



Homelessness and Older Australians

A significant number of older Australians experience homelessness. Seventeen per cent of homeless Australians are aged over 55 – that's almost 20,000 people. People in this age group are also over-represented among those living in temporary and insecure housing and at risk of homelessness. There is a chronic shortage of age-appropriate and affordable housing for older people who have been homeless, and this problem is likely to grow worse with an ageing population placing increasing pressure on the aged care system and community services generally.

Homelessness and Older people: Statistics

- The 2006 Census count tells us that about 64 per cent of homeless older Australians are men, and 36 per cent are women. There is evidence that homelessness amongst older Australians is increasing.
- While they are 17 per cent of the homeless population, older Australians are under-represented in homelessness service use data: Less than 5 percent of the people who were supported by specialist homelessness services in 2009/10 were over 55.
- People in this age group are over-represented among people living in boarding houses, and as marginal residents of caravan parks. A quarter of the people staying in boarding houses are over 55 and 42 per cent of marginal residents of caravan parks are in this age bracket. People who are homeless for long periods of time often suffer from premature ageing, caused by the hardship of living rough. While they may be relatively young, they share a health and care needs profile with much older people. Long term periods of rough sleeping result in premature death, often due to chronic illness.

Specialist Homelessness Services

The older Australians who do access homeless assistance services are more likely to have been sleeping rough (in a car, in a tent, or on the street or in a squat) than any other age group. A study of older homeless people in the US, UK and Australia found the mean duration of previous homelessness among people aged over 50 to be 9.6 years.

There are many reasons why older Australians are less likely than other people experiencing homelessness to access support and accommodation services. These include high-turn away rates from services, caused by high demand and under-resourcing. Older Australians may suffer from health issues including physical frailty, mental health issues and entrenched isolation that make it difficult to seek assistance. People may feel a sense of shame and stigma about their situation. Older people may also feel out of place in homeless services, where the majority of residents are aged between 15 and 45, and may include families.

People who have experienced long periods of homelessness, particularly those who have cycled between boarding houses and rough sleeping frequently require aged care/higher care services at a younger age than people who have a stable housing history. The stereotypical resident of an aged care home in Australia is a woman in her mid-eighties whereas people who have experienced homelessness may begin to have higher care needs in their fifties. This could make many aged care settings inappropriate for people who have experienced homelessness as they're likely to be younger than other residents.

The aged care system in Australia has historically been geared towards middle-class older people. Most aged care places are secured by the payment of an entry bond which is frequently financed by the sale of a family home. For people with limited means without a home to sell, the number of aged care places is limited and entry into the aged care system can be difficult.

In addition, some aged care services may not wish to deal with some of the more challenging behaviours that some older people with a history of homelessness may exhibit. There are only a small number of specialist providers of aged care services to people who are experiencing homelessness. The [White Paper on Homelessness](#) flagged the construction of one new specialist aged care facility that would provide places for older people experiencing homelessness each year. This is a start but as Australia faces up to the challenges brought about by our ageing population, many more places will be needed for older people with little or no assets, particularly older people who are experiencing homelessness. Boarding houses are an inadequate response.

Causes of homelessness

- Homeless for this population is caused by a lack of affordable housing, including the shortage of public housing. The loss of private boarding houses in cities and caravans on Australia's east coast has compounded the problem in recent years.
- For others in this age group, homelessness may be chronic and entrenched, many have cycled in and out of homelessness for decades.
- A single person living on the full social security pension plus full rent assistance will receive just over \$385.50 per week, barely over a conservatively estimated poverty line of \$345 per week.
- The death of a spouse can mean that people's income halves, and they may no longer be able to afford to pay their rent, which can lead to eviction.



Creating a framework for ending homelessness



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- Older women escaping domestic violence are particularly vulnerable to homelessness, as they may have only a small amount of money from a settlement which is enough to preclude them from public housing but not enough to purchase or rent a home.
- Recent research has found that there are a growing number of women aged 45 and over who are finding that they are experiencing homelessness later in life largely for financial reasons. Many of these women have been forced out of the workforce early with insufficient savings and superannuation, others have separated from life partners with insufficient means to meet housing costs and others have become homeless after the death of a spouse.
- This situation is compounded by the lack of appropriate care for older people, particularly those with complex needs or who are exhibiting challenging behaviours in the aged care system.

What needs to happen?

- Scale-up of innovative models that provide long-term aged care and housing services for people with histories of homelessness and marginal housing.
- The aged pension must be increased to a level that ensures people receiving this payment do not fall into poverty.
- There needs to be an increase in the number of community aged care packages that are available to people from disadvantaged backgrounds or who have limited means.
- We need to see more mainstream aged care providers getting involved in the provision of aged care places for people who have experienced or who are experiencing homelessness.
- The Assistance with Care and Housing for the Aged Program needs to be expanded significantly and not for profit organisations need to be encouraged and funded to participate in the program in greater numbers.

The Productivity Commission report on the future capacity, challenges and needs of the aged care system provides us with a good opportunity as a nation to examine how we can significantly reform an aged care system that has historically been established and funded with a view to servicing and supporting middle and upper class Australians. Growing numbers of older people from disadvantaged backgrounds will need aged care services and accommodation in the future. They will not have the luxury of selling a family home to pay an entry contribution bond. New funding models will be needed.

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