



Ageing in a housing crisis

Older people's housing insecurity & homelessness in Australia

Wendy Stone, Margaret Reynolds,
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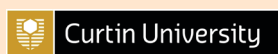
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Acronyms

ABS	Australian Bureau of Statistics
CRA	Commonwealth Rent Assistance
EDHI	Equivalised disposable household income
GCCSA	Greater Capital City Statistical Area (ABS capital city boundary)
HH	Household
NA	Not applicable
NS	Not stated
PRS	Private rental sector
PS	Partially stated (per incomes in the household)
Q1	Gross household income quintile one (or two etc) (lowest 20 per cent)
Q2	Gross household income quintile two (20 – 40 per cent)

Headline findings

The Australian population is ageing

2021 Census shows that the Australian population is ageing, continuing a long-running trend.

- ⌵ People aged 55 years or over, usually residing in Australia, accounted for 29.1% of the total population in 2021 (an increase from 25.6% a decade earlier).
- ⌵ The number of people aged 55 years or over increased 34% between 2011 and 2021 (from 5,515,646 in 2011, to 7,388,105 in 2021) (including those in private residential dwellings and non-private dwellings such as institutional care).



Housing insecurity is increasing and affects older people across the housing system

The proportion of older people that live in homes that are owned outright is declining, while the proportion of older people living with a mortgage is increasing.

- ⌵ In 2021, 58% of people aged 55 and over lived in a home that was owned outright. This is a decrease from 62% in 2011.
- ⌵ 23% of people aged 55 and over lived in a home that was owned with a mortgage in 2021. This is an increase from 19% in 2011.
- ⌵ The number of older women living in a home with a mortgage increased at a greater rate (68%) than the number of older men (58%) living in a home with a mortgage.
- ⌵ The number of older people living in low income (Q2) households in homes with a mortgage nearly doubled in the decade to 2021 (increasing 99% compared to 52% in Q1 and 67% in Q3 and above households).



Growing numbers of older people in Australia live in private rental, Australia's least secure housing tenure.

- ⌵ In 2021, 11% of people aged 55 and over rented a home from a private landlord. This is an increase from 8% in 2011.
- ⌵ 699,561 people aged 55 and over rented from a private landlord in 2021. This is a 73% increase (295,688 more people) since 2011, and more than double the rate of increase in the number of people in this age group in the population (34%) in the same period.
- ⌵ The number of older women renting increased at a greater rate (77%) than the number of older men renting (69%) in the decade to 2021. This is an increase of 154,023 women and 141,689 men.
- ⌵ The number of older people living in low income (Q2) households in private rental nearly doubled in the decade to 2021 to a total number of 182,994 (increasing 97%, compared to 63% for Q1 and 76% Q3 income quintiles).

Older people are increasingly struggling with housing affordability in the private rental sector, and the lowest income households are the hardest hit.

Nearly a quarter of a million (227,565) older people were living in very-low (Q1) and low income (Q2) households that were paying unaffordable rents in the private rental sector in 2019-20. This number increased by 52% in the decade from 2009-10 to 2019-20, from a previous total of 149,528.

In 2019-20 most older people living in very-low income (Q1) private rental households were paying unaffordable levels of rent.

- ⌵ Only 19% were living in households paying an affordable rent of less than 30% of gross household income (down from 22.8% in 2009-10).
- ⌵ 40% were living in households paying a severely unaffordable rent of 50% or more of gross household income (up from 29% in 2009-10).
- ⌵ Older households were much more likely to be paying 50% or more of gross household income in rent than younger households (40% compared to 24.3%).

While older people living in low income households (Q2) were better off than those living in very-low income households (Q1), most were struggling financially.

- ⌵ Only 44% were living in private renter households paying affordable rents.
- ⌵ The proportion of households paying between 30 and 49% of gross household income on rent increased from 41% in 2009-10 to 48% in 2019-20.

Decreasing proportions of older people live in social housing.

- ⌵ The proportion of people aged 55 and over living in social housing has decreased as a proportion of the population (from 4.6% in 2011 to 3.8% in 2021).
- ⌵ Although the overall number of people aged 55 and over living in social housing has increased in the last decade to 249,487, the increase is much slower than the rate of population growth in this age group (11% increase in the number of people aged 55 and over living in social housing, compared to a 34% increase in number of people aged 55 and over in the population).



More older people are marginally housed

More older people in Australia live in marginal housing than either 5 years or 10 years previously. Older people who are marginally housed most often live in housing that is overcrowded or in caravan parks.

- ⌵ In 2021, there were 14,017 people aged 55 years and above living in marginal housing. This number has increased since 2016 (n= 13,610) and 2011 (n= 10,908).
- ⌵ In 2021, 52% (n= 7,311) of all older people who were marginally housed lived in overcrowded dwellings, and 39% (n= 5,448) lived in caravan parks.
- ⌵ Older people's experiences of marginal housing vary by gender. While older women most often lived in crowded dwellings (61%, n= 3,742) followed by caravan parks (31%) in 2021, older men who were marginally housed were more evenly split across crowded dwellings (45%, n=3,572) and caravan parks (45%).
- ⌵ Older people's experiences of homelessness vary by gender. Older men were more likely to live in boarding houses in 2021, while older women were more likely to be living in severely crowded dwellings or staying temporarily with another household.



More older people are experiencing homelessness

The number of older people experiencing homelessness in Australia has increased by over 4,500 in the last decade. While there are some signs that the rate of homelessness amongst older people may be decreasing (from 29 people per 10,000 people in 2016 to 26 per 10,000 people in 2021) it is likely that this is a short-term decrease because of efforts made to temporarily house people via COVID-19 homelessness interventions.

- ⌵ In 2021, the ABS estimated there were 19,372 people aged 55 and over experiencing homelessness. This is an increase of 750 people since 2016 and 4,789 persons compared with 2011. It is likely that the smaller intercensal increase (2016-21 compared with 2011-16) is due to COVID factors (ABS 2023a).

Older people's experiences of homelessness vary by gender. Older men were more likely to live in boarding houses, while older women were more likely to be living in severely crowded dwellings or staying temporarily with another household.

- The highest proportion of older people experiencing homelessness lived in boarding houses in 2021 (29%, n= 5,539). Older men were more likely to live in boarding houses than older women (39% of all older men lived in boarding houses, compared to 14% of older women).
- The second largest group of older people experiencing homelessness in 2021 lived in severely crowded dwellings (22%, n= 4,358 of all older homeless people). The third largest group were those staying temporarily with other households (22%, n= 4,314 of all older homeless people).
- Among all older women experiencing homelessness in 2021, the highest proportion (31%, n= 2,240) were living in severely crowded dwellings (compared to 18% of older homeless men). Additionally, more than a quarter (27%, n= 1,959) of all older women experiencing homelessness lived in temporary accommodation with other households (compared to 20% of all older homeless men).
- 11% (n=2,099) of all older people experiencing homelessness in 2021 were living in improvised dwellings, tents, or sleeping out. There were a larger number of men experiencing homelessness (n= 1,485) living in improvised dwellings, tents, or sleeping out compared to women (n= 614).
- Older people experienced homelessness differently compared to younger people in 2021. While older people were more likely to live in boarding houses (29%), severely overcrowded dwellings (22%) or stay temporarily with other households (22%), those aged under 55 years more often lived in severely crowded dwellings (42%, n= 43,541) or supported accommodation for people experiencing homelessness (21%, n= 21,833).

More older men experience homelessness than older women, however, the share of women aged 55 years and over experiencing homelessness has been increasing since 2011, and decreasing for men.



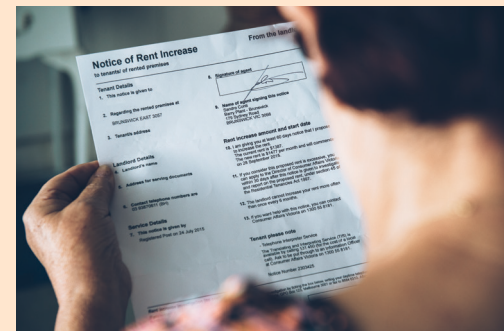
- Older people made up a greater share of total homelessness in 2021 compared to 2011 (increasing from 14% in 2011 to 16% in 2021). This trend is consistent with ageing of the Australian population.
- In 2021 (as in previous years) more men than women aged 55 and over experienced homelessness. In 2021, 12,062 men and 7,325 women were counted as experiencing homelessness, a 62% to 38% split. Homelessness amongst people aged 54 and under is much more evenly divided by gender (55% male, 45% female).
- The share of women aged 55 and over experiencing homelessness increased in the decade from 2011, from 36% in 2011 to 38% in 2021.
- The rate of homelessness amongst women is increasing; and it is increasing disproportionately to the rate of population increase of older women (40% increase in older women experiencing homelessness between 2011-21, compared to a 34% increase in the number of older women in that cohort overall).

Homelessness is higher amongst older Aboriginal and/or Torres Strait Islander people

We examined the experiences of homelessness among people identifying as older Aboriginal and/or Torres Strait Islander in the 2021 Census. However, significant methodological implications around the data collection mean that this group's true extent of homelessness may be underreported (see "Census data methodological notes 1" included in the main report Appendix 2).

Older Aboriginal and/or Torres Strait Islander people are much more likely to experience homelessness than the non-Aboriginal and/or Torres Strait Islander' homeless population. Of Aboriginal and Torres Strait Islander people aged 45 years and over experiencing homelessness in 2021, homelessness was highest amongst those aged 45-54.

Older Aboriginal and/or Torres Strait Islander people aged 45-54 had the highest rate of homelessness in 2021 of all those aged 45 and over, with 336 people per 10,000 experiencing homelessness. This is greater than the rate of homelessness amongst Aboriginal and/or Torres Strait Islander people of all ages, which was 306 per 10,000 in 2021.



Rates of homelessness differ between older Aboriginal and/or Torres Strait Islander men and women.

- ❏ Aboriginal and/or Torres Strait Islander men aged 55 and over have 8 times the rate of homelessness compared to men in the same age group from the rest of the homeless population. Those aged 45-54 have over 9 times the rate of homelessness compared to the men in the same age group from the rest of the homeless population.
- ❏ Aboriginal and/or Torres Strait Islander women aged 55 and over have over 14 times the rate of homelessness compared to women in the same age group from the rest of the homeless population. Those aged 45-54 have 12 times the rate of homelessness compared to women in the rest of the homeless population in the same age group.

In 2021, living in severely overcrowded dwellings was the most common form of homelessness amongst Aboriginal and/or Torres Strait Islander people of all age groups. Concerningly, there was a small increase in the number of Aboriginal and/or Torres Strait Islander people aged 55 and over living in severely overcrowded housing.

The number of Aboriginal and/or Torres Strait Islander men aged 55 and over who were sleeping rough increased between 2016 and 2021, despite a decrease in those sleeping rough in the same age group in the rest of the homeless population.



A significant proportion of older culturally and linguistically diverse migrants experience homelessness

We examined the experiences of homelessness among people whose country of birth was non-English speaking, referred to here as 'culturally and linguistically diverse (CaLD) migrants'. There are significant gaps in data collection that mean that the true extent of homelessness amongst this group may be underreported (see "Census data methodological notes 2" included in report appendix 2).

15% of people experiencing homelessness in Australia are culturally and linguistically diverse migrants aged over 55 (n=2,935). The total culturally and linguistically diverse migrant population (all ages) accounted for 22% of people experiencing homelessness in 2021 (n= 26,958).

- Among older culturally and linguistically diverse migrants experiencing homelessness in 2021, more were men (58%, n=15,577) than women (42%, n=11,381).
- Of older culturally and linguistically diverse migrants experiencing homelessness in 2021, the biggest group were originally from south-east Asia (31%, n=914).
- In 2021, the most common form of homelessness among the older culturally and linguistically diverse migrants experiencing homelessness was 'severely crowded dwellings' (63% n=2936).
- Older culturally and linguistically diverse migrant men experiencing homelessness were 3 times more likely than older women to live in boarding houses (men n= 582, women n=179).
- Almost all older culturally and linguistically diverse migrants who were marginally housed in 2021 lived in crowded dwellings (95%).

Older low-income earners, particularly those on fixed government benefits, experience more homelessness

Older people that earn low incomes, particularly those that receive government benefits and allowances, are over-exposed to marginal housing and homelessness. The private market does not supply housing that is affordable to these groups.

- ⌵ Government benefits and allowances were the main source of income for 63% of people aged 55 and over who experienced homelessness in 2021 and 66% of those who were marginally housed (among those for whom administrative data was available).
- ⌵ Employee wages and salary were the main source of income for 22% of individuals aged 55+ who experienced homelessness and 20% of those who were marginally housed in 2021 (among those for whom administrative data was available).
- ⌵ Around one-third (32%) of people aged 55+ who were marginally housed in 2021 had an individual income between \$400-\$649, while 38% had a weekly income under \$400 or negative or no income.

1. ABS (2021a) collected data on the main source of income that individuals received, based on all income recorded in administrative data for the 2020/2021 financial year. This variable was introduced for the first time in the Census 2021. Administrative data was unavailable for 38% of individuals aged 55+ who experienced homelessness and for 22% of individuals who were marginally housed, as determined from the Census 2021 calculations.



Implications of this research

System-wide risks of housing insecurity require system-wide solutions

The scale of housing insecurity amongst older people in Australia is significant and growing. More older people were living in marginal housing and experiencing homelessness in Australia in 2021 compared to a decade earlier. Today, more older people are renting in the private rental sector, Australia's least secure tenure, and more are ageing with mortgages. Urgent action is needed so that all older people in Australia can access secure, affordable housing.

Growing housing insecurity amongst older people is caused by system-wide risks that require system-wide solutions. It is time for a national housing plan that proactively addresses housing insecurity and ensures access to affordable, secure housing across the lifespan.



- ⌵ Older people's incomes are not keeping up with the increasing cost of housing. Older people that receive government benefits and allowances are over-exposed to marginal housing and homelessness.
- ⌵ The private market is failing to supply housing that is affordable to the lowest income households, who are bearing the cost through unaffordable rents, marginal housing and homelessness.
- ⌵ Access to social housing is declining as a proportion of housing options and is significantly contributing to housing stress amongst older people.
- ⌵ More diverse housing options can ensure that low and middle-income households and those ageing with mortgages have options to age in place wherever they live.
- ⌵ Australia's private rental sector is not fit for purpose and does not support affordability or tenure security for low-income households. National reform can ensure a rental system where everyone can attain an affordable cost of living and maintain community connections, including ageing in place.

Introduction

Despite many older people living in Australia benefiting from home ownership as part of nation-building policy settings in the latter half of last century (Burke, et al. 2020), and more recently during a period of immense growth in housing prices, not all older people experience the benefits of housing security. In Australia, housing security is typically achieved via private homeownership or, to a lesser extent, through social housing tenancies. Housing security enables people to live well as they age (Ong ViforJ et al. 2022; Morris 2007, 2009, 2016; Power 2017). Known benefits include enhanced mental and physical health, the ability to age in place, to remain connected with familiar neighbourhoods and surroundings, and to live with affordable housing costs (James et al. 2020a; Ong, et al. 2019). Measuring What Matters, Australia's first national wellbeing framework, recognises "financial security and access to housing" as fundamental to a secure, inclusive, fair and equitable society (Australian Treasury 2023, p.11).

This report focuses on the intersection of two concurrent trends that are acting to reshape the experience of ageing in Australia. The first of these is the structural ageing of the Australian population itself – the growth in the proportion of people aged 55 years and over living in Australia, in real terms. The second is Australia's housing crisis – a crisis of housing affordability and accessibility that is affecting homeownership and rental tenures across metropolitan and regional communities, households of all types, and people across the lifecycle, including the ability of older people living in Australia to age well.

Growth in housing costs, declining home ownership rates, mortgage debt carried into retirement, insecurity in the private rental sector and declining access to social housing are key markers of system-wide housing insecurity in Australia. These factors can affect all generations.

For older people, housing insecurity is exacerbated by their limited income-earning ability to meet rising costs, the onset of frailty and illness and/or caring responsibilities, increasing need for at-home support, and age-based discrimination.

For older people who do not own their homes, growth in housing prices and rent rises represent risk rather than benefit (Ghasri, et al, 2022; Ong ViforJ, et al, 2022; Power 2017, Stone, et al, 2015).





The 2023 Anglicare Rental Affordability Snapshot gives a sense of the crisis. On the snapshot weekend in March 2023, only 162 rental properties (0.4%) nationally were affordable to a single person receiving the Aged Pension and 508 (1.1%) for a couple. Only 4 (0.0%) were affordable to a single person receiving JobSeeker and only 66 (0.1%) were affordable to a single person receiving the Disability Support Pension. Increasing housing prices and declining social housing mean that growing numbers of older people are asset poor and face housing insecurity and homelessness.

Critically, this report refocuses attention on systemic challenges within the housing system that underpin the increasing burden of housing insecurity and, in some cases, homelessness, borne by people living in Australia as they age. Drawing on the most recent national Census data and homelessness estimates reported by the Australian Bureau of Statistics, it provides evidence to support a responsive service landscape and housing and homelessness policy that recognises and actively responds to the distinct needs of older people.

The report:

- illuminates the increasing incidence of system-wide insecurity experienced by older people living in Australia across ownership and rental tenures;
- identifies and enumerates population cohorts among people aged 55 years and over who are experiencing housing insecurity, marginal housing or homelessness;
- provides evidence to support service delivery and support needed by older people requiring housing assistance, and to contribute to developing a national approach to responding to the housing needs of people living in Australia as they age.

The report is a call to action, showing conclusively that housing insecurity and homelessness are increasing among older people. Urgent action is required to ensure that all older people in Australia have access to safe, secure, affordable housing in which to age.

This research

The broad aim of this research was to understand the housing and homelessness experiences of older people in Australia, identifying trends in outright ownership, purchasing, private rental and social housing across the decade from 2011 to 2021 and enumerating older people experiencing marginal housing and homelessness.

A particular focus was to shed light on the extent of housing insecurity and homelessness amongst older people in Australia, identifying the groups experiencing housing insecurity and homelessness and considering how housing insecurity and homelessness trends among older people in Australia have changed over the last decade.

It is beyond the scope of this Report to comprehensively account for the drivers of all trends presented here, however, the findings of this Report provide evidence for use in ongoing investigations of how to best address older people's increasing burden of housing insecurity.



Data sources

The research findings presented in this report were derived from repeated cross-sectional analysis of the following data sources:

- ▾ ABS Census of Population and Housing: 2011, 2016 and 2021 (TableBuilder)
- ▾ ABS Census homelessness estimates: 2011, 2016 and 2021 (TableBuilder and published ABS statistics in 'Estimating Homelessness: Census')
- ▾ ABS Survey of Income and Housing (Basic files, 2019-20 and 2009-10)

Quotes from people using housing and homelessness services, provided to the Housing for the Aged Action Group, are included to illustrate key points.

Homelessness definitions and ABS estimates

In line with the previously conducted research by Housing for the Aged Action Group (HAAG), this research embraces the Australian Bureau of Statistics (ABS) definition of ‘homelessness’. The ABS (2012) define homelessness as ‘the lack of one or more of the elements that represent home’. According to the ABS, a person is considered homeless if their current living arrangement:

- ⌋ is in a dwelling that is inadequate,
- ⌋ has no tenure, or if their initial tenure is short and not extendable,
- ⌋ does not allow them to have control of and access to space for social relations.

As Pawson et al. (2020) note, this definition “conceptualises homelessness as the absence of physical resources that enable people to feel at home” (p. 15), therefore also considering the experiential side. This definition underpins the ABS methodological approach to the Census estimate of Homelessness in Australia.

The Census does not measure ‘homelessness’ directly. Rather, the ABS generate estimates “using analytical techniques, based on both the characteristics observed in the Census and assumptions about the way people may respond to Census questions” (ABS 2021a). The estimates, therefore, although derived largely from Census data, are also based on information collected outside of the Census, for example, from governments and homelessness service providers. As such, there is some scope for changes, and improvements, to the compilation of the homelessness estimates between Census years compared with standard Census data where changes are minimised.

The ABS use six categories, or Homelessness Operational Groups, to describe how homelessness is experienced (Table 1). The sum of estimates in these groups equals the total estimate of people experiencing homelessness. A further three categories identify people living in ‘marginal housing’, which refers to housing that is not considered adequate as there is ‘no security of tenure, or the dwelling may be overcrowded, or it does not meet ‘minimum expectations’ (ABS 2021a). These types of living arrangements are statistically close to homelessness and could indicate that the person is at risk of homelessness (ABS 2021a).

Table 1. ABS operational groups (OPGP)

Homelessness	
1	Persons living in improvised dwellings, tents or sleeping out
2	Persons in supported accommodation for the homeless
3	Persons staying temporarily with other households
4	Persons living in boarding houses
5	Persons in other temporary lodgings
6	Persons living in ‘severely’ crowded dwellings

Marginal housing	
1	Persons living in other crowded dwellings
2	Persons in other improvised dwellings
3	Persons who are marginally housed in caravan parks

Two categories enumerate people living in crowded homes: 'persons living in severely crowded dwellings' (homelessness) and persons living in 'other crowded dwellings' (considered to be marginally housed). Those in 'severely crowded dwellings' are usual residents in private dwellings that require "four or more extra bedrooms to accommodate them" according to the Canadian National Occupancy Standard (CNOS)², (ABS 2012b, p43). Those in 'other crowded dwellings', are enumerated in homes that require three extra bedrooms to accommodate the household adequately, according to the CNOS (ABS 2012b, p.46). Further detail on the methodology followed in classifying Census and external data for the operational groups is discussed in multiple ABS methodological papers, including: ABS 2012a and 2012b, ABS 2021a (Census Dictionary) and ABS 2023b.

The ABS homelessness estimates and COVID-19

The 2021 Census was collected during the COVID-19 crisis. As stated by the ABS: 'The 2021 Census was undertaken during a unique time in our history when many areas across Australia were operating under lockdown restrictions due to COVID-19' (ABS 2023b). At the 2021 Census, COVID-19 restrictions and safety measures (at the local and state levels) impacted the collection of some of the data from which the homelessness estimates are derived. Further, some improvements to the collection of information were also made for the 2021 Census; for example, more comprehensive lists of supported accommodation were received from state/territory governments, and the Census Household Form included the capacity to collect information for up to 25 people in the dwelling, compared with only ten people in 2016, and thus overcrowded dwellings, and their characteristics, could be better identified and documented. Such changes have made some intercensal comparisons of the homelessness operational groups unreliable, as the groups are not directly comparable. The groups most impacted are living in 'other temporary lodgings'

and 'boarding houses' (specifically Victoria), where the 2021 data are not comparable with previous Censuses. Additionally, the lockdown conditions, which varied across states/territories, impacted how 'rough sleepers' were enumerated, and there were targeted government attempts to house people sleeping rough during the pandemic (strategies which have since been discontinued). Such changes are described in more detail in the ABS online publication: 'Estimating Homelessness: Census methodology' for the 2021 Census (ABS 2023b). These factors have consequences for the data that was collected during the Census and potentially affect some of the data in this report. For instance, it is likely that some homelessness estimates are lower because of temporary measures that were removed shortly after the Census was recorded.

2. The Canadian National Occupancy Standard (CNOS) is a measure that assesses the bedroom requirements of a household based on the size and composition of the household (in terms of age, sex, relationship, and number of people usually resident).

Australia's population is ageing

People approaching retirement age years and living in post-retirement age years with fixed or limited incomes face challenges within high-cost housing contexts like Australia. Existing evidence points to difficulties older people face maintaining their properties as they age with limited income and/or reduced physical capability, impacts of frailty and/or illness and managing these via home modification, downsizing or 'rightsizing', and in attaining safe and secure housing in a competitive market context (James, et al, 2020b; James, et al, 2022). The Australian housing system is not fit for purpose in accommodating ageing well. Yet, the population of Australia is ageing. Increasing numbers of people aged 55 years and over are now negotiating how to live safely, securely and affordably within existing and emerging housing stock and housing assistance models.

Our analysis of the 2021 Census shows that the Australian population is ageing, continuing a long-running trend. People aged 55 years or over, usually residing in Australia, accounted for 29.1 per cent of the total population in 2021 (an increase from 25.6 per cent a decade earlier, Appendix 1, Table A1).

The number of people aged 55 years or over increased 34 per cent between 2011 and 2021 (from 5,515,646 in 2011, to 7,388,105 in 2021) (including those in private residential dwellings and non-private dwellings such as institutional care).

The majority of those aged 55 years and over in 2021 were living in couple households, without children. This household structure accounts for 3,023,649 or 45.9 per cent of the 55 years and over cohort (Appendix 1, Table A3). Within this cohort, those living in couples were more likely to be 'young' old or 'middle' old, with just 34.6 per cent of the 135,104 Australians counted on Census night aged 85 years or over living in this arrangement.





The second most common household structure among the 55 year and over cohort in 2021 was couple or lone parent with children at 1,642,123 (24.9 per cent), closely followed by the approximately one fifth of the 55 years and over cohort who were living alone (1,433,459 or 21.7 per cent).

In 2021, 162,433 or 2.5 per cent of over 55 year olds lived in group households, that is, with an unrelated person or people. The age group most likely to do so were people 55-64 year, of whom 79,331 (2.9 per cent) lived in group households.

Nationally, in 2021, 50.1% (n= 3,303,949) of Australians aged 55 years or above were in Q1 or Q2 income quintiles, in the lowest 40 per cent of the national income distribution (Appendix 1, Table A6).

In 2021 the likelihood among the over 55 year old population of living with very-low annual gross household income increased with age. Among the very old, those aged 85 years and over, 46.5 per cent (181,550) of persons were living with household incomes in the lowest income quintile (Q1), with a further 23.4 per cent (91,583) living with gross household incomes in the second lowest income quintile (Q2).

The majority of persons who identified as Aboriginal and/or Torres Strait Islander at the time of the 2021 Census were aged 44 years or under (76.7%, or 570,202 persons), while close to a quarter of this population (23.3%, or 99,143 persons) were aged 55 years or over (Appendix 1, Table A7). The total number of people aged 55 years or over who identified as Aboriginal and/or Torres Strait Islander in 2021 increased from 2011 by 52,404 people, representing a 0.5 percentage point change overall. However, care must be taken in interpreting these figures as a large proportion of people that identified as Aboriginal and/or Torres Strait Islander did not state their age (136,983 total persons across all ages) (Appendix 1, Table A7).

In 2021, close to a fifth, or 18.5 per cent, of people aged 55 years or over residing in Australia, spoke a language other than English at home. This amounts to a total of 1,217,266 persons (Appendix 1, Table A10).

Ageing in the context of an Australian housing crisis

It is widely acknowledged that Australia is in the midst of an escalating housing crisis. This is a crisis characterised by decreasing affordability and increasing insecurity. Between 1985 and 2015, real housing prices trebled in Australia while real earnings increased by only 50 per cent - one of the worst declines in affordability in the OECD (Pawson et al 2019, p.53). Since the easing of pandemic restrictions, rent and house prices have escalated further relative to incomes (Australian Treasury 2023; CoreLogic 2023).

As the cost of home ownership increases, more low- and middle-income households are pushed into the private rental sector. The increase in private renters as a proportion of the population has reversed a long-running decline in the proportion of renters since World War II (Productivity Commission 2019, p.2). Declining affordability is accompanied by increasing housing insecurity. The private rental sector in Australia is lightly regulated (Morris et al. 2021). Renters have little security of tenure and there is little protection against rising rents (Morris et al. 2021).

Of most concern is the growing number of low-income renters across all ages, which has more than doubled (to 1 million households, or 2.65 million people) in the past two decades (Productivity Commission 2019, p.2). Older, low-income people are at particular risk.



As the Productivity Commission (2019, p.4) set out in their report 'Vulnerable Private Renters', the fastest growth in private renting has been among households that include at least one Indigenous person, a person aged over 65 years, or a person with a disability or long-term health condition.

It is expected that this trend will continue over the coming decades as the population ages. In addition to the direct cost of private rental housing, it has been well established that short lease terms, poor housing quality and challenges in modifying homes to suit changing needs impact upon both the physical and mental health and wellbeing of older people living in Australia (Faulkner, et al. 2023).

Historically, older low-income Australians without home ownership have been supported by the social housing sector, in particular public housing (Groenhart & Burke 2016; Faulkner, et al. 2023). Declining social housing relative to population growth means that households that would previously have found a secure home in social housing now increasingly struggle with affordability and insecurity in the private rental sector. Older people also face barriers to accessing social housing, including eligibility requirements in many states that make it difficult to achieve priority status while income drops. Age-based priority access to social housing varies nationally. For example, in New South Wales, older people must wait until they are 80 to be considered a priority for housing (FACS 2022).



The consequences for older households are significant:

- ⌵ While older homeowners can generally enjoy a reasonable quality of life, those who rent or retire with a mortgage are increasingly struggling. This report shows that the proportion of older people reaching retirement age with mortgage debt is increasing. There is also an increase in the number of lower income older people who are renting.
- ⌵ Older renters face more involuntary moves than other renters and they are more likely to experience rental stress than the average renter (Productivity Commission 2019). In this report we show that the proportion of older renters paying unaffordable rents is increasing, while the proportion of older people in social housing is in decline.
- ⌵ Insecure housing limits the capacity of older people living in Australia to receive in-home care to support them to age in place (Pagone and Briggs 2021).
- ⌵ Unaffordable housing and housing insecurity increase the risk of homelessness. This report shows that the proportion of older people experiencing homelessness is increasing.
- ⌵ Older lower income renters are more likely to live in homes that are not in their preferred location or meet their expressed needs and aspirations (Stone, et al. 2021; James, et al. 2020a).

Older people in Australia prefer to age in place and as the Productivity Commission (2015) noted, 'Older people's desire to age in place aligns with governments' fiscal goals – in most cases, assistance for home care is considerably less costly than for residential aged care' (PC 2015, p. 2). The capacity to age in place is put at risk by housing insecurity. The lack of appropriate and affordable housing that is supportive of an ageing population who are not homeowners also has broader serious consequences for the wellbeing and life expectancy of older people, impacting their ability to live a decent and valued life (Faulkner, et al. 2023). In addition, the information structures to assist older people living in Australia to navigate the housing options available to them are not always comprehensive or delivered in a format that is easy to access (James, et al. 2022).

Despite growing recognition of the importance of home to support a healthy ageing population and ageing in place, housing policy has not responded with the development of a range of solutions that cater for the diverse nature of older households. Subsequently, "A lack of policy reform and action has resulted in increasing numbers of older people facing their later years living in precarious housing situations" (Faulkner et al. 2023 p. 1).

Housing insecurity is system-wide

Housing insecurity is increasing among older people in Australia. While the majority of older people will retire as homeowners, the last two decades have seen growing signs of housing insecurity. The Productivity Commission's 2015 report 'Housing Decisions of Older Australians' identified an increase in the proportions of households retiring with a mortgage in the decade from 2001-2011, alongside an increase in the number of middle-aged and pre-retiree households with mortgages (p.75). It also identified an increase in renting amongst middle-aged and pre-retiree households and noted that "Older renting households are disproportionately likely to be experiencing housing affordability stress" (p.64).

Home ownership has been a focus of housing, ageing and welfare policy in Australia for decades, to the extent that it has been described as a fourth pillar of social insurance (Yates and Bradbury 2010). Home ownership is supported through the tax and welfare systems, which treat homeownership preferentially to other assets and investments. This has encouraged and supported more people to become homeowners. Homeownership is also assumed within aged pension calculations. The value of home ownership in older age is particularly marked.

Older people in Australia have low average incomes by international standards, however, for retired homeowners these lower incomes are offset by lower housing costs.



On the other hand, older people that retire outside of homeownership experience multiple disadvantages, having “lower non-housing wealth, lower disposable incomes and higher housing costs in retirement” (Yates and Bradbury 2010, p.194). In the absence of secure and affordable housing alternatives, declining home ownership amongst older people is a concern, pointing to the higher risk of housing and related financial stress in older age.

Growing numbers of older people are renting in Australia. As the Productivity Commission noted in their 2015 report, while for some households renting is a choice offering “flexibility and lower transaction costs, many in the private rental market are negatively affected by a lack of stability and security of tenure (Productivity Commission 2015 p.94)

Affordability is a further challenge, with housing costs increasing faster than incomes in recent years. In their 2019 report ‘Vulnerable Private Renters’, the Productivity Commission further noted that older people and people reliant on government pensions and allowances, including JobSeeker, the Disability Support Pension and Aged Pension, are “more likely to experience rental stress in the private rental market” than other renters (Productivity Commission 2019, p. 17).

The consequences of unaffordable and insecure housing are made clear in research. Power’s (2020) research with single older women in the private rental sector reports women’s experiences of unaffordable, substandard and insecure housing. Women reported struggles managing the day-to-day costs of living, cutting back on food and accessing local charities so that they could make ends meet. They struggled to afford housing

and reported living in lower quality and substandard housing that was often uncomfortable and unsafe. Morris (2007) similarly identifies financial stress amongst older people in the private rental sector, leading to difficulties maintaining a healthy lifestyle, including having to cut back on food, difficulties affording basic items like new clothes or replacing broken appliances like washing machines, and reliance on charities to make ends meet. Since both these studies were completed, rental costs have increased across Australia (CoreLogic 2023).

Older people living in the private rental sector also experience elevated levels of housing insecurity. Compared to the average renter, older renters (along with those with a disability and long-term renters) are more likely to face involuntary moves. This is a consequence of rental policy in Australia. The Productivity Commission (2015) notes that “Compared to other developed countries, Australian tenancy laws offer relatively low security of tenure to tenants, including short lease terms and the ability of landlords to terminate leases without a specific reason.” They voice concerns about the “substantial negative effects [of insecure tenure] on older people’s wellbeing and their ability to age in place” (p.93). In their 2019 report ‘Vulnerable Private Renters’, the Productivity Commission notes that renting and moving involuntary “can heighten the risks of financial hardship and homelessness” for vulnerable renters, including older people (and see for instance Power 2020, 2022 and 2023 on the financial, physical and emotional costs of rental insecurity experienced by single older women renters). Housing insecurity is known to impact upon health and wellbeing resulting in social isolation, stress and in the most extreme circumstances, shortening of life expectancy (Faulkner et al 2023; Ong ViforJ et al. 2022).

Social housing, including public and community housing, has an important protective benefit. Income-indexed rents in social housing are more affordable for older people living on lower-incomes. When older people move into social housing, they experience an increased sense of security.

Morris points to the importance of secure tenure and predictable accommodation costs. All of the social tenants interviewed in his research “were able to cope with everyday expenses [,,,]. They were generally able to engage in activities that they desired to, maintain their health and save a few dollars.” (p.619). Power and Gillon (2021) and Power’s (2019) research with single older women in social housing also points to these benefits. Women in that research experienced greater feelings of control over their housing futures and described a greater capacity to make financial plans. Although many continued to restrict their electricity use for heating and cooling, and reported budgeting carefully for food, “there was not the same bill anxiety described by those in private rental.” (Power 2019, p.773).



Homeownership is in decline among older people

Before the COVID-19 pandemic we surveyed more than 7,000 adults living in Australia about their housing priorities, and the types of housing that would meet these needs (Stone, et al. 2021; James, et al. 2020a). Around two thirds of those aged 55 years and over identified their top housing priority as housing that was 'safe and secure'; these attributes were identified as important to adults across the lifecourse, but more so by older people. Overwhelmingly, when we asked those aged 55 years and over about how their need for safe, secure housing could be met, around 75 per cent of older respondents identified homeownership (James et al. 2020a). Home ownership was regarded by older people as delivering security, independence and capacity to age in place (James et al. 2020a).

Since the late 1990s, research has been tracking the declining rates of home ownership in Australia (Winter & Stone 1999; Baxter & McDonald 2004; Burke, et al. 2014; Whelan et al. 2023). Much of the evidence has focused on homeownership during young adulthood, with relatively less attention paid to the concurrent – albeit slower – decline in the rates of older people living in Australia who own their homes without mortgage debt. Some of those affected have never owned their own home, others have previously lived in homeownership.



I just thought I'd go and use what I got out of it [divorce] as a deposit on another house. I've never thought of myself as not owning my own home. And when I went to the bank, they virtually just laughed at me, because I was 58, even though I worked all my life. I had a good deposit nobody will touch me. I was a single woman at 58, they told me if it was my former husband, they would have given him a loan but because I was a woman, I wouldn't."



Our research confirms that declining rates of outright ownership among older people are continuing. In 2021, 58 per cent of people aged 55 and over lived in a home that was owned outright (Table 2). This is a decrease from 62 per cent in 2011.

Among those aged 55 years and over, greatest declines in outright homeownership between 2021 and 2011 were among those aged 55-64. In 2021, 42 per cent of 55-64 year olds owned their homes without mortgage debt, compared with 51 per cent of this age cohort in 2011. This decline in outright ownership among people living in Australia aged 55 years and over (all ages), amounts to a -1.5 percentage point change in the decade to 2021 (Appendix 1, Tables A13-A15).

Table 2. Persons aged 55 years and over by tenure of their home dwelling, 2011 and 2021, Australia

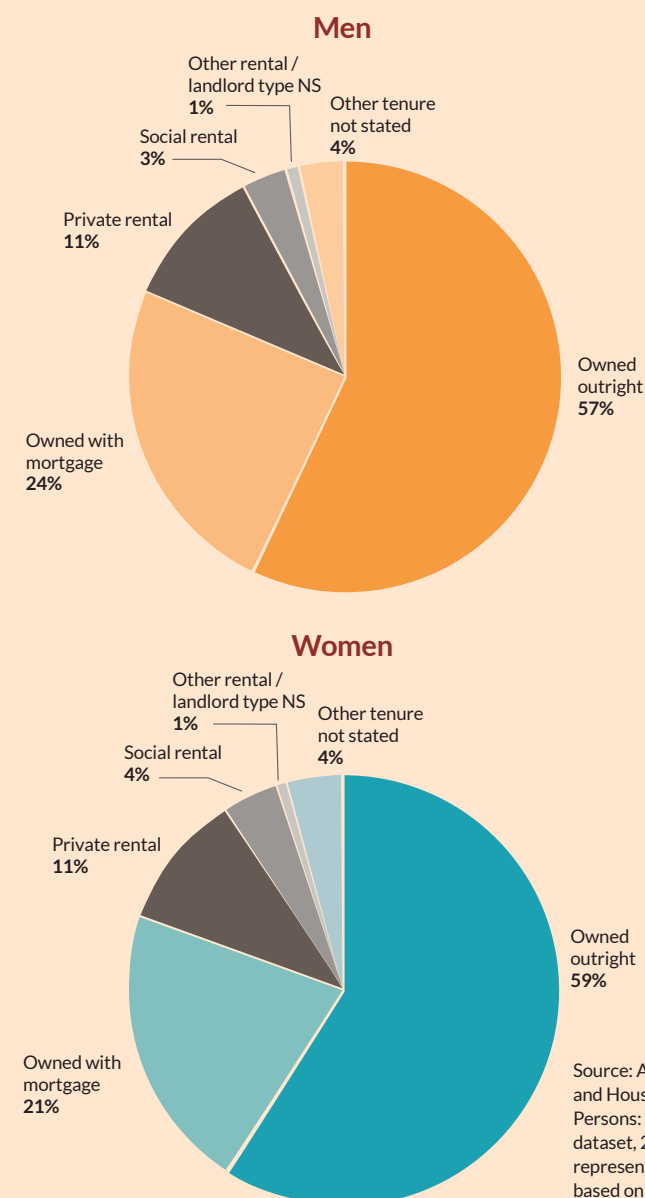
	2011	2021	2011	2021	N change	% change
	N	N	%	%	N	%
Owned outright	2,992,955	3,824,594	61.8%	58.0%	831,639	27.8%
Owned with a mortgage	923,649	1,504,793	19.1%	22.8%	581,144	62.9%
Private rental	403,873	699,561	8.3%	10.6%	295,688	73.2%
Social rental	223,861	249,487	4.6%	3.8%	25,626	11.4%
Other tenure type	37,177	53,091	0.8%	0.8%	15,914	42.8%
Tenure type NS	106,849	161,214	2.2%	2.4%	54,365	50.9%
Other rented/landlord NS	155,475	99,106	3.2%	1.5%	-56,369	-36.3%
Total aged 55 & over	4,843,841	6,591,840	100%	100%	1,747,999	36.1%*

*This growth rate applies to those counted at home in a private dwelling on Census night. These dwellings have tenure recorded. The overall growth rate for persons aged 55 years and above (34%) applies to the afore mentioned and additionally: those in non-private dwellings (eg nursing and retirement homes or hotels); those with non-classifiable relationships; those counted away from home; and those in transit or offshore.

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2011 and 2021.

Declining homeownership rates affect older men and women (Figure 1), with the ownership rate for men aged 55 years and over 57 per cent in 2021, and 59 per cent for women.

Figure 1: Persons aged 55 years and over by gender and tenure of their home dwelling (%), Australia, 2021



More older people in Australia have mortgage debt

As the percentage of older people who own their own homes outright, without a mortgage, by age 55 has declined, the percentage of those reaching 55 years of age with mortgage debt has increased. 23 per cent of people aged 55 and over lived in a home that was owned with a mortgage in 2021 (Table 2). This is an increase from 19 per cent in 2011.

Our findings indicate gender differences in the likelihood of mortgage debt for people aged 55 years and over. The number of older women living in a home with a mortgage increased at a greater rate (68 per cent) than the number of older men (58 per cent) (Appendix 1, Table A18). In numbers, this represents 742,997 women aged 55 years and over living with mortgage debt in 2021, and 761,805 men.

It is beyond the scope of this report to assess the dollar scale of mortgage debt among older people, however, other evidence indicates that this can be considerable with consequences for financial security in older age.

The impact of increasing costs of living and rate rises will affect lowest income mortgagees the hardest. The number of older people living in low income (Q2) households in homes with a mortgage nearly doubled in the decade to 2021 (increasing 99 per cent compared to 52 per cent Q1 and 67 per cent in Q3 and above households) (Table 3).

Table 3. Persons aged 55 years and over living in homes with a mortgage by gross household income quintile, 2011 and 2021, Australia

	2011	2021	2011	2021	N change	% change 2011- 2021
	N	N	%	%	N	%
Gross household income quintile 1	92,056	140,261	10%	9%	48,205	52%
Gross household income quintile 2	123,430	245,531	13%	16%	122,101	99%
Gross household income quintile 3-5	599,225	999,170	65%	66%	399,945	67%
<i>Neg, nil, NS, PS</i>	108,948	119,830	12%	8%	10,882	10%
Total	923,649	1,504,793	100%	100%	581,144	63%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2011 and 2021

More older people in Australia live in private rental

Only 20 per cent of private renters aged 55 and over identify private rental housing as their housing choice, compared to 64 per cent who indicate home ownership is their preferred tenure (Stone et al. 2021; James et al. 2020a). For older people living in Australia this housing aspiration is underpinned by a need for long-term, stable and secure housing which is affordable (James et al. 2020a). Among older people, those living in private rental sector are most likely to have a gap between their current home, and their long-term housing aspirations, but also be the most open to a range of alternative housing options (James et al. 2020a). Preferences for alternative housing option such as shared equity ownership models and cooperative housing highlight the importance of safety and security of tenure in later life (James et al 2022). Fixed incomes and rising rents mean that older private renters are vulnerable to housing stress and subsequently, precarious housing or homelessness (James et al 2022) alongside feelings of deep personal insecurity (Power 2023).



I have a rental agreement, but it is only a one year agreement, and I don't know when the tenancy is going to end. There is no stability. I got a six month extension, and then six months. I feel insecure.



I am terrified of becoming homeless in the future, given lack of affordable private rental housing for people on low incomes and lack of social housing. I have no family or friends to ask for support.



Our research shows that there has been an increase in both the percentage and number of people aged 55 years and over living in private rental homes in 2021, relative to 2011 (Table 2). In 2021, 11 per cent of people aged 55 and over rented a home from a private landlord. This is an increase from 8 per cent in 2011.

In numbers, 699,561 people aged 55 and over rented a home from a private landlord in 2021. This is a 73 per cent increase (295,688 more people) since 2011, and – of particular note – more than double the rate of increase in the number of people in this age group in the population (34 per cent) in the same period.

The number of older women renting increased at a greater rate (77 per cent) than the number of older men renting (69 per cent) in the decade to 2021. This is an increase of 154,023 women and 141,689 men (Appendix 1, Table A18).

Finding affordable private rental dwellings is most difficult for those living with very-low incomes (household incomes in the lowest 20 per cent of the national distribution – Q1) and low incomes (Q2, the lowest 20 to 40 per cent of household incomes). In a long-run analysis of the supply of low-cost private rental dwellings that are both affordable and accessible to low and very-low income households, Hulse, et al. (2019) and Hulse, et al. (2015) illustrate the that lowest income renters can be pushed into unaffordable rental brackets due to high demand from moderate income renters to be housed in low-rent homes (Q2) and also an outright absence of dwellings affordable for those living in Q1 households.

“

The nightmare of moving is bad enough but even searching for a place, even just accumulating documentation is stressful ... Really scary to be out there looking for a place and having to move.



Our research shows that the number of older people living in low income (Q2) households in private rental nearly doubled in the decade to 2021 to a total number of 182,994 (increasing 97 per cent, compared to 63 per cent for Q1 and 76 per cent for Q3 and higher income quintiles) (Table 4).

Table 4. Persons aged 55 years and over living in privately rented homes by gross household income quintile, 2011 and 2021, Australia

	2011	2021	2011	2021	N change	% change 2011-2021
	N	N	%	%	N	%
Gross household income quintile 1	113,759	184,903	28.2%	26.4%	71,144	63%
Gross household income quintile 2	92,955	182,994	23.0%	26.2%	90,039	97%
Gross household income quintile 3-5	155,890	273,853	38.6%	39.1%	117,963	76%
Neg. nil, NS, PS	41,261	57,828	10.2%	8.3%	16,567	40%
Total	403,873	699,561	100.0%	100.0%	295,688	73%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2011 and 2021

More older private renters live with rental stress

Older private renters are experiencing three significant events which directly affect the affordability of their housing. First, has been an increase in rental costs since pandemic mobility restrictions have lifted; second, rises in interest rates have resulted in increased payments flowing from investor landlords to renters; third, income support and fixed income levels are not keeping pace with rising living cost pressures. All three have a compounding impact on the ability of older people living in privately rented homes, to afford housing costs and live well.

We use a standard measure of 'housing stress' in this research to identify the number of people aged 55 years and over who are living with unaffordable rental costs according to well-established and accepted measures. The measure of housing stress used in this analysis is based on normative measures of what is an acceptable level of expenditure on direct housing costs, relative to household income (Monk & Whitehead 2000; Gabriel et al. 2005). Using data from the ABS Survey of Income and Housing, for the years 2009-10 and 2019-20, we define housing stress as a measure of persons living in very-low (Q1) or low income (Q2) privately rented homes (based on equivalised disposable household income), in which reported regular rent costs amount to 30 per cent or more of gross household income. This is often referred to as the '30/40 rule', referring to rent as a percentage of income, and 40 per cent of the total national income spectrum (see Appendix 1, Tables A23 and A24 for further detail).

The number of older people living in very-low (Q1) and low income (Q2) households that were paying unaffordable rents in the private rental sector in 2019-20 is a total of 227,565. This number increased by 52 per cent in the decade from 2009-10 to 2019-20, from a previous total of 149,528. In 2019-20 most older people living in very-low income (Q1) private rental households

were paying unaffordable levels of rent. Only 19 per cent were living in households paying an affordable rent (that is, paying less than 30 per cent of gross household income in rent, down from 22.8 per cent in 2009-10). Forty per cent were living in households paying a severely unaffordable rent of 50% or more of gross household income in rent (up from 29 per cent in 2009-10). Older households were much more likely to be paying 50 per cent or more of gross household income in rent than younger households (40 per cent compared to 24.3 per cent).

While older people living in low income households (Q2) were better off than those living in very-low income households (Q1), most were struggling financially. Only 44 per cent were living in private renter households paying affordable rents.

Table 5. Persons aged 55 years and over living in very-low (Q1) and low income (Q2) privately rented homes by level of affordability, Australia, 2009-10 and 2019-20

	2009-10				2019-20			
	Household income quintile 1		Household income quintile 2		Household income quintile 1		Household income quintile 2	
	N	%	N	%	N	%	N	%
Paying affordable rent	25,925	22.8%	54,355	44.3%	28,409	19.0%	90,652	44.0%
Paying unaffordable rent: 30-39%	27,627	24.3%	28,105	22.9%	22,428	15.0%	51,257	24.9%
Paying unaffordable rent: 40-49%	22,241	19.5%	21,688	17.7%	30,646	20.5%	47,686	23.1%
Paying unaffordable rent: 50-89%	32,955	28.9%	16,912	13.8%	59,603	39.9%	15,946	7.7%
Out of scope^	5,172	4.5%	1,692	1.4%	8,145	5.5%	593	0.3%
Total	113,920	100.0%	122,753	100.0%	149,230	100.0%	206,134	100.0%

*Household income is equivalised disposable income. ^ Households where rent payments are 90 per cent or more of their gross household income or where their gross household income is < \$80 per week. These instances are taken as data anomalies (potentially temporary income circumstances). Table A23 in Appendix 1 includes figures for the younger cohort.

Source: ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files, 2009-10 and 2019-20.

The proportion of older people in social housing is decreasing

Social housing can be associated with security and affordability by low income older people (Stone, et al. 2021). Public and community housing play an important role in housing older people securely.



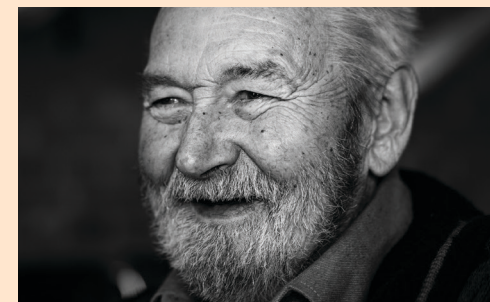
It has been such a hard road to get here, and it was filled with three nervous breakdowns and two suicide attempts. It's been very difficult but that's why I'm here because I want to back up the other women that are coming along. Those in their 50s now who have this problem, who might not be as lucky as me, I want to be able to assist people to not have to go through being in the hospital after trying to kill themselves. It's so hard for women because I didn't even know how use an ATM machine when I left my marriage. I had no idea where I was and what I was doing. It was so difficult, but I really want to make sure that nobody else has to go through this. Older women don't deserve to be treated like this. We deserve more respect and dignity than what we're receiving.

Our analysis of 2021 and 2011 Census data indicate that despite the significant role social housing plays in housing older people living with low-incomes securely, the overall rate of people aged 55 years and over who are able to access social housing, is in overall decline nationally. The proportion of people aged 55 and over living in social housing has decreased as a proportion of the population, from to 4.6 per cent in 2011, to 3.8 per cent in 2021 (Table 1).

Although the overall number of people aged 55 and over living in social housing has increased in the last decade to 249,487, the increase is much slower than the rate of population growth in this age group (an 11 per cent increase in the number of people aged 55 and over living in social housing, compared to a 34 per cent increase in number of people aged 55 and over in the population) (Table 1).



Why is it necessary for us to go through all this dehumanising trauma before we can find housing?



Homelessness is increasing

The number of older people experiencing homelessness is increasing in Australia. Some older people experiencing homelessness have experienced chronic or continuous housing challenges, including homelessness, throughout their life. "People in this group often have higher levels of "mental illness, alcohol and drug misuse, incarceration and chronic health problems requiring regular hospitalisation" (Petersen and Parsell 2015, p.376). People in this group often have higher levels of "mental illness, alcohol and drug misuse, incarceration and chronic health problems requiring regular hospitalisation" (Petersen and Parsell). Older Aboriginal people experiencing chronic homelessness report "high levels of social exclusion, dislocation from kin and home communities associated with ... colonisation, poverty, poor access to housing and mainstream services" (p.376).

In recent years, there has been recognition of a growing group of older people experiencing homelessness for the first time in later life. Many of these people have had 'conventional' housing histories, typically having lived in the private rental sector or having previously owned and exited homeownership. In Petersen and Parsell's research, this was the largest group of older homeless people, accounting for 70% of the population in their data (Petersen and Parsell 2015). Older women predominately experience homelessness for the first time in later life. Gendered experiences such as "living in violent relationships and in roles as mothers hamper women over their life course in attaining stable affordable housing." (Petersen 2015, p.421). The gendered pay gap and time out of the workforce to care for children mean that many women retire with less superannuation, making them less able to compete in Australia's costly rental market as they age.



Homelessness risk is experienced unevenly, with some groups at greater risk than others. This point is underscored in Lester and Faulkner's (2020) analysis of the factors that place older women (aged 45 and over) at risk of homelessness in Australia. These are:

- ⌵ "have been previously At Risk,
- ⌵ are not employed full time
- ⌵ are an immigrant from a non-English speaking country
- ⌵ are in private rental
- ⌵ would have difficulty raising emergency funds
- ⌵ are Aboriginal
- ⌵ are a lone-person household
- ⌵ or a lone-parent (but little evidence for those never married)." (p.4).

Across these factors, and drawing on weighted HILDA data, Lester and Falkner (2020, p.4) estimated that around 160,000 women aged 45-55 are at risk of homelessness, around 405,000 aged 45 and over, and around 24,000 aged 55 and over.

Housing market factors are critical in understanding homelessness risk. In Lester and Faulkner's (2020) analysis, those living in the private rental market are twice as likely to be at risk of homelessness compared to those with a mortgage, while those in social housing have a similar risk level to those with a mortgage, underscoring the vital role of social housing in protecting older women from homelessness risk. Employment and household make-up are also significant in their research. For example, women who are employed part-time have around twice the risk of homelessness compared to those who work full-time, while those who are unemployed have around four times the risk. Similarly, older women who lived in sole-person households and who have never been married experience between 8 to 9 times the risk of those in a dual person household, while those who are lone parents, but separated, divorced or widowed are also at more risk. Notably, these factors intersect with housing affordability, with lower-income and single-income households likely to find it more difficult to secure affordable housing.

Failures in the private rental market are also foregrounded by Petersen and Parsell (2015). In their work, housing factors include receiving a notice to vacate, housing unaffordability and problems with housing accessibility (such as due to stairs or bathroom design) are identified as key drivers of first-time homelessness risk in older age. People living in the private rental sector are overexposed to each of these risks, while access issues are also noted as a problem in social housing. They also identify a series of interpersonal or family issues leading to first-time homelessness, including: being no longer able to live with family (including due to family breakdown financial abuse of older people, overcrowding and carer stress) and relationship breakdown (including separation or as a result of domestic violence). Significantly, interpersonal and family stresses frequently intersect with housing factors, underscoring the key role that the housing system plays in driving and protecting against homelessness in older age.

Homelessness is experienced differently by different groups of older people. While men more often experience homelessness in ways that are publicly visible, such as sleeping rough or staying in boarding houses, women are more often counted amongst the 'hidden' homeless "staying with friends, living in a car, living under the threat of violence in their home or remaining hidden from public view" (Petersen 2015, p.420). Concerns about personal safety are a key reason why women often choose to couch surf, temporarily stay with friends or family, or stay in their car while experiencing homelessness. A consequence of this is, however, that women are "more likely to be statistically invisible in data systems" (Petersen 2015, p.420) This suggests the possibility that older women experiencing homelessness are underrepresented in statistical counting, including the Census.

Homelessness is also experienced differently by older people experiencing chronic homelessness, compared to those facing homelessness for the first time in later life. Most homelessness services are geared toward the former group. Those experiencing homelessness for the first time in later life are both less familiar with this service landscape and unsure of where to go for help and describe reluctance to access many of these services due to stigma or fear of violence (Petersen

2015, p.422). A further challenge is that “most older people do not identify as homeless, but rather as having difficulties in accessing housing.” (Petersen 2015, p.422). This presents further challenges in accessing support and points to the value of homelessness services that understand the distinct experiences and needs of older people.

The following section of the report documents the increasing numbers of older people in Australia experiencing homelessness across the last decade. These data should be read together with the previous section, which showed rising housing insecurity amongst older people in the same time period.

Census Homelessness Estimates

The ABS estimated that at Census time in 2021, there were 19,372 individuals aged 55 years and older experiencing homelessness. This represents an increase of 750 persons compared to 2016 and 4,789 persons compared to 2011 (Appendix 2, Table A28). The smaller intercensal increase between 2016 and 2021 may be attributed to COVID-related factors, including the unique circumstances in which the 2021 Census was undertaken, although the exact reasons are unknown. The rate of homelessness for people aged 55 and above decreased from 29 people per 10,000 in 2016, to 26 people per 10,000 in 2021, a figure comparable to that recorded in 2011 (Appendix 2, Table A28).

The type of homelessness experienced among this older cohort was not distributed evenly across the six operational groups. Figure 2 shows that, in 2021, the highest proportion of older individuals experiencing homelessness was found in boarding houses (29 per cent, n=5,539) and the second largest groups were living in severely crowded dwellings (at 22 per cent, n = 4,358) and staying temporarily with others (also 22 per cent, n=4,314). Although not shown in Figure 2, it is evident that older individuals experience homelessness differently to the younger cohort: among those aged under 55 years in 2021, a much larger concentration was enumerated in severely crowded dwellings (42 per cent), and the second largest group were living in supported accommodation for the homeless (at 21 per cent) (see Appendix 2, Table A29 for the estimates).

Figure 2. Persons aged 55 years and above experiencing homelessness by operational group, and persons marginally housed in Australia, 2021

Homeless operational groups



Marginally housed



Source: ABS homelessness estimates, derived from Table 1.12 in: ABS publication 20490DO001_2021 Estimating homelessness: Census, 2021.

The ABS also identified people who were marginally housed on Census night. Figure 2 provides the proportions of people aged 55 and over living in the three types of marginal housing in 2021. Clearly, the largest group were enumerated in 'other crowded dwellings' (n=7,311), dwellings where three extra bedrooms are required to adequately meet the requirements of the resident household. A further 5,448 older persons were marginally housed in caravan parks and 1,258 in 'other improvised dwellings' on Census night in 2021 (see Appendix 2, Table A29 for the estimates).

Homelessness is experienced differently by different groups. In the following sections, we enumerate experiences of homelessness by gender, amongst older Aboriginal and/or Torres Strait Islander people, among older culturally and linguistically diverse people, and those living on low incomes.



Homelessness among older women and men

Table 6 presents the Census homelessness estimates, changes in these estimates and percentage change by gender across intercensal periods. In each of the intercensal periods presented, the rate of increase in women aged 55 years and over experiencing homelessness is greater than that of men in the same age cohort. The 40 per cent increase 2011-21 in the number of women 55 years and over experiencing homelessness is higher than the population increase seen for all women in that age cohort over the 10-year period (33.7 per cent, see Appendix 2, Table A28, Panel G). The change in absolute numbers 2011-21, however, was higher for men.

Table 6. Persons experiencing homelessness by age and gender and intercensal change, 2011-16, 2016-21 and 2011-21, Australia

	2011 N	2016 N	2021 N	Change					
				2011-16		2016-21		2011-21	
				N	%	N	%	N	%
Persons aged less than 55 years									
Males	48,336	55,643	56,479	7,307	15%	836	2%	8,143	17%
Females	39,507	42,152	46,650	2,645	7%	4,498	11%	7,143	18%
Total	87,847	97,799	103,117	9,952	11%	5,318	5%	15,270	17%
Persons aged 55 years and above									
Males	9,346	11,760	12,062	2,414	26%	302	3%	2,716	29%
Females	5,236	6,872	7,325	1,636	31%	453	7%	2,089	40%
Total	14,583	18,622	19,372	4,039	28%	750	4%	4,789	33%
Total persons experiencing homelessness									
Males	57,689	67,407	68,516	9,718	17%	1,109	2%	10,827	19%
Females	44,746	49,017	53,974	4,271	10%	4,957	10%	9,228	21%
Total	102,439	116,427	122,494	13,988	14%	6,067	5%	20,055	20%

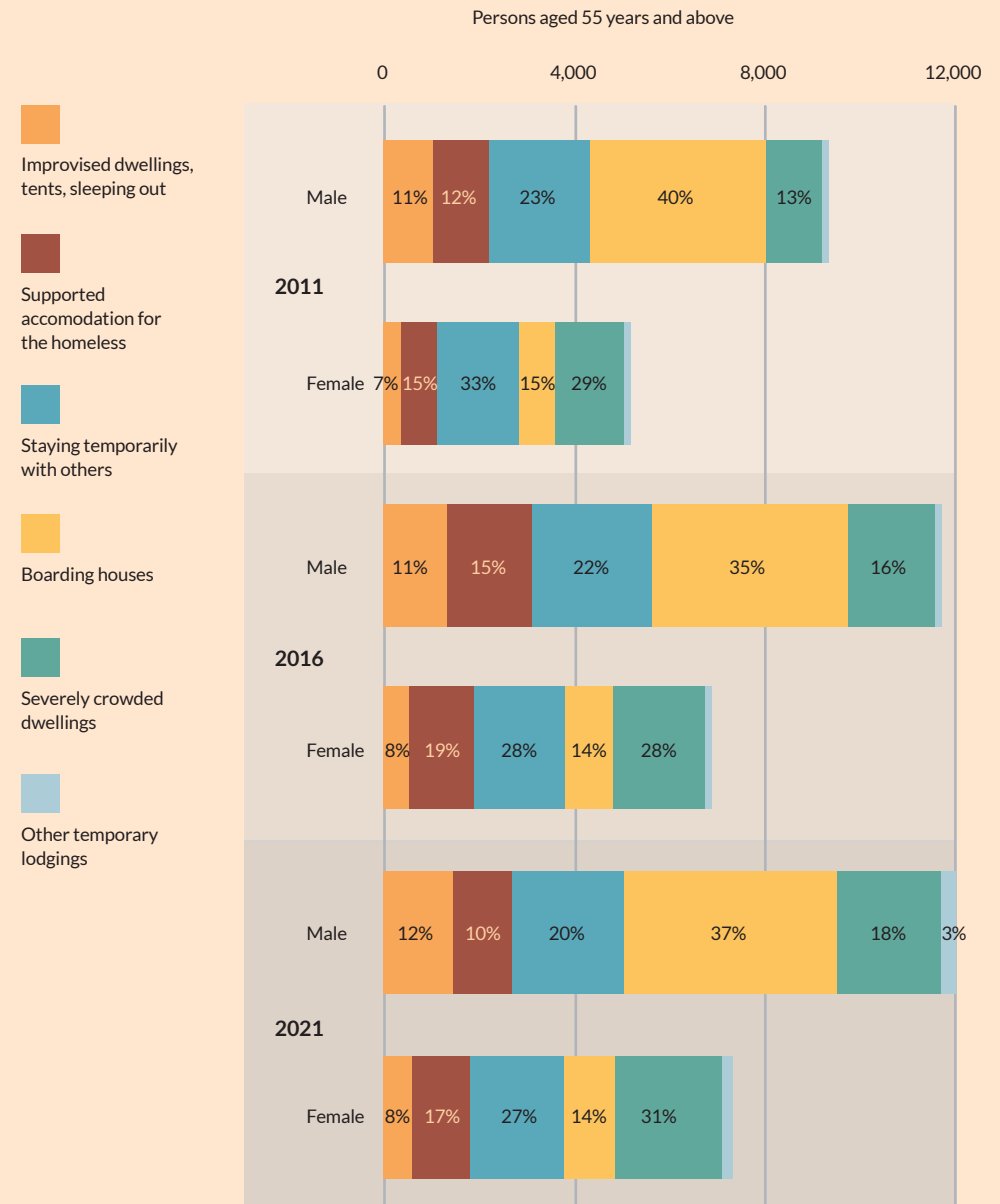
Source: ABS homelessness estimates, derived from Tables 1.12 in ABS publication '20490DO001_2021' and '20490DO001_2016'. Figures for 2011 were sourced directly from the ABS as the revised 2011 estimates that include the required age by sex combination are not available on the ABS webpage. (The revised estimates include the downward adjustment for operational group 4 made by the ABS after review at the 2016 Census).

When the age cohorts are grouped into 0-54 years and 55 years and over, the percentage change 2011-2016 in the number of women aged 55 years and over experiencing homelessness was the highest of the four groups (compared to men aged 55 years and over, and both males and females aged under 55 years). However, while older women were the fastest growing group in terms of percentage change, they did not record the largest numerical increase. The number of males aged 0-54 years increased by 7,307; females aged 0-54 years by 2,645; males aged 55 years and over by 2,414; and, finally, females aged 55 years and over by 1,636. If the younger age cohorts are disaggregated, males aged 25-34 years were the 'fastest' growing group (37.4 per cent – see Appendix 2, Table A27 for the estimates by expanded age cohorts).

Figure 3 divides the total homelessness estimates provided above by gender and operational group for the last three Censuses. Older men and women experience homelessness differently. As Figure 3 shows, in 2021 older men experiencing homelessness lived predominately in boarding houses (37%), other temporary lodgings (20%) and severely crowded dwellings (18%). Older women predominately lived in severely overcrowded dwellings (31%), stayed temporarily with others (27%) and in supported accommodation for the homeless (17%).

Comparing men and women across the operational groups, a greater proportion of men than women lived in boarding houses (m=37% compared to f=14%) in 2021. Similarly, a greater proportion of men compared to women experienced rough sleeping (m=12%, f=8%) in 2021. These proportional differences hide a large numerical difference: nearly double the number of older homeless men (n=1,485) experience rough sleeping compared to women (n=614). On the other hand, a greater proportion of women than men lived in severely crowded dwellings (f=31%, m=18%) or stayed temporarily with others (f=27%, m=20%). As noted above, women's concerns about personal safety in boarding houses and sleeping rough help to explain these differences. (See Appendix 2, Table A29 for the numerical estimates behind Figure 3).

Figure 3. Persons aged 55 years and above experiencing homelessness by operational group, and sex, 2011, 2016 and 2021, Australia



Source: ABS homelessness estimates, derived from Table 1.12 in: ABS publication 20490DO001_2021 Estimating homelessness: Census, 2021.

Homelessness among older Aboriginal and/or Torres Strait Islander people (aged 45 years+)

In this section, we examine experiences of homelessness among Aboriginal and/or Torres Strait Islander people. There are gaps in data and data collection methodology that mean the true extent of homelessness amongst this group may be underreported. As well, due to ongoing difference in life expectancy between Aboriginal and/or Torres Strait Islander people and non-Aboriginal and/or Torres Strait Islander people in Australia (Temple, et al. 2020), our focus in this analysis is on Aboriginal and/or Torres Strait Islander people aged 45 years and over. Consequently, this section needs to be read in conjunction with the “Census data methodological notes 1” in appendix 2.

The 2021 Census estimates that Aboriginal and/or Torres Strait Islander people represent 3.8 per cent of the total Australian population (ABS 2021d; Tually et al. 2022). Despite this, 20 per cent of the total homeless population counted on the 2021 Census night identified themselves as being Aboriginal and/or Torres Strait Islander. Moreover, between 2016 and 2021, the number of Aboriginal and/or Torres Strait Islander people experiencing homelessness increased by six per cent. These findings accord with research by the AIHW (2019 p.1) which identified an increase in among Aboriginal and/or Torres Strait Islander populations accessing homelessness services to “either to assist with maintaining their tenancies (clients at risk of homelessness) or to help them when they are homeless”. Among all Aboriginal and/or Torres Strait Islander people experiencing homelessness, those aged 45 years and over recorded a relative³ increase that was four times that of those aged 0-44 years. As shown in Table 7, the proportion of older Aboriginal and/or Torres Strait Islander people aged 55 years and over has increased by almost a quarter (24 per cent) since 2016.

Table 7. Aboriginal and/or Torres Strait Islander homeless population percentage growth, 2021-2016, by age group

Age group	Male		Female		Total	
	N	%	N	%	N	%
0-44	201	2%	555	6%	749	4%
45-54	216	18%	47	4%	265	11%
55+	205	22%	263	26%	471	24%
Total	626	5%	858	7%	1485	6%

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

In 2021, 3.1 per cent of the Aboriginal and/or Torres Strait Islander population was experiencing homeless and another 2 per cent were living in marginal housing. That is a rate of 306 people experiencing homelessness per 10,000 Aboriginal and/or Torres Strait Islander Australians. The rate of homelessness was greatest among those aged 45-54 years, with a rate of 335 people per 10,000⁴ Aboriginal and/or Torres Strait Islander people experiencing homelessness. This rate is almost 7.5 times their non- Aboriginal and/or Torres Strait Islander counterparts in the same age bracket.⁶

3. Note: Proportions are calculated relative to the age group considered.

4. Rate calculated over 10,000 of the total Aboriginal OR Torres Strait Islander population in age group.

5. Rate calculated over 10,000 of the total non-indigenous population in age group.

6. See Appendix 2, Table A31

Aboriginal and/or Torres Strait Islander people aged 44-54 years, experience homelessness at considerably higher rates than the non-Aboriginal and/or Torres Strait Islander population also encountering homelessness. In particular, Aboriginal and/or Torres Strait Islander men in this age group (177/10,000) are nine times more likely to experience homelessness than their non-Aboriginal and/or Torres Strait Islander counterparts (19/10,000). However, Aboriginal and/or Torres Strait Islander women in this age range (159/10,000) are 12 times more likely to experience homelessness than their non-Aboriginal and/or Torres Strait Islander counterparts (13/10,000) (Table 8).

Table 8. Aboriginal and/or Torres Strait Islander and 'non-Indigenous' homeless population rates, 2021

Aboriginal and/or Torres Strait Islander												
	0-44		45-54		55-64		65-74		75+		Total	
	n	Rate (a)	n	Rate (a)	n	Rate (a)	n	Rate (a)	n	Rate (a)	n	Rate (a)
Males	9,695	156	1,445	177	758	123	307	91	86	62	12,284	151
Females	10,059	162	1,300	159	804	130	334	99	118	85	12,612	155

Non-Aboriginal and/or Torres Strait Islander												
	0-44		45-54		55-64		65-74		75+		Total	
	n	Rate (b)	n	Rate (b)	n	Rate (b)	n	Rate (b)	n	Rate (b)	n	Rate (b)
Males	31,876	24	5,735	19	4,733	17	2,944	13	1,003	6	46,292	20
Females	26,113	19	3,872	13	2,872	10	1,567	7	784	4	35,201	15

(a) per 10,000 of the population over the total Aboriginal OR Torres Strait Islander population in age group.

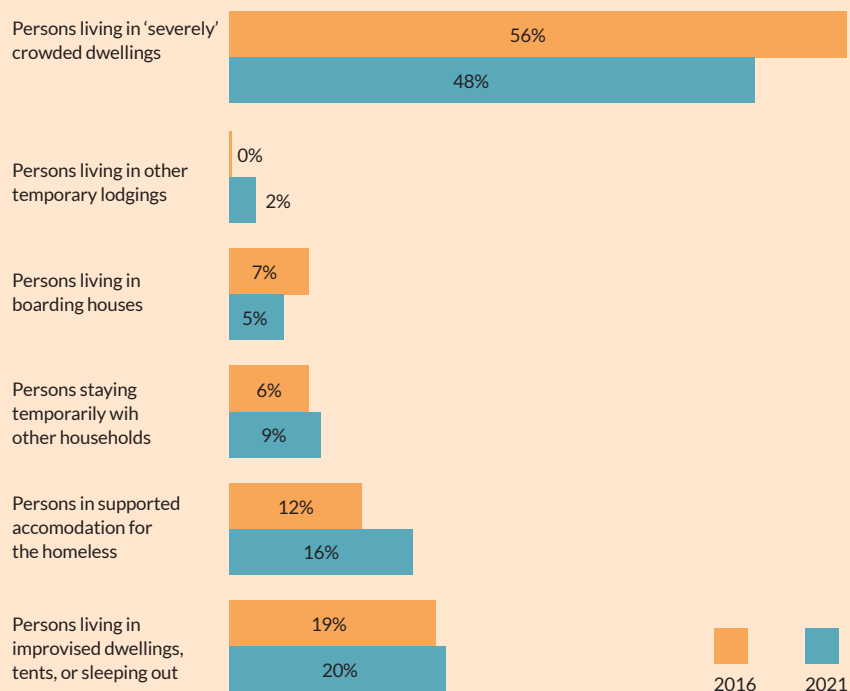
(b) per 10,000 of the population over 10,000 of the total non-indigenous population in age group

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

Older Aboriginal and/or Torres Strait Islander people are experiencing homelessness at a higher rate than their non-Aboriginal and/or Torres Strait Islander counterparts. The rate of homelessness among Aboriginal and/or Torres Strait Islander men aged 55 years and over was 105 per 10,000 Aboriginal and/or Torres Strait Islander persons, eight times the rate for the older, male non-Aboriginal and/or Torres Strait Islander population (13/10,000). The rate of homelessness for Aboriginal and/or Torres Strait Islander women aged over 55 years is 115 people per 10,000 Aboriginal and/or Torres Strait Islander people aged 55 years and over. This is over 14 times that recorded for non-Aboriginal and/or Torres Strait Islander females experiencing homelessness of the same age (8/10,000).

Between 2016 and 2021, in addition to a slight increase in the total number of older Aboriginal and/or Torres Strait Islander Australians experiencing homelessness, there were also shifts in how homelessness was experienced (Figure 4). Data showed an increase in people living temporarily with other households and in supported temporary accommodation. Conversely, the proportion of Aboriginal and/or Torres Strait Islander people living in 'severely' crowded dwellings and boarding houses decreased. These changes possibly reflect the measures taken in different states in response to the COVID-19 pandemic and the subsequent way in which Census information was collected.

Figure 4. Aboriginal and/or Torres Strait Islander people 45 years and over experiencing homelessness, 2021 and 2016



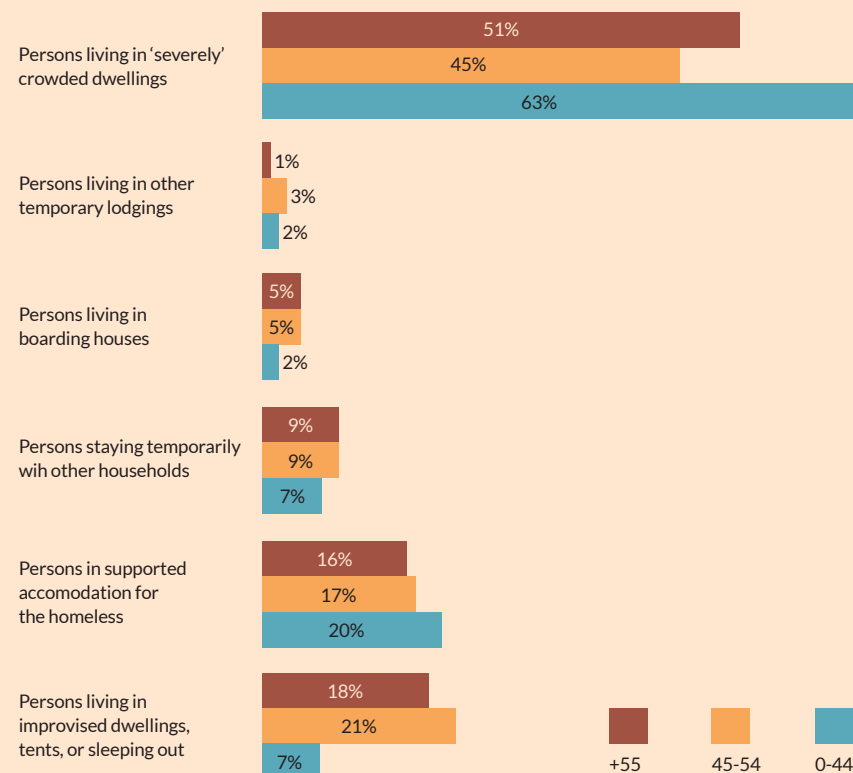
Source: Authors from TableBuilder, 2021 Census: counting persons, estimating homelessness

In 2021, 60 per cent of Aboriginal and/or Torres Strait Islander people experiencing homelessness lived in severely crowded dwellings. Despite a 6 per cent fall between 2016 and 2021 of people in these living conditions, severely crowded dwellings remain the most common form of homelessness experienced by Aboriginal and/or Torres Strait Islander Australians (Figure 5). Decreases in this form of homelessness have been driven largely by younger cohorts aged 0-44 years.⁷ The proportion of older Aboriginal and/or Torres Strait Islander Australians experiencing severely crowded dwellings have remained stable between the two Censuses.

⁷ See Appendix 2, Table A31

The proportion of Aboriginal and/or Torres Strait Islander Australians aged 45 years and over living in improvised dwellings, tents or sleeping out increased by 25 per cent between 2021 and 2016 (n=210). Conversely, older non-Aboriginal and/or Torres Strait Islander people living in the same circumstances fell by 27 per cent over the same period (n=680). This growth is driven largely by older Aboriginal and/or Torres Strait Islander people aged 55 years and over, while the number of those aged 45-54 years living in improvised dwellings has remained stable between Census periods.

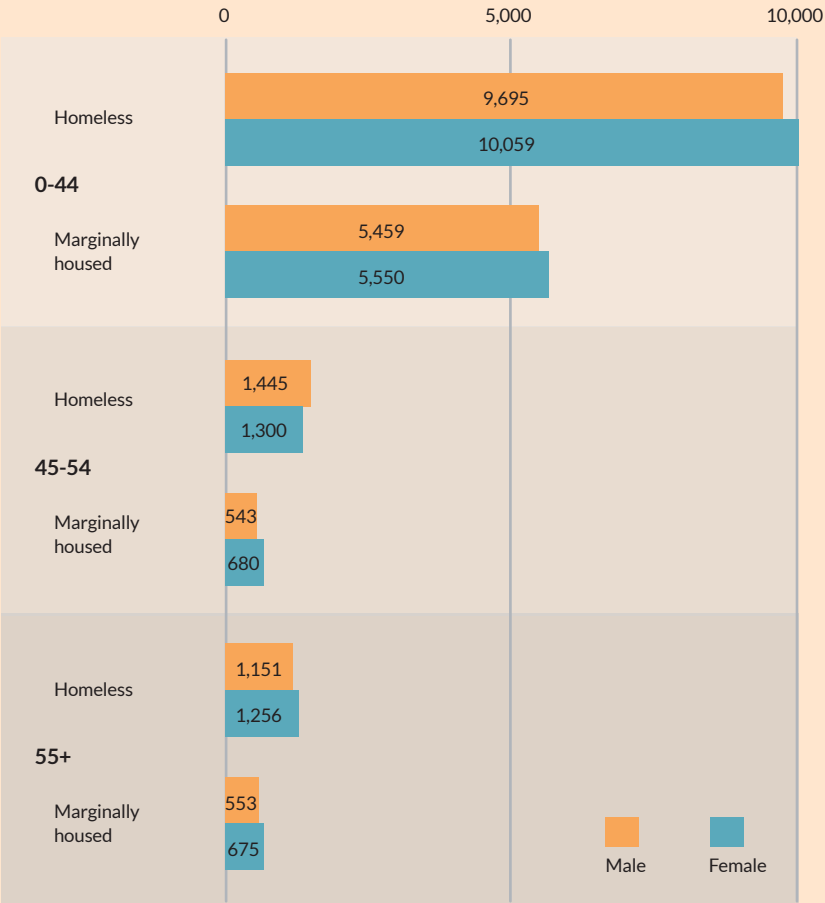
Figure 5. Older Aboriginal and/or Torres Strait Islander Australians experience of homelessness, by age group, 2021



Source: Authors from TableBuilder, 2021 Census: counting persons, estimating homelessness

Analysis of 2021 Census data found that Aboriginal and/or Torres Strait Islander people were living in marginal housing at a rate of 165 per 10,000 Aboriginal and/or Torres Strait Islander people, which is significantly higher than for the non-Aboriginal and/or Torres Strait Islander population (34 per 10,000). Older Aboriginal and/or Torres Strait Islander women are slightly more likely to be living in marginal housing than men (Figure 6).

Figure 6. Number of Aboriginal and/or Torres Strait Islander people experiencing homelessness or living in marginal housing by age group, 2021



Source: Authors from TableBuilder, 2021 Census: counting persons, estimating homelessness

Marginal housing and homelessness among culturally & linguistically diverse older people

We examined the experiences of homelessness among people whose country of birth was non-English speaking, referred to here as ‘culturally and linguistically diverse (CaLD) migrants’. There are significant gaps in data collection that mean the true extent of homelessness amongst this group may be underreported. This section should be read in conjunction with the ‘Census data methodological notes 2’ in Appendix 2.

In 2021, CaLD migrants accounted for 22 per cent of all Australians experiencing homelessness. Older CaLD migrants living in Australia comprise 2 per cent of the overall population experiencing homelessness, however, they comprise 18 per cent of all older people living in Australia

Table 9. CaLD population experiencing homelessness aged 55 and over by Standard Australian Classification of Countries (SACC) major groups*, 2021

Region	Total 55+	
	N	%
Oceania	291	10%
North-West Europe	304	10%
Southern and Eastern Europe	205	7%
North Africa and the Middle East	356	12%
South-East Asia	914	31%
North-East Asia	462	16%
Southern and Central Asia	310	11%
Americas	24	1%
Sub-Saharan Africa	69	2%
Total	3,478	15%

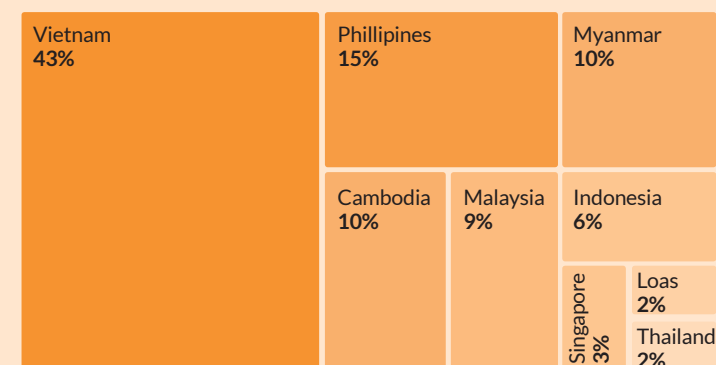
* excl. Main English-speaking countries

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

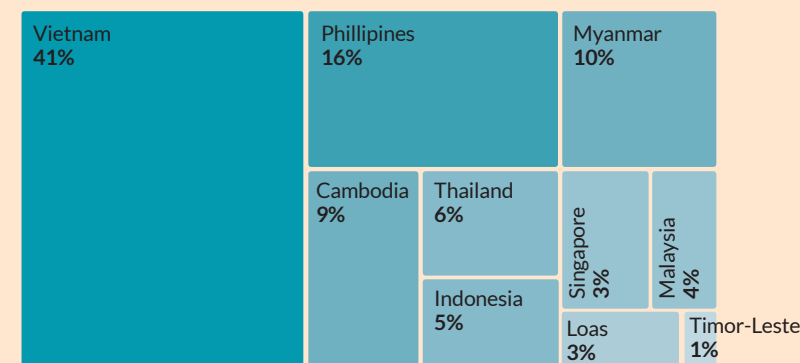
who are experiencing homelessness. A greater number of older CaLD men (58 per cent, n=1,709) are experiencing homelessness when compared to older CaLD women (42 per cent, n=1,226) (Table 10). Analysis of country of birth, found that 30 per cent of older CaLD migrants came from the South-east Asian region (n=914) (Table 9), more specifically from Vietnam (n=383), the Philippines (n= 142) and Myanmar (n=93) (Figure 7).

Figure 7. CaLD migrant population experiencing homelessness aged 55 and over by Country of Birth, South-East Asia (SACC), 2021

Male aged 55 and over Country of Birth South-East Asia (SACC)



Female aged 55 and over Country of Birth South-East Asia (SACC)



Source: Authors from TableBuilder, 2021 Census: counting persons, estimating homelessness

The majority of CaLD migrants experiencing homelessness (42 per cent) were living in severely crowded dwellings. While the number of men and women living in severely crowded dwellings were similar in terms of absolute numbers (men n=929 and women n=909), these women represented two thirds (74 per cent) of the total number of older homeless CaLD females over 55 years, while their male counterparts represented 58 per cent.

A quarter (26%) of older CaLD migrants experiencing homelessness were 'living in boarding houses'. More than three times as many older CaLD men (n=582) lived in boarding houses than women (n=179) (Table 10).

Table 10. CaLD migrant population experiencing homelessness aged 55+ by Sex and Operational groups (n and %), Australia, 2021

	55+					
	Male		Female		Total	
2021	N	%	N	%	N	%
Persons living in improvised dwellings, tents, or sleeping out	22	1%	4	0%	26	1%
Persons in supported accommodation for the homeless	72	4%	63	5%	135	5%
Persons staying temporarily with other households	101	6%	71	6%	172	6%
Persons living in boarding houses	582	34%	179	15%	761	26%
Persons in other temporary lodgings	3	0%	0	0%	3	0%
Persons living in 'severely' crowded dwellings	929	54%	909	74%	1,838	63%
Total	1,709	58%	1,226	42%	2,935	

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

Older CaLD migrants living in marginal housing (n=4,113) represented 29 per cent of the national total of marginally housed people living in Australia aged 55 and over. Older CaLD women represent 34 per cent of all marginally housed women, while older CaLD men make up just over a quarter (26 per cent) of all marginally housed men.

Among older CaLD migrants living in marginal housing in 2021, 33 per cent were born in a South-East Asian country (Table 11), in particular Vietnam (n=323). Other countries in which a high number of marginally housed CaLD migrants were born included China (n= 194), Lebanon (n=149) and Afghanistan (n=147).

Table 11. CaLD migrant 'marginally housed' population aged 55 and over by Standard Australian Classification of Countries (SACC) major groups*, Australia, 2021

Region	Total 55+	
	N	%
Oceania	445	11%
North-West Europe	326	8%
Southern and Eastern Europe	223	5%
North Africa and the Middle East	646	16%
South-East Asia	1352	33%
North-East Asia	419	10%
Southern and Central Asia	592	14%
Americas	6	0%
Sub-Saharan Africa	106	3%
Total	4,113	

* excl. Main English-speaking countries

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

In 2021, almost all marginally housed older CaLD migrants lived in crowded dwellings (95 per cent) (Table 12).

Table 12. CaLD migrant marginally housed population aged 55 and over by sex and operational groups (n and %), Australia, 2021

	55+					
	Male		Female		Total	
2021	N	%	N	%	N	%
Persons living in other crowded dwellings	1,829	90%	2,044	98%	3,873	95%
Persons in other improvised dwellings	15	0%	3	0%	18	0%
Persons who are marginally housed in caravan parks	180	9%	42	2%	222	5%
Total	2,024	49%	2,089	50%	4,113	

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

Marginal housing, homelessness and income

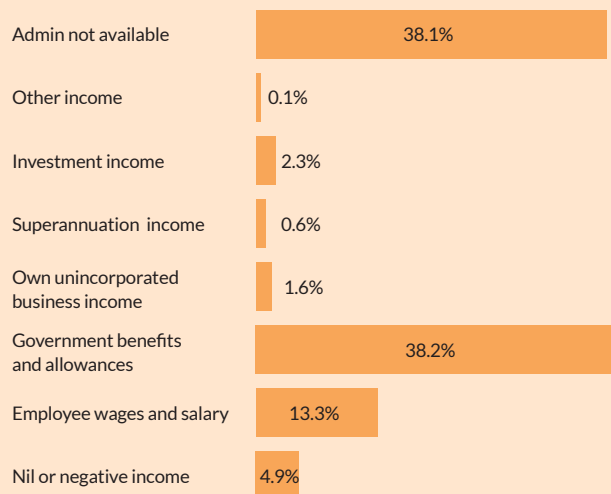
For the 2021 Census, the ABS have, for the first time, created new variables derived from data sources external to the Census form. One of these is reported on here: main source of personal income (administrative data). The variable was created by linking administrative income data from the Australian Taxation Office and the Department of Social Services, with Census data (more information about this method is included in 2021 Census dictionary (ABS 2021e)). This variable 'indicates the main source of income that a person received based on all income recorded in administrative data for the 2020/2021 financial year' (ABS 2021e). The 'main source' is the category with the highest total income recorded for the 2020/2021 financial year.

Administrative data was unavailable for 38 per cent of individuals aged 55 years and over experiencing homelessness in 2021, and for 22 per cent of individuals who were marginally housed. The most common source of personal income for those experiencing homelessness in 2021, was government benefits and allowances (39 per cent, n = 7,592), with the second largest income source being employee wages and salary (at 13 per cent, n = 2,586). These were also the most common income sources for those marginally housed, a group for which there was a higher proportion of administrative data available. Government benefits and allowances were the main source of income for 52 per cent of those in marginal housing (n = 7,279), with employment income the main source for a further 16 per cent (n = 2,236).

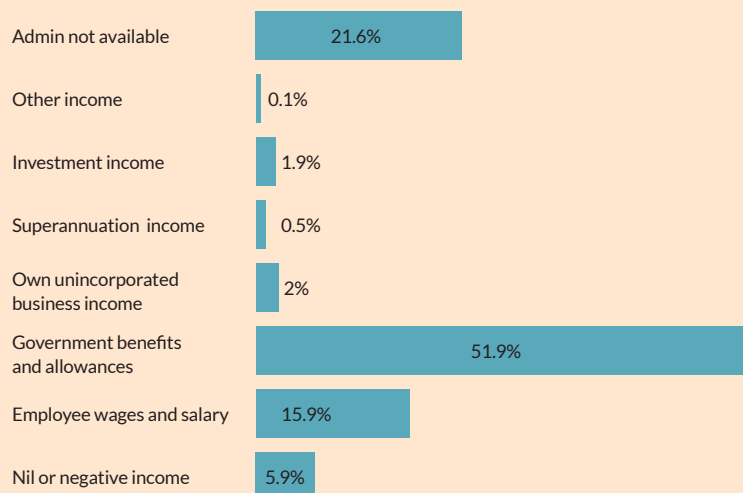
Existing evidence clearly demonstrates that the residential property market does not provide well for very-low and low income households living with fixed incomes across the Australian population and including for older people. There is an absolute supply shortage of rental dwellings for very-low income households in Australia, and a shortage of affordable dwellings for low income households due to the combination of insufficient low-rent stock, and occupancy of low-rent stock by households with moderate and higher incomes (Hulse et al. 2015; Hulse et al. 2019). Recent house price data showing escalating rental costs since 2021, suggests the situation is likely to be worsening (CoreLogic 2023).

Figure 8. People aged 55 years and over experiencing homelessness and marginally housed at Census 2021 by main source of personal weekly income (administrative data)

Experiencing homelessness



Marginally housed

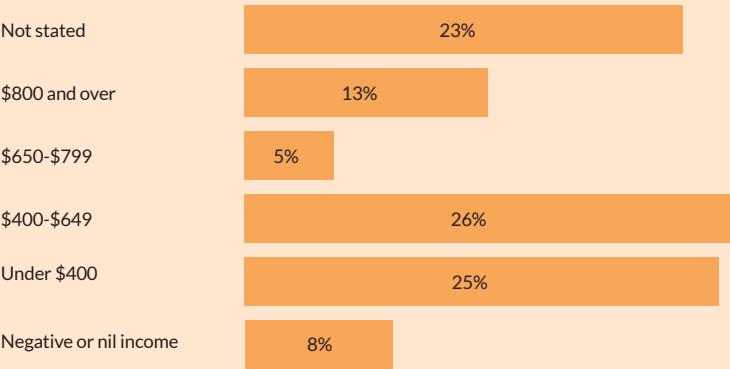


A large proportion (59 per cent, $n = 11,460$) of older people experiencing homelessness at the 2021 Census, had a weekly personal income of less than \$650 (approximately a quarter did not state their income). Around one-third of people aged 55 and over who were marginally housed, had personal incomes ranging from \$400-\$649 per week ($n = 4,480$) and 38 per cent had a weekly income under \$400 ($n = 5,302$) (\$2021). This reflects the ABS homelessness enumeration methodology that incorporates monetary cut-offs (among other indicators), to ensure ‘that individuals that have other means for “accommodation alternatives”, such as access to financial or housing resources, are not misclassified as experiencing homelessness (ABS 2023b). Nonetheless, reporting the incomes of those experiencing homelessness and those marginally housed, highlights the dire situation they are in when trying to find rental housing in the private market that they can afford. A broad application of the 30/40 affordable rent measure to a person on \$650 per week, means they are looking for accommodation options under \$200 per week (as a single person household). Previous research by Hulse et al (2019) and Anglicare Australia (2023, among others), has shown there is very little private rental stock at that price point, anywhere.

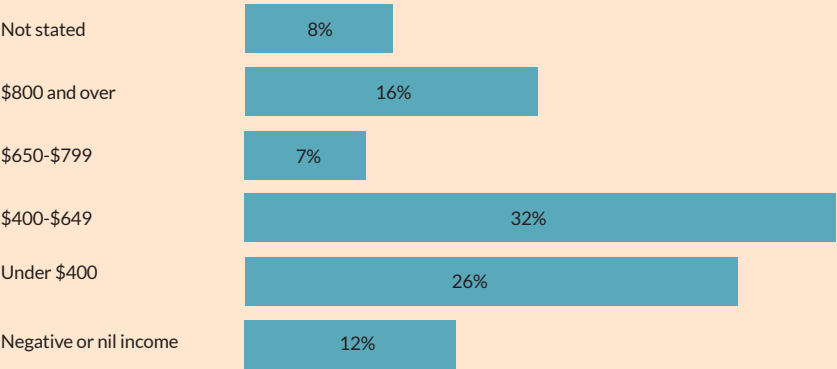
Source: ABS Tablebuilder, 2021 Census – counting persons, estimating homelessness dataset (administrative data)

Figure 9. People aged 55 years and over experiencing homelessness and marginally housed at Census 2021 by weekly personal income

Experiencing homelessness



Marginally housed



NOTES: Personal weekly income indicates the total income that person usually received each week. This data is collected from people aged 15 years and above. Negative income includes people who own their own business and report negative income due to losses or negative gearing of rentals. (<https://www.abs.gov.au/census/guide-census-data/census-dictionary/2021/variables-topic/income-and-work/total-personal-income-weekly-incp>). Personal weekly income groups reflect those published in ABS 2023a.

Source: ABS Tablebuilder, 2021 Census – counting persons, estimating homelessness dataset (administrative data).

Implications of this research

The scale of housing insecurity amongst older people in Australia is significant and growing. More older people were living in marginal housing and experiencing homelessness in Australia in 2021 than a decade earlier. Today, more older people are renting in the private rental sector, Australia's least secure tenure, and more are ageing with mortgages. Growing rates of housing insecurity and homelessness among older people are increasing the gap between the housing that older people have (or do not have) and the housing that they need to live safe, secure and dignified lives as they age.

Urgent action is needed so that all older people in Australia can access secure and affordable housing. Growing housing insecurity amongst older people is caused by system-wide risks that require system-wide solutions. It is time for a national housing plan that proactively addresses housing insecurity and ensures access to affordable, secure housing across the lifespan.

The research presented in this report shows that:

- Older people's incomes are not keeping up with the increasing cost of housing.
- Older people that receive government benefits and allowances are over exposed to marginal housing and homelessness.
- The lowest income households are bearing the costs of a private rental market that is failing to supply housing affordable to their needs, through unaffordable rents, marginal housing and homelessness.
- Access to social housing is declining as a proportion of housing options, which significantly contributes to housing stress amongst older people.

The private rental sector is being relied upon to house growing proportions of the population and more people are ageing in the private rental sector, reversing a long-running trend that had seen the proportion of people renting in the private sector decline since World War II. However, Australia's private rental sector is not fit for purpose. It does not support affordability or tenure security for low-income households and does not support older people to age in place. More diverse housing options that address affordability and security are needed to ensure that low and middle-income households and those ageing with mortgages have options to age in place wherever they live.

In the absence of universal housing provision, the evidence that this report presents of insecurity and homelessness across the housing system indicates where in the housing system interventions are needed (i.e. across all tenures), and which population groups can be effectively targeted.

System-wide interventions include:

- Adequate social housing supply that reflects population growth and ensures housing for aged persons in the social housing sectors across states and territories including by increasing aged-specific options and reducing the priority age to 45-55 years;
- Improving national tenancy regulations and incentives for market-segments of rental markets to prioritise homes over profit;
- Dedicated marginal and specialist homelessness service interventions that are well-designed with and for older people with lived experience of housing challenges and assistance systems;
- Supporting people to remain in their own homes, across all tenures.

System-wide solutions for older people's housing must take the intersectional experiences of older people into account. As this report indicates, there are real differences in the experiences of housing insecurity and homelessness within the older population of people living in Australia. Responses and assistance models must accommodate gender diversity, income difference, Aboriginal and/or Torres Strait Islander people's cultural needs, as well as those of other culturally and linguistically diverse older people. Disability and/or caring responsibilities, prior experience of trauma, diverse gender identity and sexuality, and individuals' unique pathways and experiences must also be proactively accounted for.

Older people must have a voice in shaping the housing system in Australia. The development of a new national housing and homelessness plan and associated state and territory and local government implementation plans for improving future housing across Australia, represent critical points in which the voices, lived experiences and concerns and aspirations of older people can be included. Older people know what they want and the housing they need to age well. Involving older people with lived experience in policy design processes to create better housing futures for the ageing population is essential.



Research focus and limitations

The research presented in this report enumerates the situation of people aged 55 years and over living in Australia (and 45 years and over for Aboriginal and/or Torres Strait Islander people) and facing housing challenges. This focus is warranted due to the particular support needs experienced by people as they age. These needs are well documented elsewhere. They include increasing frailty, the need to provide assistance to younger members of family, as well as the particularly challenging circumstance of living with a fixed income as the cost of living rises around them. Recent decades of housing supply challenges, increases in cost of home purchase, and rent cost spikes, demonstrate well that markets do not respond to the needs of older people who have limited equity, income or ability to pay in a competitive housing environment. There is a clear role for governments to respond to the needs of older people in Australia living in housing stress and homelessness, if real solutions are to be attained.

This report illustrates the system-wide challenges that older people living in Australia face in attaining safe, secure, affordable housing in which they can live and age well. It is beyond the scope of this study to assess the cost of inaction regarding older people's housing security and homelessness, however, existing evidence indicates that personal, family, community and societal costs, both financial as well as non-financial, are considerable.

Significantly, older people are only one part of the Australian population facing housing insecurity and homelessness on a daily basis. We acknowledge that housing insecurity and homelessness in childhood, younger years, and earlier stages of adult life all warrant housing solutions that are real and urgent. Housing solutions for the cohort of older people living in Australia, which is the focus of this report ought not come at the expense of - nor in competition with - those required to respond to the housing and homelessness support needs of other generational cohorts living in Australia. A comprehensive national housing plan must respond to all generational needs. Indeed, responding to the needs of people experiencing housing insecurity and homelessness at midlife or in younger years will begin to address the growing and urgent challenge that our report indicates – a future Australia where more and more older people live with inadequate, unaffordable housing.

National reform that includes a focus on generational needs can ensure a housing system where everyone can attain an affordable cost of living and maintain community connections, including ageing in safe, secure, affordable homes.



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Appendix 1: Supporting data for Census analysis of older people in Australia and their housing

Table A1: Population aged 55 years and over (counts and %) by state capital city, rest of state balances and state totals (these figures relate to all persons whether 'at home' or 'visiting' on Census night, in a private dwelling or non-private dwelling)

	2011			2021			2011			2021			2011			2021		
	N			N			% of area population			% of area population			Cap City/Rest of state %			Cap City/Rest of state %		
	0-54	55+	Total	0-54	55+	Total	0-54	55+	Total	0-54	55+	Total	0-54	55+	Total	0-54	55+	Total
Grtr. Sydney	3,351,620	1,040,052	4,391,673	3,857,270	1,373,882	5,231,147	76.3	23.7	100.0	73.7	26.3	100.0	66.0	57.0	63.6	67.9	57.7	64.9
Rest of NSW	1,727,632	785,325	2,512,952	1,820,625	1,009,014	2,829,637	68.7	31.3	100.0	64.3	35.7	100.0	34.0	43.0	36.4	32.1	42.3	35.1
NSW total	5,079,252	1,825,377	6,904,625	5,677,895	2,382,896	8,060,784	73.6	26.4	100.0	70.4	29.6	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grtr. Melb.	3,046,657	953,323	3,999,981	3,647,727	1,270,024	4,917,750	76.2	23.8	100.0	74.2	25.8	100.0	76.7	69.5	74.8	78.3	69.1	75.7
Rest of Vic.	927,538	418,179	1,345,717	1,009,138	567,475	1,576,613	68.9	31.1	100.0	64.0	36.0	100.0	23.3	30.5	25.2	21.7	30.9	24.3
VIC total	3,974,195	1,371,502	5,345,698	4,656,865	1,837,499	6,494,363	74.3	25.7	100.0	71.7	28.3	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grtr. Brisb.	1,599,643	466,353	2,065,998	1,879,366	646,871	2,526,238	77.4	22.6	100.0	74.4	25.6	100.0	49.2	43.8	47.8	51.4	43.5	49.1
Rest of Qld	1,654,657	599,063	2,253,723	1,776,106	838,930	2,615,036	73.4	26.6	100.0	67.9	32.1	100.0	50.8	56.2	52.2	48.6	56.5	50.9
QLD total	3,254,300	1,065,416	4,319,721	3,655,472	1,485,801	5,141,274	75.3	24.7	100.0	71.1	28.9	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grtr. Adel.	888,154	337,074	1,225,235	960,321	426,971	1,387,290	72.5	27.5	100.0	69.2	30.8	100.0	78.1	73.9	76.9	80.3	73.3	78.0
Rest of SA	248,996	119,262	368,260	235,290	155,552	390,843	67.6	32.4	100.0	60.2	39.8	100.0	21.9	26.1	23.1	19.7	26.7	22.0
SA total	1,137,150	456,336	1,593,495	1,195,611	582,523	1,778,133	71.4	28.6	100.0	67.2	32.8	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grtr. Perth	1,319,488	409,376	1,728,865	1,542,574	574,076	2,116,647	76.3	23.7	100.0	72.9	27.1	100.0	77.4	77.7	77.5	80.7	77.6	79.8
Rest of WA	384,781	117,818	502,593	368,992	165,814	534,804	76.6	23.4	100.0	69.0	31.0	100.0	22.6	22.3	22.5	19.3	22.4	20.2
WA total	1,704,269	527,194	2,231,458	1,911,566	739,890	2,651,451	76.4	23.6	100.0	72.1	27.9	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grtr. Hobart	152,144	59,507	211,655	170,781	76,299	247,086	71.9	28.1	100.0	69.1	30.9	100.0	43.9	40.4	42.8	46.8	39.8	44.4
Rest of Tas.	194,775	87,730	282,509	193,762	115,327	309,087	68.9	31.1	100.0	62.7	37.3	100.0	56.1	59.6	57.2	53.2	60.2	55.6
TAS total	346,919	147,237	494,164	364,543	191,626	556,173	70.2	29.8	100.0	65.5	34.5	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grtr. Darwin	100,474	20,110	120,586	111,453	28,453	139,902	83.3	16.7	100.0	79.7	20.3	100.0	56.5	62.6	57.4	60.3	64.6	61.1
Rest of NT	77,338	12,033	89,374	73,473	15,624	89,103	86.5	13.5	100.0	82.5	17.5	100.0	43.5	37.4	42.6	39.7	35.4	38.9
NT total	177,812	32,143	209,960	184,926	44,077	229,005	84.7	15.3	100.0	80.8	19.2	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ACT	279,732	76,859	356,586	346,399	107,488	453,890	78.4	21.6	100.0	76.3	23.7	100.0						
<i>Spec. purp.</i>	38,443	13,565	52,008	41,414	16,305	57,712	73.9	26.1	100.0	71.8	28.3	100.0						
Total	15,992,073	5,515,646	21,507,719	18,034,687	7,388,105	25,422,788	74.4	25.6	100.0	70.9	29.1	100.0						

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Usual Residence dataset, 2011 and 2021

Table A2: Change 2011 to 2021: number of persons (N), per cent change and percentage point (share) change

Change 2011 to 2021: number and per cent							
	0-54	55+	Total	0-54	55+	Total	55+ (share)
	N chg	N chg	N chg	% chg	% chg	% chg	% pt chg
Greater Sydney	505,650	333,830	839,474	15.1	32.1	19.1	2.6
Rest of NSW	92,993	223,689	316,685	5.4	28.5	12.6	4.4
NSW total	598,643	557,519	1,156,159	11.8	30.5	16.7	3.1
Greater Melbourne	601,070	316,701	917,769	19.7	33.2	22.9	2.0
Rest of Vic.	81,600	149,296	230,896	8.8	35.7	17.2	4.9
VIC total	682,670	465,997	1,148,665	17.2	34.0	21.5	2.6
Greater Brisbane	279,723	180,518	460,240	17.5	38.7	22.3	3.0
Rest of Qld	121,449	239,867	361,313	7.3	40.0	16.0	5.5
QLD total	401,172	420,385	821,553	12.3	39.5	19.0	4.2
Greater Adelaide	72,167	89,897	162,055	8.1	26.7	13.2	3.3
Rest of SA	-13,706	36,290	22,583	-5.5	30.4	6.1	7.4
SA total	58,461	126,187	184,638	5.1	27.7	11.6	4.1
Greater Perth	223,086	164,700	387,782	16.9	40.2	22.4	3.4
Rest of WA	-15,789	47,996	32,211	-4.1	40.7	6.4	7.6
WA total	207,297	212,696	419,993	12.2	40.3	18.8	4.3
Greater Hobart	18,637	16,792	35,431	12.2	28.2	16.7	2.8
Rest of Tas.	-1,013	27,597	26,578	-0.5	31.5	9.4	6.3
TAS total	17,624	44,389	62,009	5.1	30.1	12.5	4.7
Greater Darwin	10,979	8,343	19,316	10.9	41.5	16.0	3.7
Rest of NT	-3,865	3,591	-271	-5.0	29.8	-0.3	4.1
NT total	7,114	11,934	19,045	4.0	37.1	9.1	3.9
Australian Capital Territory	66,667	30,629	97,304	23.8	39.9	27.3	2.1
<i>Spec. purpose codes*</i>	2,971	2,740	5,704	7.7	20.2	11.0	2.2
Total	2,042,614	1,872,459	3,915,069	12.8	33.9	18.2	3.4

*Note: ABS Special Purpose Codes classify persons enumerated in 'non-spatial' areas, for example, those in transit on Census night, on ships in Australian waters or they have no usual address.

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2011 and 2021 Gross household income: 202

Table A3. Persons by age cohort and household composition of their home dwelling, Australia 2021

2021		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+ years	Total
Couple without children [^]	N	1,546,306	444,822	1,043,652	1,204,943	639,950	135,104	3,023,649	5,014,765
	Col %	11.4%	14.9%	37.9%	54.1%	52.4%	34.6%	45.9%	21.7%
Couple or lone parent with children [^]	N	9,945,404	2,048,972	1,040,940	373,532	161,823	65,828	1,642,123	13,636,505
	Col %	73.4%	68.5%	37.8%	16.8%	13.2%	16.9%	24.9%	59.0%
Other family household [*]	N	812,420	119,102	147,173	119,727	49,361	13,918	330,179	1,261,706
	Col %	6.0%	4.0%	5.3%	5.4%	4.0%	3.6%	5.0%	5.5%
Lone person household	N	631,672	305,616	439,994	472,751	349,451	171,263	1,433,459	2,370,740
	Col %	4.7%	10.2%	16.0%	21.2%	28.6%	43.8%	21.7%	10.2%
Group household	N	614,794	70,926	79,331	57,200	21,374	4,528	162,433	848,162
	Col %	4.5%	2.4%	2.9%	2.6%	1.7%	1.2%	2.5%	3.7%
Total	N	13,550,596	2,989,430	2,751,083	2,228,151	1,221,964	390,642	6,591,840	23,131,876
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A4. Persons by age cohort and household composition of their home dwelling, Australia 2011

2011		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+ years	Total
Couple without children [^]	N	1,232,643	504,556	1,036,890	836,946	420,555	87,912	2,382,303	4,119,508
	Col %	10.4%	18.7%	45.8%	57.6%	49.3%	31.9%	49.2%	21.2%
Couple or lone parent with children [^]	N	8,947,421	1,745,236	716,642	219,819	113,092	41,362	1,090,915	11,783,572
	Col %	75.2%	64.6%	31.7%	15.1%	13.3%	15.0%	22.5%	60.6%
Other family household [*]	N	639,405	97,750	98,554	56,796	28,866	8,079	192,295	929,449
	Col %	5.4%	3.6%	4.4%	3.9%	3.4%	2.9%	4.0%	4.8%
Lone person household	N	528,125	287,846	353,457	307,612	276,688	134,962	1,072,719	1,888,699
	Col %	4.4%	10.7%	15.6%	21.2%	32.5%	49.0%	22.1%	9.7%
Group household	N	544,152	66,576	57,596	31,359	13,344	3,310	105,609	716,330
	Col %	4.6%	2.5%	2.5%	2.2%	1.6%	1.2%	2.2%	3.7%
Total	N	11,891,755	2,701,971	2,263,146	1,452,531	852,541	275,621	4,843,839	19,437,559
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table notes: [^] 'Children' can be of any age; ^{*} 'Other family household' includes multi-family households and households with family relationship other than 'couple' or 'parent-child' (e.g. brother-sister)

Source(s): ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 & 2011

Table A5. Change in persons by age cohort and household composition of their home dwelling, Australia 2011 to 2021

Change 2011 to 2021: household structure									
		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+ years	Total
Couple without children	N chg	313,663	-59,734	6,762	367,997	219,395	47,192	641,346	895,257
	% chg	25.4%	-11.8%	0.7%	44.0%	52.2%	53.7%	26.9%	21.7%
	% pt chg	1.0%	-3.8%	-7.9%	-3.5%	3.0%	2.7%	-3.3%	0.5%
Couple or lone parent with children	N chg	997,983	303,736	324,298	153,713	48,731	24,466	551,208	1,852,933
	% chg	11.2%	17.4%	45.3%	69.9%	43.1%	59.2%	50.5%	15.7%
	% pt chg	-1.8%	3.9%	6.2%	1.6%	0.0%	1.8%	2.4%	-1.7%
Other family household [*]	N chg	173,015	21,352	48,619	62,931	20,495	5,839	137,884	332,257
	% chg	27.1%	21.8%	49.3%	110.8%	71.0%	72.3%	71.7%	35.7%
	% pt chg	0.6%	0.4%	1.0%	1.5%	0.7%	0.6%	1.0%	0.7%
Lone person household	N chg	103,547	17,770	86,537	165,139	72,763	36,301	360,740	482,041
	% chg	19.6%	6.2%	24.5%	53.7%	26.3%	26.9%	33.6%	25.5%
	% pt chg	0.2%	-0.4%	0.4%	0.0%	-3.9%	-5.1%	-0.4%	0.5%
Group household	N chg	70,642	4,350	21,735	25,841	8,030	1,218	56,824	131,832
	% chg	13.0%	6.5%	37.7%	82.4%	60.2%	36.8%	53.8%	18.4%
	% pt chg	0.0%	-0.1%	0.3%	0.4%	0.2%	0.0%	0.3%	0.0%
Total	N chg	1,658,841	287,459	487,937	775,620	369,423	115,021	1,748,001	3,694,317
	% chg	13.9%	10.6%	21.6%	53.4%	43.3%	41.7%	36.1%	19.0%
	% pt chg	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 and 2011

Table A6. Persons by age cohort and gross household income quintile of their home dwelling, Australia 2021

2021		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total
Gross household income quintile 1	N	877,049	213,808	363,162	667,605	493,796	181,550	1,706,113	2,796,967
	Row %	31.4%	7.6%	13.0%	23.9%	17.7%	6.5%	61.0%	100.0%
	Col %	6.5%	7.2%	13.2%	30.0%	40.4%	46.5%	25.9%	12.1%
Gross household income quintile 2	N	1,943,153	405,098	520,824	637,540	347,896	91,583	1,597,843	3,946,089
	Row %	49.2%	10.3%	13.2%	16.2%	8.8%	2.3%	40.5%	100.0%
	Col %	14.3%	13.6%	18.9%	28.6%	28.5%	23.4%	24.2%	17.1%
Gross household income quintiles 3 and above	N	9,739,612	2,107,440	1,636,108	747,227	262,890	71,862	2,718,087	14,565,134
	Row %	66.9%	14.5%	11.2%	5.1%	1.8%	0.5%	18.7%	100.0%
	Col %	71.9%	70.5%	59.5%	33.5%	21.5%	18.4%	41.2%	63.0%
NS, PS, negative, nil household incomes	N	990,780	263,084	230,994	175,786	117,385	45,652	569,817	1,823,683
	Row %	54.3%	14.4%	12.7%	9.6%	6.4%	2.5%	31.2%	100.0%
	Col %	7.3%	8.8%	8.4%	7.9%	9.6%	11.7%	8.6%	7.9%
Total	N	13,550,596	2,989,430	2,751,083	2,228,151	1,221,964	390,642	6,591,840	23,131,876
	Row %	58.6%	12.9%	11.9%	9.6%	5.3%	1.7%	28.5%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021

Table A7. Persons by age cohort and indigenous status, Australia 2021

2021		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total
Indigenous	N	570,202	73,987	56,497	30,727	9,961	1,958	99,143	743,346
	Row %	76.7%	10.0%	7.6%	4.1%	1.3%	0.3%	13.3%	100.0%
	Col %	4.2%	2.5%	2.1%	1.4%	0.8%	0.5%	1.5%	3.2%
Non-indigenous	N	12,915,929	2,901,000	2,678,497	2,179,614	1,194,933	381,571	6,434,615	22,251,550
	Row %	58.0%	13.0%	12.0%	9.8%	5.4%	1.7%	28.9%	100.0%
	Col %	95.3%	97.0%	97.4%	97.8%	97.8%	97.7%	97.6%	96.2%
Not stated	N	64,466	14,444	16,080	17,811	17,065	7,111	58,067	136,983
	Row %	47.1%	10.5%	11.7%	13.0%	12.5%	5.2%	42.4%	100.0%
	Col %	0.5%	0.5%	0.6%	0.8%	1.4%	1.8%	0.9%	0.6%
Total	N	13,550,596	2,989,430	2,751,083	2,228,151	1,221,964	390,642	6,591,840	23,131,876
	Row %	58.6%	12.9%	11.9%	9.6%	5.3%	1.7%	28.5%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A8. Persons by age cohort and indigenous status, Australia 2011

2011		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total
Indigenous	N	398,985	47,244	28,804	12,549	4,477	909	46,739	492,970
	Row %	80.9%	9.6%	5.8%	2.5%	0.9%	0.2%	9.5%	100.0%
	Col %	3.4%	1.7%	1.3%	0.9%	0.5%	0.3%	1.0%	2.5%
Non-indigenous	N	11,352,191	2,630,127	2,209,029	1,414,277	824,183	264,682	4,712,171	18,694,476
	Row %	60.7%	14.1%	11.8%	7.6%	4.4%	1.4%	25.2%	100.0%
	Col %	95.5%	97.3%	97.6%	97.4%	96.7%	96.0%	97.3%	96.2%
Not stated	N	140,584	24,599	25,316	25,704	23,880	10,025	84,925	250,106
	Row %	56.2%	9.8%	10.1%	10.3%	9.5%	4.0%	34.0%	100.0%
	Col %	1.2%	0.9%	1.1%	1.8%	2.8%	3.6%	1.8%	1.3%
Total	N	11,891,755	2,701,971	2,263,146	1,452,531	852,541	275,621	4,843,839	19,437,559
	Row %	61.2%	13.9%	11.6%	7.5%	4.4%	1.4%	24.9%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source(s): ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 & 2011

Table A9. Change in persons by age cohort and indigenous status, Australia 2011 to 2021

2011-2021		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total
Indigenous	N chg	171,217	26,743	27,693	18,178	5,484	1,049	52,404	250,376
	% chg	42.9%	56.6%	96.1%	144.9%	122.5%	115.4%	112.1%	50.8%
	% pt chg	0.9%	0.7%	0.8%	0.5%	0.3%	0.2%	0.5%	0.7%
Non-indigenous	N chg	1,563,738	270,873	469,468	765,337	370,750	116,889	1,722,444	3,557,074
	% chg	13.8%	10.3%	21.3%	54.1%	45.0%	44.2%	36.6%	19.0%
	% pt chg	-0.1%	-0.3%	-0.2%	0.5%	1.1%	1.6%	0.3%	0.0%
Not stated	N chg	-76,118	-10,155	-9,236	-7,893	-6,815	-2,914	-26,858	-113,123
	% chg	-54.1%	-41.3%	-36.5%	-30.7%	-28.5%	-29.1%	-31.6%	-45.2%
	% pt chg	-0.7%	-0.4%	-0.5%	-1.0%	-1.4%	-1.8%	-0.9%	-0.7%
Total	N chg	1,658,841	287,459	487,937	775,620	369,423	115,021	1,748,001	3,694,317
	% chg	13.9%	10.6%	21.6%	53.4%	43.3%	41.7%	36.1%	19.0%
	% pt chg	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 & 2011

Table A10. Persons by age cohort and language spoken at home, Australia 2021

2021		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total
English	N	9,808,767	2,286,246	2,191,889	1,815,182	981,679	298,095	5,286,845	17,381,857
	Row %	56.4%	13.2%	12.6%	10.4%	5.6%	1.7%	30.4%	100.0%
	Col %	72.4%	76.5%	79.7%	81.5%	80.3%	76.3%	80.2%	75.1%
Other than English	N	3,588,086	679,032	535,499	387,191	214,077	80,499	1,217,266	5,484,389
	Row %	65.4%	12.4%	9.8%	7.1%	3.9%	1.5%	22.2%	100.0%
	Col %	26.5%	22.7%	19.5%	17.4%	17.5%	20.6%	18.5%	23.7%
Language not stated	N	153,745	24,155	23,693	25,774	26,214	12,049	87,730	265,631
	Row %	57.9%	9.1%	8.9%	9.7%	9.9%	4.5%	33.0%	100.0%
	Col %	1.1%	0.8%	0.9%	1.2%	2.1%	3.1%	1.3%	1.1%
Total	N	13,550,596	2,989,430	2,751,083	2,228,151	1,221,964	390,642	6,591,840	23,131,876
	Row %	58.6%	12.9%	11.9%	9.6%	5.3%	1.7%	28.5%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table A11. Persons by age cohort and language spoken at home, Australia 2011

2011		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total
English	N	9,352,814	2,174,694	1,869,904	1,182,763	668,661	221,696	3,943,024	15,470,533
	Row %	60.5%	14.1%	12.1%	7.6%	4.3%	1.4%	25.5%	100.0%
	Col %	78.6%	80.5%	82.6%	81.4%	78.4%	80.4%	81.4%	79.6%
Other than English	N	2,413,424	509,447	375,582	250,971	161,448	42,498	830,499	3,753,369
	Row %	64.3%	13.6%	10.0%	6.7%	4.3%	1.1%	22.1%	100.0%
	Col %	20.3%	18.9%	16.6%	17.3%	18.9%	15.4%	17.1%	19.3%
Language not stated	N	125,514	17,826	17,659	18,797	22,435	11,423	70,314	213,655
	Row %	58.7%	8.3%	8.3%	8.8%	10.5%	5.3%	32.9%	100.0%
	Col %	1.1%	0.7%	0.8%	1.3%	2.6%	4.1%	1.5%	1.1%
Total	N	11,891,755	2,701,971	2,263,146	1,452,531	852,541	275,621	4,843,839	19,437,559
	Row %	61.2%	13.9%	11.6%	7.5%	4.4%	1.4%	24.9%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source(s): ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 & 2011

Table A12. Change in persons by age cohort and language spoken at home, Australia 2011 to 2021

2011-2021		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total
English	N chg	455,953	111,552	321,985	632,419	313,018	76,399	1,343,821	1,911,324
	% chg	4.9%	5.1%	17.2%	53.5%	46.8%	34.5%	34.1%	12.4%
	% pt chg	-6.3%	-4.0%	-3.0%	0.0%	1.9%	-4.1%	-1.2%	-4.4%
Other than English	N chg	1,174,662	169,585	159,917	136,220	52,629	38,001	386,767	1,731,020
	% chg	48.7%	33.3%	42.6%	54.3%	32.6%	89.4%	46.6%	46.1%
	% pt chg	6.2%	3.9%	2.9%	0.1%	-1.4%	5.2%	1.3%	4.4%
Language not stated	N chg	28,231	6,329	6,034	6,977	3,779	626	17,416	51,976
	% chg	22.5%	35.5%	34.2%	37.1%	16.8%	5.5%	24.8%	24.3%
	% pt chg	0.1%	0.1%	0.1%	-0.1%	-0.5%	-1.1%	-0.1%	0.0%
Total	N chg	1,658,841	287,459	487,937	775,620	369,423	115,021	1,748,001	3,694,317
	% chg	13.9%	10.6%	21.6%	53.4%	43.3%	41.7%	36.1%	19.0%
	% pt chg	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 & 2011

Table A13. Persons by age cohort and tenure of their home dwelling, Australia 2021

2021		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+ years	Total
Owned outright	N	1,545,009	625,574	1,154,650	1,488,898	898,766	282,280	3,824,594	5,995,176
	Col %	11.4%	20.9%	42.0%	66.8%	73.6%	72.3%	58.0%	25.9%
Owned with a mortgage	N	6,634,393	1,575,895	1,026,146	356,979	97,176	24,492	1,504,793	9,715,083
	Col %	49.0%	52.7%	37.3%	16.0%	8.0%	6.3%	22.8%	42.0%
Private rental (exc. rent free)	N	4,464,627	605,994	386,345	210,817	82,683	19,716	699,561	5,770,185
	Col %	32.9%	20.3%	14.0%	9.5%	6.8%	5.0%	10.6%	24.9%
Social rental	N	376,681	86,568	98,643	84,057	49,683	17,104	249,487	712,737
	Col %	2.8%	2.9%	3.6%	3.8%	4.1%	4.4%	3.8%	3.1%
Rented: other landlord & landlord type 'not stated'	N	231,679	35,246	25,595	15,499	8,871	3,126	53,091	320,011
	Col %	1.7%	1.2%	0.9%	0.7%	0.7%	0.8%	0.8%	1.4%
Other tenure type	N	148,674	29,870	31,628	44,857	56,412	28,317	161,214	339,758
	Col %	1.1%	1.0%	1.1%	2.0%	4.6%	7.2%	2.4%	1.5%
Tenure type not stated	N	149,534	30,288	28,071	27,052	28,372	15,611	99,106	278,930
	Col %	1.1%	1.0%	1.0%	1.2%	2.3%	4.0%	1.5%	1.2%
Total	N	13,550,596	2,989,430	2,751,083	2,228,151	1,221,964	390,642	6,591,840	23,131,876
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021

Table A14. Persons by age cohort and tenure of their home dwelling, Australia 2011

2011		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+ years	Total
Owned outright	N	1,599,357	729,860	1,150,060	1,032,003	619,230	191,662	2,992,955	5,322,175
	Col %	13.4%	27.0%	50.8%	71.0%	72.6%	69.5%	61.8%	27.4%
Owned with a mortgage	N	5,820,312	1,339,049	696,006	164,726	49,601	13,316	923,649	8,083,012
	Col %	48.9%	49.6%	30.8%	11.3%	5.8%	4.8%	19.1%	41.6%
Private rental (exc. rent free)	N	3,431,552	428,115	239,584	105,910	46,704	11,675	403,873	4,263,534
	Col %	28.9%	15.8%	10.6%	7.3%	5.5%	4.2%	8.3%	21.9%
Social rental	N	471,929	100,614	90,135	69,493	48,284	15,949	223,861	796,405
	Col %	4.0%	3.7%	4.0%	4.8%	5.7%	5.8%	4.6%	4.1%
Rented: other landlord & landlord type 'not stated'	N	218,007	31,619	19,296	9,639	5,988	2,254	37,177	286,804
	Col %	1.8%	1.2%	0.9%	0.7%	0.7%	0.8%	0.8%	1.5%
Other tenure type	N	171,251	32,957	29,034	29,191	32,928	15,696	106,849	311,063
	Col %	1.4%	1.2%	1.3%	2.0%	3.9%	5.7%	2.2%	1.6%
Tenure type not stated	N	179,336	39,748	39,034	41,563	49,808	25,070	155,475	374,560
	Col %	1.5%	1.5%	1.7%	2.9%	5.8%	9.1%	3.2%	1.9%
Total	N	11,891,753	2,701,974	2,263,143	1,452,535	852,540	275,623	4,843,841	19,437,559
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2011

Table A15. Change in the number, percentage and per cent share of persons by age cohort and tenure of home dwelling, Australia 2011 to 2021

2011 to 2021		0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+ years	Total
Owned outright	N chg	-54,348	-104,286	4,590	456,895	279,536	90,618	831,639	673,001
	% chg	-3.4%	-14.3%	0.4%	44.3%	45.1%	47.3%	27.8%	12.6%
	% pt chg	-2.0%	-6.1%	-8.8%	-4.2%	0.9%	2.7%	-3.8%	-1.5%
Owned with a mortgage	N chg	814,081	236,846	330,140	192,253	47,575	11,176	581,144	1,632,071
	% chg	14.0%	17.7%	47.4%	116.7%	95.9%	83.9%	62.9%	20.2%
	% pt chg	0.0%	3.2%	6.5%	4.7%	2.1%	1.4%	3.8%	0.4%
Private rental (exc. rent free)	N chg	1,033,075	177,879	146,761	104,907	35,979	8,041	295,688	1,506,651
	% chg	30.1%	41.5%	61.3%	99.1%	77.0%	68.9%	73.2%	35.3%
	% pt chg	4.1%	4.4%	3.5%	2.2%	1.3%	0.8%	2.3%	3.0%
Social rental	N chg	-95,248	-14,046	8,508	14,564	1,399	1,155	25,626	-83,668
	% chg	-20.2%	-14.0%	9.4%	21.0%	2.9%	7.2%	11.4%	-10.5%
	% pt chg	-1.2%	-0.8%	-0.4%	-1.0%	-1.6%	-1.4%	-0.8%	-1.0%
Rented: other landlord & landlord type NS	N chg	13,672	3,627	6,299	5,860	2,883	872	15,914	33,207
	% chg	6.3%	11.5%	32.6%	60.8%	48.1%	38.7%	42.8%	11.6%
	% pt chg	-0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	-0.1%
Other tenure type	N chg	-22,577	-3,087	2,594	15,666	23,484	12,621	54,365	28,695
	% chg	-13.2%	-9.4%	8.9%	53.7%	71.3%	80.4%	50.9%	9.2%
	% pt chg	-0.3%	-0.2%	-0.1%	0.0%	0.8%	1.6%	0.2%	-0.1%
Tenure type not stated	N chg	-29,802	-9,460	-10,963	-14,511	-21,436	-9,459	-56,369	-95,630
	% chg	-16.6%	-23.8%	-28.1%	-34.9%	-43.0%	-37.7%	-36.3%	-25.5%
	% pt chg	-0.4%	-0.5%	-0.7%	-1.6%	-3.5%	-5.1%	-1.7%	-0.7%
Total	N chg	1,658,843	287,456	487,940	775,616	369,424	115,019	1,747,999	3,694,317
	% chg	13.9%	10.6%	21.6%	53.4%	43.3%	41.7%	36.1%	19.0%
	% pt chg	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2011 and 2021

Notes: Over the 10-year period: 'N chg' is the increase/decrease in the number of persons; '% chg' is that number as a percentage of the 2011 population; and '% pt chg' shows how the share of a tenure group in an age cohort increased or decreased over the decade – by definition, these figures will sum to zero within the age cohort.

National housing tenure by sex

Table A16. Persons by age cohort, sex and tenure of their home dwelling, Australia 2021

			0-44	45-54	55-64	65-74	75-84	85 plus	55+	Total
			years	years	years	years	years	years		
Outright owner	Male	N	801,420	288,547	525,276	702,868	429,998	121,800	1,779,942	2,869,911
		Row %	27.9%	10.1%	18.3%	24.5%	15.0%	4.2%	62.0%	100.0%
		Col %	11.8%	20.0%	39.6%	65.8%	75.0%	74.6%	56.9%	25.3%
	Female	N	743,588	337,030	629,373	786,033	468,764	160,477	2,044,647	3,125,265
		Row %	23.8%	10.8%	20.1%	25.2%	15.0%	5.1%	65.4%	100.0%
		Col %	11.0%	21.8%	44.2%	67.7%	72.3%	70.6%	59.1%	26.5%
Owner with mortgage	Male	N	3,296,761	767,233	520,668	185,022	46,687	9,428	761,805	4,825,794
		Row %	68.3%	15.9%	10.8%	3.8%	1.0%	0.2%	15.8%	100.0%
		Col %	48.6%	53.3%	39.3%	17.3%	8.1%	5.8%	24.3%	42.5%
	Female	N	3,337,635	808,663	505,480	171,957	50,496	15,064	742,997	4,889,286
		Row %	68.3%	16.5%	10.3%	3.5%	1.0%	0.3%	15.2%	100.0%
		Col %	49.3%	52.2%	35.5%	14.8%	7.8%	6.6%	21.5%	41.5%
Private rental	Male	N	2,221,562	298,595	193,844	105,166	39,174	8,004	346,188	2,866,337
		Row %	77.5%	10.4%	6.8%	3.7%	1.4%	0.3%	12.1%	100.0%
		Col %	32.8%	20.7%	14.6%	9.8%	6.8%	4.9%	11.1%	25.3%
	Female	N	2,243,060	307,400	192,503	105,649	43,514	11,718	353,384	2,903,850
		Row %	77.2%	10.6%	6.6%	3.6%	1.5%	0.4%	12.2%	100.0%
		Col %	33.1%	19.8%	13.5%	9.1%	6.7%	5.2%	10.2%	24.6%
Social rental	Male	N	183,474	36,488	42,174	34,808	19,754	6,104	102,840	322,799
		Row %	56.8%	11.3%	13.1%	10.8%	6.1%	1.9%	31.9%	100.0%
		Col %	2.7%	2.5%	3.2%	3.3%	3.4%	3.7%	3.3%	2.8%
	Female	N	193,203	50,076	56,472	49,251	29,926	11,004	146,653	389,934
		Row %	49.5%	12.8%	14.5%	12.6%	7.7%	2.8%	37.6%	100.0%
		Col %	2.9%	3.2%	4.0%	4.2%	4.6%	4.8%	4.2%	3.3%
Other rental/ landlord type NS	Male	N	119,923	18,752	14,092	8,125	4,030	1,196	27,443	166,120
		Row %	72.2%	11.3%	8.5%	4.9%	2.4%	0.7%	16.5%	100.0%
		Col %	1.8%	1.3%	1.1%	0.8%	0.7%	0.7%	0.9%	1.5%
	Female	N	111,759	16,488	11,503	7,370	4,845	1,926	25,644	153,891
		Row %	72.6%	10.7%	7.5%	4.8%	3.1%	1.3%	16.7%	100.0%
		Col %	1.6%	1.1%	0.8%	0.6%	0.7%	0.8%	0.7%	1.3%
Other tenure	Male	N	75,444	15,483	15,746	18,806	21,974	10,801	67,327	158,256
		Row %	47.7%	9.8%	9.9%	11.9%	13.9%	6.8%	42.5%	100.0%
		Col %	1.1%	1.1%	1.2%	1.8%	3.8%	6.6%	2.2%	1.4%
	Female	N	73,230	14,382	15,880	26,051	34,436	17,518	93,885	181,504
		Row %	40.3%	7.9%	8.7%	14.4%	19.0%	9.7%	51.7%	100.0%
		Col %	1.1%	0.9%	1.1%	2.2%	5.3%	7.7%	2.7%	1.5%
Tenure NS*	Male	N	78,681	15,570	14,405	12,911	11,907	5,979	45,202	139,462
	Female	N	70,848	14,720	13,664	14,138	16,468	9,627	53,897	139,467
Total	Male	N	6,777,271	1,440,672	1,326,213	1,067,702	573,516	163,309	3,130,740	11,348,684
		Row %	59.7%	12.7%	11.7%	9.4%	5.1%	1.4%	27.6%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Female	N	6,773,329	1,548,757	1,424,877	1,160,455	648,442	227,335	3,461,109	11,783,196
		Row %	57.5%	13.1%	12.1%	9.8%	5.5%	1.9%	29.4%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021

*Note: 'Tenure NS' percentages excluded for brevity in this table

Table A17. Persons by age cohort, sex and tenure of their home dwelling, Australia 2011

			0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total
Outright owner	Male	N	821,429	334,268	531,144	498,147	288,452	76,527	1,394,270	2,549,965
		Row %	32.2%	13.1%	20.8%	19.5%	11.3%	3.0%	54.7%	100.0%
		Col %	13.9%	25.6%	48.0%	70.5%	74.8%	72.4%	60.5%	26.8%
	Female	N	777,930	395,593	618,913	533,863	330,778	115,138	1,598,692	2,772,214
		Row %	28.1%	14.3%	22.3%	19.3%	11.9%	4.2%	57.7%	100.0%
	Col %	13.0%	28.3%	53.5%	71.6%	70.8%	67.8%	62.9%	28.0%	
Owner with mortgage	Male	N	2,879,222	657,151	366,675	89,201	21,697	4,485	482,058	4,018,431
		Row %	71.7%	16.4%	9.1%	2.2%	0.5%	0.1%	12.0%	100.0%
		Col %	48.7%	50.4%	33.2%	12.6%	5.6%	4.2%	20.9%	42.2%
	Female	N	2,941,086	681,899	329,328	75,526	27,907	8,830	441,591	4,064,582
		Row %	72.4%	16.8%	8.1%	1.9%	0.7%	0.2%	10.9%	100.0%
	Col %	49.2%	48.8%	28.5%	10.1%	6.0%	5.2%	17.4%	41.0%	
Private rental	Male	N	1,698,692	215,679	124,871	53,991	21,274	4,363	204,499	2,118,880
		Row %	80.2%	10.2%	5.9%	2.5%	1.0%	0.2%	9.7%	100.0%
		Col %	28.7%	16.5%	11.3%	7.6%	5.5%	4.1%	8.9%	22.2%
	Female	N	1,732,862	212,438	114,707	51,919	25,425	7,310	199,361	2,144,656
		Row %	80.8%	9.9%	5.3%	2.4%	1.2%	0.3%	9.3%	100.0%
	Col %	29.0%	15.2%	9.9%	7.0%	5.4%	4.3%	7.8%	21.6%	
Social rental	Male	N	225,609	41,872	38,323	29,015	18,366	4,886	90,590	358,071
		Row %	63.0%	11.7%	10.7%	8.1%	5.1%	1.4%	25.3%	100.0%
		Col %	3.8%	3.2%	3.5%	4.1%	4.8%	4.6%	3.9%	3.8%
	Female	N	246,322	58,748	51,817	40,476	29,912	11,058	133,263	438,334
		Row %	56.2%	13.4%	11.8%	9.2%	6.8%	2.5%	30.4%	100.0%
	Col %	4.1%	4.2%	4.5%	5.4%	6.4%	6.5%	5.2%	4.4%	
Other rental/ landlord type NS	Male	N	110,723	17,522	10,918	5,097	2,598	802	19,415	147,669
		Row %	75.0%	11.9%	7.4%	3.5%	1.8%	0.5%	13.1%	100.0%
		Col %	1.9%	1.3%	1.0%	0.7%	0.7%	0.8%	0.8%	1.6%
	Female	N	107,284	14,093	8,372	4,546	3,389	1,451	17,758	139,133
		Row %	77.1%	10.1%	6.0%	3.3%	2.4%	1.0%	12.8%	100.0%
	Col %	1.8%	1.0%	0.7%	0.6%	0.7%	0.9%	0.7%	1.4%	
Other tenure	Male	N	86,586	17,251	14,689	12,818	13,318	5,789	46,614	150,452
		Row %	57.6%	11.5%	9.8%	8.5%	8.9%	3.8%	31.0%	100.0%
		Col %	1.5%	1.3%	1.3%	1.8%	3.5%	5.5%	2.0%	1.6%
	Female	N	84,664	15,717	14,344	16,377	19,611	9,905	60,237	160,612
		Row %	52.7%	9.8%	8.9%	10.2%	12.2%	6.2%	37.5%	100.0%
	Col %	1.4%	1.1%	1.2%	2.2%	4.2%	5.8%	2.4%	1.6%	
Tenure NS*	Male	N	93,271	20,670	19,031	18,686	19,851	8,861	66,429	180,371
	Female	N	86,063	19,084	20,000	22,882	29,958	16,208	89,048	194,191
Total	Male	N	5,915,541	1,304,402	1,105,656	706,951	385,558	105,722	2,303,887	9,523,832
		Row %	62.1%	13.7%	11.6%	7.4%	4.0%	1.1%	24.2%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Female	N	5,976,210	1,397,561	1,157,486	745,578	466,984	169,899	2,539,947	9,913,729
		Row %	60.3%	14.1%	11.7%	7.5%	4.7%	1.7%	25.6%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2011

*Note: 'Tenure NS' percentages excluded for brevity in this table

Table A18. Change in persons by age cohort, sex & tenure of their home dwelling, Australia 2011-2021

			0-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total
Outright owner	Male	N chg	-20,009	-45,721	-5,868	204,721	141,546	45,273	385,672	319,946
		% chg	-2.4%	-13.7%	-1.1%	41.1%	49.1%	59.2%	27.7%	12.5%
	Female	% pt chg	-2.1%	-5.6%	-8.4%	-4.6%	0.2%	2.2%	-3.7%	-1.5%
		N chg	-34,342	-58,563	10,460	252,170	137,986	45,339	445,955	353,051
		% chg	-4.4%	-14.8%	1.7%	47.2%	41.7%	39.4%	27.9%	12.7%
Owner with mortgage	Male	% pt chg	-2.0%	-6.5%	-9.3%	-3.9%	1.5%	2.8%	-3.9%	-1.4%
		N chg	417,539	110,082	153,993	95,821	24,990	4,943	279,747	807,363
		% chg	14.5%	16.8%	42.0%	107.4%	115.2%	110.2%	58.0%	20.1%
	Female	% pt chg	0.0%	2.9%	6.1%	4.7%	2.5%	1.5%	3.4%	0.3%
		N chg	396,549	126,764	176,152	96,431	22,589	6,234	301,406	824,704
Private rental	Male	% chg	13.5%	18.6%	53.5%	127.7%	80.9%	70.6%	68.3%	20.3%
		% pt chg	0.1%	3.4%	7.0%	4.7%	1.8%	1.4%	4.1%	0.5%
		N chg	522,870	82,916	68,973	51,175	17,900	3,641	141,689	747,457
	Female	% chg	30.8%	38.4%	55.2%	94.8%	84.1%	83.5%	69.3%	35.3%
		% pt chg	4.1%	4.2%	3.3%	2.2%	1.3%	0.8%	2.2%	3.0%
Social rental	Male	N chg	510,198	94,962	77,796	53,730	18,089	4,408	154,023	759,194
		% chg	29.4%	44.7%	67.8%	103.5%	71.1%	60.3%	77.3%	35.4%
		% pt chg	4.1%	4.6%	3.6%	2.1%	1.3%	0.9%	2.4%	3.0%
	Female	N chg	-42,135	-5,384	3,851	5,793	1,388	1,218	12,250	-35,272
		% chg	-18.7%	-12.9%	10.0%	20.0%	7.6%	24.9%	13.5%	-9.9%
% pt chg		-1.1%	-0.7%	-0.3%	-0.8%	-1.3%	-0.9%	-0.6%	-0.9%	
Other rental/ landlord type NS	Male	N chg	-53,119	-8,672	4,655	8,775	14	-54	13,390	-48,400
		% chg	-21.6%	-14.8%	9.0%	21.7%	0.0%	-0.5%	10.0%	-11.0%
		% pt chg	-1.3%	-1.0%	-0.5%	-1.2%	-1.8%	-1.7%	-1.0%	-1.1%
	Female	N chg	9,200	1,230	3,174	3,028	1,432	394	8,028	18,451
		% chg	8.3%	7.0%	29.1%	59.4%	55.1%	49.1%	41.3%	12.5%
% pt chg		-0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	-0.1%	
Other tenure	Male	N chg	4,475	2,395	3,131	2,824	1,456	475	7,886	14,758
		% chg	4.2%	17.0%	37.4%	62.1%	43.0%	32.7%	44.4%	10.6%
		% pt chg	-0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	-0.1%
	Female	N chg	-11,142	-1,768	1,057	5,988	8,656	5,012	20,713	7,804
		% chg	-12.9%	-10.2%	7.2%	46.7%	65.0%	86.6%	44.4%	5.2%
% pt chg		-0.4%	-0.2%	-0.1%	-0.1%	0.4%	1.1%	0.1%	-0.2%	
Tenure NS*	Male	N chg	-11,434	-1,335	1,536	9,674	14,825	7,613	33,648	20,892
		% chg	-13.5%	-8.5%	10.7%	59.1%	75.6%	76.9%	55.9%	13.0%
		% pt chg	-0.3%	-0.2%	-0.1%	0.0%	1.1%	1.9%	0.3%	-0.1%
	Female	N chg	-14,590	-5,100	-4,626	-5,775	-7,944	-2,882	-21,227	-40,909
		% chg	-15,215	-4,364	-6,336	-8,744	-13,490	-6,581	-35,151	-54,724
Total		Male	N chg	861,730	136,270	220,557	360,751	187,958	57,587	826,853
	% chg		14.6%	10.4%	19.9%	51.0%	48.7%	54.5%	35.9%	19.2%
	% pt chg		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Female	N chg	797,119	151,196	267,391	414,877	181,458	57,436	921,162	1,869,467
		% chg	13.3%	10.8%	23.1%	55.6%	38.9%	33.8%	36.3%	18.9%
% pt chg		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2011

Notes: Over the 10-year period: 'N chg' is the increase/decrease in the number of persons; '% chg' is that number as a percentage of the 2011 population; and '% pt chg' shows how the share of a tenure group in an age cohort increased or decreased over the decade – by definition, these figures will sum to zero within the age cohort. 'Tenure NS' percentages excluded for brevity in this table.

Table A19. Persons living in privately rented dwellings by age cohort and gross household income quintile of their dwelling, Australia 2021 and 2011

		2021: living in private rental							2011: living in private rental						
		0-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total 2021	0-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total 2011
Gross h'hold income Q1	N	489,509	66,281	72,255	37,242	9,125	184,903	674,404	447,139	46,412	40,318	21,676	5,353	113,759	560,902
	Row %	72.6%	9.8%	10.7%	5.5%	1.4%	27.4%	100.0%	79.7%	8.3%	7.2%	3.9%	1.0%	20.3%	100.0%
	Col %	9.7%	17.2%	34.3%	45.0%	46.3%	26.4%	11.7%	11.6%	19.4%	38.1%	46.4%	45.9%	28.2%	13.2%
Gross h'hold income Q2	N	1,054,559	97,747	58,811	21,576	4,860	182,994	1,237,547	671,949	51,231	27,218	11,794	2,712	92,955	764,905
	Row %	85.2%	7.9%	4.8%	1.7%	0.4%	14.8%	100.0%	87.8%	6.7%	3.6%	1.5%	0.4%	12.2%	100.0%
	Col %	20.8%	25.3%	27.9%	26.1%	24.7%	26.2%	21.4%	17.4%	21.4%	25.7%	25.3%	23.2%	23.0%	17.9%
Gross h'hold income Q3+	N	3,171,907	192,019	62,377	15,776	3,681	273,853	3,445,763	2,332,538	117,047	28,405	8,197	2,241	155,890	2,488,437
	Row %	92.1%	5.6%	1.8%	0.5%	0.1%	7.9%	100.0%	93.7%	4.7%	1.1%	0.3%	0.1%	6.3%	100.0%
	Col %	62.6%	49.7%	29.6%	19.1%	18.7%	39.1%	59.7%	60.4%	48.9%	26.8%	17.6%	19.2%	38.6%	58.4%
NS, PS, neg, nil h'hold income	N	354,646	30,299	17,378	8,095	2,056	57,828	412,470	408,040	24,893	9,971	5,034	1,363	41,261	449,300
	Row %	86.0%	7.3%	4.2%	2.0%	0.5%	14.0%	100.0%	90.8%	5.5%	2.2%	1.1%	0.3%	9.2%	100.0%
	Col %	7.0%	7.8%	8.2%	9.8%	10.4%	8.3%	7.1%	10.6%	10.4%	9.4%	10.8%	11.7%	10.2%	10.5%
Total	N	5,070,617	386,345	210,817	82,683	19,716	699,561	5,770,185	3,859,663	239,584	105,910	46,704	11,675	403,873	4,263,534
	Row %	87.9%	6.7%	3.7%	1.4%	0.3%	12.1%	100.0%	90.5%	5.6%	2.5%	1.1%	0.3%	9.5%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 and 2011

Table A20. Change in persons living in privately rented dwellings by age cohort and gross household income quintile of their dwelling, Australia 2011 to 2021

Change 2011 to 2021: living in private rental								
		0-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total 2011-2021
Gross household income quintile 1	N chg	42,370	19,869	31,937	15,566	3,772	71,144	113,502
	% chg	9.5%	42.8%	79.2%	71.8%	70.5%	62.5%	20.2%
	% pt chg	-1.9%	-2.2%	-3.8%	-1.4%	0.4%	-1.7%	-1.5%
Gross household income quintile 2	N chg	382,610	46,516	31,593	9,782	2,148	90,039	472,642
	% chg	56.9%	90.8%	116.1%	82.9%	79.2%	96.9%	61.8%
	% pt chg	3.4%	3.9%	2.2%	0.8%	1.4%	3.1%	3.5%
Gross household income quintiles 3 and above	N chg	839,369	74,972	33,972	7,579	1,440	117,963	957,326
	% chg	36.0%	64.1%	119.6%	92.5%	64.3%	75.7%	38.5%
	% pt chg	2.1%	0.8%	2.8%	1.5%	-0.5%	0.5%	1.4%
NS, PS, negative, nil household incomes	N chg	-53,394	5,406	7,407	3,061	693	16,567	-36,830
	% chg	-13.1%	21.7%	74.3%	60.8%	50.8%	40.2%	-8.2%
	% pt chg	-3.6%	-2.5%	-1.2%	-1.0%	-1.2%	-2.0%	-3.4%
Total	N chg	1,210,954	146,761	104,907	35,979	8,041	295,688	1,506,651
	% chg	31.4%	61.3%	99.1%	77.0%	68.9%	73.2%	35.3%
	% pt chg	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 and 2011

Table A21. Persons living in dwellings with a mortgage by age cohort and gross household income quintile of their dwelling, Australia 2021 and 2011

2021: owner with mortgage									2011: owner with mortgage						
		0-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total 2021	0-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total 2011
Gross h'hold income Q1	N	207,998	58,699	56,759	20,400	4,403	140,261	348,262	245,724	48,307	31,338	10,630	1,781	92,056	337,777
	Row %	59.7%	16.9%	16.3%	5.9%	1.3%	40.3%	100.0%	72.7%	14.3%	9.3%	3.1%	0.5%	27.3%	100.0%
	Col %	2.5%	5.7%	15.9%	21.0%	18.0%	9.3%	3.6%	3.4%	6.9%	19.0%	21.4%	13.4%	10.0%	4.2%
Gross h'hold income Q2	N	743,912	142,714	78,007	20,309	4,501	245,531	989,437	557,684	83,118	30,848	7,660	1,804	123,430	681,117
	Row %	75.2%	14.4%	7.9%	2.1%	0.5%	24.8%	100.0%	81.9%	12.2%	4.5%	1.1%	0.3%	18.1%	100.0%
	Col %	9.1%	13.9%	21.9%	20.9%	18.4%	16.3%	10.2%	7.8%	11.9%	18.7%	15.4%	13.5%	13.4%	8.4%
Gross h'hold income Q3+	N	6,738,459	743,535	195,080	47,475	13,080	999,170	7,737,636	5,600,834	482,617	84,159	24,736	7,713	599,225	6,200,054
	Row %	87.1%	9.6%	2.5%	0.6%	0.2%	12.9%	100.0%	90.3%	7.8%	1.4%	0.4%	0.1%	9.7%	100.0%
	Col %	82.1%	72.5%	54.6%	48.9%	53.4%	66.4%	79.6%	78.2%	69.3%	51.1%	49.9%	57.9%	64.9%	76.7%
NS, PS, neg, nil h'hold income	N	519,919	81,197	27,131	8,996	2,506	119,830	639,747	755,119	81,967	18,381	6,582	2,018	108,948	864,063
	Row %	81.3%	12.7%	4.2%	1.4%	0.4%	18.7%	100.0%	87.4%	9.5%	2.1%	0.8%	0.2%	12.6%	100.0%
	Col %	6.3%	7.9%	7.6%	9.3%	10.2%	8.0%	6.6%	10.5%	11.8%	11.2%	13.3%	15.2%	11.8%	10.7%
Total	N	8,210,291	1,026,146	356,979	97,176	24,492	1,504,793	9,715,083	7,159,361	696,006	164,726	49,601	13,316	923,649	8,083,012
	Row %	84.5%	10.6%	3.7%	1.0%	0.3%	15.5%	100.0%	88.6%	8.6%	2.0%	0.6%	0.2%	11.4%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 and 2011

Table A22. Change in persons living in dwellings with a mortgage by age cohort and gross household income quintile of their dwelling, Australia 2011 to 2021

Change 2011 to 2021: owner with mortgage								
		0-54 years	55-64 years	65-74 years	75-84 years	85 plus years	55+	Total 2011-21
Gross household income quintile 1	N chg	-37,726	10,392	25,421	9,770	2,622	48,205	10,485
	% chg	-15.4%	21.5%	81.1%	91.9%	147.2%	52.4%	3.1%
	% pt chg	-0.9%	-1.2%	-3.1%	-0.4%	4.6%	-0.6%	-0.6%
Gross household income quintile 2	N chg	186,228	59,596	47,159	12,649	2,697	122,101	308,320
	% chg	33.4%	71.7%	152.9%	165.1%	149.5%	98.9%	45.3%
	% pt chg	1.3%	2.0%	3.1%	5.5%	4.8%	3.0%	1.8%
Gross household income quintiles 3 and above	N chg	1,137,625	260,918	110,921	22,739	5,367	399,945	1,537,582
	% chg	20.3%	54.1%	131.8%	91.9%	69.6%	66.7%	24.8%
	% pt chg	3.8%	3.1%	3.6%	-1.0%	-4.5%	1.5%	2.9%
NS, PS, negative, nil household incomes	N chg	-235,200	-770	8,750	2,414	488	10,882	-224,316
	% chg	-31.1%	-0.9%	47.6%	36.7%	24.2%	10.0%	-26.0%
	% pt chg	-4.2%	-3.9%	-3.6%	-4.0%	-4.9%	-3.8%	-4.1%
Total	N chg	1,050,930	330,140	192,253	47,575	11,176	581,144	1,632,071
	% chg	14.7%	47.4%	116.7%	95.9%	83.9%	62.9%	20.2%
	% pt chg	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: ABS Census of Population and Housing, TableBuilder, Counting Persons: Place of Enumeration dataset, 2021 and 2011

Table A23. Persons aged 15-54 and 55 years and over living in very low (Q1) and low income (Q2) privately rented dwellings by level of affordability, Australia, 2019-20

2019-20	Household income (EDHI) quintile 1						Household income (EDHI) quintile 2					
	Age of person						Age of person					
	15-54		55+		Total		15-54		55+		Total	
Household pays*	Count	Col N %	Count	Col N %	Count	Col N %	Count	Col N %	Count	Col N %	Count	Col N %
Affordable rent (< 30%)	115,830	20.1%	28,409	19.0%	144,239	19.8%	631,608	71.6%	90,652	44.0%	722,260	66.4%
Unaffordable rent: 30-39%	143,338	24.8%	22,428	15.0%	165,765	22.8%	172,494	19.6%	51,257	24.9%	223,751	20.6%
Unaffordable rent: 40-49%	124,389	21.5%	30,646	20.5%	155,035	21.3%	41,513	4.7%	47,686	23.1%	89,199	8.2%
Unaffordable rent: 50-89%	140,644	24.3%	59,603	39.9%	200,246	27.6%	35,514	4.0%	15,946	7.7%	51,459	4.7%
Out of scope	53,413	9.2%	8,145	5.5%	61,558	8.5%	1,190	0.1%	593	0.3%	1,784	0.2%
Total	577,613	100.0%	149,230	100.0%	726,843	100.0%	882,319	100.0%	206,134	100.0%	1,088,453	100.0%

*rent as a percentage of gross household income
Source: ABS Survey of Income and Housing, Basic CURF, 2019-20

Table A24. Persons aged 15-54 and 55 years and over living in very low (Q1) and low income (Q2) privately rented dwellings by level of affordability, Australia, 2009-10

2009-10	Household income (EDHI) quintile 1						Household income (EDHI) quintile 2					
	Age of person						Age of person					
	15-54		55+		Total		15-54		55+		Total	
Household pays*	Count	Col N %	Count	Col N %	Count	Col N %	Count	Col N %	Count	Col N %	Count	Col N %
Affordable rent (< 30%)	89,193	20.7%	25,925	22.8%	115,118	21.1%	514,824	65.8%	54,355	44.3%	569,180	62.9%
Unaffordable rent: 30-39%	90,266	20.9%	27,627	24.3%	117,893	21.6%	154,280	19.7%	28,105	22.9%	182,385	20.2%
Unaffordable rent: 40-49%	84,843	19.7%	22,241	19.5%	107,083	19.6%	69,046	8.8%	21,688	17.7%	90,734	10.0%
Unaffordable rent: 50-89%	131,727	30.6%	32,955	28.9%	164,682	30.2%	43,277	5.5%	16,912	13.8%	60,190	6.7%
Out of scope	35,103	8.1%	5,172	4.5%	40,275	7.4%	831	0.1%	1,692	1.4%	2,523	0.3%
Total	431,132	100.0%	113,920	100.0%	545,052	100.0%	782,259	100.0%	122,753	100.0%	905,012	100.0%

*rent as a percentage of gross household income
Source: ABS Survey of Income and Housing, Basic CURF, 2009-10

ABS Survey of Income and Housing private rental affordability table notes:

1. Household income quintiles are derived from the national distribution of equivalised disposable household incomes (EDHI) where the lowest two percentiles are removed unless their main source of household income was government benefits and allowances (quintile 1 = lowest 20% of household incomes; quintile 2 = next 20-40% of incomes)
2. Disposable household income is the sum of all private incomes (wages, salaries, investments etc) and government pensions/allowances in the household minus the taxes paid on these incomes.
3. 'Equivalised' disposable household income is the disposable household income adjusted using an equivalence scale that reflects the size and age composition of household members. It is this distribution, rather than gross household income, that is used to identify and select 'lower income' households in the PRS affordability analysis. As stated by the ABS: 'When household income is adjusted according to an equivalence scale, the EDHI can be viewed as an indicator of the economic resources available to a standardised household. For a lone person household, it is equal to income received'. When a household has more than one person, the first adult is worth '1.0', subsequent adults are allocated 0.5 and children are 0.3. For example, a couple with one child: $1.0 + 0.5 + 0.3 = 1.8$, and their disposable household income is divided by 1.8 to give the equivalised disposable household income. Importantly, for analysis of housing affordability, equivalising household incomes results in a greater number of families (rather than only lone person households) being defined as 'lower income' (Q1 and Q2) as their disposable income is reduced by the equivalence scale. See here for more detail: <https://www.abs.gov.au/statistics/detailed-methodology-information/concepts-sources-methods/survey-income-and-housing-user-guide-australia/2019-20/income#equivalised-disposable-household-income-edhi>
4. Out of scope: households where rent payments are 90 per cent or more of their gross household income or where their gross household income is <\$80 per week. These instances are taken as data anomalies (potentially temporary income circumstances).

Census data notes

Note 1: How and where people were counted in the Census in 2021

Table A25: Enumeration types, Census 2021, persons aged 55 years and over

	N	%
Counted at home: in a private dwelling	6,591,842	89.2
Counted at home (Other non-classifiable relationship): in a private dwelling but other info (apart from potentially imputed age) is not available	198,455	2.7
Counted at home: in a non-private dwelling	232,719	3.1
Counted at home: in migratory/off-shore/shipping	109	0.0
Counted away from home: in a private dwelling	258,254	3.5
Counted away from home: in a non-private dwelling	105,616	1.4
Counted away from home: in migratory/off-shore/shipping	1,103	0.0
Total aged 55+ in Aust (excludes overseas visitors)	7,388,098	100.0

Counted at home: in a private dwelling - This is our population for general Census analysis: this is particularly important for dwelling based variables such as 'tenure' as this is recorded for the 'dwelling' and allocated to those who were present on Census night. Thus, it is relevant only for those who live in the dwelling, not visitors.

Counted at home: in a private dwelling but other info (apart from potentially imputed age) is not available - These people have very little other information recorded about them from the Census - even their age might have been imputed (the ABS impute an age for everyone). With such a small amount of other info recorded for these, they are outside the scope of our population (most other variables have a 'not stated' code).

Counted at home: in a non-private dwelling - For some, a non-private dwelling is 'home' (for example, nursing homes, aged care units that are not self-contained, staff quarters)

Counted at home: in migratory/off-shore/shipping - Very few are counted in this group, but it includes those enumerated in locations as stated in the label.

Counted away from home: in a private dwelling - This includes people who were not at home on Census night and were 'visitors' in another private dwelling (home)

Counted away from home: in a non-private dwelling - This includes people who were not at home on Census night and were enumerated in hotels or in hospital etc.

Counted away from home: in migratory/off-shore/shipping - Again, very few are counted in this group, but it includes those enumerated away from home in locations as stated in the label.

Note 2: Explanation per Census household income quintiles

The very low (Q1) and low (Q2) income quintiles are defined using the national distribution of all household incomes for that Census year but excluding the 'negative' and 'nil' income categories and the 'not stated' and 'partially stated' household income categories. This distribution is drawn from categorical data, namely, the household income categories defined and published by the ABS for each Census year. As such, it is not always possible to divide the distribution into exact quintile groups (ie 20%, 40% etc) because such groups are determined by the number of households in each of the income ranges defined by the ABS. The frequency of households in each income range is summed to that level which is the closest to either the bottom 20 per cent (very low) or 40 per cent (low) of all stated household incomes. In 2021, for example, the number of households in the bottom 6 income ranges equals 21.2 per cent of all households with stated incomes and together, ranges from \$1 to \$799 per week (the lowest six income categories). Including or excluding another income category would move the quintile point significantly further from the required 20 per cent point.

Also note: when tables have a count of persons, rather than households, the counts relate to the number of persons living in households with 'very low' or 'low' income.

Note 3: table totals

The sum of the internal cells in these tables may not match exactly the column total. This is due to the ABS utilising a technique called 'perturbation', whereby small random adjustments are made to cell values to minimise the risk of identifying individuals in the aggregated data. As stated by the ABS: 'These adjustments have a negligible impact on the underlying pattern of the statistics.' The ABS recommend using the totals produced in TableBuilder, rather than independently summing the internal cells, and thus the proportions calculated using perturbed values may not sum to exactly 100 per cent. See the following ABS site for more information: <https://www.abs.gov.au/statistics/microdata-tablebuilder/tablebuilder/confidentiality-and-relative-standard-error>

Table A26: Summary of Australian household income quintiles using published ABS data (TableBuilder), 2021 and 2011 (distribution excludes households with negative or nil incomes and partially and not stated incomes)

	Q1	Q2	Lower income (bottom 40%)	Q1 household income range	Q2 household income range
2021	Bottom 21.2% of households (with stated incomes)	Next 21.8% of households	43.0%	\$1 - \$799 per week	\$800 - \$1,499 per week
2011	Bottom 22.5% of households (with stated incomes)	Next 21.8% of households	40.9%	\$1 - \$599 per week	\$600 - \$999 per week

Appendix 2: Supporting data for analysis of ABS Census homelessness estimates

The figures in Table A27 are those published by the ABS on their website and present the national estimates of persons experiencing homelessness at Census time by multiple age cohorts and sex: 2001, 2016 and 2021. The figures for 2021 and 2016 were sourced directly from the ABS website (ABS 2023a and ABS 2018a) but those for 2011 were sourced via personal communication with the ABS as these revised figures, grouped by the required age and sex combination, are not available on the ABS website. The revised estimates include the downward adjustment for operational group four made by the ABS after review at the 2016 Census (see ABS 2018b for more detail).

Table A27: ABS Census homelessness estimates by expanded age cohorts and sex, Australia, 2011 to 2021.

	AGE OF PERSON (YEARS)									Total
	Under 12	12-18	19-24	25-34	35-44	45-54	55-64	65-74	75 and over	
	no.	no.	no.	no.	no.	no.	no.	no.	no.	
Total persons experiencing homelessness 2021										
Sex										
Male	9,121	5,531	9,059	14,408	9,591	8,769	6,787	3,930	1,345	68,516
Female	8,529	5,775	7,850	11,097	7,489	5,910	4,146	2,168	1,011	53,974
Total	17,646	11,302	16,902	25,504	17,085	14,678	10,933	6,091	2,348	122,494
Total persons experiencing homelessness 2016										
Sex										
Male	8,210	5,047	9,899	14,085	9,482	8,920	6,751	3,658	1,351	67,407
Female	7,658	4,907	7,829	10,135	6,261	5,362	3,938	1,995	939	49,017
Total	15,872	9,955	17,725	24,224	15,745	14,278	10,682	5,651	2,289	116,427
Total persons experiencing homelessness 2011										
Sex										
Male	9,154	5,370	7,540	10,249	8,378	7,645	5,441	2,805	1,100	57,689
Female	8,610	5,350	6,935	8,162	5,850	4,600	3,035	1,293	908	44,746
Total	17,767	10,718	14,479	18,411	14,225	12,247	8,478	4,097	2,008	102,439

Source: ABS homelessness estimates, from Tables 1.12 in ABS publication '20490DO001_2021' and '20490DO001_2016'. Figures for 2011 were sourced directly from the ABS as the revised 2011 estimates that include the required age by sex combination are not available on the ABS webpage. The revised estimates include the downward adjustment for operational group 4 made by the ABS after review at the 2016 Census.

Homeless operational groups by age and sex: 2011, 2016 and 2021

Table A28 (panels A to I). Counts, change, rates, shares of people experiencing homelessness by age & sex, and national population figures, Australia, 2011, 2016 and 2021

A

Counts of people experiencing homelessness									
	2011			2016			2021		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-54 yrs	48,336	39,507	87,847	55,643	42,152	97,799	56,479	46,650	103,117
Aged 55+ yrs	9,346	5,236	14,583	11,760	6,872	18,622	12,062	7,325	19,372
55-64 yrs	5,441	3,035	8,478	6,751	3,938	10,682	6,787	4,146	10,933
65-74 yrs	2,805	1,293	4,097	3,658	1,995	5,651	3,930	2,168	6,091
75+ yrs	1,100	908	2,008	1,351	939	2,289	1,345	1,011	2,348
Total	57,689	44,746	102,439	67,407	49,017	116,427	68,516	53,974	122,494

B

Change in number of people experiencing homelessness									
	2011-16			2016-21			2011-21		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-54 yrs	7,307	2,645	9,952	836	4,498	5,318	8,143	7,143	15,270
Aged 55+ yrs	2,414	1,636	4,039	302	453	750	2,716	2,089	4,789
55-64 yrs	1,310	903	2,204	36	208	251	1,346	1,111	2,455
65-74 yrs	853	702	1,554	272	173	440	1,125	875	1,994
75+ yrs	251	31	281	-6	72	59	245	103	340
Total	9,718	4,271	13,988	1,109	4,957	6,067	10,827	9,228	20,055

C

Per cent change in number of people experiencing homelessness									
	2011-16			2016-21			2011-21		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-54 yrs	15.1	6.7	11.3	1.5	10.7	5.4	16.8	18.1	17.4
Aged 55+ yrs	25.8	31.2	27.7	2.6	6.6	4.0	29.1	39.9	32.8
55-64 yrs	24.1	29.8	26.0	0.5	5.3	2.3	24.7	36.6	29.0
65-74 yrs	30.4	54.3	37.9	7.4	8.7	7.8	40.1	67.7	48.7
75+ yrs	22.8	3.4	14.0	-0.4	7.7	2.6	22.3	11.3	16.9
Total	16.8%	9.5%	13.7%	1.6%	10.1%	5.2%	18.8%	20.6%	19.6%

D

Rates of people experiencing homelessness per 10,000 people									
	2011			2016			2021		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-54 yrs	60	50	55	65	50	58	63	52	57
Aged 55+ yrs	36	18	26	39	20	29	34	19	26
55-64 yrs	44	24	34	50	28	39	46	27	36
65-74 yrs	35	16	25	36	19	27	33	17	25
75+ yrs	19	11	15	20	10	14	16	10	12
Total	54	41	48	58	41	50	55	42	48

E

Share of males/females experiencing homelessness <i>within</i> age cohort									
	2011			2016			2021		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-54 yrs	55	45	100	57	43	100	55	45	100
Aged 55+ yrs	64	36	100	63	37	100	62	38	100
55-64 yrs	64	36	100	63	37	100	62	38	100
65-74 yrs	68	32	100	65	35	100	65	36	100
75+ yrs	55	45	100	59	41	100	57	43	100
Total	56	44	100	58	42	100	56	44	100

F

Share of males/females experiencing homelessness across age cohorts									
	2011			2016			2021		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-54 yrs	84	88	86	83	86	84	82	86	84
Aged 55+ yrs	16	12	14	17	14	16	18	14	16
55-64 yrs	9	7	8	10	8	9	10	8	9
65-74 yrs	5	3	4	5	4	5	6	4	5
75+ yrs	2	2	2	2	2	2	2	2	2
Total	100	100	100	100	100	100	100	100	100

G

Per cent change in total <u>national</u> population									
	2011-16			2016-21			2011-21		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-54 yrs	6.0	6.3	6.1	6.3	6.2	6.3	12.7	12.9	12.8
Aged 55+ yrs	16.5	16.7	16.6	15.2	14.6	14.9	34.2	33.7	34.0
55-64 yrs	8.6	11.4	10.0	9.2	9.4	9.3	18.6	21.9	20.3
65-74 yrs	26.9	28.3	27.6	17.3	19.5	18.4	48.8	53.4	51.1
75+ yrs	19.2	12.9	15.5	23.7	17.1	19.9	47.4	32.2	38.6
Total	8.6	9.0	8.8	8.6	8.6	8.6	18.0	18.4	18.2

H

Share of males/females within cohorts: total <u>national</u> population									
	2011			2016			2021		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-54 yrs	50.1	49.9	100.0	50.1	49.9	100.0	50.1	49.9	100.0
Aged 55+ yrs	47.4	52.6	100.0	47.4	52.6	100.0	47.5	52.5	100.0
55-64 yrs	49.4	50.6	100.0	48.7	51.3	100.0	48.7	51.3	100.0
65-74 yrs	49.0	51.0	100.0	48.8	51.2	100.0	48.3	51.7	100.0
75+ yrs	41.9	58.1	100.0	43.2	56.8	100.0	44.6	55.4	100.0
Total	49.4	50.6	100.0	49.3	50.7	100.0	49.3	50.7	100.0

I

Share of males/females across cohorts: total <u>national</u> population									
	2011			2016			2021		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-54 yrs	75.4	73.3	74.4	73.6	71.5	72.5	72.0	69.9	70.9
Aged 55+ yrs	24.6	26.7	25.6	26.4	28.5	27.5	28.0	30.1	29.1
55-64 yrs	11.6	11.7	11.6	11.6	11.9	11.8	11.7	12.0	11.8
65-74 yrs	7.5	7.6	7.6	8.8	9.0	8.9	9.5	9.9	9.7
75+ yrs	5.5	7.4	6.4	6.0	7.7	6.8	6.8	8.3	7.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

^NB: (per ABS) small random adjustments are made to all cell values to protect the confidentiality of data. These adjustments may cause the sum of rows or columns to differ by small amounts from table totals.

Source: ABS homelessness estimates, derived from Tables 1.12 in ABS publication '2049DO001_2021' and '2049DO001_2016'. Figures for 2011 were sourced directly from the ABS as the revised 2011 estimates that include the required age by sex combination are not available on the ABS webpage. (The revised estimates include the downward adjustment for operational group 4 made by the ABS after review at the 2016 Census).

Homeless and marginally housed estimates by operational group, age and sex: 2011, 2016 and 2021

Table A29. ABS Census homelessness and marginally housed estimates by operational group and gender, Australia, 2011, 2016 and 2021

	Under 55 yrs			55 yrs and above			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
2021									
Improv. dwells/tents/sleep. out	3,574	1,953	5,540	1,485	614	2,099	5,066	2,566	7,636
Supported accommodation	10,056	11,782	21,833	1,225	1,234	2,455	11,284	13,010	24,291
Staying temporarily with others	6,624	5,654	12,287	2,360	1,959	4,314	8,984	7,616	16,597
Boarding houses	11,620	4,973	16,603	4,467	1,060	5,539	16,098	6,041	22,137
Other temporary lodgings	1,734	1,588	3,314	380	227	611	2,113	1,817	3,934
Severely crowded dwellings	22,848	20,694	43,541	2,128	2,240	4,358	24,978	22,923	47,895
Total homelessness	56,479	46,650	103,117	12,062	7,325	19,372	68,516	53,974	122,494
Other crowded dwellings	38,580	35,130	73,724	3,572	3,742	7,311	42,149	38,880	81,026
Other improvised dwellings	826	683	1,522	764	495	1,258	1,593	1,191	2,783
Caravan parks	2,343	1,587	3,931	3,538	1,914	5,448	5,885	3,490	9,377
Total marginally housed	41,749	37,400	79,177	7,874	6,151	14,017	49,627	43,561	93,186
2016									
Improv. dwells/tents/sleep. out	4,108	2,193	6,309	1,334	560	1,895	5,443	2,762	8,200
Supported accommodation	9,054	9,104	18,148	1,761	1,331	3,090	10,800	10,430	21,235
Staying temporarily with others	7,845	5,399	13,246	2,537	1,939	4,482	10,388	7,338	17,725
Boarding houses	8,709	3,675	12,380	4,132	985	5,117	12,834	4,668	17,503
Other temporary lodgings	194	213	404	152	111	277	346	334	678
Severely crowded dwellings	25,739	21,570	47,324	1,854	1,919	3,777	27,604	23,488	51,088
Total homelessness	55,643	42,152	97,799	11,760	6,872	18,622	67,407	49,017	116,427
Other crowded dwellings	39,919	35,001	74,918	2,801	3,184	5,978	42,717	38,188	80,908
Other improvised dwellings	1,945	1,668	3,615	1,133	648	1,779	3,090	2,316	5,404
Caravan parks	2,979	1,852	4,822	3,858	1,990	5,853	6,846	3,842	10,685
Total marginally housed	44,843	38,521	83,355	7,792	5,822	13,610	52,653	44,346	96,997
2011									
Improv. dwells/tents/sleep. out	3,566	1,835	5,396	1,043	371	1,417	4,606	2,210	6,810
Supported accommodation	9,385	9,975	19,343	1,140	775	1,912	10,515	10,746	21,258
Staying temporarily with others	7,573	5,938	13,515	2,148	1,707	3,868	9,727	7,646	17,374
Boarding houses	7,808	2,634	10,443	3,717	770	4,490	11,532	3,414	14,944
Other temporary lodgings	189	300	484	109	83	199	294	388	682
Severely crowded dwellings	19,836	18,825	38,665	1,193	1,514	2,710	21,018	20,345	41,370
Total homelessness	48,336	39,507	87,847	9,346	5,236	14,583	57,689	44,746	102,439
Other crowded dwellings	29,739	27,087	56,845	1,874	2,173	4,050	31,617	29,259	60,878
Other improvised dwellings	1,861	1,476	3,336	779	395	1,171	2,649	1,858	4,509
Caravan parks	4,514	2,742	7,266	3,807	1,886	5,687	8,338	4,624	12,957
Total marginally housed	36,114	31,305	67,447	6,460	4,454	10,908	42,604	35,741	78,344

Source: ABS homelessness estimates, derived from Tables 1.12 in ABS publication '20490DO001_2021' and '20490DO001_2016'. Figures for 2011 were sourced directly from the ABS as the revised 2011 estimates that include the required age by sex combination are not available on the ABS webpage. (The revised estimates include the downward adjustment for operational group 4 made by the ABS after review at the 2016 Census).

Data methodological notes 1:

Homelessness estimate and Indigenous population

The Australian Census includes a question asking respondents to self-identify as Aboriginal, Torres Strait Islander, or neither. The sensitive nature of this question creates challenges in accurately describing the Aboriginal and/or Torres Strait Islander population using census data. According to the ABS (2021b), in the 2021 Census, there was an estimated 17.4 per cent undercount of Aboriginal and/or Torres Strait Islander people. Despite the undercount, between the 2021 and 2016 censuses, there was a significant increase in the Aboriginal and/or Torres Strait Islander population (38.7%), driven by non-demographic factors⁸ (ABS 2021c). It is important to acknowledge that for the estimate of homelessness, the definition of 'usual address' used within the census—and how this variable contributes to the definition of homelessness in the context of the census itself—plays a significant role in estimating homeless population in this group due to cultural interpretation of the meaning of this term Aboriginal and/or Torres Strait Islander people. According to Tually et al (2022) "different meanings and interpretations of 'home', 'house' and 'usual address' grounded in culture may result in the under-enumeration and both underestimation and overestimation of the Indigenous homeless population" (p26).

For the scope of our report, we have only considered the imputed 'Indigenous status'; and compared it to the count of records with non-Indigenous status indicators and the overall homeless population (including those not stated). Overall 'not stated' percentages are higher for rough sleepers and homeless people in not private dwellings; however lower than 30% (Table 30).

8. According to ABS (2021c) "Non-demographic factors include: Changes in whether a person identifies (or was identified) as Aboriginal and/or Torres Strait Islander in a particular Census. Changes in Census coverage and response, for example, people who did not complete a Census form in 2016 but did complete a Census form in 2021".

Table A30. Census 2021 Homeless and marginal housing operational groups "Age 5years" indicator response rate % per age group and total population 'Homeless' and 'marginal Housing'.

2021	Age not stated (Total)	
Homelessness	% age group	% overall total
Persons living in improvised dwellings, tents, or sleeping out	22%	1%
Persons in supported accommodation for the homeless	29%	6%
Persons staying temporarily with other households	2%	2%
Persons living in boarding houses	28%	5%
Persons in other temporary lodgings	10%	0%
Persons living in 'severely' crowded dwellings	1%	1%
Total	13%	13%
Marginal Housing		
Persons living in other crowded dwellings	1%	1%
Persons in other improvised dwellings	2%	0%
Persons who are marginally housed in caravan parks	5%	5%
Total	1%	1%

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness.

Due to the significant contribution of non-demographic factors in the counting of indigenous population increase in the 2021 census, we have limited comparison between different census years and concentrated our reporting on the 2021 data.

Lastly, within this report, we are examining the homelessness experience of the older population living in Australia, concerning those aged 55 and over. However, we used age 45 and over as the threshold age for older Aboriginal and/ or Torres Strait Islander people. This choice is due to three main reasons, as explained by Temple et al. (2020), firstly: “there is a considerable gap in life expectancy of about one decade between Aboriginal and Torres Strait Islander and non-Indigenous Australians, reducing the proportion of the population living into advanced old age. Second, many conditions and co-morbidities, as well as frailties commonly associated with ageing, are early onset in this population. Third, in recognition of the above two points, government programs such as those governing access to specific aged care services are available to Aboriginal and Torres Strait Islanders from age 50 when compared to non-Indigenous Australians” (p.273). To maintain comparison with other data and findings across the report, we have used three age groups in this section 0-44, 45-56 and 55 and over.

Table A31.a. Aboriginal OR Torres Strait Islander OR both Homelessness
by age groups (n, % and rates) and 2021-2016 % growth rate age group

year age group	Male														
	2021									2021-2016 % growth rate age group					
	0-44 yrs			45-54 yrs			55+			0-44 yrs		45-54 yrs		55+	
	n	%	Rates (a)	n	%	Rates (a)	n	%	Rates (a)	n	%	n	%	n	%
Persons living in improvised dwellings, tents, or sleeping out	697	7%	11	358	25%	44	273	24%	25	-51	-1%	22	2%	82	9%
Persons in supported accommodation for the homeless	1,742	18%	28	231	16%	28	165	14%	25	688	7%	85	7%	58	6%
Persons staying temporarily with other households	753	8%	12	150	10%	18	119	10%	11	210	2%	55	4%	50	5%
Persons living in boarding houses	214	2%	3	109	8%	13	92	8%	8	-65	-1%	-1	0%	-16	-2%
Persons in other temporary lodgings	204	2%	3	52	4%	6	17	1%	2	191	2%	44	4%	17	2%
Persons living in 'severely' crowded dwellings	6,078	63%	98	542	38%	66	477	41%	44	-779	-8%	6	0%	-2	0%
Total	9,695	100%	156	1,445	100%	177	1,151	100%	105	201	2%	216	18%	205	22%

(a) per 10,000 of the population over the total indigenous population per age group

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

Table A31.b. Aboriginal OR Torres Strait Islander OR both Homelessness
by age groups (n, % and rates) and 2021-2016 % growth rate age group

year age group	Female														
	2021									2021-2016 % growth rate age group					
	0-44 yrs			45-54 yrs			55+			0-44 yrs		45-54 yrs		55+	
	n	%	Rates (a)	n	%	Rates (a)	n	%	Rates (a)	n	%	n	%	n	%
Persons living in improvised dwellings, tents, or sleeping out	596	6%	10	227	17%	28	177	14%	16	-2	0%	31	2%	75	8%
Persons in supported accommodation for the homeless	2,127	21%	34	232	18%	28	219	17%	20	831	9%	51	4%	114	11%
Persons staying temporarily with other households	616	6%	10	105	8%	13	80	6%	7	292	3%	61	5%	22	2%
Persons living in boarding houses	99	1%	2	23	2%	3	11	1%	1	-91	-1%	-29	-2%	-38	-4%
Persons in other temporary lodgings	203	2%	3	26	2%	3	9	1%	1	187	2%	26	2%	5	1%
Persons living in 'severely' crowded dwellings	6,419	64%	103	688	53%	84	762	61%	70	-661	-7%	-93	-7%	86	9%
Total	10,059	100%	162	1,300	100%	159	1,256	100%	115	555	6%	47	4%	263	26%

(a) per 10,000 of the population over the total indigenous population per age group

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

Table A31.c. Aboriginal OR Torres Strait Islander OR both Homelessness
by age groups (n, % and rates) and 2021-2016 % growth rate age group

year age group	Total (inc.Not-stated)														
	2021									2021-2016 % growth rate age group					
	0-44 yrs			45-54 yrs			55+			0-44 yrs		45-54 yrs		55+	
	n	%	Rates (a)	n	%	Rates (a)	n	%	Rates (a)	n	%	n	%	n	%
Persons living in improvised dwellings, tents, or sleeping out	1,293	7%	21	585	21%	72	450	19%	40	-53	-0.3%	53	2%	138	8%
Persons in supported accommodation for the homeless	3,869	20%	62	463	17%	56	384	16%	35	1,519	8%	136	5%	178	9%
Persons staying temporarily with other households	1,369	7%	22	255	9%	30	199	8%	19	502	3%	116	5%	88	4%
Persons living in boarding houses	313	2%	5	132	5%	16	103	4%	10	-156	-1%	-30	-1%	-52	-3%
Persons in other temporary lodgings	407	2%	7	78	3%	9	26	1%	3	378	2%	70	3%	24	1%
Persons living in 'severely' crowded dwellings	12,497	63%	201	1,230	45%	151	1,239	51%	113	-1,440	-8%	-87	-4%	80	4%
Total	19,754	100%	318	2,738	100%	335	2,407	100%	220	749	4%	265	11%	471	24%

(a) per 10,000 of the population over the total indigenous population per age group

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

Table A32. Aboriginal OR Torres Strait Islander OR both marginal housing by age groups (n, % and rates) and 2021-2016 % growth rate age group

Marginal housing year age group	Male														
	2021									2021-2016 % growth rate age group					
	0-44 yrs			45-54 yrs			55+			0-44 yrs		45-54 yrs		55+	
	n	%	Rates(a)	n	%	Rates(a)	n	%	Rates(a)	n	%	n	%	n	%
Persons living in other crowded dwellings	5,162	95%	83	452	83%	55	379	69%	35	788	17%	75	15%	60	0%
Persons in other improvised dwellings	65	1%	1	15	3%	2	36	7%	3	-47	-1%	-14	-3%	-14	0%
Persons who are marginally housed in caravan parks	225	4%	4	75	14%	9	142	26%	13	36	1%	-4	-1%	45	0%
Total	5,459	100%	88	543	100%	66	553	100%	51	794	17%	55	11%	96	21%
year age group	Female														
	2021									2021-2016 % growth rate age group					
	0-44 yrs			45-54 yrs			55+			0-44 yrs		45-54 yrs		55+	
	n	%	Rates(a)	n	%	Rates(a)	n	%	Rates(a)	n	%	n	%	n	%
Persons living in other crowded dwellings	5,336	96%	86	614	90%	75	556	82%	51	698	14%	117	20%	68	12%
Persons in other improvised dwellings	53	1%	1	11	2%	1	40	6%	4	-35	-1%	-10	-2%	14	2%
Persons who are marginally housed in caravan parks	155	3%	2	46	7%	6	78	12%	7	3	0%	-4	-1%	10	2%
Total	5,550	100%	89	680	100%	83	675	100%	62	673	14%	109	19%	97	17%
year age group	Total (excl. Not-stated)														
	2021									2021-2016 % growth rate age group					
	0-44 yrs			45-54 yrs			55+			0-44 yrs		45-54 yrs		55+	
	n	%	Rates(a)	n	%	Rates(a)	n	%	Rates(a)	n	%	n	%	n	%
Persons living in other crowded dwellings	10,495	95%	169	1,066	87%	131	934	76%	85	1,486	16%	191	18%	133	12%
Persons in other improvised dwellings	118	1%	2	26	2%	4	80	6%	7	-82	-1%	-21	-2%	10	0%
Persons who are marginally housed in caravan parks	380	3%	6	121	10%	15	220	18%	20	39	0%	-2	-1%	64	5%
Total	11,006	100%	177	1,223	100%	150	1,226	100%	112	1,458	15%	159	15%	187	19%

(a) per 10,000 of the population over the total indigenous population per age group

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

Data methodological notes 2:

Homelessness estimate and culturally and linguistically diverse' (CaLD)

The term 'culturally and linguistically diverse' (CaLD) is the preferred term of Australian service providers and agencies to denote communities with diverse ethnic backgrounds, including language, nationality, traditions, and religions. The ABS (2022) identifies the following four core indicators to understand the cultural and linguistic attributes of the Australian population⁹:

- ⌵ Country of Birth
- ⌵ Main Language Other than English Spoken at Home
- ⌵ Proficiency in Spoken English
- ⌵ Indigenous Status.

As noted in the core indicators above, 'Indigenous status' is included in the definition in culturally and linguistically diverse indicators. For the scope of this report, 'Aboriginal and/or Torres Strait Island status' has been addressed in a dedicated analysis and therefore will not be used here for enumerating the CaLD migrant population experiencing homelessness.

For the purpose of this report, the term CaLD migrants will be used here to refer to those born overseas, in countries other than those classified by the ABS as 'main English-speaking countries'¹⁰.

The limitations to enumerating CaLD migrant populations experiencing homelessness have been recognised. Blackford et al.(2023) found that CaLD migrants were likely to be missed from the count of people experiencing homelessness, especially those sleeping rough, due to the process of census data collection and a lower uptake of specialist homelessness services when compared to other population groups in Australia. CaLD migrants may not engage with homelessness service system due to a lack of awareness of systems, their entitlements or may face stigma from their community associated with being homeless (Blackford et al. 2023).

As ABS (2023b) notes, in 2021, rough sleepers were counted using the Special Short Form (SSF) via interview, while people experiencing homelessness, but residing in private dwellings (i.e. 'staying temporarily with other households' or 'living in 'severely' crowded dwellings'), completed the Census using either the paper or online full Census Household Form (HHF). The short version of the Census Household Form (HHF) contains a limited number of indicators. The only common indicator related to cultural background used in the SSF and the HHF is Country of birth. Therefore, this indicator has been used to enumerate CaLD migrants experiencing homelessness across Australia within all operational groups. The use of different forms and the use of only one indicator to define this group limits the capacity to describe the characteristics and needs of this group. It is also important to acknowledge that the percentage of 'not stated' responses is particularly high for people experiencing homelessness and living in non-private dwellings¹¹ and those sleeping rough, meaning that the presented data are underestimated (Table 33).

9. Further information on and a full list of standards can be found: <https://www.abs.gov.au/statistics/standards/standards-statistics-cultural-and-language-diversity/latest-release#cite-window1>

10. The main English-speaking countries identified by the ABS are Australia, Canada, the Republic of Ireland, New Zealand, South Africa, the United Kingdom (England, Scotland, Wales, Northern Ireland) and the United States of America.

11. These are supported accommodations for the homeless, boarding houses and other temporary lodging.

Table A33. Census 2021 Homeless and marginal housing operational groups 'Country of Birth' indicator response rate % over total population 'Homeless' and 'marginal Housing.'

2021	Country of birth 'not stated'	
Homelessness	% OPGP	% total (inc. not stated)
Persons living in improvised dwellings, tents, or sleeping out	40%	2%
Persons in supported accommodation for the homeless	32%	6%
Persons staying temporarily with other households	4%	1%
Persons living in boarding houses	30%	6%
Persons in other temporary lodgings	61%	2%
Persons living in 'severely' crowded dwellings	2%	1%
total	18%	
Marginal Housing		
Persons living in other crowded dwellings	2%	1%
Persons in other improvised dwellings	3%	0%
Persons who are marginally housed in caravan parks	10%	1%
total	2%	

Source: TableBuilder, 2021 Census: counting persons, estimating homelessness

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