

Why is it important to
know more about
Homelessness?



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Forced into an unfortunate circumstance of Homeless and/or at risk of homelessness creates vulnerability for the health, safety, independence, and security of older people.

HAAG says...“Research indicates the most important predictor, for wellbeing in older age is affordable housing... more important, than diet, exercise and or social connection.”²

Aged care services are in a primary position to assist with identifying homelessness and there are strategies employed throughout this resource that will guide providers to do this.



Activity 1

1 Homelessness Activity for Direct Care Workers

1. By yourself or with a group, and without thinking too long, please reflect on and note down your answers to the below two questions:

What comes to mind when you think about homelessness?

What factors do you think contribute to homelessness?

Now, watch the video

Older and homeless for the first time

2. When looking back at your answers above about homelessness, how did they relate or differ from what you heard in the video?
3. If you were meeting these people for the first time what would be your first impressions? Is this what you believed homelessness looks like?

4. What factors contributed to their increased risk of homelessness?

5. Note down the losses experienced by these individuals and the impact the loss of stable housing has had on their lives?

6. Why would it be important to learn more about homeless as a direct care worker?

7. What can you do in your role to identify older people from slipping into homelessness, and how can you support people who experience or are at risk of homelessness?



Activity reflections and considerations may include

- First-time homelessness is common among people who are over 55, in particular older women
- When meeting an older person for the first time, it is not always obvious if they are at an increased risk of homelessness
- Those who become homeless for the first time in their later life are: likely to live alone, have been private renters with a stable housing history and may have experienced significant health problems, family problems, unaffordable rent, eviction or accessibility problems.³ For older women who are renting, working and have modest savings and less superannuation, the moment they are unable to work and pay their rent, they are at high risk of experiencing homelessness⁴
- Some of the losses mentioned by the women in the video included: humiliations, not being able to plan which creates anxiety, not feeling secure, feelings of shame, not having a home to stay in, feelings of insecurity when you can lose your home anytime, no hope/optimism, “not having a place to just be me”
- Some of the main things direct care workers can do to support consumers who are at risk of homelessness include: building rapport and trust, being sensitive, kind and inclusive. Consulting with housing support organisations and identifying other wrap around services, that the consumer identifies are as needed and obtainable. More guidance on what you can do can be found on page 25 of the resource.

Housing is a human right

Housing: A Universal Declaration of Human Rights (Article 25)

“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”⁵



Lack of affordable housing is the single most important factor in determining older people's wellbeing

Research ⁶ indicates that the most important predictor for wellbeing in older age is affordable housing - more important than diet, exercise, and social connection. Research studies ⁷ have furthermore shown that: people experiencing homelessness are more likely to prematurely age when compared to the general population.

The video link below with Mumma shows how being older and homeless has impacted on his (physical, mental, cultural, spiritual) health.



Permission given by Mumma for use of image

“ **Providing services on the homeless person's terms gives them back their humanity so they're actually wanted and cared for.** ”

- Mumma

Having stable and safe housing determines so much more in life...

Homelessness is not just a lack of shelter

Housing provides a stable base from which we can participate in society, form families, and enjoy retirement. Housing can determine lifetime education, employment, and health outcomes. ⁸

Homelessness: an increasing problem for older Australians especially women

From 2011-2016, the number of older homeless people in Australia increased by 28%; with one in six, up from one in seven of all homeless people on Census night in 2016 aged 55 or over. ⁹ First time homelessness is most common among people who are over 55. Those who become homeless for the first time later in life, are likely to live alone, have been reliable private renters and may have experienced an unforeseen significant life event such as loss of health, employment or family, combined with housing shortages and rising costs leading to eviction. ¹⁰

For older women who are renting, working and have modest savings and less superannuation, the moment they are unable to work and pay their rent, they are at high risk of experiencing homelessness. ¹¹ From 2011-16, there has been a 31% increase in the number of women aged 55+ experiencing homelessness. ¹²



OLDER WOMEN

18% single older women rent

Two thirds of single older women on the Aged Pension don't own their own home

35% women aged 60-64 have no superannuation

30% more women aged 65-74 years have used homelessness services in last 5 years, 75% more sleeping in their cars

Two thirds single older women on the pension have less than \$50K in savings

40% more older women seeking financial assistance from welfare agencies in last five years



Image sourced from HAAG oldertenants.org.au

Older women are more likely to be in lone person households, have lower retirement savings (on average women retire with 47% the superannuation of men) due to caring responsibilities, be out of the paid workforce and are more likely to have experienced domestic and family violence than older men¹³. Domestic violence is the main reason older women access homeless services (34%).¹⁴ Women are more likely to experience first-time homelessness after the age of 50 years and as a result may not be aware of the support available to them.¹⁵

OLDER RENTERS ARE MORE LIKELY TO:

The State of the Older Nation Report Dec 2018, commissioned by COTA, surveyed over 2500 people aged 50+ across Australia.



Feel older
Rate their social relationships poorly
Rate their quality of life as poor



Feel they don't have a voice in society
Feel things are getting worse
Have experienced age discrimination



Be caring for a partner
Have no private health insurance
Rate their diet as unhealthy



Be more concerned about cost of living
Be financially insecure
Have overdue bills



Have not enough assets to leave an inheritance
Have no will, powers of attorney or guardianship
Have no superannuation



Not shop online
Not complain
Be unaware of their consumer rights



Image sourced from HAAG oldertenants.org.au

A private rental crisis

Twenty-five percent of people over 65 are living in private rental and from 2011 to 2016, there has been a 42% increase in people 65 plus paying more than 30% of their income on rent,¹⁶ Lack of security of tenure, being exposed to frequent and unpredictable rent rises and being in accommodation unsuitable to their needs as they age, all pose risks to older people living in private rental.¹⁷

If you do have to move and you are single and on the Aged Pension only one percent of housing stock is affordable according to the 2020 Anglicare Rental Affordability Snapshot.¹⁸

More information on whom is more at risk of experiencing homelessness can be found on page 10 of the resource.



We value your feedback.
Please click the link below for a short
evaluation.

[Evaluation](#)

