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**Peak body representing the community-based mental health sector in WA.**

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**Submission by the Western Australian Association for Mental (WAAMH) to the Housing Authority in response to the Seniors Housing Strategy Discussion Paper November 2016**

**Housing for Older People with Mental Health issues**

**December 2016**

Peak body representing the community-based mental health sector in WA.  
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# Submission by the Western Australian Association for Mental (WAAMH) to the Housing Authority in response to the Seniors Housing Strategy Discussion Paper November 2016

*“The reality is that the mental health needs of older people are frequently not given priority, or are indeed ignored, often being incorrectly discounted as just a normal part of getting old”.<sup>1</sup>*

*Ian Yates, CEO Council on the Ageing Australia*

## 1. Introduction

1.1 The WA Association for Mental Health (WAAMH) is the peak body representing community mental health in Western Australia.

1.2 With around 170 organisation and individual members, our vision is that as a human right, every one of us who experiences mental health issues has the resources and support needed to recover, lead a good life and contribute as active citizens.

1.3 WAAMH advocates for effective public policy on mental health issues, delivers workforce training and development and promotes positive attitudes to mental health and recovery. Further information can be found at <http://www.waamh.org.au>

1.4 This submission is a response to the *Housing Authority’s Seniors Housing Strategy Discussion Paper*, dated November 2016.

1.5 We highlight housing issues for older people with mental health issues that are not adequately addressed in the Discussion Paper.

## 2. Comments on the Discussion Paper

2.1 We applaud the Housing Authority’s initiative in developing the Seniors Housing Strategy and strongly support the recognition of the need for immediate and decisive action on housing for low to moderate income older people.

2.2 We support the primary focus on improving access to affordable and appropriate housing for seniors on low to moderate incomes who have limited financial assistance.

2.3 Secure and affordable housing is the most crucial factor affecting an older person’s wellbeing.<sup>2</sup> In policy terms, housing is therefore the most important

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<sup>1</sup> Comments by Ian Yates in an article, Seniors’ mental health issues ignored, *The Senior*, Tuesday 8<sup>th</sup> December 2015 <http://www.thesenior.com.au/news/seniors-mental-health-issues-ignored/>

<sup>2</sup> Benevolent Society (2016) Index of Wellbeing for Older Australians, <https://www.benevolent.org.au/think/index-of-wellbeing-for-older-australians>

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intervention to improve older people's mental health (and health and wellbeing), as well as their capacity to participate fully in the community.

2.4 However, we are concerned that the Discussion Paper makes no mention of older people with mental health issues or addresses their housing needs. This reflects a common pattern whereby public policy and service reform overlooks mental health issues among older people.

2.5 Older people with mental health issues deserve special consideration in government policy and community support, however they are a low priority for policy or service innovation or resource allocation because of stigma, lack of visibility and a relative lack of political and economic power.

2.6 Housing plays a critical role in supporting older people with mental health issues, but the housing needs of older people with mental health issues are ignored or overlooked.

2.7 We believe the Discussion Paper and the Strategy should recognise and accord higher priority to the role of housing in supporting older people with mental health issues.

2.8 Older people with mental illness are doubly disadvantaged as they face the double stigma of ageing and mental illness. They are some of the most invisible and vulnerable individuals in the community.

### **3. Issues requiring attention in the Discussion Paper and Strategy**

3.1 Our submission highlights several issues that receive limited attention in the Discussion Paper and we believe the Seniors Housing Strategy should address these issues.

#### **Issue 1: The alarmingly high prevalence of mental health issues among older people has significant implications for housing policy and reform but is overlooked in the Discussion Paper**

3.2 A significant proportion of older people experience one or more mental health problems.<sup>3</sup> Indeed, there is an alarmingly high prevalence of mental illness among older people<sup>4</sup> and as the population continues to age, the number of older adults living with mental illness and mental health issues will increase.

3.2 The result is an increasing number of adults living with a diversity of mental health and coexisting disorders. The most prevalent of these are depression and anxiety.

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<sup>3</sup> Australian Institute of Health and Welfare (2015) Mental health of older Australians in *Australia's Welfare 2015*, Australian Institute of Health and Welfare, Australia's Welfare series no.12 Cat.no AUS 189, Canberra AIHW

<sup>4</sup> See comments by Professor Allan Fels in Belardi, L (2014) Call for action on mental health and seniors, *Australian Ageing Agenda*, January 28 2014, <http://www.australianageingagenda.com.au/2014/01/28/sight>

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3.4 Approximately 15% of adults aged 60 and over suffer from a mental health disorder. Some data suggests that 10-15% of older Australians experience anxiety and depression. This rises to 34.7% for persons living in residential aged care facilities. Conditions like schizophrenia are more common in older people than in younger adults.<sup>5</sup>

## **Issue 2: The seniors housing crisis is having a significant impact on the mental health of older people**

3.5 We are concerned that the Discussion Paper does not pay enough attention to links between housing and mental health issues among older people.

3.6 There is a growing body of evidence showing that the housing crisis affecting seniors <sup>6</sup> in Australia and Western Australia creates significant housing stress for older people and is having a deleterious effect on older people's mental health and wellbeing.<sup>7 8</sup>

3.7 Housing has a direct impact on the mental health and wellbeing of older people. Problems with housing can upset psychosocial processes. Housing related stress resulting from precarious, unaffordable and poor quality housing, coupled with fear of eviction impacts negatively on mental health and can contribute to anxiety and depression. The negative mental health effects of poor housing, unaffordable housing or lack of security are worse for older people living with mental health conditions.

3.8 The rate of renting amongst persons aged 55 years and over is higher in WA than the rest of Australia and older renters carry a higher housing cost burden and heavy rental costs that cause high levels of financial stress.<sup>9</sup>

3.9 Older renters in WA are a highly disadvantaged group. They have the lowest income, higher rates of material deprivation and have a much higher poverty rate than other groups of older people.<sup>10</sup>

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<sup>5</sup> The Royal Australian and New Zealand College of Psychiatrists (2010) *Older Australians deserve a better deal in mental health*, College Statement, August 2010.

<sup>6</sup> Bickers, C (2013) Western Australian seniors in housing crisis, *The Sunday Times*, March 18, 2013 <http://www.news.com.au/finance/real/estate/western-australian-seniors-in-housing-crisis>

<sup>7</sup> Morris, A (2016) Why secure and affordable housing is an increasing worry for age pensioners, *The Conversation*, December 12, 2016. <https://theconversation.com/why-secure-and-affordable-housing-is-an-increasing-worry-for-age-pensioners>; Howden-Chapman, PL, Chandola, T, Stafford, M & Marmot, M (2011) The effect of housing on the mental health of older people: the impact of lifetime housing history in Whitehall II, *Bio Med Central Public Health*, 2011, 11; Vic Health (date unknown) *Housing and health: Research Summary* [www.vichealth.vic.gov.au](http://www.vichealth.vic.gov.au)

<sup>8</sup> Housing for the Aged Action Group (2016) *At the crossroads in retirement: Older people at risk of homelessness*, HAAG, Melbourne 2016

<sup>9</sup> Curtin University, Bankwest Curtin Economics Centre (2015) *Securing our Future: Meeting the Challenges of WA's ageing population. Focus on Western Australia Report Series*, No 6, November 2015, Perth.

<sup>10</sup> Curtin University, Bankwest Curtin Economics Centre (2015) *Securing our Future: Meeting the Challenges of WA's ageing population. Focus on Western Australia Report Series*, No 6, November 2015, Perth.

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3.10 Australian research demonstrates the mental health effects of living in unaffordable private rental. Private renters of low and moderate to low income are increasingly vulnerable to mental health effects of living in unaffordable housing.<sup>11</sup>

3.11 There is a clear link between losing the ability to pay for housing and a decline in mental health.<sup>12</sup> The impact of housing crisis and housing stress on the mental health of older people who have not previously had mental health issues has become an important issue.

3.12 There is growing evidence that factors inherent to the housing market have a harmful impact on the mental health of older people, including those with no previous history of mental health issues.<sup>13</sup> This includes factors such as inequalities in housing quality, shortage of affordable, age-friendly housing for low income seniors, concern and worry about evictions, household financial difficulties and stress for older people in private rental who are reliant on the aged pension and increasing housing costs and housing stress.

3.13 More seniors are having to relocate to outer suburbs or rural locations to access affordable housing and this can disconnect people from their established networks and lead to social isolation, loneliness and depression.

### **Issue 3: Homelessness is increasing amongst seniors with mental health issues**

3.14 We are concerned that the Discussion Paper is silent on the growing problem of homelessness among older people, including those with mental health issues.<sup>14</sup>

3.15 Homelessness affects an increasing number of older Australians. Seventeen percent of homeless Australians are aged over 55. Older people are also over represented among those living in temporary and insecure housing and those at risk of homelessness.

3.16 While the risk of homelessness among older people may be increased due to mental illness and mental health issues, unstable and insecure housing arrangements contribute to the deterioration of mental wellbeing and mental distress and in some cases, contribute to the development of mental health conditions.

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<sup>11</sup> Mason, KE, Baker, E, Blakely & RJ Bentley (2013) Housing affordability and mental health: Does the relationship differ for renters and home purchasers, *Social Science & Medicine*, 94 (2013) pp 91-97; Bentley, R, Reeves, R & E Baker (2016) Housing: the hidden mental health intervention, *The Conversation*, October 21, 2016 <https://theconversation.com/housing-the-hidden-health-intervention-65465>

<sup>12</sup> Vic Health (date unknown) *Housing and health: Research Summary* [www.vichealth.vic.gov.au](http://www.vichealth.vic.gov.au)

<sup>13</sup> Mason, KE, Baker, E, Blakely & RJ Bentley (2013) and Bentley, R, Reeves, R & E Baker (2016) Howden-Chapman, P, Chandola, T, Stafford, M & M, Marmot (2011) the effect of housing on the mental health of older people: the impact of lifetime housing history in Whitehall II, *BMC Public Health*, 11: 682; Howden-Chapman, P, Signal, L & J, Crane (date unknown) *Housing and Health in older people: Ageing in Place*

<sup>14</sup> Shelter WA (2015) *Preventing Homelessness among Seniors in WA*, Shelter WA, November 2015.

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3.17 Significant numbers of older people with mental health issues are at high risk of homelessness because they live in insecure and precarious housing including single rooms, rooming houses, private hotels, caravan parks, boarding houses, hostels and private rental. Older people with mental health issues who live in private rental are particularly vulnerable to homelessness due to rising rents, an inability to pay rent and eviction.

3.18 Many older people become homeless for the first time due to factors such as unemployment, loss of income, financial difficulties, lack of superannuation and financial resources, family breakdown, eviction or rising rent.

3.19 While some older people find themselves homeless as they age, many older people with mental health issues have long histories of homelessness. They might cycle through the system, being discharged from hospital only to be evicted from their housing, leaving them caught up in a cycle of moving between hospital discharge, homelessness and inappropriate housing.

3.20 Later life homelessness, particularly among women is a growing problem. The largest proportion of older women presenting with a housing crisis have led conventional lives and rented whilst raising a family.<sup>15</sup>

3.21 The Strategy needs be more explicit about the actions that will be taken to address homeless amongst older people, including older people with mental health issues (and coexisting disorders).

**Issue 4: Major government investment is needed to increase the provision of public housing stock, community housing stock, private rental housing for low income seniors, and specialist supportive housing options for older people, including older people with mental health issues**

3.22 The evidence is clear that there is a major housing crisis for a growing proportion of older people.<sup>16</sup>

3.23 Our concern is that the Discussion Paper does not commit to the most important and urgent solution to the housing crisis affecting older people- that is to increase government investment in the provision of public and community housing stock, and supportive housing for older people, including those with mental health issues.

3.24 The greater availability of public housing and community housing for older people must be a high priority in the Strategy.

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<sup>15</sup> Peterson, M & Parsell, C (2014) *Older Women's Pathways out of Homelessness in Australia*, Report for the Mercy Foundation, Institute for Social Science Research, The University of Queensland, February 2014

<sup>16</sup> Toohey, J (2016) Want to age well? Fix the housing system, *Australian Ageing Agenda*, February 15, 2016 <http://www.australianageingagenda.com.au/2016/02/15/want-to-age-well-fix-the-housing-system>

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3.25 Public housing and community housing are critical tenures for older people, particularly older people with mental health issues, because of security of tenure, affordability and locations that provide access to required services and amenities such as hospitals, mental health services, public transport, shops, pharmacists, GPs and other health practitioners.

3.26 The recent research undertaken by Lisa Wood and Paul Flatau at the Centre for Social Impact, University of WA demonstrates the significant role public housing plays in the lives of people with mental health issues.<sup>17</sup>

### **Issue 5: The need for more supportive housing and housing and tenancy advocacy and support for older people is overlooked in the Discussion Paper**

3.27 There is growing recognition that the increasing number of older people, including older people with mental health issues and coexisting conditions have poor access to specialist housing advocacy and support, tenancy support and mental health support.

3.28 There is no specialist tenancy support and advocacy service for older people and existing tenancy support services have had funding reduced and have limited capacity to support older people and people with mental health issues.

3.29 Older people with mental health issues require mental health and housing support otherwise they risk being admitted to nursing homes prematurely or to mental health facilities. This takes away their independence, breaches their basic rights and costs the state considerable amounts of money.

3.30 Some specialist supportive housing options have developed over recent years to meet the needs of older people with mental health issues, however shortages in provision must be addressed

3.31 There is a need for more wrap around services for older people with mental health issues to maintain the security of stable housing. Housing providers need to work closer with mental health services and aged services providers.

### **Issue 6: The importance of housing modifications and adaptations for older people's mental health**

3.32 There is compelling evidence that housing modifications can improve older people's mental health.<sup>18</sup> Home modifications and adaptations foster a sense of security and belonging, allow older people greater independence, strengthen

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<sup>17</sup> Wood, L, Flatau, P, Zaretzky, Foster, S, Vallesi, S and D, Miscenko (2016) *What are the health, social and economic benefits of providing public housing and support to formerly homeless people*, AHURI Report No. 265, July 2016, Australian Housing and Urban Research Institute, University of Western Australia, Perth.

<sup>18</sup> Fendt-Newlin, M, Cornes, M, Manthorpe J and Moriarty, J (2016) *Living Well in Old Age: The value of UK housing interventions in supporting mental health and wellbeing in later life*, Kings College London, 2016.

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personal and social meaning, lessen dependence on others and have a major impact on quality of life and wellbeing.<sup>19</sup>

## 4. Actions

4.1 We suggest the following actions for inclusion in the Strategy:

- Develop greater understanding among mental health providers, public and community housing providers and ‘senior serving’ agencies about the impact of housing issues for older people with mental health issues.
- Increase investment in public and community housing to expand public and community housing stock for older people, particularly people with mental health issues and people with low to moderate income who are non-homeowners and who experience financial stress.
- Increase and improve regulation of community housing providers to ensure that access to affordable community housing is transparent and accountable to tenants and the wider public.
- Widen eligibility for public and community housing to cater for older people with a broader range of incomes by increasing the asset limit and income limit for eligibility to priority public housing and community housing.
- Increase the length and security of tenure leases and rental controls in the private rental market. Renters should be able to enjoy some of the security that people have through home ownership.
- Develop and fund specialist housing and tenancy advocacy and support service (s) for older people, including older people with mental health issues (along the lines of the Home at Last Service for Older People run by the Housing for the Aged Action Group- HAAG- in Melbourne).
- Increase the availability of accessible, affordable, permanent supportive independent housing for seniors with mental health issues that provide wrap around case management, housing support and tenancy support services. The supportive housing model must include support with activities of daily living to enable older people to maintain independence and retain housing.
- Ensure better integration of care and support for older people between public and community housing providers, homelessness services, aged care providers and mental health services.
- The Housing Authority to give higher priority to housing more older people, particularly seniors with mental health issues in public housing and community housing and ensure the availability of housing support and onsite services.
- Invest in initiatives to assist and support seniors in private rental, including people with mental health issues or those at risk of developing mental health issues, to maintain their tenancy.
- Improve funding for coordination between housing providers, mental health and services for older people to ensure adequate ‘wrap around’ services for older people with mental health issues who are seeking or trying to maintain housing.

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<sup>19</sup> Age UK and ILC-UK (2014) *At Home*, Community Matters Seminar Series.

- Develop a greater range of housing assistance products to provide housing opportunities for midlife and retiree households who have little to moderate wealth.
- Establish more programs to enable older people to access affordable home adaptation and modification services.