



Ageing out of place:

Homelessness amongst older Australians

TRAVIS GILBERT,

POLICY AND RESEARCH OFFICER HOMELESSNESS AUSTRALIA

Most Australians would agree that the final stages of a person's life in a prosperous nation like Australia should be lived in relative comfort, safe in the knowledge that one has a safe and secure place to call home. For a growing number of older Australians however, this is not the reality. On Census night 2006, 18,108 Australians aged 55 and over were counted as homeless: an increase of more than 30% since the 2001 Census was conducted¹.

Older Australians often become homeless after a series of adverse life events. While some older people may become homeless because of life events that are similar to Australians experiencing homelessness in other age groups, there are some causal factors that are unique to people aged 55 and over.

For too long the issue of homelessness among older Australians has received an inadequate response. A significant number of older Australians stay in substandard conditions in boarding/rooming houses because they are unable to access mainstream aged care services or to afford independent accommodation that meets the acceptable minimum community standard in Australia. As far back as 2002, Aged and Community Care Services Australia produce a report containing recommendations to address the issue.

There are a few service models in operation that cater specifically for older Australians, with Wintringham in Melbourne and Mission Australia's Charles Chambers Court in inner-city Sydney being among the more well recognised homelessness services for older Australians.

There have been some positive developments with new service models funded in some jurisdictions under the National Partnership on Homelessness.

While small in scale, there is at least a recognition on the part of Governments that homelessness amongst older people is a serious problem in Australia compounded by an aged care system geared towards middle class people with an asset base and the decline of public housing that may in times past have provided a safety net for thousands of Australians reliant on the aged pension, for whom home purchase was not an option.

A tale of three cities...

A three nation study involving partners from Wintringham in Melbourne, the Sheffield Institute for studies on Ageing, University of Sheffield (UK) and the Committee to End Elder Homelessness, Boston (US) identified a number of causal factors that lead to older people experiencing homelessness. The factors they identified were:

- Marital or relationship breakdown
- The death of a spouse, life partner or carer
- Breakdown of relationship with children/in-laws
- Housing sold/end of tenure
- Financial problems leading to eviction and inability to secure a new property
- Inability to maintain/manage independent housing
- Alcohol and other drug related problems
- Acquired Brain Injury²

The study found that typically homelessness did not result from one single causal factor but is likely to have been the result of a number of compounding factors. It found the end result leaves newly homeless older people confused, depressed and isolated³. As noted above, homelessness among older

Australians has increased significantly since that research was conducted.

Reform for the Ages: The Productivity Commission report on the future of aged care in Australia

Though not specifically directed to examine the needs of older Australians who are experiencing or are at risk of homelessness the report acknowledged that there is a need to ensure disadvantaged and 'vulnerable' older people can access aged care services into the future⁴. That said; the thinking of the Commission is encapsulated in the following quote:

"...The Commission, and many participants in this inquiry, consider that accommodation expenses are a personal responsibility throughout life..."⁵

Like most reports since the 1970s, the Productivity Commission report frames the future provision of aged care accommodation and services in the future in the context of a competitive market and pays scant attention to the potential failure of market forces to provide for people with little to no assets (especially the lack of a principal residence) and little capacity to pay.

To be fair the Commission does acknowledge in the report that some older people will not have the benefit of being able to utilise the proceeds from a house sale to fund a co-contribution bond to broker access to an aged care provider, but there appear to be no specific proposals in the report that would facilitate improved access to the aged care system for people who are experiencing homelessness. This is disappointing but possibly reflective of the middle class focus of the aged care system to date.

The proposed establishment of an Australian Seniors Gateway could theoretically make it easier for older people who are experiencing homelessness to seek access to the aged care system but this is not an explicit aim.

Bringing them in from the cold: Possible solutions to homelessness among older Australians

The White Paper on Homelessness in 2008 flagged three main responses to address homelessness among older Australians. These were; amending the Aged Care Act 1997 to recognise older people who are homeless as a special needs group, the allocation of aged care places and capital funding for at least one specialist facility for ageing people who are homeless in an area of need in each of the next four years and the provision of an additional \$18.4 million over four years to enable existing providers to help more people to obtain housing and community care services and for new providers to expand the assistance for Aged Care and Housing for the Aged (ACHA) program into new areas⁶.

The expansion of the ACHA program was a key recommendation arising out of the three nation comparative study⁷. One of the strengths of the ACHA program is its capacity to provide a place based response by enabling outreach workers to find older people who are experiencing homelessness and begin to broker for them the services that they need. This can include referrals to Aged Care Assessment Teams, referrals to home and community care (HACC) providers and brokerage of community aged care packages and linking people to appropriate housing services⁸.

It is too early to determine what benefits will flow from the recognition of older people who are experiencing homelessness as a special needs group and the increased funding commitment. What is clear is that there is a need for specialised responses to homelessness among older people. There is a widely held belief that older people experiencing homelessness are chronically homeless, that is, they have been homeless for many years and have minimal recent history of sustaining a tenancy.

What the 2006 Census data and the findings of recent research in Australia and overseas has shown is that there is an emerging group of newly homeless older people who should be granted access to the same aged care services as older Australians who are stably housed.

Like people experiencing homelessness in all demographics and older Australians generally, older Australians will have differing levels of care needs. The aged care system has the capacity to cater to people with high and low care residential needs. For some older people the provision of an independent living unit with secure tenure will be sufficient to end homelessness, while others will need differing levels of residential care ranging from short-term and transitional care to low or high care.

Some aged care providers have the capacity to offer multi-purpose care which would enable people to move between lower and higher levels of care in response to improvement or deterioration of mental, physical and psychological health and well-being. For both aged care providers and older people who are experiencing homelessness the entry requirements and the cost of on-going care can be quite cost-prohibitive for people without assets such as a principal place of residence. It is therefore essential that significant public funding is invested if we are to reduce homelessness among older Australians who require the assistance that aged care services can provide.

For older people who do not have significant mental or physical health problems or who are not experiencing severe psychological distress or intellectual impairment such as acquired brain injury, aged care settings may not be necessary or desired.

While not usually thought of as a key target group for early-intervention responses, there is a need to ensure that the risk factors that may pre-empt homelessness for older people are identified so that steps can be taken to prevent homelessness from occurring.

There is a clear and pressing need for a significant increase in the provision and allocation of affordable and social housing

specifically for older Australians who are experiencing or are at risk of becoming homeless. For many older people, Australia's housing affordability crisis coupled with cost of living pressures have combined to make maintaining housing alarmingly and unnecessarily difficult.

To facilitate social inclusion housing for older people who have experienced homelessness needs to be well located and designed to allow for people with varying levels of mobility to live independently where possible. Many older people will not want to live in conventional aged care settings and where able should be supported to reside in independent living units or housing.

In a prosperous nation like Australia it is simply unacceptable that growing numbers of older Australians are finding themselves unable to live their final years in the comfort, dignity and security that a safe and stable place of residence provides.

ENDNOTES

- 1 Australian Government The Road Home: A National Approach to Reducing Homelessness, 2008, p.5
- 2 Lipmann, Bryan, Mirabelli, Frances, Rota-Bartelink, Alice Homelessness Among Older People: A Comparative Study in Three Countries of Prevention and Alleviation, 2004, p.23 http://www.fahcsia.gov.au/sa/housing/pubs/homelessness/homelessness_older_people/Documents/Wintringham_REP.pdf, accessed August, 2011
- 3 Lipmann, Mirabelli and Rota-Bartelink, *ibid*, p.23
- 4 Australian Government, Caring for Older Australians Productivity Commission Inquiry Report, June 2011, p.28. <http://www.pc.gov.au/projects/inquiry/aged-care> accessed August, 2011
- 5 Australian Government, *ibid*, June 2011, p.35.
- 6 Australian Government The Road Home, 2008, op cit p.50
- 7 Lipmann, Mirabelli, Rota-Bartelink, op cit, 2004, p.48
- 8 Department of Health and Ageing, Aged Care Australia website: What is ACHA?, September 2011 <http://www.agedcareaustralia.gov.au/internet/agedcare/publishing.nsf/content/ACHA> accessed August, 2011