# Erasmus+ Support for Elderly People Who Experience Homelessness

4<sup>th</sup> October 2022



#### **Focus Ireland founded in 1985**



Focus Ireland, first known as 'Focus Point' was founded by Sr. Stanislaus Kennedy in 1985 to help support women in homelessness.





#### **Focus Ireland Today**

Advice and Information (Prevention)

Tenancy Support & Sustainment

Short-term accommodation

Research/Peer Research Policy

Long-term accommodation

Aftercare (Youth Housing)

Preparation for Education, Training & Employment (PETE)

**Housing First** 

Family Mediation

Prison In-reach (Women's prison programme)



# Preventing Homelessness & Supporting Sustained Exits from Homelessness



#### Focus Ireland: Housing-led Solutions

- Long-term Supported Accommodation
- Housing First
- Focus Housing Association



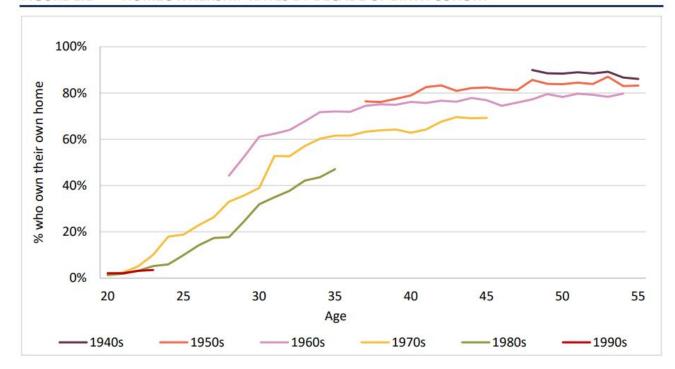


#### **Irish Context**



#### Declining levels of home ownership in Ireland

FIGURE 1.1 HOMEOWNERSHIP RATES BY DECADE OF BIRTH COHORT



Source: Reproduced from Roantree et al. (2021) using the Survey of Income Distribution, Poverty and Usage of State Services; the Living in Ireland survey; and the Survey on Income and Living Conditions.

Projected achievable rate of homeownership:

- 90% for current retirees
- Approx. 80% for people 45-54 and 55-64
- Approx. 71% for people 35-44
- Approx. 50% for people 24-34

Lower rates of homeownership -> higher 'after housing costs' income poverty rates.

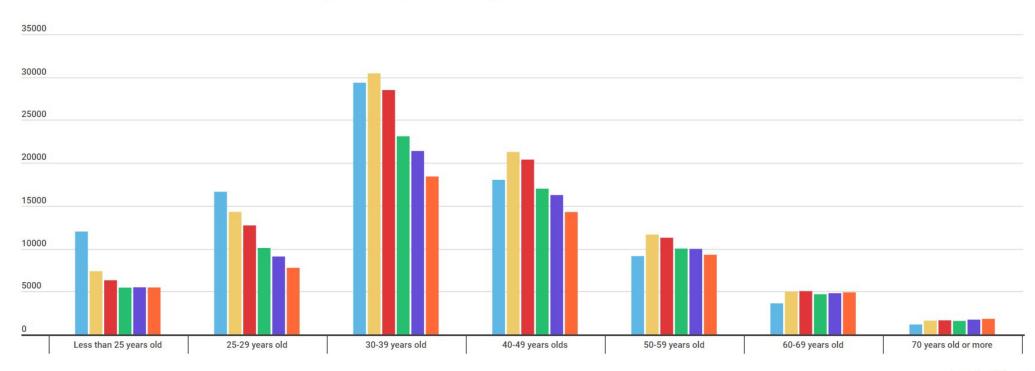
Unlikely to change unless income growth outpaces house price growth for a sustained period.



Source: Economic and Social Research Institute (ESRI) (July 2022) 'Future Trends in Housing Tenure and the Adequacy of Retirement Income

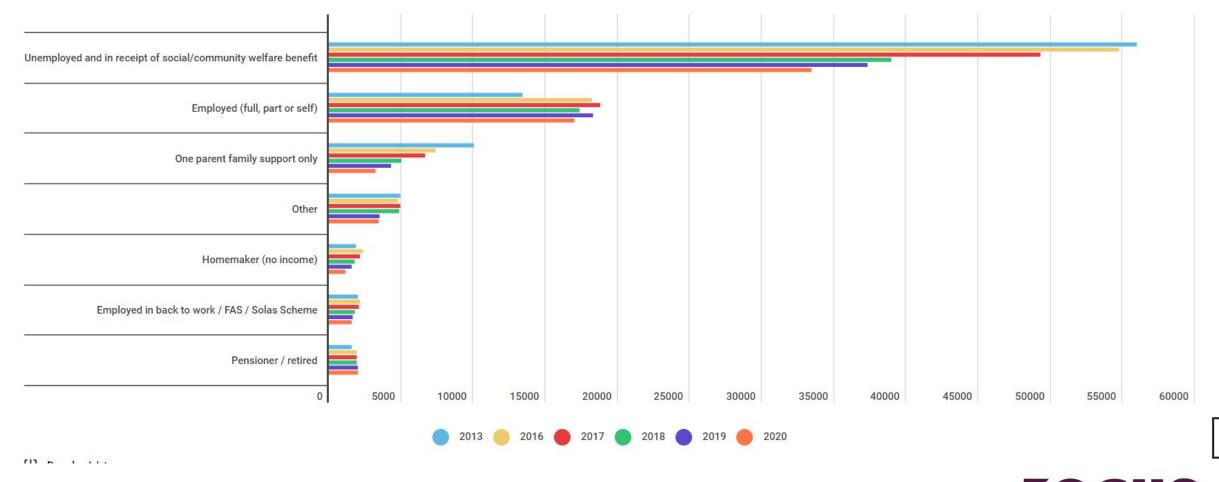
## Households qualified for social housing

Age Profile of Households (Main Applicant)





#### **Employment Status by Main Applicant**







#### What happens when Generation Rent grows old?

As buying a home becomes increasingly difficult, renters face challenges in retirement

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Large number of older renters paying third or more of income for accommodation

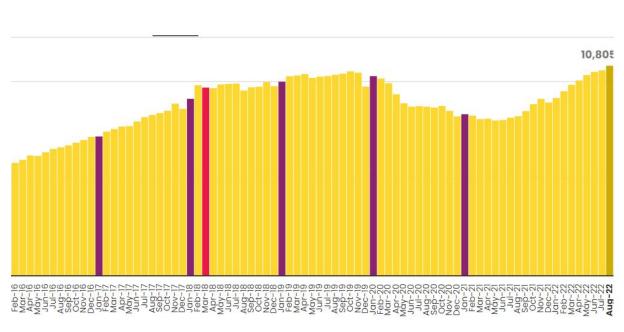


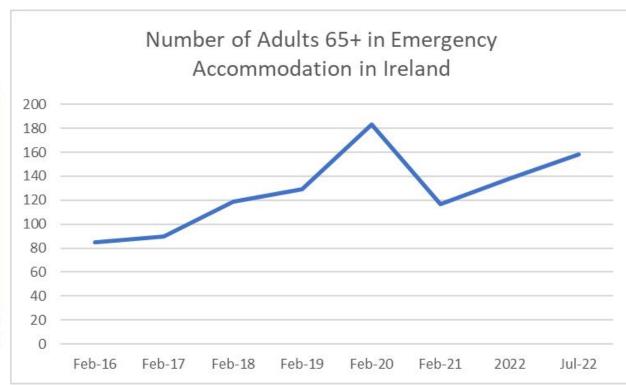
#### Private rental model will see number of older homeless people increase - Alone

Older person's support group to tell Oireachtas committee 20.5% of people they support have housing issues



#### Rising homelessness amongst older cohort







#### Cost of Living in Ireland: Pension Inadequacies in Private Rental Market

#### **State Pension (Contributory)**

Highest Rate - €253.50

Rates increase by €10 for 80+

#### **State Pension (Non-Contributory)**

66-80 - €242

80+€252

National average standardised monthly rent Q1 2022 = €1,460

Average rent for new tenancy in Dublin Q1 2022 = €2,015

Fourteen counties have standardised average rents in new tenancies above €1,000 per month in Q1 2022



#### One bed apartment €81.50 per week







#### **Social Welfare Supports**

- Primary Payment
- Rent Supplement
- Household Benefits Package €35 monthly off bill + TV licence (value €160 per year)
- <u>Living Alone Increase</u> €22 per week
- Fuel Allowance Oct to March only, €33 per week
- <u>Medical card</u> GP services, community health services, dental, prescription medicine costs, hospital care etc.
- Rent Supplement is a payment that helps with the cost of your rent.
- Free Travel Pass access public transport services for free.
- Supplementary Welfare Allowance Scheme Urgent Needs Payment, repairs, replacement household goods.



#### **Customer Outgoings**

- Rent €30.00+ per week
- Electric €35 €50 per week
- Gas/ Heating €15 €50 + per week
- Groceries €40 per week
- TV channels €35 per month
- Mobile phone €20 per month
- Medication €15 per month
- Cigarettes €15.50
- Take way €10- €15.00 per pack
- Self Care €10 €20
- Clothing / footwear
- Upkeep of home
- Alcohol

#### Challenges

- Upkeep of homes i.e. painting
- Isolation
- Often little money left for enjoyable activities in life.
- Living one week to the next
- Many run out of money



### Premature Ageing Amongst Current Tenants Aged 40-65



## Trinity College Dublin - Irish Longitudinal Study on Ageing (TILDA) – 'Premature Ageing' in long-term homeless adults in Dublin

- Heightened experiences of childhood and adulthood trauma and abuse
- Increased levels of psychological stress
- Effect upon physical and cognitive frailty?



#### **Experience within Focus Ireland Housing Solutions**

#### **Housing First**

Supporting long-term housing solutions for entrenched rough sleepers and long-term emergency accommodation users.

"Housing First provides immediate or near-immediate re-housing without any requirement that high need, chronically homeless people, show themselves to be 'housing ready' before they are re-housed. Support to sustain their housing and improve their health, well-being and social integration is provided to service users in their own home, and use of that support is something over which service users exercise considerable choice and control" (Tsemberis, 2010)



### Issues presenting prematurely amongst tenants aged 40+

- Mobility Issues
- Arthritis
- Forms of Lung Disease
- Diabetes and diabetes related complications



### Consequences of accelerated ageing amongst persons who have experienced long-term homelessness

- Difficulties Accessing Healthcare
  - Waiting Lists Prioritised by Age
  - Regional Inequalities Accessing Healthcare
- Disengagement with Health Services
  - Previous Trauma
  - Negative Experiences of Healthcare
- Availability of Suitable Accommodation
  - Ground floor apartments
- Impact of Negative Coping Mechanisms





