



ACHA can link people with appropriate community care options by:

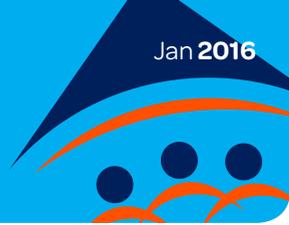
- referring them to Aged Care Assessment Teams (ACAT or ACAS in Victoria) and following up their recommendations
- referring them to Home and Community Care services
- referring them to other community care services such as Community Aged Care Packages
- referring them to other health related services, and
- negotiating with services on their behalf.

Most ACHA service providers do not charge fees, but regardless people are not denied a service that they need based on an inability to pay. The HACCC program also supports older Australians who are at risk of homelessness.

References

- i Australian Institute of Health and Welfare *Specialist Homelessness Services 2014-15*
- i ABS, Census of Population and Housing, *Estimating Homelessness: 2011*, Catalogue number: 2049.0, 2011, p.16.
- ii ABS, 2012, Census Data: Quick Stats
- iii Australian Institute of Health and Welfare *Specialist Homelessness Services 2014-15*
- iv Australian Government, *Living Longer, Living Better, Aged Care Reform report*, Department of Health and Ageing, 2012, p.7.
- v Melbourne Street to Home (2011) Interviews with 138 people sleeping rough
- vi Australian Government, 2012, op cit

Homelessness and Older People



older people were more likely to be staying in boarding housing or with other households

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over 55s received help from specialist homelessness services in the past yearⁱ

According to the ABS, 14,851 people aged 55 and over were experiencing homelessness on Census night 2011ⁱⁱ. This is approximately one out of seven people counted as experiencing homelessness in Australia.

Over 55's make up over 25% of the Australian populationⁱⁱⁱ, and while they are under-represented in the homelessness data, they are even less likely to receive support from specialist homelessness services. People over 55 consist of only 7% of clients accessing specialist homelessness services in 2014-15^{iv}.

This is partly due to the service system design but also indicates that is a lack of beds for older Australians within the homelessness service system.



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Creating a framework for ending homelessness





With the number of Australians aged 55 and over projected to increase significantly over the coming decades and the number of Australians aged 75 and over expected to increase three-fold over the next twenty years^v, the number of Australians at risk of, and experiencing, homelessness is also expected to increase significantly. With rates of home ownership declining among older Australians, the aged care system may face significant funding pressures, as may our homelessness service system.

Impacts of homelessness on older people

Homelessness has a negative impact on both physical and emotional health. People over 55 are much more likely to access the hospital system and data shows that 64% of people living on the street are at risk of death within 5 years^{vi}. Generally, the older you get, the more help you may need. Physically bones break easier, muscles start to degenerate and body

control decreases, in addition to increased likelihood of conditions such as heart attacks, strokes and organ troubles. Mentally, age related mental illness such as dementia can set in. Homelessness has a proven link to depression and respiratory disorders making day to day life more difficult.

Older women and homelessness

Recent research suggests that there are a growing number of older single women who are experiencing homelessness for the first time later in life. For many of this group, a lack of financial resources and assets has meant that they are unable to sustain their housing. Reasons identified from the research included: being forced out of the workforce early, having insufficient superannuation/savings to fund the costs of living, discrimination in the housing market, the death of an income earning spouse, poor health or serious illness often resulting directly or indirectly from abuse, and separation/divorce.

Causes of homelessness

There are many reasons why older people can be at risk of homelessness including:

- Lack of affordable housing,
- Declining rate of home ownership
- Unable to live on the Government pension
- Death of a spouse (resulting in reduced income)
- Financial crisis
- Age and gender discrimination in the workforce
- Leaving a violent partner or spouse
- Alcohol use disorders and acquired or alcohol related brain injury
- Inability to access superannuation or having insufficient superannuation



Barriers to accessing the aged care system

When a person enters a Commonwealth subsidised residential care facility, there are a number of fees and charges that they may have to pay. These include a basic daily care fee (also known as the standard resident contribution), an accommodation bond or accommodation charge, and a potential income tested fee.

One current impediment that people can face when looking to secure a place in the aged care system is the lack of home ownership. This is because providers can ask for an accommodation entry bond from people in order to secure a place. A common means of raising the capital to pay the accommodation bond is by selling the family home. This option is not available to people in private rental or social housing or who are experiencing homelessness.

The *Living Longer, Living Better* aged care reforms will hopefully improve access to the aged care system from 2014 onwards, including for those residents who will need to be 'fully supported'^{vii}.

Homelessness Australia still believes however, that priority needs to be directed towards funding models of aged care specifically for older people with histories of housing insecurity and homelessness. Often these models will look and operate very differently from mainstream aged care facilities, especially when seeking to accommodate older people with lengthy histories of homelessness.

The need to expand the coverage of effective programmes

People in public or private rental or social housing may be able to access in home support services such as those brokered through the Home and Community Care (HACC) or the Assistance with Care and Housing for the Aged (ACHA) programmes.

Some people experiencing homelessness are also supported to assist services and be assessed for level of need by the ACHA program but its scope needs to be expanded significantly. ACHA providers work with state government housing authorities, private agencies and charitable organisations to assist eligible clients to obtain better, more stable accommodation. Once this is organised, the client is linked to appropriate community care services, if required.

ACHA can link people with housing services by:

- assisting them to find appropriate accommodation, providing advice on housing application forms and coordinating the move, and
- assisting them to access accommodation related financial or legal assistance, for example: rent relief, bond assistance, tenancy advice and legal services.

