 50% of income in rent				
	With CRA		Without CRA		
	Number	Per cent	Number	Per cent	
Single female	58	2.3	283	11.2	2519
Single male	26	1.7	166	10.7	1559
Couple	13	0.9	33	2.2	1513
Total	97	1.7	482	8.6	5591

Gender and income unit type	South Australia				Total
	Paying over 50% of income in rent				
	With CRA		Without CRA		
	Number	Per cent	Number	Per cent	
Single female	470	5.3	1531	17.3	8843
Single male	308	5.9	1016	19.5	5210
Couple	129	3.0	268	6.2	4316
Total	907	4.9	2815	15.3	18369

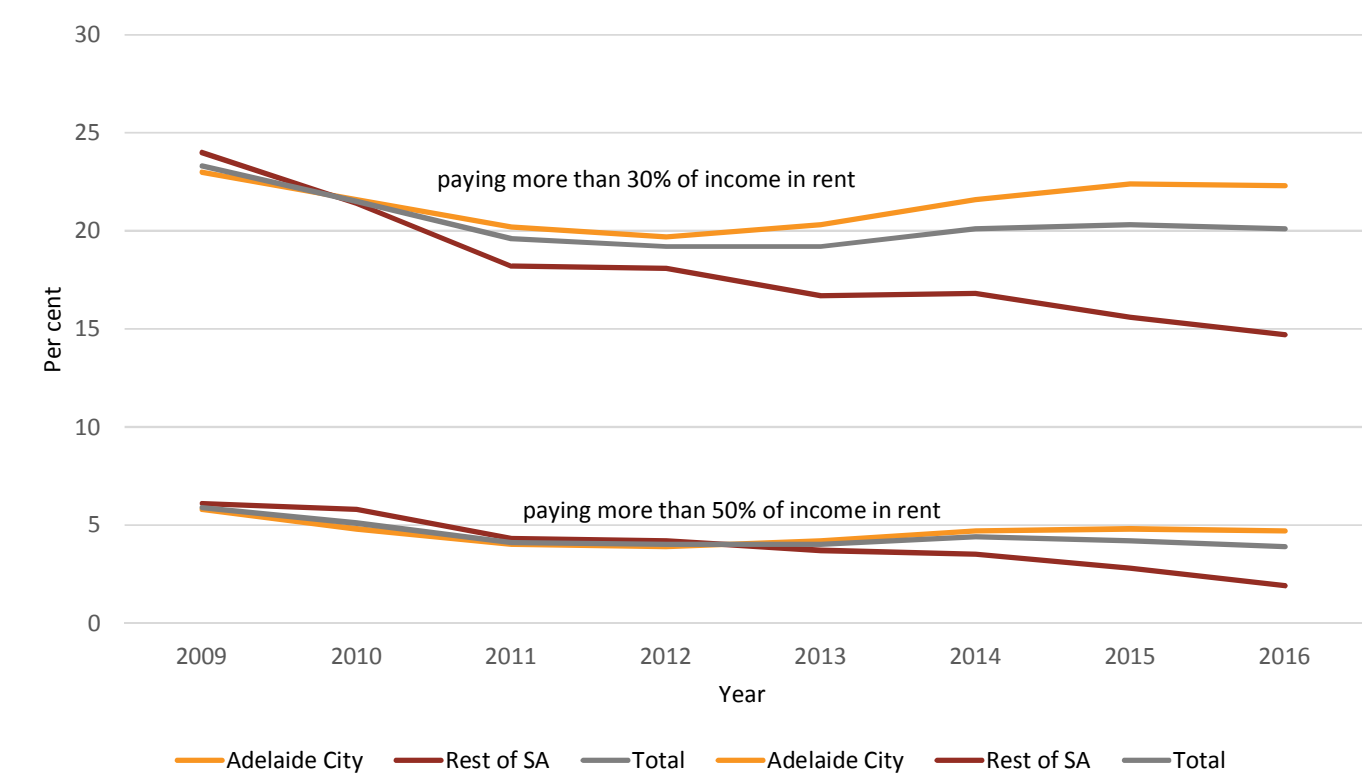
*An income unit comprises a single person (with or without dependent children) or a couple (with or without dependent children). Single social security recipients living together in the same household are regarded as separate income units; ** includes income units receiving the age pension, disability support, carers payment, *** Income unit is entitled to receive a daily entitlement for Commonwealth Rent Assistance (CRA) as at 24 June 2016.

Note: This table is exclusive of households receiving a Veterans Affairs pension and includes older people in housing where CRA is payable including community housing. Dept. of Human Services pays the vast majority of Age Pensions and while growing steadily community housing remains a relatively small sector in South Australia .

Source: Department of Social Services 2017, Commonwealth Housing Dataset 24 June 2016 unpublished.

Figure 16 reflects this data showing the changes annually since 2009 in the proportion of households with a reference person aged 75 years and over paying firstly 30 per cent and then 50 per cent of income in rent for the Adelaide Capital City, the rest of South Australia and for the total state. It is clear over time, the proportion of income units paying more than 30 per cent of income in rent for South Australia, has fluctuated over time from 23.3 per cent of households in 2009 to 19.2 per cent in 2012 and levelling out over the last couple of years. The variability, and growing divide between Greater Adelaide and the rest of South Australia however is very evident. A similar pattern, though to a lesser degree is evident for income units aged 75 years and over paying more than 50 per cent of their income in rent.

Figure 16: Proportion of income units receiving CRA aged 75 years or over paying more than 30 per cent and 50 per cent of income on rent, by geographic location, South Australia, 2009 to 2016



Source: SCRCP various issues.

Research on the affordability of rental housing in South Australia indicates, **for low income households in the Greater Adelaide Region rents remain ‘extremely unaffordable’ and in the rest of the state rents are ‘unaffordable’** (the Rental Affordability Index produced by National Shelter, Community Sector Banking and SGS Economic and Planning, 2016). The Anglicare Rental Affordability Snapshot indicates some variability in the South Australian market place over time, however it is clear for Adelaide there are very limited options of affordable housing for older people. **In April 2017 for a couple with no children on the aged pension there were 95 properties available in Adelaide that were affordable and appropriate and for a single pensioner household there were only ten properties**, a slight improvement on the previous two years when only 3 properties were available (Table 8). A look at the median costs of rental properties over time in Adelaide (Table 9) clearly highlights why there is such a limited number of affordable properties as rents are well above what are affordable for older people reliant on a pension with no or few other assets. In 2016 for example for a single older household 30 per cent of income (plus CRA) in rent was around \$150 per week and for a couple household, \$216 per week.

Table 8: Rental affordability in South Australia, April 2015-2017

Region	Household type	2017		2016		2015	
		No.	Per cent	No.	Per cent	No.	Per cent
Adelaide	Couple no children	95	2.6	116	2.9	74	2.2
	Single	10	0.3	3	0.1	3	0.1
	Total No. properties	3661		3942		3394	
Southern regions – Limestone Coast, Murraylands, Riverland, Adelaide Hills	Couple no children	108	35.3	42	11.3	111	28.8
	Single	20	6.5	13	3.5	34	8.8
	Total No. properties	306		372		385	
North and west country regions	Couple no children	425	54.7	565	40.4	168	19.4
	Single	161	20.7	63	4.5	12	1.4
	Total No. properties	777		1397		867	

Source: Anglicare 2015, 2016, 2017

Table 9: Median market rents in the private housing market, June Quarter (dollar/week), Adelaide

Type of dwelling	2009	2010	2011	2012	2013	2014	2015	2016	2017 (May 4)
3 bedroom house	290	290	320	320	320	335	340	330	369
2 bedroom unit	245	260	270	275	280	285	285	280	288

Source: SCRC, various issues; and SQM Research 2017

Financial savings and resources

Unlike home owners, who have stable housing costs, security of tenure and importantly have been able to accumulate non-housing assets over their lives, a non-home owner generally has limited resources to act as a buffer against unanticipated costs or annual increases in the cost of living including rental costs or moving costs. Table 10 presents the percentage of age pensioners in South Australia with non-housing assets under \$100,000 as of June 2016 and **close to two thirds of single non-home owner pensioners across the state had less than \$50,000 in assets and close to 80 per cent had less than \$100,000**. This compares with a single home owner for whom the rates are almost halved, with around one-third of households having less than \$50,000 in non-housing assets, though this percentage is still concerning considering the increasing longevity of the older population. Of course, having a partner eases the burden but for partnered non-home owners still around 50 per cent of households had less than \$50,000 in assets. Of note also is the limited variation across the State.

Table 10: Proportion of age pension recipients* with non-housing assets under \$100,000 by housing status, June 2016, South Australia**

Housing status	Value of assets	Greater Adelaide	Regional South Australia	Total State
Partnered home owner	\$0-\$49,999	15.2	15.2	15.2
	\$50,000-\$99,999	14.3	14.8	14.4
Single home owner	\$0-\$49,999	35.9	35.9	35.9
	\$50,000-\$99,999	19.7	20.3	19.8
Partnered non home owner	\$0-\$49,999	52.7	46.3	50.7
	\$50,000-\$99,999	17.1	18.0	17.3
Single non home owner	\$0-\$49,999	65.7	64.2	65.3
	\$50,000-\$99,999	12.3	13.2	12.5

*Age Pension is a support payment for people who have reached the qualifying age. From 1 July 2013, the qualifying age for both men and women is 65 years. In some instances, Age Pension recipients have the choice of having their Age Pension paid by either the Department of Human Services (DHS) or the Department of Veterans' Affairs (DVA), DHS pays the vast majority of Age Pensions. Data only includes data for the DHS paid recipients. Data includes recipients who are determined to be current (i.e. entitled to be paid) or suspended on the Centrelink payment system.

** Assets - Property or money (within and outside Australia) assessable under the asset test as specified in Section 11 of the Social Security Act 1991. All assets are assessable unless the customer cannot sell or realise the assets and cannot use the asset as a security for borrowing. Assessable assets can be divided into the following categories: deemed assets, real estate and business assets, trust and company assets, income stream assets, and other assets. Other assets generally include personal effects, household contents and motor vehicles. Following 01 January 2015, newly reported income stream assets are assessable as deemed assets for means testing purposes.

Source: Department of Social Services 2017 unpublished data

Suitability of private rental market for older people

For anyone who has not aspired to, or attained, home ownership or who have not been previously eligible or been able to access public housing or social housing, the private rental market is the next option available. However, there are a range of key factors that place older people at risk in the private rental market and that can lead to homelessness. These key factors are:

- **Private rental housing is too expensive for older people on aged pensions.** Many homelessness support services report cases of clients paying rents in the range of 50-80 per cent of income. This situation has worsened over time (Hulse et al. 2015). A recent study by Smith and Hetherington (2016, p. 20) investigating housing costs found that older private renters have the greatest housing costs of all tenure groups and they concluded from their modelling of the HILDA (Household, Income and Labour Dynamics in Australia Survey) data 'on average renters spend about \$8 per week less on transport, \$10 per week less on health and, if they're women, about \$15 per week less on food.'
- **Private rental housing offers limited security of tenure.** Leases, if a tenant is able to negotiate one at all, are rarely greater than 6 or 12 months in duration. To be able to successfully age-in-place older people need the security of long term tenure. A lack of secure housing tenure can be a major factor in the cause of ill health for older people due to the stress of being forced to relocate and find other accommodation or of facing homelessness (see for example Howden-Chapman et al. 2011; Bentley et al. 2016; Morris 2016).
- **There are few minimum housing standards in private rental housing.** This means that many of the health and safety factors that are essential to the well-being of older people cannot be guaranteed in this form of accommodation. This is particularly the case for older people on low incomes who access the least expensive and therefore often poorest quality accommodation. For example, landlords do not have to provide housing that has heating, insulation or be draught-proof.
- **Private rental housing is not adaptable as people age.** There are no legal requirements for landlords to agree to allow home modifications such as ramps, rails, walk-in-showers etc. If a landlord provides permission for such alterations, they have the right to demand they be removed when a tenant vacates, further financially penalising older people on exiting their home. For aged pensioners this usually means foregoing the modifications completely, thus causing severe inconvenience and reliance on more substantial and expensive aged care services.



Photo courtesy of CHURP

Homelessness

Not being a secure home owner or a social housing tenant places older people at risk of homelessness and with the changes in the housing market and older people's life circumstances, homelessness is an increasing phenomenon for older people. Data from the Australian Bureau of Statistics 2011 Census showed a 20 per cent increase in homelessness for people aged 55 years and over in the 5 years 2006 to 2011. In South Australia there were 5985 people who were homeless on census night in 2011, 818 whom were older people, representing 14 per cent of the total (Homelessness Australia 2014). Petersen et al. (2014) provide data on the type of dwelling 'utilised' by older homeless people in South Australia at the 2011 Census. As can be seen from Table 11 the options available are all insecure and not appropriate.

Table 11: Older people's (aged 55 years and over) homelessness by dwelling category, 2011 Census

	Improvised dwellings, tents or sleeping out	Supported accom. for the homeless	Staying temporarily with other households	Boarding houses	Other temporary lodging	Severely overcrowded dwellings
South Australia	84	130	255	251	8	117
Australia	1411	1916	3858	4759	198	2709

Source: Petersen et al. 2014, p.19

The ABS also publishes estimates of people living in marginal situations that do not fit the ABS definition of homelessness, but none the less identify people living in sub-standard situations. For Australia the data indicates women are more likely to be found in 'other crowded dwellings' rather than 'improvised dwellings' and 'marginally housed in caravan parks' (Petersen et al. 2014).

Increasingly older people are seeking assistance from Specialist Homelessness Services. The data for 2015-16 from the Australian Institute of Health and Welfare (AIHW 2016) nationally for people aged 55 years and over, indicates that while older people seeking assistance represented only 8 per cent of all homeless clients in 2015-16, there has been an annual growth rate of 9.5 per cent each year since 2011-12 for this age group. This has resulted in an increase of 44 per cent over the five year reporting period and the increase in older people presenting to homelessness services has been at a greater rate than other age groups. The most concerning finding from the current data is outlined in the 2015-16 report (AIHW 2016) where it is stated that 'the median number of days older clients need support has increased (from 17 days in 2011-12 to 25 days in 2015-16), suggesting these clients are presenting with potentially more complex issues, taking longer to resolve and are having difficulty in finding suitable housing.' This data reinforces the importance of the provision of early intervention services to assist older people.

For South Australia in 2015-16, 5.5 per cent (1152 persons) of people accessing Specialist Homelessness Services (SHS) were aged 55 years and over. There was an even split between males and females (Table 12).

Table 12: Number of older people (aged 55 years and over) accessing Specialist Homelessness Services, 2015-16, South Australia

Age	Males	Females	Total
55-64	428	423	852
65 and over	139	162	301
Total	567	585	1152

Source AIHW 2016 Supplementary Tables

Despite these increases evidence suggests those at risk of homelessness for the first time in their lives who have a conventional life history in terms of employment and housing, do not readily access SHS. The older group that have generally contacted SHS have been a high needs group of older people, the majority whom have been men, sleeping rough and with complex behavioural issues that have contributed to their homelessness. This is partly why there is a 50/50 split of men and women in SA (Table 12).



Source: Bye and Mattsson Adelaide Advertiser, 29 April 2017, p.23

Evidence of the older persons Home at Last Service, Victoria focussing on the 'new' older homelessness demonstrates a much higher proportion of women seeking assistance. Similarly agencies in Adelaide such as Catherine House and Uniting Communities have noted the rising number of older women seeking shelter over the last few months (Bye and Mattsson 2017). Over the last ten years, there has been a confluence of factors leading towards a crisis facing a much higher number of older people who have led conventional lives, have limited financial reserves and need to rely on family or friends when faced with the prospect of homelessness (Petersen and Jones 2013). Many of these older people facing homelessness for the first time are women. Their disadvantage has been caused by factors such as low incomes, casual employment, periods of time out of the workforce raising families and low levels of savings and superannuation (Petersen and Jones 2013; Judd et al. 2004; McFerran 2010, Westmore and Mallett 2011). Women are also more likely to become homeless after the age of 50 (Crane and Warnes 2012; Carson 2015). These older people have a very straight forward need to find long term affordable housing often not requiring other 'wrap around' supports commonly associated with older people sleeping rough. **Specialist Homelessness Services mainly provide, or are able to provide, short term assistance and this reflects not only the lack of suitable housing options available but also the need for service reform.**

**What are the housing options that currently exist for
older people in South Australia?**

Alternative affordable housing options in SA



Photo courtesy of CHURP

This research analysed the range of housing options in South Australia that may be a better alternative for older people at risk in the private rental market. There are a number of housing options that older people could consider but the processes for finding and applying for housing can be difficult and complex to navigate, especially if a person is very stressed and under pressure due to receiving a 'Notice to Vacate' from their landlord.

For example, an older person may be able to apply for priority public or community housing that will require support documentation; they could also apply for an Independent Living Unit of which there are at least 52 housing providers in South Australia requiring separate applications; there are also other housing types that suit people with some greater support needs such as Abbeyfield Housing, rental villages or Supported Residential Facilities and again these must be applied for individually. Finding out the characteristics of each housing type, the eligibility guidelines, completing application forms, and weighing up varying waiting times for vacancies can be an onerous exercise that can cause many people to give up and either rely on family and friends, access unhealthy or dangerous housing such as boarding houses and some share accommodation, or even resort to living in a car or the streets where a spiral into chronic homelessness and ill health can be the result.

In terms of future aged care needs government policy trends are moving towards home care rather than residential aged care based service provision. However, government aged care policy largely assumes that older people have a secure home to receive their care. The increasing numbers of older people retiring and requiring aged care services who do not have secure housing needs to be acknowledged. Governments and the community sector need to ensure that housing is recognised within the assessment and service provision framework and become a fundamental pillar of quality home based aged care provision.

The following pages briefly outline a number of the housing options available.

Public and Community Housing

Public and community housing is provided primarily to vulnerable low income households who are unable to maintain other forms of accommodation.

Public housing is managed and maintained by Housing SA and community housing is administered, maintained and managed by non-government organisations.

There are two types of community housing providers:

Community housing providers

Previously called housing associations, community housing providers are run by independent skills based boards with strong links to their community. They provide housing for specific disadvantaged groups in the community. Vacancies in community housing are not high, so people should consider a range of options.

Volunteer member-tenant managed community housing

Previously called housing co-operatives, volunteer member-tenant managed community housing is administered, maintained and managed by members, who are also tenants.

Applying for public and community housing

An applicant for public or community housing can choose to register for public housing or both public and community housing at the same time.

Allocation of public and community housing is based on housing need categories and most providers give priority to households with the highest housing needs. This can include age related health and support needs.

Application to Housing SA.

Private Rental Housing

Private rental housing is predominantly owned by individual investors with a majority of the housing stock managed either directly by the landlord or by a registered Real Estate Agent.

Applying for private rental housing

Application to each individual landlord or real estate agent. A benefit of private rental housing is the widespread stock across the state. However, there is a severe limit on the number of affordable properties suitable for ageing-in-place.

Independent Living Units (ILUs)

Independent Living Units are provided by not-for-profit organisations introduced in the 1960s under the Commonwealth Aged Persons Homes Act. The most recent survey of ILUs in South Australia by McNelis and Sharam (2011) found there were 6,350 total dwellings and 4497 were classified as available for older people on lower levels of assets and income.

They recorded 52 organisations that operate and manage ILUs in South Australia, representing a diverse range of providers such as aged care services (also providing residential aged care services), churches, service clubs and many small community based organisations.

Applying for Independent Living Units (ILUs)

Application to each housing provider is required. Eligibility factors represent a wide range including income, asset levels, geographical ties, religious or cultural affiliation.

Community Housing



Abbeyfield Housing (photo above) is a not-for-profit organisation that provides accommodation in a group home arrangement where residents typically share facilities but have their own bedroom with ensuite bathroom. The rent is charged at 75 per cent of income and residents are provided two meals a day prepared by a housekeeper and breakfast is available self catered. There are two Abbeyfield houses in South Australia in Mt Gambier and Williamstown.

There are other providers in the state of community housing including ECH (Crichton Court), Northern Suburbs Housing Community Inc. (Heritage Court) and Riversgate Housing Association (Waikerie).

Applying for Community Housing

Application to the housing provider. Community housing suits older people who need some additional assistance with daily living but do not require aged care accommodation.

Residential Parks and Villages

Also known as Lifestyle Villages or Residential Villages, Residential Parks are a hybrid of the caravan park model of housing. Residents purchase a demountable or transportable dwelling and rent the site for a weekly fee. Many are now being built as whole villages with community centres and other recreational facilities. The South Australian Residential Parks Residents Association (SARPRA) states as of October 2016, SA has the following Residential Parks for older permanent residents:

- **Seachange**, Goolwa; **Rosetta**, Victor Harbor; **Elizabeth**, Penfield; **Palms**, Waterloo Corner; **Hillier Park**, Hillier; **Goolwa Lakeside**, Goolwa North

There are also many mixed-use residential parks where a small number of permanent residents may be situated in a tourist park. There are no local or state government requirements for caravan or residential parks to be officially registered and therefore it is difficult to quantify the amount of housing for older people in the sector.

Applying for residential parks accommodation

Application to each housing provider. Residents require assets to purchase a dwelling and to be suited to community living.

Private Rental Villages

Rental villages are operated by for-profit companies on a similar model to Abbeyfield but with some variations: residents live in a separate one-bedroom unit but without full kitchen facilities. They attend a dining room where three meals a day are prepared by in-house managers. Rents are usually charged at 85 per cent of a person's income.

This model of housing is much more prominent in other states of Australia. For example, the major private company providing this form of accommodation, Garden Villages, has 31 villages across Australia but none in South Australia.

The following villages have been identified in South Australia:

- Rental villages operated by Eureka Affordable Living are found in the following locations: Whyalla, Elizabeth Vale, Christie Downs and Onkaparinga.
- Three rental villages operated by Village Life in Salisbury Downs, Elizabeth Vale and Goolwa

Applying for Rental Village Housing

Residents apply directly to the housing provider. Due to the rental and service costs rental villages suit older people with some assets to provide additional disposable income.

Supported Residential Facilities (SRFs)

Supported Residential Facilities are privately owned and offer accommodation and support to people with disabilities, mental health conditions and the frail aged. At present there are 23 Supported Residential Facilities in South Australia varying in size from 14 to 61 beds. SRFs are regulated by the Supported Residential Facilities Act 1992 (South Australia).

SRFs can be found across the metropolitan area in areas such as Salisbury, Gawler East, Morphettville, Glenelg, Brighton, Myrtle Bank, Magill, Cheltenham, Brooklyn Park, Rosewater, Semaphore and in Mt Gambier.

Applying for Supported Residential Facilities

Application to each housing provider. Many SRFs charge up to 100 per cent of the aged pension and therefore some additional assets are required to live comfortably in this type of accommodation.

What are the key services available to help older people in South Australia?

Key services available to help older people in SA

For the research a range of agency representatives were interviewed to determine the availability of appropriate services to be able to respond and assist older people at risk of homelessness. There are an array of services in South Australia, providing, for example, extensive information on housing and other community services appropriate for older people, tenancy advice, crisis homelessness assistance, aged care rights services, a network of Assistance with Care and Housing Services and a unique Older Persons Homelessness Support Program agency within Housing SA providing supported housing and also assistance to older people in the private rental market.

The following figure provides a schematic representation of the services available while the following pages provide an introduction to the broad sample range of information points and agencies that are available to provide housing assistance to older people in South Australia.

Figure 17: Some of the current range of housing resources and services available to older people in South Australia



Catalyst Foundation's Seniors Information Service

Catalyst Foundation has been operating for 23 years and provides information, support and advice to South Australians on the ageing journey through the Seniors Information Service. They assist older people to understand and access help at home to live independently by providing information on aged care services, accommodation options including directories for low cost rentals, supported residential facilities, retirement parks and retirement villages and living.

They connect people to service providers and help them navigate the health and community service systems including information and advice on how to access help at home and transition from hospital to home as well as understanding and planning for the future. They also deliver projects of community benefit such as a Driving and Dementia project and a Public Transport Engagement project.

In the past year they provided information to over 4000 people. Many, 1721 (43 per cent) of their enquiries are on housing issues with around one third of these, 613 (36 per cent) housing inquiries about affordable rental issues, their highest category of assistance. They also receive requests for assistance regarding retirement villages, residential parks, supported residential facilities, serviced apartments, community housing, home owners considering downsizing, public and community housing.

They maintain an up-to-date on-line retirement housing directory that can be searched by asset level and has a specific focus on the independent living unit sector by listing rental accommodation. Each listing also provides information on current vacancies and the facilities at the village. A hard copy directory can also be posted to older people if required.

They believe in the 'no wrong door' approach that ensures older people do not fall through the safety net. Therefore, whilst the main role of Catalyst Foundations is the provision of information they will, if required, provide limited support to assist older people with a referral to a specialist agency that can help.

Catalyst Foundation provides specialist information for the CALD, GLBTI and Aboriginal communities.

They promote their service through their website, a range of leaflets and information/fact sheets and also hold seminars across the Adelaide metropolitan region with limited outreach to regional and rural areas.

COTA SA Information Access

This is a statewide telephone and drop-in service run by volunteers that provides a wide range of information to older people on topics such as aged care, housing, health, navigating government departments, filling in forms, budgeting and links to financial and legal services.

The service is aimed at older people who have issues but don't know how to resolve them or navigate their way to a solution. Whilst it is not housing specific they can connect people to the appropriate agencies who can help. The service tries to ensure that older people obtain a successful outcome and, to achieve this, the service can assist an older person to develop an action plan and the volunteers may provide ongoing support for a limited time.

The service does not provide case management but focuses on connecting people with information and providing referrals to professional services that can offer more detailed information with advocacy and support.

Shelter SA

Shelter SA is the peak body for housing in South Australia advocating for safe, secure and affordable housing for all citizens. Shelter SA advocates for and communicates with a wide range of housing organisations and consumer groups. Shelter also provides information and referral to agencies that can assist with housing and homelessness issues.

The Aged Homelessness Assistance Program (AHAP)

The AHAP operates within the South Australian Department for Communities and Social Inclusion. The AHAP provides support to people aged 50 and over who are homeless or at risk of homelessness in the Adelaide metropolitan region. They have been operating since 2011, have a staff of four social workers and provide two main services: housing and support to older people living in 48 properties (one cluster of 18 units and 30 other dwellings in various locations).

The service assists a wide range of older people including people with complex issues that contribute to their homelessness and these are the main applicants for their 'housing plus support program' linked to their housing.

They also assist older people at risk of homelessness with a majority of clients being women. This cohort is not eligible for their supported housing but is assisted with public and community housing. Most of these clients make contact when their tenancy is threatened due to being served an eviction notice, affordability problems, the loss of a partner, landlord requiring the property for renovations or demolition. Many of these clients are facing homelessness for the first time and have little conception of the complexities of the affordable housing system. Many have been on public housing waiting lists for years with an expectation that their turn for housing will arrive one day but a critical incident can force them to make contact with the service. Due to their resources AHAP services are limited in case numbers and they have not been in a position to build referral points or many networks with other services due to their saturated demand. When vacancies arise in their accommodation they contact other agencies for prospective clients.

The AHAP receives many referrals directly from Housing SA when older people telephone or present to an office for assistance. Older people also make contact from internet searches of the government website. There are some limited referrals from hospitals and aged care agencies and some people make contact due to 'word of mouth' knowledge of the program.

The Assistance with Care and Housing Program (ACH)

ACH is funded by the Australian Government Department of Health and has recently become part of the Commonwealth Home Support Program (CHSP). ACH has been operating as a program since 1995 and provides flexible one-to-one support for older people at risk of homelessness. The program also aims to avoid premature entry into residential aged care.

There are nine agencies providing ACH services in South Australia. There is broad geographical coverage across the state but there are some gaps in metropolitan, regional and rural areas.

ACH services assist older people 50 years of age and over who are at risk of homelessness. They are assisting a broad range of older people including rough sleepers, people with complex problems that contribute to their homelessness and also older renters whose main problem is economic disadvantage in retirement.

Some ACH services, such as Hutt Street, have a specific client focus on older people with complex problems requiring more substantial support and they have a specific client focus on older people with complex problems requiring more substantial support. They provide more intensive services for older people in accommodation such as boarding houses and hotels. They are helping many older people who are not eligible for either aged care assistance or disability assistance but have low level cognitive disorders that inhibit their ability to manage with many daily needs.

The majority of services provided by the ACH program are generalist and flexible in terms of their client targets for assistance. This can include home owners with housing manageability and affordability issues, public tenants needing to transfer due to need for adaptability or location nearer family and services, and older people escaping domestic violence or elder abuse.

There are currently some issues regarding ACH integration with the Commonwealth Home Support Programme (CHSP), especially the referral system from MyAgedCare but there is significant potential for the CHSP to include housing as a pillar of their assessment framework. Ideally this should integrate ACH within the aged care system and ensure better identification of people at housing risk and connection to support services.

Referrals to ACH services occur in a range of ways depending on the individual network development in each area. This can include 'word of mouth' referral, community centres, the Seniors Information Service at Catalyst, some aged care providers linked to allied services in their own organisation, Housing SA when older people call or present to local housing department offices, hospitals, aboriginal health services, doctors, Regional Assessment Services, social groups and minor programs such as transport services etc.

Overall ACH services operate on limited funding and resources with many staff part-time, brokerage funds available only where other programs can assist, and a lack of infrastructure such as vehicles, training etc.

Hutt Street Homelessness Service (specialist assistance to the aged)

Each year Hutt St Centre serves around 50,000 meals and offers social work and support services to nearly 2,000 people. Showers, laundry facilities, visiting health professionals, an aged city living program for older clients, recreation activities, training and employment programs, legal aid and assistance with finding housing are all services provided to the 200 plus homeless people who visit Hutt St Centre each day.

Hutt Street have two primary service teams:

Support to rough sleepers in the eastern metro region ; and

The Aged City Living Program which provides short to medium term support for older people at risk of homelessness. Their clients are mainly older people who can manage to live independently in accommodation such as boarding houses with limited supports. They have Assistance with Care and Housing funds and they are blended into their general program for older people. About 190 people are assisted per year. Their work generally involves helping older people with linkages to services older people need to help them maintain their tenancy and wellbeing. The service is providing limited service to the 'new' older homeless who primarily have economic disadvantage. In most cases they would look for family and other supports for that group as their focus is older people who need additional support for mental health, drug and alcohol, diabetes issues and people without current supports. They have limited staff and they could not cope if they made their service available to those just with financial disadvantage.

Uniting Communities Homelessness Gateway Service

The Homelessness Gateway Service is a 24/7 telephone service which can help anyone who is homeless or at risk of homelessness with support and access to emergency accommodation. They make sure everyone that contacts the service is assessed and referred to the right Homelessness Service.

The Homelessness Gateway provides support in a number of ways, including:

- sending referral and client information to the right agency, such as the specialist gateways or longer term generic case management service providers;
- providing short term material assistance until a person can be connected with the right service, including accommodation, food and other basic material needs, and transportation funding;
- helping link to the right service, making sure that a person's immediate requirements will be met that day by that service, or obtain further support to meet basic needs;
- providing information, advocacy, emotional support, and facilitating contact between clients and agencies.

The Gateway provides a coordinated response to homelessness through collaboration with the other specialist Gateways, including Youth Gateway Service (YGS) and Domestic Violence and Aboriginal Family Violence Service (DV&AFVS), along with generic homelessness services.

Tenants Information and Advisory Service (TIAS)

TIAS is a state-wide service which provides free and independent information, advice and advocacy to help people on low incomes to sustain their tenancies in private rental, community housing or public housing. With five key staff the service provides assistance across South Australia either by phone, in person or in some cases by video link in country South Australia. TIAS is a generalist service for people of all ages and promotes its services widely with a range of community education activities.

TIAS can provide:

- education, information and advice on rights and responsibilities as a tenant;
- advocacy and representation in the areas of tenancy and landlord disputes, debt and eviction;
- Representation at, and assistance with, South Australian Civil and Administration Tribunal (SACAT) hearings;
- encouragement and assistance to engage with mediation processes and to advocate directly with relevant housing providers;
- assistance to access internal avenues of appeal with relevant housing providers;
- referrals to, and information on, financial counselling and other services relevant to a persons circumstances.

Aged Rights Advocacy Service (ARAS)

ARAS is an independent, rights based organisation that aims to promote and protect the rights and well-being of older people through the provision of information, education, support and representation.

ARAS's services include:

- assisting people receiving aged care services, or their representatives, to resolve problems or complaints in relation to aged care services through the provision of advocacy.
- Aboriginal advocacy to provide information about the rights, entitlements and responsibilities when using aged care services, including mainstream services and Aboriginal-specific services. They also assist with strategies to help older people protect themselves if they are at risk of abuse by family or friends.
- the Retirement Village Residents' Advocacy Service, funded by Office for the Ageing provides information and support to residents for issues related to their rights and entitlements in Retirement Villages. This includes attendance at the South Australian Civil and Administrative Tribunal.
- the Abuse Prevention Program (APP) aims to assist older people, who are living in the community, to safeguard their rights, in order to improve their quality of life and ensure their safety and wellbeing. The program's main focus is assisting older people who are at risk of, or experiencing abuse from those with whom they are in a relationship of trust, such as family members or friends.

Web-based information and other publications

The South Australian Government operates an online Housing Service Finder at www.sa.gov.au. This is the main government information source on housing and a number of other contact points direct people to the website.

Other web based information services

Internet searches for information on older persons housing found a number of other links such as

www.villages.com.au

www.retirementlivingonline.com

www.retirementliving.org.au

www.itsyourlife.com.au

These links provide a great deal of information about retirement villages and other options most suited to people with assets to purchase housing or pay an ingoing contribution for a long term lease. They offer limited information for older people at risk of homelessness.

Seniors News

The Seniors News is distributed widely across South Australia and is a free publication that is well known generally by older people. The News produce occasional articles on specific housing issues but the main source of housing information is advertising by private housing providers.



The Senior SA September 13

<https://www.thesenior.com.au/digital-paper/sa-digital-papers/?start=36>

Consultations with the housing and service sector for older people

Consultations with the housing and service sector:

An agenda for reform

In this report we have established that there is a range of housing options available for older people at risk of homelessness in South Australia and a number of services that can provide help. However the pathways to access the housing and services that can provide information, support and advocacy are varied, complex and fragmented.

A range of organisations in South Australia were consulted to get a picture of the housing and service access problems of older people in South Australia. These included Council on the Ageing, Shelter SA, Catalyst, Uniting Communities Homelessness Gateway, The Hutt Street Centre, Tenants Information and Advice Service, Older Persons Homelessness Support Program, Anglicare, the Aged Rights Advocacy Service and seven Assistance with Care and Housing services.

The aim of the interviews was to get the agencies' 'on the ground' perspective and determine the following:

- How successful are the key client advocacy services in assisting older people at risk of homelessness? What are the keys to successfully finding good housing for this group within a reasonable period of time?
- What barriers are services facing to be able to help this cohort?
- What needs to be improved and what are the opportunities identified for reforming the sector to be able to better address the needs of this emerging group?



How successful are the key client advocacy services in assisting older people at risk of homelessness? What are the keys to successfully finding good housing for this group within a reasonable period of time?

In the current housing environment, and with the methods used by existing services, housing outcomes for older people at risk of homelessness are generally stated to be within a reasonable period of time as long as the client can be flexible regarding geographical location and housing provider.

Many older people at risk of homelessness can be housed within a reasonable period of time in public and community housing

Many agencies said that it was realistic to house many older people within 6 months from the date they applied for public and community housing. Reasons for obtaining access within this time frame were due to the following factors, of which some are uniquely available to older people compared to other age cohorts and family groups: cottage housing that is solely available for older people and separated from the general housing stock; a higher turn-over of older persons' tenancies due to the tenants' age and deteriorating health; and older people with age related health conditions often being eligible for Category 1 priority housing. Also sometimes the waiting list diminishes for Category 1 clients that are eligible for older persons' cottage housing and then the next level of need that older people can be housed, who are eligible is under Category 2. For these reasons many of the agencies expressed the view that they can achieve reasonable outcomes for their clients.

The exception to this process are older people with mental health, alcohol abuse and life skills issues. The Hutt Street Centre mainly accesses housing where they know that their more complex clients will be tolerated and supported by their housing provider. Generally this refers to Housing SA or community agencies such as Unity Housing and places like Ian George Court. Some older people are classified as "being from the Hutt Street Centre" and many mainstream housing providers won't offer housing to their clients. Mainstream options like ILUs and rental villages would also be unlikely destinations for their client group.

Advocacy is often the key

All agencies stated that achieving successful outcomes for clients was also assisted greatly by the process of agency workers actively advocating on behalf of their clients. This is seen by agencies as a normal process of good working relations between advocates and housing providers to find the best outcome for a client as well as matching the needs of the housing provider. Client advocacy assists housing providers to obtain a clearer idea of the circumstances and needs of the applicant; best determine the correct eligibility criteria; and accessing hard to let properties where appropriate and anticipate vacancies to streamline the allocation processes.

However, many agencies also saw the importance of ensuring that their services are well integrated into their local agency systems as the key method of linking their services into the community. All services stated that they focused on this approach to develop their professional networks and referral processes. This approach reinforces the fact that the agencies have limited resources and therefore focus their client services on the most vulnerable older people in the community, often with complex health issues. Linkages with other specialist and acute service agencies ensures that housing assistance is available to add to the mix of wrap-around services that a numerically, small but high need demographic group of older people require.

Local service integration is an important key to effective assistance

What barriers are services facing to be able to help this cohort?

Many services did not see it as part of their core business to widely promote their availability as they have high caseloads and they are focused on meeting the current demands they are facing. Many are concerned that they could not cope if they promoted their services widely and many of them do not have

Service promotion could create demands that may not be met

basic information to distribute to the community such as brochures that describe their service or a wider media strategy. One service stated that widespread promotion would “open up the floodgates” to housing needs that would be difficult for services to cope with.

The exception to this approach was the Catalyst and COTA’s InfoAccess services that they see as having an important role to promote their services widely. They have recognised websites of information, they engage in community education activities, and they promote their service in a range of ways. They have also established linkages to create referrals from, and to, other services. However, it can be argued that these services have more promotional capacity because information is their key role and they do not have dedicated case support functions.

The agencies interviewed recognised the emerging needs of the expanding group of older people at risk of homelessness who are struggling in the private rental market who are not readily accessing existing service systems. The agencies are receiving varied levels of contact from this group of older people and their service focus tends to be targeted towards the intensive service needs of older people with more complex issues. The agencies are currently unable, due to a lack of resources, to develop widespread strategies to actively promote their services and specifically communicate to older people at risk of homelessness. They see it as a ‘catch 22’ situation where they want to address the needs of that group but do not know how their services could cope with the demand.

There is a lack of available resources to assist older people at risk of homelessness

There was a clear view expressed by all services in the consultations that there is a lack of networking and referral processes between the key agencies that can assist older people at risk of homelessness. One

agency stated that services “are quite siloed in South Australia” and that “everyone is focused on the best way they provide their own particular service”. Another stated that “in the end you work with the system you are working within”. Many organisations expressed the view that they had limited contact with each other, they do not meet on a regular basis and there is no communication process by which agencies can keep in touch with each other to provide support and discuss their professional practices, trends, common issues and service development strategies.

Networking between agencies is limited

Most agencies stated that they rarely seek accommodation for their clients in the Independent Living Unit (ILU) sector or other niche housing options such as Abbeyfield and private rental villages.

The wider affordable housing sector for older people is rarely accessed

The ILU sector is perceived as being quite judgemental, having obscure eligibility criteria and selecting tenants based on connections to a specific interest group such as a church, service club or a local community connection. The screening of clients often means that they are not open to offering accommodation to high need clients.

Abbeyfield Housing is a suitable housing option for older people who need some extra support such as provision of meals and cleaning but is rarely identified as a potential option amongst other available housing due to its lack of integration in housing and other service systems.

Private rental villages can provide similar additional supports to Abbeyfield Housing but are unaffordable for older people on low incomes unless they have some level of savings that allow them to cover costs above the 85 per cent of income they pay in rent (including the provision of some meals).

The agencies reported that the system has become less predictable with the transitions that are occurring with redevelopments and transfers of housing stock from Housing SA to the community sector. One agency stated that the new housing arrangement seems more complex with applicants being required to choose Housing SA or a number of community housing providers and that there is no clear criteria that the applicant can use to decide their preference of provider.

Delays are occurring due to the current housing reforms

The agencies also expressed concern that some community housing providers are not as willing to accept high need clients compared to Housing SA with some being selective of the clients chosen. Often new clients are only offered three month leases at a time and if all goes well, then lease times are increased to six months and then 12 months.

The agencies also expressed the view that the waiting times for their clients to be housed are longer at present because of the changes occurring with the housing reforms. Many properties are being demolished and renewed and the displaced tenants have priority access to vacancies that arise and therefore new applicants are forced down the waiting list. They stated that this could be a transitional problem and that it may improve as the new sector settles into operation.

However some agencies believe that improvements to the complexity of the new system may be needed. For example there was a strong view that the registering of applicants for Housing SA and community housing providers are not linking adequately to each other. A number of cases have occurred where applicants have registered for both options but when the agency has followed up with the community housing provider they had no information that the person had registered with them. It was also stated that applicants often are not sent information about the registration of their application and the providers they have nominated.

What needs to be improved? What are the opportunities for reforming the sector to be able to better address the needs of this emerging group?

There are a wide range of complementary resources amongst existing services that could potentially be integrated into a more formal statewide structure of information, advice, referral and support for older people. Such a structure could be developed in three key ways:

Improved service pathways and dedicated support would make a significant difference

1. Improve the service pathways between existing agencies into a better integrated system.
2. Establish a dedicated one-stop-shop service as a service gateway providing community education, information, advice, advocacy and referral.
3. Enhance the strategy by involving the allied community services such as health, aged care and other community services where this emerging group are more likely to make first contact when needing housing help.

Targeted funding is required to achieve results

The development of a more structured and integrated approach that targets older people at risk of homelessness would require more resources to ensure that the expected additional service demands are able to be met. All services consulted expressed a strong need to address the emerging problem of older people at risk of homelessness but many were unsure how that could be achieved with existing funding levels. Most services are stretched to their limits with their current workloads. However dedicated resources provided specifically to address the needs of this group are acknowledged by the services as the key opportunity to tackle this issue effectively.

Where these dedicated resources have been provided, such as Victoria's Home at Last – Older Persons Information and Support Service, effective outcomes have been achieved. Home at Last has housed over 500 older people in the first three years of its service. KPMG (2015), who were commissioned by the Victorian Government to evaluate the effectiveness of the Home at Last Older Persons Housing Information and Support Service, found that 'central to the model is the service's approach to accessing under-utilised and higher turnover social housing stock to provide housing solutions to older people at risk of homelessness. What is unique about this approach to addressing homelessness is the simple approach to utilising

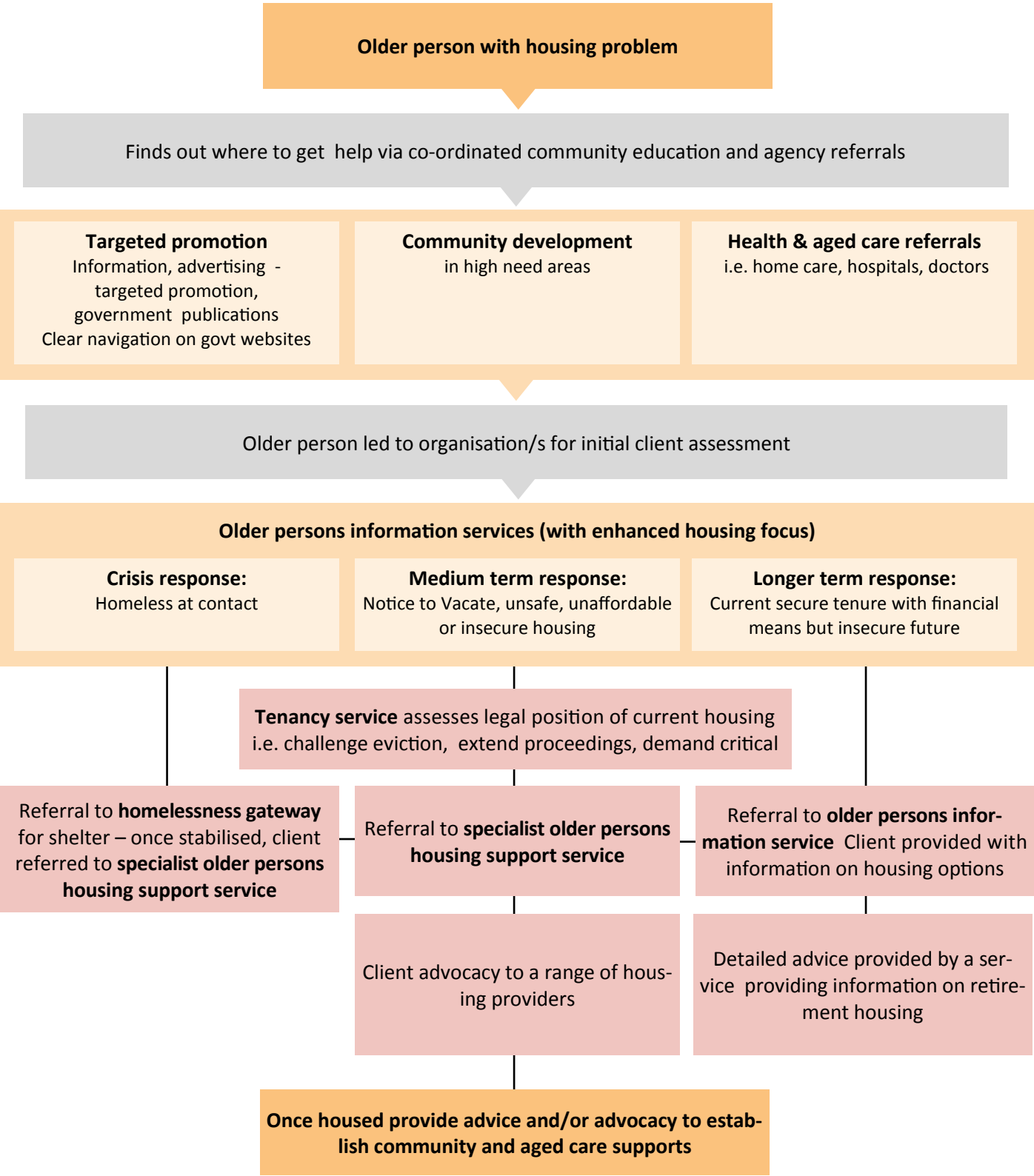
existing resources within the system to address needs by supporting clients to better navigate the system.’

KPMG also found that supporting services like Home at Last has been a pragmatic government policy decision. They determined that, along with two other early intervention housing services, this approach saved a total of \$2.1 million in avoided costs compared to the crisis housing model of service.

In conclusion, while there are a wide range of potential access points of information and support on housing available to older people in South Australia, the ability of an older person to navigate their way to a suitable housing option varies and can be largely determined by factors such as: understanding community service systems; levels of social isolation; language and computer literacy; geographical location and physical mobility. The current agencies are therefore important and all of the agencies provide excellent services but acknowledge that they are often stretched to their limits assisting people with urgent or acute needs and often have limited capacity to help the emerging group of older people at risk of homelessness.

All of the necessary elements of good service provision for older people at risk of homelessness currently exist in South Australia but the roles and functions are spread across a number of organisations providing community education, information, advice, support, referral and advocacy. Further, services agree that, due to limited resources and high workloads, they currently have restricted capacity to develop the service networking and co-ordination that is needed if they are to adequately address the needs of older people at risk of homelessness in the private rental sector. **Additional funding therefore is required to improve co-ordination or establish a dedicated service that can provide a central organisational point for development of an effective housing service response and network like Victoria’s Home at Last — Older Persons Housing Information and Support Service.** Figure 18 provides a potential structure and process for such a service in South Australia.

Figure 18: Potential Structure and process for an older person to obtain help in a co-ordinated way from current service system in South Australia.



Conclusion

This report has provided an insight into the current situation of older people at risk of homelessness in South Australia and the housing and service system that currently operates in this state to assist these people. It is important to understand the centrality of housing to older peoples lives, their well-being and how they are best able to live their lives.

The importance of housing to older people's lives was highlighted by the *Index of Wellbeing for Older People* (Tanton et al. and Benevolent Society 2016) which found:

The most important indicator – the one that influences everything else – is housing. It is difficult to understate the importance of building comprehensive strategies to address housing affordability among current and future generations of older people. Otherwise, we face a crisis of wellbeing among the growing number of older people on low incomes who don't own a home.

Yet as this report shows, there will be a growing number of low income older people over the coming years who do not have the security of home ownership, are unable to enter the social housing system and are likely to be vulnerable within the private rental system and at risk of homelessness.

Through analysis of the most up-to-date data, research and information provided by community agencies in South Australia this report has found though the state has a variety of housing options and a supportive service sector a number of factors are emerging that require urgent attention by government and the community sector to address the problems facing older people at risk of homelessness in this State.



Photo courtesy of CHURP



Photo courtesy of CHURP

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Appendix A: Contributors

Dr Alice Clarke, Shelter South Australia

Liz Francis, Manager Statewide Services and the Aged Homelessness Assistance Program, Housing SA

Ian Milverton, The Hutt Street Centre

Assistance with Care and Housing Advocates: Kathy Milhinch (Helping Hand), Thuy Nguyen, Vesna Haracic (City of Salisbury), Renai Haywood (Uniting Care Wesley Bowden), Thuy Nguyen Sharyn Atkins (Resthaven), Kerry Schubert (Australian Red Cross Port Lincoln), Suzie Page, Sam Barrett (Hutt Street Centre), James Bardsley, Carolynn Bower (Anglicare)

Karen Field, The Catalyst Foundation

Jane Mussared, Kirsty Rawlings, COTASA

Carolanne Barcla and staff, Aged Rights Advocacy Service

Chris Talbot, Mel Ottaway Uniting Communities

Carmel Rosier, Community Housing Council of South Australia

Carie Dawes, TIAS

Karen Dowling, Ben Moore, Trish Buhagiar, Kate McGarry, Catherine Fielke, Olive Bennell, Anglicare, SA

David Panter, ECH

Melissa Knowles, Nathan Lee, Housing SA

Mahjabeen Ahmed, ACH

Appendix B: Housing SA categories

Category / Housing Needs Assessment Reasons Guide

Homelessness at risk	Access barriers	Trust tenancy issues
Homeless	Long term health issues	Unresolved neighbour dispute
Persistent harassment	Cultural or social issues	Disability reasons
Living in transitional/crisis accom- modation	Exiting institutional care	Health reasons
Life threatening situation at home	Lack of financial skills/resources	Need to be closer to supports
Natural disaster	Discrimination in PRM	Overcrowding
Victim of major crime	Long term disability issues	Under occupancy
Inadequately housed	Lack of social skills	
Domestic violence		

Auto entry	Exceptional Circumstances	Other
Disability Support Pension recipi- ent	<i>No definition</i>	<i>Other reasons not listed in oth- er groups</i>
TPI recipient		
Refugees in Australia less than 2 years		
People exiting a direct lease		

Note: similar reasons may appear in more than one grouping

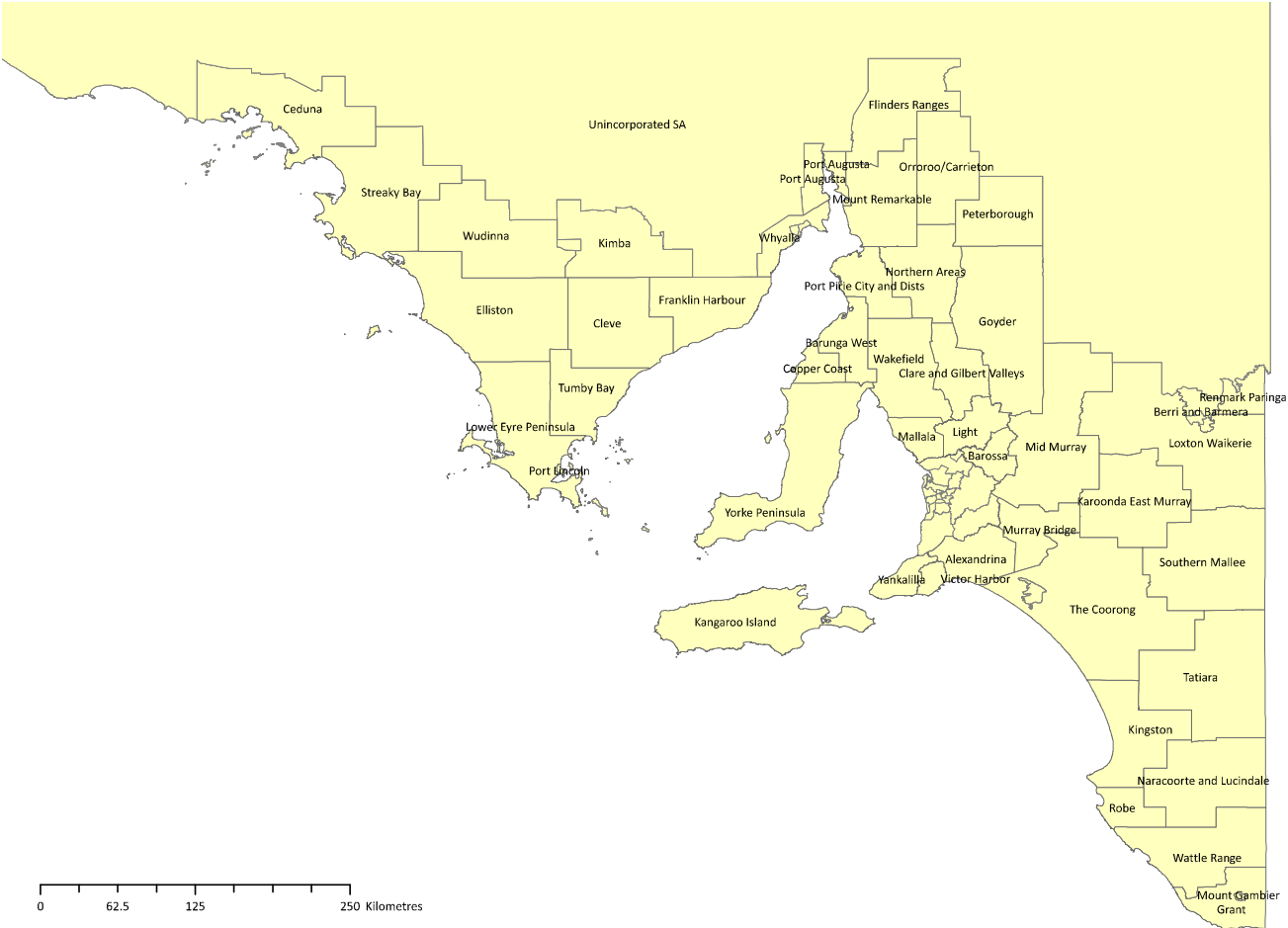
Appendix C: Base map of areas

Statistical Areas—Greater Adelaide



Appendix C: Base map of areas

Statistical Areas– Regional South Australia



Appendix D: Housing SA data

Housing SA tenancies by council area

Council	Number	% in SA	% in each council area
Adelaide - City Of	233	1%	49%
Adelaide Hills Council	17	0%	65%
Alexandrina Council	87	0%	59%
Barossa Council	88	0%	75%
Berri Barmera Council	187	1%	64%
Burnside - City Of	84	0%	47%
Campbelltown - City Of	476	2%	61%
Ceduna - District Council Of	44	0%	40%
Charles Sturt - City Of	2,515	11%	63%
Clare & Gilbert Valleys Council	65	0%	58%
Cleve - District Council Of	<10	0%	78%
Cooper Pedy - District Council	14	0%	27%
Coorong - District Council Of	23	0%	52%
Copper Coast - District Council	159	1%	63%
Elliston - District Council Of	<10	0%	83%
Flinders Ranges Council	27	0%	71%
Gawler - Corp Of Town Of	321	1%	67%
Goyder - Regional Council Of	10	0%	71%
Holdfast Bay - City Of	173	1%	71%
Kangaroo Island Council	24	0%	56%
Kapunda & Light - District Council	28	0%	74%
Kingston - District Council Of	<10	0%	45%
Loxton Waikerie - District Council	97	0%	64%
Mallala - District Council Of	<10	0%	100%
Marion - City Of	1,673	8%	62%
Mid Murray Council	45	0%	74%
Mitcham - City Of	129	1%	57%
Mount Barker - District Council	215	1%	58%
Mount Gambier - City Of	496	2%	48%
Mount Remarkable - District Council	<10	0%	89%
Murray Brdg - Rural City Of	386	2%	58%
Naracoorte - District Council	51	0%	50%
Northern Areas Council	29	0%	83%

Appendix D: Housing SA data

Housing SA tenancies by council area cont...

Council	Number	% in SA	% in each council area
Norwood Payneham St Peters - Council	484	2%	60%
Onkaparinga - City Of	1,784	8%	57%
Out Of Council Boundary	<10	0%	28%
Peterborough - District Council	13	0%	50%
Playford - City Of	1,768	8%	57%
Port Adelaide Enfield - City Of	3,556	16%	63%
Port Augusta - City Of	404	2%	52%
Port Lincoln - City Of	339	2%	54%
Port Pirie City & District Council	460	2%	63%
Prospect - City Of	144	1%	57%
Renmark Paringa - District Council	93	0%	55%
Robe - District Council Of	<10	0%	50%
Salisbury - City Of	2,077	9%	62%
Streaky Bay - District Council	21	0%	95%
Tatiara - District Council Of	22	0%	58%
Tea Tree Gully - City Of	801	4%	60%
Tumby Bay - District Council Of	<10	0%	100%
Unley - City Of	216	1%	54%
Victor Harbor - District Council	31	0%	58%
Wakefield Regional Council	12	0%	86%
Walkerville - Corp Of Town Of	114	1%	49%
Wattle Range- Council	92	0%	51%
West Torrens City Council	753	3%	58%
Whyalla City Council	957	4%	46%
Wudinna District Council	<10	0%	80%
Yankalilla - District Council	11	0%	79%
Yorke Peninsula - District Council	68	0%	67%
<i>Combined Councils (<=5 totals)</i>	11	0%	85%
Total	21,985	100%	59%

Appendix D: Housing SA data

Housing SA tenancies by council area cont...

Notes

- As of January 18 2017
- Includes all Aboriginal and public tenanted stock (excluding Administration stock)
- Tenancies with at least one occupant aged 55+ . Households counted once only regardless of composition
- Council is based on the physical location of stock
- Where the total number of occupants for a council is less than or equal to five it has been totalised in a 'Combined Councils' group.
- Source; Unpublished data Housing SA.

Appendix E: Base map areas, Census data

Statistical Areas Greater Adelaide



Appendix E: Base map areas, Census data

Statistical Areas Regional SA

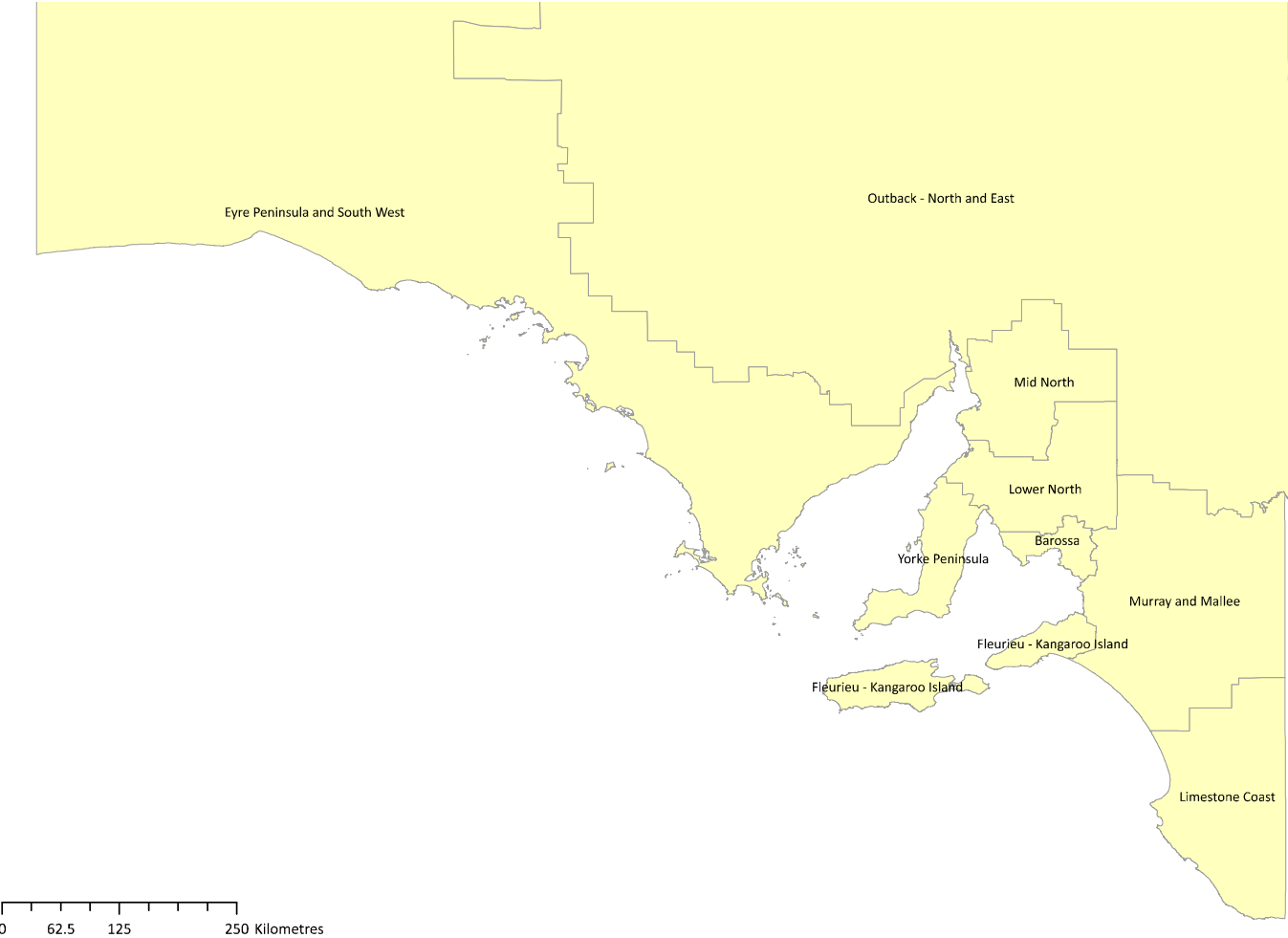


Table E1: Low income lone person and couple households at age 65 years and over in rental stress, Greater Adelaide and Rest of South Australia, 2011 Census

Gender and house- hold type Age 65 years and over	Paying more than 30 per cent of income in rent				Paying more than 50 per cent of income in rent				Total house- holds (all rent lev- els)
	G. A.	Rest of State	Total		G. A.	Rest of State	Total		
Income 1	No.	No.	No.	%*	No.	No.	No.	%*	No.
Single female	611	281	895	70.5	330	70	396	31.2	1269
Single male	338	152	491	65.7	170	40	208	27.8	747
Couple no children	567	178	748	46.1	153	23	178	11.0	1624
Total	1516	611	2134	58.6	653	133	782	21.5	3640
Income 2	No.	No.	No.	%*	No.	No.	No.	%*	
Single female	338	69	405	43.5	61	8	68	7.3	931
Single male	198	37	228	41.5	33	3	39	7.1	549
Couple no children	311	64	374	30.8	27	7	32	2.6	1213
Total	847	170	1007	37.4	121	18	139	5.2	2693
Total (income 1 and income 2)	No.	No.	No.	%*	No.	No.	No.	%*	
Single female	949	350	1300	59.1	391	78	464	21.1	2200
Single male	536	189	719	55.5	203	43	247	19.1	1296
Couple no children	878	242	1122	39.5	180	30	210	7.4	2837
Total	2363	781	3141	49.6	774	151	921	14.5	6333

Note: Data is provided only for rental households where landlord type is 'real estate agent' or 'person outside household'. Income level 1 is at \$20,799 per year or less for single person households and \$31,999 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (at less than \$31,999 for lone person households and \$41,599 and for couples).

*As a per cent of all households where rent level specified.

Small numbers in tables have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells and this can lead to differences in totals.

Source: ABS TableBuilder Census data 2011

Table E2: Low income lone person and couple households at age 75 years and over in rental stress, Greater Adelaide and Rest of South Australia, 2011 Census

Gender and house- hold type Age 65 years and over	Paying more than 30 per cent of income in rent				Paying more than 50 per cent of income in rent				Total house- holds (all rent lev- els)
	G. A.	Rest of State	Total		G. A.	Rest of State	Total		
Income 1	No.	No.	No.	%*	No.	No.	No.	%*	No.
Single female	274	124	397	61.6	138	32	169	26.2	645
Single male	94	60	155	57.6	45	19	67	24.9	269
Couple no children	209	51	261	39.4	58	6	70	10.6	663
Total	577	235	813	51.6	241	57	306	19.4	1577
Income 2	No.	No.	No.	%*	No.	No.	No.	%*	
Single female	143	30	177	37.3	27	0	32	6.8	474
Single male	61	9	75	37.1	11	0	8	4.0	202
Couple no children	99	25	127	23.8	6	0	4	0.1	534
Total	303	64	379	31.3	44	0	44	3.6	1210
Total (income 1 and income 2)	No.	No.	No.	%*	No.	No.	No.	%*	
Single female	417	154	574	51.3	165	32	201	18.0	1119
Single male	155	69	230	48.8	56	19	75	15.9	471
Couple no children	308	76	388	32.4	64	6	74	6.2	1197
Total	880	299	1192	42.8	285	57	350	12.6	2787

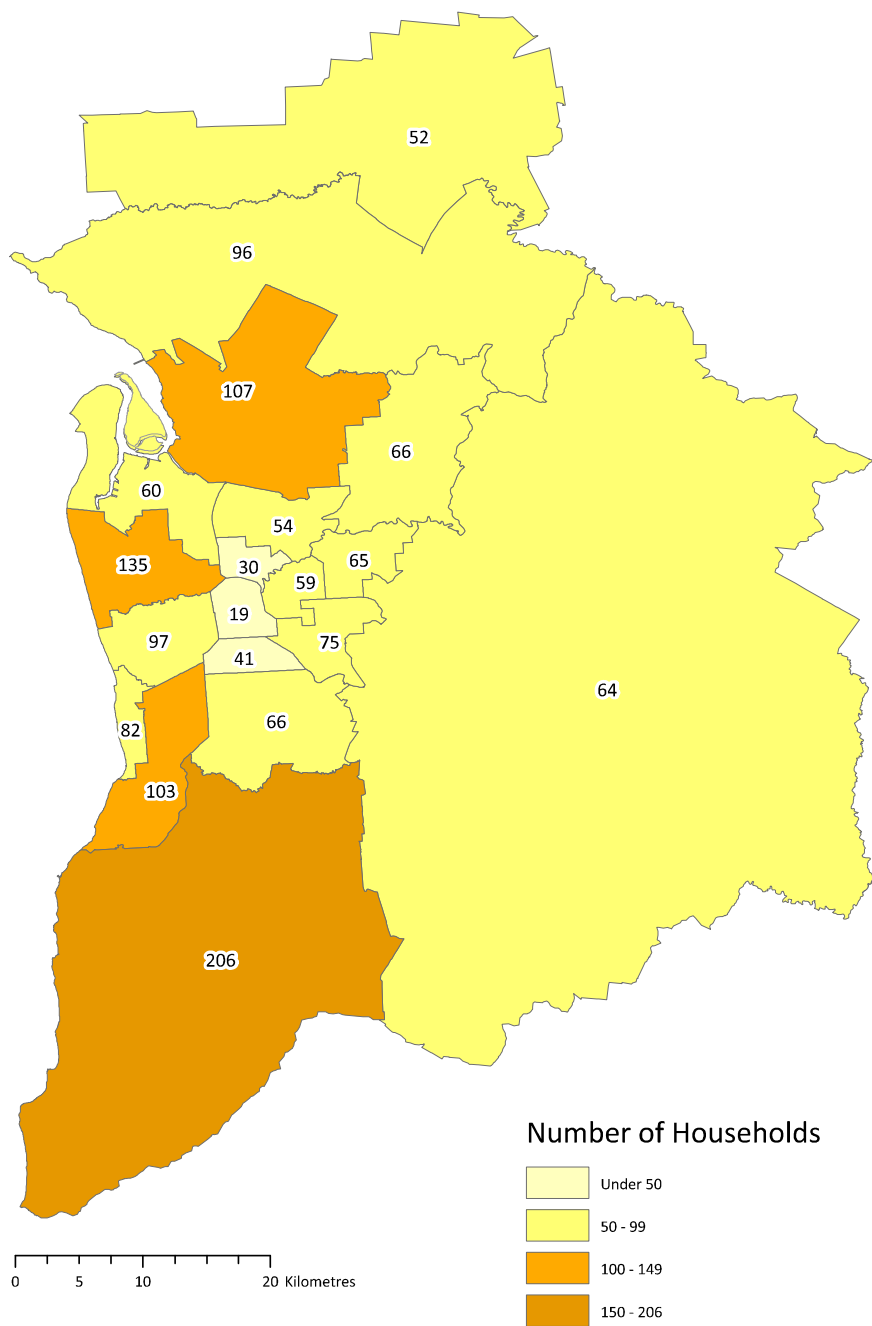
Note: Data is provided only for rental households where landlord type is 'real estate agent' or 'person outside household'. Income level 1 is at \$20,799 per year or less for single person households and \$31,999 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (at less than \$31,999 for lone person households and \$41,599 and for couples).

*As a per cent of all households where rent level specified.

Small numbers in tables have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells and this can lead to differences in totals.

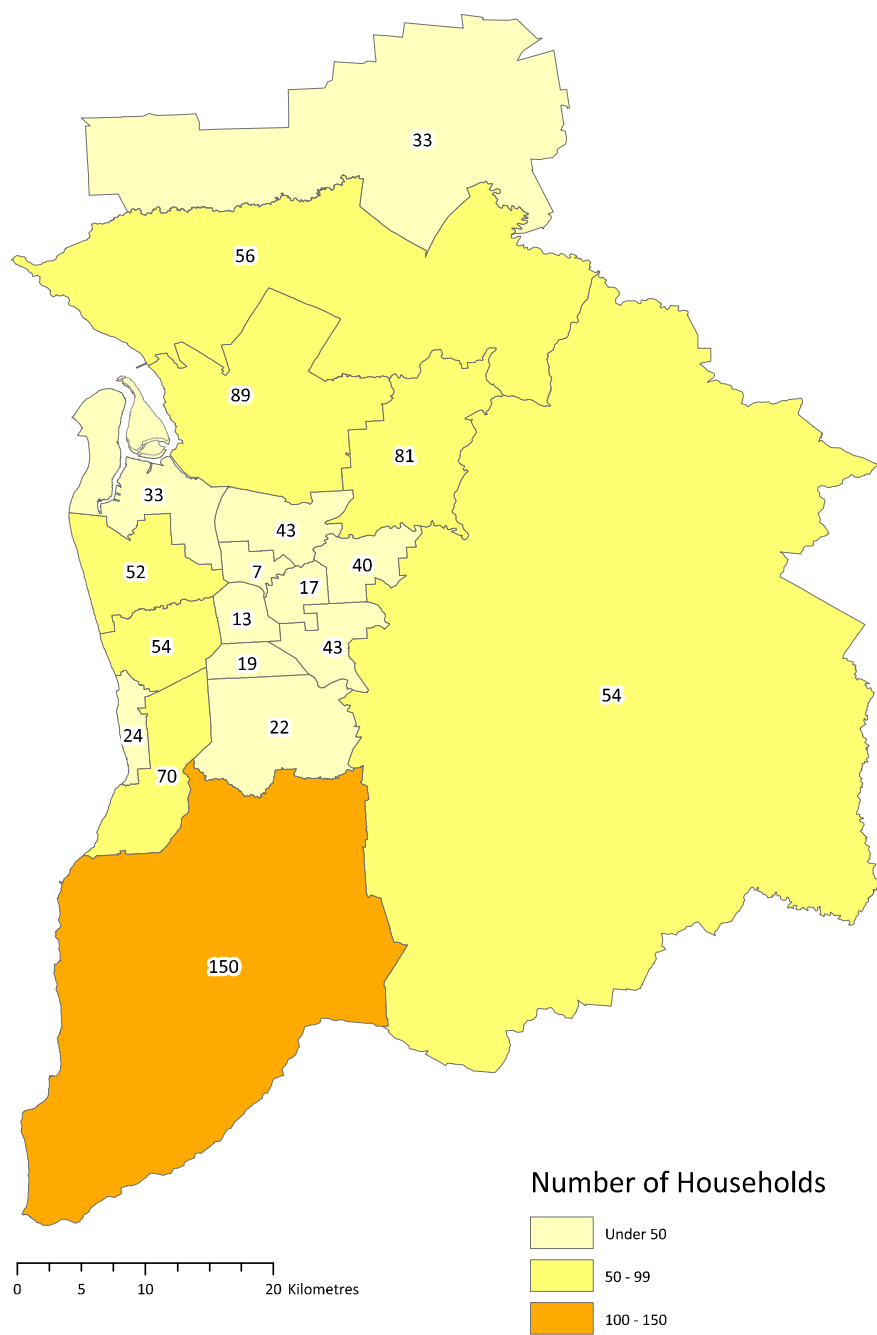
Source: ABS TableBuilder Census data 2011

Figure E1: The number of low income lone person private rental households aged 65 years and over paying more than 30 per cent of household income on rent, Greater Adelaide, 2011 Census



Note: Data is provided only for rental households where landlord type is ‘real estate agent’ or ‘person outside household’. Income level 1 is at \$20,799 per year or less for single person households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (at less than \$31,999 for lone person households). Source: ABS 2011 Census

Figure E2: The number of low income couple only private rental households aged 65 years and over paying 30 per cent of household income on rent, Greater Adelaide, 2011 Census



Note: Data is provided only for rental households where landlord type is ‘real estate agent’ or ‘person outside household’. Income level 1 is \$31,999 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (at less than \$41,599 and for couples). Source; ABS 2011 Census

Table E3: Low income lone person and couple households at age 65 years and over paying more than 30 per cent of household income in rent, Regional South Australia, 2011 Census

SA3 areas and selected LGAs	Lone person	Couple only	Total	SA3 areas and selected LGAs	Lone person	Couple only	Total
Barossa	41	24	65	Outback – North and East	9	3	12
Barossa DC	30	18	48	Fleurieu-Kangaroo Island	130	104	234
Lower North	31	9	40	Victor Harbor	37	51	88
Mid North	41	5	46	Yankalilla	10	3	13
Pt Pirie and Districts	34	3	36	Limestone Coast	78	11	89
Yorke Peninsula	48	7	55	Mt Gambier	42	3	45
Copper Coast DC	41	8	49	Murray and Mallee	109	41	150
Yorke Peninsula	7	0	7	Alexandrina	83	45	128
Eyre Peninsula and South West	60	34	94	Murray Bridge	27	27	54
Port Lincoln	18	11	29	Renmark/Paringa	17	0	17
Whyalla	20	6	26	Total for major regions	538	235	773

Note: Data is provided only for rental households where landlord type is 'real estate agent' or 'person outside household'. Lowest Income level is at \$20,799 per year or less for single person households and \$31,999 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (at less than \$31,999 for lone person households and \$41,599 and for couples).

*As a per cent of all households where rent level specified.

Small numbers in tables have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells and this can lead to differences in totals.

Source: ABS TableBuilder Census data 2011

Table E4: Number of Low income households aged 65 years and over paying more than 30 per cent of household income in rent by SA3, South Australia 2011 and 2016 Census

SA3	Lone person households			Couple only households			Total		
	2011 No.	2016 No.	% change	2011 No.	2016 No.	% change	2011 No.	2016 No.	% change
Adelaide City	19	43	126.3	13	20	53.8	32	63	96.9
Adelaide Hills	64	103	60.9	54	53	-1.9	118	156	32.2
Burnside	75	89	18.7	43	46	7.0	118	135	14.4
Campbelltown	65	98	50.8	40	55	37.5	105	153	45.7
Norwood - Payneham - St Peters	59	94	59.3	17	27	58.8	76	121	59.2
Prospect - Walkerville	30	62	106.7	7	19	171.4	37	81	118.9
Unley	41	59	43.9	19	32	68.4	60	91	51.7
Gawler - Two Wells	52	90	73.1	33	48	45.5	85	138	62.4
Playford	96	146	52.1	56	86	53.6	152	232	52.6
Port Adelaide - East	54	83	53.7	43	65	51.2	97	148	52.6
Salisbury	107	186	73.8	89	101	13.5	196	287	46.4
Tea Tree Gully	66	130	97.0	81	84	3.7	147	214	45.6
Holdfast Bay	82	124	51.2	24	53	120.8	106	177	67.0
Marion	103	165	60.2	70	58	-17.1	173	223	28.9
Mitcham	66	71	7.6	22	35	59.1	88	106	20.5
Onkaparinga	206	321	55.8	150	184	22.7	356	505	41.9
Charles Sturt	135	191	41.5	52	82	57.7	187	273	46.0
Port Adelaide - West	60	119	98.3	33	55	66.7	93	174	87.1
West Torrens	97	151	55.7	54	49	-9.3	151	200	32.5
Barossa	41	62	51.2	24	21	-12.5	65	83	27.7
Lower North	31	49	58.1	9	10	11.1	40	59	47.5
Mid North	41	50	22.0	5	23	360.0	46	73	58.7
Yorke Peninsula	48	78	62.5	7	33	371.4	55	111	101.8
Eyre Peninsula and South West	60	89	48.3	34	45	32.4	94	134	42.6
Outback - North and East	9	24	166.7	3	8	166.7	12	32	166.7
Fleurieu - Kangaroo Island	130	228	75.4	104	143	37.5	234	371	58.5
Limestone Coast	78	123	57.7	11	29	163.6	89	152	70.8
Murray and Mallee	109	166	52.3	41	59	43.9	150	225	50.0
Total	2021	3154	56.1	1123	1500	33.6	3144	4654	48.02

Note: Data is provided only for rental households where landlord type is 'real estate agent' or 'person outside household'. At the 2016 Census low income is at \$25,999 per year or less for single person households and \$33,799 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (at less than \$33,799 for lone person households and \$41,599 and for couples). At the 2011 Census lowest Income level is at \$20,799 per year or less for single person households and \$31,999 for couple only households (equivalent to the full pension plus income supplement plus full Commonwealth Rent Assistance)) and those older people on the next income level (at less than \$31,999 for lone person households and \$41,599 and for couples).

Small numbers in tables have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells and this can lead to differences in totals.

Source: ABS TableBuilder Census data 2011 and 2016

