

Budget 2019 – Older women

Older Women Budget Overview

Measured against the priorities for older women that we have identified, the 2019 budget contains very little to improve the circumstances of the poorest older women. The increases of 10,000 home care places announced in February are provided for along with an extra 13,500 residential places. An extra \$8.4million is allocated to mandatory reporting against quality indicators in residential aged care. Tax changes are of little import to older women living on pensions. They could provide only a slight benefit to those older women who earn some income. One-off energy payments of \$75 for an individual or \$125 for a couple will reach pensioners and carers. For an elder abuse hotline \$18m is re-announced. Over ten years \$185m will be allocated to establish a dementia, ageing and aged care research program. The crisis in housing affordability, unaffordable rents and homelessness among older women is not addressed.

WHAT ARE THE PARTICULAR ISSUES FOR OLDER WOMEN?

- Between the 2011 and 2016 Census, the numbers of women aged 55+ experiencing homelessness rose by 31%. Data from the Australian Institute of Health and Welfare indicate a 10.8% annual average increase of women aged 55+ assisted by specialist homelessness services between 2011-12 and 2017-18.
- Census 2016 recorded that of the over 100,000 people homeless on census night, 49,017 were women.
- Sixty-one per cent of individuals receiving homelessness services are women. (AIHW, Specialist Homelessness Services Collection, 2017-18, cat. no. HOU 299).
- **Commonwealth rent allowance:** increasing numbers of older women cannot afford private rent and face homelessness. The Commonwealth rent allowance, the only specific financial assistance available to female age pensioners, was not increased budget 2018. Virtually no properties on the commercial rental market can be afforded by older women aged pensioners without assets.
- Social or public housing has long waiting lists—60,000 in NSW alone. Waiting time is up to ten years. Public housing estates have been allowed to deteriorate and are often unsafe for older women.
- **Commonwealth support for community housing providers:** housing from community housing providers is the only option for poor older women. These providers manage only a fraction of the number of units needed by otherwise homeless older women. Needs far outstrip supply.

- **Commonwealth policy to reduce Elder Abuse:** national data still being collected but probably one in ten older people are abused. More older women than older men are affected.
- The Commonwealth is the main funder of residential aged care and home-based care. Older women are the majority receivers of both forms of aged care.
 - Most aged care residences are understaffed. The aged care workforce is undertrained, especially in relation to dementia. Care staff are undertrained. Providers are not required to employ trained nurses. GPs are reluctant to visit residences because of absence of qualified staff and inadequate Medicare payments.
 - The current shortfall in at home care packages exceed 100,000. Waiting time after assessment can be up to three years.

BUDGET MEASURES

The following table sets out the priorities identified by NFAW and the relevant 2019 budget commitments.

NFAW priorities	In 2019 budget?	Comment (if any)
Realistic increases to commonwealth rent allowance.	No	Older women facing homelessness cannot afford private rents without a significant increase to the CRA.
Funding support to ensure a rapid increase in social and community housing.	No	Community housing got no increase under the Commonwealth State Housing agreement.
Immediate steps to upgrade the training of aged care workforce and introduction of patient/nurse ratios.	Partial	No targeted increases , some of the extra skills funding may assist care workers to attain basic qualifications. No commitment to patient nurse ratios.
Adequate new funding to meet the current shortfall in at home care packages.	Partial	10,000 new places , leaving over 100,000 shortfall.
Funding of community education programs focused on identifying, reporting and protecting elder abuse cases.	Partial	\$18 for a national elder abuse hotline.
Other budget measures		
Measure	Comment	
Transport infrastructure	Older women may benefit in future years when new services are established.	
\$60m for mental health	New services may reach some older women. Depression and anxiety among aged care residents is widespread but in general not treated	