



Ageing in a housing crisis

Older people's housing insecurity & homelessness in Australia

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**For more information read
the full report at:**
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Headline findings

The Australian population is ageing

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

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



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

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

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



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

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

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

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

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

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

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

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

Decreasing proportions of older people live in social housing.

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



More older people are marginally housed

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

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



More older people are experiencing homelessness

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

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

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

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

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



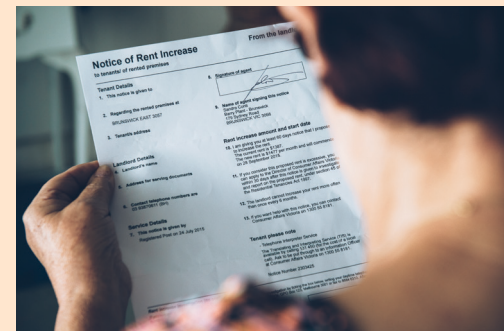
- Older people made up a greater share of total homelessness in 2021 compared to 2011 (increasing from 14% in 2011 to 16% in 2021). This trend is consistent with ageing of the Australian population.
- In 2021 (as in previous years) more men than women aged 55 and over experienced homelessness. In 2021,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

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

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

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

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



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

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

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

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



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

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

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

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

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

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

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

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



Implications of this research

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

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

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



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

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