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Mapping Australia's older, low-income renters



From the AHURI Inquiry: Inquiry into housing policies and practices for precariously housed older Australians

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Title

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Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
ASGS	Australian Statistical Geography Standard
AHURI	Australian Housing and Urban Research Institute Limited
AIHW	Australian Institute of Health & Welfare
CRA	Commonwealth Rent Assistance
ERP	Estimated Resident Population
ESRI	Environmental Systems Research Institute
GIS	Geographic Information System
LGA	local government area
LIRiA50+	low-income renters in Australia aged 50+ years
NILF	not in labour force
NSW	New South Wales
NT	Northern Territory
OECD	Organisation for Economic Co-operation and Development
PHA	public housing authority
Qld	Queensland
SA	South Australia
SA1	ABS Statistical Areas Level 1
SA2	ABS Statistical Area Level 2
SIH	Survey of Income and Housing
Tas	Tasmania
Vic	Victoria
WA	Western Australia

Glossary

A list of definitions for terms commonly used by AHURI is available on the AHURI website ahuri.edu.au/glossary.

Executive summary

Key points

- Changing demographics have led to ongoing evolution and innovation in health and social care policy, emphasising the importance of housing to wellbeing. However, housing policy and practice continues to lag behind market demands, especially in terms of providing the scale and diversity of appropriate housing types that lower income, older households want and need to age well.
- Projections indicate increasing numbers of older people needing affordable housing, with this expected to increase from approximately 200,000 households to about 440,000 households aged 55 years and over by 2031. It is unlikely that public housing will be able to meet this need. Evidence suggests that the current private rental sector stock is unsuitable and unsustainable for Australia's older non-home owners.
- Understanding the distribution and likely growth in low-income, older renter numbers is important for planning and provision of appropriate and affordable housing stock.
- There were 640,970 lower income renters in Australia aged 50+ years (LIRiA50+) at the time of the 2016 Australian Census; by 2032, this number is expected to increase to 839,123 low-income, older renters.
- The average LIRiA50+ is more likely to be female, to be in the 'young old' age cohort (between 50 and 65 years old), to live alone and not be in the labour force. They have lower education levels (high school level only) and a higher need for assistance with core daily activities than others of a similar age. Critically, the current LIRiA50+ cohort is more likely to be in private rental than in social or public housing, with the exception of the Australian Capital Territory and the Northern Territory.

- **The largest projected increases in the LIRiA50+ population across Australian Bureau of Statistics (ABS) Statistical Areas Level 2 (SA2s) in Australia are likely to be in peri-urban and outer-suburban regions, with some significant rises in regional and rural locations. This spatial disparity in the older, low-income renter population needs to be taken into account when considering where to target innovative housing solutions.**
- **With increasing longevity a reality in the Australian population, this demographic profile implies that there is an extant and growing need to have sustainable, affordable, long-term housing solutions to enable this low-income cohort to age in place for another 20–30 years. This provision of housing stock needs to consider the unlikelihood of this population group being able to transition to home ownership without considerable innovation in housing design, supply and ownership models.**

The study

This research is part of an AHURI *Inquiry into the Housing policies and practices for precariously housed older Australians*. As a program of research, the Inquiry addresses the overarching research question:

How can we deliver the types of housing precariously housed individuals in or approaching retirement want and need to support their life aspirations, wellbeing, participation and inclusion?

Through a series of nested and intersecting projects, four core research questions are posed in this Inquiry:

1. Who and where are the cohorts (50–59 years, 60–69 years and 70 years and over) of lower income householders without the security of home ownership in Australia?
2. What workable and innovative housing options exist for lower income, low-resourced older households who are precariously housed?
3. How do older lower income Australians understand and navigate available alternative housing options and to what extent could new options meet their housing needs?
4. How can we deliver the types of housing precariously housed individuals in or approaching retirement want and need to support their life aspirations, wellbeing, participation and inclusion?

This project provides a geographic and demographic picture of the target population group (low-income renters in Australia aged 50+) as the basis to finding acceptable solutions to the challenges of population ageing and housing needs in the 21st century. It does this by analysing and bringing together a range of available quantitative data sources to answer RQ1 above, which has informed the work in other projects in this Inquiry (see James, Crowe et al. 2022; Tually, Coram et al. 2022).

As stated by Jones, Bell et al. (2007: 15):

Demography is a key factor underpinning the demand for housing at older ages and a clear understanding of current and future population dynamics is an essential element in the demand side of the rental housing picture.

We know from numerous studies to date that the current older generation of Australians exhibits greater diversity than previous generations in terms of demographic characteristics, family dynamics, socio-economic and health status, lifestyle, mobility, and housing preferences and needs (Beer and Faulkner 2011; Faulkner 2017; James, Rowley et al. 2019; Olsberg and Winters 2005). Further changes and possibly even greater diversity in terms of socio-cultural background, life circumstances, aspirations, identity and housing should be anticipated as the coming generations reach older age. Accordingly, their future needs and wants should come into sharper focus as part of longer term, outcomes-focused planning, policy and practice.

Little is known specifically about the target groups of this Inquiry – low-income, older Australians in or approaching retirement without the security of home ownership and facing precarious housing situations. This is a distinct subset of the population whose housing pathways vary from the general, home owning older population because of their circumstances: low incomes and few if any assets; tenuous connections to employment (if still engaged in the workforce at all); and a reliance on the private or social rental sector, with all the challenges renting brings (Eslake 2017; Faulkner, Verdouw et al. 2021; Hodgson, James et al. 2018; Jones, Bell et al. 2007).

Through the spatial mapping and analysis of key demographic variables from the 2016 ABS Census data, this project provides a clearer picture of *who* people in this emerging older cohort of low-income Australians are, and, critically, for the provision of innovative and sustainable housing solutions, *where* they are. It goes on to project the likely shifts in population numbers and locations of this subset of the older Australian population.

Demographic profile

A range of demographic characteristics, taken from the ABS 2016 Census, were considered in order to understand the LIRiA50+ cohort. A population profile is critical for planning and designing appropriate and affordable housing solutions for an older, low-income population. Demographic characteristics such as age, living alone and need for assistance with daily living may influence the size and style of housing that it is needed. Education levels and levels of employment are indicative of the ability to leverage finance for future housing aspirations.

The LIRiA50+ population cohort has a younger profile than the wider Australian population aged 50+ years, with 39.5 per cent aged 50–59 years and a further 31.8 per cent aged 60–69 years. The cohort reflects the general Australian older population in being slightly more likely to be female (55%). Neither of these variables differed significantly by state or territory.

Of particular importance for the housing and support needs of older Australians is the likelihood of living in a lone person household. Individuals in the LIRiA50+ cohort are almost twice as likely to be living alone than the total Australian population aged 50+ years (38% compared to 20% of all Australians 50+ years of age). Living alone has implications for both economic and social vulnerability and may influence demand for certain housing styles or designs, funding models and locations that need to be considered by planners and developers.

Along with household structure, a core need for assistance with daily activities was included in the profiling of the LIRiA50+ cohort. Need for assistance implies the need for services and support later in life – a critical component of being able to age well. The need for assistance can also be an indicator of being marginalised from the labour force, which, in turn, can impact potential funding options for housing and may influence demand for a particular type of housing (e.g. universal design features, no stairs, in a walkable neighbourhood or close to transport options).

The LIRiA50+ cohort is considerably more likely to have support needs than the average older Australian, with 18.4 per cent having a need for assistance compared to 10.6 per cent of all Australians aged 50+. Again, this disparity is consistent across all states and territories.

Education levels are strong indicators of employment opportunities across the life course and can represent a likelihood of accumulated wealth and home ownership levels. Approximately 20 per cent of LIRiA50+ left school at or before reaching Year 9 (apart from the Australian Capital Territory and Western Australia at about 17%). A further 30–40 per cent in each state or territory (except the Northern Territory with 28.4%) have only a secondary

school level of education. This means that over two-thirds of this population cohort have a high school education level or less, adding to the challenge this cohort faces in moving out of the lower income bracket and rental cycle later in life.

There are many factors that affect workforce participation in later life, including education levels, financial resources, disability or carer status, and, importantly, available work opportunities. The 'not in the labour force' census category can be complex to understand; it may include those who have retired, those who have given up looking for work, and those unable to work because of caring roles or a long-term disability. For the LIRiA50+ cohort, 52 per cent of those aged 50–59 years and 76.6 per cent of those aged 60–69 years were 'not in the labour force'. This compares to 20.7 per cent and 54.1 per cent of the total Australian population aged 50–59 years and 60–69 years, respectively, highlighting a disparity between this cohort and the general older Australian population.

Facilitating or encouraging older workers to stay in the workforce longer is often reported as a solution to housing precarity (Ong, Wood et al. 2021); however, as these figures imply, such a solution requires an appreciation of the longer, more complex challenge ahead given that the majority of LIRiA50+ are not in the labour force and generally have lower levels of education and higher needs for assistance.

Assuming there were new opportunities to (re)enter the workforce at the age of 50+ years, the ability of this cohort to then accumulate enough wealth in a timely manner to enter the housing market is very unlikely. This is a population cohort with few personal resources for whom traditional home ownership is likely to remain out of reach. Therefore, the cohort will continue to rely strongly on social and private rental markets or innovative housing solutions to meet its housing needs. This means that we need to have sustainable, long-term, secure and appropriate housing solutions to enable this cohort to age in place for another 20–30 years.

Geographic profile

According to the ABS 2016 Census data, within the LIRiA50+ cohort across Australia, over 400,000 individuals were renting from a private landlord. A further 226,406 were in social or public housing tenure arrangements, with 32,650 of this group in some form of social housing (e.g. church group housing or community and housing cooperatives). Victoria, Queensland and New South Wales had the highest proportions and highest numbers of the LIRiA50+ cohort reliant on private landlords at 66,125 (67%), 72,550 (68%) and 93,660 (57%) individuals, respectively.

Focusing on the balance between private landlords and social/public housing landlords, there are wide variations by state and territory, most likely reflecting the quantity of available housing stock and the variations in policies around priority populations. For example, while there is an even distribution across private and public/social landlord types in South Australia (48% and 46%, respectively), Victoria, Queensland, Tasmania and New South Wales all have much higher proportions reliant on private landlords. For Victoria and Queensland, private landlord tenure represents 67 and 68 per cent of all their LIRiA50+ tenure arrangements. The Australian Capital Territory and the Northern Territory have much larger proportions of LIRiA50+ living in social and public housing (mainly comprised of housing authority stock) than in private rental.

These variations are not surprising considering that responsibility for housing in Australia is shared between all three levels of government. As outlined by AHURI (2018), the Australian Government has responsibility for the policy levers impacting on housing demand, but it is the state and territory, and/or local governments, that are chiefly responsible for housing supply. As such, it is state-based priorities and policies that determine supply. However, these figures highlight where the focus on alternative housing models needs to be to avoid a crisis of older people on low fixed incomes in unaffordable private rental tenure over the longer term.

This examination of the LIRiA50+ cohort in relation to their current housing status highlights the ongoing demand for a sustainable, affordable housing supply that can meet their needs to age well 'in place' as they grow older. While the public and social housing sectors may not be able to meet or prioritise this burgeoning need, the private rental sector is not necessarily a solution, with high unaffordability in many locations, along with a lack of security and suitability for older tenants on low incomes.

In terms of population mobility, almost every SA2 across Australia reported some change in the population of LIRiA50+ between 2011 and 2016. However, overall net flows were small. In general, the population aged 50+ years in Australia is not highly mobile, suggesting that this is a highly stable population. Low levels of mobility indicate a stable demand for housing supply by location. As such, using ABS Census data to map older, low-income renters is likely to enable good planning of where rental and public housing demands are likely to remain high in years to come. Any new affordable housing developments or public/social housing options aimed specifically at an older population can rely on current population patterns to supply innovative housing where the population with the greatest need is already located.

In terms of population projections, there is now widespread recognition that Australia's population is ageing and that this has important implications for the national economy and society. We can have a very high degree of confidence around population projections because Australia's older population of the 2030s and 2040s is, by and large, already in Australia and aged in their 40s and 50s. Thanks to Australia's accurate and comprehensive census data, we not only know their numbers but also where they live and their economic and social characteristics. In terms of mobility, we know that there are high levels of geographic stability. This can provide us with a clear window through which to view the size and characteristics of Australia's future older population.

Projections for this project were informed by ABS data and Ong, Wood et al.'s (2019) study looking ahead to 2031 at the anticipated housing needs for Australians aged 55 or over, noting that Ong et al.'s projections are for all of Australia, whereas projections in this study aim to map change at SA2 level only.

The majority of SA2s expecting more than a 25 per cent increase in older populations by 2032 are in urban, capital city locations across all states and territories in Australia. However, there are a significant number of peri-urban and regional locations that are also likely to see significant increases in older, low-income renters. For example, in New South Wales, the inner-western suburbs are expecting increases in older, low-income renters of around 40–50 per cent. However, some of the outer-western suburbs are also expecting significant increases in LIRiA50+ populations. Notable regional locations within New South Wales are also expecting large increases in LIRiA50+ populations (e.g. Nowra, with a 58.3% increase [951–1,505 LIRiA50+ individuals] and Shellharbour–Flinders, with a 158.9% increase [381–971 LIRiA50+ individuals]).

We see similar patterns of increase in Victoria (Bacchus Marsh, Sunbury and Melton as well as peri-urban regions such as Doreen, Wollert and Mernda) and Queensland (Redlands, Coomera and much of the Sunshine Coast). Interestingly, Tasmania, the Northern Territory and the Australian Capital Territory show no significant population shifts across any SA2s, while in South Australia, increases are only expected in one or two peri-urban locations (i.e. Seaford and Aldinga).

In addition to these peri-urban and outer-suburban areas, the projection data highlight strong population increases (between 40% and 100%) expected in many regional centres across Australia up to 2032. For example, in New South Wales, increases in LIRiA50+ populations are expected in Orange North SA2 (117.5%), Muswellbrook (75.1%) and Maitland West SA2 (126.2%). In Victoria, such increases are expected in the regional centres of Horsham (48%), Shepparton (47%), Ballarat North (72.1%) and Wodonga (93%). For South Australia, Victor Harbor (68%), Port Lincoln (40%) and Murray Bridge (61.4%) are likely to see population increases of older, low-income renters. Western Australia is likely to see similar increases in Albany (54.6%) and Busselton (107.3%). In Tasmania, Sorell–Richmond is expecting a 97.1 per cent increase in older, low-income renters.

These proportional increases in peri-urban and outer-suburban locations are significant and need careful long-term planning to ensure the right housing stock is provided in the right places. This is particularly the case in regional and rural Australia where significant population changes, often in areas with limited resources, need planning strategies in place now to address these projected needs in 10 years' time. It is also important to note that these estimates were made prior to the advent of COVID-19 and it is not yet clear what its long-term effects on population mobility and housing pressure will be.

In summary

Demography is critical for understanding the demand for housing, and having a clear understanding of current (and future) population dynamics is essential for the provision of relevant and sustainable housing choices (Jones, Bell et al. 2007). Low-income renters aged 50+ years living in Australia represented approximately 640,970 individuals at the time of the 2016 Census; by 2032, this number is expected to increase to 839,123 individuals. This population group have lower levels of education and engagement with employment and are more likely to live alone and be in need of assistance with daily living than the wider Australian population aged 50+ years. Almost two-thirds (63.8%) of this low-income, older cohort are living in private rental housing, representing a challenge for Australian state and territory housing markets moving forward.

The data presented in this report highlight that the average low-income renter aged 50+ years in Australia is most likely to be female and belong in the 'young old' age cohort (50–64 years), live alone and have a higher need for assistance with activities for daily living than the average older Australian. This LIRiA50+ cohort are also most likely to have a lower education level (high school only) and not be in the labour force compared to other Australians aged 50+ years. They are also a highly stable population in terms of mobility.

In terms of current housing, this cohort is more likely to be renting from a social or public housing provider than in private rental. However, in New South Wales, Queensland and Victoria, over 40 per cent of the LIRiA50+ population depend on private rental for housing, and this corresponds to states with high levels of unaffordability in the private rental housing market.

The majority of SA2s expecting more than a 100 per cent increase in population by 2032 are in peri-urban and outer-suburban locations across all states and territories. However, there are also a significant number of regional locations that are likely to see significant increases in the population of older, low-income renters. The largest increases are likely to be in New South Wales, Queensland, Victoria and Western Australia. Significant population changes, often in areas with limited resources, need innovative planning strategies that begin *now* in order to address these projected housing needs in 10 years' time.

The increasing number and proportion of older renters in the private market has long been a concern and these projected population increases emphasise the increasing numbers of older people who will need affordable housing by 2032. It is unlikely that public housing will be able to meet this need as home ownership rates become more tenuous, the baby boomers continue to move into later life and improvements in longevity continue. Policy and planning in the housing sector needs to consider what forms of sustainable, affordable and innovative housing can best meet the needs of this population cohort.

1. Introduction

- **The number of older renters in Australia has increased in size and, with continued and rising unaffordability of home ownership, this trend is set to continue.**
- **The shift towards private rental by older Australians has been accompanied by increasing diversity of demographic characteristics, family dynamics, socio-economic and health status, lifestyle, mobility, and housing preferences and needs within this population cohort.**
- **The increasing number and proportion of older renters in the private market has long been a concern, highlighting the need for policy reform to ensure lower income, older people without the benefit of home ownership are able to age well.**
- **There is a growing body of evidence documenting the reasons why the private rental sector is unsuitable for older people, including concerns about how well the current range of age-specific housing options can provide the necessary foundation for healthy ageing.**
- **Understanding the structure, geographic footprint and demographic characteristics of this target population cohort is critical to the provision of more effective and nuanced housing policy, planning and supply.**

Older Australians, as a population group, have been steadily increasing in number as the baby boomers move into older age. This growth has been accompanied by increasing diversity of demographic characteristics, family dynamics, socio-economic and health status, lifestyle, mobility and housing preferences and needs (Beer and Faulkner 2011; James, Rowley et al. 2019; Olsberg and Winters 2005).

Changing demographics have led to ongoing evolution and innovation in health and social care policy, including foregrounding the importance of housing to wellbeing. However, housing policy and practice continues to lag behind market demands, especially in terms of providing the scale and diversity of appropriate housing types that lower income, older households want and need (AHURI 2016; James, Rowley et al. 2019; Jones, Bell et al. 2007).

The cohort of Australians entering later life without the security of home ownership is on the rise. The proportion of Australian households headed by a person aged 65 years and over in private rental accommodation overtook those in the public housing system earlier this century (Eslake 2017). This group of private renters has increased in size and, with continued and rising unaffordability of home ownership, continued residualisation of public housing and the slow growth in community housing options, this trend is set to continue (Daley, Coates et al. 2018; Eslake 2017).

Understanding the structure, geographic footprint and demographic characteristics of these target cohorts going forward is, therefore, critical. Policy, practice and planning requires such information in order to be more effective and nuanced than has been the case to date.

1.1 Policy context

Like all population groups, the target population cohort of this study (i.e. LIRiA50+) is impacted by the changing political, social and economic landscapes nationally. Specifically, evolution and change in the labour market and shifting policies around income and social supports, including the increasing conditionality of welfare, create uncertain futures for this cohort.

Since the early 2000s, Australians have been retiring later in life, reversing a trend towards decreasing retirement ages that began some 30 years prior.¹ With eligibility for Australia's age pension continuing to rise to age 67 by 2023 (and, if legislated, higher thereafter), effective retirement ages can be expected to continue to increase.

The maturing of the compulsory superannuation system is expected to deliver only a modest decrease to the number of older Australians reliant on at least a part pension – from 70 per cent to 67 per cent by 2050 (Commonwealth of Australia 2015b: 65). Within an international context, Australia has low pension levels and a high reliance on home ownership (Bradbury 2010; Bradbury and Gubhaju 2010; Centre of Excellence in Population Ageing Research [CEPAR] 2018: 1), with the age pension set at a level that assumes recipients own their homes and are not paying rent. Australia's elderly poverty rate, after housing costs, is low by OECD standards, but it is considerably higher for age pensioners who are renting (CEPAR 2018: 23–24; Yates and Bradbury 2010). Similarly, Grattan Institute analysis suggests that home owning Australian retirees now, and in the future, can expect comfortable living standards, but this will not be the case for non-home owners without policy changes such as increases in Commonwealth Rent Assistance (CRA) or the supply of affordable housing (Daley, Coates et al. 2018).

Conditional limitations on pensions, coupled with the widely acknowledged inadequacy of JobSeeker Allowance, means that low-income households entering older age brackets over the coming years may, in the absence of alternative sources of wealth (savings or opportunities for equity release), face considerable hardships, increased insecurity and greater mobility in a private rental market ill-equipped to cater for the needs of this burgeoning population.

For decades now, researchers and commentators have highlighted the need for policy reform to ensure that lower income, older people without the benefit of home ownership are able to age well. The increasing number and proportion of older renters in the private market has long been a concern (Jones, Bell et al. 2007; Kendig 1981; Ong, Wood et al. 2019), and we can expect a growing demand among the older population for rental accommodation, especially in the private rental market. With the ABS 2016 Census data showing 640,970 low-income renters aged 50+ in Australia, and projections indicating increasing numbers of older people needing affordable housing – 839,123 individuals aged 50 years and over by 2032 – it is unlikely that public and/or social housing alone will be able to meet this need (Ong, Wood et al. 2019).

¹ See OECD (2018).

This shift in demand to private rental is driven by the continued residualisation of public housing, the realities of rationing and slow growth in the social housing sector (Flanagan, Levin et al. 2020), and the difficulties households face in accessing/sustaining home ownership in later life (Beer and Faulkner 2009; James, Rowley et al. 2019; Sharam, Ralston et al. 2016). For these reasons, the private rental market is increasingly becoming the only option available to many older people.

There is a growing body of evidence documenting the reasons why the private rental sector is unsuitable for older people (Faulkner 2009; 2017; Morris 2016). While there are a range of age-specific housing options in Australia, such as residential parks, rental villages and independent living units (Bridge, Davy et al. 2011; Jones, Bell et al. 2007; McNelis 2004; McNelis and Sharam 2011), ongoing concerns around cost, legislative/regulatory frameworks, security of tenure, and access to services and care have impacted the extent to which such housing options are able to provide the necessary foundation for healthy ageing.

Older people need a more nuanced approach to housing provision, and this requires policy promoting and enabling a range of housing options as viable alternatives to the generic private rental market. Critically, in order to provide nuanced, targeted housing to those older, low-income Australians who need it most, we need to know where they are, their propensity for mobility and preferences for affordable housing, and the projected growth of the cohort in the coming decades.

1.2 Existing research

The Inquiry that this project is part of addresses how best to deliver the types of housing needed by precariously housed older Australians to support their aspirations, wellbeing, participation and inclusion. It extends work by the Grattan Institute and others (Department of Housing 2013; Kelly, Weidmann et al. 2011; Weidmann and Kelly 2011; Yeoman and Akehurst 2015) on the choices and trade-offs people make in pursuit of their housing preferences.

The Inquiry is also informed by recent AHURI work conducted by Inquiry team member James and others on housing aspirations among older Australians (James, Rowley et al. 2019) and Inquiry team member Faulkner and others on ageing in public housing (Faulkner, Verdouw et al. 2021). This previous research highlights key disconnects between the aspirations of lower income, older Australians and the reality of their housing experiences. For example, older Australians have a strong desire to own their own homes but a growing proportion of people are retiring without home ownership (Hodgson, James et al. 2018). Unlike other Australians aged 55 years and over, tenants in the private rental sector are most likely to be living in dwellings that do not meet either their short- or long-term housing aspirations and needs (Fiedler and Faulkner 2017a). Older, lower income Australians demonstrate the greatest appetite for alternative housing options compared to other Australian population groups.

In general, older people tend to move less frequently than other age groups and most moves are of a short distance. The exception to this trend is often around the time of transition to retirement. As older workers approach retirement, many consider relocating for a lifestyle change (tree change/sea change) or to downsize housing. In fact, leaving aside relocation into residential care homes (not considered a housing choice but rather a health choice), most relocations in older age occur prior to retirement, or, if after retirement, before the age of 70 (ABS 2018a; Judd, Liu et al. 2014; Productivity Commission 2015).

However, it is important to note that most data on relocation by people nearing or in retirement have largely focused on home owners (ABS 2018a; James, Rowley et al. 2019; Judd, Liu et al. 2014; Productivity Commission 2015). Less is known about the same movement trends and preferences among renters in later life. We can only extrapolate data for this group from broader renter trends around moving. For example, whether in employment or not, renters are frequent home movers, and these moves are often involuntary and occur as and when older tenants fail to have their leases extended (Daley, Coates et al. 2018; Ellis 2017). Multiple moves can be disruptive to people's lives, with impacts on connections to employment or potential employment opportunities, family and community networks, and to care and support services.

Continuity of tenure is important to many older people. Housing supply for older people, including those who do not own their own homes, must recognise a growing social and policy trend towards 'ageing in place'. Central to social policy in the last decade or so has been a strong focus on supporting older people's desire for independent living and autonomy. In aged care, the government has moved to a system that has promoted community-based or home care since the 1980s and has furthered this trend by trialling innovative approaches to support people to remain living in their own homes for longer through the provision of high-dependency care services at home, delaying or reducing the need for costly and complex aged care services traditionally provided in residential care (Fine 2008). Yet, any system of health care provided at home is based on the premise of housing stability and security.

Policy, practice and planning, to be more effective and nuanced, require enhanced information about the characteristics and preferences of older renters. The need for a more diverse and differentiated range of age-appropriate options in the rental market is not new. Over a decade ago, Jones, Bell et al. (2007: 142) called for a 'critical analysis of emerging "age-specific" rental housing types in Australia', yet there has been little progress in this area in the intervening years.

A greater understanding of the older Australian renter cohort is an essential part of policy, practice and planning strategy. This includes not only an examination of their demographic characteristics but also an understanding of their geographic distribution – where this population is in Australia. This project explores Australia's low-income, older renter population by their location at a fine geographic scale.

2. Research methods

- The term ‘older’ has no clear definition in policy or research but the key age cohorts used here are 50–59 years, 60–69 years and 70+ years.
- This Inquiry has used the ABS and Australian Institute of Health & Welfare (AIHW) definition of low-income households as the lowest equivalised disposable household income quintile, adjusted to exclude the first and second percentiles.
- Critical to improving meaningful housing supply for the LIRiA50+ cohort is understanding where this cohort is located. This project maps this population across Australia. SA2s have been used to map population data. SA2s are medium-sized, general-purpose areas that tend to represent a community that interacts together socially and economically.
- A key factor for good policy and planning in housing supply is projecting population growth. While there are always caveats and unforeseeable variables in creating sound projections, indicative trends in population change allow for improved forward planning. The final section of this report considers the likely growth in the LIRiA50+ population up to 2032.

2.1 Introduction

This chapter outlines the key definitions, variables and measures used to define the data in this report.

2.2 The data

Every five years, the ABS counts every person and household in Australia as part of its Census of Population and Housing. The census is the most comprehensive snapshot of the country we have and the data are made available freely to the public and researchers. Census data cover a very broad range of topics for both individuals and households, from family and household makeup to employment and education, health and mobility.

We have used key variables from the census to form the basis of the maps and projections in this report. These variables include age, gender, living alone, education, employment and, of course, renting and landlord type.

At the time of this analysis, the 2021 Census data were not available. As such, this report relies on 2016 Census data with some references to 2011 Census data to indicate trends such as mobility.

2.3 Defining 'older'

No set definition of the term 'older' exists. For this Inquiry, the term 'older' refers specifically to people aged 50 years and over for non-Indigenous people, and 45 years and over for Indigenous Australians. This definition of older no longer necessarily accords with political and community norms regarding chronological age and what was traditionally considered an 'older person' (i.e. 65 years and over). In the past, retirement ages of 65 for men and 60 for women embedded these chronological ages within research and policy communities. In more recent times, however, and despite the definition of older effectively increasing with respect to retirement and age pension eligibility, the use of 'older age' has broadened to encompass people aged 50 years and over, particularly in relation to those with chronic illnesses, lower incomes and lower asset households.

In terms of age, the 50s are now considered by many as a potential time of transition, both in terms of household structure (adult children leaving home) and the workforce; therefore, this decade of life is often a time when housing needs are reassessed. However, for some households, such traditional patterns around the movement of children and work cessation have become more diverse (McDonald 2004; O'Loughlin, Barrie et al. 2018). For lower income households that may have faced difficult times, the 50s may be when they consider accessing, or need to access, available services and supports for ageing well. Within the public housing sector, housing authorities generally consider their older population to be those aged 55 years and over; in most jurisdictions, this is the age at which people can access stock quarantined specifically for older people or when priority access to housing stock based on age can occur (in jurisdictions where this is in place).

For this project, the intent was to explore older Australians who were already retired and those who were approaching likely retirement age and age pension eligibility. However, on initial examination of the ABS Census data, the number of cases of low-income renters in the older age groups was highly variable and sometimes population numbers at the SA2 level² were very small (and thus unreliable). The age groups selected for analysis needed to be large enough to allow sound spatial analysis and reliability, but also be meaningful in terms of life course transitions. Three age cohorts were selected: 50–59 years (pre-retirement), 60–69 years (retirement age) and 70+ years (older age). This allowed for adequate numbers of cases in each cohort by SA2 level. As the data were broken down into further subgroups (e.g. by landlord type), having enough cases to work with was critical. Where relevant, all data in this report are represented by these three age cohorts. Within the LIRiA50+ cohort, the age distribution is predominantly at the younger end of the range, with approximately 40 per cent aged 50–59 years.

² SA2 level data were considered most informative and reliable for funding and service level boundaries (see Section 2.3 of this report).

2.4 Defining low income

As with 'older', there are different approaches to defining 'low income'. This project used equivalised total household income as a measure of low income. Equivalised total household income is the total household income adjusted by the application of an equivalence scale in order to allow comparison of income levels between households, regardless of differing size and/or composition (ABS 2018a). Equivalised total household income can be viewed as an indicator of the economic resources available to a 'standardised household'. Equivalising income accounts for larger households needing more resources to achieve the same standard of living as a smaller household (AIHW 2020).

People are considered to live in poverty when their household disposable income (after accounting for tax and housing costs) falls below a level deemed adequate for an accepted standard of living (Davidson, Saunders et al. 2020). Most relevant Australian organisations consider 50 per cent of the median or 'middle' household disposable income as a benchmark for the adequacy of household incomes for an accepted standard of living (ABS 2018a; AIHW 2020).

While 50 per cent of median equivalised household income is the most widely used measure of low income, equivalised household income is recorded in the ABS Census household files in ranges, so is not sufficiently exact to identify a 50 per cent median, but this is considered good enough for approximation. The ABS (2018), in order to compare different income levels, uses a system of quintiles (highest, second, third, fourth and lowest income ranges), with the following guidelines:

- High-income households are the 20 per cent of households in the highest equivalised disposable household income quintile.
- Middle-income households are the 20 per cent of households in the third equivalised disposable household income quintile.
- Low-income households refer to the 18 per cent of households in the lowest equivalised disposable household income quintile, adjusted to exclude the first and second percentiles.³

The AIHW (2020) also considers low-income households to be those in the second and third income deciles of equivalised household income. Note that for both the ABS and the AIHW, households in the lowest decile are excluded because household income is not always an accurate measure of the economic resources available to those with a negative, or close to nil, income (ABS 2018a; AIHW 2020).

When considering housing affordability for low-income households, the Australian National Housing Strategy (1991) recommended that 30 per cent of income be adopted as a measure for the maximum level of housing commitments for households in the bottom 40 per cent of the income distribution, now commonly known as the '30:40 rule'. This 30:40 income-based housing commitment ratio has become widely adopted as a sound measure of housing affordability, and evidence continues to show that the population groups most affected by increases in housing costs are low-income households in the private rental market (AIHW 2020; Bridge, Davy et al. 2011; Jones, Bell et al. 2007; Ong, Wood et al. 2019; Urban Research Centre 2008).

This project utilised ABS 2016 Census data for the older Australian population (50+ years) in the lowest equivalised disposable household income quintile, adjusted to exclude the first and second percentiles to represent low-income households.

³ Note that the total of the three quintiles sums to 58 per cent and not 60 per cent because the bottom two percentiles are ignored as they indicate a nil or negative income – this is considered an unlikely scenario.

2.5 Geography

To understand accessibility to housing, services, transport and other elements of everyday life that are important for ageing well, it is critical to understand where different population groups are located. This project included a detailed spatial analysis of the ABS Census data at SA2 level.

The Australian Statistical Geography Standard (ASGS) is the geographic framework (using statistical areal units) used in the release of census data by the ABS (2016a). A requirement of the release of Australian census data is that no individual-level, personal data will be identifiable, and, as such, all ABS data are aggregated to ASGS areas. Where population counts are small, a randomisation of the count is applied to protect the confidentiality of respondents (ABS 2016b).

Statistical Areas Level 1 (SA1s) have a population of between 200 and 800, with an average of around 400 people. Most of the data generated from the ABS Census are available at SA1 level. There are 57,523 spatial SA1 regions covering the whole of Australia without gaps or overlaps. SA1s are used as the building blocks for other ASGS defined regions (for more information, see <https://bit.ly/3ekDRaP>).

Statistical Areas Level 2 (SA2s) are medium-sized, general-purpose areas built up from whole SA1s. Their purpose is to represent communities that interact together socially and economically. Arguably similar in size to suburbs, they are called by suburb names. There are 2,310 SA2 regions covering the whole of Australia without gaps or overlaps. The SA2 is the smallest area for the release of ABS non-census and intercensal statistics, including the Estimated Resident Population (ERP) and Health & Vitals data (for more information, see <https://bit.ly/2V5lQnZ>).

Statistical Areas Level 3 and Level 4 are too large to be useful for this project. Local government areas (LGAs) are not designed for spatial analysis and are subject to boundary changes; therefore, they were not considered for this study. However, LGA boundaries were considered in the design of the SA2s so there is some affinity between the two.

SA2s as representations of ‘functional areas’

A functional area is the area from which people come to access services at a centre (ABS 2016a). The centre may be a rural town, a regional city, a commercial and transport hub within a major city, or the major city itself. The concept of a functional area is used at all levels of the ABS Main Structure. A centre and its functional area are represented by one or more SA2s. For example, a rural town and its functional area may be combined into a single SA2, whereas regional cities may be represented by several SA2s. Within cities, SA2s usually represent suburbs rather than functional areas.

SA2s have been designed to contain the urban area, any immediately associated semi-urban development and *any likely growth in the next 10–20 years*. This is to ensure that the SA2 boundaries remain stable over several population censuses, enabling better longitudinal analysis.

2.6 Population projections

In addition to understanding the population characteristics and geographic location of the current LIRiA50+ population, sustainable housing solutions need to consider the likely growth in that population cohort over time.

To forecast the likely LIRiA50+ population to 2032, ABS projections for the population of Australians aged 50 or over were used, and the known percentage of Australians aged 50 or over on low incomes in 2016 was applied to that estimate. The estimation starts with population projections based on ABS ERP from 2017 (base) to 2032 for all states and territories at SA2. ABS population projections start in 2017; however, our population analysis uses data from 2016 (the last available ABS Census at the time of the research) as the base year.⁴ We do not correct

⁴ Note that 2021 ABS Census data will not be publicly available until late in 2022.

for this difference in base year as it is unlikely to significantly affect overall projections. For the period 2017–31, ABS projections suggest an increase in the overall Australian population of about 25 per cent, with the population aged 50 or older projected to increase by 29 per cent.

Projections for this project were also informed by Ong, Wood et al.'s (2019) study of anticipated housing needs for Australians aged 55 or over, looking ahead to 2031. Ong, Wood et al.'s projection methodology was selected as it is the only definitive projection methodology of this kind that is recent, relevant to this work and relevant to Australia. Note, however, that Ong, Wood et al.'s (2019) projections are for all of Australia, whereas our projections aim to map change at SA2 level only. Relevant projections from Ong, Wood et al. (2019) are:

- a growing number, but shrinking share, of outright home owners, experiencing decreasing disposable incomes, contrasting with a growing number and share of mortgagors with increasing incomes
- a static number of public renters (Ong, Wood et al. assume no future investment in social housing) and a growing number and share of private renters, both sharing lower incomes and lower labour market participation
- an increase in the population receiving CRA bigger than the ABS projected demographic change.

The resultant SA2 level population statistic is then increased for each SA2 by 11.5 per cent to allow for Ong, Wood et al.'s (2019) projected overall increase in renting (over and above demographic change, which is already accounted for in the underlying ABS projections). Noting that while it cannot be assumed that the increase in renters will be exclusively or even largely made up of those on low incomes, Ong, Wood et al. (2019) also project an increasingly precarious and perhaps impoverished cohort of renters by 2032, resulting in a 19 per cent increase in CRA claims and a greater proportion of CRA claimants among LIRiA50+ (which is estimated to rise from 65% in 2026–17 to 79% in 2032, based on Ong, Wood et al.'s [2019] projections). In the absence of more information about those transitioning into the rental market, especially their wealth status, the 11.5 per cent increase rate is adopted as the best available projection. We acknowledge that we have taken Ong, Wood et al.'s (2019) Australia-wide projections and applied them evenly across states, territories and SA2s in a rather 'blunt' manner, and that this may not reflect the variances that would be felt at a finer geographic scale.

It is unlikely that growth in renters will occur evenly across all SA2s. To correct for this, we used ABS inter-census data from 2011 and 2016, which showed the numbers of LIRiA50+ moving into and out of each SA2 between census years. The data allowed us to estimate whether an SA2 experienced a net increase, decrease or no change in its share of the total SA2 LIRiA50+ population during that time. The population flow values are used to correct the LIRiA50+ projections for 2032, thus allowing for geographically varying population changes.

Caveat on projections data

The projections assume linear change and continuity of recent observed trends. They do not consider unanticipated shifts in housing policy, housing supply, population mobility or financial trends, including those possibly caused by the 2020–21 COVID-19 pandemic.

2.7 Overview of approach

In summary, the research methodology was as follows.

- The **age groups** relevant for this study were defined as those aged 50–59 years (pre-retirement), 60–69 years (retirement age) and 70 years and older (older age), providing sufficiently large groups of renters, and, especially, renters on low incomes, for analysis at small area level.
- Income was measured at the household level, adjusted for household size, using the ABS equivalised total household income data. **Low income** was defined as the lowest equivalised disposable household income quintile, excluding the first and second percentiles (which enumerate cases of nil or negative income).

- To facilitate **spatial analysis** and representation in maps, data were collected and represented at SA2 level (i.e. areas typically representing communities similar in size to suburbs and, hence, identified here by their suburb names).

The above definitions were used to identify and describe the population of LIRIA50+ in 2016. We then proceeded to project the population of LIRIA50+ at SA2 level to 2032, drawing on total population projections at SA2 level to 2032 published by the ABS. The ABS total population projections assume an increase in the relative size of the population aged 50 and over in the years to 2032. Those projections were adjusted as follows:

- The share of LIRiA50+ established above using 2016 Census data were applied to the ABS population projections to provide an **initial estimate** of the LIRiA50+ population to 2032 in each SA2, which was further amended to:
 - allow for an **increase in housing need** among older Australians anticipated by Ong, Wood et al. (2019) over and above demographic change, by increasing each SA2's population statistic by 11.5 per cent.
- Finally, to account for likely (but impossible to foresee) **uneven change** in population numbers, including renters, across SA2s, ABS inter-census data from 2011 and 2016 showing movements into and out of SA2s were used to amend LIRiA50+ projections, assuming similar population flows (gains or losses) as between 2011 and 2016 into the future.

2.8 Data access

All data used in this report are publicly available through the ABS.

3. Current demographics

- **The average low-income renter aged 50+ years in Australia is most likely to be female, be in the ‘young old’ age cohort (aged 50–64 years), live alone and have a higher need for assistance with activities for daily living than the average older Australian.**
- **LIRiA50+ people are most likely to have a lower education level (high school only) and not be in the labour force compared to other Australians aged 50+ years.**
- **This cohort is also more likely to be renting from a social or public housing provider than privately. However, in New South Wales, Queensland and Victoria over 40 per cent of the LIRiA50+ cohort are dependent on private rentals for housing. This corresponds to states with high levels of unaffordability in the private rental housing market.**

3.1 Introduction

There is a clear body of work in Australia that identifies the significant housing affordability challenges affecting both private renters and home buyers (e.g. Burke, Nygaard et al. 2020; Commonwealth of Australia 2015a; Kelly, Hunter et al. 2013). Older people are not immune to these challenges and are impacted in increasing numbers. For those older Australians with lower incomes who do not own their homes, there are extant risks of inappropriate housing, housing stress, housing instability and even homelessness. The housing available to this growing cohort of precariously housed older Australians is limited and there is a need to identify alternative housing models that support important and interrelated life domains: shelter, wellbeing, participation and inclusion. In order to provide appropriate housing to this growing cohort, we need to understand who they are and where they are. This chapter will explore some of these demographic details.

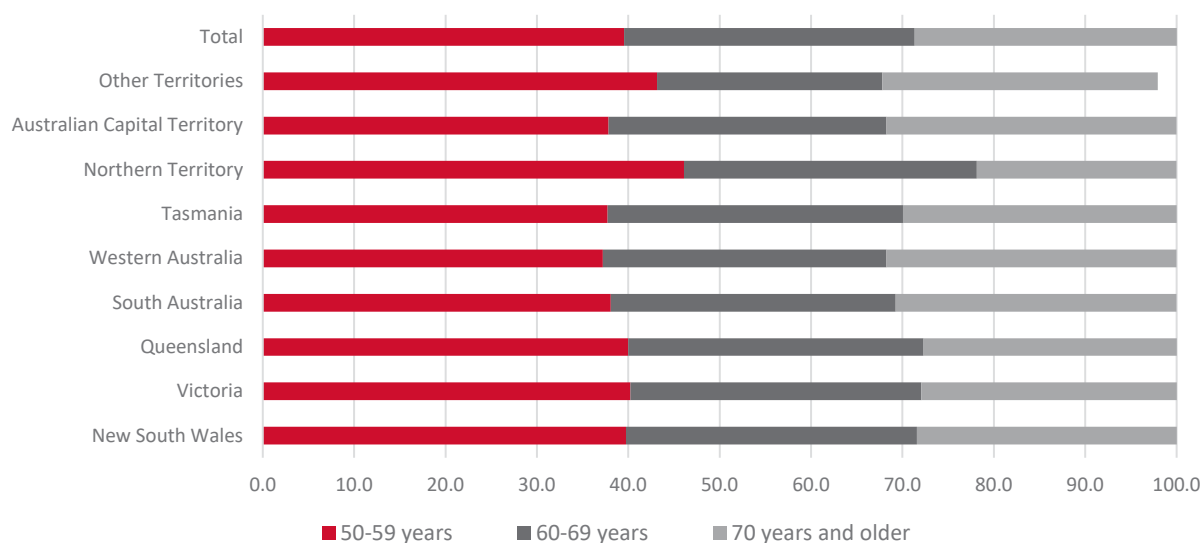
3.2 Demographic profile

A range of demographic characteristics, taken from the ABS 2016 Census, were considered to understand who this LIRiA50+ cohort represented. This type of information is critical in the planning and design of innovative housing for an older, low-income population. Demographic characteristics such as age, living alone and need for assistance with daily living may influence the size and style of housing that it is required. Levels of education and employment are indicative of the ability to leverage finance for future housing aspirations.

Age

For the whole of Australia, the LIRiA50+ population cohort is made up of 39.5 per cent aged 50–59 years and a further 31.8 per cent aged 60–69 years. This means less than 29 per cent are currently aged 70 years and over. This varies very little by state and territory (see Figure 1). With increasing longevity a reality for Australia's population, this means we need to have sustainable, long-term housing solutions to enable this cohort to age in place for another 20–30 years.

Figure 1: Age distribution of LIRiA50+ population by state and territory



Source: ABS Census (2018).

Gender

The LIRiA50+ cohort reflects the general Australian older population in being slightly more likely to be women (55%) than men. This did not vary significantly by state or territory.

Household characteristics (living alone)

The ABS Census provides data on 'Family Characteristics', including couples living in de facto and registered marriages, step and blended families, one parent families and lone person households. These data provide information about the composition of households and families to better understand how family structures are changing in Australia and to add context to other individual and household level data.

Of particular importance when considering the housing and support needs of older Australians is the likelihood of living in a lone person household. Individuals in the LIRiA50+ cohort are almost twice as likely to be living alone than the total Australian population aged 50+ years, with 38 per cent living alone, compared to 20 per cent of all Australians aged over 50. Living alone suggests a level of economic and social vulnerability that needs to be considered in providing housing that allows good access to services and community connections (Forward, Kahn et al. 2022; Smith and Victor 2019). A large population cohort that is living alone may also influence demand in certain housing styles, design and locations that need to be considered by planners and developers.

Core need for assistance with daily activities

This ABS Census variable measures the number of people with a profound or severe disability. People with a profound or severe disability are defined as needing help or assistance in one or more of the three core activity areas of self-care, mobility and communication, due to a disability, long-term health condition or old age. There are four ABS categories: has a need, does not have a need, not stated and not applicable (overseas visitor).

A core need for assistance with daily activities is included in the profiling of the LIRiA50+ cohort for several reasons. First, it can be a determinant of the need for services and support later in life, which is a critical component of being able to age well. Second, it can be an indicator of the likelihood of not being in the labour force. It is also a potential indicator of the demand for a particular type of housing (e.g. with universal design features, no stairs, in a walkable neighbourhood, and close to transport options and/or services).

The ABS data (see Table 1) show that, compared to the overall population of Australians aged 50+ years, the LIRiA50+ cohort is considerably more likely to have support needs: 18.4 per cent of the total population compared to 10.6 per cent of the overall 50+ population. This disparity is consistent across all states and territories.

The need for assistance with daily activities generally increases with age. ABS data highlighted that, as anticipated, those in the older cohort (70+ years) were more likely to have a need for assistance than those in the younger cohort.

Table 1: Reported 'core needs for assistance with daily activities' by state/territory*

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Total
Total pop. 50+	2,614,882	1,961,566	1,660,357	627,521	811,108	199,476	71,411	115,947	8,064,495
Pop. 50+ with need for assistance	292,874	217,275	168,904	71,201	67,256	22,860	4,797	10,910	856,202
% pop. 50+ with need for assistance	11.2%	11.1%	10.2%	11.3%	8.3%	11.5%	6.7%	9.4%	10.6%
LIRiA50+ pop.	216,876	134,530	146,506	57,272	54,025	17,963	6,622	7,040	640,970
LIRiA50+ pop. with need for assistance	42,791	23,968	25,669	10,531	8,890	3,618	1,218	1,482	118,195
% LIRiA50+ pop. with need for assistance	19.7%	17.8%	17.5%	18.4%	16.5%	20.1%	18.4%	21.1%	18.4%

* Note that while data for 'Other territories' is included in the Australian total, it does not appear as separate data in the table.

Source: ABS (2018).

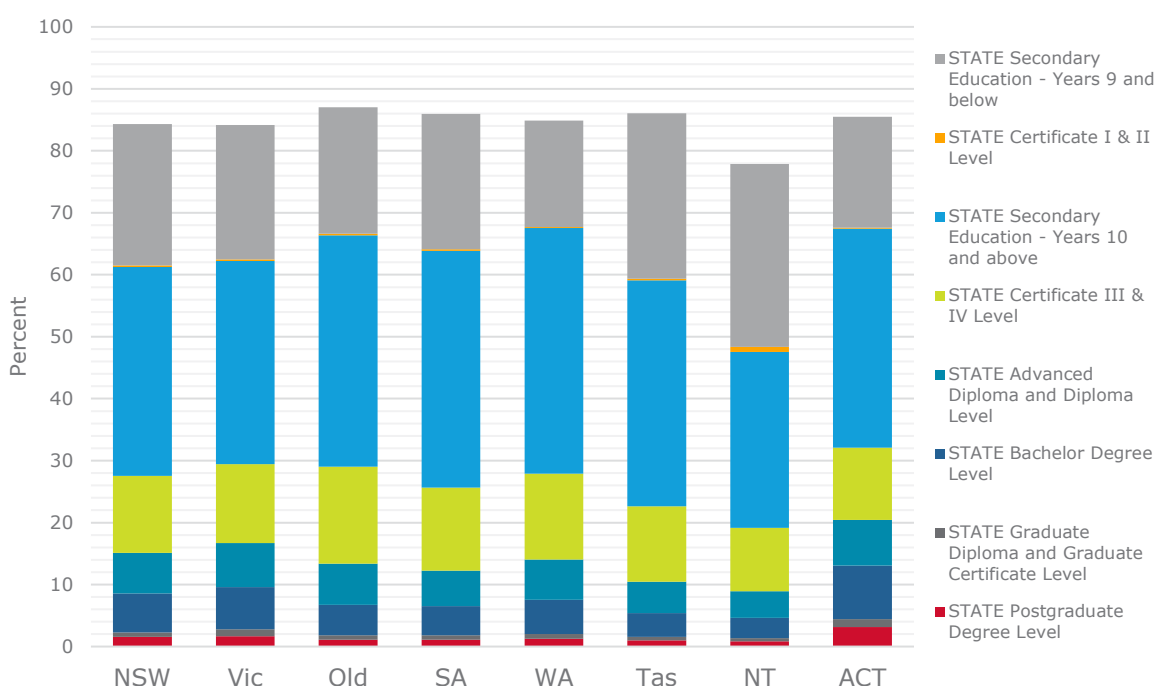
The difference in the proportion of people needing assistance shows the need for secure, affordable and innovative housing solutions that foster opportunities to age well in place for this cohort of Australians. Innovative housing models that incorporate universal housing design and good access to a system of care and support for the LIRiA50+ population will enable a large cohort of older Australians to better age in place.

Education level

The ABS Census variable 'Level of Highest Educational Attainment' has eight, one-digit categories: postgraduate degree, graduate diploma and graduate certificate, bachelor's degree, advanced diploma and diploma, certificates III and IV, secondary education – Years 10 and above, certificate I and II, and secondary education – Years 9 and below. Education levels are strong indicators of employment opportunities across the life course and can represent a likelihood of accumulated wealth and home ownership levels. There is little variation in education outcomes by age cohorts.

Apart from the Australian Capital Territory and Western Australia (at about 17%), approximately 20 per cent of LIRiA50+ left school at or before reaching Year 9. The Northern Territory has the highest proportion, with 29.5 per cent having a Year 9 or lower level of education. A further 30–40 per cent in each state or territory (except the Northern Territory with 28.4%) have only a secondary school level of education. This means that over two-thirds of this population cohort have only a high school education or less. This low educational attainment adds to the challenge this cohort faces in moving out of the lower income bracket and rental cycle.

Figure 2: LIRiA50+, highest education level attained by state and territory



Note: Figure excludes the following data categories – supplementary codes, not stated, overseas visitor and not applicable.

Source: ABS (2018).

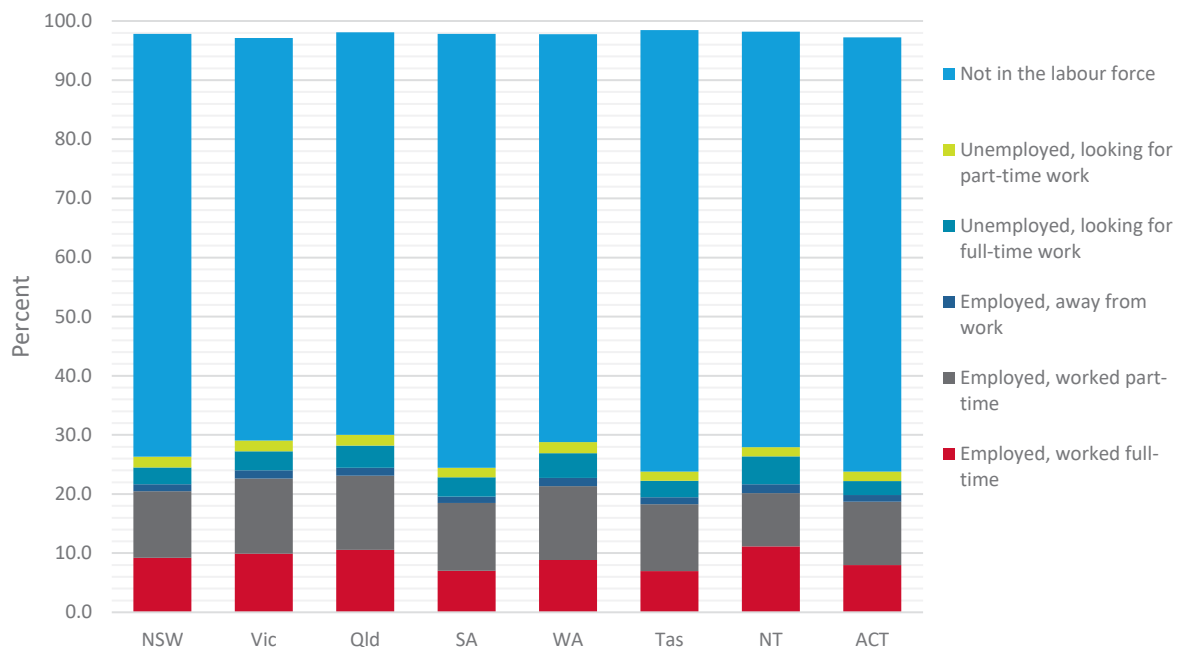
Labour force status

Older people's continued engagement in the workforce is, and will continue to be, an important objective for the fitness of the Australian economy as the population ages. There are many potential benefits for individuals who continue to work longer, including enhanced financial security and improved wellbeing and self-esteem, which, in turn, reduces demands on broader health and welfare systems (Australian Human Rights Commission 2015).

ABS Census data use nine categories for labour force status: employed, worked full-time; employed and worked part-time; employed and away from work; unemployed, looking for full-time work; unemployed and looking for part-time work; not in the labour force (includes retired); not stated; not applicable; and overseas visitor. This project focused on the first six of these categories.

Almost 71.7 per cent of the LIRiA50+ population (approximately 450,000 individuals) were stated as 'not in the labour force' at the time of the 2016 Census, with a further 5.2 per cent stating they were unemployed and seeking either full-time or part-time work (see Figure 2). In fact, less than 10 per cent of the total LIRiA50+ population were employed full-time. This varied slightly, from just over 7 per cent in South Australian and Tasmania to 11.3 per cent in the Northern Territory but is consistently low in all areas of Australia.

Figure 3: Labour force status for LIRiA50+ by state and territory



Source: ABS (2018).

For the LIRiA50+ cohort, 52.0 per cent of those aged 50–59 years and 76.6 per cent of those aged 60–69 years were 'not in the labour force'. This compares to 20.7 per cent and 54.1 per cent of the total Australian population aged 50–59 years and 60–69 years, respectively, highlighting a disparity between this cohort and the general older Australian population.

The 'not in the labour force' category can be complex to understand; it may include those who have retired, those who have given up looking for work and those unable to work because of caring roles or a long-term disability. Many factors affect workforce participation in later life, including education levels, financial resources, disability or carer status, and, importantly, available work opportunities. Despite general trends towards the increasing participation of older workers in the Australian labour force, under-employment of older workers and age discrimination in the employment sector have been recognised as pervasive issues (Australian Human Rights Commission 2015; Councils on the Ageing 2018; DOME Association 2018).

According to the ABS Labour Force Survey, labour force participation rates of both men and women aged 65+ years have increased markedly in the past 20 years. In 1995, about 10 per cent of men aged 65+ years were in the workforce compared to 18 per cent in 2015. For women, the labour force participation rate has increased from 3 per cent in 1995 to approximately 10 per cent in 2015 (ABS 2017). According to this same survey, labour force participation among 'mature aged workers' (aged 55–64 years) has also increased dramatically in recent years, especially for women, with about 60 per cent of women in this age group working in 2015 compared to less than 30 per cent in 1995.

Facilitating or encouraging older workers to stay in the workforce longer is often reported as a solution to housing precarity (Ong, Wood et al. 2021); however, as these figures imply, this solution requires an appreciation of the challenge ahead given that the majority of LIRiA50+ are not in the labour force, and generally have low levels of education and higher needs for assistance. Assuming there were sufficient new opportunities to (re)enter the workforce at the age of 50+ years, the ability of this cohort to accumulate enough wealth to enter the housing market is very low. With few personal resources, traditional home ownership is likely to remain out of reach for this population cohort; instead, the cohort will continue to rely strongly on social and private rental markets or innovative housing solutions to meet its housing needs.

3.3 Distribution of landlord type

ABS 2016 Census data on selected dwelling and household characteristics, in particular, the variable of 'landlord type' applicable to 'occupied private dwellings being rented', have been utilised for this study. This ABS Census question had 10 variables, which, for the purpose of this study, have been collated into three broad categories:

- private landlords
- social and public housing landlords (includes housing authorities, church groups, community and housing cooperatives)
- other (not stated and person not in the same household).

According to the ABS 2016 Census data, within the LIRiA50+ cohort across Australia, over 400,000 individuals were renting from a private landlord. A further 226,406 were in social or public housing tenure arrangements, and 32,650 were in some form of social housing (e.g. church group housing or community and housing cooperatives).

Focusing on the balance between private landlords and social/public housing landlords (Figure 4), we see wide variations by state and territory, most likely reflecting the quantity of available housing stock and the variations in policies around priority populations. Comparing landlord mix in the LIRiA50+ population, we see an even spread across private and public/social landlord types in South Australia (48% and 46%, respectively). This compares to the Australian Capital Territory and the Northern Territory, where much larger proportions of the LIRiA50+ population are living in social and public housing (mainly comprised of housing authority stock) than in private rental. Meanwhile, Victoria, Queensland, Tasmania and New South Wales have higher proportions reliant on private landlords. For Victoria and Queensland, in particular, this represents 67 per cent and 68 per cent of their LIRiA50+ cohorts, respectively. Of course, these mainland eastern states also have much higher numbers of older, low-income renters in general, resulting in much higher demand being placed on limited and expensive private rental markets.

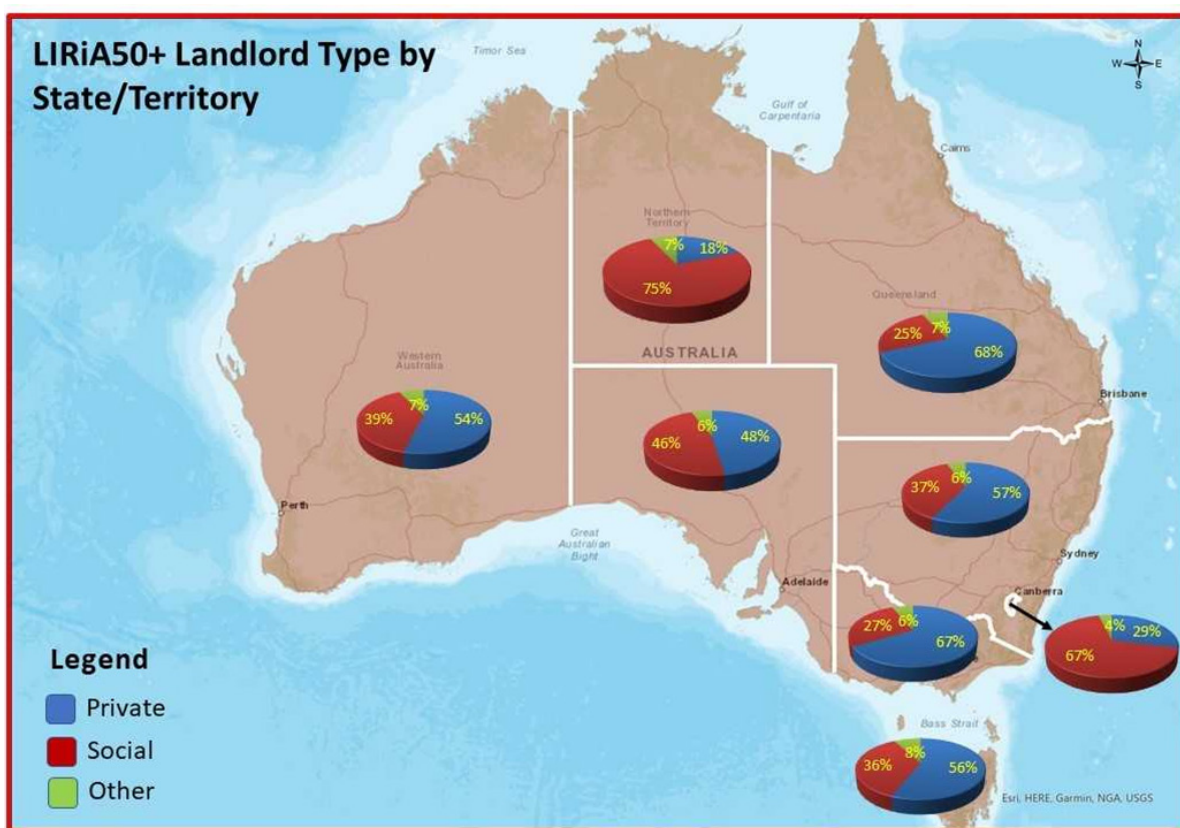
These variations are not surprising considering that responsibility for housing in Australia is shared between all three levels of government. As outlined by AHURI (2018), the Australian Government has responsibility for the policy levers impacting on housing demand, but it is state and territory and/or local governments that are chiefly responsible for housing supply. All states and territory governments in Australia have developed housing strategies that outline the priorities, actions and monitoring processes for their jurisdictions; however, these key policy documents vary considerably in their recognition of, and planning for, the needs of older people.

For example, the *NSW ageing strategy 2016–2020* (NSW Government 2016: 7) acknowledges social housing is a safety net for older people and states that 'the frail aged and people living with a disability or a serious mental illness will continue to be supported'. However, there is no distinct priority status for older, low-income people. The Queensland Government (2016: 10) established an advisory taskforce on the residential transitions of older Queenslanders, which recommended removing barriers to accessing housing options and the related support needs of older people to improve choice, affordability and equity. In Tasmania's *Affordable housing strategy 2015–2025* (Housing Tasmania, 2015) older people are identified as one of five vulnerable cohorts in housing stress. The accompanying *Action plan 2019–2023* (Housing Tasmania 2019) includes strategies for upgrading and realigning the public housing portfolio to better meet the needs of older tenants.

Other jurisdictions make little mention of the older cohort of public housing tenants in housing policy documents. The Victorian Government's (2017) *Homes for Victorians: affordability, access and choice* has no specific initiatives for meeting the needs of older people in social or public housing. South Australia's *Our housing future 2020–2030* (South Australia – Housing Authority 2019) aims to redefine and reform SA's housing system over the next 10 years. However, while the strategy acknowledges that over half (52%) of social housing residents are aged 55 years and over, there is no specific focus on older people in terms of eligibility and access to public housing. In the Northern Territory, which has a low proportion of the population aged 55 years, no strategic directions specifically directed to the housing needs of older people are made in *A home for all Territorians – the Northern Territory housing strategy 2020–2025* (Department of Local Government, Housing and Community Development 2019)

The distribution of the LIRiA50+ cohort by rental type also needs to be considered within the context of a recent Productivity Commission (2021) report that highlights the persistent and steady reduction in the number of public housing dwellings in Australia over the past few decades. In the period 2006–19, the number of public housing dwellings declined by 11 per cent, equating to a loss of 36,200 homes (AIHW 2020). Numerous commentators have described the challenges the public housing sector faces with this steady decline over the last two decades and demand far exceeding supply (AHURI 2020; Groenhart and Burke 2014; Hayward 1996; Jacobs, Atkinson et al. 2010). Pressures and challenges on public housing (and social housing generally) have the potential to impact on the housing choices available to lower income, older households. The protracted period of housing unaffordability nationally, extending across both the home ownership and private rental markets since the 1980s (Yates and Milligan 2007), has affected all cohorts, including older households, reducing housing choices and limiting movement through the housing market.

Figure 4: LIRiA50+ population: landlord type by state and territory



Note: figures are not given here at the SA2 level as small numbers across many cells make the figures unreliable.

Source: ABS (2016a; 2018a).

The lack of public housing suggests that, increasingly, future older renters will need to turn to the private market to secure housing. Figure 4 shows that Victoria, Queensland and New South Wales have the highest proportions and highest numbers of the LIRiA50+ cohort reliant on private landlords, at 66,125, 72,550 and 93,660 individuals, respectively.

To better understand the current rental market and how affordable it is to the LIRiA50+ population, and other older Australians more generally, SGS Economics and Planning in partnership with National Shelter, Bendigo Bank and the Brotherhood of St Laurence produced the rental affordability index (RAI).⁵ Using this index, it is clear Victoria, Queensland and New South Wales are also the states where rental affordability is at its lowest (particularly in the capital cities). These areas range from an average RAI score in the low 70s (unaffordable) to the low 30s (extremely unaffordable). In fact, the index shows that, in all three states where data are available, there are no postcodes where even a one-bedroom dwelling is considered very affordable, affordable or even acceptable for a single person on a fixed income. Ong, Wood et al. (2019) provide further specificity for older people in general, arguing that unmet demand for public housing from among private rental households aged 55 years and over could rise by 78 per cent between 2016 and 2031 (i.e. from 200,000 to 440,000 households).

This examination of the LIRiA50+ cohort in relation to their current housing status highlights the ongoing need for sustainable, affordable housing that can enable them to age in place. While the public and social housing sectors may not be able to meet or prioritise this burgeoning need, the private rental sector is not necessarily a solution either, with high unaffordability in many locations and a lack of security and suitability for older tenants on low incomes.

⁵ See: <https://www.sgsep.com.au/maps/rai/australia-rental-affordability-index-dec20/>.

4. Population mobility and projections

- **Almost every SA2 reported some change in the LIRiA50+ population between 2011 and 2016, but overall net flows were small. This indicates that the LIRiA50+ population, in line with the wider population aged 50+years in Australia, is not highly mobile. Low levels of mobility indicate a stable demand for housing supply by location.**
- **The majority of SA2s expecting more than a 100 per cent increase in population by 2032 are in peri-urban and outer-suburban locations across all states and territories.**
- **However, there are also many regional locations that are likely to see significant increases in the population of older, low-income renters.**
- **Significant populations changes, often in areas with limited resources, require innovative planning strategies that begin now to address projected housing needs in 10 years' time.**

4.1 Introduction

To enable good planning of future affordable housing needs, policy makers, housing providers and developers need to understand where rental and public housing demands are likely to manifest in the future. This requires understanding both population mobility (where are older people likely to move to and from) and also population growth (how many older people can any particular area expect). The following analysis explores both of these trends.

4.2 Mobility patterns

Although we cannot identify the movement patterns of LIRiA50+ at a household level due to the high levels of confidentiality with ABS Census data, we are able to use population data to identify the flows of movement of the LIRiA50+ cohort in and out of each SA2 geographic region across Australia as an indicator of residential mobility. These data were compiled with ABS Census data for 2011 and 2016, utilising 'usual residence' information at the SA2 level, excluding those who had moved outside of Australia or who did not complete the 2016 Census due to death or other reasons. For this analysis, movements are termed 'in-flows' and 'out-flows' to represent the movement patterns of LIRiA50+ by SA2, with the term 'net flow' used to represent an overall change in LIRiA50+ population counts for a given SA2 from 2011 and 2016.

Almost every SA2 area reported some change in the population of LIRiA50+ between 2011 and 2016, but overall net flows were small. In general, the population aged 50+ years in Australia is not highly mobile. This is indicative of other research on population mobility at older ages, suggesting that this is a highly stable population. The following three maps (Figures 5–7) highlight some of the key regions of high mobility.

In New South Wales (see Figure 5), Liverpool and Fairfield SA2s have the largest population of LIRiA50+ individuals, but both show a modest overall decline in LIRiA50+ population between 2011 and 2016 (–5.7% and –10.8% of 2016 population size, respectively). In contrast, Cabramatta–Lansvale SA2 has the seventh largest population count of LIRiA50+, with a stable population based on minimal net change in LIRiA50+ between 2011 and 2016 (n = +28). Riverwood SA2 experienced the highest net flow increase for New South Wales of 202 LIRiA50+ individuals (+15.8%), becoming the seventh highest SA2 LIRiA50+ population in 2016.

Other SA2s in New South Wales with notable in-flows of LIRiA50+ from 2011 to 2016 include Waterloo–Beaconsfield and Penrith. In contrast, the Sydney–Haymarket–The Rocks SA2 had a notable reduction in LIRiA50+, with 314 leaving between 2011 and 2016. This is potentially attributable to significant reductions in public housing supply within this SA2 during this time.

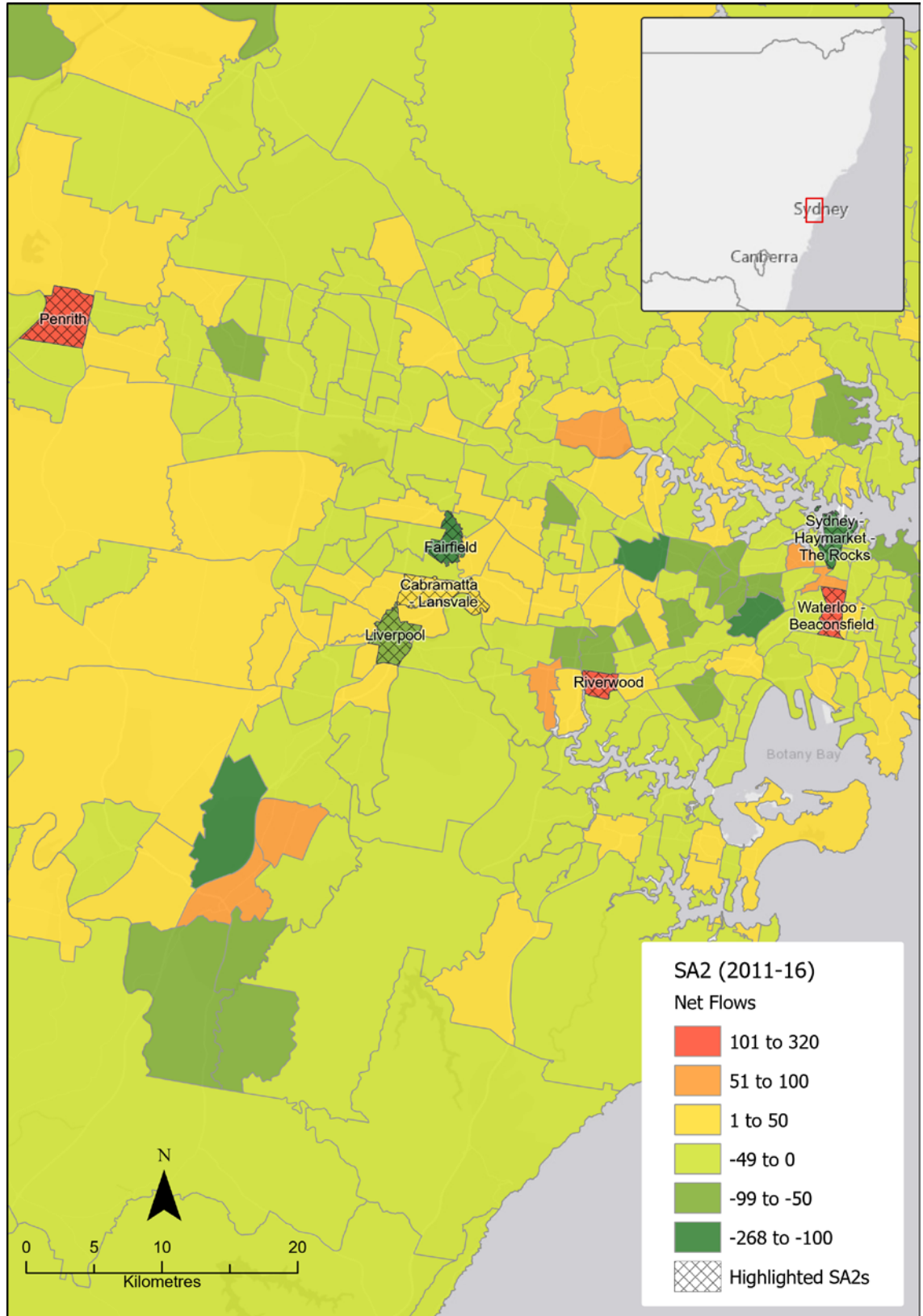
In Victoria (see Figure 6), Dandenong and Corio–Norlane, both peri-urban locations, had the largest LIRiA50+ populations, and both experienced low levels of net flow change between 2011 and 2016 (n = +25 and –10, respectively). In contrast, Ballarat South had the fourth largest LIRiA50+ population in Victoria and was the sixth ranked SA2 in Australia for net flow increases by SA2 (n = +181, representing 15.4 per cent of its 2016 LIRiA50+ population). Other Victorian SA2s with notable in-flows of LIRiA50+ from 2011 to 2016 and smaller out-flows include Wonthaggi–Inverloch and Ashwood–Chadstone. Mount Eliza, south of Melbourne, represented the SA2 with the largest loss of LIRiA50+ population (seen in Figure 6 as the darkest green SA2). In the 2011–16 intercensal period, this represented a loss of 139 older, low-income renters, counterbalanced with an in-flow of only 38 LIRiA50+. These figures need to be placed within the context of the overall older population. There are 6,932 persons aged 50+ years in the Mount Eliza SA2 of whom 128 or 1.85 per cent are low-income renters. When examining this area on the SGS RAI, it is rated as ‘unaffordable’ for any household income of less than \$50,000 per annum.

In Caboolture SA2, Queensland (see Figure 7), there are a total of 8,759 persons aged 50+ years, of whom 1,669 or 19.05 per cent are low-income renters. Caboolture has the fourth largest population of LIRiA50+ and largest net flow increase (+322) of all Australian SA2s, (this represents a net increase equivalent to +19.3% of its LIRiA50+ 2016 population). Caboolture South SA2 shares its border with Caboolture, and also has a large LIRiA50+ population (the fifth largest in Queensland, at 21.64% of its population). Caboolture South also experienced a similarly large net flow increase from 2011 to 2016.

Inala–Richlands SA2 had the eighth largest population of LIRiA50+ in Australia for 2016, with a somewhat stable population based on minimal net change in LIRiA50+ between 2011 and 2016 (n = +28). Other SA2s with notable in-flows of LIRiA50+ from 2011 to 2016 include North Lakes–Mango Hill and Caloundra West, while SA2s with notable out-flows include Woodridge and Noosa Hinterland.

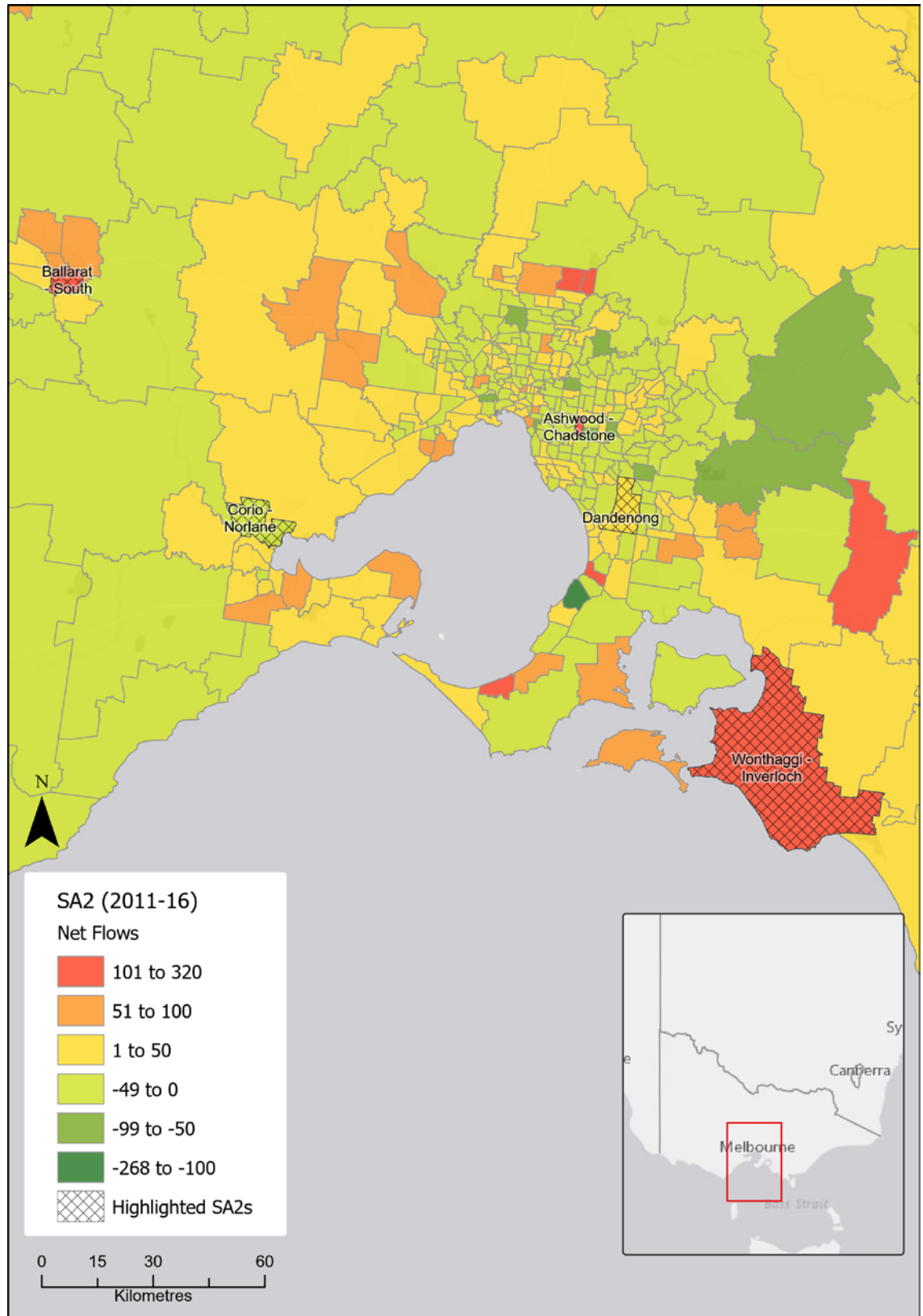
In order to support older Australians to age in place we need to consider relevant housing supply within the context of neighbourhood and community support, access to services and social networks, and a sense of autonomy and belonging (Faulkner, Verdouw et al. 2021). Low levels of mobility indicate a stable demand for housing supply by location. As such, using ABS Census data to map older, low-income renters is likely to enable good planning of where rental and public housing demands are likely to remain high in years to come. As such, any new affordable housing developments or public/social housing options aimed specifically at an older population should rely on current population patterns to supply innovative housing where the population with the greatest need is already located.

Figure 5: Net population flows of the LIRiA50+ 2011-16 for NSW SA2s



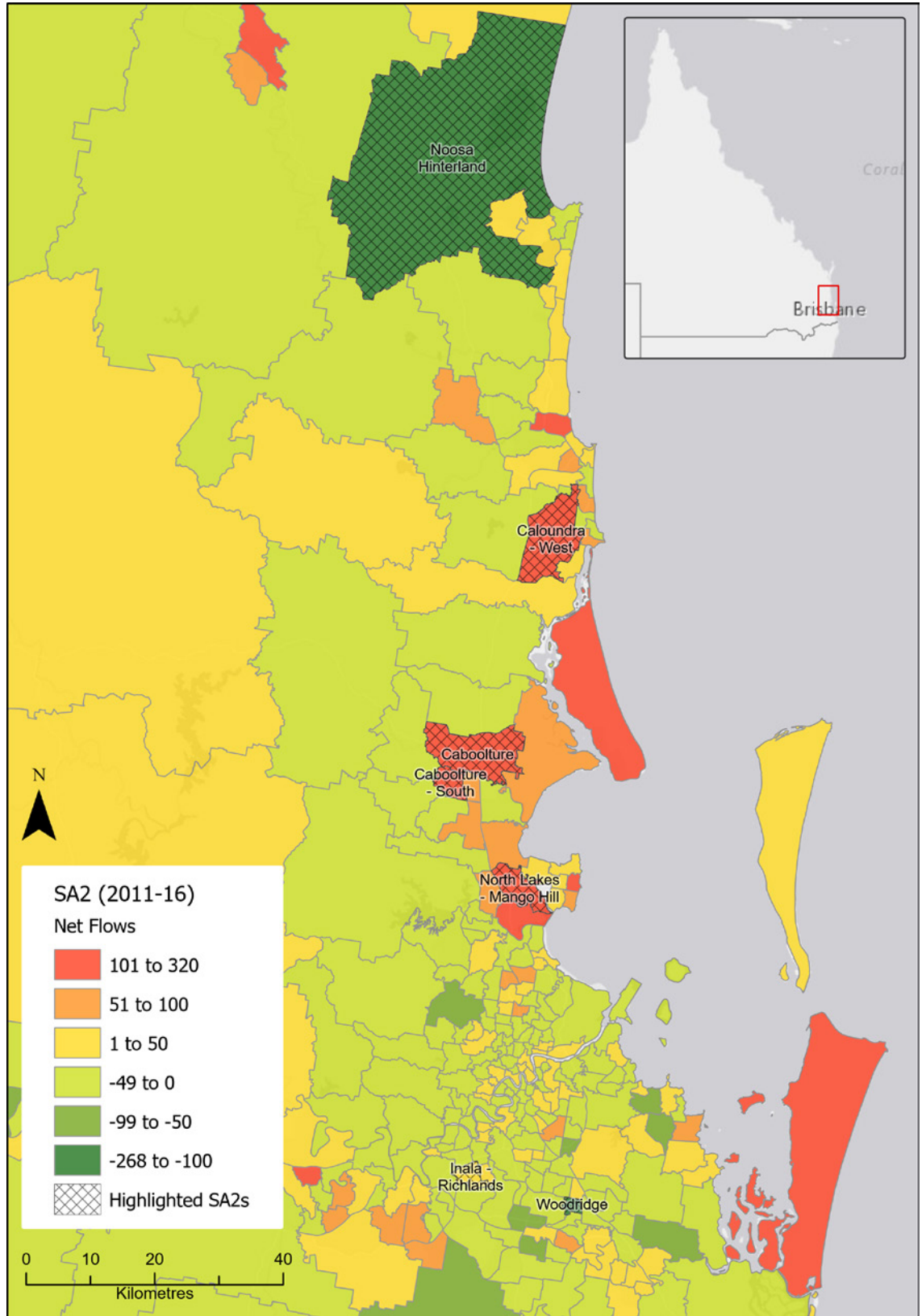
Source: ABS (2016a; 2020), ESRI et al., (2021).

Figure 6: Net population flows of the LIRiA50+ 2011-16 for Victoria SA2s



Source: ABS (2016a; 2020), ESRI et al. (2021).

Figure 7: Net population flows of the LIRiA50+ 2011-16 for Queensland SA2s



Source: ABS (2016a; 2020)

4.3 Population projections

There is now widespread recognition that Australia's population is ageing and that this has important implications for the national economy and society. Yet there is often considerable misunderstanding of the nature, scale, location and implications of population ageing in Australia. This is despite the very high degree of confidence we can have around population projections. This high degree of confidence is because Australia's older population of the 2030s and 2040s is already in Australia and are aged in their 40s and 50s. We not only know their numbers but also where they live and their economic and social characteristics and, as shown in the last section of this report, we know that, in terms of mobility, they are generally geographically stable. This can provide us with a clear window through which to view the size and characteristics of Australia's future older population.

The population projections referenced in this study have been produced by the ABS for the Australian Government. These projections were derived from estimated residential population counts by single year of age and sex from 2017 (base) to 2032 for all states and territories at SA2 level. The medium modelled population projection scenario has been utilised to derive estimates for the final projection year in the series (2032). Calculations of LIRiA50+ for 2032 were further informed by Ong, Wood et al.'s (2019) study of anticipated housing needs for Australians aged 55 or over.

As expected, the majority of SA2s expecting more than a 25 per cent increase in population by 2032 are in urban, capital city locations across all states and territories. However, there are a significant number of peri-urban and regional locations that are also likely to see significant increases in the population of older, low-income renters. The following series of maps (Figures 8–11) highlight the key urban SA2s for states and territories that are expected to see large increases in the proportions of older, low-income renters.

In New South Wales (see Figure 8), the inner-western suburbs are expecting increases in older, low-income renters of around 40–50 per cent. However, some of the outer-western suburbs are also expecting significant increases in LIRiA50+ populations. For example, Austral–Greendale SA2 is expecting a 275.83 per cent increase (from 211 older, low-income renters to 793), while the adjoining Cobby–Leppington SA2 is expecting an increase of 431.91 per cent (188–1,000) in the same 10 year period. Notable regional locations also expecting large increases in LIRiA50+ populations are Nowra, with 58.25 per cent (951–1,505) and Shellharbour–Flinders, with a 158.86 per cent increase (381–971).

In Queensland, similar to New South Wales, most of the very high growth in LIRiA50+ populations is expected to occur in the outer-urban and peri-urban regions. For example, south of Brisbane, Pimpana SA2 and neighbouring Coomera SA2 are expecting increases in the LIRiA50+ population of 725 per cent and 396 per cent, respectively (see Figure 9). For Pimpana, this means an increase from 236 older, low-income renters in 2016 to 1,947 LIRiA50+ individuals in 2032; and for Coomera this represents growth from 356 LIRiA50+ individuals in 2016 to 1,766 in 2032. Closer to Brisbane, Redlands SA2 will rise by 85 per cent, from 734 LIRiA50+ to 1,358 older, low-income renters. Beaudesert will increase 104 per cent, from 678 in 2016 to 1,384 LIRiA50+ in 2032.

The other region in Queensland expecting high increases in low-income, older renters is the Sunshine Coast (see Figure 9). In particular, the Beachmere, Caboolture and Caboolture South SA2s will have increases of 103, 116.9 and 121.6 per cent, respectively. In this cluster of adjoining SA2s, this is a rise from 3,577 low-income, older renters in 2016 to 7,719 individuals in 2032. Caloundra SA2 is also expected to have an increase of 239.7 per cent in the LIRiA50+ population, increasing from 527 in 2016 to 1,790 older, low-income renters in 2032.

A similar trend can be seen in Victoria (see Figure 10), with outer-urban and peri-urban SA2s expected to see the highest growth rates in LIRiA50+ populations. For example, there are expected to be large increases in the proportion of LIRiA50+ populations in the outer-west SA2s of Bacchus Marsh (103.2%), Melton South (186.9%), Melton West (151.9%), Sunbury South (99.3%) and Tarneit (179.6%). These five SA2s alone will see an increase in the LIRiA50+ population from 2,433 older, low-income individuals to 5,944 people looking for affordable rented accommodation. Considering that a large proportion of these people are likely to be living alone, this could equate to a need for an additional 1,500–2,000 suitable properties available for rent in this small out suburban region alone.

Another peri-urban region north of Melbourne is also expected to see a cluster of SA2s with significant rises in LIRiA50+ populations. Doreen (828.1%), Wollert (2,895.2%), Mernda (799.6%) and Craigieburn (166.3%) SA2s all had relatively low populations of older, low-income renters in 2016 – less than 350 individuals per SA2. However, by 2032 this will rise from a total of 884 older, low-income renters in the region to 8,088 older, low-income individuals looking for affordable accommodation.

Figure 11 highlights SA2 areas of note in Western Australia. Again, this emphasises that the greatest population increases are associated with outer-suburban and peri-urban locations. South of Perth, the peri-urban locations of Baldivis SA2 can expect a population increase of older, low-income renters of 292.6 per cent (337 individuals in 2016 to 1,323 in 2032); Mandurah North is projected to have a 162 per cent increase (374–980) and Bertram–Welland (West) SA2 is likely to have a 438.5 per cent increase (166–894).

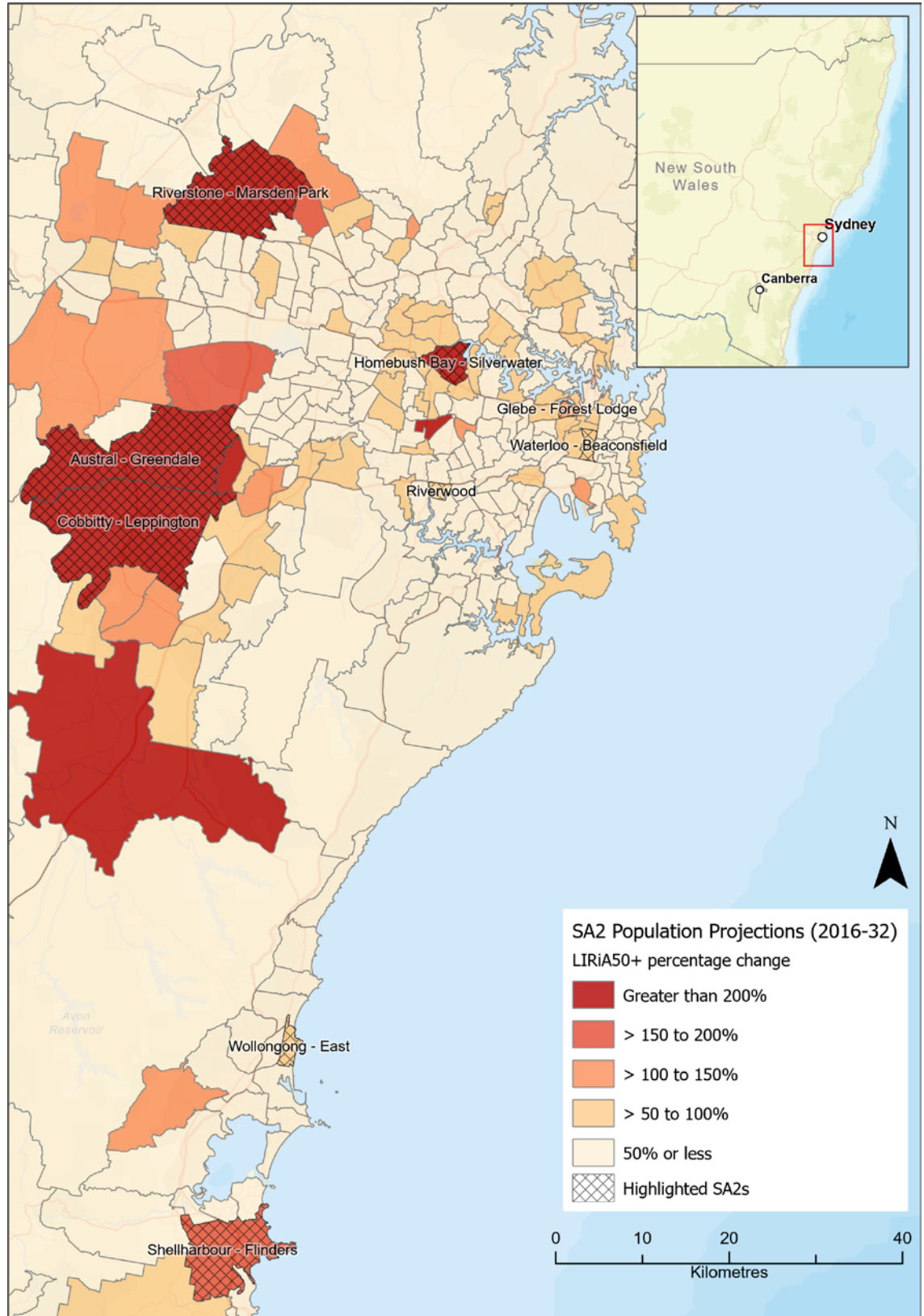
In the northern peri-urban fringe of Perth, the Alkimos–Eglinton SA2 is expecting a 4,405 per cent increase in older, low-income renters, rising concerningly from 97 individuals to 4,373. Yanchep SA2 is expecting a 399.3 per cent increase (from 150 LIRiA50+ to 749), and Butler–Merriwa–Ridgewood is expected to increase from 498 LIRiA50+ persons to 1,195 (a 140% increase).

Interestingly, Tasmania, the Northern Territory and the Australian Capital Territory show no significant population shifts across any SA2s, while, in South Australia, increases are only expected in one or two peri-urban locations (Victor Harbor, Seaford and Aldinga SA2s). This underscores the spatial disparity in population change and the importance of considering different needs across states, territories and regions when planning for future housing supply needs.

In addition to these peri-urban and outer-suburban areas, the projected data highlight strong population increases (between 40% and 100%) in many regional centres across Australia up to 2032. For example, in New South Wales, increases in LIRiA50+ populations are expected in Orange North SA2 (117.5%), Muswellbrook (75.1%) and Maitland West SA2 (126.2%). In Victoria, increases in LIRiA50+ populations are expected in Horsham (48%), Shepparton (47%), Ballarat North (72.1%) and Wodonga (93%). For South Australia, Victor Harbor (68%), Port Lincoln (40%) and Murray Bridge (61.4%) are likely to see population increases of older, low-income renters. Similarly, Albany (54.6%) and Busselton (107.3%) in Western Australian, and Sorell–Richmond (97.1%) in Tasmania, are expecting increases in older, low-income renters.

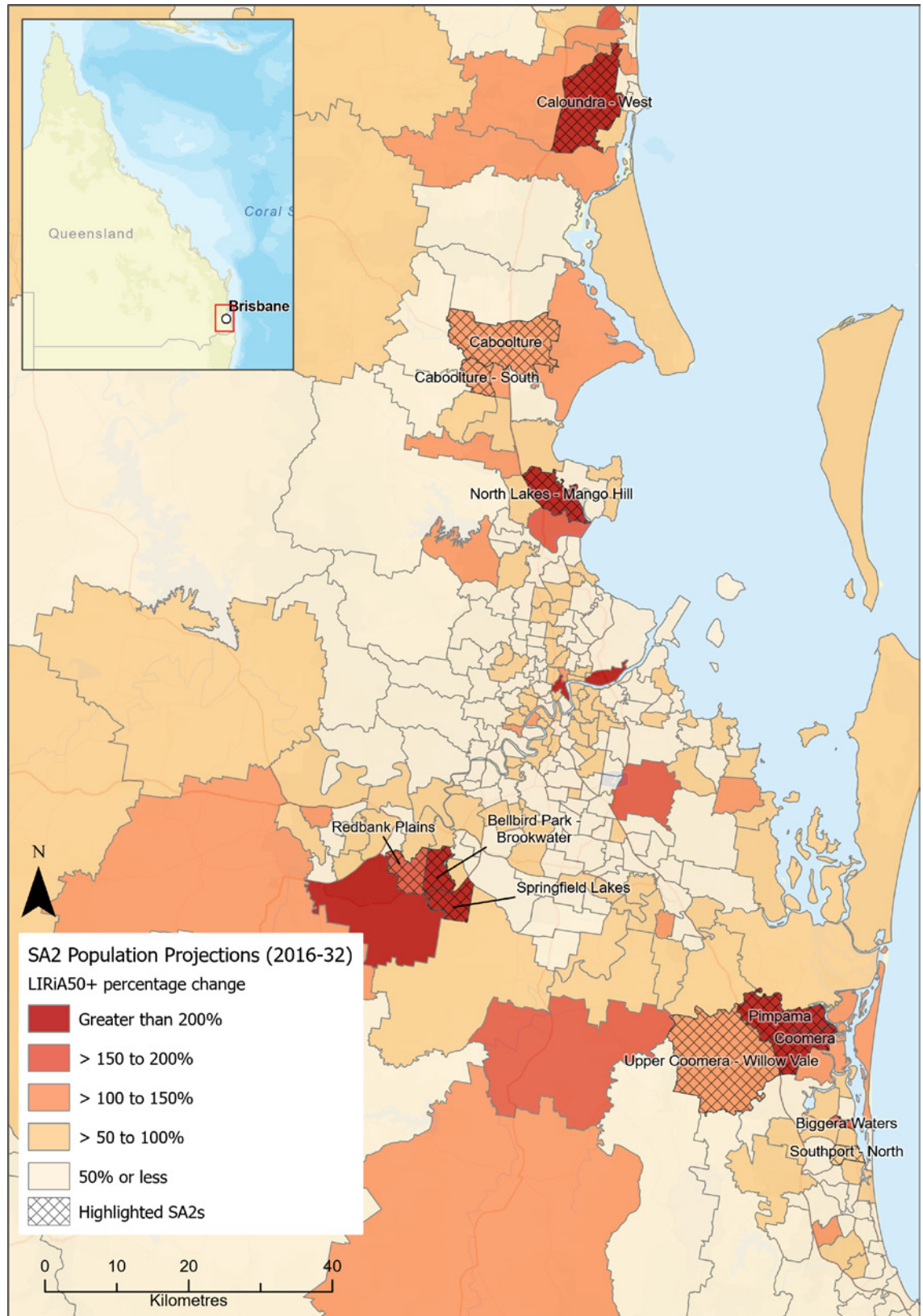
These proportional increases in peri-urban and outer-suburban locations are significant and need careful long-term planning to ensure the right housing stock is provided in the right places. This is particularly the case in regional and rural Australia where significant populations changes, often in areas with limited resources, need planning strategies that begin now to address these projected needs in 10 years' time.

Figure 8: Population projections for LIRiA50+ for the Greater Sydney Area, NSW



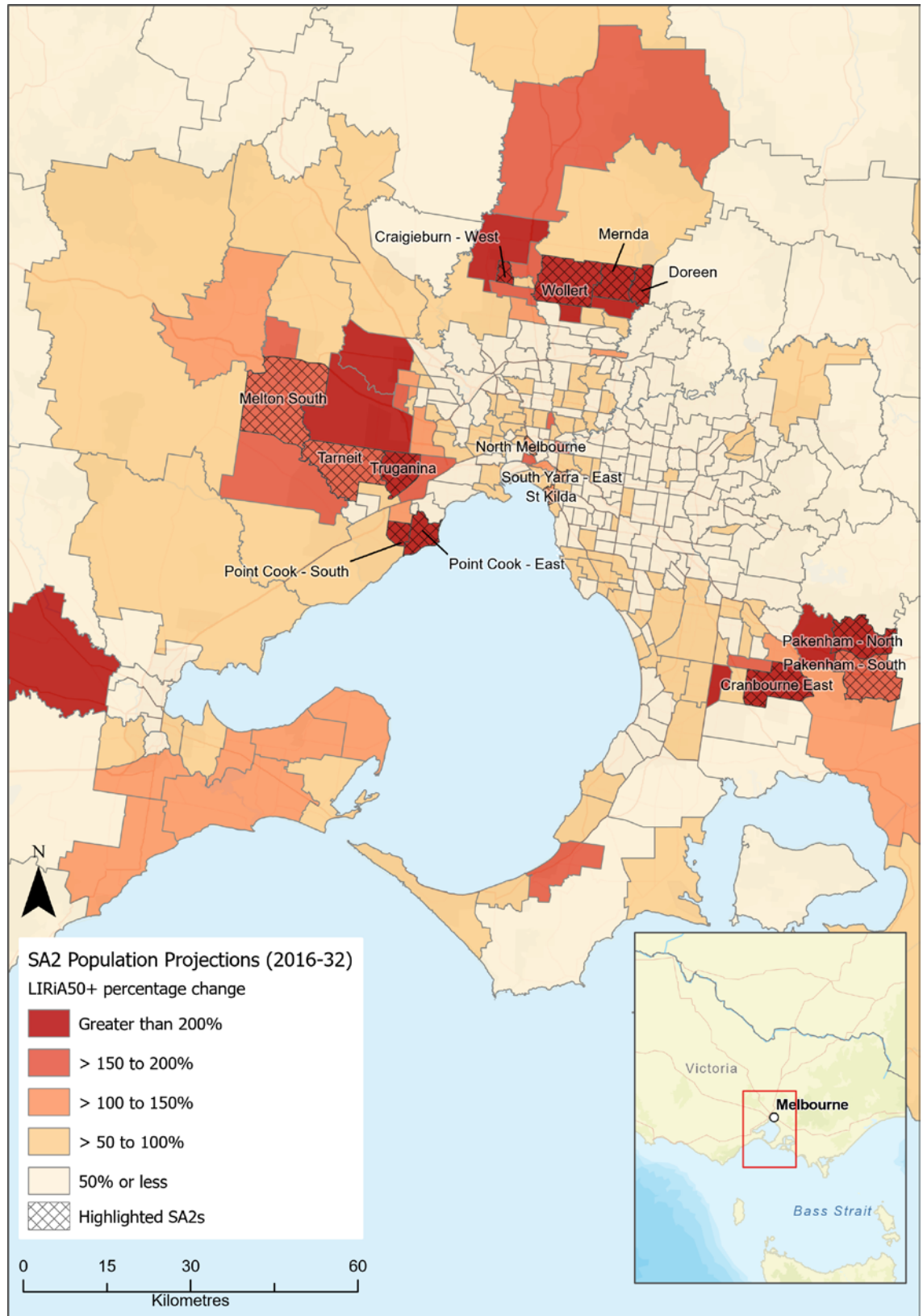
Source: ABS (2016a), AIHW (2019), ESRI et al. (2021).

Figure 9: Population projections for LIRiA50+ for the Greater Brisbane Area, Qld



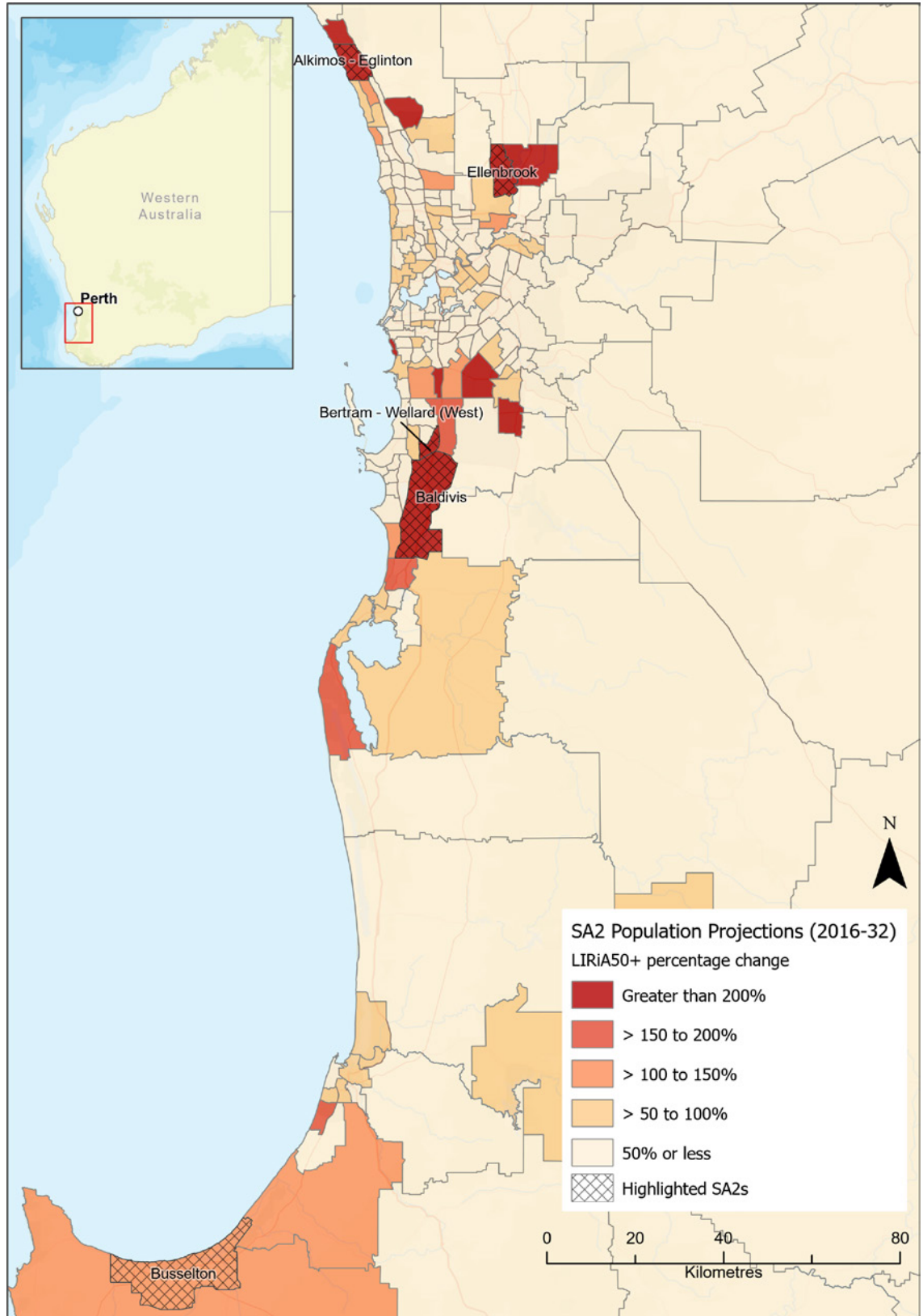
Source: ABS (2016a), AIHW (2019), ESRI et al. (2021).

Figure 10: Population projections for LIRiA50+ for the Greater Melbourne Area, Vic



Source: ABS (2016a), AIHW (2019), ESRI et al. (2021).

Figure 11: Population projections for LIRiA50+ for the Greater Perth Area, WA



Source: ABS (2016a), AIHW (2019), ESRI et al. (2021).

4.4 Summary

This chapter has highlighted the demographic characteristics and spatial distribution of older, low-income renters in Australia. Importantly, it has provided projections at the SA2 level to 2032, enabling planners, housing providers and policy makers to understand where to focus the need for innovative housing solutions in the future.

The housing choices currently available to this growing cohort of precariously housed older Australians are limited and there is a need to identify alternative housing models that support important and interrelated life domains: shelter, wellbeing, participation and inclusion. In order to provide appropriate housing to this growing cohort, we need to understand *who* they are and *where* they are.

5. Conclusion

This report provides a geographic and demographic picture as part of the wider AHURI *Inquiry into housing policies and practices for precariously housed older Australians* (Faulkner et al. 2023). The target population group for this study are low-income renters in Australia aged 50 years and over. The report has explored their demographics and spatial distribution to find acceptable solutions to the challenges of population ageing and housing needs in the 21st century. It does this by analysing and bringing together a range of available quantitative data sources to answer the research question: *Who and where are the cohorts (50–59 years, 60–69 years and 75 years and over) of lower income householders without the security of home ownership in Australia?*

Demography is a critical underpinning factor in understanding the demand for housing, and having a clear understanding of current (and future) population dynamics is essential for the provision of relevant and sustainable housing choices (Jones, Bell et al. 2007). The current older generation of Australians exhibits greater diversity than previous generations in terms of social and economic characteristics, family dynamics, health status, lifestyle choices, and housing preferences and needs (Beer and Faulkner 2011; Olsberg and Winters 2005). Looking ahead, it is very likely that we will see even greater diversity in terms of socio-cultural backgrounds, life course experiences and aspirations for late life, with demand for innovations in housing models and choices as part of that diverse future. Accordingly, the future needs and wants of low-income, older Australians should come into sharper focus as part of longer term, outcomes-focused planning, policy and practice.

Low-income renters aged 50+ years living in Australia represented approximately 640,970 individuals at the time of the 2016 Census; by 2032, this is expected to increase to 839,123 individuals. While this may represent a small subset of the burgeoning older Australian population, in terms of housing, their demographic profile sets them apart from the mainstream population.

The data presented in this report show that the average, low-income renter aged 50+ years in Australia is most likely to be female, to be in the ‘young old’ age cohort (aged 50–64 years), to live alone and to have a higher need for assistance with activities for daily living than the average older Australian. This LIRiA50+ cohort are also most likely to have a lower education level (high school only) and to not be in the labour force compared to other Australians aged 50+ years. These demographic traits suggest an older population that is most likely to be dependent on rental housing for the long term.

In terms of current housing, this cohort is also more likely to be in private rental than renting from a social or public housing provider, with over 55 per cent of the LIRiA50+ population in New South Wales, Queensland and Victoria dependent on private rental for housing. This corresponds to states with high levels of unaffordability in the private rental housing market.

While almost every SA2 across Australia reported some change in the LIRiA50+ population between 2011 and 2016, overall, net flows in mobility were small, indicating a stable demand for housing supply by location. These high levels of stability allow us to project potential population increases at the SA2 level and plan ahead for housing needs.

The majority of SA2s expecting more than a 100 per cent increase in population by 2032 are in peri-urban and outer-suburban locations across all states and territories. However, there are also a significant number of regional locations that are likely to see significant increases in the population of older, low-income renters. The largest increases are likely to be in New South Wales, Queensland, Victoria and Western Australia. Significant population changes, particularly in rural and regional areas with limited resources, need innovative planning strategies that begin now to address these projected housing needs in 10 years' time.

Increases in this older, low-income population cohort may also have significant impacts on outer-suburban and regional areas in terms of demand for other forms of service delivery (e.g. access to health care, social welfare assistance or aged care services in the home) as well as improved infrastructure like better connected or more frequent public transport. Access to some of these necessary services is further compounded by the paucity of providers in some areas, which is stymied by the lack of housing to support larger workforces in these regions. Recent increases in the population flow, post-COVID-19, of families and couples moving to regional and rural areas to 'telecommute' for work, along with significant flooding events on the east coast of Australia, have exacerbated the problem, raising the price of available housing while reducing available stock, thereby creating an unprecedented rental crisis for those on low incomes (Walters-Lynch, Glover et al. 2022).

The increasing number and proportion of older renters in the private market has long been a concern and these projected population increases emphasise the increasing numbers of older people who will need affordable housing by 2032. It is unlikely that public housing, at its current rate of development, will be able to meet this need. With home ownership rates becoming more tenuous, and as baby boomers move into later life and improvements in longevity continue, policy and planning in the housing sector needs to consider what forms of sustainable, affordable and innovative housing best meet the needs of this population cohort that has fewer personal resources.

Following a very stable housing period in Australian in the postwar period, which saw high levels of home ownership – and, for those unable to enter this market, a supportive and sizeable public housing system (Beer and Faulkner 2011; McNelis and Herbert 2013) – today we see greater instability and crisis, with declining rates of home ownership, mortgage debt post-retirement and limited access to any form of social or public housing (Eslake 2017; Faulkner, Verdouw et al. 2021; McNelis and Herbert 2013). This has resulted in a significant population of older, lower income households that are precariously housed in the private rental market or at risk of, or experiencing, homelessness, exacerbated by recent east coast flooding and the COVID-19 pandemic. Most frustratingly, this is despite at least two decades of researchers, policy makers and other housing experts flagging the urgent need for reform (AHURI 2004; Jones, Bell et al. 2007; Pagone and Briggs 2021).

The stymying or lack of progress in housing reform impacts the wellbeing, health, access to employment and education, and general socio-economic circumstances of low-income, older people. Many in this cohort are trapped in this situation by unsustainable rental prices and unavailable housing alternatives, thereby raising the cost to government through the provision of crisis accommodation, unemployment support, poor health and mental health outcomes, all of which need to be addressed. Shifts in the housing circumstances of older people over the past decades through the lack of responsive housing reform have also put a strain on other pillars of government, including the social welfare, retirement and pension income systems (Eslake 2017; Fiedler and Faulkner 2017a; 2017b; Ong, Wood et al. 2018). The LIRiA50+ cohort is small but growing. People in this cohort are more likely to be dependent on the age pension (and subsidies for private rental that go with it); they are also more likely to access other support systems, such as aged care services in the home and the NDIS. And, with the aged care sector increasingly built on the premise of ageing in place and the provision of services to the home, it was noted in the Royal Commission into Aged Care Quality and Safety that older people without secure and accessible accommodation are also at risk of not being able to age in place independently or successfully receive aged care services (Pagone and Briggs 2021: 107).

It is hoped that this collation of publicly available data will enable aged care service providers and local and state governments, as well as housing providers, developers and policy makers, to better plan solutions to this growing housing issue.

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ABS – see Australian Bureau of Statistics

AHURI – see Australian Housing and Urban Research Institute

AIHW – see Australian Institute of Health and Welfare

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