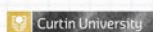
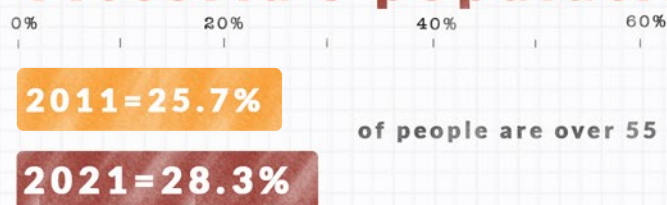


Decades of Housing Decline: 2011 & 2021 Census Analysis

New census data shows that over the last ten years, the housing circumstances for people aged 55 years and older in Victoria have gotten worse. This report is based on original research conducted for Housing for the Aged Action Group by researchers at Swinburne University of Technology, Western Sydney University and Curtin University.

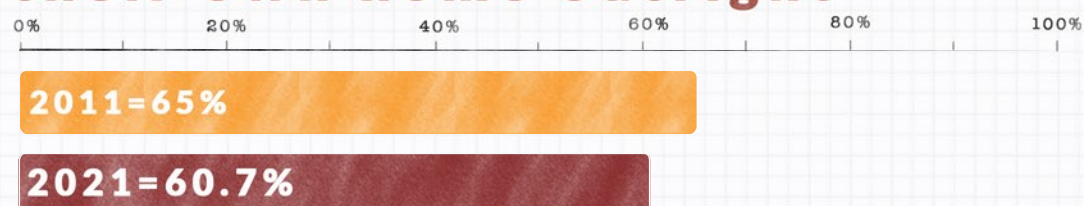


Victoria's population is ageing



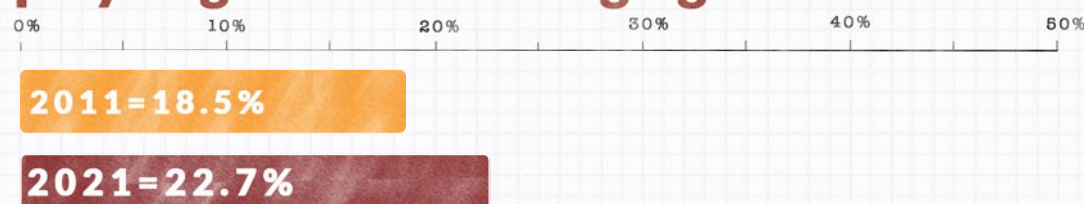
At the 2021 Census, there were 6.49M people usually residing in Victoria. Of these, around 1.84M were aged 55 years or older. The share of Victoria's population aged 55+ increased from 25.7% in 2011, to 28.3% in 2021.

Older Victorians are less likely to own their own home outright

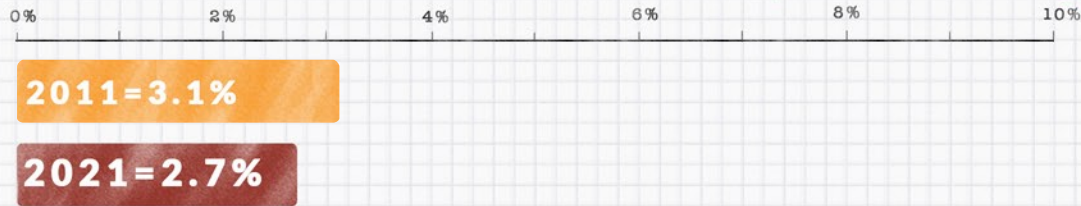


The proportion of older people who own their own home is steadily declining, dropping 4.3% in ten years.

And are more likely to be in a household paying off a mortgage

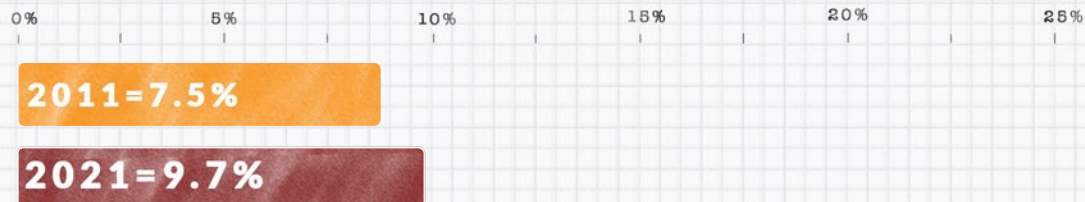


Older People are less likely to be living in Public or Community Housing



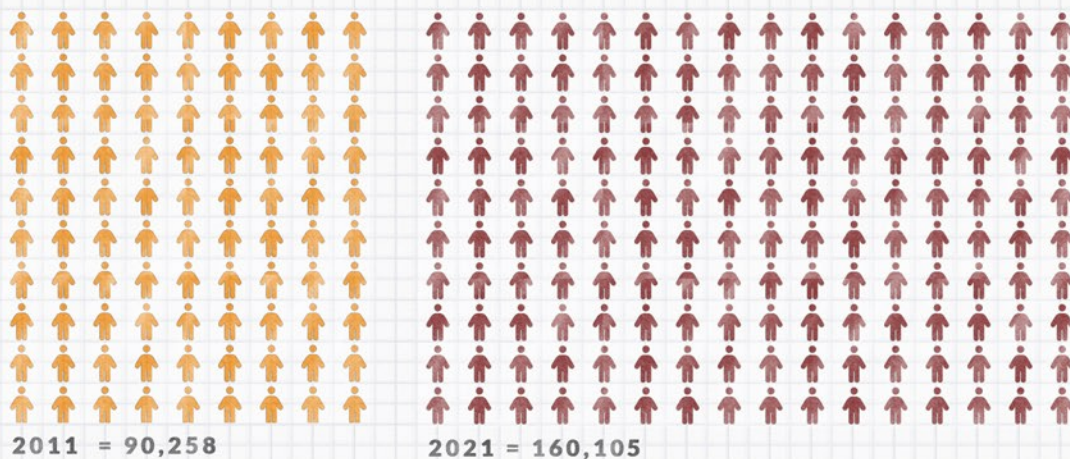
The proportion of public and community housing tenants is declining due to lack of government investment, while waiting lists continue to grow.

Leaving more older Victorian stuck in private rental



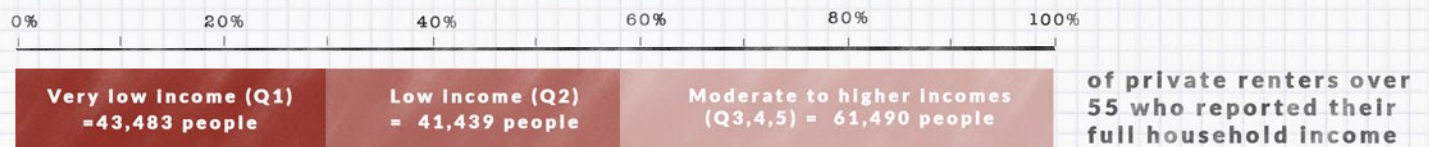
The proportion of older people in private rental has jumped significantly over the last ten years. Combined with the rising cost of rent and low availability of suitable rental properties across Victoria, many of these older renters will be at risk of homelessness.

Combined with population growth and rapidly ageing population, the number of older private renters is increasing dramatically



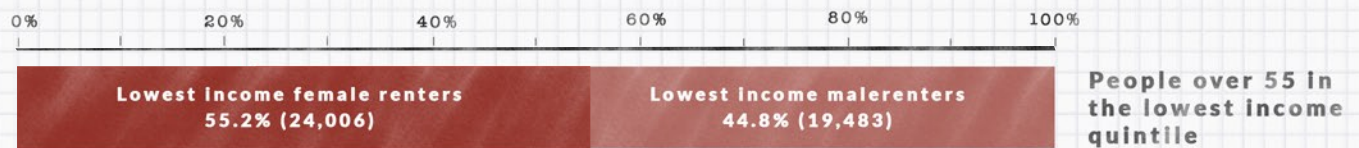
The sheer numbers of an extra 70,000 older renters, a 77% increase over 10 years, should be a major policy concern.

Older, low income, private renters are most at risk of homelessness



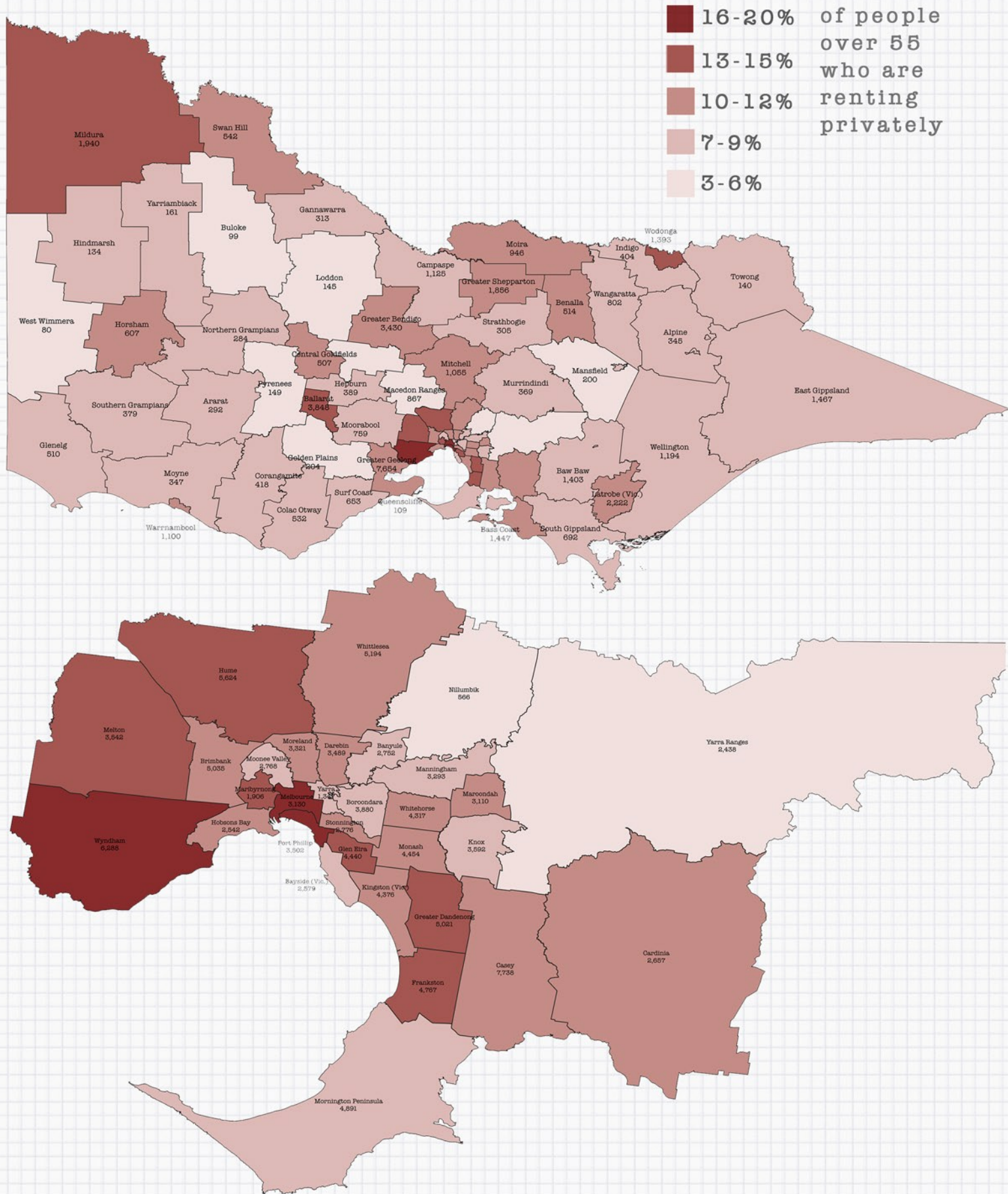
The number of older people in the lowest income households living in private rental housing is increasing.

More older women on the lowest incomes are living in private rental



Older women in very low income households are over-represented in private rental compared to men.

Older people are renting throughout the state



All Local Government Areas have significant numbers of older private renters. The highest proportion of older people who are renting privately are in Melbourne, Port Phillip, Wyndham, as well as regional cities of Wodonga, Ballarat and Mildura.

Tackling these trends: Actions the Victorian Government must take

Demographic changes, combined with increasingly unaffordable housing could see these trends continue and accelerate over the coming decades. To prevent disaster for an increasing number of older people, the Victorian Government must act now and implement these key recommendations:

Build public, community and affordable housing for older people

Housing must be built in areas that allow maintenance of social and cultural networks, access to transport, health and other services, and green spaces. All Big Housing Build funding should be redirected to invest in public housing on public land. All reforms recommended by the independent review into Social Housing Regulation should be implemented. Earmark 20% of any “affordable” housing investment for the “missing middle” Release the Ten Year Social and Affordable Housing Strategy



Establish a housing ombudsman

Tenants are treated unfairly and unevenly across all forms of housing. An ombudsman with specific expertise in retirement housing and social housing should provide free, fast, accessible and binding dispute resolution



Improve protections for retirement housing residents

Retirement housing options including Retirement Villages, Independent Living Units, Residential Parks and Caravan Parks are all important housing options for older people who may not own their own home. Regulation of the industry could make retirement housing options fairer and more affordable housing



Expand the Home at Last program

The Home at Last service currently provides essential support for older people experiencing homelessness across Greater Melbourne, Barwon-South, and Goulburn-Hume regions. This service should be expanded to support all older Victorians regardless of where they live.

