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**SHADOW MINISTER FOR HOUSING AND HOMELESSNESS**  
**SHADOW MINISTER FOR SKILLS, TAFE AND APPRENTICESHIPS**  
**SENATOR FOR NEW SOUTH WALES**

**Responding to Older Persons Homelessness - What Works**

**Melbourne, Monday 16 July 2018**

**\*\*Check against delivery\*\***

I'd like to begin by acknowledging that we meet today on the traditional land of the Wurundjeri people.

I pay my respects to their Elders, past and present, and the Elders from other communities who may be here today.

It is great to be here with you all at Wintringham's refurbished office, for what I believe is the first event to be held in this new space.

I want to extend my thanks to Noel Murray, *Parity's* editor, for the invitation to speak with you this afternoon. I'd also like to acknowledge the other speakers you'll be hearing from:

- **Bryan Lipmann** AM, CEO of our host, Wintringham
- **Jenny Smith**, CEO of the Council to Homeless Persons.
- **Fiona York**, Executive Officer for the Housing for the Aged Action Group, and
- **Dr Debbie Faulkner**, Deputy Director of The Centre for Housing, Urban and Regional Planning at the University of Adelaide

I am very pleased to be launching the June edition of *Parity*, entitled “*Responding to Older Persons’ Homelessness – What Works*”.

I was fortunate enough to be provided with an advance copy and to have some time to reflect on it.

For me, very few things illustrate our failure to live up to the promise of being a fair and equitable society than the growth in rates of homelessness amongst older Australians.

I am firmly of the view that as a wealthy country – with abundant natural resources and the ingenuity and skill of our highly educated people – we have the capacity, and a social responsibility, to do much better.

Yet, we know that tonight – in 2018 – a growing number of older Australians will struggle to find shelter. Or they will be in inappropriate, overcrowded, unhealthy and insecure accommodation.

So for me, this issue of *Parity* could not be timelier.

It contains thoughtful and substantive contributions on a growing challenge that deserves more of our collective attention.

Not only does it bring much needed focus to the increasing number of older people experiencing homelessness – it also brings into sharper relief the systemic factors that are contributing to this rise.

This includes how our rapidly ageing population and rising inequality, along with issues related to income support and gender equity are compounding the wider crisis in housing affordability and supply.

Just one example is the growing inequity in rates of home-ownership.

The Grattan Institute’s *Housing affordability: re-imagining the Australian dream* report released earlier this year revealed home-ownership has declined markedly for low-income earners over the past generation.

For those aged between 55 and 64 years and in the lowest household income quintile, Grattan identified a precipitous decline in rates of home ownership – by almost 20 percentage points since 1981.

This is a challenge that has emerged over the timespan of a generation – and its implications for an issue like homelessness, and how more broadly we house low-income people as they age, are likely to be profound.

When last in Government, Labor appreciated the depth of these challenges – including that one of the most significant drivers of inequality, and its attendant disadvantage, is housing inequality.

It was this understanding that motivated us to embark upon the White Paper, *The Road Home* – setting out a national approach with strategies and targets to reduce homelessness.

It was also the catalyst for us to implement the first supply-side financial incentive for the provision of new affordable rental housing through NRAS.

And to invest \$5.6 billion in the Social Housing Initiative – which delivered around 20,000 new homes, funded repairs and maintenance to 80,000 more.

More widely, our recognition that inequality denies opportunity while increasing the demands and costs on the social security system – including in housing – drove other equity-focused reforms.

This recognition is apparent in our establishment of the NDIS, the Gonski school funding reforms, and the largest increase in the pension in history.

In stark contrast, the Coalition has spent nearly 5 years in office refusing to take necessary actions, indeed, taking backward steps, in housing.

They have:

- Refused to address unfair and distorting tax breaks for investors
- Slashed homelessness funding through the National Agreements and Partnerships
- Prematurely closed the National Rental Affordability Scheme
- Defunded homelessness and community housing peak bodies, and
- Failed to appoint a Housing Minister and abolished the National Housing Supply Council

They've also attacked key elements of our social compact – enacting or seeking to enact measures that harm vulnerable Australians and worsen inequality.

The 2014-15 Budget was the embodiment of this approach.

- The \$7 Medicare co-payment attacking the universality of our health system.
- The attempt to force young jobseekers to wait 6 months before receiving income support, and
- The dumping of their commitment to Gonski school funding – among so many other injustices.

But make no mistake; this insidious agenda has remained throughout their time in office – they're unwavering in their commitment to a regressive trickledown approach.

They've only just enacted massive tax cuts for the wealthiest individuals in the country. And they persist with their \$80 billion tax give away to multinational companies, including \$17 billion for the big banks.

Going to the issue of older people and homelessness specifically, the data presented in this publication makes for sobering reading.

Something that doesn't get much attention in the media and elsewhere is the speed at which this problem is escalating.

On Census night in 2016 more than 18,000 of our fellow Australians aged 55 and older were experiencing homelessness – a dramatic increase of more than 30% in the period since 2011.

This increase was one of the most acute of any demographic cohort tracked by the Census. And it followed on from what had previously been an unprecedented increase of nearly 20% in the same age cohort between 2006 and 2011.

From my perspective, these statistics are indicative of a genuinely alarming trend. Not only are we facing a problem that is growing – but one that is showing signs of accelerating in severity.

This has been confirmed for me with frontline services reporting to the Australian Institute of Health and Welfare that in the time since the Census they are witnessing rising numbers of older people seeking assistance.

Perhaps most troublingly of all, almost 2 in 3 older clients were presently housed, but at risk of homelessness.

I think this should crystallise for us just how close to the precipice many older Australians are.

It also exposes the potential for this issue to escalate dramatically.

That we have arrived at this situation is shameful – and an indictment on a housing system that isn't working for Australians.

Another worrying trend in recent years has been the increase in older women experiencing homelessness.

I'd like to acknowledge that this issue of *Parity* has dedicated one of its three chapters solely to the issue of older women and homelessness.

This focus is absolutely warranted – policymakers and others cannot turn a blind eye to the gendered determinants of homelessness for older women.

We now know that the pathways into homelessness and housing insecurity for older women are atypical when compared to other vulnerable demographics, and are driven by highly gender-specific circumstances.

These women have not led lives that would otherwise indicate higher risks of homelessness in their later years.

Often they've been financially independent, raised families and been involved in the labour market to some extent throughout their lives.

Research points to a number of reasons for this development.

These include older women being forced out of the workforce early, having little to no superannuation, facing housing market discrimination, and other adverse events such as the death of an income-earning spouse, serious illness and relationship breakdown.

Clearly, some of the issues at play are outside of the traditional purview of housing policy.

Another challenge to how we respond will be that older women experience homelessness differently, and that homelessness among these women is frequently undercounted.

All this will necessitate well-informed policy responses and solutions.

To this end, I welcome the formation of the National Older Women's Housing and Homelessness Group, which aims to look at the growing problem of older women experiencing homelessness and living in insecure housing.

Sustained and deliberate attention being brought to bear on this topic – particularly given the federal government is all but missing in action – is vital.

I commend all those who contributed to this chapter and for their ongoing advocacy.

I also understand that the National Older Women's Group is working toward the imminent release of a policy and advocacy document. I look forward to its release.

For our part, Labor is acutely aware that addressing the growing number of older Australians experiencing homelessness will require not only specific housing and homelessness policy, but a more holistic approach from government.

This is a key reason why we believe it is essential to re-instate a Minister for Housing and Homelessness.

The experience of the current Coalition Government is all the evidence you'll ever need that it is impossible to tackle issues of any magnitude without coordination from a dedicated Minister.

More specifically, in the homelessness policy space a Shorten Labor Government has committed to developing and implementing a national plan to reduce homelessness through the COAG.

The merits for considering homelessness in older Australians through that process are self-evident.

On broader housing policy, we have announced a suite of housing affordability policies designed to improve affordability and outcomes across the spectrum of need.

These reforms target key elements such as improving supply and removing unfair distortions in the tax system. They include:

- Reforming negative gearing and capital gains tax concessions;
- Facilitating a COAG process to introduce a uniform vacant property tax across all major cities;
- Limiting direct borrowing by self-managed superannuation funds;
- Increasing foreign investor fees and penalties;
- Re-establishing the National Housing Supply Council

We will have more to say on housing and homelessness policy.

Importantly – unlike our political opponents – we recognise the funding gap remains an enormous obstacle to delivering affordable and social housing at scale, and must be addressed.

Looking more broadly, Labor will not ignore those systemic factors driving homelessness in older Australians.

We will not ignore inequality.

Our commitments on Medicare, on penalty rates, on restoring funding to schools and universities, to our planned investments in skills and TAFE, are all about expanding opportunity – and as Gough put it: “uplifting the horizons of the Australian people.

Labor will not ignore the issue of income support.

One of the most important commitments I believe we have made in recent times has been to conduct a thorough root and branch review of the adequacy of NewStart.

And, Labor will not ignore the gendered components of homelessness.

The gender pay gap, inequities in outcomes in superannuation, and other long-run components of gender inequality will be a focus.

Our \$88 million dollars commitment for a new Safe Housing Fund to increase transitional housing options for women and children escaping domestic and family violence, and older women on low incomes who are at risk of homelessness is an example of this focus.

I know many CHPs are represented here today.

Labor sees an important role for the CHP sector in alleviating the challenges outlined in this edition of *Parity*.

We were pleased that at our instigation the NHFIC bills passed in the last session of Parliament.

We’re also pleased that we secured agreement from the Government that a member of its board must have experience in the community housing sector.

I’ve also been talking to faith-based groups and the industry super funds in particular about how they can partner with CHPs to deliver real social benefit.

I am particularly keen to see industry super funds advance the interests of their own members by making meaningful investments through the NHFIC.

Additionally, I believe Labor's future policy announcements will help CHPs leverage the work the NHFIC, including ways to help provide suitable housing for at-risk older Australians.

Finally, I'd like to conclude by extending my thanks to you.

It's not easy to endure round after round of funding cuts, along with the complete abdication of responsibility from the federal government on issues that motivate you, and that you're deeply passionate about.

When governments vacate the field it's so often the NFP sector that does much of the heavy lifting.

I've witnessed that in my time as shadow minister.

The CHP sector, welfare and community groups, and specialist providers have really stepped up.

I am thankful for your efforts.

And to those who contributed to this important issue of *Parity*, my additional thanks and gratitude.

Again, thank you for what you do, and for your time today.

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Authorised by Noah Carroll, ALP, Canberra.

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