



Submission to the Legal and Social Issues Committee

Inquiry into Support for Older Migrants and Refugees

Cultural Diversity Reference Group, Housing for the Aged Action Group

Executive Summary

Housing for the Aged Action Group (HAAG) welcomes the opportunity to comment on the Legal and Social Issues Committee Inquiry into Support for Older Victorian Migrants and Refugees. HAAG are passionate about supporting older migrants and refugees and we are pleased that the Government are open to hearing the voices of our culturally diverse members on issues that are important to them.

Our recommendations relate primarily to housing services but also to aged care access, as we have one of the only Aged Care Navigator trials supporting older people at risk of homelessness in the country. CALD communities face significant cultural and structural barriers to accessing services, especially housing services, but there are a plethora of changes that could be made to ensure equitable access and appropriate support. Our recommendations below reflect our commitment as an organisation to the health and wellbeing of older Migrants and Refugees as part of our vibrant Victorian community.

About HAAG

HAAG is member-based, community organisation specialising in the housing needs of older people. The organisation has over 500 members actively campaigning for housing justice. HAAG's service arm is the Home at Last (HAL) service which provides a one-stop shop of Housing for the Aged Action Group - housing information, support, advice and advocacy for Victorians over 50 years of age. This assistance is provided through an intake and referral service assisting over 1,000 people per year. We also provide outreach support to re-house older people who are homeless or at risk of homelessness into long term affordable, age-appropriate housing. We have an early intervention and prevention approach to



homelessness, which involves providing community and professional education to alert people to what places older people at risk of homelessness and pathways to support.

HAAG has extensive experience working with culturally and linguistically diverse older (CALD) people over 30 years. In recent years HAAG has intensified its commitment to engaging with CALD communities, demonstrated via two significant projects: the [Preventing Homelessness in Older CALD communities project](#), a partnership with the Ethnic Communities Council of Victoria, which resulted in a 300% increase in housing referrals from our target communities; and the [Home for Diversity](#) project, a partnership with the Centre for Ethnicity and Health, which offers specific recommendations for homelessness services to improve their engagement with CALD communities.

HAAG's daily work is also informed by the wisdom and input of older CALD Victorians, through our Cultural Diversity Reference Group. In monthly consultation meetings HAAG asks community members to provide feedback on its service provision, access to its services in the community and how we can better incorporate community needs into our service. HAAG is committed to elevating the voices of older people, so the quotes contained in the submission are drawn from the experiences of older migrants and refugees, as referenced in the above reports; as well as consultation meetings with HAAG's Cultural Diversity Reference Group, which is made up of skilled volunteers, who are all older adults from culturally and linguistically diverse backgrounds.

HAAG Bi-lingual Community Educators: Since 2015, HAAG has trained and worked with bilingual community leaders who work as volunteers within their community to share information about HAAG and the Home at Last service. They can recognise when a person needs help with housing and, with their consent, make a referral to Home at Last via a single, nominated worker.

HAAG Cultural Diversity Reference Group: comprises HAAG Community Advocates that meet monthly and have done since 2016. The Reference Group provides a forum for Community Advocates to share information about community needs, gaps in service provision and experiences using the Home at Last service. The forum also provides an opportunity for HAAG to share information about the ever-changing Victorian housing system, housing options and any new initiatives.

Responding to the Inquiry's Terms of Reference

Due to the nature of our work, HAAG's recommendations on the adequacy of services and support for older Victorians from migrant and refugee backgrounds are primarily focused on housing and related services.



Recommendations:

Adequacy of Services:

- 1.1 All housing and homelessness services that work with culturally and linguistically diverse clients should receive training on how to work in a culturally responsive manner. These services should also be adequately resourced, including provision for additional specialist/bi-lingual staff and for the increased use of translating and interpreting services.
- 1.2 Services should be funded to deliver community education, to overcome cultural stigma and barriers to access and to encourage older people from migrant and refugee backgrounds and their families to actively access housing with and for elderly family members.

Unique Challenges:

- 1.3 Invest in social housing in areas where migrants and refugees live. Older Victorians from migrant and refugee backgrounds must not be housed away from their family or community.
- 1.4 Social housing application processes should be simplified and use Plain English. An online form to apply for housing should be available to older people. It should be clear and simple with a maximum of 10 questions and direct the older person to face to face support.
- 1.5 Extend the scope of the Royal Commission into Family Violence Recommendation 20, so that the Victorian Government reports annually on the extent of unmet housing demand among people affected by elder abuse, and proposed actions for meeting the continuing housing demand from
- 1.6 Support Aged Care Services to make a suite of changes that improve the cultural literacy of its staff and address service access issues including the use of interpreters and forms in multiple languages.

Ideas to advance physical and mental health:

- 1.7 Increase social and affordable housing options for older people particularly in areas that allow maintenance of social and cultural networks, access to transport, health and other services, employment for those who have not retired, and green space.



Adequacy of services for older Victorians from migrant and refugee backgrounds, specifically housing support.

Recommendation:

- 1.1** All housing and homelessness services that work with culturally and linguistically diverse clients should receive training on how to work in a culturally responsive manner. These services should also be adequately resourced, including provision for additional specialist/bi-lingual staff and for the increased use of translating and interpreting services.

“Our people always relied on each other so they will need a lot of convincing that help is available”¹

CALD communities face significant challenges in accessing appropriate and affordable housing options, due to cultural and systemic barriers. The ability to access services and support is influenced by how long a person has lived in Australia, fluency in the English language and availability of information for CALD communities in their first language. The availability of information in hard-copy form for older people is also a factor that can impact accessibility, as many older people, particularly those from CALD backgrounds have limited access to technology.

Most of the groups consulted as part of the 2015 ‘Preventing Homelessness in Older CALD Communities’ project noted that services must have a basic understanding of their culture in order to provide an effective service. Without knowledge and understanding of the diverse migration histories and cultural values and practices of Australia’s multicultural communities, services will not be culturally inclusive and responsive to the complex needs of clients from culturally diverse backgrounds. Without philosophical and structural changes to how these services are delivered, many members of migrant and refugee communities will continue to be alienated and disconnected from housing services and vulnerable to homelessness.

“People, who come to a new country as refugees in the later phase of their life, find it very difficult to adapt. Services should consider the circumstances of those people affected by war and their ability to adjust to a new way of life”².

Similarly, the Chinese community reference group suggested:

“We need to help mainstream workers enhance cultural understandings of the housing issues faced by Chinese elderly people. Clients tend to trust those who understand them deeply”.³

¹ A Home for Diversity, Community Reference Group Meeting Number 1

² Serbian Community Reference Group, Meeting number 2, March 2015, Preventing Homelessness in Older CALD Communities Project

³ Chinese Community Reference Group, Meeting Number 3, March 2015, Preventing Homelessness in Older CALD Communities Project



1.2 Services should be funded to deliver community education, to overcome cultural stigma and barriers to access and to encourage older people from migrant and refugee backgrounds and their families to actively access housing with and for elderly family members.

One way that services can be tailored to meet access needs of CALD communities is by providing in-language community education. Prior to the COVID-19 pandemic, HAAG held regular in-language community education sessions about the Home at Last service. These sessions offer tailored information which has been designed collaboratively with cultural reference groups from six communities. Case studies from the communities (which have been made into films) are used to emphasise some of the cultural aspects of being at risk of homelessness. For instance, in some communities the common experience of being at risk of homelessness may be living with family (adult children) in an elder abuse/conflict situation, whereas for other communities, most older people who are at risk of homelessness are renting on their own.

Perhaps the greatest benefit of the community education sessions is that they help to erode stigma in the community about those facing homelessness, which means people feel more able to seek services at a point where they can prevent a housing crisis, rather than during a crisis. It may take multiple community education sessions before the community lets the stigma of a housing crisis go. For instance, in one Indian community group, three community education sessions were delivered. At the first session, the group was silent at the end. No one asked any questions. At the second session, people started talking about people they knew who were experiencing stress or elder abuse in their family home and wanted to leave and live alone. By the third session, people were talking openly about their own experiences of housing stress and crisis and seeking help from the HAAG worker. Community education needs to be culturally appropriate, repeated a number of times and delivered by someone who is trusted in the community

Unique challenges faced by this cohort, including, but not limited to, social isolation, civic participation, digital literacy, elder abuse and access to culturally appropriate aged care and home care services

Social isolation

Recommendation:

1.3 Invest in social housing in areas where migrants and refugees live. Older Victorians from migrant and refugee backgrounds must not be housed away from their family or community.

“You set people up to fail when you remove them from their community and supports”⁴

⁴ Hoda, Cultural Diversity Group consultation, March 2021



It is important to note that older people have been disproportionately affected by COVID-19 and suffered terribly from isolation, cessation of services, loss of income, limited mobility, access to information and now increased evictions from private rental properties. The pandemic has exposed the cracks in the housing system and highlighted the critical link between safe, secure and affordable housing and good health and wellbeing, particularly in older age. We've surveyed 102 Victorians aged between 55 and 85 years old about the impact of Covid-19 on their housing, 18 of whom came to our housing support service with Covid-19 related housing issues. These people are living across private rental, public and community housing, retirement housing, or are experiencing homelessness. More than a third are feeling less secure, and a quarter expect paying rent to become harder⁵.

We need housing where housing is most needed. These are often in areas with high proportions of migrants and refugees, simply because peoples' migration history puts them at risk of homelessness. Many older people live in overcrowded intergenerational homes and are in desperate need of public housing, however, they are unable to leave their community as they often do not drive and their often-limited English means they are unable to participate in society without the support of their families. There is very limited supply in the areas where social housing is most needed such as Hume and Moreland so people are often forced to live away from family and friends. Social housing that is far from the older person's community, away from familiar areas and services, family and friends is not appropriate, and it often leads to mental health problems.

Digital Literacy

Recommendation:

1.4 Social housing application processes should be simplified and use Plain English. An online form to apply for housing should be available to older people. It should be clear and simple with a maximum of 10 questions and direct the older person to face to face support.

HAAG's Home at Last service assists older people to make applications to the Victorian Housing Register and has first-hand experience of the barriers to access for older people. Online application processes are difficult for older people who lack digital literacy, and can't afford internet connectivity, which creates a digital divide. The number of questions, confusing eligibility criteria and burden of proof (for example, Special Accommodation Requirements) create additional barriers for older people.

The HAAG Cultural Diversity Reference Group recommends a simplified online housing application form that the older person could do themselves, or a family member could assist with. This form would ask

⁵ HAAG, Policy Note, COVID 19 and Older People in Housing Stress, 2020, found at <https://www.oldertenants.org.au/sites/default/files/covid19-policy-note.pdf>



the basic eligibility questions and then make a direct referral to a housing support service such as Home at Last for assistance with the documentation needed to support the application.

Individualised, in-language support should always be available, through the entire housing process, including signing the tenancy agreement. The additional time taken to use interpreters to assist older CALD people needs to be acknowledged in funders' key performance indicators (KPIs) and funded adequately.

Elder abuse

Recommendation:

- 1.5** Extend the scope of the Royal Commission into Family Violence Recommendation 20, so that the Victorian Government reports annually on the extent of unmet housing demand among people affected by elder abuse, and proposed actions for meeting the continuing housing demand.

*"We don't like discussing our family matters outside the home, complaining about our children or showing ourselves as victims"*⁶

Elder abuse is increasing and Home at Last's data shows that many of these instances of abuse are occurring in CALD households. Lockdowns, loss of employment and other COVID related stressors exacerbate existing tensions in intergenerational homes, leading to increases in elder abuse. Additionally, the tendency to live intergenerationally plus the dependence on family for day-to-day language-related assistance puts older CALD people more at risk.

In all households and the lack of affordable housing is a factor contributing to elder abuse. The Royal Commission into Family Violence stated that "meeting the accommodation needs of older women (and some older men) with limited financial resources may be the only effective way of protecting them from violence. For those who choose to leave their homes, an increase in appropriate and affordable housing is needed." Home at Last service data has shown a 50% increase in elder abuse and family violence cases over the last financial year. Seniors Rights Victoria's submission to the Royal Commission into Family Violence recommended improved housing options for both older women and perpetrators of elder abuse to improve outcomes for victims. National Ageing Research Institute (NARI) research into the outcomes of interventions into elder abuse recommended a review of affordable housing options for older people and adult children to address the need for accommodation options to escape abuse.

*"I am working with older people who are getting benefits and the (adult) children are forcing them to go to English classes (so that they receive Centrelink payments). I've seen women being taken to the ATM and taking their money out and taking their money"*⁷

⁶ Participant 1, "A Home for Diversity" 2016, Service User Interviews

⁷ A Home for Diversity, Community Reference Group Meeting Number 1



Specific reporting on the unmet need for housing for people affected by elder abuse (often perpetrated by adult children and a result of ageism as well as sexism) would raise awareness of the issue amongst decision makers. Meeting the continued housing demand for older people at risk of homelessness due to elder abuse should be a priority for any investment in social and affordable housing.

Access to culturally appropriate aged care and home care services

Recommendation:

- 1.6** Support Aged Care services to make a suite of changes that improve the cultural literacy of its staff and address service access issues including the use of interpreters and forms in multiple languages.

Since January 2019, HAAG has been an information hub for the Aged Care Service Navigator trial. We are one of the only information hubs providing face-to-face, one-on-one support, in the home or in our office to assist older people at risk of homelessness to register with My Aged Care. This has given us a unique insight into the difficulties in gaining access to the Aged Care system for people at risk of homelessness, particularly older Victorians from migrant and refugee backgrounds.

The Aged Care Navigator coordinator has observed a lack of multilingual resources in many Aged Care services. This lack of resources prevents older people from being able to speak to, read or write responses and fill in forms in their preferred language. There is often an expectation (not always expressed) that an older person who has lived in Australia for a long time should have learnt English and/or 'assimilated' in other ways. Because of this bias, older people from CALD backgrounds often face multiple levels of discrimination. The intersectionality of factors such as ageism, racism and Eurocentrism (especially towards people from Middle Eastern Countries) can lead to a fear or hesitancy in accessing government services. This may be because of negative experiences of governments in the past (both here and abroad) and/or the expectation or preference that they be cared for by their own family and/or people within their own cultural community.

Service providers can help alleviate some of these issues by:

- Building relationships with trusted members of various CALD communities who can be called upon to assist in liaising with clients who experience barriers to accessing services.
- Using TIS service and /or other interpreting and translating resources, providing forms and information in the preferred language of the CALD client and not expecting or assuming that it is the client's responsibility to find someone to fill out the form on their behalf.
- Educating staff on the discrimination experienced in CALD communities so that they are more aware of their own biases.
- Encouraging and providing staff with opportunities to learn at least some basic greetings in various languages to assist in breaking down some of the awkwardness that can be experienced by workers when assisting people from non-English speaking backgrounds.



Ideas to advance the physical and mental health and wellbeing of Victoria’s multicultural seniors including global best practices.

Recommendation:

- 1.7** Increase social and affordable housing options for older people particularly in areas that allow maintenance of social and cultural networks, access to transport, health and other services, employment for those who have not retired, and green space.

“Because of all that was happening with this housing, I was sliding back into the depression and I knew there was a chance for it to happen again, and if someone told me ‘yeah there is housing’ then it would have saved me from thinking like that. The whole thing is scary, thinking what’s going to happen for me from now until 10 years”⁸

Homelessness is an unacceptable breach of human rights and has many negative effects on people’s health and wellbeing, effects which are multiplied as people age. Research has shown that:

- People experiencing homelessness are more likely to prematurely age when compared to the general population.
- Chronic health conditions are generally more common amongst older people experiencing homelessness.
- Older and prematurely aged people who are experiencing homelessness often also experience mental illness, which may be the result of, or compounded by, traumatic experiences while homeless.
- The risk of death for older and prematurely aged people experiencing homelessness is higher than that for older and prematurely aged people with housing.
- Older and prematurely aged people may be experiencing homelessness as a result of abuse and have continued higher rates of abuse while homeless.

In 2018, approximately one-third of social housing tenants in Australia were aged 55 years and over, representing 35% of tenants in public housing, and 30% in community housing. With an increasing aged population, decreasing homeownership, and a private rental market that is increasingly unaffordable the demand for social housing is expected to steadily increase. Notably, the Australian Housing and Urban Research Institute have projected that by 2031 the unmet demand for social housing for this age group alone is likely to increase by approximately 78%, from 2016 figures.

⁸ “A Home for Diversity” 2016, Service User Interviews, Participant 1



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Without significant ongoing investment into increasing housing stock, we will see the housing crisis deepen and the health crisis associated with homelessness grow. According to Dr Judy Yates (2017), “Over 30,000 additional dwellings need to be added in the next 20 years if Victoria is to maintain long-term social housing at the current rate of 3.5%. This translates to an increase of around 1,600 to 1,700 dwellings each year to 2036, with approximately a further 100 extra homes added to the short to medium-term rental stock to maintain the current level of social housing.” In December 2016, Victoria’s 30-Year Infrastructure Strategy estimated that between 75,000 and 100,000 low-income households do not have access to affordable housing. Given this huge backlog and that the current level of social housing coverage does not adequately prevent homelessness or even house those who are already homeless, HAAG recommends 10,000 new social housing dwellings per year be built for the next 10 years.