Seniors in extreme housing stress
Identifying need and targeting appropriate responses

Shae Garwood
Median age of the population by sex, 1921–2011

Source: ABS (2008; 2012)
Tenure type, age 55 and over, WA

- Owned outright, 54%
- Owned with a mortgage, 19%
- Other, 14%
- Rented, 14%
  - Real estate agent, 3%
  - Public housing, 4%
  - Private landlord, 4%
  - Co-op or community group, 1%
  - Other landlord, 1%
  - Not stated, 1%
Mortgage indebtedness 1982–2011

Older renters

• Between 2006 and 2011, median rental prices in WA increased by 76%
• In 2003-04, only 12% of older renters were in housing stress. By 2011-2012 this figure increased dramatically to 38%
• Among people aged 65 and over, 61.6% obtain more than half of their income from government benefits
### Income and expenditure per week

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged pension (single, max rate)</td>
<td>$394</td>
</tr>
<tr>
<td>Pension supplement</td>
<td>$32</td>
</tr>
<tr>
<td>Energy supplement</td>
<td>$7</td>
</tr>
<tr>
<td>Commonwealth Rent Assistance</td>
<td>$65</td>
</tr>
<tr>
<td>Cost of living rebate</td>
<td>$7</td>
</tr>
<tr>
<td><strong>Total income</strong></td>
<td><strong>$505</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenditures</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$316</td>
</tr>
<tr>
<td>Food</td>
<td>$118</td>
</tr>
<tr>
<td>Utilities</td>
<td>$23</td>
</tr>
<tr>
<td>Healthcare</td>
<td>$30</td>
</tr>
<tr>
<td>Transport</td>
<td>$15</td>
</tr>
<tr>
<td>Other: clothing, household goods and recreation</td>
<td>$15</td>
</tr>
<tr>
<td><strong>Total expenditures</strong></td>
<td><strong>$517</strong></td>
</tr>
</tbody>
</table>

**Net position** $-12

Senior, on aged pension, in rental accommodation ends up with - $12 per week
Risk of homelessness in specific geographic areas

- National Centre for Social and Economic Modelling (NATSEM)
- Risk of Homelessness Index
- includes participation and education, financial need, housing tenure and rates of family violence
Seniors renting privately experiencing extreme housing stress (60/20), by number
Swan

- Area of greatest need, 1,018 seniors experiencing severe housing stress (60/20).
- 283 over 55s living in caravan and residential parks or camping grounds
- 1,543 people over 55 in public housing.
Rockingham

- 756 seniors in severe housing stress
- 379 over 55s living in caravan and residential parks or camping grounds
- Fewer services available than other focus areas
- Reliance on private vehicle
Gosnells

- 939 seniors in severe housing stress
- variety of services available
- Planning strategies to increase transit oriented development
Stirling Central

- 757 seniors in severe housing stress
- 2,337 people over 55 in public housing
- Services available
Seniors experiencing extreme housing stress (60/20) as a proportion of seniors in rental accommodation
Strategies to prevent homelessness among seniors

- Increasing supply of accessible, affordable rental accommodation
- Security of tenure
- Income support, saving for retirement and rental subsidies
- Support Services
### Strategies to prevent homelessness among seniors

<table>
<thead>
<tr>
<th>Location</th>
<th>Supply</th>
<th>Security of Tenure</th>
<th>Income support/Rental Subsidy</th>
<th>Support Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stirling Central</td>
<td>●</td>
<td></td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Swan</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Gosnells</td>
<td>●</td>
<td></td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Rockingham</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Wickepin</td>
<td>●</td>
<td></td>
<td></td>
<td>●</td>
</tr>
<tr>
<td>Shark Bay</td>
<td>●</td>
<td></td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Mingenew</td>
<td>●</td>
<td></td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Kondinin</td>
<td>●</td>
<td></td>
<td></td>
<td>●</td>
</tr>
</tbody>
</table>
Next steps

• Seniors Week 8-13 November
• Older women at risk of homelessness with COTA WA
• Seniors Housing Strategy
QUESTIONS?

PRESENTER

Shae Garwood
research@shelterwa.org.au

SHELTER WA

1st Floor Claisebrook Lotteries House
33 Moore Street
EAST PERTH WA 6004
Phone: (08) 9325 6660
Email: shelterwa@shelterwa.org.au

THANK YOU