



PRICED OUT, RUN DOWN

Older Australians in unaffordable and poor-condition housing

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HEADLINE FINDINGS

- Of people aged 50-64 years, 43% are living in homes owned with a mortgage, and 16% are living in private rental housing.
- For those aged 65 years or older, outright home ownership is dominant (74%), leaving around one quarter of this cohort in other tenure arrangements, including 13.2% in mortgaged homes and 8.7% in private rental.
- 31% of participants living in private rental reported that their homes were both unaffordable and in poor condition, compared with 16% in mortgaged households.
- Those in private rental households were also less likely to live in affordable, good condition dwellings compared to mortgagees (25% compared to 46%).
- Women are more likely than men to live in unaffordable, poor condition dwellings across both private renter and mortgaged households, with a more pronounced gap between the genders in private renter households where 35% of women live in such dwellings compared to 27% of men.
- More men occupy affordable, good-condition housing, regardless of tenure, with the largest difference observed in mortgaged households: 50% of men compared with 41% of women. In private rental households, 27% of men and 23% of women live in affordable, good condition homes.
- The self-reported general health and mental health status of respondents in private renter households is more likely to be 'fair or poor'¹ compared to participants in mortgaged households. Overall, 39.9% of private renters reported 'fair or poor' general health and 35.4% reported 'fair or poor' mental health. Comparable figures for mortgagees are 22.4% and 23%.
- People living in unaffordable, poor condition dwellings reported 'fair or poor' general and mental health in both private rental and mortgaged homes: around 50% of private renters in this profile reported these outcomes, and about 40% of those living in mortgaged homes.
- Participants in unaffordable, poor condition homes reported that their housing negatively affected their wellbeing, with impacts more severe in private rental households than compared to mortgaged households. These included negative effects on financial circumstances (79% in private rental homes vs 74% in mortgaged homes), mental health (63% vs 54%), physical health (46% vs 44%), and social life (52% vs 47%).
- Just over half of all private rental tenants live in homes with a short (6-12 month) lease, with private renter households in unaffordable housing were even more likely to have a short term lease at 55–60%. Private renters move homes more often and thus are less likely to live in one home long-term: while nearly 80% of people in mortgaged households had lived in their home for five or more years, only 40% of people in private renter households had lived in their home for that long.
- After paying for housing, around one third of people in private renter households living in unaffordable, poor condition homes could not afford to pay for essential items such as bills, food, clothing and transport. Among those in affordable housing, regardless of condition and tenure, no respondents reported difficulty affording essential items.

1 This was a self-assessment of participants' general and mental health, measured on a five-point Likert scale ranging from excellent, very good, good, fair, to poor.



- Rates of those unable to pay for non-essential items were much higher than for essential items: 74% of private renters in unaffordable, poor condition homes could not pay for things like leisure activities and social outings after paying for housing.
- Across both mortgaged and privately rented dwellings, women were more likely than men to live in homes with four or more problems, and less likely to live in dwellings with no reported problems. Among private renters, women most often identified cracks in walls or floors (41%), followed by faulty windows or doors (28%), mould (25%), and plumbing issues (24%). For women in mortgaged households, the most common issues were cracks in walls or floors (37%) and mould (22%).
- Participants in poor condition dwellings, across both mortgaged and private rental households, commonly reported difficulty keeping homes warm or cool (40-51%), along with issues such as leaks, flooding or plumbing problems (42-53%) and pest infestations (39-49%).
- To improve housing in Australia, participants emphasised the need for affordable housing across all tenures, including social housing suitable for families and low-income households. They also called for more homes to be built, with a focus on sustainability, good condition, cost-effectiveness, and faster construction, alongside greater government intervention.

INTRODUCTION

This report explores the multiple, often overlapping forms of housing precarity experienced by mid-life and older people in Australia, focusing on private renter households and mortgaged households. Drawing on the newly released Australian Housing Conditions Dataset (AHCD 2024) (Baker et al., 2024), it introduces four original housing-occupancy profiles that combine measures of housing affordability stress and housing quality and conditions, offering a new lens on multidimensional precarity for ageing Australians. These are people in:

- Unaffordable, poor condition dwellings
- Unaffordable, good condition dwellings
- Affordable, poor condition dwellings
- Affordable, good condition dwellings

The housing affordability and condition profiles are analysed in relation to socio-demographic characteristics, dwelling characteristics, residential mobility, financial hardship, housing problems, security measures, and the broader effects of housing on wellbeing.

CHANGING HOUSING PATHWAYS IN LATER LIFE

Housing is central to ageing well, offering not only shelter but also financial stability, autonomy, and security (Faulkner, et al., 2023; Stone et al., 2023; James et al., 2019). In Australia, housing pathways for older people are shifting in ways that leave more people exposed to housing risk (Petersen & Tilse 2023; Power 2022) and that can be gendered (Stone, et al., 2024). Traditionally, policy and retirement-income settings assumed most people would retire as outright homeowners, benefiting from long-term tenure security, reduced housing costs and substantial asset base (Colic-Peisker et al., 2014). Outright ownership has been described as the ‘fourth pillar’ of retirement income, supporting the age pension, superannuation, and personal savings (Yates & Bradbury, 2010). It has allowed age pensions to remain modest, based on the assumption that recipients are not paying rent or mortgage (Ong ViforJ et al., 2024).

This model is under pressure. Between 2011 and 2021, the share of people aged 55 and over who owned their home outright fell from 62% to 58%, while the population with a mortgage rose from 19% to 23%, and private renter households increased from 8% to 11% (Stone et al., 2023). These trends reflect broader demographic and economic pressures, including an ageing population (Stone et al., 2023), increasingly unaffordable housing markets (NHSAC, 2025), and a residualised social housing sector (Pawson et al., 2020).

HOUSING PRECARITY: FRAMING THE PROBLEM

Mortgaged homeownership and private rental tenure are more precarious than outright ownership (or social housing) for older people living with fixed incomes, or for those approaching retirement years with limited income or wealth to pay out mortgage debt while of working age. Mortgage repayments can become unsustainable after workforce exit or during life events such as illness, caregiving, or relationship change, particularly where financial or housing assistance is limited. Research has shown that older people in financially vulnerable positions are at risk of losing homeownership altogether (Colic-Peisker et al., 2014). For example, Wood et al. (2010) found that nearly one in five renters aged over 50 had been homeowners four years earlier, and half had owned a home at some point in their lives.

At the same time, reliance on the private rental sector is growing. Projections suggest that by 2041, almost half of younger cohorts may not achieve homeownership by age 54 (Burke et al., 2020; Stone, et al., 2024), leaving more people reliant on rental housing in mid-life and beyond. Private rental housing is often less affordable for people on low or fixed incomes (such as age pension), offers limited tenure security (Reynolds et al., 2024), and is linked to higher rates of forced moves and frequent relocations (Bates et al., 2020). Older renters generally hold fewer assets, such as superannuation and savings, compared to older mortgagees (Veeroja et al., 2025).

These developments underscore a broader concept of housing precarity, encompassed not only by affordability pressures but also by insecure tenure, substandard dwellings, financial strain, and constrained control over housing choices (Hochstenbach et al., 2025). Precarity is both a lived experience and a structural condition, shaped by housing and labour markets (Waite, 2009), and affecting diverse demographic groups (Veeroja et al., 2025).

HOUSING QUALITY AND CONDITIONS

Physical dwelling quality and conditions, referred to as ‘housing conditions’ throughout this report, include dwelling and structural concerns such as damp, mould, structural damage or inadequate heating and cooling systems. In the Australian context, housing conditions are an important yet relatively underexamined dimension of housing precarity, largely due to limited data (Baker et al., 2023).

Within public health and social policy, housing conditions are recognised as social determinants of health (Liamputtong, 2019). Poor quality dwellings contribute to inequities by exposing people to environmental risks that can lead to chronic illness, injury, and psychological distress. The World Health Organization (2018) highlights inadequate housing as a key pathway through which social and environmental disadvantages translate into poorer health and wellbeing.

Older adults are especially susceptible to the impacts of poor housing, given age-related vulnerabilities and reduced capacity to undertake repairs or relocate. These risks are particularly pronounced in rental housing, where physical dwelling standards tend to lag behind owner-occupied stock (White et al., 2021). Addressing housing problems can be difficult due to costs, weak tenant protections, or restrictions on modifications – factors that can prolong exposure to poor conditions.

WHY THIS MATTERS?

Understanding how housing tenure, affordability, and dwelling conditions interact is critical for supporting secure and healthy ageing. Without attention to these dimensions, growing inequalities in housing access and quality may further erode the sustainability of the retirement income system, heighten pressures on health and aged-care services, and deepen socio-economic divides across generations.

Evidence on *who* is most exposed to *which* combinations of housing affordability and poor conditions forms of precarious housing, can inform proportionate policy responses, such as rental regulation and support, assistance for mortgaged households, and minimum standards for dwelling quality, and guide planning for an ageing population whose housing pathways are increasingly diverse and less secure.

METHODOLOGY

THE AUSTRALIAN HOUSING CONDITIONS DATASET

The 2024 Australian Housing Conditions Dataset (AHCD) (Baker et al., 2024; 2025) comprises 20,049 responses collected through an online survey administered by a market research agency. Participants were recruited via an established panel, with quotas applied for state/territory and housing tenure (homeownership, private rental, and social rental) to ensure alignment with the 2021 Census distribution. No quotas were set for age or gender (Baker et al., 2025).

The survey instrument was structured in six sections:

- Screening questions
- Housing profile
- Housing conditions
- Overall housing experience and future intentions
- Health and wellbeing
- Household demographics

This 2024 dataset represents the fourth wave in the AHCD series, following previous collections in 2016, 2020, and 2022 (Baker et al., 2025).

AHCD DATA IN THIS STUDY

This report focuses on people **aged 50 years and over** (n= 6,008 in the AHCD 2024 sample). While we acknowledge that people aged 50 to 67, in Australia, are typically of working age and may not experience these tenures as precarious, it is important to consider the pre-retirement years.² This life stage often involves significant transitions, such as changes in employment, health, caregiving responsibilities, or relationship status, that can affect housing stability and financial resilience (Ghasri et al., 2022; Sharam, 2015; Stone 2015). Understanding housing during this period is critical for anticipating risks and supporting secure ageing.

The AHCD slightly underrepresented people aged 50 years and over living in mortgaged homes, while overrepresenting those living in privately rented homes. Women were also overrepresented (see Appendix A for more detail). To correct for these imbalances, the survey data was weighted by age group (50–64 years and 65 years and over), sex (male, female), and housing tenure (owned outright, owned with a mortgage, rented from a private landlord, rented from a social landlord, and other tenure types) to align with ABS 2021a Census data distributions, see also Table 1. Hence, figures based on weighted data presented in the analysis are representative of the general population.

The survey also asked participants' ideas or suggestions on how to make housing in Australia better. This question allowed participants to enter a text response. This question is analysed using NVivo's automated word frequency and word cloud functions to visualise themes.

2 Based on the 2021 Census, 44.3% of people aged 50–64 were fully employed, 21.3% were partially employed, and 28.6% were not employed (ABS, 2021).



DEVELOPING HOUSING AFFORDABILITY CONDITION PROFILES

To better understand the intersection of housing affordability and conditions among people aged 50 years and older in Australia, we developed four housing profiles using AHCD responses. These profiles combine two measures: **perceived affordability of housing costs** and **self-reported overall condition of the home**. Affordability and housing conditions were originally measured on five-point scales in the AHCD. For profile construction, responses were grouped into binary categories, with only clearly positive responses, “affordable” or “very affordable” for affordability, and “good” or “excellent” for condition, classified as positive. All other responses, including the middle categories (“neither affordable nor unaffordable” and “average”), were grouped with the negative responses. **This approach reflects the assumption that only clearly positive experiences indicate housing security or satisfaction, while neutral or negative responses may signal uncertainty.**

This approach resulted in four housing affordability and condition profiles:

- Unaffordable and poor condition
- Unaffordable and good condition
- Affordable and poor condition
- Affordable and good condition

Unlike standard affordability measures that rely on income-to-housing cost ratios, this approach captures perceptions of affordability, offering a more direct insight into how older people experience housing stress. This reflects lived realities that may not be visible in income-based metrics alone.

The Housing for the Aged Action Group (HAAG) independently collected and supplied illustrative case studies, which have been incorporated as text boxes throughout the report. HAAG’s comments on key findings are also presented in text boxes to provide additional context and insight.

RESULTS

OLDER PEOPLE IN HOMES WITH A MORTGAGE OR IN THE PRIVATE RENTAL SECTOR

- The (weighted) AHCD data in Table 1 show that of all persons aged **50–64 years**, the **largest proportion** are in **mortgaged homes (43.3%)** and 16.1% are in privately rented homes. In the **65 years and older** cohort, **outright home ownership is dominant (74%)**, however, this leaves around one quarter of this cohort in other tenure arrangements, including 13.2% in mortgaged homes and 8.7% in private rental.

Table 1. Housing tenure comparison for people aged 50–64 and 65+ years: Census 2021 and AHCD 2024³

			Owned outright	Owned with a mortgage	Rented from a private landlord	Rented from a social landlord	Total
Census 2021a	50–64 years	n	1,520,341	1,775,164	660,829	144,789	4,101,123
		%	37.1%	43.3%	16.1%	3.5%	100.0%
	65+ years	n	2,670,028	478,665	313,249	150,861	3,612,803
		%	73.9%	13.2%	8.7%	4.2%	100.0%
	Total	n	4,190,369	2,253,827	974,071	295,651	7,713,918
		%	54.3%	29.2%	12.6%	3.8%	100.0%
AHCD 2024	50–64 years	n	1,277	1,270	710	147	3,404
		%	37.5%	37.3%	20.9%	4.3%	100.0%
		% w	37.1%	43.3%	16.1%	3.5%	100.0%
	65+ years	n	1,871	278	334	121	2,604
		%	71.9%	10.7%	12.8%	4.6%	100.0%
		% w	73.9%	13.2%	8.7%	4.2%	100.0%
	Total	n	3,148	1,548	1,044	268	6,008
		%	52.4%	25.8%	17.4%	4.5%	100.0%
		% w	54.3%	29.2%	12.6%	3.8%	100.0%

Sources: ABS, 2021a; Baker et al., 2024. Authors' own analysis.

3 Note: % w - Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. This table shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).

HOUSING AFFORDABILITY AND CONDITION PROFILES

Tenure

- **A higher proportion** of participants in **private rental households** reported living in homes that were *unaffordable and in poor condition*: 30.8% versus 15.9% in mortgaged households (Figure 1, and Appendix B for detail). Additionally, 31.4% of participants in private rental households lived in *unaffordable, good condition homes*, compared to 26.5% in mortgaged households.
- **A smaller share** of participants aged 50 years and over in **private rental households** lived in *affordable, good condition homes* compared to those in mortgaged homes, 24.8% versus 45.7%, respectively.

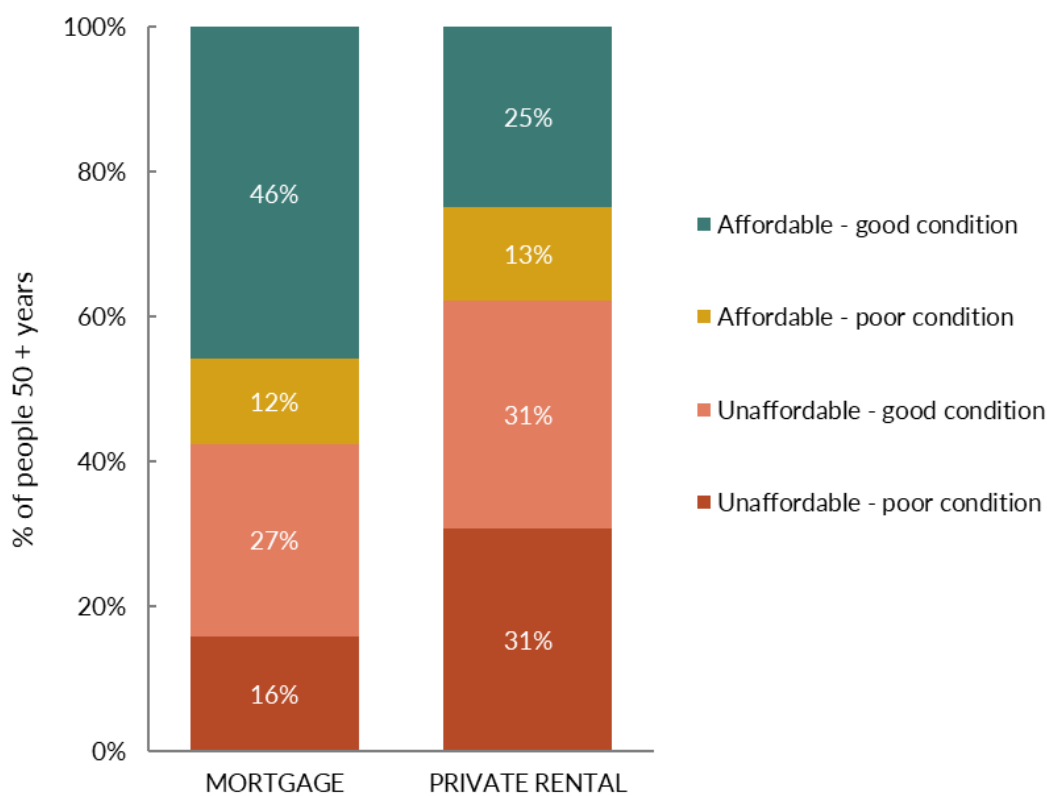


Figure 1: Housing affordability and condition profiles of people aged 50 years and older by tenure⁴

Source: Baker et al., 2024. Authors’ own analysis.

4 Notes: (1) Owned with a mortgage n=1,452; Rented from private landlords n=1,025.
(2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. (3) See Appendix B for detail.

Gender and tenure

- Figure 2 shows that **more women** live in *unaffordable, poor-condition housing* across both tenures. The gap is **more pronounced in private renter households**, where 35% of women are in this category compared to 27% of men.
- In contrast, **more men** occupy *affordable, good-condition housing* regardless of tenure, with the largest difference observed **in mortgaged households**: 50% of men compared with 41% of women.

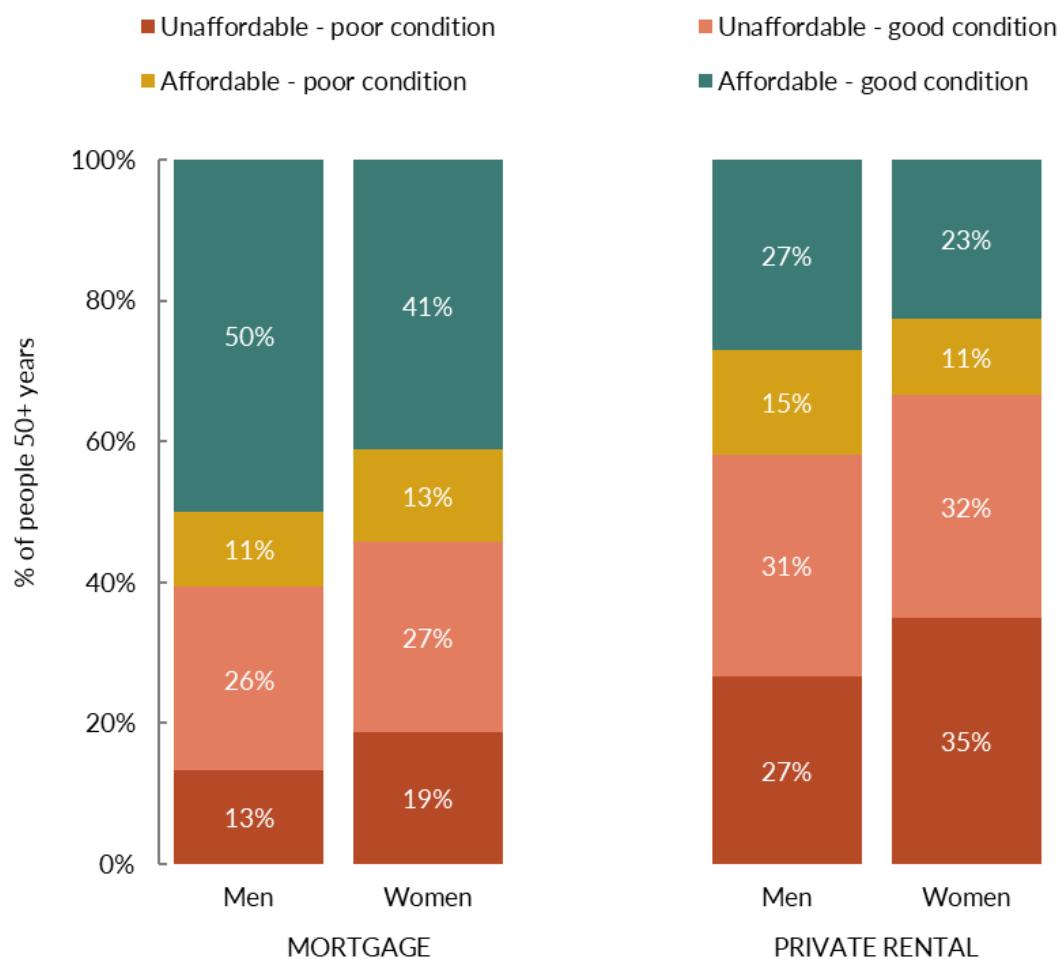


Figure 2. Housing affordability and condition profiles of people aged 50 years and older by tenure and sex⁵

Source: Baker et al., 2024. Authors' own analysis.

5 Notes: (1) Owned with a mortgage n=1,452; Rented from private landlords n=1,025. (2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. (3) See Appendix B for detail.

SOCIO-DEMOGRAPHIC PATTERNS ACROSS HOUSING AFFORDABILITY AND CONDITION PROFILES

Owned with a mortgage

- Of all those aged 50 years and over, **a higher proportion** are in the **50–64 year** cohort compared with the 65 years and over (79.1% vs 20.9%, respectively).
- The overall **gender distribution** is balanced, see Table 2. However, when examining housing affordability and condition profiles, some gender differences emerge. Women are overrepresented (58%) in *unaffordable, poor-condition* mortgaged dwellings and underrepresented (44%) in *affordable, good-condition* mortgaged homes.
- Among all participants aged 50 years and over living in homes owned with a mortgage, **33.4%** are in **couple households without children**, and **32.5%** are in **couple households with children**.
 - When examining housing affordability and condition profiles, single-person households make up a notable share of those experiencing unaffordable housing, accounting for 20.2% of those in unaffordable, poor condition homes, and 19.7% of those in unaffordable, good condition homes.
- The proportions of people living in *unaffordable, poor condition* mortgaged homes reporting ‘fair or poor’ general health *and* mental health are nearly double overall rates. Only **14.4%** of those in *unaffordable, poor condition* homes reported **very good or excellent general health** compared with **45.6%** in *affordable, good condition* homes.

“My home is difficult to maintain,
however due to my low income
I cannot refinance to improve
or sell and move”

Mary, (name has been changed) 62, is Lesbian and lives with her partner in a property they own with a mortgage. When interviewed she relied entirely on the disability support pension for income. She is concerned about the ongoing maintenance costs of her housing and feels she has no options other than to stay where she is.

—HAAG case study

Table 2. Participant characteristics in mortgaged households by affordability and condition profiles⁶

Owned with a mortgage			Unaffordable, poor condition			Unaffordable, good condition			Affordable, poor condition			Affordable, good condition			Total		
			n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)
Age	50 to 64 years		210	86.4%	83.4%	319	82.4%	79.2%	145	82.4%	78.9%	522	80.8%	77.6%	1,196	82.4%	79.1%
	65 years or over		33	13.6%	16.6%	68	17.6%	20.8%	31	17.6%	21.1%	124	19.2%	22.4%	256	17.6%	20.9%
	Total		243	100%	100%	387	100%	100%	176	100%	100%	646	100%	100%	1,452	100%	100%
Gender	Men		74	30.5%	42.3%	146	37.8%	50.1%	60	34.1%	46.1%	280	43.4%	55.8%	560	38.6%	51.0%
	Women		169	69.5%	57.7%	240	62.2%	49.9%	116	65.9%	53.9%	365	56.6%	44.2%	890	61.4%	49.0%
	Total		243	100%	100%	386	100%	100%	176	100%	100%	645	100%	100%	1,450	100%	100%
Country of birth	Australia		182	75.2%	73.7%	293	76.3%	75.5%	136	77.3%	75.5%	472	73.4%	73.0%	1,083	74.9%	74.1%
	Overseas		60	24.8%	26.3%	91	23.7%	24.5%	40	22.7%	24.5%	171	26.6%	27.0%	362	25.1%	25.9%
	Total		242	100%	100%	384	100%	100%	176	100%	100%	643	100%	100%	1,445	100%	100%
Indigenous Status	Aboriginal and/or Torres Strait Islander		5	2.1%	2.1%	6	1.6%	1.9%	0	0.0%	0.0%	5	0.8%	0.8%	16	1.1%	1.2%
	No		236	97.9%	97.9%	376	98.4%	98.1%	176	100%	100%	640	99.2%	99.2%	1,428	98.9%	98.8%
	Total		241	100%	100%	382	100%	100%	176	100%	100%	645	100%	100%	1,444	100%	100%
Household structure	Couple with no children		52	21.4%	22.3%	105	27.3%	28.6%	58	33.3%	33.7%	252	39.3%	39.9%	467	32.4%	33.4%
	Couple with children		87	35.8%	36.4%	133	34.6%	34.0%	53	30.5%	31.3%	189	29.4%	30.5%	462	32.0%	32.5%
	One parent family with children		29	11.9%	10.3%	40	10.4%	9.2%	13	7.5%	6.4%	41	6.4%	5.6%	123	8.5%	7.4%
	Single person, living alone		49	20.2%	20.2%	74	19.3%	19.7%	28	16.1%	16.7%	107	16.7%	15.9%	258	17.9%	17.7%
	Shared or other living arrangement		26	10.7%	10.7%	32	8.3%	8.4%	22	12.6%	11.8%	53	8.3%	8.0%	133	9.2%	9.0%
	Total		243	100%	100%	384	100%	100%	174	100%	100%	642	100%	100%	1,443	100%	100%
Household income	Under \$31,000		24	10.7%	10.8%	28	8.3%	8.4%	3	1.8%	2.1%	15	2.5%	2.3%	70	5.3%	5.2%
	\$31,000 to \$59,000		31	13.8%	13.8%	42	12.5%	13.1%	27	16.5%	15.1%	57	9.6%	9.8%	157	11.9%	11.9%
	\$59,001 to \$90,000		37	16.4%	17.2%	56	16.6%	16.9%	29	17.7%	16.9%	110	18.6%	18.3%	232	17.6%	17.6%
	\$90,001 to \$125,000		52	23.1%	22.6%	59	17.5%	17.7%	26	15.9%	15.6%	98	16.6%	15.9%	235	17.8%	17.4%
	\$125,001 or more		81	36.0%	35.5%	152	45.1%	44.0%	79	48.2%	50.2%	312	52.7%	53.7%	624	47.3%	47.9%
	Total		225	100%	100%	337	100%	100%	164	100%	100%	592	100%	100%	1,318	100%	100%
General health	Fair or poor		102	42.1%	42.0%	79	20.6%	22.0%	31	17.7%	18.2%	104	16.1%	16.8%	316	21.9%	22.4%
	Good		105	43.4%	43.5%	158	41.3%	40.5%	87	49.7%	49.3%	239	37.1%	37.5%	589	40.8%	40.7%
	Very good or excellent		35	14.5%	14.4%	146	38.1%	37.5%	57	32.6%	32.5%	302	46.8%	45.6%	540	37.4%	37.0%
	Total		242	100%	100%	383	100%	100%	175	100%	100%	645	100%	100%	1,445	100%	100%
Mental health	Fair or poor		101	41.7%	41.0%	109	28.2%	30.0%	40	22.9%	21.3%	85	13.2%	13.0%	335	23.2%	23.0%
	Good		74	30.6%	30.1%	111	28.8%	26.6%	70	40.0%	41.0%	180	28.0%	27.9%	435	30.1%	29.5%
	Very good or excellent		67	27.7%	28.9%	166	43.0%	43.4%	65	37.1%	37.7%	379	58.9%	59.0%	677	46.8%	47.6%
	Total		242	100%	100%	386	100%	100%	175	100%	100%	644	100%	100%	1,447	100%	100%

Source: Baker et al., 2024. Authors' own analysis.

6 Note: % w - Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. This table shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).

Tenants in the private rental sector

- Among participants living in homes rented privately, a **greater proportion** are aged **50–64 years** (68.0%) compared to those aged 65 and over (32.0%), see Table 3.
- The overall **gender distribution** is roughly equal. However, when examining housing affordability and condition profiles, some gender differences emerge. **Women** make up a **higher share** of those living in unaffordable, poor condition homes (56.9% compared to 43.1% of men), and a lower share of those in affordable, poor condition homes (42.1% compared to 57.9%) and in affordable, good condition homes (45.7% compared to 54.3%).

OLDER WOMEN FACE A HOUSING CRISIS

Single older women are one of the most marginalised groups in the fight for safe, affordable, and suitable housing. This disparity stems from lifelong disadvantages—the **gender pay gap**, time taken off for caring, and lower-paid sector work—which culminate in severe housing insecurity later in life.

This research shows older women, especially private renters, are **disproportionately stuck** in housing that is both unaffordable and poor quality. The result? They struggle more to cover basic expenses and report **poorer health** than men.

Housing policy must urgently address these systemic challenges.

—HAAG

- Compared to participants living in homes owned with a mortgage, a **higher proportion** of participants in privately rented homes live in **single-person households** (40.8% versus 17.7%).
- Additionally, 20.7% (n=69) of participants living in unaffordable, poor-condition homes rented from a private landlord live in shared households.
- Participants aged 50 and over living in homes rented from a private landlord are **most commonly** in households with an **income between \$31,000 and \$59,000 (31.8%)**, followed by those with incomes between **\$59,001 and \$90,000 (22.8%)**, Table 3. In contrast, nearly half of participants living in homes owned with a mortgage are in households with an income of \$125,001 or more (47.9%), see Table 2.
- **Nearly 40%** of all private renter participants aged 50 years and over **reported fair or poor general health** (compared with 22.4% of people in mortgaged homes). This share rises to over half for those in unaffordable, poor condition dwellings (**53.1%**). Nearly half (49.1%) of those in this profile also reported fair or poor mental health, compared with only 17.6 per cent living in affordable, good condition private rental dwellings.



Table 3. Participant characteristics in private rental households by affordability and condition profiles⁷

Rented from a private landlord		Unaffordable, poor condition			Unaffordable, good condition			Affordable, poor condition			Affordable, good condition			Total	
		n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%
Age	50 to 64 years	248	76.8%	76.2%	196	61.3%	61.2%	98	75.4%	76.2%	156	61.9%	62.3%	698	68.1%
	65 years or over	75	23.2%	23.8%	124	38.8%	38.8%	32	24.6%	23.8%	96	38.1%	37.7%	327	31.9%
	Total	323	100%	100%	320	100%	100%	130	100%	100%	252	100%	100%	1,025	100%
Gender	Men	122	37.8%	43.1%	148	46.3%	49.8%	68	52.3%	57.9%	127	50.6%	54.3%	465	45.4%
	Women	201	62.2%	56.9%	172	53.8%	50.2%	62	47.7%	42.1%	124	49.4%	45.7%	559	54.6%
	Total	323	100%	100%	320	100%	100%	130	100%	100%	251	100%	100%	1,024	100%
Country of birth	Australia	251	77.7%	77.8%	229	72.2%	72.6%	90	69.8%	68.2%	183	72.9%	72.3%	753	73.6%
	Overseas	72	22.3%	22.2%	88	27.8%	27.4%	39	30.2%	31.8%	68	27.1%	27.7%	267	26.4%
	Total	323	100%	100%	317	100%	100%	129	100%	100%	251	100%	100%	1,020	100%
Indigenous Status	Aboriginal and/or Torres Strait Islander	10	3.1%	3.0%	3	0.9%	1.0%	3	2.3%	2.8%	6	2.4%	2.2%	22	2.2%
	No	311	96.9%	97.0%	314	99.1%	99.0%	125	97.7%	97.2%	245	97.6%	97.8%	995	97.8%
	Total	321	100%	100%	317	100%	100%	128	100%	100%	251	100%	100%	1,017	100%
Household structure	Couple with no children	66	20.4%	20.6%	78	24.5%	24.3%	37	28.7%	29.3%	76	30.4%	30.1%	257	25.2%
	Couple with children	38	11.8%	12.3%	28	8.8%	9.5%	4	3.1%	2.6%	17	6.8%	6.9%	87	8.5%
	One parent family with children	39	12.1%	11.1%	25	7.9%	7.7%	11	8.5%	7.7%	16	6.4%	6.1%	91	8.9%
	Single person, living alone	111	34.4%	35.2%	134	42.1%	42.2%	56	43.4%	43.6%	110	44.0%	44.3%	411	40.3%
	Shared or other living arrangement	69	21.4%	20.7%	53	16.7%	16.3%	21	16.3%	16.7%	31	12.4%	12.6%	174	17.1%
	Total	323	100%	100%	318	100%	100%	129	100%	100%	250	100%	100%	1,020	100%
Household income	Under \$31,000	60	19.6%	19.6%	56	18.7%	18.1%	20	16.9%	15.4%	29	11.9%	12.0%	165	17.1%
	\$31,000 to \$59,000	100	32.7%	32.6%	101	33.8%	33.2%	39	33.1%	33.5%	72	29.5%	28.2%	312	32.3%
	\$59,001 to \$90,000	75	24.5%	24.4%	63	21.1%	21.5%	25	21.2%	21.5%	55	22.5%	23.0%	218	22.5%
	\$90,001 to \$125,000	41	13.4%	13.7%	30	10.0%	10.1%	13	11.0%	12.5%	35	14.3%	14.5%	119	12.3%
	\$125,001 or more	30	9.8%	9.8%	49	16.4%	17.1%	21	17.8%	17.2%	53	21.7%	22.3%	153	15.8%
General health	Total	306	100%	100%	299	100%	100%	118	100%	100%	244	100%	100%	967	100%
	Fair or poor	170	52.6%	53.1%	127	39.7%	39.6%	60	46.5%	46.8%	50	19.8%	20.4%	407	39.7%
	Good	110	34.1%	33.2%	120	37.5%	37.8%	45	34.9%	35.1%	105	41.7%	41.8%	380	37.1%
	Very good or excellent	43	13.3%	13.7%	73	22.8%	22.6%	24	18.6%	18.1%	97	38.5%	37.8%	237	23.1%
Mental health	Total	323	100%	100%	320	100%	100%	129	100%	100%	252	100%	100%	1,024	100%
	Fair or poor	157	49.1%	49.1%	103	32.2%	32.3%	59	45.7%	44.9%	45	17.9%	17.6%	364	35.7%
	Good	87	27.2%	27.3%	91	28.4%	28.0%	30	23.3%	23.8%	73	29.0%	28.5%	281	27.5%
	Very good or excellent	76	23.8%	23.6%	126	39.4%	39.7%	40	31.0%	31.3%	134	53.2%	53.8%	376	36.8%
	Total	320	100%	100%	320	100%	100%	129	100%	100%	252	100%	100%	1,021	100%

Source: Baker et al., 2024. Authors' own analysis.

7 Note: % w - Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. This table shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).

DWELLING CHARACTERISTICS AND HOUSING COSTS

Owned with a mortgage

- Participants living in homes owned with a mortgage mostly live in **separate houses⁸ (80.7%)**, and the **majority** have **three or more bedrooms (86.3%)**, see Table 4.
- **A large share** of homes in **poor condition** were **built before 1990**; 62.8% of *unaffordable, poor condition* homes and 72.9% of *affordable, poor condition* homes.
- Overall, **28.8%** of participants living in homes owned with a mortgage have a **remaining mortgage balance of \$300,000 or more** (Table 4): of these, **91.0%** are aged **50–64 years** (Figure 3).

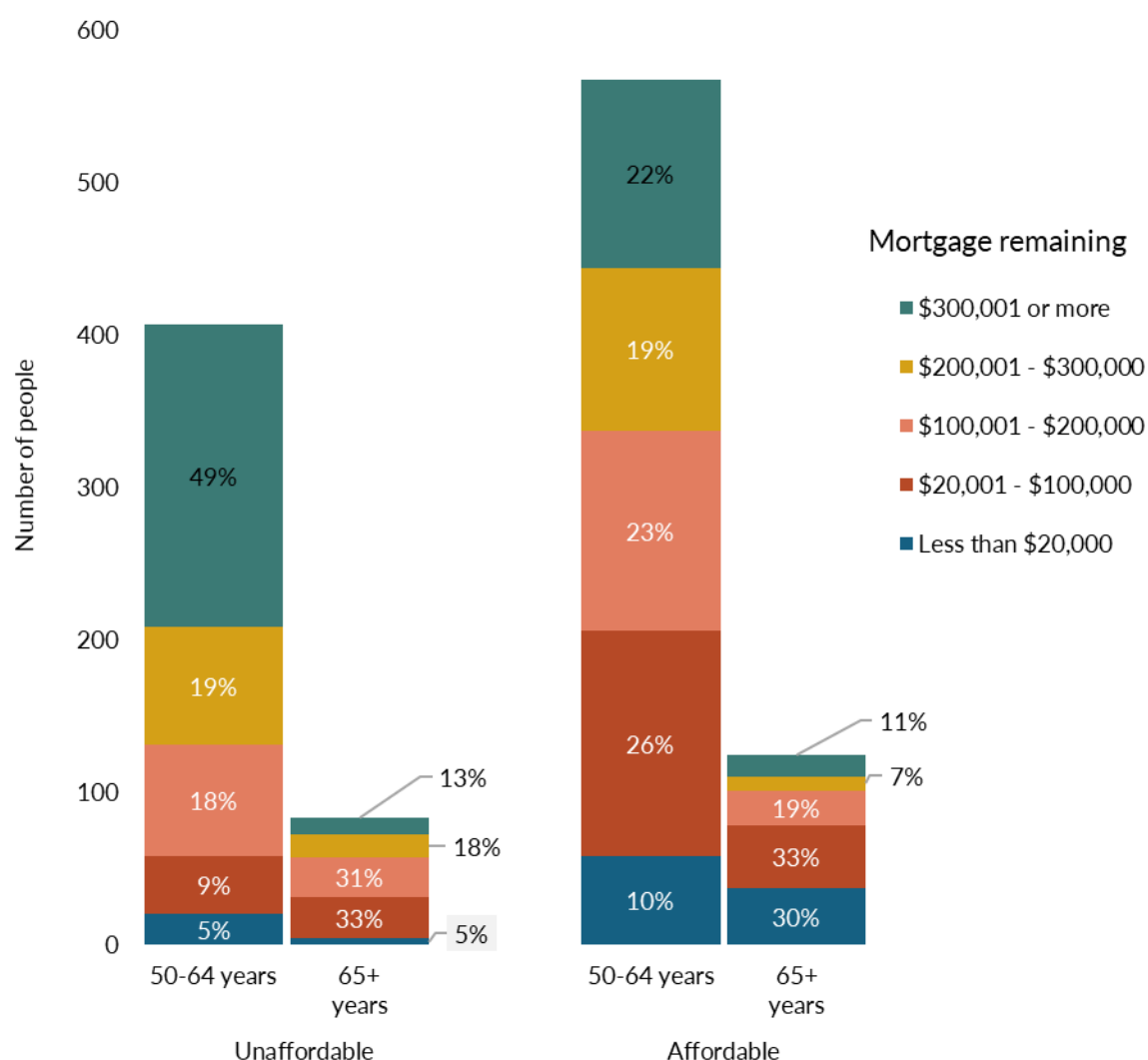


Figure 3. Mortgage amount remaining by age and housing costs⁹

Source: Baker et al., 2024. Authors' own analysis.

⁸ Separate house is a house that is structurally independent (ABS, 2021b)

⁹ Note: Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

Table 4. Dwelling characteristics and housing costs in mortgaged households by affordability and condition profiles

Owned with a mortgage		Unaffordable, poor condition			Unaffordable, good condition			Affordable, poor condition			Affordable, good condition			Total	
		n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%
Dwelling type	Separate house	193	79.4%	80.0%	311	80.6%	80.8%	151	86.3%	85.6%	512	79.8%	79.6%	1,167	80.7%
	Semi-detached, row or terrace house or townhouse	31	12.8%	13.2%	43	11.1%	11.0%	12	6.9%	7.4%	72	11.2%	11.2%	158	10.9%
	Flat or apartment with 4 or less floors	14	5.8%	4.9%	17	4.4%	4.1%	12	6.9%	6.9%	28	4.4%	4.3%	71	4.9%
	Flat or apartment with more than 4 floors	5	2.1%	1.9%	15	3.9%	4.0%	0	0.0%	0.0%	30	4.7%	5.0%	50	3.5%
	Total	243	100%	100%	386	100%	100%	175	100%	100%	642	100%	100%	1,446	100%
No of bedrooms	0 to1	7	2.9%	2.5%	6	1.6%	1.3%	7	4.0%	3.9%	12	1.9%	2.1%	32	2.2%
	2	30	12.3%	12.1%	36	9.3%	9.1%	23	13.1%	13.7%	80	12.4%	12.1%	169	11.6%
	3	122	50.2%	50.0%	128	33.1%	34.5%	79	44.9%	45.1%	251	38.9%	38.4%	580	40.0%
	4 or more	84	34.6%	35.4%	217	56.1%	55.2%	67	38.1%	37.3%	302	46.8%	47.4%	670	46.3%
	Total	243	100%	100%	387	100%	100%	176	100%	100%	645	100%	100%	1,451	100%
Year dwelling built	Before 1970s	85	35.4%	34.5%	69	18.1%	17.1%	61	35.5%	35.6%	99	15.4%	14.6%	314	21.9%
	1970-1989	69	28.8%	28.3%	63	16.5%	16.1%	64	37.2%	37.3%	126	19.6%	19.5%	322	22.4%
	1990-1999	45	18.8%	20.2%	56	14.7%	16.0%	25	14.5%	13.7%	106	16.5%	17.3%	232	16.2%
	2000-2009	26	10.8%	10.7%	75	19.7%	19.3%	14	8.1%	8.3%	126	19.6%	20.0%	241	16.8%
	2010 and after	15	6.3%	6.2%	118	31.0%	31.5%	8	4.7%	5.1%	185	28.8%	28.7%	326	22.7%
Remoteness area	Total	240	100%	100%	381	100%	100%	172	100%	100%	642	100%	100%	1,435	100%
	Major cities	170	70.0%	70.8%	295	76.2%	77.3%	124	70.5%	72.8%	480	74.3%	74.9%	1,069	73.6%
	Inner regional	45	18.5%	18.6%	68	17.6%	17.1%	32	18.2%	16.5%	110	17.0%	16.6%	255	17.6%
	Outer regional, remote or very remote	28	11.5%	10.6%	24	6.2%	5.6%	20	11.4%	10.6%	56	8.7%	8.5%	128	8.8%
	Total	243	100%	100%	387	100%	100%	176	100%	100%	646	100%	100%	1,452	100%
Own another property	Yes, own property with a mortgage	55	22.7%	22.0%	94	24.5%	24.8%	34	19.4%	20.6%	145	22.5%	23.0%	328	22.7%
	Yes, own property outright	7	2.9%	2.3%	14	3.7%	3.5%	11	6.3%	7.2%	33	5.1%	5.3%	65	4.5%
	No	180	74.4%	75.7%	275	71.8%	71.6%	130	74.3%	72.2%	467	72.4%	71.7%	1,052	72.8%
	Total	242	100%	100%	383	100%	100%	175	100%	100%	645	100%	100%	1,445	100%
Mortgage per week	Less than \$150 per week	6	2.7%	2.6%	6	1.8%	1.8%	23	14.6%	15.2%	75	13.0%	13.9%	110	8.6%
	\$151-\$300 per week	33	15.0%	15.7%	25	7.6%	7.5%	40	25.3%	23.9%	93	16.1%	15.1%	191	14.3%
	\$301-\$500 per week	54	24.5%	24.6%	55	16.8%	17.2%	44	27.8%	28.1%	145	25.1%	25.0%	298	23.2%
	\$501-\$800 per week	56	25.5%	24.8%	107	32.7%	32.0%	31	19.6%	19.4%	135	23.4%	23.1%	329	25.7%
	\$801 or more per week	71	32.3%	32.4%	134	41.0%	41.5%	20	12.7%	13.4%	129	22.4%	22.9%	354	27.6%
Mortgage remaining	Total	220	100%	100%	327	100%	100%	158	100%	100%	577	100%	100%	1,282	100%
	Less than \$20,000	9	4.6%	5.1%	15	5.1%	5.3%	24	15.8%	15.1%	71	13.2%	13.9%	119	10.1%
	\$20,001 - \$100,000	29	14.7%	14.9%	36	12.3%	13.0%	47	30.9%	32.7%	142	26.3%	26.2%	254	21.5%
	\$100,001 - \$200,000	53	26.9%	28.7%	46	15.7%	15.7%	38	25.0%	25.2%	116	21.5%	20.6%	253	21.4%
	\$200,001 - \$300,000	33	16.8%	15.7%	59	20.1%	20.8%	20	13.2%	12.3%	96	17.8%	17.8%	208	17.6%
Mortgage remaining	\$300,001 or more	73	37.1%	35.6%	137	46.8%	45.3%	23	15.1%	14.7%	114	21.2%	21.5%	347	29.4%
	Total	197	100%	100%	293	100%	100%	152	100%	100%	539	100%	100%	1,181	100%

Source: Baker et al., 2024. Authors' own analysis.

Kim, (name has been changed) is in her late 50's and has been privately renting a small unit for almost 4 years, paying \$725 a fortnight, over **60% of her sole Disability Support Pension**. She has taken good care of the property and the garden area over the years. She always paid rent on time, even where it meant being **unable to afford regular meals or to heat the home in winter**.

She reported multiple unresolved maintenance issues at the rental property, including mould. She mentioned the landlord has given her a 'hard time' over the 4 years and refused to address the maintenance issues. Kim was admitted to hospital twice in past 12 months, due to a lung infection and influenza with a drawn-out recovery period. She believes that these could be caused or exacerbated as a result of mould in the rental that she is unable to resolve by cleaning.

—HAAG case study

Tenants in the private rental sector

- **Compared** to participants living in homes owned with a **mortgage** (Table 4), **fewer participants** in homes rented in the private rental sector live in **separate houses (50.6%)**, with **29.8% living in apartments**. These homes also tend to have **fewer bedrooms**, most commonly two (34.2%) or three (35.7%), see Table 5.
- Similar to participants in mortgaged households, the **majority of poor-condition homes** rented from a private landlord were **built before 1990**, 72.7% of *unaffordable, poor condition homes* and 75.4% of *affordable, poor condition homes*.
- Most participants in these homes **pay rent** between **\$301–\$500 (44.8%)** or **\$501–\$800 (31.3%)**, and around half (**52.1%**) have a current **lease agreement** lasting between **6 and 12 months**. Shorter leases (6-12 months) are more commonly held by those in unaffordable dwellings.

Mary, (name has been changed) is an 88 year old single woman living alone in a private rental property on the Aged Pension, paying more than 80% of her income on rent, with little to no money to pay for food, utilities and cover her medical expenses. She receives Meals on Wheels three days a week, which cost her \$12 a meal, so she stretches them over 7 days. She doesn't use heating or cooling, and she can't access emergency relief because she can't afford to travel.

Mary has been housebound for months as she has been unable to go down the stairs. Her roof leaks when it rains and she's afraid to complain about it to the landlord.

She wants to stay in the area to be near family.

—HAAG case study

Table 5. Dwelling characteristics and housing costs in private rental households by affordability and condition profiles¹⁰

Rented from a private landlord		Unaffordable, poor condition			Unaffordable, good condition			Affordable, poor condition			Affordable, good condition			Total	
		n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%
Dwelling type	Separate house	165	54.1%	52.9%	145	48.2%	47.9%	73	59.8%	59.3%	116	47.7%	47.0%	499	51.4%
	Semi-detached, row or terrace house or townhouse	63	20.7%	21.2%	63	20.9%	21.2%	17	13.9%	14.0%	44	18.1%	18.4%	187	19.3%
	Flat or apartment with 4 or less floors	66	21.6%	21.9%	61	20.3%	20.0%	26	21.3%	21.4%	64	26.3%	26.8%	217	22.3%
	Flat or apartment with more than 4 floors	11	3.6%	4.1%	32	10.6%	10.9%	6	4.9%	5.3%	19	7.8%	7.8%	68	7.0%
	Total	305	100%	100%	301	100%	100%	122	100%	100%	243	100%	100%	971	100%
No of bedrooms	0 to 1	31	9.6%	10.0%	40	12.5%	12.2%	29	22.7%	23.7%	45	17.9%	19.0%	145	14.6%
	2	110	34.2%	34.8%	118	36.9%	37.8%	36	28.1%	28.0%	81	32.1%	32.0%	345	33.8%
	3	133	41.3%	40.7%	108	33.8%	33.1%	45	35.2%	33.9%	86	34.1%	33.8%	372	36.4%
	4 or more	48	14.9%	14.5%	54	16.9%	16.9%	18	14.1%	14.4%	40	15.9%	15.2%	160	15.7%
	Total	322	100%	100%	320	100%	100%	128	100%	100%	252	100%	100%	1,022	100%
Year dwelling built	Before 1970s	84	31.0%	30.6%	28	10.3%	10.2%	47	42.7%	42.7%	39	17.1%	17.5%	198	22.5%
	1970-1989	112	41.3%	42.1%	72	26.5%	26.5%	36	32.7%	32.7%	62	27.2%	26.9%	282	32.0%
	1990-1999	36	13.3%	13.3%	54	19.9%	20.3%	13	11.8%	12.0%	36	15.8%	16.2%	139	15.8%
	2000-2009	17	6.3%	6.4%	25	9.2%	9.1%	5	4.5%	4.5%	34	14.9%	15.4%	81	9.2%
	2010 and after	22	8.1%	7.6%	93	34.2%	33.8%	9	8.2%	8.0%	57	25.0%	24.0%	181	20.5%
	Total	271	100%	100%	272	100%	100%	110	100%	100%	228	100%	100%	881	100%
Remoteness area	Major cities	231	71.7%	72.4%	236	73.8%	73.5%	85	65.4%	66.4%	171	68.1%	69.2%	723	70.7%
	Inner regional	54	16.8%	16.6%	54	16.9%	17.4%	27	20.8%	19.8%	43	17.1%	16.3%	178	17.4%
	Outer regional, remote or very remote	37	11.5%	11.0%	30	9.4%	9.1%	18	13.8%	13.8%	37	14.7%	14.5%	122	11.9%
	Total	322	100%	100%	320	100%	100%	130	100%	100%	251	100%	100%	1,023	100%
	Yes, own property with a mortgage	5	1.6%	1.5%	9	2.8%	2.9%	5	3.8%	3.4%	11	4.4%	4.6%	30	2.9%
Own another property	Yes, own property outright	10	3.1%	3.5%	10	3.1%	3.3%	3	2.3%	2.5%	5	2.0%	1.8%	28	2.7%
	No	305	95.3%	95.0%	301	94.1%	93.8%	122	93.8%	94.2%	236	93.7%	93.7%	964	94.3%
	Total	320	100%	100%	320	100%	100%	130	100%	100%	252	100%	100%	1,022	100%
	Less than \$150 per week	3	1.0%	1.0%	0	0.0%	0.0%	5	4.2%	4.5%	9	3.8%	4.2%	17	1.8%
	\$151-\$300 per week	32	10.5%	11.0%	20	6.6%	6.7%	46	38.7%	37.0%	51	21.6%	21.1%	149	15.5%
Rent per week	\$301-\$500 per week	143	46.9%	46.6%	147	48.7%	48.6%	44	37.0%	37.7%	98	41.5%	41.4%	432	44.9%
	\$501-\$800 per week	110	36.1%	35.7%	105	34.8%	34.9%	21	17.6%	18.6%	64	27.1%	27.5%	300	31.2%
	\$801 or more per week	17	5.6%	5.7%	30	9.9%	9.9%	3	2.5%	2.2%	14	5.9%	5.8%	64	6.7%
	Total	305	100%	100%	302	100%	100%	119	100%	100%	236	100%	100%	962	100%
	Less than 6 months	7	2.2%	2.3%	6	1.9%	1.8%	4	3.2%	3.3%	5	2.0%	2.3%	22	2.2%
Length of current lease agreement	6 to 12 months	174	55.1%	55.1%	189	59.2%	59.8%	50	40.3%	40.7%	108	43.5%	44.1%	521	51.7%
	More than 12 months	81	25.6%	25.4%	82	25.7%	25.7%	25	20.2%	20.1%	79	31.9%	30.7%	267	26.5%
	No formal lease	54	17.1%	17.3%	42	13.2%	12.7%	45	36.3%	35.9%	56	22.6%	23.0%	197	19.6%
	Total	316	100%	100%	319	100%	100%	124	100%	100%	248	100%	100%	1,007	100%

Source: Baker et al., 2024. Authors’ own analysis.

10 Note: % w - Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. This table shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).



REASONS FOR RENTING AMONG OLDER TENANTS IN THE PRIVATE RENTAL SECTOR

- Survey participants were asked to respond with a binary yes or no answer to a list of main reasons why they were renting. Figure 4 reports the share of respondents who answered ‘yes’ to each reason for renting stated along the horizontal axis.
- When asked about reasons for renting, **27.0%** of participants living in *affordable, good condition homes* said they **preferred renting**, compared to just **11.0%** of those in *unaffordable, poor condition homes*, see Figure 4.
- Across all housing affordability and condition profiles, the **most common reasons** for renting were **not having enough for a deposit or downpayment** (56.3% of participants in *unaffordable, poor condition homes* and 38.7% in *affordable, good condition homes*) and being **unable to afford to buy anything appropriate** (55.8% and 41.9%, respectively).

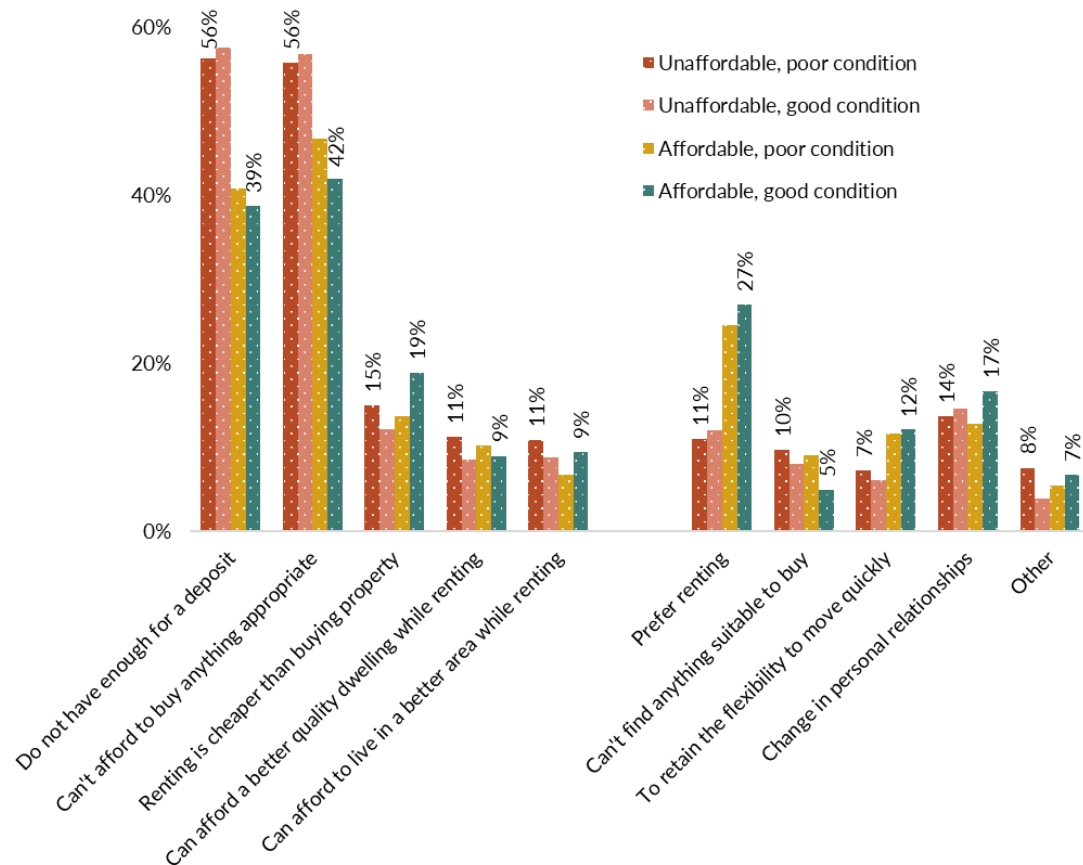


Figure 4. Reasons for renting from a private landlord¹¹

Source: Baker et al., 2024. Authors' own analysis.

¹¹ Notes: (1) Each item was measured on a binary (yes/no) scale. This analysis reports the share of respondents who answered yes. For example, 11% of participants in unaffordable, poor-condition housing indicated they prefer renting, when asked 'what are your main reasons for renting'.

(2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

RESIDENTIAL MOBILITY

- **77.6%** of participants in **mortgaged households** have **lived in their current homes for 5 or more years**, see Figure 5. In contrast, only **39.9%** of participants in **private renter households** have stayed that long, with **60% having moved in within the last 5 years**, reflecting greater residential mobility.
 - Among those who moved in the past five years, see Figure 6, **58.8%** of participants in **mortgaged households moved once** and 45.4% of participants in private renter households did the same.
 - However, **54.7%** of participants in **private renter households** moved **two or more times**, compared to 41.2% participants in mortgaged households.
- When asked about the future, **47.1%** of participants in **private renter households think they will move again** within the next five years, compared to 23.2% of participants in mortgaged households, see Figure 7.
- **Less than a quarter** (21.5%) of participants in **private renter households** say they **don't think they will move** in the next five years, while 54.9% of participants in mortgaged households expect staying at their current homes.

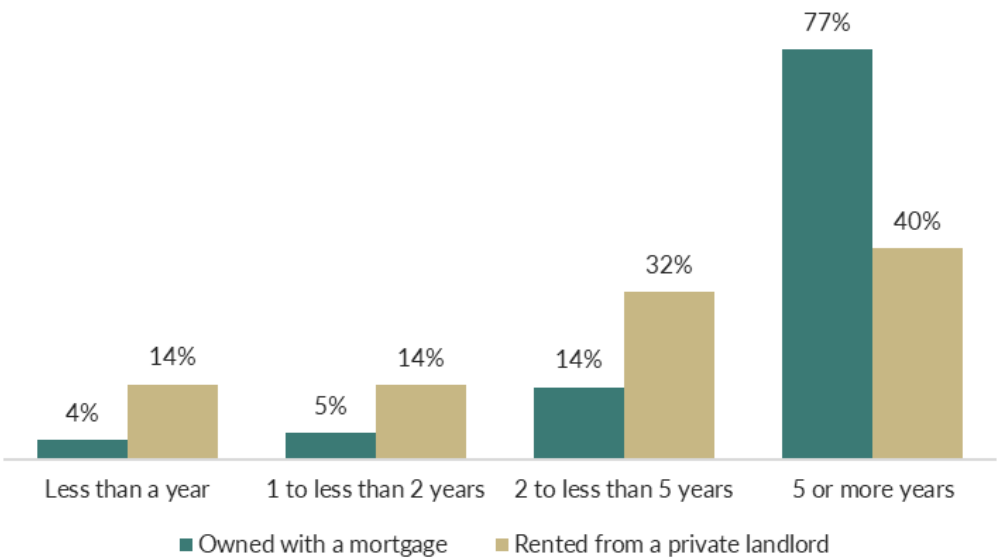


Figure 5. Length of time at current address by tenure type¹²

Source: Baker et al., 2024. Authors’ own analysis.

¹² Note: Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

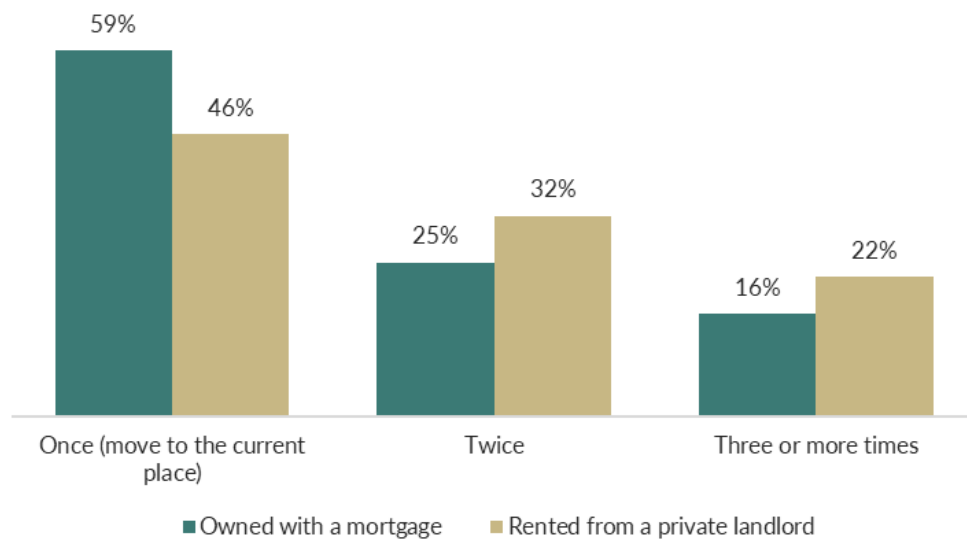


Figure 6. Number of moves in the past five years by tenure type¹³

Source: Baker et al., 2024. Authors' own analysis.

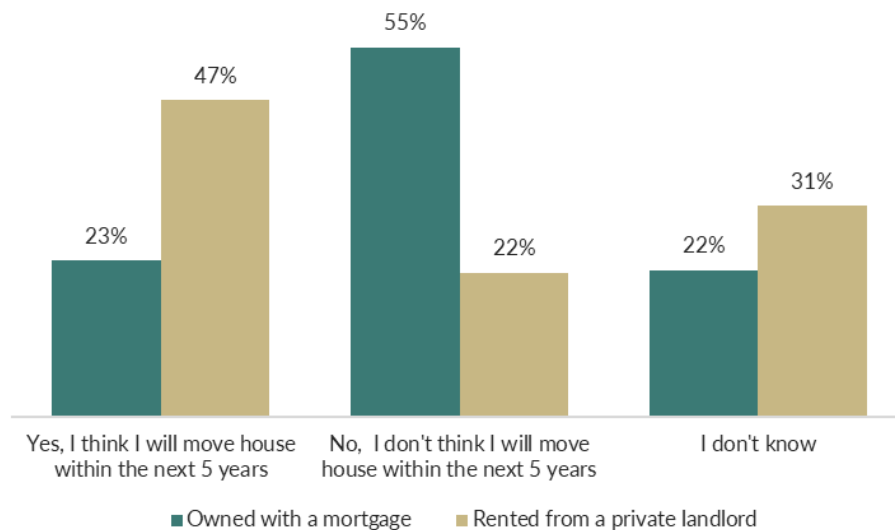


Figure 7. Intentions to move within the next five years by tenure type¹⁴

Source: Baker et al., 2024. Authors' own analysis.

➤ Figure 8 presents the **main reasons for wanting to move** in the next five years among participants in **mortgaged households**, broken down by housing affordability and condition profiles. The most common reasons were:

- Wanting to relocate to a **better location** (ranging from 43.1% to 67.1% across categories)
- Wanting to live in a **smaller dwelling** (44.6% to 63.1%)
- Having plans to **buy a home** (41.5% to 59.0%)
- Seeking a **change in lifestyle** or scenery (44.7% to 55.4%).

13 Notes: (1) This question was only asked of respondents who had lived at their current address for five years or less. (2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

14 Note: Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

RENTING VS. OWNING A RETIREMENT DIVIDE

The retirement system assumes **home ownership**, but more older adults are retiring with mortgages or as private renters. This creates a stark housing and financial security gap:

- **Security of Tenure:** Nearly **80% of mortgage holders** have lived in the same home for five or more years. In contrast, **60% of private renters** have been forced to move multiple times in that same period, often on short-term leases. The financial, physical, and mental toll of frequent, urgent moves is significant.
- **Financial Stress:** After housing costs, **one-third of private renters** in unaffordable, poor-condition homes **cannot cover essentials like food, bills, and transport**.

The bottom line: For renting in retirement to offer security similar to ownership, proper regulation and legislative reform are essential. Additionally, support is needed for the growing number of older people, especially women, struggling to maintain home ownership due to large mortgages.

—HAAG

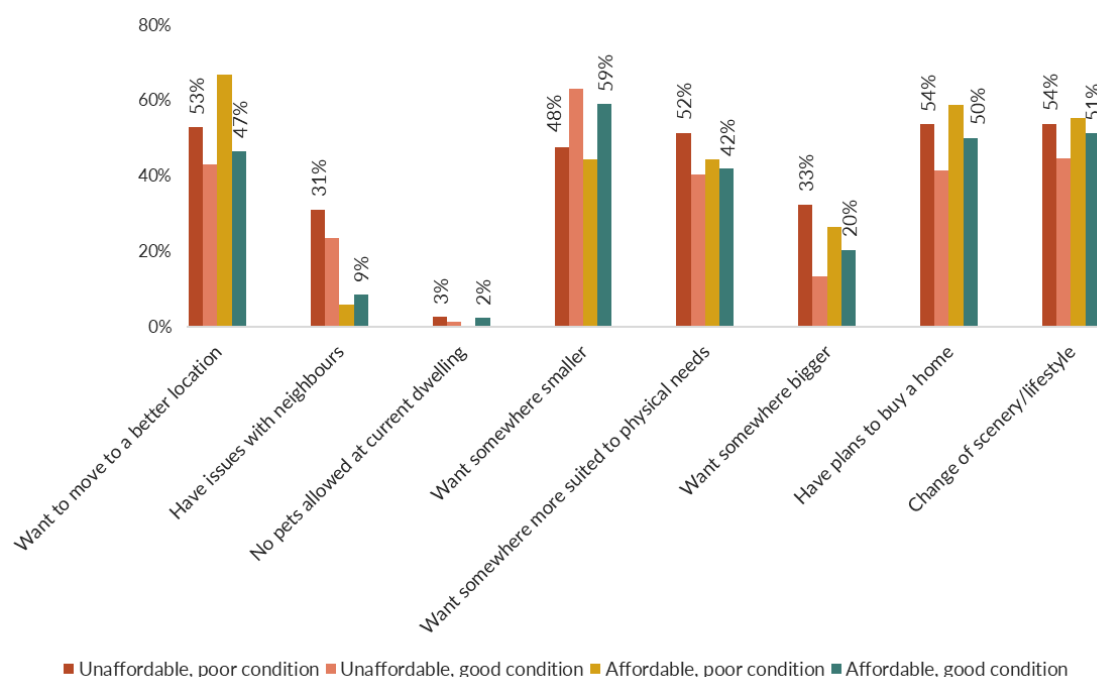


Figure 8. Reasons for wanting to move: mortgaged households¹⁵

Source: Baker et al., 2024. Authors' own analysis.

15 Notes: (1) Each item was measured using a binary (yes/no) response scale. This analysis reports the proportion of respondents who answered 'yes'. For example, 53% of participants living in unaffordable, poor-condition housing indicated that they want to move to a better location when asked: 'What are your reasons for wanting to move within the next five years?' (2). Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

➤ Figure 9 shows the **main reasons** participants in **private rental households want to move** in the next five years. The most frequent reasons include:

- Current dwelling is **too expensive** (reported by 21.3% to 82.3% of respondents, highest in the *unaffordable, poor condition* group)
- **Worries** about future **rent increases** (42.7% to 83.6%, highest in the *unaffordable, poor condition* group)
- Wanting to move to a **better location** (37.8% to 61.7%)
- Wanting to live somewhere **more suited to physical needs** (31.3% to 51.3%).

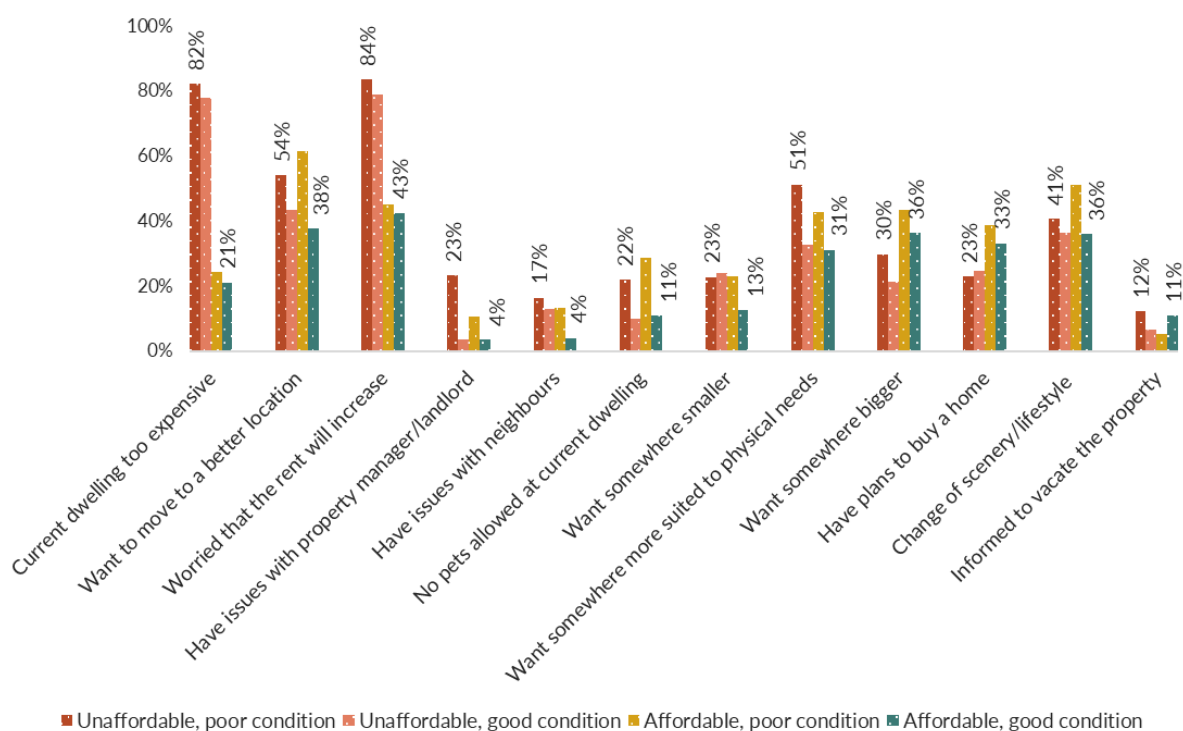


Figure 9. Reasons for wanting to move: private renter households¹⁶

Source: Baker et al., 2024. Authors' own analysis.

¹⁶ Notes: (1) Each item was measured using a binary (yes/no) response scale. This analysis reports the proportion of respondents who answered 'yes'. For example, 82% of participants living in unaffordable, poor-condition housing indicated that their current dwelling is too expensive when asked: 'What are your reasons for wanting to move within the next five years?'

(2). Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

FOR OLDER ADULTS, THE COST OF HOUSING IS A DIRECT THREAT TO INDEPENDENCE AND HEALTH

Housing costs are squeezing older people, threatening their independence and wellbeing.

The problem is harshest for private renters: 31% report living in unaffordable, poor-quality housing (compared to 16% of homeowners). High housing costs leave little for essentials like food, medicine, and travel, and rental laws, combined with short-term leases, make crucial home modifications nearly impossible.

Competing for private rentals in this housing market is harder for older people and many live in untenable housing due to fear of evictions.

—HAAG

FINANCIAL HARDSHIP

Essential expenditure

- After paying for housing, the ability to afford essential items such as bills, clothing, essential transport, food and drinks varied. Among participants in homes with a **mortgage**, **25.0%** of those living in *unaffordable, poor condition homes* **could not afford essential expenditure**, see Figure 10. This figure was higher among those in homes **rented from a private landlord**, at **34.5%**.
- In *unaffordable, good condition* housing, hardship remained notable, with **20.6%** of participants in homes with a **mortgage** and **27.2%** of participants in homes **rented from a private landlord** were unable to afford essential expenditure.
- Among those in affordable housing, regardless of condition and tenure, no respondents reported difficulty affording essential items.

Non-essential expenditure

- The ability to afford non-essential items, such as leisure activities, holidays, TV, non-essential food, drinks and alcohol or social outings, was more constrained. In *unaffordable, poor condition homes*, **66.2%** of participants in homes with a **mortgage** and **74.4%** of those in homes **rented from a private landlord were unable to afford non-essentials**. In *unaffordable, good condition homes*, the figures were 59.1% (mortgaged households) and 70.8% (private rental households).
- Even in affordable housing, hardship persisted: **19.3%** of participants in homes with a **mortgage** and **24.3%** of participants in homes **rented from a private landlord** in poor condition housing did not have enough money left for non-essential expenditure, while 11.3% (mortgaged households) and 19.8% (private rental households) in good condition housing reported the same.

Savings and investment

- **Savings or investing was most constrained across all groups.** In *unaffordable, poor condition homes*, **86.2%** of participants in **mortgaged households** and **87.6%** of those in **private renter households were unable to save or invest**. In *unaffordable, good condition housing*, the figures were similarly high: 84.2% (mortgaged households) and 84.3% (private rental households).
- Among those in affordable housing, a considerable proportion reported not being able to save or invest: 40.2% (mortgaged households) vs 39.1% (private rental households) in poor condition housing, and 29.1% (mortgaged households) vs 47.7% (private rental households) in good condition housing.



Figure 10. Financial hardship after housing costs by affordability and condition profiles and tenure¹⁷

Source: Baker et al., 2024. Authors' own analysis.

¹⁷ Note: Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

HOUSING CONDITIONS

Number of housing problems

- Participants were asked whether they experienced any issues with their current housing, such as dampness, mould, structural defects, or electrical problems. A full list of issues is provided in Figure 11.
- **Participants living in housing that was in poor condition**, regardless of affordability or tenure, **reported a higher number of housing problems**.
- Interestingly, a greater proportion of participants in good condition private rental housing reported no housing problems compared to those in mortgaged households - particularly within affordable housing.

Unaffordable, poor condition housing:

- In this group, **49.9%** of participants in **mortgaged households** and **50.1%** in **private renter households** reported experiencing **four or more housing problems**, see Figure 11.

Unaffordable, good condition housing:

- The majority of respondents in this group reported fewer housing problems. Among participants in homes with **a mortgage**, **45.4% reported no housing problems**, and 10.8% reported four or more problems. Participants in homes **rented from a private landlord** reported slightly better outcomes, with **54.2% reporting no housing problems** and 4.8% reporting four or more problems.

Affordable, poor condition housing:

- Among participants in this group, **41.8%** of those in **mortgaged households** and **42.3%** of those in **private rental households** reported experiencing **four or more housing problems**.

Affordable, good condition housing:

- Among participants in homes with **a mortgage**, **51.0%** reported **no housing problems**, and 7.2% reported four or more problems, and **62.2%** of participants in homes **rented from a private landlord** reported **no housing problems** and 3.6% reported four or more housing problems.

Housing problems by sex

- A greater share of women in both tenures live in dwellings with four or more problems, see Table 6.
- Conversely, a smaller share of women compared to men live in dwellings reported to have no problems.
- Among private renter households, women most commonly reported cracks in walls or floors (n=240, 40.6%), followed by faulty windows or doors (n= 164, 27.9%), mould (n=149, 25.0%), and plumbing issues (n=141, 23.9%). Men in private rental housing reported similar issues, most frequently cracks in walls or floors (n=149, 31.9%), mould (n=103, 22.9%), and faulty windows or doors (n=101, 22.0%).
- Among mortgaged households, women most often reported cracks in walls or floors (n=363, 37.3%) and mould (n=214, 21.8%), similarly men most frequently reported cracks in walls or floors (n=181, 31.0%) and mould (n=105, 18.0%).

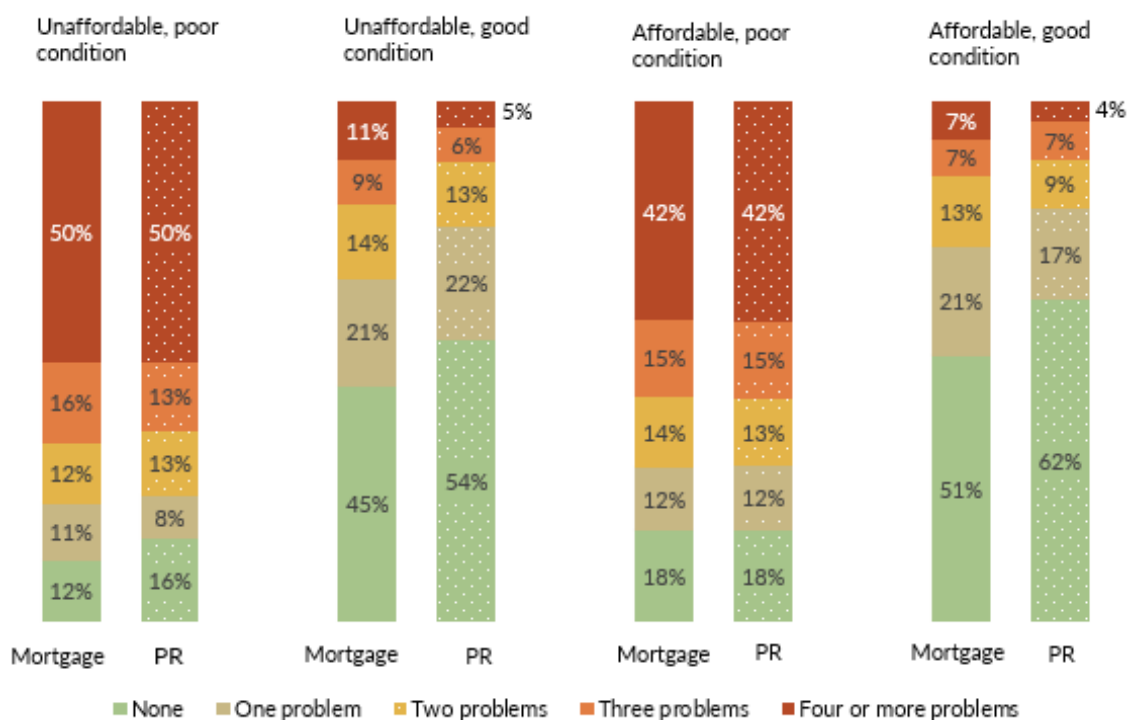


Figure 11. Count of self-reported housing problems¹⁸

Source: Baker et al., 2024. Authors' own analysis.

Table 6. Count of housing problems by sex¹⁹

	Owned with a mortgage									Rented from a private landlord								
	Men			Women			Total			Men			Women			Total		
	n	%	% w	n	%	% w	n	%	% w	n	%	% w	n	%	% w	n	%	% w
None	234	41.8%	41.5%	313	35.2%	36.8%	547	37.7%	39.1%	211	45.4%	44.0%	191	34.2%	35.8%	402	39.3%	39.8%
1	103	18.4%	19.2%	176	19.8%	20.3%	279	19.2%	19.7%	76	16.3%	16.5%	79	14.1%	14.3%	155	15.1%	15.4%
2	81	14.5%	14.0%	100	11.2%	11.4%	181	12.5%	12.7%	49	10.5%	10.8%	73	13.1%	12.8%	122	11.9%	11.8%
3	50	8.9%	9.1%	93	10.4%	9.8%	143	9.9%	9.4%	38	8.2%	8.1%	66	11.8%	11.4%	104	10.2%	9.8%
4+	92	16.4%	16.2%	208	23.4%	21.7%	300	20.7%	19.0%	91	19.6%	20.6%	150	26.8%	25.8%	241	23.5%	23.2%
Total	560	100%	100%	890	100%	100%	1450	100%	100%	465	100%	100%	559	100%	100%	1,024	100%	100%

Source: Baker et al., 2024. Authors' own analysis.

18 Notes: (1) PR – rented from a private landlord. (2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

19 Note: % w – Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. This table shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).

TYPES OF HOUSING PROBLEMS

The previous section (Figure 11) showed that participants living in poor condition homes, unsurprisingly, experience a higher number of housing problems. To better understand this, the types of housing problems reported in these homes were examined.

Owned with a mortgage

- Among participants in homes with a mortgage, the most commonly reported housing problem was **cracks in walls and windows**, affecting 59.4% of those in *unaffordable, poor condition homes* and 56.5% in *affordable, poor condition homes* (Figure 12). Structural issues such as **walls, windows, and floors not being level** were reported by 41.6% in *unaffordable* and 29.5% in *affordable, poor condition homes*. Additionally, **faulty windows and doors** were reported by 39.1% and 35.4%, respectively.

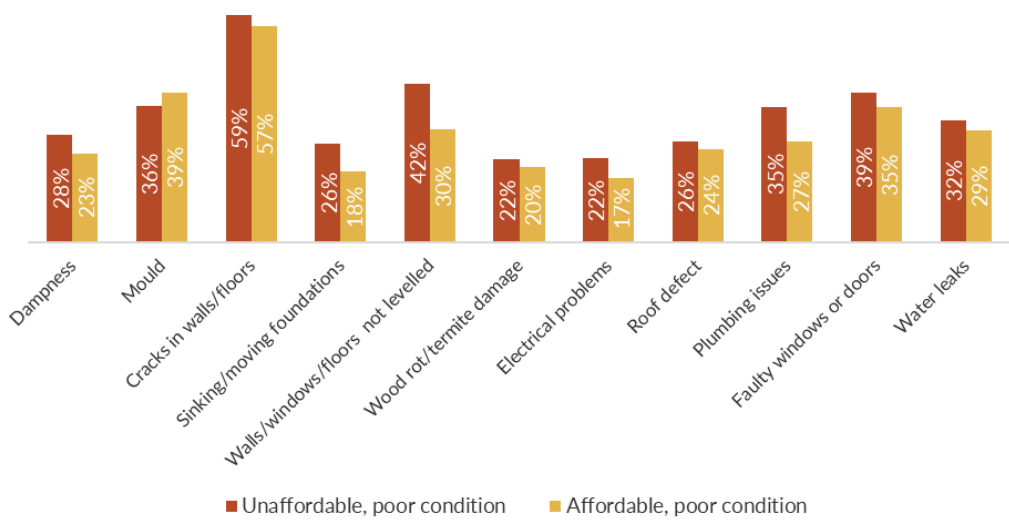


Figure 12. Self-reported housing problems: poor condition mortgaged households²⁰

Source: Baker et al., 2024. Authors’ own analysis.

Tenants in the private rental sector

- Among participants in homes rented privately, similar issues were reported, see Figure 13. **Cracks in walls and floors** were reported by 60.4% of those in *unaffordable, poor condition homes* and 55.0% in *affordable, poor condition homes*. **Faulty windows or doors** were reported by 48.4% and 40.5%, respectively. Additionally, **mould** was a concern, affecting 40.1% of participants in *unaffordable, poor condition homes* and 44.9% in *affordable, poor condition homes*. **Plumbing issues** were also common, reported by 38.9% and 30.5%, respectively.

20 Notes: (1) Unaffordable, poor condition n=243; Affordable, poor condition n=176. (2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

Heyab* is an older woman relying on JobSeeker payment who lives independently in a one-bedroom private rental property in Victoria. She has been residing in the same rental property for several years and although the property is small and she is paying well over 65% of her income on rent, there are no other affordable housing options available to her in the private rental market. She relies on her son to buy her weekly groceries and other necessities.

There are a number of maintenance issues in the property that require urgent repairs, but the landlord refuses to address them. She does not have access to reliable hot water and therefore she uses a bucket of hot water to shower. She also uses a portable gas cooktop as her stovetop is not working.

She finds that she is paying more money for basic necessities to compensate for the unrepaired issues around the home. When she raised these issues with the landlord, she was told she can leave if she does not like the property. She is reluctant to raise the issue or take the matter to the Victorian Civil and Administrative Tribunal (VCAT) due to fear of a rent increase or being evicted. *Name and other identifiable information have been changed for privacy

—HAAG case study

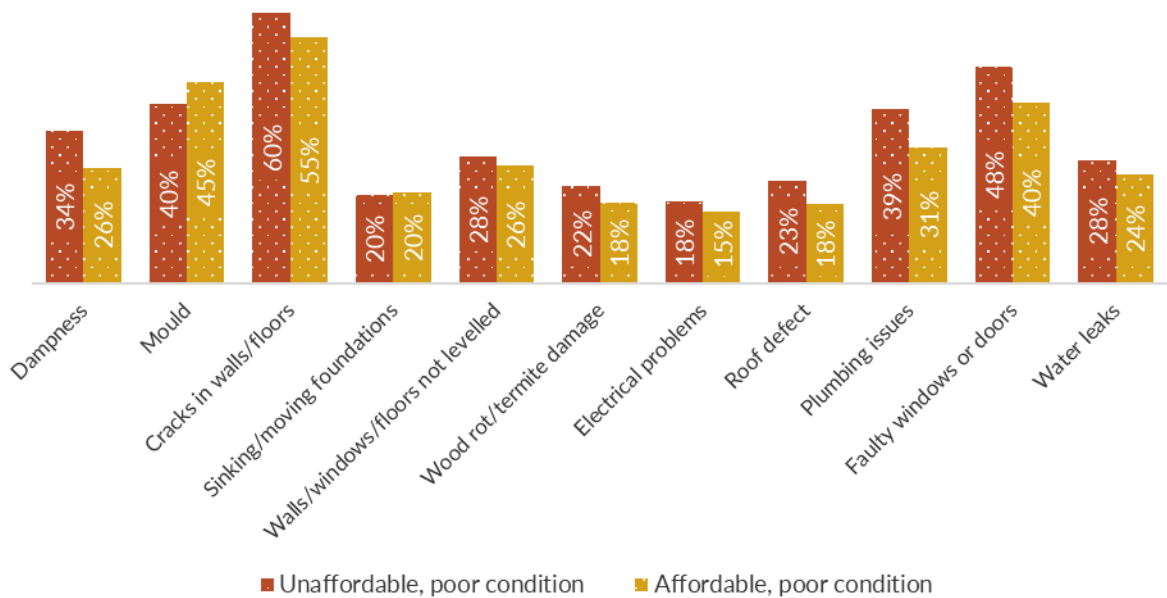


Figure 13. Self-reported housing problems: poor condition private rental households²¹

Source: Baker et al., 2024. Authors’ own analysis.

21 Notes: (1) Unaffordable, poor condition n=323; Affordable, poor condition n=130. (2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

HOUSING RELATED ISSUES ENCOUNTERED SINCE LIVING IN THE CURRENT HOME

While the previous section focused on current housing *problems*, this section examines housing issues participants have encountered since moving into their current home.

Owned with a mortgage

- **Leaks, flooding or plumbing problems** were the most commonly reported issue, especially in *unaffordable, poor condition homes* (52.8%) and *affordable, poor condition homes* (51.9%), see Figure 14.
- **Issues with pests** were also widespread, affecting 49.4% of those in *unaffordable, poor condition homes* and 38.8% in *affordable, poor condition homes*.
- **Thermal discomfort** was notable, with 44.3% of respondents in *unaffordable, poor condition homes* and 41.8% in *affordable, poor condition homes* reporting difficulties keeping their homes cool or warm.
- **Electrical problems** were reported by 38.1% in *unaffordable, poor condition homes* and 30.6% *affordable, poor condition homes*.

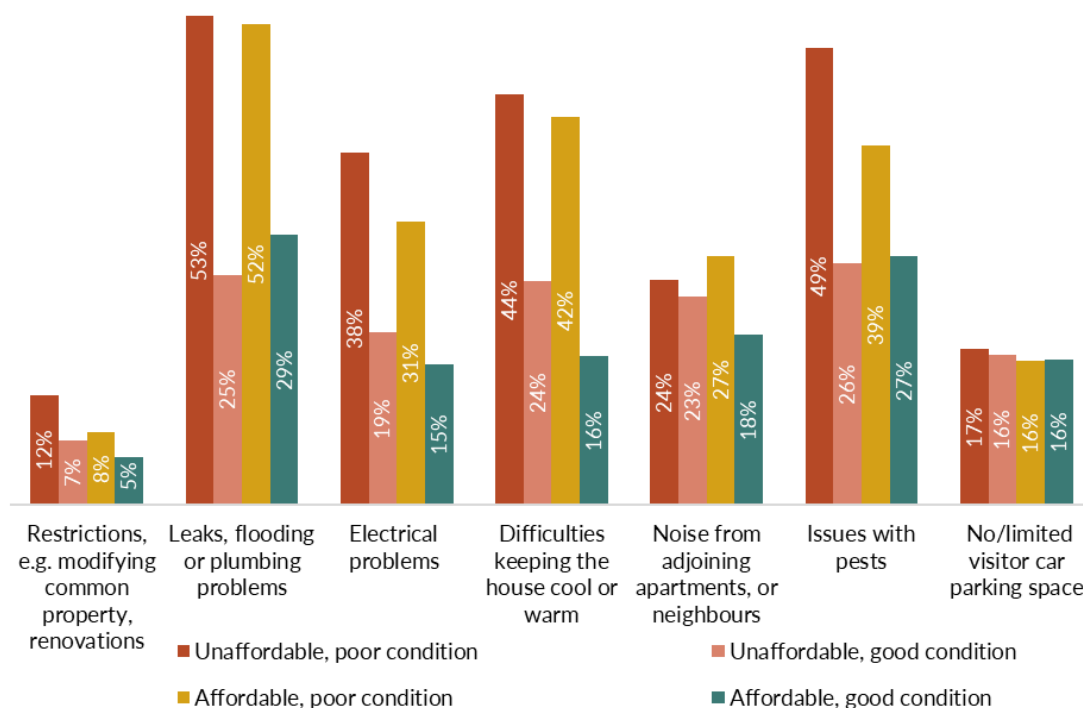


Figure 14. Issues encountered since moving in: mortgaged households²²

Source: Baker et al., 2024. Authors' own analysis.

22 Notes: (1) Unaffordable, poor condition n=243; Unaffordable, good condition n= 387; Affordable, poor condition n=176; Affordable, good condition n=646.

(2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

Tenants in the private rental sector

- Since moving to current home, **leaks, flooding or plumbing problems** were reported by 49.7% of participants in *unaffordable, poor condition homes* rented from a private landlord, and by 42.4% in *affordable, poor condition homes*, see Figure 15.
- **Thermal discomfort** was affecting 50.6% of participants in *unaffordable, poor condition homes* and 40.2% in *affordable, poor condition homes*. Thermal discomfort is an issue across the tenures.
- **Issues with pests** were experienced by 45.7% of participants in *unaffordable, poor condition homes*, and 41.3% in *affordable, poor condition homes*.
- **Delays from landlords or property managers** were experienced by 27.0% of participants in *affordable, poor condition homes* rented from a private landlord and nearly half of those in *unaffordable, poor condition homes*.
- In every category, the rate of positive responses (that is, the respondent is experiencing the housing issue) is highest for those in *unaffordable, poor condition dwellings* even when compared with *affordable, poor condition dwellings*.

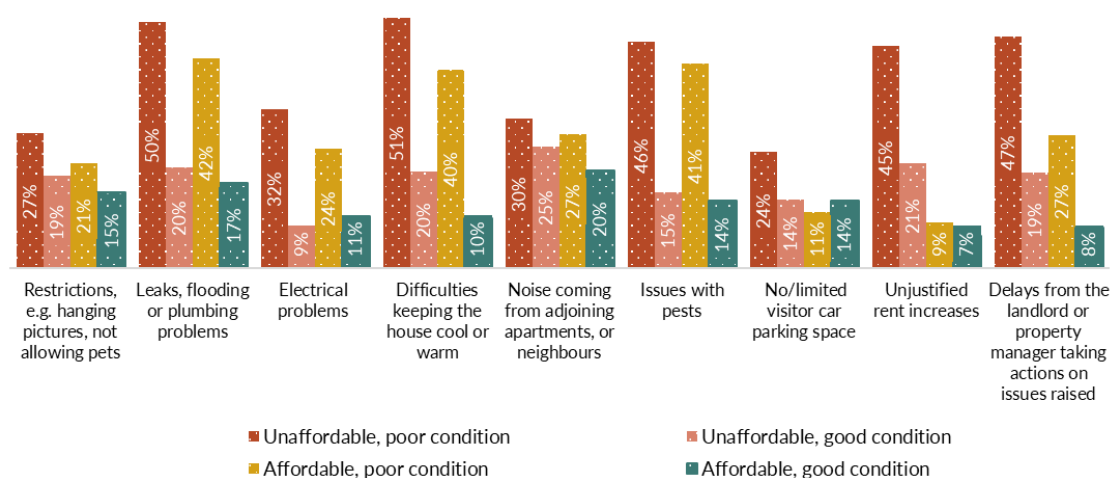


Figure 15. Issues encountered since moving in: private rental households²³

Source: Baker et al., 2024. Authors' own analysis.

²³ Notes: (1) Unaffordable, poor condition n=323; Unaffordable, good condition n= 320; Affordable, poor condition n=130; Affordable, good condition n=252.

(2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

HOUSING EFFECT ON WELLBEING

AHCD measured whether housing had a positive, negative, or no impact on participants' wellbeing across four domains: physical health, mental health, financial circumstances, and social life.

Owned with a mortgage

- **Negative effects of housing on physical health** were most frequently reported by participants living in *unaffordable, poor condition homes* (43.6%), while **positive effects** were most commonly reported by those in *affordable, good condition homes* (25.5%), see Table 7. The majority of respondents in *affordable housing* reported that housing has no effect on their physical health (75.1% in *poor condition*, 64.2% in *good condition*).
- Around half of respondents in *unaffordable, poor condition homes* (**53.7%**) reported that their housing had a **negative effect on their mental health**. **Positive effects on mental health** were highest in *affordable, good condition homes* (26.2%). Most respondents in *affordable housing* reported that housing has no effect on their mental health (61.1% in *poor condition*, 60.8% in *good condition*).
- **Negative effects of housing on financial circumstances** were most prevalent in *unaffordable, poor condition homes* (**74.5%**), while **positive effects** on financial circumstances were more often reported in *affordable, good condition homes* (**25.8%**). A little more than half of respondents in *affordable housing* reported that housing has no effect on financial circumstances (55.2% in *poor condition*, 52.1% in *good condition*).
- **Nearly half** of respondents in *unaffordable, poor condition homes* (46.8%) reported that their **housing had a negative effect on their social life**. **Positive effects** of housing were more common in *affordable, good condition homes* (**23.8%**), while most respondents in *affordable housing* reported that housing has no effect on their social life (69.0% in *poor condition*, 64.1% in *good condition*).

A woman 50 years old was living in an apartment when it had a burst pipe and a water leak that flooded the floor. Mould developed and she subsequently developed intense skin irritations and respiratory problems, which impacted her sleep and well-being.

The health issues arising from the mould exacerbated her existing back injury, which meant that she was unable to find work. She first alerted the property manager in 2022 and it took three years for the landlord to fix it.

—HAAG case study

Table 7. Impact of housing on wellbeing: participants in mortgaged households by affordability and condition profiles²⁴

Owned with a mortgage		Unaffordable, poor condition			Unaffordable, good condition			Affordable, poor condition			Affordable, good condition			Total		
		n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)
Physical health	Positive effect	19	7.9%	8.4%	42	11.0%	12.0%	23	13.2%	12.0%	165	25.7%	25.5%	249	17.3%	17.6%
	Negative effect	107	44.4%	43.6%	116	30.4%	30.4%	24	13.8%	12.8%	71	11.0%	10.4%	318	22.1%	21.2%
	No effect	115	47.7%	48.0%	224	58.6%	57.7%	127	73.0%	75.1%	407	63.3%	64.2%	873	60.6%	61.2%
	Total	241	100%	100%	382	100%	100%	174	100%	100%	643	100%	100%	1,440	100%	100%
Mental health	Positive effect	23	9.5%	9.4%	35	9.2%	9.8%	27	15.6%	14.9%	170	26.5%	26.2%	255	17.8%	17.9%
	Negative effect	130	53.9%	53.7%	167	43.9%	43.1%	44	25.4%	24.0%	88	13.7%	13.0%	429	29.9%	28.7%
	No effect	88	36.5%	36.9%	178	46.8%	47.1%	102	59.0%	61.1%	383	59.8%	60.8%	751	52.3%	53.4%
	Total	241	100%	100%	380	100%	100%	173	100%	100%	641	100%	100%	1,435	100%	100%
Financial circumstances	Positive effect	6	2.5%	2.7%	16	4.2%	4.5%	21	12.0%	11.5%	162	25.3%	25.8%	205	14.3%	14.8%
	Negative effect	185	76.4%	74.5%	270	71.1%	70.9%	60	34.3%	33.2%	146	22.8%	22.1%	661	46.0%	44.6%
	No effect	51	21.1%	22.8%	94	24.7%	24.6%	94	53.7%	55.2%	333	52.0%	52.1%	572	39.8%	40.5%
	Total	242	100%	100%	380	100%	100%	175	100%	100%	641	100%	100%	1,438	100%	100%
Social life	Positive effect	18	7.4%	7.1%	47	12.4%	12.9%	22	12.6%	12.0%	151	23.5%	23.8%	238	16.5%	16.9%
	Negative effect	116	47.7%	46.8%	148	38.9%	37.9%	35	20.0%	19.0%	79	12.3%	12.1%	378	26.3%	25.2%
	No effect	109	44.9%	46.1%	185	48.7%	49.2%	118	67.4%	69.0%	412	64.2%	64.1%	824	57.2%	57.9%
	Total	243	100%	100%	380	100%	100%	175	100%	100%	642	100%	100%	1,440	100%	100%

Source: Baker et al., 2024. Authors’ own analysis.

24 Note: % w - Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. This table shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).

Tenants in the private rental sector

- **Negative effects of housing on physical health** were most commonly reported by participants in *unaffordable, poor condition homes* (**45.6%**), while **positive effects** on physical health were highest in *affordable, good condition homes* (17.9%), see Table 8.
- **Nearly two-thirds** of respondents in *unaffordable, poor condition homes* (62.5%) reported that **housing has a negative effect on mental health**. **Positive effects** on mental health were highest (**25.1%**) in *affordable, good condition homes*.
- **Negative effects of housing on financial circumstances** were highest in *unaffordable, poor condition homes* (**78.6%**), while **positive effects** were more common in *affordable, good condition homes* (**17.0%**). A majority of respondents in *affordable housing* reported that housing has no effect on their financial circumstances (58.5% in *poor condition*, 57.2% in *good condition*).
- **Over half** of respondents in *unaffordable, poor condition homes* (51.5%) reported that **housing has a negative effect on their social life**. **Positive effects** on social life were more common in *affordable, good condition homes* (**22.8%**).

Gender and housing effect on wellbeing

- Table 9 shows that **a higher proportion of women** reported their housing had a **negative effect across all four wellbeing domains** compared with men.
- This pattern was consistent among women in both mortgaged and privately rented homes. However, outcomes were **worse overall among private renters**, particularly for **women**.
 - Among private renter households, 35% of women reported that housing negatively affected their general health and 45% their mental health, compared with 27% and 35% of men, respectively.
 - 63% of women in private renter households reported that housing negatively affects their financial circumstances, and 33% reported negative impact on social life, compared with 51% and 29% of men, respectively.

Table 8. Impact of housing on wellbeing: participants in private rental homes by affordability and condition profiles²⁵

Rented from a private landlord		Unaffordable, poor condition			Unaffordable, good condition			Affordable, poor condition			Affordable, good condition			Total		
		n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)
Physical health	Positive effect	17	5.3%	5.2%	28	8.9%	9.5%	10	7.9%	7.6%	48	19.2%	17.9%	103	10.2%	10.0%
	Negative effect	147	46.2%	45.6%	94	29.8%	29.1%	37	29.4%	30.0%	37	14.8%	14.6%	315	31.2%	30.7%
	No effect	154	48.4%	49.2%	193	61.3%	61.4%	79	62.7%	62.4%	165	66.0%	67.5%	591	58.6%	59.3%
	Total	318	100%	100%	315	100%	100%	126	100%	100%	250	100%	100%	1,009	100%	100%
Mental health	Positive effect	16	5.0%	4.7%	33	10.4%	11.0%	12	9.4%	9.4%	66	26.2%	25.1%	127	12.5%	12.4%
	Negative effect	198	62.5%	62.5%	129	40.8%	40.7%	50	39.1%	38.8%	34	13.5%	13.1%	411	40.6%	40.2%
	No effect	103	32.5%	32.8%	154	48.7%	48.4%	66	51.6%	51.8%	152	60.3%	61.9%	475	46.9%	47.4%
	Total	317	100%	100%	316	100%	100%	128	100%	100%	252	100%	100%	1,013	100%	100%
Financial circumstances	Positive effect	10	3.1%	2.9%	10	3.2%	3.4%	11	8.6%	8.8%	45	17.9%	17.0%	76	7.5%	7.4%
	Negative effect	252	78.8%	78.6%	220	71.0%	70.7%	43	33.6%	32.7%	65	25.8%	25.9%	580	57.4%	57.0%
	No effect	58	18.1%	18.4%	80	25.8%	25.9%	74	57.8%	58.5%	142	56.3%	57.2%	354	35.0%	35.5%
	Total	320	100%	100%	310	100%	100%	128	100%	100%	252	100%	100%	1,010	100%	100%
Social life	Positive effect	20	6.3%	6.0%	31	9.8%	10.2%	8	6.3%	6.0%	60	23.9%	22.8%	119	11.8%	11.6%
	Negative effect	162	50.9%	51.5%	95	30.2%	29.0%	32	25.0%	24.1%	26	10.4%	10.3%	315	31.1%	30.6%
	No effect	136	42.8%	42.5%	189	60.0%	60.8%	88	68.8%	69.9%	165	65.7%	66.8%	578	57.1%	57.8%
	Total	318	100%	100%	315	100%	100%	128	100%	100%	251	100%	100%	1,012	100%	100%

Source: Baker et al., 2024. Authors’ own analysis.

25 Note: % w - Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. This table shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).

Table 9. Impact of housing on wellbeing: tenure by sex²⁶

		Owned with a mortgage										Rented from a private landlord										
		Men				Women				Total			Men				Women			Total		
		n	%	%(w)	n	%	%(w)	n	%	%(w)	n	%	%(w)	n	%	%(w)	n	%	%(w)			
Physical health	Positive effect	106	18.4%	18.4%	158	16.7%	16.9%	264	17.3%	17.6%	41	8.8%	8.9%	64	11.4%	11.4%	105	10.2%	10.1%			
	Negative effect	106	18.4%	18.4%	235	24.8%	24.6%	341	22.4%	21.5%	119	25.6%	26.5%	202	36.0%	34.9%	321	31.3%	30.7%			
	No effect	364	63.2%	63.2%	555	58.5%	58.5%	919	60.3%	60.9%	304	65.5%	64.6%	295	52.6%	53.7%	599	58.4%	59.1%			
	Total	576	100%	100%	948	100.0%	100%	1,524	100%	100%	464	100%	100%	561	100%	100%	1,025	100%	100%			
Mental health	Positive effect	106	18.4%	18.3%	162	17.2%	17.3%	268	17.6%	17.8%	50	10.8%	10.8%	80	14.2%	14.3%	130	12.6%	12.6%			
	Negative effect	147	25.5%	25.5%	312	33.1%	32.6%	459	30.2%	29.0%	159	34.2%	35.3%	260	46.1%	45.2%	419	40.7%	40.3%			
	No effect	324	56.2%	56.2%	469	49.7%	50.1%	793	52.2%	53.2%	256	55.1%	53.9%	224	39.7%	40.5%	480	46.6%	47.2%			
	Total	577	100%	100%	943	100.0%	100%	1,520	100%	100%	465	100%	100%	564	100%	100%	1,029	100%	100%			
Financial circumstances	Positive effect	98	17.0%	16.9%	119	12.6%	12.7%	217	14.2%	14.8%	35	7.5%	7.5%	42	7.5%	7.4%	77	7.5%	7.4%			
	Negative effect	234	40.5%	40.5%	467	49.4%	48.9%	701	46.0%	44.7%	238	51.3%	51.6%	352	62.7%	62.5%	590	57.6%	57.0%			
	No effect	246	42.6%	42.6%	359	38.0%	38.4%	605	39.7%	40.5%	191	41.2%	40.9%	167	29.8%	30.1%	358	34.9%	35.5%			
	Total	578	100%	100%	945	100.0%	100%	1,523	100%	100%	464	100%	100%	561	100%	100%	1,025	100%	100%			
Social life	Positive effect	106	18.4%	18.4%	145	15.3%	15.3%	251	16.5%	16.8%	47	10.1%	10.0%	74	13.1%	13.1%	121	11.8%	11.6%			
	Negative effect	127	22.0%	22.0%	270	28.5%	28.2%	397	26.0%	25.1%	134	28.8%	29.0%	187	33.2%	32.4%	321	31.2%	30.7%			
	No effect	344	59.6%	59.6%	532	56.2%	56.5%	876	57.5%	58.1%	284	61.1%	60.9%	302	53.6%	54.5%	586	57.0%	57.7%			
	Total	577	100%	100%	947	100.0%	100%	1,524	100%	100%	465	100%	100%	563	100%	100%	1,028	100%	100%			

26 Note: % w - Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.
This table shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).

“If my relationship breaks down, it would become a worse situation financially. I wouldn’t be able to afford a home and might need to rent... More pressure to stay in relationship”

Angela, (name has been changed), expressed pressure to stay in a relationship in order to maintain housing security.

—HAAG case study

HOUSING SECURITY MEASURES

Owned with a mortgage

- **Most participants** in mortgaged households **reported having basic safety features** like smoke detectors (91.1% overall), though coverage is slightly lower in *affordable, poor condition homes* (83.9%), see Table 10. Features such as deadlocks and window locking mechanisms showed **greater variation: deadlocks** were reported in 62.7% of homes overall, and 47.4% in *affordable, poor condition homes*. **Window locking mechanisms** were reported in 58.7% of homes overall, with coverage ranging from 44.1% to 65.9% across affordability and condition profiles.
- **Security screens** were present in 42.8% of homes overall, with coverage ranging from 34.9% to 46.6% across the four affordability and condition profiles. **Security alarms** were reported in 28.8% of homes overall, with the lowest presence in *unaffordable, poor condition homes* (17.1%).

Tenants in the private rental sector:

- Similar to mortgaged households, most private renter households **reported having basic safety features like smoke detectors** (90.3% overall), see Table 11. The prevalence of features like deadlocks and window locking mechanisms varied across housing affordability and condition profiles. **Deadlocks** were reported in 42.8% of homes overall, with proportions ranging from 31.7% to 52.0%. Similarly, **window locking mechanisms** were reported in 43.9% of homes, with coverage ranging from 31.2% to 53.0%.
- **Security alarms** were reported in 9.7% of homes overall, with the lowest presence in *affordable, poor condition homes* (3.6%). **Security screens** were reported in 32.3% of private renter households overall, with coverage ranging from 21.5% to 41.8%.

Table 10. Housing security features in mortgaged homes by affordability and condition profiles²⁷

Owned with a mortgage	Unaffordable, poor condition			Unaffordable, good condition			Affordable, poor condition			Affordable, good condition			Total		
	n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)
Smoke detector	No	27	11.1%	11.2%	39	10.1%	9.9%	30	17.0%	16.1%	5.9%	5.6%	134	9.2%	8.9%
	Yes	216	88.9%	88.8%	348	89.9%	90.1%	146	83.0%	83.9%	94.1%	94.4%	1318	90.8%	91.1%
	Total	243	100.0%	100.0%	387	100.0%	100.0%	176	100.0%	100.0%	100.0%	100.0%	1452	100.0%	100.0%
Deadlocks on all external doors	No	120	49.4%	47.8%	127	32.8%	32.6%	95	54.0%	52.6%	33.3%	32.3%	557	38.4%	37.3%
	Yes	123	50.6%	52.2%	260	67.2%	67.4%	81	46.0%	47.4%	66.7%	67.7%	895	61.6%	62.7%
	Total	243	100.0%	100.0%	387	100.0%	100.0%	176	100.0%	100.0%	100.0%	100.0%	1452	100.0%	100.0%
Locking mechanisms on all windows	No	134	55.1%	54.1%	147	38.0%	39.4%	98	55.7%	55.9%	35.3%	34.1%	607	41.8%	41.3%
	Yes	109	44.9%	45.9%	240	62.0%	60.6%	78	44.3%	44.1%	64.7%	65.9%	845	58.2%	58.7%
	Total	243	100.0%	100.0%	387	100.0%	100.0%	176	100.0%	100.0%	100.0%	100.0%	1452	100.0%	100.0%
A security alarm	No	201	82.7%	82.1%	260	67.2%	66.4%	145	82.4%	82.9%	68.1%	67.2%	1046	72.0%	71.2%
	Yes	42	17.3%	17.9%	127	32.8%	33.6%	31	17.6%	17.1%	31.9%	32.8%	406	28.0%	28.8%
	Total	243	100.0%	100.0%	387	100.0%	100.0%	176	100.0%	100.0%	100.0%	100.0%	1452	100.0%	100.0%
Security screens on all windows and doors	No	157	64.6%	64.2%	210	54.3%	53.4%	113	64.2%	65.1%	55.3%	55.0%	837	57.6%	57.2%
	Yes	86	35.4%	35.8%	177	45.7%	46.6%	63	35.8%	34.9%	44.7%	45.0%	615	42.4%	42.8%
	Total	243	100.0%	100.0%	387	100.0%	100.0%	176	100.0%	100.0%	100.0%	100.0%	1452	100.0%	100.0%
Other	No	227	93.4%	93.7%	359	92.8%	92.5%	168	95.5%	94.8%	91.0%	90.8%	1342	92.4%	92.2%
	Yes	16	6.6%	6.3%	28	7.2%	7.5%	8	4.5%	5.2%	9.0%	9.2%	110	7.6%	7.8%
	Total	243	100.0%	100.0%	387	100.0%	100.0%	176	100.0%	100.0%	100.0%	100.0%	1452	100.0%	100.0%

Source: Baker et al., 2024. Authors’ own analysis.

27 Note: % w - Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. This table shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).

Table 11. Housing security features in private rental homes by affordability and condition profiles²⁸

Rented from a private landlord		Unaffordable, poor condition			Unaffordable, good condition			Affordable, poor condition			Affordable, good condition			Total		
		n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)	n	%	% (w)
Smoke detector	No	34	10.5%	10.6%	30	9.4%	9.6%	16	12.3%	12.0%	19	7.5%	7.3%	99	9.7%	9.7%
	Yes	289	89.5%	89.4%	290	90.6%	90.4%	114	87.7%	88.0%	233	92.5%	92.7%	926	90.3%	90.3%
	Total	323	100.0%	100.0%	320	100.0%	100.0%	130	100.0%	100.0%	252	100.0%	100.0%	1025	100.0%	100.0%
Deadlocks on all external doors	No	222	68.7%	68.3%	160	50.0%	49.7%	87	66.9%	67.0%	123	48.8%	48.0%	592	57.8%	57.2%
	Yes	101	31.3%	31.7%	160	50.0%	50.3%	43	33.1%	33.0%	129	51.2%	52.0%	433	42.2%	42.8%
	Total	323	100.0%	100.0%	320	100.0%	100.0%	130	100.0%	100.0%	252	100.0%	100.0%	1025	100.0%	100.0%
Locking mechanisms on all windows	No	215	66.6%	65.9%	155	48.4%	48.5%	89	68.5%	68.8%	119	47.2%	47.0%	578	56.4%	56.1%
	Yes	108	33.4%	34.1%	165	51.6%	51.5%	41	31.5%	31.2%	133	52.8%	53.0%	447	43.6%	43.9%
	Total	323	100.0%	100.0%	320	100.0%	100.0%	130	100.0%	100.0%	252	100.0%	100.0%	1025	100.0%	100.0%
A security alarm	No	298	92.3%	92.5%	282	88.1%	87.9%	126	96.9%	96.4%	222	88.1%	87.6%	928	90.5%	90.3%
	Yes	25	7.7%	7.5%	38	11.9%	12.1%	4	3.1%	3.6%	30	11.9%	12.4%	97	9.5%	9.7%
	Total	323	100.0%	100.0%	320	100.0%	100.0%	130	100.0%	100.0%	252	100.0%	100.0%	1025	100.0%	100.0%
Security screens on all windows and doors	No	251	77.7%	78.4%	193	60.3%	60.4%	102	78.5%	78.5%	147	58.3%	58.2%	693	67.6%	67.7%
	Yes	72	22.3%	21.6%	127	39.7%	39.6%	28	21.5%	21.5%	105	41.7%	41.8%	332	32.4%	32.3%
	Total	323	100.0%	100.0%	320	100.0%	100.0%	130	100.0%	100.0%	252	100.0%	100.0%	1025	100.0%	100.0%
Other	No	311	96.3%	96.5%	313	97.8%	97.8%	127	97.7%	97.5%	247	98.0%	97.9%	998	97.4%	97.4%
	Yes	12	3.7%	3.5%	7	2.2%	2.2%	3	2.3%	2.5%	5	2.0%	2.1%	27	2.6%	2.6%
	Total	323	100.0%	100.0%	320	100.0%	100.0%	130	100.0%	100.0%	252	100.0%	100.0%	1025	100.0%	100.0%

Source: Baker et al., 2024. Authors’ own analysis.

28 Note: % w - Survey data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions. This tables shows unweighted counts (n), unweighted percentages (%), and weighted percentages (% w).

IDEAS AND SUGGESTIONS TO MAKE HOUSING IN AUSTRALIA BETTER

The survey also asked participants to share their ideas and suggestions for improving housing in Australia, see Figure 16. The responses below reflect a brief thematic overview across all participant profiles and housing tenures aged 50 years and over, which have been merged due to the similarity in word cloud patterns. Core themes are described below.



Figure 16. Participant suggestions for improving housing in Australia

Source: Baker et al., 2024. Authors' own analysis.

Affordable, accessible housing

➤ The term 'affordable housing/homes' **was most mentioned, 443 times.**

➤ **Tenure types discussed included all mainstream housing tenures** - homeownership, private rental and social rental, while also **encouraging innovative and alternative tenure models** to better address emerging housing needs and challenges. The need was highlighted in relation to older people, who may face barriers to accessing the housing market due to reduced income, limited borrowing capacity, life events and age-related discrimination.

"All housing whether it be rentals, or to buy needs to be cheaper, and interest rates need to come down to be affordable so people can actually slowly pay the house off. There need to be a lot more government housing, but not where it's all lumped together. There needs to be a governing body to regulate the pricing gauge thats happening."

"As a pensioner there has to be thinking outside the box to provide affordable housing for the likes of us."

➤ Participants raised a range of ideas aimed at improving housing access and security, particularly for those facing systemic barriers. Suggestions included **more flexible pathways to homeownership**, such as rent-to-buy schemes, and policy reforms to allow broader access to superannuation for housing deposits. These calls emerged from lived experiences of housing insecurity, especially among older people and single parents. Others called for **stronger tenant protections and fairer rental practices** to ensure stability and dignity in the private rental market.

"Australians should be able to access superannuation to make a deposit on home not just first homeowners. When I got divorced in 2010, I did not have a full-time job and (had) small children. I was not eligible to take a home loan, therefore, house was lost and it's hard renting and saving. We should be able to access superannuation to purchase a home."

"A system where your 'rent' can be partially offset against purchasing the property."

"Cheaper rents when dealing with housing authorities.

Make it illegal for landlords to evict without cause and easier, simpler compensation for the victims of those who do."

➤ Participants called for **the need for sustained investment in affordable housing** to address long-standing shortages and ensure housing is accessible to all. Some emphasised that **housing should be treated as essential infrastructure**, not a reactive measure during times of crisis.

"Build affordable housing. Build them all the time, not just when a crisis hits. The crisis has been escalating for over 30 years. Don't care what government is in power—do the right thing as part of your duty of care to the Australian public."

"Build cheaper housing for people to afford and build them quickly."

More housing

- The word build appeared **381 times**. Themes emerging included the need for sustainable and energy-efficient buildings, improved construction quality, reduced building costs, and faster construction timelines. There was a strong call for rebates for homeowners to improve energy efficiency were also seen as essential. Participants emphasised the importance of building upwards as well as outwards to maximise land use.

“Accessible, environmentally conscious, fully insulated, double glazing, solar passive, lower costs to build, conversion of unused commercial premises to residential.”

“All new builds should be built to high energy efficiency and sustainability standards, landlords should be responsible for retrofitting their properties to reasonable health and environmental sustainability standards, and more rebates for homeowners to improve the energy efficiency of their homes.”

“Better building standards in terms of noise and temperature - insulation, and better standards for apartments - can't buy anything new-ish because of poor building practices, (...) get rid of negative gearing and other tax advantages for investors increase public housing stock.”

Role of government

- Government was mentioned **205 times**. Participants **emphasised the need for government intervention** across several domains. They called for **increased investment in social housing**, particularly with **sustainability features** that support environmental and economic resilience. There was support for **government-backed financial mechanisms**, such as loans or dedicated banks, to assist older people in accessing secure housing. **Legislative action** was also seen as necessary to regulate investor behaviour and limit foreign ownership, **helping to stabilise the housing market**. Additionally, respondents advocated for **greater investment in regional housing** to address geographic disparities, and for the **implementation of stronger building safety and quality regulations** to ensure that all housing meets acceptable standards.

“A coordinated joint investment by the federal and state/territory governments to increase housing.”

“Government should build good quality housing for Australians to buy at a reasonable price to increase home ownership. Rent freezes or limits to ensure rents stay affordable. Scale back negative gearing over a number of years to discourage investment properties. Maybe limit investment properties that can be negatively geared to 1 or 2 only.”

“Easier access to finance. Government finance where the borrower is not discriminated for being a woman, old, self-employed etc.”

“Stop clogging up the capital cities - government should be decentralising to the major regional towns to rejuvenate the country areas (...)”



CONCLUSION

The dual challenges of widening housing inequalities in Australia based on housing and tenure, in the context of an ageing population, pose urgent challenges for governments and decision-makers. Previous research points to a shifting role for housing in the Australian welfare state, from one of security and affordability for cohorts approaching retirement age and living in post-retirement years – toward one in which housing itself can form an accelerator of inequality and precarity. In particular, where people approach retirement years with mortgage debt or living in the private rental sector, their experience of ageing can be precarious.

In recent research we have identified increasing precarity for older people across housing tenures (Stone, et al., 2023) and identified a cohort of older Australians who fall between adequate housing assistance measures (Veeroja, et al., 2024). In this study we have focused primarily on housing affordability and its relationship with poor quality and conditions of dwellings, also across housing tenures.

Existing evidence points to the raft of poor housing and wellbeing outcomes including for older people that are associated with each of these dimensions of housing precarity separately. Unaffordable housing can lead to poor mental health outcomes as well as an inability of households to manage other expenses such as essential food, heating and cooling all of which can compound in later life. Growing evidence about the impact of poor housing quality and conditions in Australia also indicates that there is a direct health impact of exposure to poor conditions including mould, exposed electrical wiring, inadequate insulation, and poor plumbing, among other poor quality conditions concerns. The present study has drawn together these factors – affordability and housing conditions – in an analysis of the dual precarity facing Australians as they approach retirement age and as they age. The study has mobilised novel national survey data (Baker, et al., 2025) to focus primarily upon midlife and older Australians living in the private rental sector and home ownership with mortgage debt. These two tenures are identified in earlier studies as representing risk of precarity given that households living with fixed incomes may not have the wherewithal to afford housing cost increases as people reach elderly stages of their lives.

Our analysis highlights the importance of examining housing precarity for midlife and older people from multiple perspectives of precarity and including in analysis multiple precarity dimensions to achieve improved understanding of the nuanced living conditions and situation that increasing numbers of Australians are managing in their everyday lives.

Key findings in this study point to the need for ongoing improvements to housing within the private rental sector in Australia that include focused attention upon both affordability and quality conditions components as well as tenure security including in older age. Findings also suggest that housing assistance options that could support older households living with mortgage debt to manage their ongoing housing costs are warranted and worthy of future exploration. Importantly, findings also point to intersectional forms of disadvantage including differences in geography between major metropolitan and regional areas, as well as related to gender. Our analysis indicates that mid-life and older women pay a higher dual precarity price than men of equivalent ages, across rental and ownership tenures, as they reach retirement years and as they age.

Specific key findings are set out below.

KEY FINDINGS

This report finds that mid-life and older people in Australia living in **private rental housing** are **disproportionately exposed to multidimensional housing precarity**, bearing the heaviest burden.

Key groups most affected include

➤ **Private renter households**, especially those in *unaffordable and poor-condition homes*, who report:

- **Greater financial hardship**, with over one-third unable to afford essentials (such as food, bills, and transport), and around three-quarters unable to afford non-essentials (such as leisure activities, social outings, and non-essential food)
- **Negative impacts on wellbeing**, particularly on physical and mental health, financial circumstances, and social life
- **Higher residential mobility**, shorter lease agreements (typically 6–12 months), and limited control over housing decisions

➤ **Mortgaged households** in *unaffordable poor-condition homes* also experience housing precarity. These households also report financial hardship and compromised wellbeing outcomes, though they tend to move less frequently and live in larger dwellings.

- **Women**, in both mortgaged and privately rented homes, are overrepresented in *unaffordable and poor-condition housing*.
- **Single-person households**, particularly in private rental housing, are disproportionately represented in *unaffordable poor-condition homes*.
- People **living in dwellings built before 1990**, who are more likely to experience poor housing conditions and related problems.

REFLECTIONS ON FINDINGS

1. Strengthen implementation and enforcement of rental standards

- Policy efforts should focus on compliance monitoring, more effective enforcement, and tenant access to redress where minimum standards are not met.
- Support for landlords, particularly in older housing stock, may also be needed to meet evolving standards without passing costs onto tenants.

2. Target assistance to at-risk mortgaged households

- Tailored support measures, such as short-term payment relief, refinancing options, and access to financial counselling, can help sustain stable housing and prevent forced moves.

3. Integrate housing policy with health and ageing agendas

- Good-quality housing is closely linked to improved physical and mental health outcomes. Cross-sector planning between housing, health and age care policy can maximise these benefits and support ageing in place.

4. Focus on groups and housing stock most exposed to precarity

- Targeted policy attention is needed to reduce precarity across all households, with tailored measures for those most vulnerable, e.g. women, single-person households, and residents of older dwellings
- Place-based approaches may be necessary to address geographic and regional variations in housing conditions and tenure risks.

5. Invest in affordable and appropriate housing supply

- Expanding the supply of and access to well-located, affordable housing, across both rental (including social housing) and ownership models, is essential to reducing tenure insecurity among older populations. Affordable housing should be allocated/subsidised based on need and maintained as affordable over time.
- Investment should also support alternative housing models (e.g. cooperative housing, community land trusts, or other innovative approaches) that offer greater flexibility and security.
- Housing supply must be appropriate to the needs of older people, including accessibility, proximity to services, and age-friendly design.

6. Improve housing data and monitoring

- Continued investment in national housing datasets, including longitudinal data, to monitor housing, related risks and understanding precarity across the life course.
- Enhancing data quality, coverage, and linkage with age care, health, income support, wealth and demographic datasets will support more responsive and evidence-based policy.

APPENDIX 1

AHCD and ABS Census 2021 data by tenure, age and sex

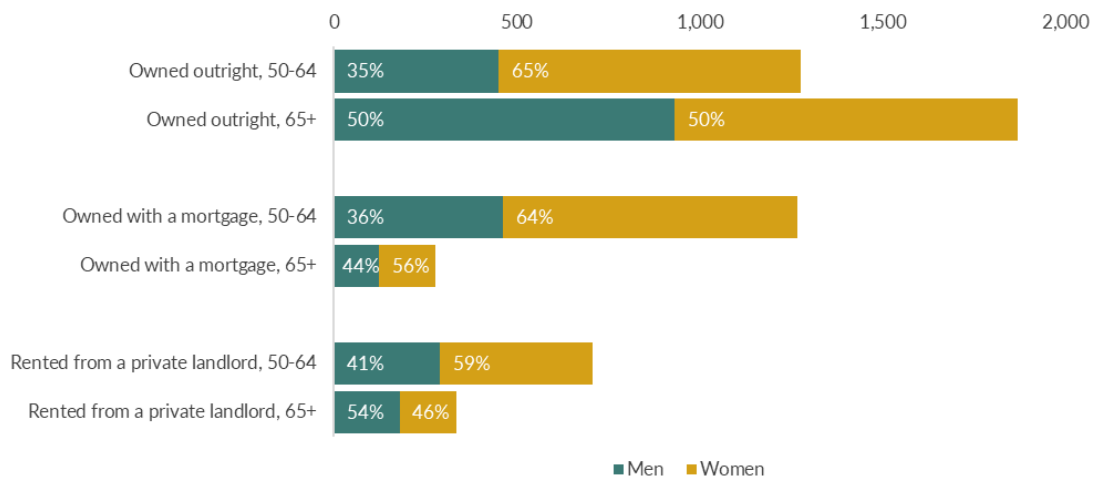


Figure A 1. Tenure, age, and sex distribution in AHCD 2024 survey²⁹

Source: Baker et al., 2024. Authors' own analysis.

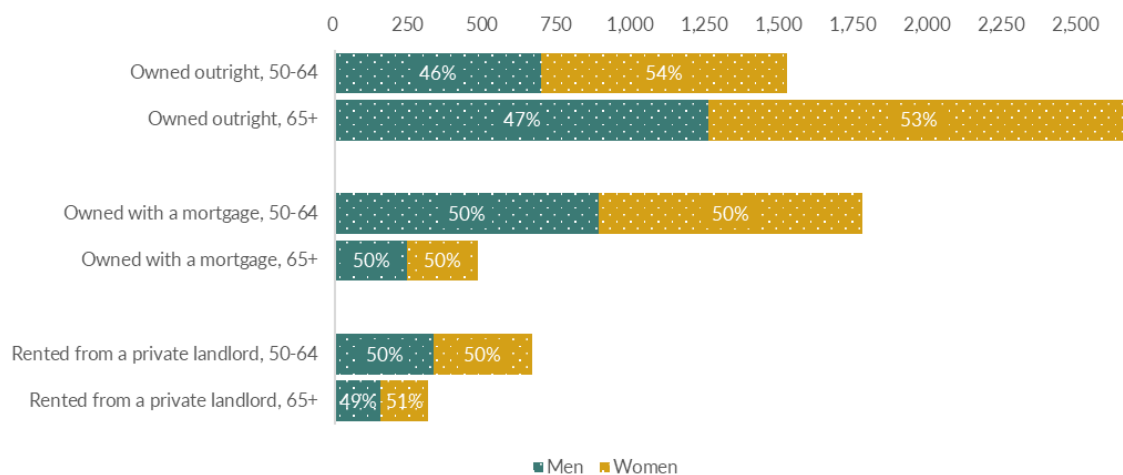


Figure A 2. Tenure, age and sex distribution in ABS Census 2021

Source: ABS, 2021. Authors' own analysis

²⁹ Note: Unweighted survey data.

APPENDIX 2

Housing affordability

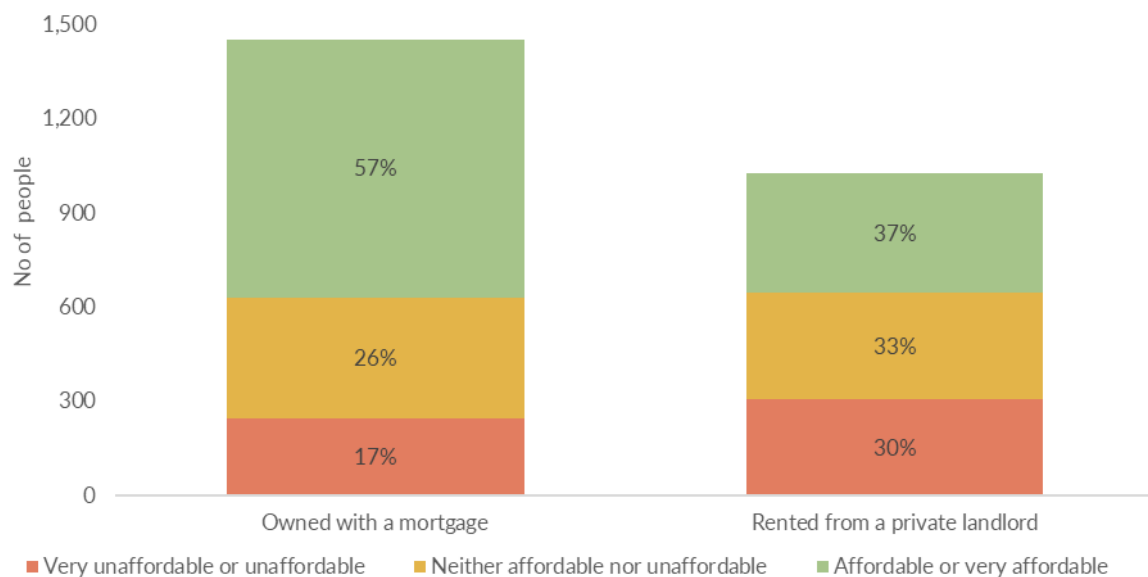


Figure B 1. Perception of housing affordability among people aged 50 years and over by tenure³⁰

Source: Baker et al., 2024. Authors' own analysis.

Overall condition of home

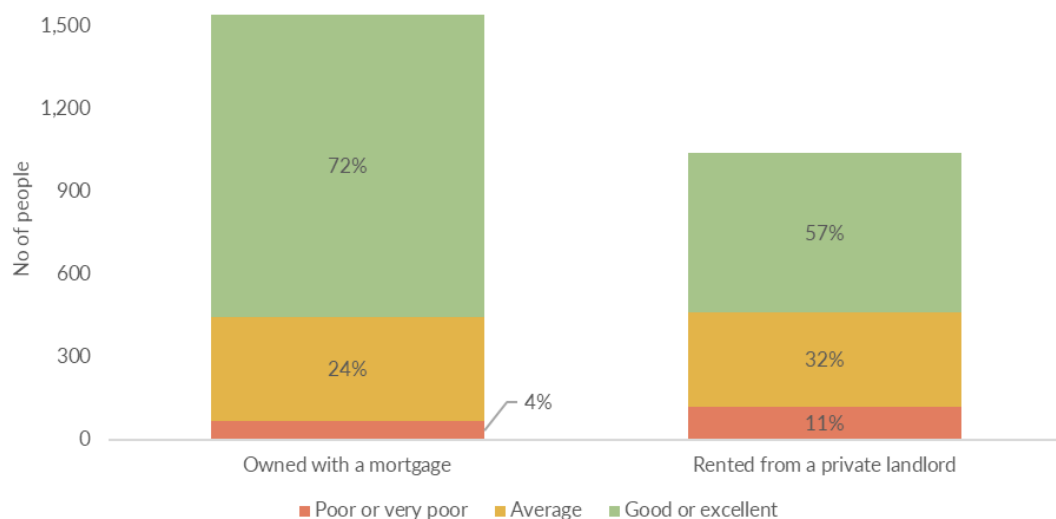


Figure B 2. Perception of overall condition of home among people aged 50 years and over by tenure³¹

Source: Baker et al., 2024. Authors' own analysis.

³⁰ Notes: (1) Owned with a mortgage n=1,455; Rented from private landlords n=1,029.

(2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

³¹ Notes: (1) Owned with a mortgage n=1,542; Rented from private landlords n=1,040.

(2) Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.



Table B 1. Housing affordability and condition profiles by tenure³²

	Owned with a mortgage			Rented from a private landlord		
	n	%	% w	n	%	% w
Unaffordable, poor condition	243	16.7%	15.9%	323	31.5%	30.8%
Unaffordable, good condition	387	26.7%	26.5%	320	31.2%	31.5%
Affordable, poor condition	176	12.1%	11.9%	130	12.7%	12.9%
Affordable, good condition	646	44.5%	45.7%	252	24.6%	24.8%
Total	1,452	100%	100%	1,025	100%	100%

Source: Baker et al., 2024. Authors' own analysis.

³² Note: Weighted survey data. Data were weighted by age, sex, and tenure to align with Census 2021a (ABS) population distributions.

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PRICED OUT, RUN DOWN

Older Australians in unaffordable and poor-condition housing

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