



At Risk 2021

Older women facing homelessness in Australia: from awareness to ACTION

405,000 women aged 45 and over are at risk of homelessness in Australia. This is a national issue that is affecting women across the country in metropolitan, regional and rural settings. Older women's pathway to homelessness is a gendered issue and a consequence of long-term systemic issues.

Most older women experiencing homelessness have not been homeless before and have experienced 'conventional' housing histories throughout their life. This means they often do not identify as being homeless or at risk of homelessness or know where to turn for help. For this reason, the cohort of older women at risk of homelessness is often described as 'invisible'. Older women are the fastest growing cohort of people experiencing homelessness in Australia.

Urgent policy reform is required by the Federal Government

Multiple changes are required to our housing, retirement, and social services and income support systems to meaningfully address this issue. If we act now, we can reduce future social and economic costs and avoid placing additional pressure on already stretched homelessness and crisis response services.

The Federal Government must:

1. Increase the availability of safe, affordable and appropriate housing for older women at risk of and experiencing homelessness. This will be enabled through:
 - Development of a **National Housing Strategy** by the Federal Government to address the shortfall of 500,000 low-cost rental homes, including housing that meets the needs of older women at risk of and experiencing homelessness¹.
2. Invest in **service systems to support older women** before they reach crisis:
 - Immediately increase the base rate of income support payments including Commonwealth Rent Assistance and index the payments in line with the wage movements at least twice a year².
 - Ensure that changes to Assistance with Care and Housing (ACH) funding through the Care Finder Program maintain a strong focus on older people at risk of or experiencing homelessness and funding for the ACH equivalent component of the program is increased by ten-fold to meet growing demand.
 - Establish state-wide housing information and support services for older people based on the proven Housing for the Aged Action Group (HAAG) delivered *Home at Last*

¹ Refer Everybody's Home campaign <https://everybodyshome.com.au/>

² <https://raisetherate.org.au/about/>

model which includes community engagement activities to reach diverse communities.

- Increase standard contract lengths for community sector services to at least five and preferably seven years for most contracts; and 10 years for service delivery in remote Aboriginal and Torres Strait Islander communities³.

3. Address gender inequality and ageism in Australia:

- Implement the recommendations from the 2016 Senate Inquiry into Economic security for women in retirement which incorporate a broad range of tax, superannuation, workplace, housing and aged care policy reforms⁴.
- Apply gender and age analysis to policy making to identify and mitigate inequities and structural discriminations.
- Develop a National Agenda for Older Australians to improve economic, social, health and civic participation outcomes for older people⁵.

Background facts:

- Older women are the fastest growing cohort of people experiencing homelessness. Between 2011 and 2016 there was a 51.1% increase in women aged 65-74 presenting as homeless⁶.
- 405,000 women aged 45 and over are at risk of homelessness. Risk factors include living in private rental; living alone; being a lone parent; not employed full time; identifying as Aboriginal or Torres Strait Islander; and being a migrant from a non-English speaking country⁷.
- 44% (approximately 300,000) of single women over the age of 45 are on low-median incomes, do not own their own home and are renting⁸.
- Social security payments are inadequate to support a single person to rent in metropolitan and, increasingly, in regional rent areas⁹. One in five Jobseeker recipients are women aged 50 and over.¹⁰
- 50% of women approaching retirement age (55 to 59) have a superannuation balance of \$50,000 or less (including balances of zero), compared to 33% of men¹¹.

³ Productivity Commission, Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services, No 85, Productivity Commission Inquiry Report, 2017, accessible at: <https://www.pc.gov.au/inquiries/completed/humanservices/reforms/report>

⁴ Senate Economics References Committee, 2016, 'A husband is not a retirement plan': Achieving economic security for women in retirement. Canberra.

⁵ <https://www.everyagecounts.org.au/policy>

⁶ ABS Census data, as analysed by AHURI, 2018.

⁷ Faulkner, D. and Lester, L., 2020, At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia, HAAG and SVA, At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia

⁸ Homelessness Australia, https://www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Economic_Security_of_Older_Women_Inquiry.pdf

⁹ Anglicare, 2021, Rental Affordability Snapshot, <https://www.anglicare.asn.au/wp-content/uploads/2021/05/rental-affordability-snapshot-national-report.pdf>

¹⁰Parliament of Australia, Parliamentary Budget Office paper, Jobseeker Payment: Understanding economic and policy trends affecting Commonwealth expenditure, Report no. 03/2020. At:

https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Budget_Office/Publications/Research_reports/Jobseeker_Payment (viewed 10 April 2021.)

¹¹https://www.superannuation.asn.au/ArticleDocuments/359/1805-Women_Security_Retirement.pdf.aspx?Embed=Y