

# Decades of Housing Decline: 2011 & 2022 Census Analysis

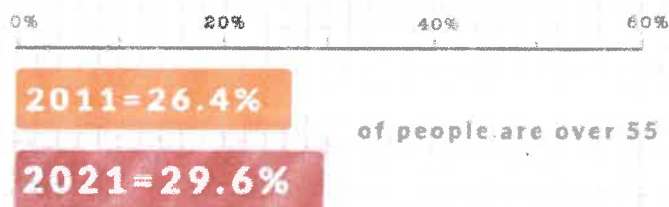


New census data shows that over the last ten years, the housing circumstances for people aged 55 years and older in NSW have gotten worse. This report is based on original research conducted for Housing for the Aged Action Group by researchers at Swinburne University of Technology, Western Sydney University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



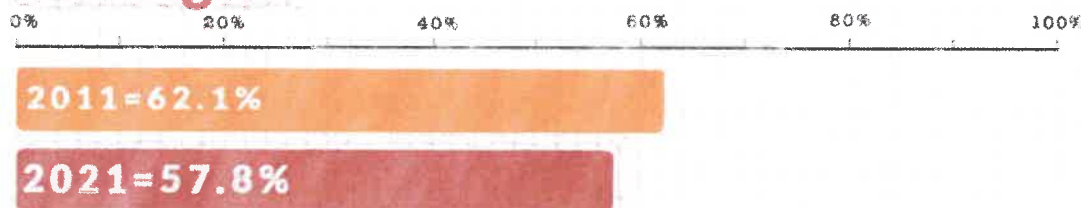
Full report  
by Emma  
Power,  
Margaret  
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Wendy Stone  
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Veeroja  
available at  
[oldtenants.org.au/nsw-66-nsw-insights](http://oldtenants.org.au/nsw-66-nsw-insights)

## NSW is ageing



The population of NSW is ageing. There are more older people, and they make up a higher proportion of the population than ten years ago.

## Fewer older people own their home outright



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

## More older people are still paying off mortgages



More people aged 55 and over live in households making mortgage payments. Many of these people are in the lowest income quintiles, meaning that they are likely to be in housing stress.

## Fewer people are living in Public or Community Housing

0% 2% 4% 6% 8% 10%

2011=5.1%

2021=4.4%

The proportion of public and community housing tenants is declining, showing that the supply of public and community housing is not meeting demand.

## Leaving more older people stuck in insecure private rental

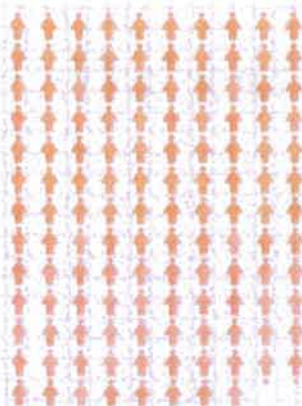
0% 2% 4% 6% 8% 10%

2011=8.5%

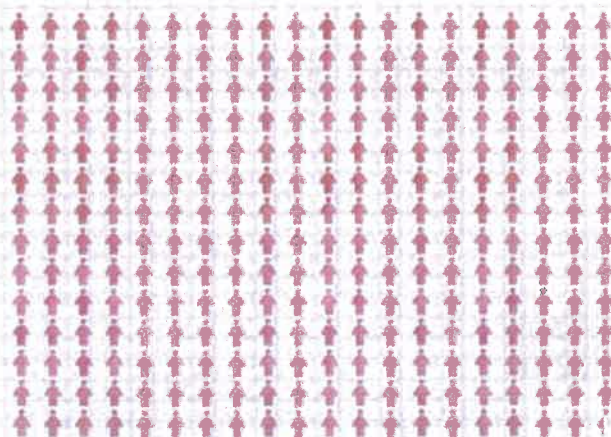
2021=11.2%

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

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



2011 = 137,529

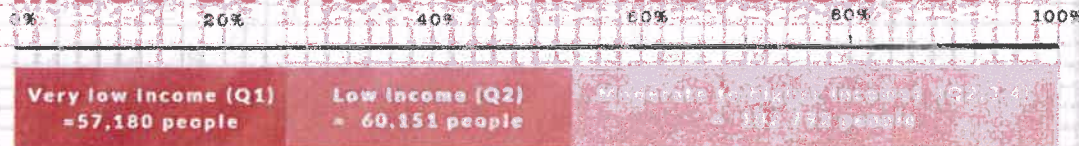


2021 = 239,937

74.5%  
change in 10  
years



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



of people in NSW over 55 who reported their full household income

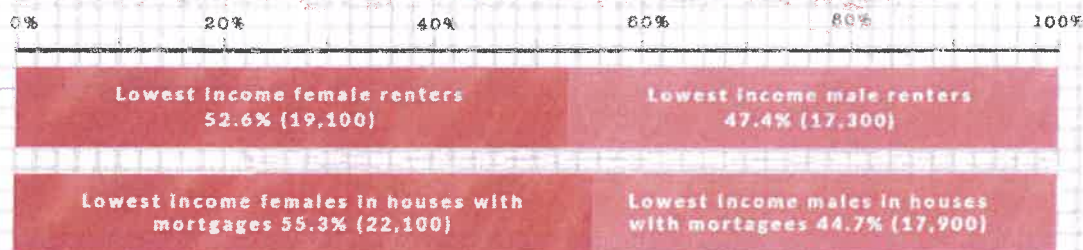
The number of older people in the lowest income households living in private rental housing is increasing.

## Many more older renters are living alone increasing their risk of homelessness



The number of people aged 55+ living alone in private rental has jumped 74.6% in Greater Sydney. This increased at a faster rate than the rest of NSW (52.1%) and the rest of Australia (65.2% increase). For people in private rental rent is harder to afford when you're living alone.

## More older women on the lowest incomes are living in private rental or still paying off a mortgage



People over 55 in the lowest income quintile

Women aged 55+ on very low incomes are over represented in private rental and owning a home with a mortgage. Men aged 55+, even those on very low incomes, are more likely to own their own homes than women.



## **Tackling these trends:**

### **Actions NSW Government must take**

Demographic changes, combined with increasingly unaffordable housing could see these trends continue and accelerate over the coming decades.

To tackle this and prevent it spelling disaster for an increasing number of older people, the NSW Government must act now.

Ageing on the Edge NSW Forum, along with Housing for the Aged Action Group have made these three key recommendations, endorsed by the the Parliamentary inquiry into homelessness amongst older people aged over 55 in NSW.

### **Fund a specialist older peoples housing service**

The system of homelessness services is complex and difficult for older people to navigate.

The 'Home at Last' model of homelessness service provision are best-placed to assist in addressing the increased prevalence of homelessness among older people.

### **Lower the age for priority Social Housing from 80 years**

It takes many years to complete NSW Housing Register applications and to receive housing offers that are accessible and appropriate. Waiting until a person is 80 to be eligible for priority housing is not acceptable, particularly as the average life expectancy in Australia is approximately 83 years and lower for people experiencing homelessness.

### **Build more Public, Community and Affordable Housing**

The increasing cost of rent places older people at risk homelessness. By investing in Public and Community Housing the Government can provide an affordable alternative for those who need it most.

