



New South Wales

Debt, rent and homelessness: An insecure future

**A COTA NSW 50+ Report
November 2018**



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Executive summary

There are increasing numbers of older people experiencing housing stress and instability.

This report highlights the housing challenges that both mortgagees and renters are experiencing in an unaffordable and competitive rental and housing market.

Previous assumptions that home ownership would be ubiquitous amongst older Australians and a fourth pillar of voluntary income savings is now being challenged. The results of this survey, census data and other published reports indicate a growing number of older renters and home owners with mortgages into their 60s and beyond are facing housing and financial instability in their older years.



The COTA NSW 2017 survey looked at work, income, and housing security and how they work together over the life course to determine a person's economic security in later life. It revealed that people are doubly disadvantaged by a lack of secure housing and adequate income in later life.

More than 7,600 older people responded to the 2017 COTA NSW housing survey, and the data we have gathered supports existing research that demonstrates an expanding group of older Australians that are spending unsustainable amounts on rent or are still paying off mortgages in their 60s and beyond. The survey also captured a significant portion of respondents (7.3%) that had relied on others for housing in the past 5 years.

For many older Australians, housing security remains elusive. There are increasing numbers of people aged 55-64 who still have mortgage debt; and for those without their own home, finding somewhere to rent that is both affordable and appropriate can be difficult and stressful. Older people who have experienced long term socio-economic disadvantage or discontinuous paid employment, and individuals who have experienced physical or mental health issues are more likely to enter older age without having obtained secure housing. For many, this will remain an issue for the rest of their lives.

The main findings of the survey include:

- Of homeowners, 13% of people aged 50 and over were still mortgagees.
- 15.3% of mortgagees never intended to pay off their mortgages.
- 71.5% of renters estimated that they spent greater than 30% of their income on rent.
- 21.1% of renters estimated that they spent greater than 60% of their income on rent.
- The main source of income for 39.7% of renters in the private market was either the Aged or Disability pensions.
- 7.3% of respondents had relied on others for housing in the past 5 years.
- There were no significant differences in the findings based on where you lived in the state.

The provision of affordable, accessible and appropriate housing is a complex issue that requires a holistic approach from all levels of government. A recent office clean-up discovered COTA NSW policy platforms developed in the early years of our establishment that identified many of the same issues that we still advocate for. The time for leadership, future planning and implementation of innovative ideas has well and truly arrived.

We thank all those people who shared their stories with us.



Recommendations

COTA NSW urges governments to implement a range of measures that support vulnerable older people to have access to affordable, accessible and appropriate housing as they age.

1. Increase the supply of social housing

The quantity of public, community and Aboriginal housing is not keeping pace with increases in population. In April 2018, there were 55,949 on the waiting list for social housing, with wait times of a decade across much of the state.

2. Review eligibility guidelines for older people and priority social housing

Older people are particularly vulnerable in the private rental market as they age. The current age of 80 for prioritisation does not acknowledge the inherent risks to this group.

3. Create a legislative and regulatory environment that supports innovative housing models which allow older people to choose how and where they age

An ageing population underscores the need to develop a range of housing choices, including the exploration of innovative dwellings and tenure such as co-housing, co-operatives or mixed equity. This change will require planning and regulatory systems at both state and local government level that are responsive and adaptable.

4. Increase the security of tenure for renters

Amend the NSW Residential Tenancies Act to remove “no grounds evictions” and encourage the availability of long-term leases. Allow for tenant home modifications in instances where it would improve the accessibility and functionality for older people when not negatively affecting the value of the property.

5. Fund the establishment of a state-wide older people’s housing information and support service

A ‘one-stop’ service that provides independent and personalised housing advice would enhance older people’s ability to make informed decisions about their housing choices and reduce the risk of homelessness. This service could bring together fragmented resources gathered from government, community, aged care housing and retirement living sectors.

6. Increase current levels of Newstart Allowance and Commonwealth Rent Assistance payments.

Older people receiving government benefits are experiencing high levels of rental stress and risk of homelessness.

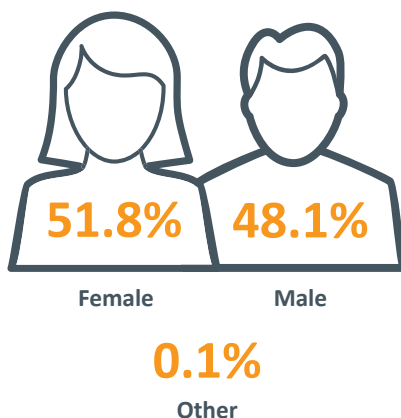
Methodology

A survey of people aged 50 and over in NSW was conducted by COTA NSW in October 2017 and received 7614 valid responses. The survey was self-administered and available online only. The survey was promoted through COTA NSW e-newsletter subscribers, COTA NSW members and COTA NSW Facebook and Twitter accounts. A link to the survey was inserted in the Seniors Card e-newsletter and posted on various community organisation and local council websites in metropolitan and non-metropolitan areas.

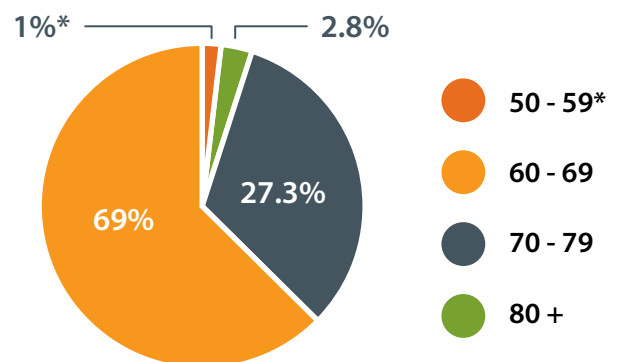


Survey sample

Gender



Age



* Respondents to this survey were primarily drawn from COTA NSW membership and e-newsletter database and externally through promotion via Seniors Card. As such, the respondent base for the 50-59 age group is substantially under representative compared to ABS data. No conclusions have been drawn within the report based on this age group.

Cultural background

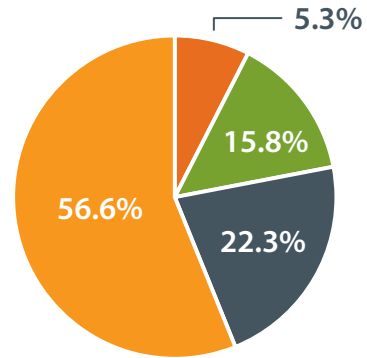


78
Respondents identified as Aboriginal or Torres Strait Islander



870
Respondents came from a Culturally and Linguistically Diverse (CALD) background

Where you live



- regional city centre
- rural town
- rural area out of town
- Sydney Metropolitan area

Source of income



Other sources

7.5%



Disability pension

2.8%



Newstart allowance

2.3%



Superannuation

42.8%



Age/DVA pension

19.2%



Wages or salary

15.5%



Income from investments

9.9%

Consumer reference groups

COTA NSW also conducted six Consumer Reference Group consultations in metropolitan Sydney and regional NSW. These groups consisted of 15 to 20 participants aged 50 years and over. The discussions were generated by five consistent, open-ended questions about housing. The qualitative data from the groups helped to inform the design of the survey.

Limitations

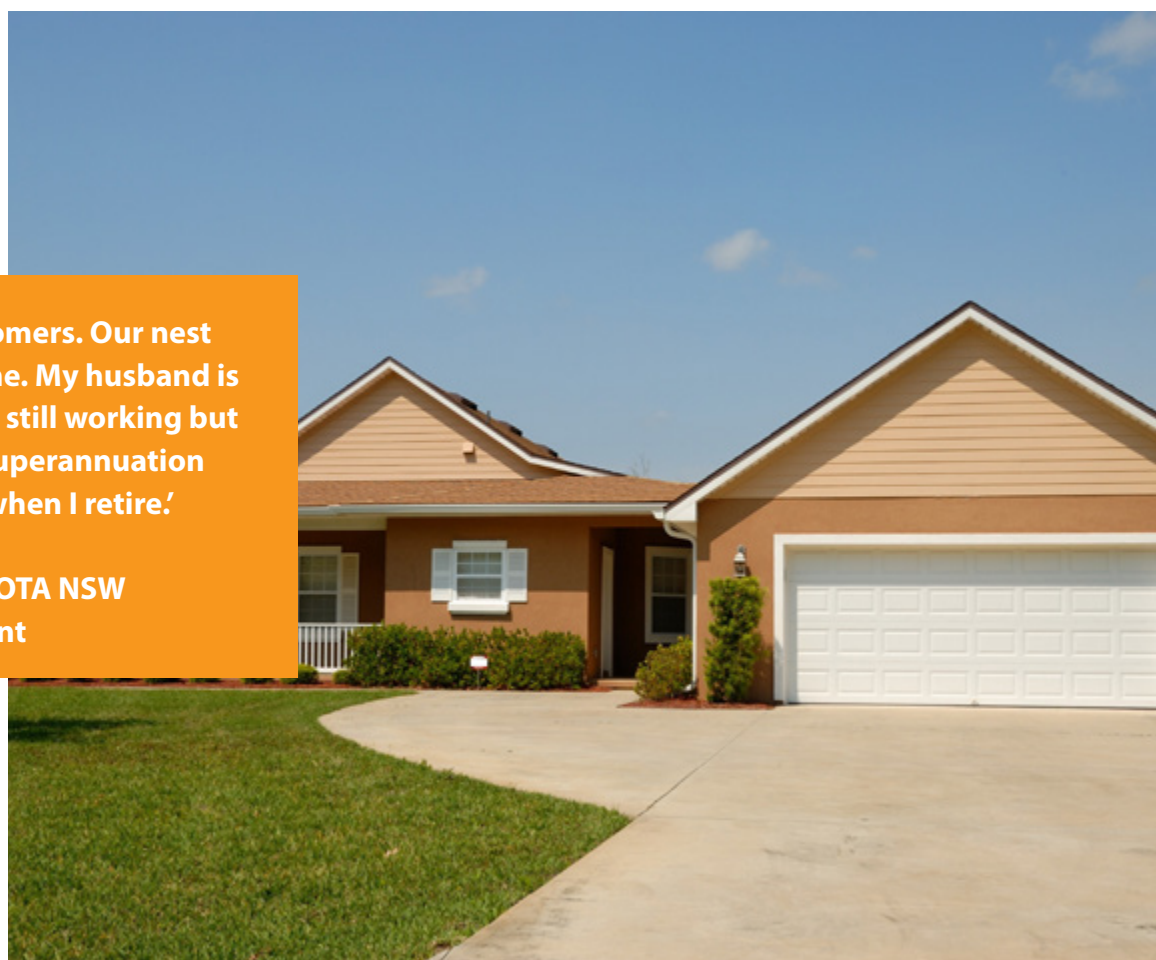
As the survey was conducted exclusively online, to complete it all participants needed internet access and be competent in its use. It is acknowledged that this requirement may skew responses across a range of variables. Moreover, the survey sample was generated using non-random, non-probability techniques and was not subsequently weighted to more closely resemble state demographics. For these reasons, while the survey provides many insights into the attitudes and behaviour of the people who participated in the research project, the findings cannot be generalised to all older people living in New South Wales.



The experiences of home owners

'We are baby boomers. Our nest egg is in our home. My husband is a pensioner. I am still working but have very little superannuation for us to live on when I retire.'

60 – 64 Female COTA NSW survey respondent



It is widely accepted definition that when home owners pay more than 30% of their gross income on mortgage repayments, they are experiencing mortgage stress. The public discourse has predominantly focused on younger people and the challenges that they face purchasing a home and servicing a

mortgage. However, the results of the COTA NSW survey and recent data from the 2016 Census indicate a growing trend for people in the 50-65 age group to still have mortgage debt and in many cases are also experiencing financial hardship in servicing their mortgage.

The trend in both declining home ownership and prevalence of older mortgagees has important implications for both government policy and the wellbeing of older people themselves. Saul Eastlake in his report *No place like home* (2017) argued that the presumption of home ownership that underpins retirement income and aged care policy will be challenged by this emerging reality. The historical reliability of high levels of home ownership amongst the majority of retirees has resulted in a retirement income system with this assumption as a key component of future modelling of government expenditure in this area.

Home owners (80.2%) comprised a majority of the survey respondents – this compares to 71% as measured by the 2016 Census. Of these home owners, 13% of people aged 50 and over were still mortgagees. This figure was less than half (32%) as measured by census data. As stated previously, the low response rate from the 50-59 age group would influence this figure, as they would be more likely than other age groups to be still mortgagees.

Predictably, the predominant age groups of home owners with a mortgage were the younger cohorts, from ages 50 through to 69. This response reaffirms previous

reports and census data that draw attention to the declining rates of outright home ownership amongst older people.

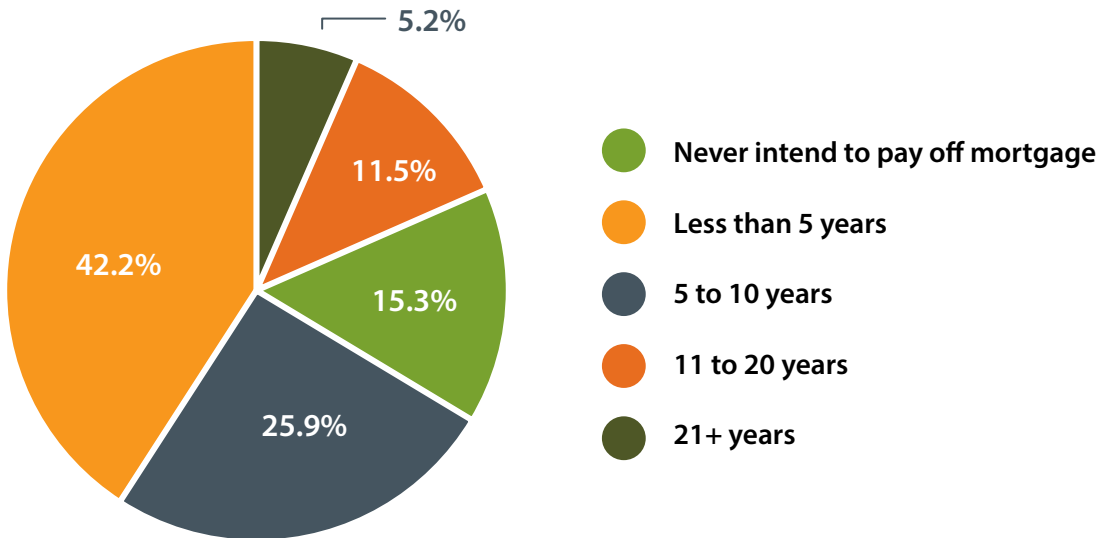
Data released from the 2016 Census indicated an increasing number of older Australians that were still mortgagees. In the period 2000 through to 2015 the number of 55-64 year old people repaying a mortgage doubled to 47%, for the same period there was a 3-fold increase in people older than 65 to 12% of home owners. The rates of home ownership amongst older people have also decreased, most markedly in the 45-54 age group with an 8.1% drop between 1995-96 and 2013-14¹.

The survey asked current mortgagees when they expected to pay off their mortgage. Although a majority of respondents thought that their mortgage would be paid off in less than 10 years (68.1%), a significant portion of mortgagees (15.3%) stated that they would never pay off their mortgage or it would take longer than 21+ years (5.2%) to settle their debt. Of those respondents that did not intend to pay off their mortgage, the highest proportion of this group had retired from paid work and were relying on income from superannuation or government benefits.

Percentage of people who own their home with a mortgage by age

Age Group	COTA NSW Survey Respondents % of Home Owners	ABS Census Data 2016
50-59	38%	55%
60-69	15%	27%
70-79	7%	11%
80-89	1%	8%

Time frame to pay off mortgage



Given the rise in house prices in recent years it has also become apparent that those experiencing mortgage stress are not confined to younger and middle-aged cohorts, but an increasing numbers of older mortgagees.

The COTA NSW survey collected data on income and asked respondents to estimate the percentage of income that was spent on mortgage repayments. The results demonstrate that a third of those surveyed with mortgages are paying more than 30% of their income on mortgage repayments indicating housing stress. Of these 6.2% are paying more than 50% of their incomes on repayments. This ongoing liability and high servicing costs impacts the ability of this group of home owners to contribute additional funds to superannuation or savings at a time when it is particularly beneficial.

For many older people, there is a reliance on the use of superannuation to pay off their mortgages. The results of the COTA NSW survey indicated that 6.5% of home owners had used part or all of their superannuation to discharge their mortgage. This figure broadly aligns with the findings within the 2017 Hilda Report that 11.5% of retirees had used all or part of their superannuation to

'We had to move into a smaller home in a different suburb. The decision was solely a financial one. My husband was retrenched, and we could no longer afford the mortgage.'

COTA NSW survey respondent

The experiences of home owners

pay off a debt such as a mortgage in the last 4 years.² An increasing use of superannuation to reduce debt levels amongst older retirees will result in a greater dependence on the age pension in later life for many people.³

In recent years there has been an increase in the availability of financial products that promote the ability of older people to access the equity in their homes. The survey sought to ascertain the main reasons that people had accessed the equity in their homes. Of the 554 respondents that had accessed the capital in their homes in the past 5 years, there was a range of reasons provided, ranging from paying for medical expenses, travel through to helping family members with a home deposit. Of these respondents, 10.5% had accessed their equity to pay for daily living expenses such as groceries, electricity bills etc. and a further 2.9% needed the funds to pay for council rates or strata fees. For others (9%), access to their equity enabled them to assist

their children or grandchildren with a deposit to purchase a home. A significant 27.8% of home owners withdrew money for home modification or renovations. The predominant method of accessing these funds was through redraw and line of credit financial products.

For many older home owners, particularly in more affluent areas of the Sydney Metropolitan area, the value of their homes and land have increased dramatically resulting in being asset rich. However, for those on fixed incomes the increases in council rates, strata and ongoing maintenance of their properties can also contribute to financial stress. The COTA NSW survey asked respondents to approximate the proportion/percentage of their monthly income that was spent on rates, strata, fees, maintenance and other costs relating to owning their own home such as insurance. Of all home owners, approximately 25% estimated that they spent 30% of their income on these costs.



The experiences of renters

Whilst the majority of the respondents to this survey were home owners (80.2%), with 67% owning their homes outright and as a consequence are relatively housing secure, 11.5% or 873 of the survey respondents rent. The COTA numbers broadly reflect the overall population, with around 11-12% of those over 65 years of age renting.⁴

The majority of survey respondents who rented did so because they couldn't afford to buy their own home, for some (18.6%) a change in personal circumstances such as a job loss, illness or relationship breakdown resulted in the loss of their home.

Although, the number of older people who rent compared to younger cohorts is smaller there are significant changes in certain age groups as highlighted by Eastlake that warrants further attention.⁵ In the age group 50 – 59, 20% still rented compared to 12% in the 70 – 79 age group. With the rate of home ownership in decline the proportion of older people in the younger cohorts renting is increasing. This is supported by ABS data which found that in the period 1995-96 and 2013-14 the proportion of households headed by people aged 45-54 living in rented accommodation rose by more than 6 ½ percentage points – or about one third – from 18.4% to 25%.⁶

It is well documented that our cities and regional centres are experiencing growing levels of housing unaffordability for both purchasers and renters. A report by the Grattan Institute highlighted this crisis in accommodation in their report 'State of Orange Book 2018 – Policy priorities for states and territories'. It found that the proportion of low-income earners in NSW who were experiencing rental stress had increased 11% in 4 years,

'Relying on age pension is not enough for us to survive. We may leave anytime on the house owner's discretion.'

65z69 Female COTA NSW survey respondent

"I found it very difficult to find rent I could afford and now my rent is draining my meagre savings. I am afraid I may have to become a homeless person and I don't think I will survive out there. I have been waiting since early 2011 for public housing to find a home or apartment for me but am not holding out much hope."

70 – 74 Male COTA NSW survey respondent

Age in Ten Year Groups	Rented	Total	% of older people by age group renting
50 - 59 years	189,297	953,425	20%
60 - 69 years	119,522	798,542	15%
70 - 79 years	59,067	506,290	12%
80 - 89 years	24,528	261,057	9%
90 - 99 years	3,519	60,160	6%
100 years and over	47	1,023	5%
Total	395,981	2,580,487	15%

and was second only to Western Australia in the rate of increase for the bottom 40% of income-earners. This rental stress, and the dearth of affordable rental properties has also been reflected in rate of homelessness, with NSW experiencing the highest percentage increase per 10,000 in the country.⁷

For older people reliant on Newstart, Aged or Disability Pension the type of rental tenure that they are able to secure is crucial to their ability to 'age well'. Those individuals or couples who rent in the private market experience

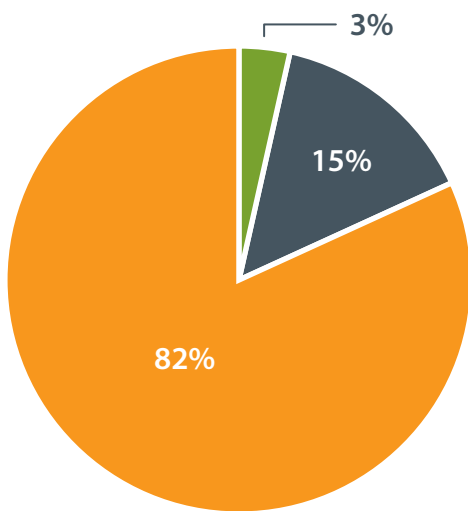
high levels of rental stress, income poverty and housing insecurity. These factors are known to negatively impact a person's health and wellbeing and significantly increases the risk of experiencing homelessness.

The majority of respondents in the COTA NSW survey rented privately (82%) with the remainder living in public or community housing. This percentage is slightly higher than that recorded within 2016 census data, with approximately 70% stating that they rented from a private landlord.

Case Study – 60 – 64 Male COTA NSW Survey respondent

"I no longer receive enough income to rent privately. My rent is subsidised by a social housing provider in Redfern. I was in a car accident some 15 years ago and unable to work. I used up my savings and the small amount of superannuation I had trying to survive. After that was gone, I was left on Social Security and had \$16 p.w to live on. I do not have family to rely on. I was evicted as the real estate raised the rent by \$20 p.w. After about 6 months of moving between homelessness and a number of refuges, I was moved into a rent subsidised unit with this housing provider."

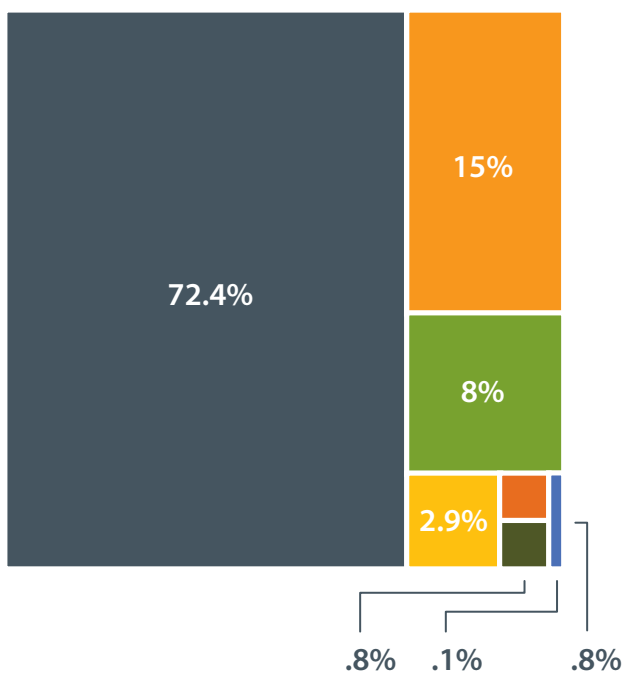
Housing Tenure Type - Renters



11.5% (873n) of survey respondents rent

- I live in community housing
- I rent in public/social housing
- I rent privately

Landlord type



- I rent in the private rental market
- I rent from public / community housing
- I rent from a relative / family member
- I pay rent in a residential park
- I pay board in a boarding house
- I have paid for a long term lease in a retirement village
- Other

Of those who rented privately, 72.4% rented in the private rental market, with the remaining 8.6% renting from family members, in residential parks or retirement villages.

The high proportion of older renters who rent in the private market (70%)⁸ and the emerging trend of younger cohorts remaining in the rental market into retirement raises a number of significant concerns. The Ageing on the Edge: the new face of homelessness report by Fiedler and Faulkner (2017, p28) argued that the private rental market is innately inappropriate as a housing type for older people. For those on fixed incomes they are particularly vulnerable to increases in rent in a competitive market, the availability of affordable rental properties is low or non-existent and in many cases the housing is not adaptable or accessible and will not support their ability to 'age-in-place'.⁹

The annual Anglicare rental availability snapshot provides stark evidence on the availability of affordable rental properties for people on an Aged Pension or Newstart in NSW.¹⁰ It also dispels the myth that housing is more affordable outside of the Sydney Metropolitan area, a finding that is supported by the results of the COTA NSW survey. Older people living in regional and rural areas often have additional costs associated with living outside metropolitan areas such as limited medical services, transport and food costs.

In 2018, a single Aged-Pensioner in the Sydney Metropolitan area would be able to afford 6 properties or less than 1% of all available

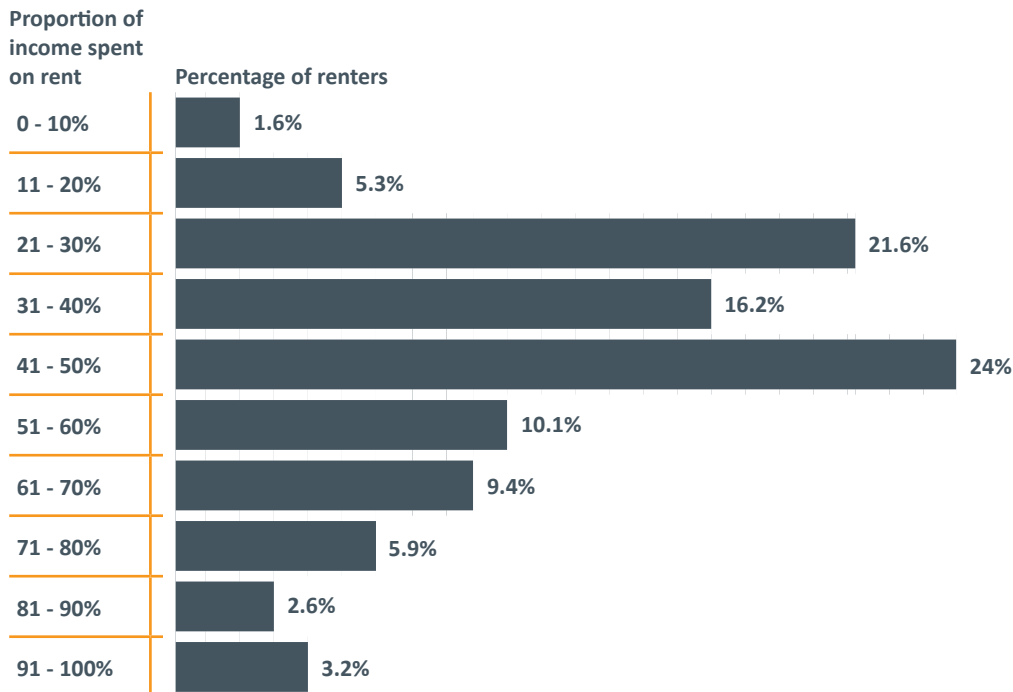
"I was renting in a house with my son, where he contributed to the expenses. The owner sold the house, and my son decided he wanted to live by himself. So, I had to find somewhere much smaller to live that I could afford by myself."

**60 – 64 Female COTA NSW
Survey Respondent**

rentals. For Newstart recipients the situation is dire with no properties affordable. In the North Coast region, only 3 properties were available for a single Aged-Pensioner, and again no properties for Newstart recipients. Anecdotal feedback from attendees at consultations held by COTA NSW in these areas indicated that the competition for rentals in towns with high numbers of holiday makers or students resulted in a dire situation for older people seeking affordable accommodation in these locations.

Housing affordability stress (HAS) is defined when households in the bottom 40 per cent of the income distribution pay more than 30 per cent of their gross income on mortgage or rent payments.¹¹ In June 2018, the median rent in the Sydney Metropolitan area for an apartment was \$550, for the rest of NSW it was \$400¹². For a person 65 and older, single and on an aged pension – with an estimated gross income of

Percentage of renters and proportion of income spent on rent



\$27,100 the annual Rental Affordability Index (2018) estimated that 94% of their income would be required for rent. The situation was dire for those aged 50-64 reliant on Newstart Allowance, with an estimated gross annual income of \$17,700 – approximately 144% of their income would be required for rent.¹³

“My rent was increased, but the landlord had failed to do much maintenance on the property. I decided to share an apartment with my son to keep overheads within limits.”

75 – 79 Female COTA NSW Survey Respondent

A recent survey conducted by The Bankwest Curtin Economics Centre which focused on the private rental sector, found that older households are under considerable financial pressure due to the high proportion of their incomes spent on rent. The survey found that 63% of people age 55 and over spent at least 30% of their income on rent, with 15% paying more than 60% of their household incomes.¹⁴ This obviously has additional impacts, including the ability to afford other necessities including food and medical expenses.

The results of the COTA NSW survey provides further evidence of the severity of housing affordability stress for older people, particularly for those receiving government benefits. The main source of income for 39.7% of renters in the private market was either the Aged or Disability pensions. A further 7.9% of private market renters were reliant

on Newstart Allowance. Given the primary source of their income it is unsurprising that the survey found that 71.5% of renters estimated that they spent greater than 30% of their income on rent. Alarming, of those individuals 11.7% estimated that they spent greater than 70% of their income on rent.

The COTA NSW survey included questions to better understand the experience of renting as an older person, the results reflected the housing precariousness of all renters. Tenancies in NSW are covered by the Residential Tenancies Act 2010 (NSW), with leases typically six or 12 months in duration. Legal protections under this Act are limited, with many tenants facing rent increases, evictions without grounds and limitations on home modifications or the right to have pets. A third of survey respondents felt either somewhat or very insecure in their current tenancy.

The predominant length of time that renters had lived in their current home was 1-5 years, 44.5% of respondents. For 28% of renters who had moved in the last 5 years, the sale of the property or the owners wishing to move in were the primary reasons that necessitated their move. The extent of rent increases also impacted 11.3% of renters and forced them to search for more affordable properties. The difficulty in finding another place to rent that they could afford in their area was of concern to 68.6% of respondents.

This housing insecurity is particularly impactful on older people that rely on existing personal support networks, the need to be close to services and facilities and the difficulty and stress of looking for alternate accommodation

“I feel somewhat less secure as a tenant now, as my previous landlord put the home up for sale and terminated my lease when I would have preferred to stay.”

**60 – 64 Male COTA NSW
Survey Respondent**

that is appropriate and affordable. Interviews with older renters conducted by Morris (2018) detailed the chronic anxiety and stress experienced by the interviewees due to the insecurity of their tenure and consequent impact on their physical and mental health.¹⁵



The experience of housing insecurity



'Staying with friends or family for short time periods. Living in my car for extended periods.'

65 – 69 Female COTA NSW survey respondent

"I am currently homeless, and the future is frightening. I am living with friends at the moment."

70 – 74 Female COTA NSW survey respondent

For increasing numbers of older people, the risk or experience of homelessness has become a reality. The 2016 Census revealed that older Australians are an emerging group that is increasingly experiencing homelessness. From 2011 to 2016, for the age group 65 to 74, the data indicated that there was an increase of 8% in this cohort experiencing homelessness. Across Australia homelessness has increased by 54% for people aged 55-64 years and 59% for the 65-74 aged group (2006-2016).¹⁶

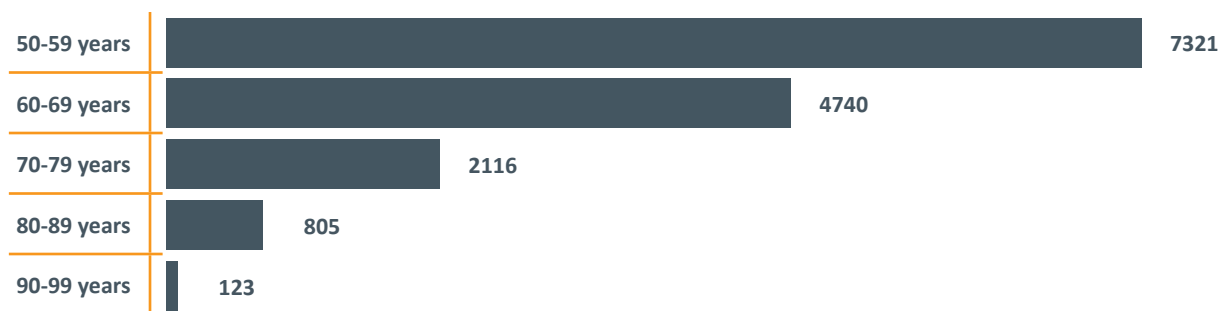
In NSW, there was an estimated 15,126 people aged 50 and over who were currently living in marginal, temporary or improvised housing on census night. A report from the Australian Institute of Health and Welfare also indicated that people aged 55 or older experiencing housing insecurity is increasing rapidly with a 3-fold increase compared to the general population in the year to 2016-17.¹⁷

The link between better health outcomes for older people who live in secure housing is strongly supported by research in both Australia and Overseas.¹⁸ However, for

those experiencing insecure housing or homelessness the converse is true. A systematic review and analysis cited in Davies and Wood (2018) found that in developed countries, people experiencing homelessness and social exclusion had mortality rates around 10 ten times that of the general population.¹⁹ The impacts of housing precariousness on both mind and body, coupled with the increased likelihood of developing a chronic disease associated with ageing means that older people are particularly vulnerable to the detrimental social and health effects of insecure housing.

COTA NSW sought to ascertain the prevalence of housing insecurity experienced by our survey respondents. Participants were asked to tell us whether they had needed to rely on other people for their housing over the past five years. The results provided an indicator of levels of homelessness, insecurity and economic wellbeing. Of respondents, 553 or 7.2% indicated that they had relied on other people for their housing in the last five years. This was evenly split across the genders.

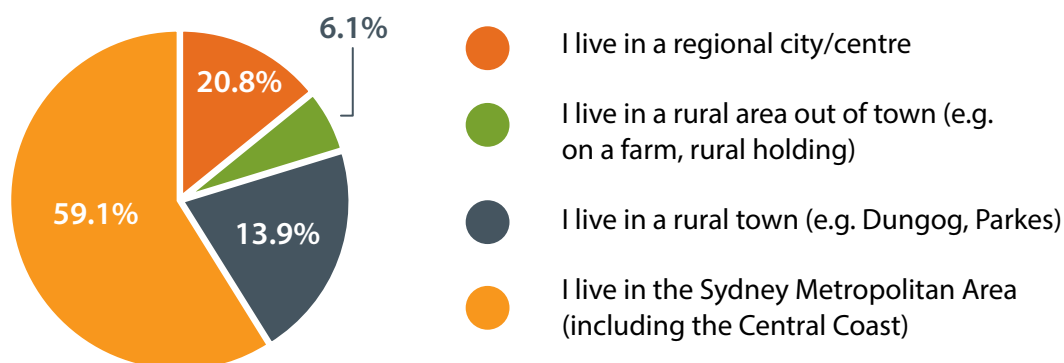
Estimated Homelessness in NSW



Total: 15126

Source: Census of Population and Housing, 2016

Percentage of respondents requiring housing assistance from others - By location



Unsurprisingly, Newstart recipients were most likely to rely on others for their housing, with 30% of older people receiving this allowance responding in the affirmative to this question and two-thirds were concerned about where they would be living in the next 5 years due to their financial circumstances. The majority of people requiring assistance from others lived in the Greater Sydney Metropolitan area, however a significant proportion of respondents resided in regional or rural locations – dispelling the common perception that these areas are affordable.

This housing instability pervades an individual's sense of security, contributing to feelings of anxiety and depression.²⁰ This unease was evident in the survey results with 53.5% of people reliant on others for their housing uncertain about where they would be living in the next five years because of their financial circumstances.

There are a range of risk factors that contribute to an older person's vulnerability and increased possibility of experiencing housing insecurity or homelessness in later life. Some of these include the lack of affordable housing, mental health issues or low income. These base factors can then precipitate a person into homelessness due to specific individual triggers such as widowhood, redundancy or major illness.²¹

The COTA NSW Survey sought to capture some of the reasons that older people had experienced housing insecurity. A total of 1925 or 21% of all respondents selected one or more circumstances or events that had occurred over the past five years that had affected the stability of their housing situation or their ability to stay in their own home. The primary triggers that contributed to people's housing instability were health issues, loss of job and divorce or separation. The responses listed within other were primarily related to health and financial stress.

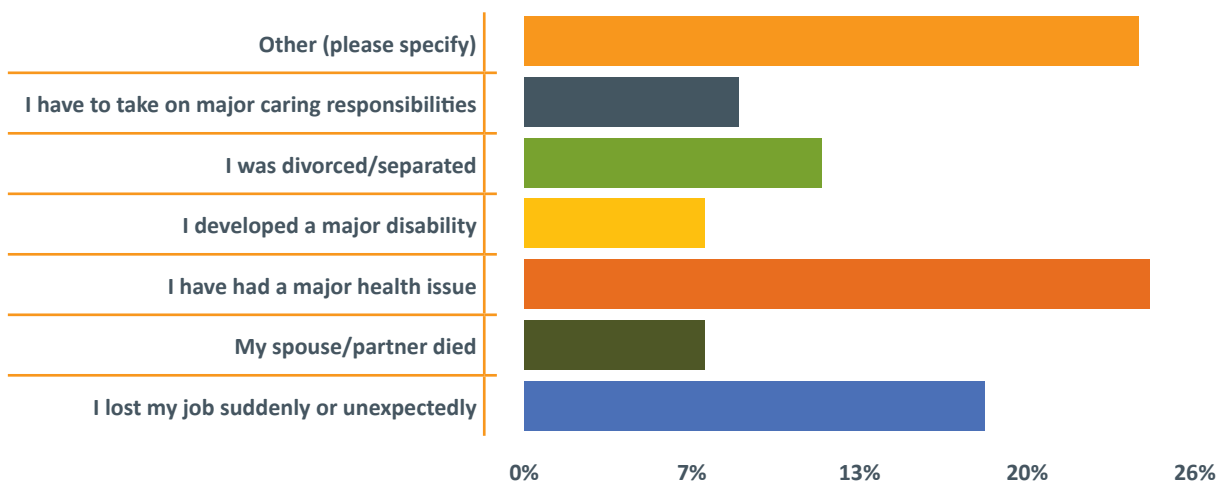
“I slept in my car in Byron Bay for 7 years; then moved back to Sydney in Sept 2016 - stay in backpacker hostels and occasionally with friends and family (usually visiting out of Sydney) - usually during peak rate season when backpacker bed rate is too expensive and sometimes not available.”

60 – 64 Female COTA NSW survey respondent

Leaving the workforce suddenly was also a major factor influencing financial stability and their ability to remain in their own home, whether rented or mortgaged. Of all survey respondents, 2349 people (or 30%) stated that they had left the workforce suddenly. Of these, 15.1% were forced to leave their homes due to change in their financial circumstances.

There were many examples provided by respondents of the financial hardship that they were experiencing after the breakdown of a relationship. A previous COTA 50+ report, *The twin currencies: how people in NSW spend their time and money as they age* provided supporting evidence on the financially protective nature of marriage in retirement, particularly in the areas of adequate superannuation and housing costs.

Circumstances or events over the past five years that have affected the stability of your housing situation or your ability to stay in your own home



n=1925

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