

Housing situations of 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.

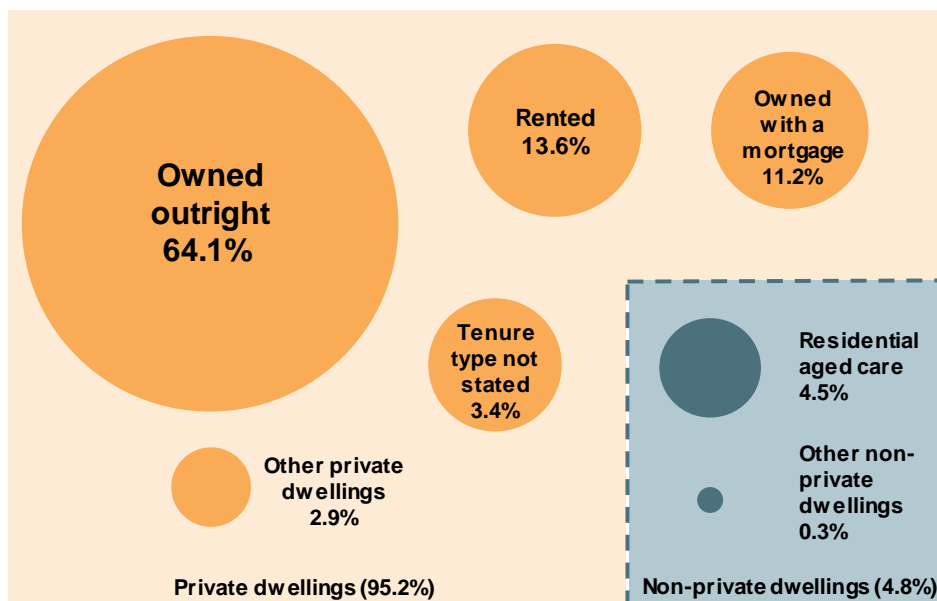
Who do we mean by older Queenslanders?

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.

What type of housing do Older Queenslanders live in?

Figure 1: Proportion of older Queenslanders who were at home on census night by dwelling tenure (private) or dwelling type (non-private), Queensland, 2016

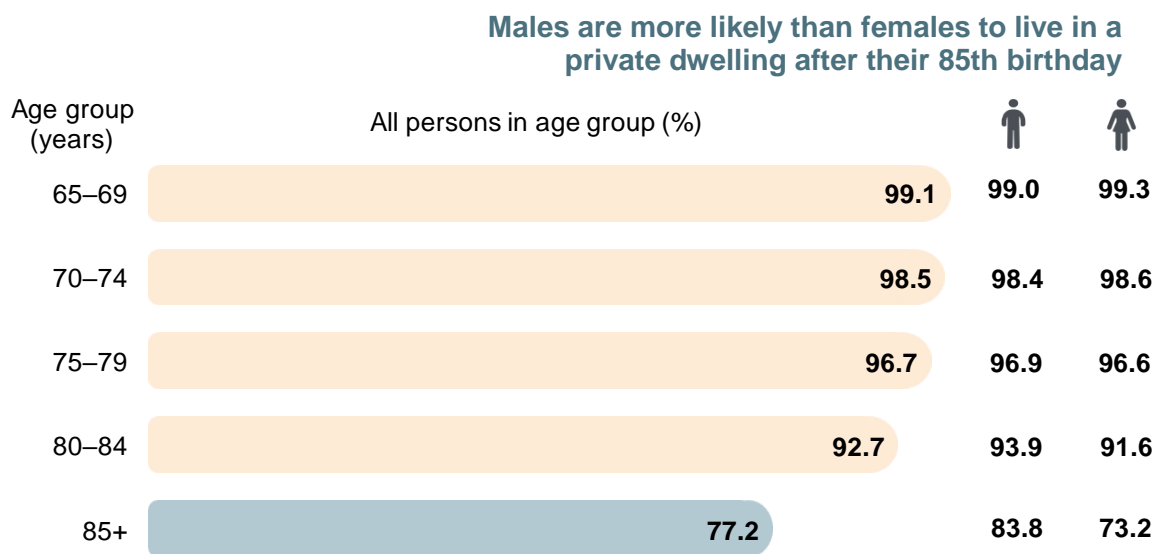


Most older Queenslanders live in private dwellings

According to the 2016 Census, more than 9 in 10 (95.2%) or 607,600 older Queenslanders who were at home on census night were living in private dwellings. 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 (Figure 2)¹.

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

Figure 2: Proportion of older Queenslanders staying in private dwellings by age group and sex, 2016



The Commonwealth Home Support Programme (CHSP) and the Home Care Packages Programme (HCPP) help older Queenslanders stay independent and in their own homes for longer. These programs assisted 23.2% and 2.5% of all older Queenslanders respectively in 2016–17. From July 2018, the CHSP and HCPP will be integrated¹.

Compared with 2006, a similar proportion of older Queenslanders were living in private dwellings. However, for those aged 85 years and older, the proportion living in private dwellings had increased since 2006 (77.2% in 2016 compared with 72.2% in 2006), 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 3,800 Queenslanders aged 85 years or older living in private dwellings in 2016 compared with the number expected if 2006 levels had remained unchanged.

For those aged 85 years or older, there was a notable difference between the proportion of men and women living in private dwellings, although the gap had decreased since 2006. People generally live with their partner until death, the surviving partner usually only moving into non-private dwellings if health issues make living in private dwellings impossible¹. Due to higher female life expectancy, more Queensland women aged 85 years and older were widowed compared with men (74.0% and 32.9%

respectively). The Productivity Commission identified the desire to remain with a partner as a deciding factor in continuing to live in private dwellings. Consequently, as the population ages it may be more likely that women choose to live in non-private dwellings after the passing of their partners.

Dwelling location

The majority (91.1% or 553,500) of older Queenslanders lived in private dwellings located in a typical residential environment in 2016. Of the remainder:

- 45,700 people (7.5%) were living in dwellings located in retirement villages
- 6,500 (1.1%) in caravan/camping grounds
- 1,500 (0.2%) in manufactured home estates, and a further
- 400 (0.1%) in marinas.

Dwelling structure

While most older private dwellers in Queensland (78.9% or 119,700 people) were living in separate houses in 2016, a further one in five (19.8% or 7,800) lived in flats, apartments, townhouses or other semi-detached buildings. There were 7,800 older Queenslanders at home on census night living variously in caravans (5,200), cabins or houseboats (2,200), or an improvised dwelling, including tents and sleepers out (400) (see page 8 for information on older Queenslanders experiencing homelessness).

Older Queenslanders want to age in place

Older people want to ‘age in place’ whether it is in their family home or in their local community². For many older Queenslanders, this may mean living in a house larger than what they might require. Older Queenslanders lived in dwellings with on average 3.1 bedrooms and 1.8 spare bedrooms. Although in general, older Queenslanders lived in smaller dwellings compared with those aged under 65 years, many were living in dwellings with an excess number of bedrooms (Figure 3).

Older Queenslanders who had not moved in the last five years were more likely to live in a dwelling with three or more bedrooms (79.0%) compared with 65.3% of those who have moved in the last five years. The Productivity Commission has identified that in addition to desires to age in place that financial factors may also result in some older Queenslanders remaining in unsuitable housing. By selling their home, their pension eligibility may be affected or the transaction costs presented by stamp duties may be too high¹.

Figure 3: Proportion of private dwellings with 3 or more spare bedrooms by age



A small proportion (1.2%) of older Queenslanders were living in private dwellings that required one or more extra bedrooms to adequately house all usual residents. A very

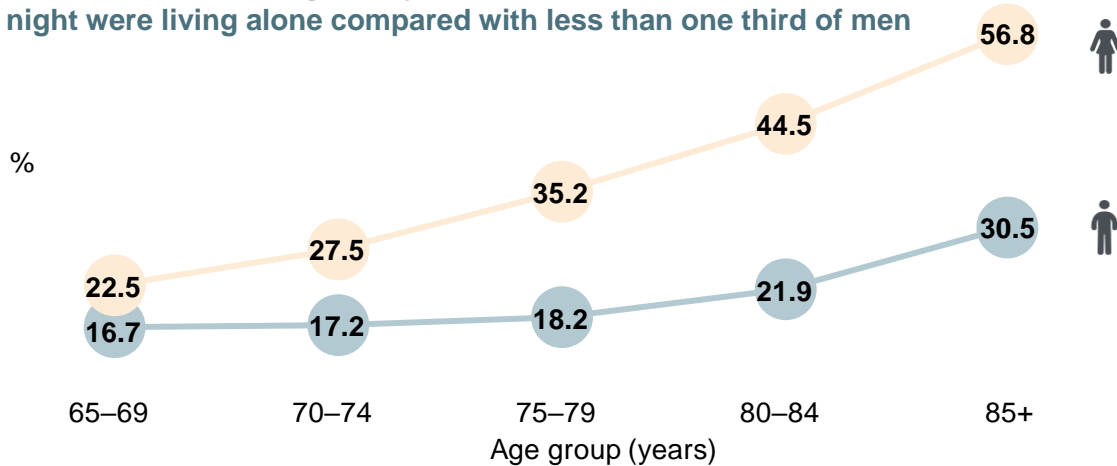
small proportion (0.1%) of older Queenslanders lived in severely crowded dwellings.

Older men are less likely to be alone

In 2016, approximately 157,500 (25.9%) older Queenslanders at home on census night in private dwellings were living alone. A higher proportion of older women in private dwellings (32.4% or 103,000) than men (18.8% or 55,000) lived alone with the gap increasing with age (Figure 4). While older men aged 85 years and older were more likely than women in the same age group to be staying in a private dwelling (Figure 2), overwhelmingly, these men stayed with a partner.

Figure 4: Proportion of older Queenslanders living alone in private dwellings by age group and sex, 2016

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



Widowed older Queenslanders (66.8%) were more likely to live alone compared with those married (1.7%). However, the proportion of married people living alone did increase with age, likely due to their partner moving to a non-private dwelling.

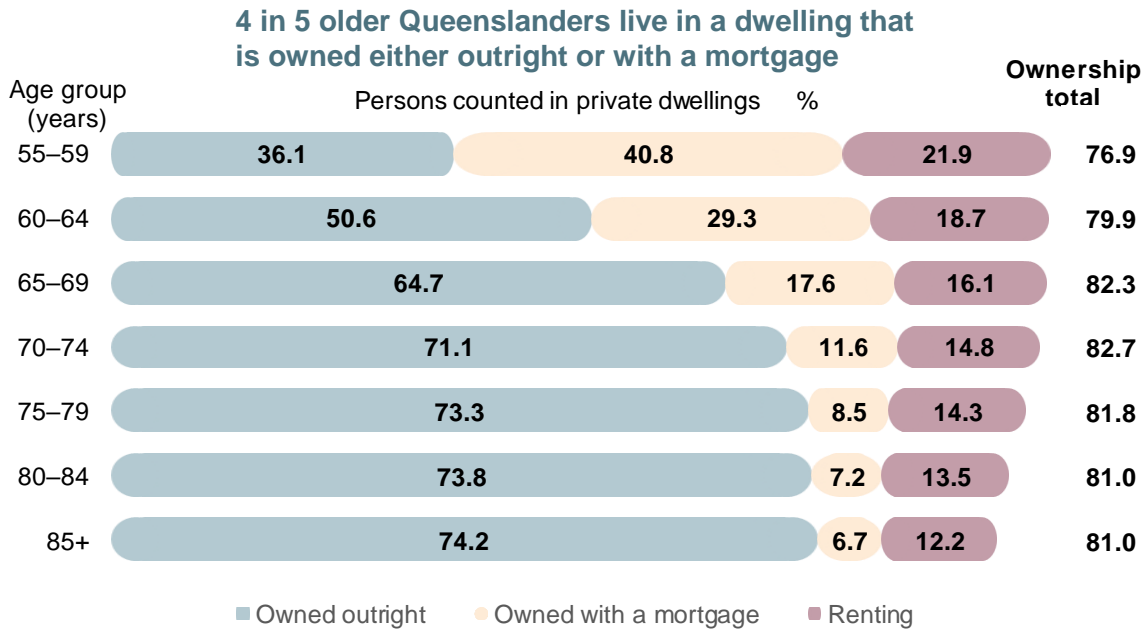
Four in 10 (40.4% or 12,500) older Queenslanders living in non-private dwellings were widows aged 85 years and older while almost 1 in 10 (9.6%) were married people aged 85 years and older. More than 9 in 10 (94.0%) older Queenslanders living in a non-private dwelling were living in residential aged care. Of these, 21,400 were living in nursing home accommodation, and 7,600 were living in accommodation for the retired or aged (see glossary definition for the difference between these two census classifications).

More older Queenslanders have a mortgage

In 2016, there were 585,800 older people 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 (82.1%) were either living in a dwelling owned outright (69.8%) or mortgaged (12.2%). The proportion of Queenslanders counted in dwellings with a mortgage decreased with age (Figure 5).

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, particularly in South East Queensland².

Figure 5: Ownership by age group, 2016



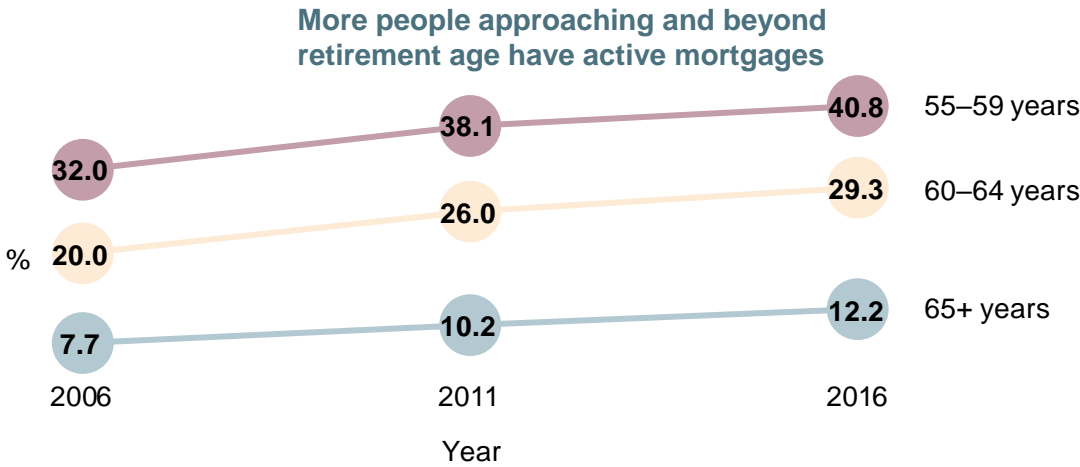
Over time there was a decrease in the proportion of older Queenslanders who were counted in dwellings which were owned outright, from 74.8% in 2006 to 69.9% in 2016. Conversely there was an increase in the number of dwellings owned through a mortgage, representing 12.2% of dwellings in 2016, up from 7.7% in 2006.

Older males have been the group of largest change. In 2016, 13.2% of older men were living in a house with a mortgage, 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.

For those approaching retirement age (ages 60–64), the proportion of people counted in dwellings owned through a mortgage has increased from 20.0% in 2006 to 29.3% in 2016 (Figure 6).



Figure 6: Proportion of older Queenslanders living in private dwellings owned with a mortgage by age group, 2006 to 2016

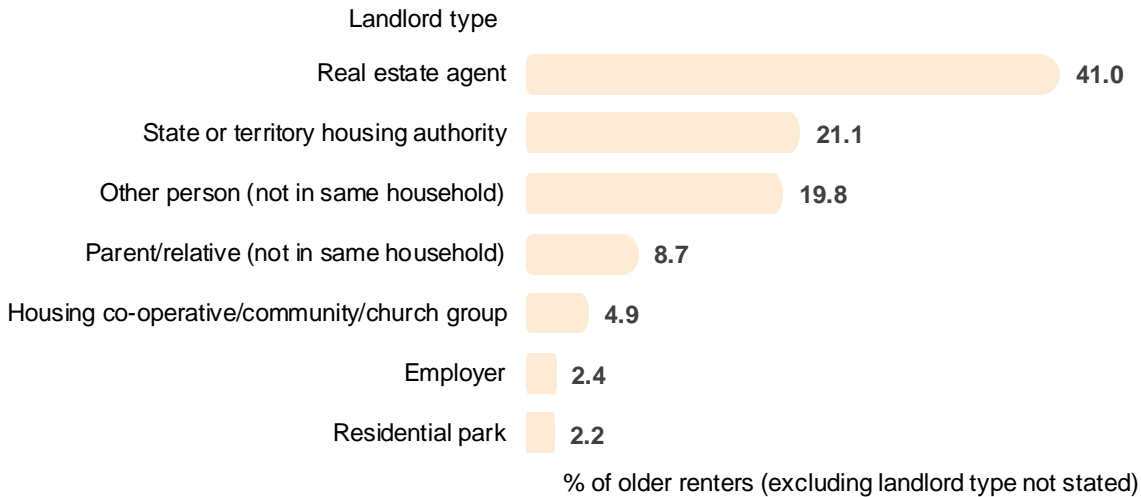


Older Queenslanders who are renting

In 2016, 14.8% (86,600) of older Queenslanders living in private dwellings and at home on census night were renting, an increase since 2006 (14.1% or 55,200)³.

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 stress¹. Because of higher stressors in the private rental market, older age groups are more reliant on public housing compared with younger renting households. Figure 7 shows the proportion of older renters in Queensland by landlord type.

Figure 7: Proportion of older Queenslanders renting by landlord type, 2016



Demand for non-private dwellings increases with age

Of those at home on the night of the 2016 Census, almost 1 in 20 (4.8%) older Queenslanders were living in a non-private dwelling, while more than 1 in 5 (22.8%) of those aged 85 years and older were living in a non-private dwelling. This reflects the increased need for support as people age (Figure 8).

Figure 8: Proportion of age group living in selected types of non-private dwelling, 2016



The number of people living in nursing homes and accommodation for the retired or aged (together termed residential aged care) increased since 2006. However, since 2006 there has been a decrease in the proportion of Queenslanders aged 85 years or older living in residential aged care from 26.1% in 2006 to 22.5% in 2016.

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.

There was a notable difference in the number of older males and older females living in non-private dwellings in 2016. For every 10 men over the age of 85 living in nursing home or accommodation for the retired or aged there were around 28 women. This difference is influenced by the longer life expectancy of females¹.

The Productivity Commission has identified greater prevalence of couple households, delayed morbidity and preferences to delay or avoid entry into residential aged care as factors that have led to the national average age of entry into residential aged care to having increased to 83 years in 2015 from 82 years in 2006.

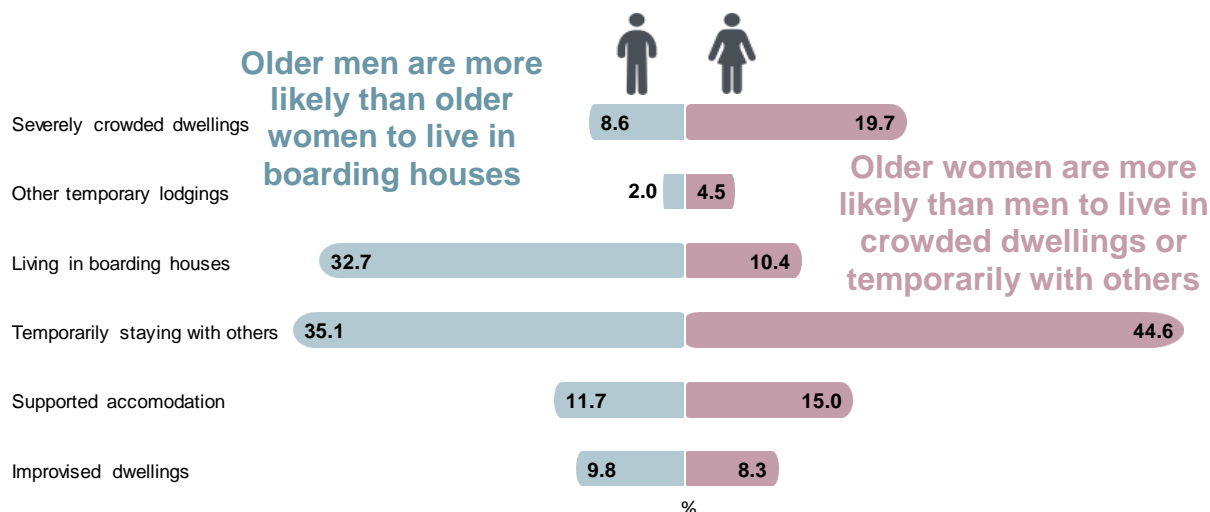
Homelessness is experienced differently by older Queenslanders

In 2016, it was estimated that there were 21,670 homeless persons in Queensland, including 1,890 older Queenslanders (8.7% of the total homeless population). The number of homeless older Queenslanders has increased 46.7% since 2006. Approximately 1 in 375 older Queenslanders were homeless in 2016 while a further 1 in 360 were at risk of homelessness.

The type of homelessness that older Queenslanders were most likely to face was temporarily staying with other households. Approximately 2 in 5 (38.2%) homeless older Queenslanders were staying temporarily with other households, almost twice as high as the proportion for those aged 64 years and under (20.7%). The proportion of homeless older Queenslanders staying in severely crowded dwellings (four or more extra bedrooms required) (12.1%) was roughly one-third that of the proportion for those aged 64 years and under (37.3%).

Older males and females experience homelessness differently (Figure 9). The proportion of homeless older males who were staying in boarding houses was around three times that of older females. Older females were twice as likely to be found in severely crowded dwellings.

Figure 9: Proportion of homeless older Queenslanders by sex and type of homelessness, 2016



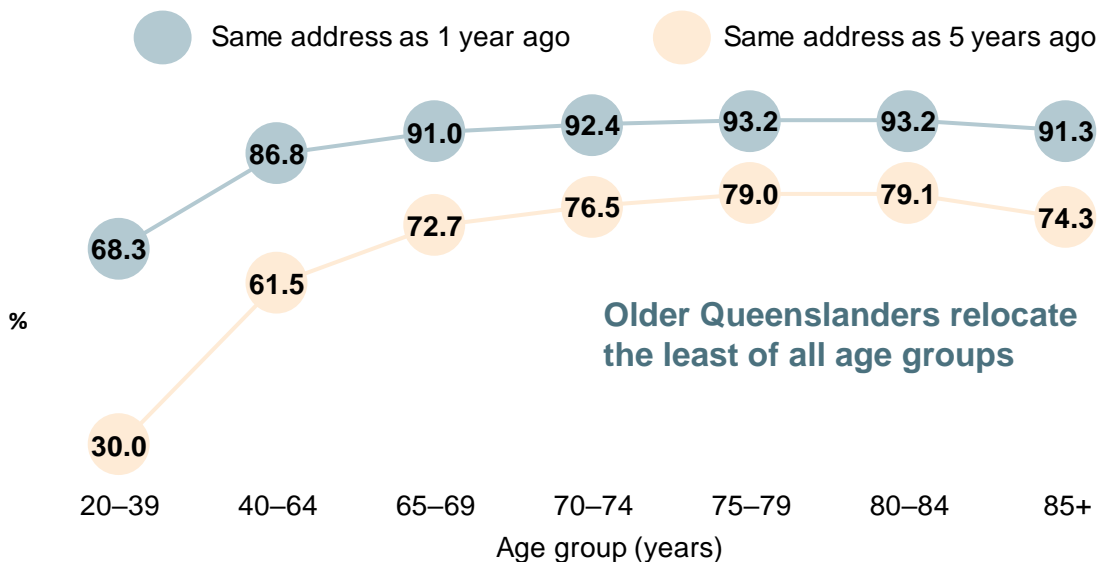
In 2016–17, 730 older Queenslanders were assisted by specialist homelessness services (SHS), an increase of 15.7% since 2011–12, with women experiencing the largest increase.

Older Queenslanders are less likely to relocate

Survey data of older households shows that they would strongly prefer to age in place¹. In 2016, 92.0% of older Queenslanders had lived in their dwelling since 2015 compared with 78.8% people aged 20–64 years. The proportion of older Queenslanders who had the same address in the previous year has remained comparable since 2006.

Older Queenslanders were also more likely to have had the same address as five years ago. In 2016, 75.7% of older Queenslanders were living at the same address as they had been in 2011 compared with 47.7% of those aged under 65. The proportion of Queenslanders aged 85 years or older living at the address as five years previous was slightly less than for those aged 80–84 years, as members of the older age group enter various non-private dwelling options (Figure 10).

Figure 10: Proportion of Queenslanders at same address one year ago and five years ago by selected age groups, 2016



Older Queenslanders staying in dwellings which were owned outright were most likely to have lived in their dwelling for the previous five years (83.5%). However, renters were more likely to relocate, with just under half (44.2%) of older Queenslanders in rental properties having relocated into their current dwelling within the last five years. A factor in the increase in the number relocating may be Australian tenancy laws offering low levels of security of tenure to tenants. In addition to this insecurity, older Queenslanders who rent spend a higher proportion of their income on housing costs meaning they might be more susceptible to rising rental costs¹.

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 exclude older Queenslanders who were owners, proprietors, staff and family of the establishment and were 'at home' on census night.
- all proportions have been calculated based on totals excluding 'not stated' responses to census questions such as dwelling tenure or dwelling type.

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 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

- 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.
- All charts have been produced by the Queensland Government Statistician's Office.
- Census analysis has used place of enumeration unless otherwise noted.
- Analysis on usual place of residence one and five years previous has used the usual place of residence instead of place of enumeration.
- The number of people living in a dwelling only applies to people living in private dwellings, unless otherwise stated.
- Counts of older Queenslanders used in this report are indicative only, and have been rounded to the nearest 100.

Data sources

ABS 2073.0 *Census of Population and Housing: TableBuilder Pro, Australia, 2016.*

ABS 2049.0 *Census of Population and Housing: Estimating homelessness, 2016.*

Productivity Commission, *Report on Government Services, Part F, Chapter 14 (Aged care services), 2018.*

Australian Institute of Health and Welfare, *Specialist homelessness services annual report 2016–17, supplementary data tables - Queensland, February 2018.*



Australian Institute of Health and Welfare, *Specialist homelessness services annual report 2011–12*, supplementary data tables - Queensland, December 2012.

References

- 1 Productivity Commission, *Housing Decisions of Older Australians*, December 2015
- 2 Department of Communities, Disability Services and Seniors, *Residential Transition for Older Queenslanders, Final report of the Advisory Taskforce on Residential Transition for Ageing Queenslanders*, August 2016.
- 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.

