

Housing and older Queenslanders



Progress towards an age-friendly Queensland where seniors can age in place, in housing that meets their needs, is dependent on understanding broader social factors impacting housing decisions of older Queenslanders as they age.

This fact sheet reports on the housing situations of older Queenslanders by examining changes over time in dwelling and tenure type, living arrangements, homelessness, and mobility. Where possible, the data has been presented by sex to highlight disparities in the housing situations of older men and women.

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Who do we mean by older Queenslanders?

For this fact sheet, older Queenslanders (or seniors) refers to persons aged 65 years and over, unless specified otherwise in the text and charts.

Refer to the glossary (page 10) for definitions of other terms used in the fact sheet and scope of the census data used in this report.

time of
Census,
875,598
people
counted

residents of Queensland. Some of these were travelling either in Queensland or elsewhere in Australia. Many older Australians were also visiting Queensland at the time of the Census. As a result, 902,894 older Australians were counted in Queensland during the Census. The Census collects information about the dwelling people were in during the Census. To determine what type of housing circumstances older Queenslanders were living in, we can only look at the information provided by those who were at home during the Census — around 807,320 people.

What type of housing do Older Queenslanders live in? Most older Queenslanders live in private dwellings

According to the 2021 Census, more than 9 in 10 764,890 older Queenslanders, who were counted the Census, were living in private dwellings older Queenslanders were not at home during the

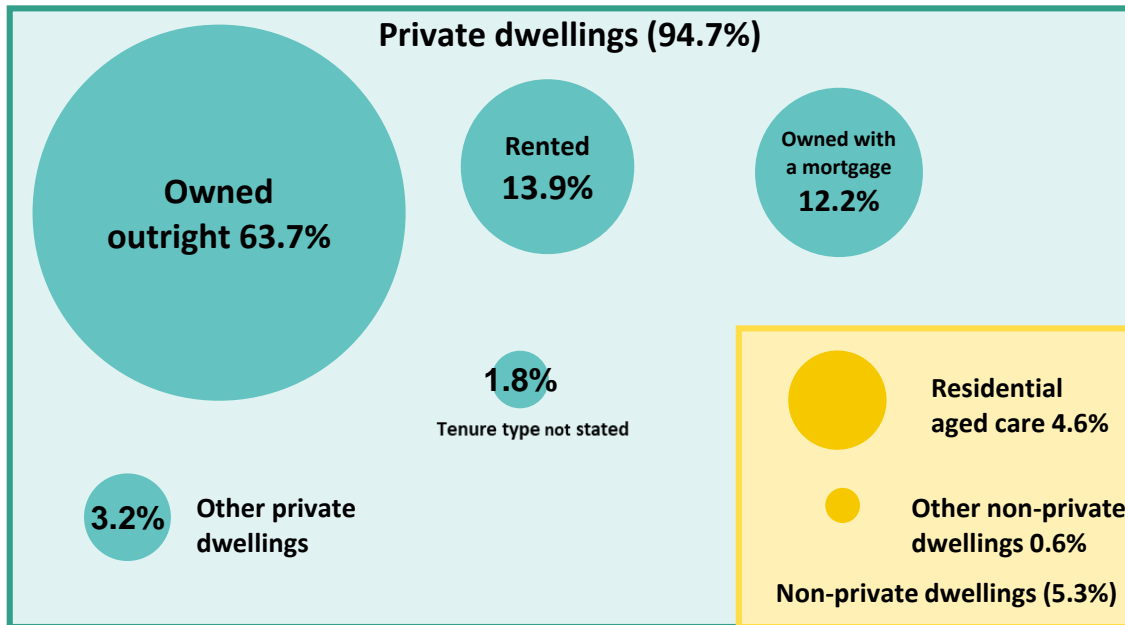
An estimated 42,430 older Queenslanders were in non-private dwellings (5.3%). These included self-contained aged care. A small number of private dwellings such as hotels, may be the owner or manager of the facility, however, as they are older Queenslanders at home, they have been included in these data.

Private dwellings include houses, units, flats, townhouses, homes in self-contained retirement villages and caravans in caravan parks, for example.

(94.7%) or at home during (around 44,600 Census).

living at home, 37,300 in non-people in non-

Figure 1: Older Queenslanders, at home, by dwelling tenure (private) or dwelling type (non-private), Queensland, 2021^(a)

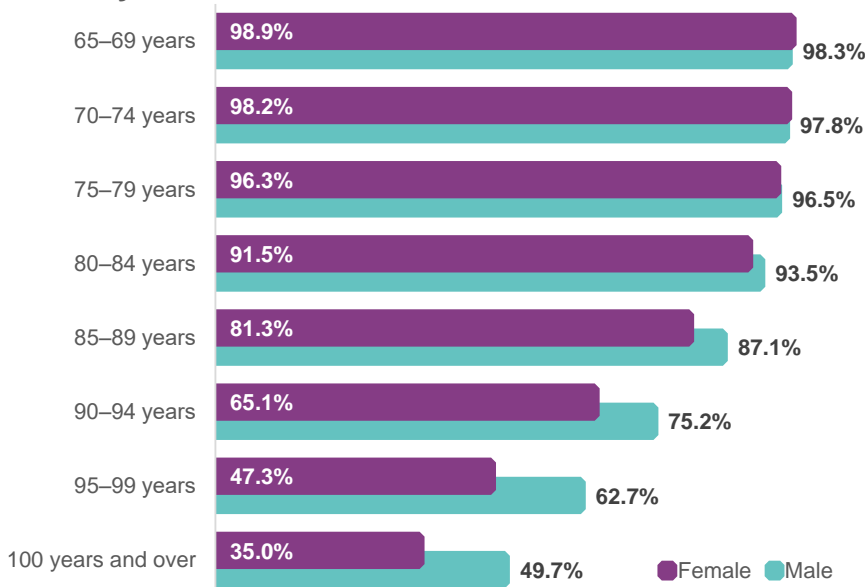


(a) Percentages shown here by tenure will not match those cited later in this report due to the denominator used.

As people age, they are more likely to move into non-private dwellings, reflecting an increased need for medical care, including specialised care, and general assistance with daily living. Men are more likely to continue living in private dwellings as they age, than women (Figure 2).

Figure 2: Proportion of older Queenslanders staying in private dwellings by age group and sex, 2021

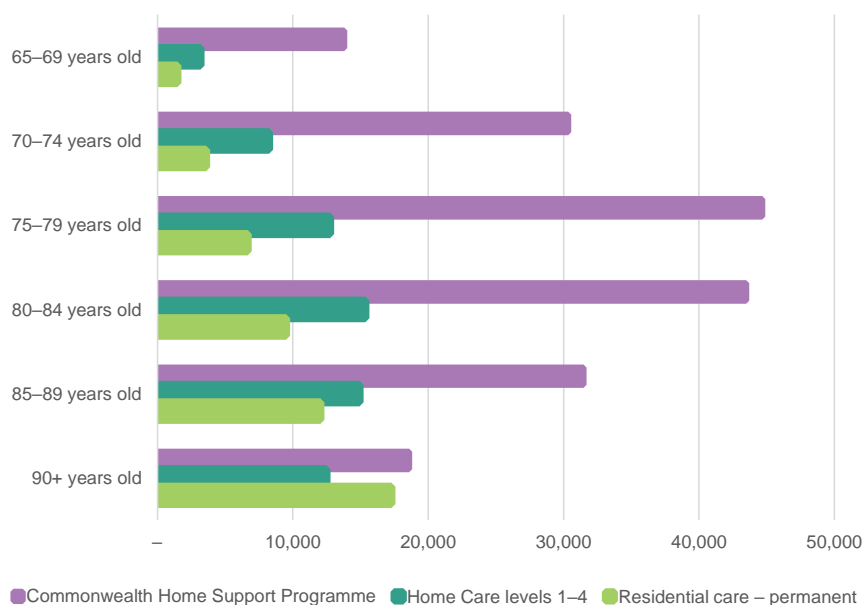
Males are more likely than females to live in a private dwelling after their 80th birthday



Due to higher female life expectancy, there are more women than men in every 5-year age cohort among older Queenslanders. One of the consequences of higher life expectancy among women is out-living a male partner — more Queensland women aged 85 years and older were widowed compared with men (71.2% and 31.0% respectively). The Productivity Commission (2015) identified the desire to remain with a partner as a deciding factor in continuing to live in private dwellings, as such, the prospect of ageing alone may influence older people’s living choices as their age increases, and partnering circumstances change.

The Commonwealth Home Support Programme (CHSP) helps older Queenslanders stay independent and in their own homes for longer. This program assisted 184,882 older Queenslanders in 2022–23, including 6,712 First Nations Queenslanders. In addition, just over 67,000 older Queensland clients received home care packages to support the delivery of aged care services in their home (Figure 3). The number of people receiving residential care increased with increasing age, while the number of people receiving CHSP declined after age 75–79 years.

Figure 3: People receiving selected aged care services, Queensland, 2022–23



Compared with 2011, a slightly higher proportion of older Queenslanders were living in private dwellings (93.8% in 2011 compared with 94.7% in 2021). However, for those aged 85 years and older, the proportion living in private dwellings had increased since 2011 (76.3% in 2021 compared with 73.3% in 2011), reflecting improved health at older ages in addition to greater levels of support to age in place. This increased propensity to live at home meant that there were an extra 2,700 Queenslanders aged 85 years or older living in private dwellings in 2021 compared with the number expected if 2011 levels had remained unchanged.

Older Queenslanders, at home during the 2021 Census, in a private dwelling

Dwelling location

Most older people (91.3% or 698,600) were living in a typical residential environment in 2021. Of the remainder:

- 57,950 people (7.6%) were living in dwellings located in retirement villages
- 6,310 (0.8%) were in caravan/camping grounds
- 1,560 (0.2%) were in manufactured home estates
- 480 (0.1%) were in marinas.

Dwelling structure

Most older people (78.0% or 594,720 people) were living in separate houses in 2021. A further 1 in 5 (21.1% or 160,800) lived in flats, apartments, townhouses or other semi-detached buildings.

Around 7,140 older Queenslanders were living in caravans (4,560 people), cabins or houseboats (2,240), or an improvised dwelling, including tents and sleepers out (340) (see page 9 for information on older Queenslanders experiencing homelessness).

Older Queenslanders are likely to have spare bedrooms

Older people want to 'age in place' whether it is in their family home or in their local community (Productivity Commission, 2015). For many older Queenslanders, this may mean living in a house larger than what they might require. In 2021, around 63.1% of older Queenslanders were living in dwellings with at least 2 spare bedrooms. In comparison, only 36.3% of those aged under 65 years were living in dwellings with 2 or more spare bedrooms (Figure 4). The remainder of those under 65 years of age were living in houses that had fewer spare bedrooms or required additional bedrooms to house the residents appropriately.

Figure 4: Proportion of people in private dwellings with 2 or more spare bedrooms



Older Queenslanders who had not moved in the last five years were more likely to live in a dwelling with three or more bedrooms — 80.1% compared with 67.7% of those who had moved in the last five years. Additionally, 16.0% of those who hadn't moved in the last five years were living in two bedroom dwellings in 2021, compared with 25.2% of people who had moved.

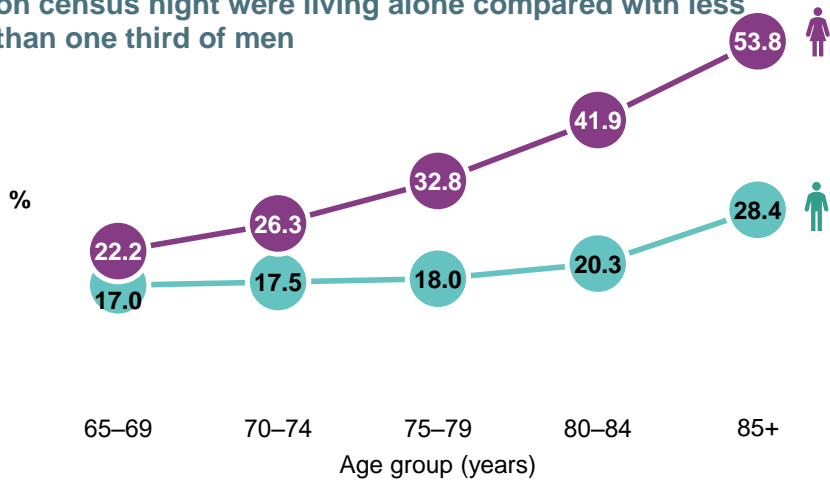
The Productivity Commission (2015) identified that, in addition to desire to age in place, financial factors may also result in some older Queenslanders remaining in place. For example, people may fear that by selling their home, their pension eligibility will be affected, or the transaction costs presented by stamp duties may be considered to be too high, or there may be a lack of affordable housing options in their area. However, as James et al (2019) notes, residential moves in retirement may not necessarily include a reduction in the number of bedrooms, but may be for meeting other purposes such as easier home maintenance or the appropriateness of the home, including meeting mobility needs.

Older men are less likely to be alone, at home

In 2021, around 192,100 (25.1%) older Queenslanders were living alone (in private dwellings). A higher proportion of older women (30.9% or 124,110) than men (18.7% or 67,990) lived alone, with the gap increasing with age (Figure 5). While older men aged 85 years and older were more likely than women in the same age group to be living in a private dwelling (Figure 2), overwhelmingly, these men lived with a partner.

Figure 5: Proportion of older Queenslanders living alone in private dwellings by age group and sex, 2021

Over half of women aged 85 years and older at home on census night were living alone compared with less than one third of men

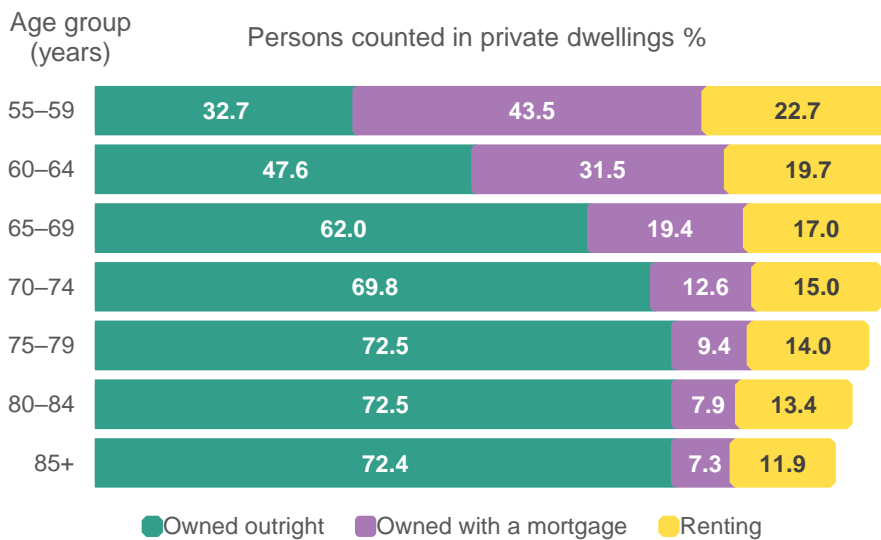


More older Queenslanders have a mortgage

In 2021, there were 750,680 older people counted at home in Queensland on Census night and living in a private dwelling for which tenure type was reported. Of these, approximately 4 in 5 (81.6%) were either living in a dwelling owned outright (68.5%) or mortgaged (13.1%). The proportion of older Queenslanders counted in dwellings with a mortgage decreased with age (Figure 6).

Many factors have led to the higher proportion of active mortgages among older Queenslanders, including households planning to finalise mortgages later due to planning to be in the workforce longer, households taking advantage of home loan redraw facilities and the increase in property prices since 2000.

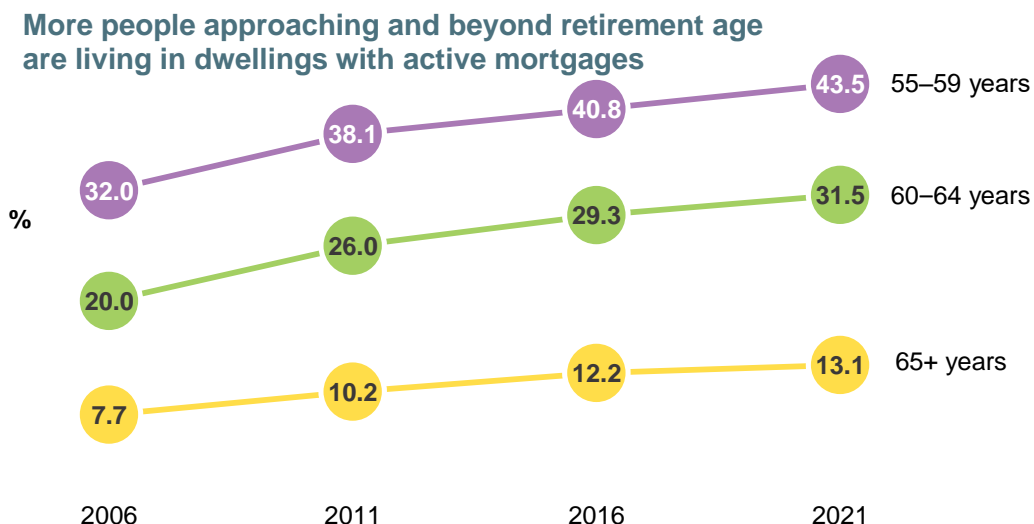
Figure 6: Tenure by selected age groups, 2021



Over time there has been a decrease in the proportion of older Queenslanders in dwellings that were owned outright, from 74.8% in 2006 to 68.5% in 2021 (Figure 7). Conversely there was an increase in the number of people in dwellings owned with a mortgage, representing 13.1% in 2021, up from 7.7% in 2006.

Older males experienced the largest change. In 2021, 13.8% of older men were living in a dwelling that was mortgaged, compared with 8.1% in 2006. A smaller but similar increase was also evident in the proportion of older female Queenslanders living in a dwelling with a mortgage.

Figure 7: Proportion of selected Queenslanders living in private dwellings owned with a mortgage by age group



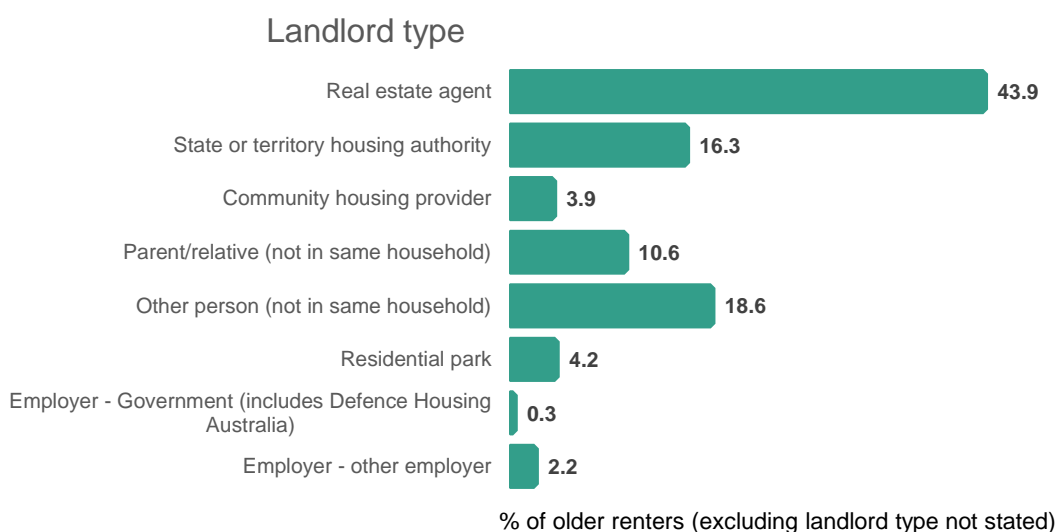
For those approaching retirement age (aged 60–64 years), the proportion of people counted in dwellings owned with a mortgage has increased from 20.0% in 2006 to 31.5% in 2021.

Older Queenslanders are still renting

In 2021, 15.0% (112,290) of older Queenslanders were renting, up slightly from 14.1% (or 55,240) in 2006ⁱ. An additional 6,330 older Queenslanders were living in rent free dwellings in 2021.

Older people living in rental housing are vulnerable to a range of factors such as rising rents, and insecure tenure, which can lead to housing affordability stress. Due to higher stressors in the private rental market, older people may be more reliant on public housing compared with younger renting households. Around 1 in 5 older Queenslanders in rented dwellings were in some form of social housing in 2021 (Figure 8). This compares with fewer than 1 in 20 people aged 25 to 34 years, with the proportion slowly increasing with age.

Figure 8: Proportion of older Queenslanders renting by landlord type, 2021



Older Queenslanders, at home during the Census, in a non-private dwelling

Demand for non-private dwellings increases with age

Of those at home during the 2021 Census, over 1 in 20 (5.3%) older Queenslanders were living in a non-private dwelling, while almost 1 in 4 (23.7%) of those aged and older were living in a non-private dwelling, including nursing homes (Figure 9). This reflects the increased need increased support as people age.

Non-private dwellings include those that provide a communal type of accommodation, such as hotels, motels, bed and breakfasts, hospitals, nursing homes, and accommodation for the retired or aged.

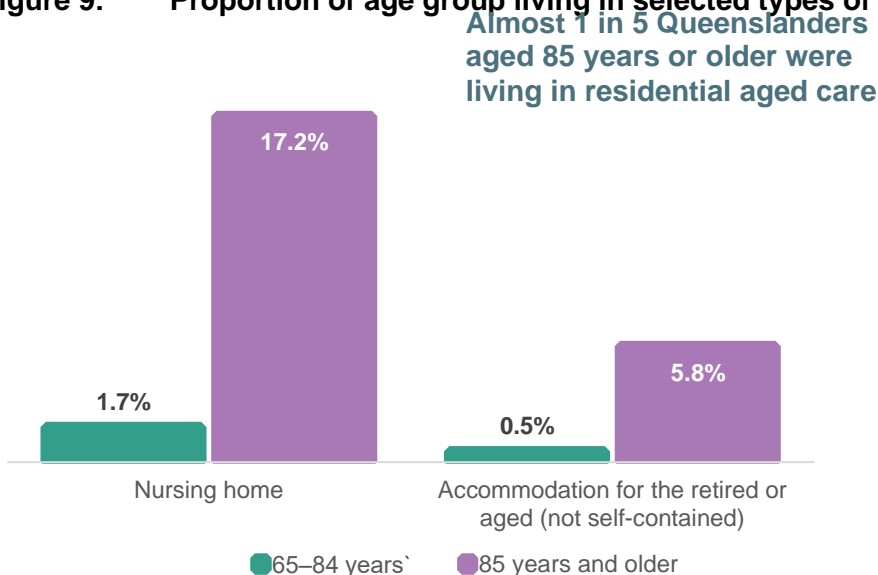
85 years
17.2% in
for

aged

For those older Queenslanders in residential care:

- 28,020 were living in nursing home accommodation
- 9,050 were living in accommodation for the retired or (not self contained)
- 240 were living in hostels for the disabled.

Figure 9: Proportion of age group living in selected types of non-private dwelling, 2021



The number of people living in nursing homes and accommodation for the retired or aged (together termed residential aged care) increased since 2011. However, since 2011 there has been a decrease in the proportion of Queenslanders aged 85 years or older living in residential aged care from 25.5% in 2011 to 22.4% in 2021.

There was a notable difference in the number of older males and older females living in residential care in 2021. For every 10 men over the age of 85 years living in residential aged care there were around 25 women. This difference is influenced by the longer life expectancy of females.

Older Queenslanders experiencing homelessness during the Census

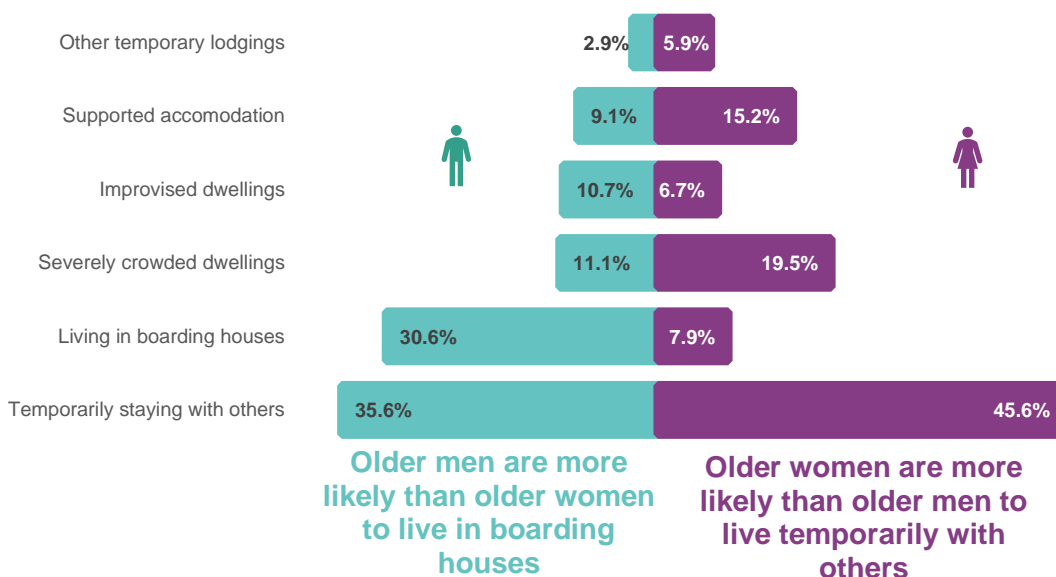
Homelessness is experienced differently by older Queenslanders

In 2021, it was estimated that there were 22,430 homeless persons in Queensland, including 2,060 older Queenslanders (9.2% of the total homeless population). Almost 2 in 3 homeless older Queenslanders were male (1,292 persons).

The type of homelessness that older Queenslanders were most likely to face was temporarily staying with other households. Approximately 2 in 5 (39.3%) homeless older Queenslanders were staying temporarily with other households, almost twice as high as the proportion for those aged 64 years and under (20.8%). The proportion of homeless older Queenslanders staying in severely crowded dwellings (four or more extra bedrooms required) (14.2%) was roughly one-third that of the proportion for those aged 64 years and under (38.3%).

Homelessness was experienced differently by older men and women (Figure 10). For both men and women, staying temporarily with others was the primary type of homelessness experienced (35.6% and 45.6%). Men (30.9%) were almost four times as likely to be staying in boarding houses than women (7.9%). In comparison older women (15.2%) were more likely to be in supported accommodation for the homeless than older men (9.1%)

Figure 10: Proportion of homeless older Queenslanders by sex and type of homelessness, 2021



In 2022–23, 1,409 older Queenslanders were assisted by specialist homelessness services. While men (708) and women (701) were equally represented in these data, there were variations in the distribution of main reasons for seeking support. While a similar number of men and women cited financial difficulties and housing crisis as main reasons for seeking support, more women than men cited domestic and family violence, while more men than women cited housing affordability stress.

Older Queenslanders are less likely to relocate

Survey data of older households shows that they would strongly prefer to age in place (James et al, 2019). In 2021, 92.0% of older Queenslanders had lived in their dwelling since 2020 compared with

79.0% people aged 20–64 years. The proportion of older Queenslanders who had the same address in the previous year has remained comparable since 2011.

Older Queenslanders were also more likely to have had the same address as five years ago. In 2021, 73.4% of older Queenslanders were living at the same address as they had been in 2016 compared with 47.2% of those aged under 65 years.

There appears to have been a shift in propensity to age in place over time, with older Queenslanders in 2021 more likely to be at the same address as five years earlier, than older Queenslanders in 2006 (Figure 11).

Figure 11: Proportion of Queenslanders at same address five years, 2006 and 2021



Older Queenslanders, in 2021, living in dwellings that were owned outright were most likely to have lived in that dwelling for the previous five years (80.6%). Those living in rented dwellings were more likely to have relocated, with just over half (54.8%) of older Queenslanders in rental properties having relocated to their current dwelling within the last five years.

A factor in the increase in the number relocating may be Australian tenancy laws offering lower levels of security of tenure to tenants (Productivity Commission, 2015). In addition to this insecurity, older

Queenslanders who rent spend a higher proportion of their income on housing costs meaning they may be more susceptible to rising rental costs.

A note on counts of older Queenslanders used in this fact sheet

Data used in this fact sheet, unless otherwise noted, represent the number of older people according to their location on census night (place of enumeration). It is not possible to obtain housing information for older usual residents of Queensland directly because usual residence data is a person-level variable, and can only be applied to individual persons, not dwellings.

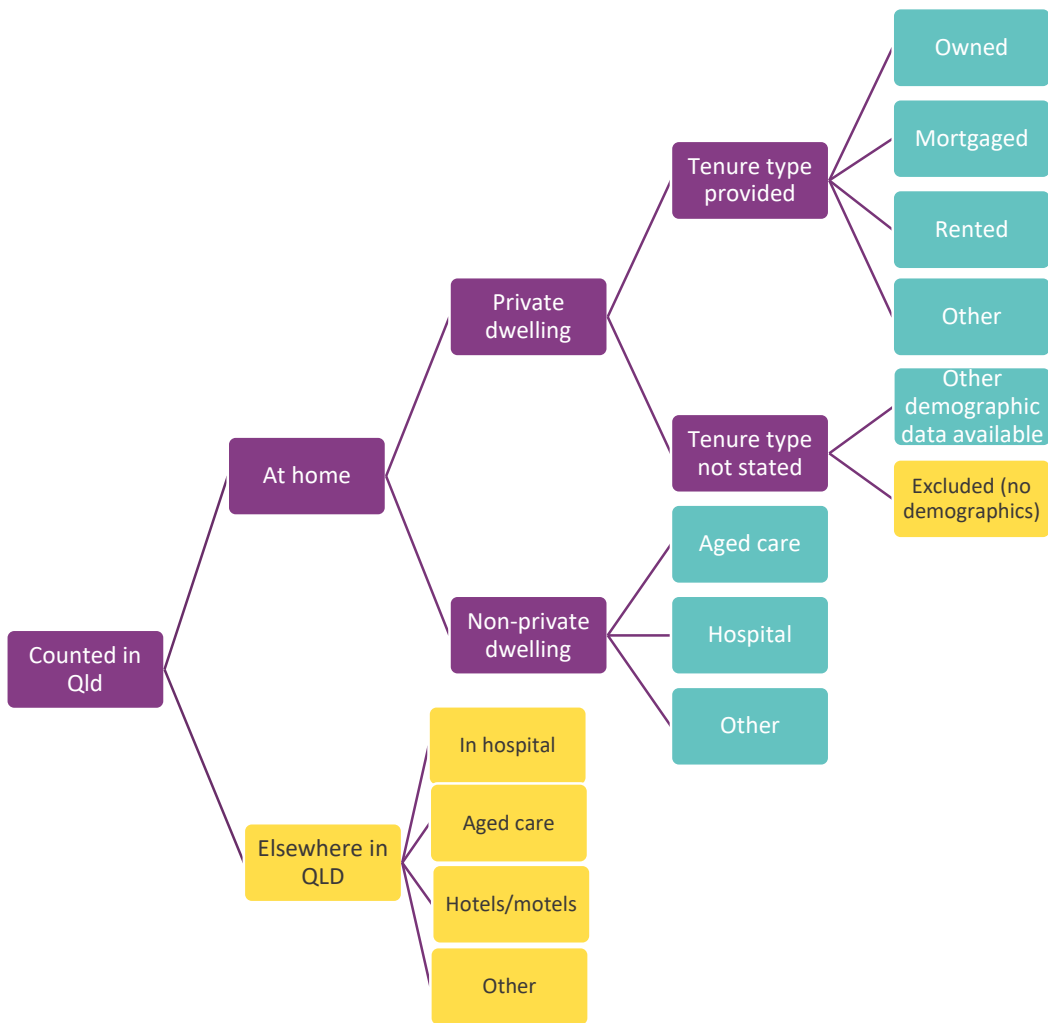
However, it is possible by cross-tabulating data in the ABS TableBuilder database to find out the number and proportion of older Queenslanders *at home* on census night residing in dwellings with particular characteristics. Data for older Queenslanders who were travelling away from home on the night of the census (either intrastate (within Queensland), interstate or overseas) have been excluded. Characteristics of the usual home overseas travellers reside in are not available at all, and for intrastate and interstate travellers, data provided are for dwellings they are staying in on census night (i.e. not their usual residence).

Readers should keep in mind that:

- the dwelling characteristics of older Queenslanders away from home on Census night are not represented in these data.
- the dwelling data provided for older Queenslanders at home on Census night is indicative only. For example, an older person may usually reside in a dwelling that is fully owned, but that older person may or may not own the dwelling themselves. Another dwelling occupant, for example a spouse or an adult child, could own the dwelling.
- for those living in non-private dwellings, data include older Queenslanders who were owners, proprietors, staff and family of the establishment and were 'at home' on Census night. Also included are people whose status as an owner, or guest etc. was 'not stated', as the variable of interest here is the non-private dwelling.
- all proportions have been calculated based on totals excluding 'not stated' responses to Census questions such as dwelling tenure or dwelling type, unless otherwise noted.

Figure 12 shows which categories of persons enumerated in the Census were included in these analyses. The teal boxes show persons included in the final 807,320 persons enumerated at home in Queensland, while the yellow boxes show excluded persons.

Figure 12: Flow chart of inclusions and exclusions using Census data



Glossary

Homelessness – a person is described as homeless when their current living arrangement is:

- in a dwelling that is inadequate; or
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations

Hospital – includes public hospitals, private hospitals, and psychiatric hospitals or institutions.

Housing costs – includes rent, interest payments on mortgages, rates, home and contents insurance and repairs and maintenance.

Non-private dwelling – dwellings that provide a communal or transitory type of accommodation. Categories include: hotel, motel, bed and breakfast, nurse's quarters, staff quarters, boarding house, private hotel, boarding school, residential college, hall of residence, hostel for the disabled, hostel for homeless, night shelter, refuge, nursing home, accommodation for the retired or aged (not self-contained, childcare institution, corrective institution for children, other welfare institution, prison, corrective institution for adults, immigration detention centre, convent, monastery, etc. and other non-classifiable.

Place of enumeration – the place at which the person is counted i.e. where he/she spent census night, which may not be where he/she usually lives. Due to certain data only being reported by place of enumeration, this will have minor effects on the data. Place of enumeration was generally used in this fact sheet as it is the only way in which ABS reports dwelling and household characteristics.

Private dwelling – can be a house, flat, or even a room. It can also be a caravan, houseboat, tent, or a house attached to an office, or rooms above a shop. Occupied dwellings in caravan/residential parks are treated as occupied private dwellings.

Residential Aged Care – there are two main types of residential age care:

- **Accommodation for the retired or aged** – refers to accommodation facilities which are not self-contained, with common living and eating facilities, provided for retired or aged people who are generally in good health and capable of looking after themselves.
- **Nursing home** – a residential aged care facility offering high level care for people who require a lot of assistance with activities of daily living such as feeding, dressing, cleaning and mobility. Previously known as 'nursing home care', high care is provided for people who require almost complete assistance with most daily living activities. It includes accommodation, meals, laundry, room cleaning and personal care. Nursing staff at the aged care home manage the medical needs.

Note that use (or non-use) of these two terms vary across the aged cared sector – the terms used in this report adhere to the descriptors used by the Australian Bureau of Statistics in the collection and dissemination of census data, as it is census data presented in this fact sheet.

Severely crowded dwelling – a dwelling is severely crowded if to adequately house all usual residents of the dwelling, four or more extra bedrooms would be required.

Tenure – housing tenure refers to the financial arrangements under which someone has the right to live in a house or apartment. Tenure types include owned outright, owned with a mortgage and rented.

Data notes

- a) All data in this fact sheet were the most recent at the time of preparation and represent Queensland-specific data unless otherwise specified. Data in this fact sheet may differ from data in other publications due to revisions and different calculation methods.
- b) All charts have been produced by the Queensland Government Statistician's Office.
- c) Census analysis has used place of enumeration unless otherwise noted.
- d) Analysis on usual place of residence one and five years previous has used the usual place of residence instead of place of enumeration.
- e) Analyses on widower status uses place of usual residence rather than enumeration.
- f) The number of people living in a dwelling only applies to people living in private dwellings, unless otherwise stated.
- g) Counts of older Queenslanders used in this report are indicative only and have been rounded to the nearest 10.

Data sources

ABS 2073.0 *Census of Population and Housing: TableBuilder Pro, Australia*, various editions.

ABS 2049.0 *Census of Population and Housing: Estimating homelessness, 2021*.

Productivity Commission, *Report on Government Services, Part F, Chapter 14 (Aged care services)*, 2024.

Australian Institute of Health and Welfare, *Specialist homelessness services annual report 2022–23 supplementary data tables - Queensland*, February 2024.

References

James, A., Rowley, S., Stone, W., Parkinson, S. Spinney, A. and Reynolds, M. (2019) *Older Australians and the housing aspirations gap*, AHURI Final Report 317, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/317>, doi: 10.18408/ahuri-8117301

Productivity Commission 2015, *Housing Decisions of Older Australians*, Commission Research Paper, Canberra.

- 3 Proportions calculated as a percentage of older Queenslanders who were counted in a private dwelling on Census night and answered the question on dwelling tenure. For example, there were 60,496 older Queenslanders who did not state the tenure type of the dwelling they were counted in on Census night, 2016.