

# **Retirement Income Review Submission**

**MISSION  
AUSTRALIA**

# Retirement Income Review: Response to Consultation Paper

## Introduction

Mission Australia is a national, non-denominational Christian charity that has been helping vulnerable people move towards independence for more than 160 years. In the 2018-19 financial year, we supported over 160,000 individuals through 519 programs and services across Australia.<sup>i</sup>

Mission Australia operates 192 beds within three specialist aged care facilities in NSW for people who have experienced or are at risk of homelessness. At Charles Chamber Court, Benjamin Short Grove and Annie Green Court we have provided accommodation to over 220 individuals over the 2018-19 financial year.<sup>ii</sup>

We welcome the opportunity to make a submission to the Retirement Income Review (the Review). As an organisation focussed on reducing homelessness and strengthening communities, we hope the Review will prioritise the needs of vulnerable people and take into account the rising rates of homelessness among some groups of older people including older women in the rental market.

A review of retirement incomes must take into account that many people will not have sufficient savings or own a home at the point of retirement, including those who have been out of the workforce for various reasons including experiences of homelessness, mental health issues, alcohol and drug misuse, or caring responsibilities, as well as those who were in low paid, casual or seasonal employment.

For an emerging group of older people who do not own their own home and are reliant on social security payments, rental stress is a significant concern that can increase their risk of homelessness. The Review should aim to ensure that older people can meet their costs of living and that financial pressures do not force these older people into homelessness.

## Recommendations

### Access to Safe, Secure, Accessible and Affordable Housing

- Assumptions about home ownership that are built into our retirement income system need to account for the decreasing rates of home ownership and the increasing rates of housing stress for people in the rental system, especially those approaching, and at, retirement age.
- In order to address the inequity in the retirement income system between home owners and renters, reform of the housing system is required including:
  - Investment in 500,000 new social and affordable homes by 2030 – this includes 300,000 new social and Aboriginal housing properties; and a new incentive or subsidy to



leverage super fund and other private sector investment in 200,000 low cost rental properties.

- Providing immediate relief to people in housing stress by increasing Commonwealth Rent Assistance (CRA) by 30% and introducing a new way of calculating CRA to keep pace with the rising cost of rent as well as the cost of living.
- A commitment to ending homelessness by 2030 by taking action to prevent homelessness and rapidly rehousing people who are homeless, supporting them to maintain that housing and addressing the over-representation of Aboriginal and Torres Strait Islander people in the homelessness system.
- Developing an adequately resourced national homelessness strategy in consultation with people with lived experience, the community and private sector as well as all levels of government.
- Funding new housing stock in Aboriginal and Torres Strait Islander communities to address overcrowding. This should be delivered through Aboriginal Community Housing Organisations and designed in close consultation with the local Aboriginal community.
- Providing incentives for private and institutional investors, including superannuation funds, to invest in below-market residential property in Australia.
- Fund the delivery and operation of more residential aged care facilities for older people who are at risk of, experiencing or have experienced chronic homelessness with high levels of frailty and/or co-morbid or complex needs.
- The Newstart Allowance should be increased so those older people who are unemployed and reliant on social security, but are under the pensionable age, are not at high risk of homelessness due to financial pressures.

### **Equity across the Retirement Income System**

- An adequate and equitable retirement income system must take into account barriers faced by some people to employment, financial security, home-ownership and savings throughout their life course including older people at risk of or experiencing homelessness.
- The retirement income system needs to recognise the inequities faced by older Aboriginal and Torres Strait Islander people including higher rates of homelessness and lower rates of life expectancy and make system reforms to achieve greater equity. This should be done in collaboration with Aboriginal and Torres Strait Islander communities, elders and peaks.

- To achieve an equitable retirement system it is essential that a gender lens is applied as part of the Review to identify and mitigate inequities and structural discrimination facing women. It is essential to boost economic security for women to prevent heightened risks of homelessness in later life. This includes consideration of the role of unpaid work and addressing the superannuation and savings gender gap.
- In order to address the principles of adequacy and equity, the retirement income system needs to take into account the risk of homelessness for older people from culturally and linguistically diverse backgrounds, older people with disability and older people experiencing substance misuse issues or mental illness; as well as the drivers of risk and the impact of homelessness and housing insecurity on older people's health and wellbeing.

## Purpose of the system and role of the pillars

### Pillar 1 – Government funded age pension – safety net level of income

While Age Pension levels are an essential component of the retirement income system, income support prior to retirement age also has a strong bearing on people's saving and financial security at the point of retirement.

The 2009 increase in the pension rate substantially reduced poverty among older people, but 55% of people relying on Newstart Allowance are living in poverty. In the context of retirement planning it needs to be taken into consideration that a quarter of Newstart recipients (184,000 people) are aged 55 years or older.<sup>iii</sup>

In addition to considering the age pension, the retirement income review should consider the low rate of Newstart which is causing financial insecurity for older people below the retirement age who are disengaged from the workforce. As noted in the consultation paper some older workers are unable to retain or find employment. For people experiencing homelessness, mental illness or substance misuse issues, employment can be challenging. Therefore, Newstart needs to be increased as part of a suite of measures to ensure the overall adequacy, equity and cohesion of the retirement income system.

Increasing the Newstart Allowance would help to ensure that older people under the pensionable age who are unemployed and reliant on social security are not at high risk of homelessness due to financial pressures. There should also be a focus on improving the level of social security payments to single person households, considering rising household costs including energy prices.<sup>iv</sup>



### **Pillar 3 – voluntary savings – declining home ownership, rental stress and risks of homelessness**

#### **Older People who are homeless or at risk of becoming homeless**

In 2016, 11% of people aged 65 and over were renting. Levels of home ownership among older Australians are likely to decrease in future years, since the proportion of people aged 50-54 years who own or are purchasing their home declined from 85% in 1996 to 80% in 2014.<sup>v</sup> As the home ownership rates in Australia gradually decline, the proportion of people experiencing or at risk of homelessness increases.

People over 55 already make up around 16% of the homeless population and this figure is likely to be an underestimate.<sup>vi</sup> According to available data, during 2018–19 financial year, there were about 24,200 people aged 55 years or older receiving specialist homelessness services.<sup>vii</sup>

Our retirement income system needs to recognise that many people will not have sufficient savings or own a home at the point of retirement, including those who have been out of the workforce for various reasons including homelessness, mental health issues and caring responsibilities, as well as those who were in low paid, casual or seasonal employment.

Current social security payments such as the age pension and Commonwealth Rental Assistance (CRA) are insufficient for many older people, particularly those in lone households and in the private rental market.<sup>viii</sup> The lack of financial stability may result in older people experiencing deteriorating mental and physical health as well as being under extreme rental stress, rendering them at risk of homelessness.

Among people aged 65 years and over, the poverty rate varies greatly depending on home ownership. While the poverty rate among older home-owners (12%) is slightly below the overall poverty rate (13%), the risk of poverty is three times higher (43%) for older people in the rental market.<sup>ix</sup> The levels of poverty among older renters need to be addressed to improve the adequacy, equity and cohesion of the retirement income system.

Commonwealth Rent Assistance should be increased by 30% to combat rising rental stress, including among older people. This would provide immediate relief as a first step, but a new way of calculating rent assistance is also required to keep pace with the rising cost of rent as well as the cost of living.

In addition to rent assistance an increase in supply of social and affordable housing is also required as part of a National Housing Strategy. This should include new capital investment to generate 300,000 new social and Aboriginal housing properties and a new tax incentive or direct subsidy to leverage super fund and other private sector investment in 200,000 low cost rental properties for low and middle-income earners.<sup>x</sup>

Due to its security of tenure and the capping of rents by income, social housing offers the best protection against homelessness for financially or otherwise vulnerable people. A secure home is

especially important for older people, who are less able to cope with the frequent moves associated with private rentals.

The National Housing Finance and Investment Corporation (NHFIC) through the Affordable Housing Bond Aggregator and National Housing Infrastructure Facility will make a useful contribution in making concessional funding available for Community Housing Providers. However, without significant funding, this initiative is insufficient to generate the investment in social and affordable housing required to address the current critical shortfall.

There is appetite from private and institutional investors including superannuation funds to invest in below-market residential property in Australia but they require the right incentives to meet the current yield gap.

In the UK and US, a variety of mechanisms have been proven to facilitate institutional investment in below-market rental properties. These include: bonds, tax credits, guarantees, direct subsidies, release of government-owned land at a discount, and no or low interest loans.

A Housing Aggregator could enable private institutional investors to create a portfolio of low-risk investments in affordable rental housing. It would complement NHFIC's existing debt finance aggregation with an investment tranche based on a future funding mechanism, bring transactional efficiency and scale to capital investment in housing, and confront documented market failure in Australia by expanding affordable rental housing supply, which is essential to ending homelessness and increasing productivity.

There is also a high demand for residential aged care facilities that provide 24 hour care dedicated to older people who have a history of homelessness or are at risk of homelessness and are unable to live independently.<sup>xi</sup> Often premature ageing as a result of sleeping rough or experiencing intermittent homelessness<sup>xii</sup> means that people in aged care facilities require constant nursing (and/or medical care). They also require psychological or psychiatric support due to their chronic, severe and enduring mental health issues.

There is currently insufficient capital funding for the building of more residential aged care facilities for older people who are experiencing or have experienced chronic homelessness. The construction of at least one new aged care service for people with a history of or at risk of homelessness every year in each state and territory, in accordance with the areas of need would generate a pipeline of new places for older people who have experienced chronic homelessness.<sup>xiii</sup> These specialist aged care facilities should also have access to additional funding and resources to design and develop programs to ensure that consumers are able to enjoy a range of activities of their choosing.

## Equity

### Older women at increasing risk of homelessness

Older women are emerging as a ‘poignant symbol of housing insecurity in Australia’.<sup>xiv</sup> Lack of retirement savings due to time out of the workforce and also lower rates of home ownership can contribute to women becoming homeless or being at risk of homelessness. Other factors contributing to older women’s homelessness include domestic and family violence, elder abuse, financial dependence and unexpected crisis.

There has been an increase in female ‘lone person households’ in the 55 to 59 years age cohort and this remains significantly higher than male lone person households.<sup>xv</sup> Females over 65 years were also more likely to be renting (26%) compared to men (24%).<sup>xvi</sup>

Women are more likely to experience first-time homelessness after the age of 50 years and as a result may not be aware of the supports available to them.<sup>xvii</sup> However, with access to permanent and secure housing, the majority of older women will be able to live independently with minimal government assistance.<sup>xviii</sup>

The economic security of women is vital to maintaining housing. However women face significant disadvantage when it comes to financial security and retirement savings due to a combination of correlated factors such as disproportionate representation in part-time and casual employment, gender pay gaps and spending time out of the workforce for unpaid care responsibilities.<sup>xix</sup> The current superannuation gender gap stands at around 47%,<sup>xx</sup> placing older women in greater financial stress and at higher risk of homelessness.

The superannuation system also disadvantages women when saving for retirement, due to reduced paid workforce participation while caring for children, and lower rates of pay. Two thirds of the value of superannuation tax concessions goes to men, leaving one third for women.<sup>xxi</sup>

Strategies should be put in place now to boost economic security for women to prevent heightened risks of homelessness in later life. This includes consideration of the role of unpaid work (including a range of caring roles) to ensure that our retirement system does not discriminate against people who perform these necessary roles and addressing the superannuation and savings gender gap.

### Aboriginal and Torres Strait Islander older people

Aboriginal and Torres Strait Islander people are disproportionately represented among the homeless population in all age groups, particularly in remote areas where they frequently live in severely overcrowded dwellings.<sup>xxii</sup> Overcrowding is a consequence of the limited supply of appropriate and affordable housing available to Aboriginal and Torres Strait Islander people, particularly in remote communities. Overcrowding also contributes to high rates of domestic and family violence and elder abuse, and needs to be addressed as a priority.<sup>xxiii</sup>



For Aboriginal and Torres Strait Islander people, access to housing 'on country' is particularly significant to their social, emotional and spiritual wellbeing, as it strengthens their connection to culture and community.<sup>xxiv</sup>

Australia has one of the highest life expectancy rates in the world,<sup>xxv</sup> however the life expectancy of Aboriginal and Torres Strait Islander people is 10 years lower compared to their non-Indigenous counterparts.<sup>xxvi</sup> Ageing policies should adopt appropriate measures to close the gap in life expectancy, including urgently addressing poor housing conditions and overcrowding in many Aboriginal and Torres Strait Islander communities.

Further, the retirement income system needs to recognise the inequities faced by older Aboriginal and Torres Strait Islander people including higher rates of homelessness and lower rates of life expectancy and factor these into equity considerations as a priority. This should be done in collaboration with Aboriginal and Torres Strait Islander communities, elders and peaks.

### **Older people from culturally and linguistically diverse (CALD) backgrounds**

Australia is one of the most culturally diverse countries in the world. While not a homogenous group, older migrants from culturally diverse backgrounds tend to have multiple vulnerabilities compared to their Anglo-Australian counterparts, including lower rates of use of information technology, limited access to culturally appropriate services, less superannuation savings, and lack of awareness of services.<sup>xxvii</sup>

Older parents who migrate as permanent residents later in life are not eligible to receive financial assistance for 10 years,<sup>xxviii</sup> which, coupled with lack of awareness about services in Australia and appropriate support networks, increases the risk of homelessness if their relationship with their family breaks down.<sup>xxix</sup>

These specific risks facing older people from culturally and linguistically diverse backgrounds need to be reflected in the retirement income system including lower levels of superannuation, eligibility barriers to financial assistance and lack of awareness of services.

### **Older people with disabilities**

It is estimated that 1.3 million people over the age of 55 experience some form of disability, accounting for over 60% of the total population with a disability.<sup>xxx</sup> The proportion of people living with disability increases with age: in 2015, half of Australians aged 65 and over reported living with disability, compared to 1 in 8 (12.5%) aged under 65 years.<sup>xxxi</sup>

Despite the high demand for accessible housing, the current state of Australia's housing stock for people with disabilities is inadequate.<sup>xxxii</sup> Substantial medical expenses associated with disability also increase

the risk of homelessness and housing stress as people with disabilities may need to prioritise medical expenses over accommodation related payments.

*The Rental Affordability Snapshot* conducted by Anglicare Australia found that single people over 21 years living on the Disability Support Pension could afford less than 0.5% of the total rental properties available nationally.<sup>xxxiii</sup> This will directly affect housing choices for older people with disabilities, who may struggle to find appropriate and accessible housing, increasing their risk of homelessness.

This reinforces the need for investment in social and affordable housing that is appropriate for older people with disability and the need to increase Commonwealth rental Assistance to decrease rental stress for those in the rental market.

### **Older people experiencing mental illness and substance misuse**

For many older people, changes in their physical and mental health needs may result in them being unable to live independently. This can result in them having to accept accommodation that is unsatisfactory, or that removes them from their social supports and local communities. These transitions can have a negative impact on their mental health.<sup>xxxiv</sup> The prevalence of psychosocial disability generally increases with age, to one in every four women (27%) and 1 in every 5 men (21%) aged 85 years and over.<sup>xxxv</sup>

Substance misuse can also have serious impacts on a person's health, such as by inducing premature ageing.<sup>xxxvi</sup> It can be a cause of homelessness for some people and a response to prolonged homelessness for others, often forming part of a set of complex needs that need to be addressed holistically. Mental illness and substance misuse can also be co-occurring.

The retirement income system needs to recognise the increased risk of homelessness and financial insecurity for older people experiencing mental illness and substance misuse.

## **Service examples**

### **Charles Chambers Court**

Charles Chambers Court is an accredited residential aged care facility for 60 men and women who are experiencing homelessness or at risk of homelessness, or who have experienced financial or social disadvantage. Located in Surry Hills, NSW, the facility provides residential aged care for those with Aged Care Assessment Team (ACAT) approval, promoting a consumer focused high quality and independent lifestyle. Most consumers are 100% concessional, and does not have bond payment requirements (RAD/DAP). Each consumer receives their own furnished room with an ensuite, with access to communal dining and lounge rooms. Security systems maintain a safe but non-restricted environment. A range of medical and allied health supports are available to all consumers .

Charles Chambers Court has received recognition for high quality service provision by way of the following awards:

- ACSA & HESTA National Award for Excellence in Organisational Quality Care,
- ACSA & HESTA State Award for Excellence in Organisational Quality Care (NSW),
- Aged Care Standards & Accreditation Agency Award for Better Practice/Resident Lifestyle, and
- Mental Health Positive Living in Aged Care

### **Annie Green Court**

This is a 72 bed fully accredited Aged Care Facility support people who have experienced homelessness or at risk of becoming homeless, and those who are financially and socially disadvantaged. It is permanent accommodation delivering 24 hour nursing and medical care, providing support with activities of daily living, home cooked meals and varied social activities. It provides support to consumers by way of podiatry, optometry, psychiatric, psychogeriatric clinics, administration of medication, General Practitioners, Pastoral Care, recreational activities and financial management. Each consumer has their own room with an ensuite, with only 12 consumers to each area which comprises of two lounge areas and dining room. There is a rooftop garden and lower courtyard. Most consumers are 100% concessional, and does not have bond payment requirements (RAD/DAP).

### **Benjamin Short Grove**

Benjamin Short Grove is an accredited residential aged care facility for 60 men and women that support people who have experienced homelessness or at risk of becoming homeless, and who have experienced financial or social disadvantage. Located in Orange, NSW, the facility provides residential aged care for those with Aged Care Assessment Team (ACAT) approval, promoting a consumer focused high quality and independent lifestyle. Most consumers are 100% concessional and does not have bond payment requirements (RAD/DAP). Each consumer receives their own furnished room with an ensuite, with access to communal dining and lounge rooms. There are numerous cultural and low-intensity outdoor activities available for consumers .

## **Endnotes**



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