

# Rising homelessness among older people in Australia

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A recent report found that 18,600 people aged 55 and over were homeless around Australia on the night of the 2016 census—a 49 percent increase over the past decade.

The Australian Institute of Health and Welfare (AIHW) report said people over 55 made up one in six of the homeless on that night. Of this group, 63 percent were male and about 8 percent identified as Aboriginal or Torres Strait Islander.

“Homelessness is a growing problem for older Australians and will likely continue to increase over time due to an ageing population and declining rates of home ownership among older people,” the report warned.

Over the past decade the largest increases in homelessness occurred among people aged 55 to 64 and 65 to 74. Although not the majority, the number of homeless older women increased by 31 percent from the previous census in 2011.

Factors that put older women at risk of homelessness include domestic violence, relationship breakdown, financial difficulty and limited superannuation.

Often the plight of the homeless is hidden from public view. The crisis extends far beyond those living rough on the streets. Most commonly, the older people were living in boarding houses (27 percent) or staying temporarily in other households (24 percent).

The Australian Bureau of Statistics defines homelessness as living in a dwelling that is unfit for human habitation and lacks basic facilities such as kitchen and bathroom facilities, with no tenure, or short and not extendable tenure, or that does not allow a person access to space for social relations, including personal or household living space, ability to maintain privacy and exclusive access to kitchen and bathroom facilities.

The number of older people seeking assistance from specialist homelessness services grew at an average of 8 percent a year from 2012–13 to 2016–17, to just over 23,600 people. The most common reasons older people sought assistance were housing crisis (22 percent), domestic and family violence (19 percent) and financial difficulties (17 percent).

Periods of homelessness also lengthened. The median number of days older people were supported increased from 18 days in 2012–13 to 27 days in 2016–17.

Loretta, a case manager in community aged care who works in a homelessness agency for the aged in Melbourne, told the WSWS: “We work with people with complex homelessness. We have an outreach worker. It is quite horrendous. Fairly elderly people are finding themselves homeless, even 80-year-olds.

“They might find that they can’t afford to pay the rent. Or they may let their family live with them, and then their family kicks them out. Or they may have been widowed. It is amazing how it unravels for them pretty quickly.

“They have paid rent all their lives, they might be in private rental, and suddenly they find they can’t afford it any more. These are people who have worked all their lives.

“A lot are in crisis accommodation. There are not so many directly on the streets... Although there are some who are wandering the streets. They may have chronic diseases, or a number of issues.

“The biggest significant change is that our outreach worker’s caseload has increased fourfold. She can’t manage it, but they won’t increase the hours. She needs another person. She is drowning in work.

“The number of elderly women is certainly growing, and they are extremely vulnerable. Previously there were women, perhaps with mental health issues, but

now there are all walks of life. It is extraordinary. They can be people who have been quite middle class, and then it happens so quickly.

“Private rental people are the most vulnerable. Either the money runs out or their partner leaves them. Changed circumstances make it extremely hard to find rental accommodation.

“Older people can struggle with mobility or have health-related issues. Our outreach worker has to put a package in place. If you are over 65 there may be homecare assistance from the federal government. If you are younger, there are only temporary services for the duration of an illness.

“For all these things you need an advocate who knows how to navigate the system, such as priority housing. Without a worker, you can’t get it by yourself.”

These conditions reflect the increasingly precarious situation facing broader sections of the population. OECD figures reveal that the poverty rate for older people in Australia is 25.7 percent, one of the highest in the world.

The increase in the aged pension entitlement age from 65 to 67 compels older workers to continue in the workforce, even if they are physically or mentally incapable of doing so, or unable to secure work.

The proportion of the pension-age population receiving the aged pension has reduced almost 10 percentage points to 66 percent since 1997.

In January 2018, the participation rate of people aged above 65 in the workforce was 13 percent (17 percent for men, 10 percent for women). This is nearly double the levels of 2006, when 8 percent of older people were working (12 percent for men, 4 percent for women).

Because of soaring house prices and falling wages, another factor is declining home ownership. In 2003–04, 79 percent of older people owned their own homes. By 2015–16 that had reduced to 76 percent, paralleling a broader fall in the entire population.

Older workers are increasingly forced to rent or continue to pay mortgages after retirement, placing them in greater danger of mortgage default, rent stress and homelessness.

Late in 2017, unpublished data from the Australian Department of Social Services revealed 32,000 households of people aged 65 and above, and receiving government rent assistance, were paying unaffordable

rents in the state of New South Wales.

That was a 50 percent rise over the previous five years, and included 9,000 people, 65 and over, who were outlaying more than half their income on rent.

According to the AIHW report, many older people are also delaying medical treatment or foregoing it altogether due to cost. Almost 30 percent of people 65 and over, whose annual income was below \$30,000, reported delaying or avoiding dental visits for financial reasons.

Older people are seen and treated by governments, Labor and Liberal-National alike, as a burden unless they are able to pay for all aspects of their care and wellbeing. The fact that after working their entire lives, older workers are not guaranteed even a roof over their head is an indictment of the capitalist profit system.



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