



Not poor enough, not rich enough

Older people falling through the
housing assistance eligibility gap

**Piret Veeroja, Margaret Reynolds
and Wendy Stone**

Centre for Urban Transitions
Swinburne University of Technology

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Headline findings

More than half a million older people living in Australia are in the Missing Middle

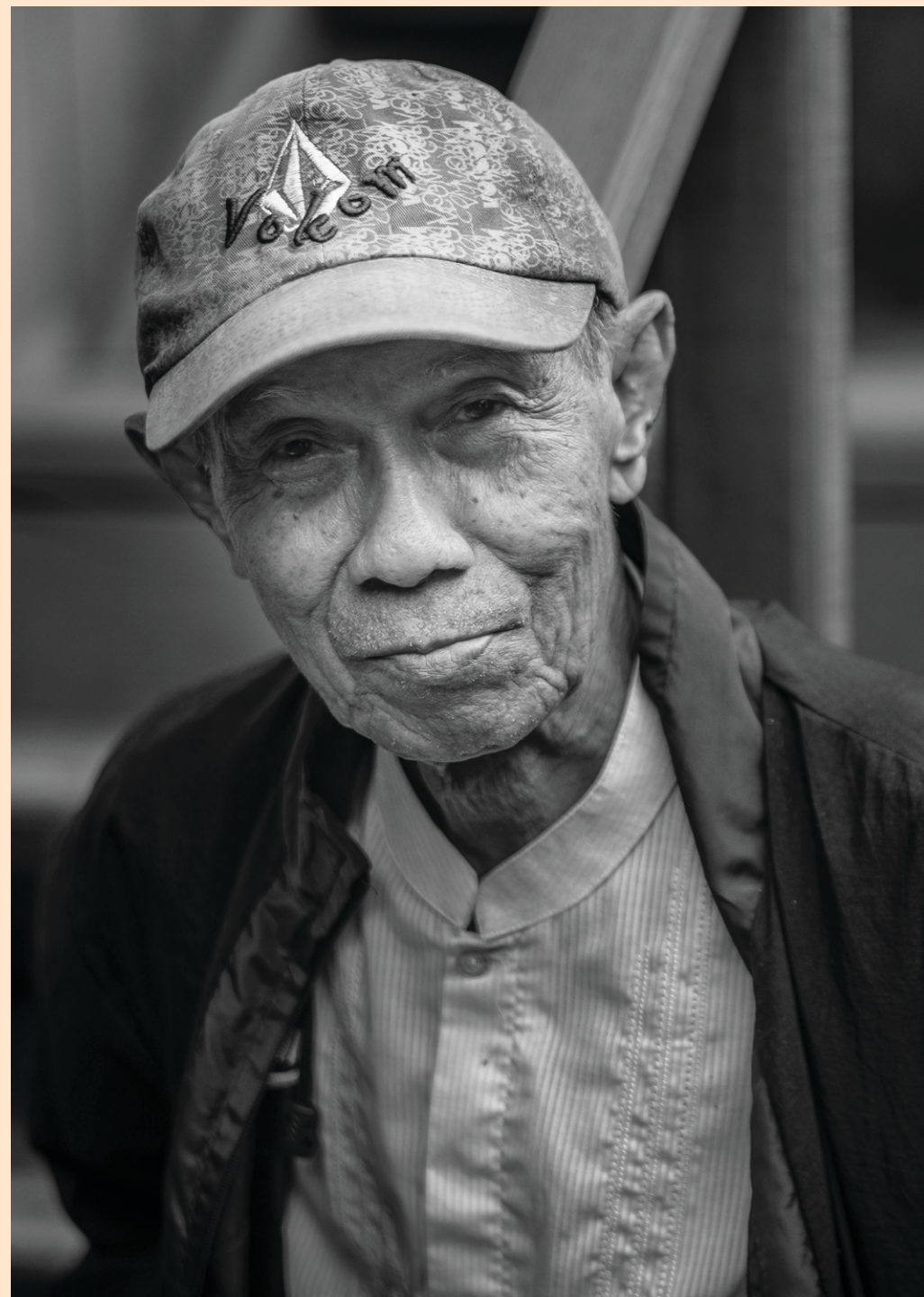
Approximately 508,000 people aged 55 or older were at risk of 'non-supported housing precarity' in 2019-20, ^{1,2} a group referred to as the Missing Middle. These people are neither poor enough to qualify for housing assistance nor wealthy enough to secure housing as they age, highlighting a significant gap in Australia's housing system.

Private renters face greater financial vulnerability

Among the Missing Middle, 60% live in private rental homes, and a majority (78%) of these renters are in the very low or low-wealth category. The majority of the Missing Middle with very low to low wealth are in the lowest two household income brackets: 43% in Quintile 1 and 45% in Quintile 2 (45%). A large proportion of this group receive Commonwealth Rent Assistance. Additionally, 61% of this group lack superannuation coverage.

1. This likely underestimates the scale of the issue due to complexity in measuring wealth for people in some household compositions..

2. The SIH data was collected in 2019/20, prior to the intensification of housing shortages and affordability challenges in both the rental and owner-occupied sectors in Australia. It is highly likely, therefore, that the size of the issue has grown since the data was collected.



A quarter of the Missing Middle live in homes owned with a mortgage

About 25% of the Missing Middle live in mortgaged homes, and 85% of them fall into the moderate wealth category. Among those with mortgages, 40% (n=42,092) are in the Quintile 1 household income bracket. In the 55-64 age group, two-thirds (66%) are employed, while 81% of those aged 65 or older are not in the labour force.

Systemic and individual factors drive housing instability among the Missing Middle

Housing insecurity for older people is driven by systemic and macro-economic factors, including the heavy reliance on homeownership for housing security, a shortage of affordable housing, insufficient social housing, and barriers to accessing loans. These issues are compounded by individual challenges such as divorce, illness, and gendered financial disadvantages.



Banking and financial sectors are identified as part of the problem, not the solution, in current housing policy settings and lending practices

The inability to access standard financial mechanisms, such as bank loans, was identified as a barrier to secure housing by those who had encountered these obstacles firsthand.

Current housing options for the Missing Middle cohort include standard and niche options

Standard housing options like private and social rental housing, along with niche alternatives such as retirement villages, and shared living, all present challenges for the Missing Middle cohort, including issues with affordability, tenure security, and accessibility.

Older people simply want to age gracefully, in a secure home that meets their needs and is close to their existing networks and services.

Safe, secure, affordable and appropriate housing are priorities

Delivering these solutions requires collaboration between the non-profit sector, governments, households, and industry. The need for increased public and community housing was also strongly emphasised.

There is no one housing solution that fits all

A range of solutions is needed, including adjustments to existing welfare and housing assistance policies and programs, and rethinking pathways to homeownership for older people, e.g. shared equity programs and similar products. Improving and/or expanding financial access and exploring innovative models like housing cooperatives, intergenerational living, sheltered living, and independent living units is crucial. Additionally, housing design should address the specific needs of older people, ensuring enough space for personal belongings and a comfortable living environment.



Introductory context: why this research was conducted

In the second half of the last century, targeted housing and welfare policies meant that a large majority of households reached retirement age in Australia as homeowners (Burke et al. 2019). Home ownership was closely tied to pension and benefit levels, with owning one's home in later life understood in cultural and policy terms as a pillar of the Australian welfare state (Castles 1985; Yates 2008; Burke et al. 2014).

Well-established housing trends since the year 2000 include a growing number and proportion of Australians unable to afford home purchase, and more households reaching later life and fixed-income retirement years with unpaid mortgage debt (Ong et al. 2019; Haffner et al. 2017; McDonald and Temple 2017; Burke et al. 2014). A consequential increase in the overall share of privately rented dwellings in the Australian housing system, along with highly targeted and restricted access to a nationally declining public and community housing sector, has also resulted in increasing numbers and proportions of later life Australians living in alternative, non-ownership housing tenures, primarily privately rented dwellings and 'other' forms of living arrangement. In the context of population ageing (Stone et al. 2023), the number and proportion of people aged 55–64 years and 65 years or older in Australia living in either mortgaged homes, privately rented dwellings or alternative 'non-standard' forms of living arrangement has increased (Faulkner et al. 2023)





The housing needs of older people, particularly in the context of an ageing society, have attracted significant research and policy attention recently, as awareness has grown about the potential housing precarity of people aged 55 years or older (Power 2020; James et al. 2019; Sharam 2017; Ong 2008; Faulkner 2007). **Insights found in this body of evidence suggest that in addition to older people in Australia in need of housing assistance in the form of public and community housing, and those living in homes they own, is a middle cohort of older people living in less secure forms of housing tenure, including privately rented dwellings, and non-standard tenure forms such as in caravan parks, living with family or friends, sharing, or other types of living arrangements (Veeroja and Hulse 2024).** Inadequate supply of – and limited accessibility to – social housing among people aged 55 years or older, coupled with a decline in affordable non-private housing options for older people, including options such as Independent Living Units (McNelis 2004; James et al. 2020), add to what appears to be a growing cohort of older people living between social housing at one end of the income and wealth spectrum, and outright homeownership at the other.

Against the backdrop of a highly financialised Australian property sector – including purchase and rent costs that have skyrocketed since 2020 in response to inflation, interest rate and cost of living rises since the COVID-19 pandemic (CoreLogic and ANZ 2024) – recent homelessness estimates over repeated census periods point to a sustained growth in overall numbers and rates of homelessness experienced by persons aged 55 years or older (Stone et al. 2023; Faulkner et al. 2023; Tually et al. 2016). This includes cohorts of older women who, by all accounts, have adhered to societal expectations as actively contributing citizens and ‘done all the right things’ throughout their working lives, yet have found themselves in housing precarity and/or homelessness in later life (Goodall et al. 2022).

Pathways into precarity and homelessness in later life are varied, meaning a range of policy interventions could be required to respond effectively to preventing these. Recent Australian evidence, including that which focuses on the ‘edges of home ownership’ (Haffner et al. 2017; Stone et al. 2023) and the relationship between precarity and care (Power and Mee 2019), provide insights into the changing role of housing as a pillar of Australia’s welfare state. In their recent analysis of precarious housing pathway types in later life, Petersen and Tilse (2023) identify three major pathways of housing precarity among older women, including: life-long renters by choice who struggle in later life; women with accumulated disadvantage throughout life; and women who lost homeownership through life events and were unable to recover it in older age.

Combined, this collective body of recent evidence and trend data, offers important insights into how and why older people living in Australia struggle to find and sustain homes securely, as they might have expected to as they aged. To date, however, limited information exists about the scale of the group of older people living in Australia who are living with housing precarity 'at the middle' of the wealth spectrum, what the income and asset profiles of people living between social housing and homeownership are, what their current living arrangements and demographic characteristics are, nor how they came to be part of what we refer to throughout this research as the 'Missing Middle' cohort, defined below. Importantly, in the absence of evidence that identifies, enumerates and describes the Missing Middle cohort, understanding is limited on how targeted housing solutions can best support them in a systematic way within and across housing tenures, living arrangements, ages and income and wealth bands.

This research, conducted independently by researchers at the Centre for Urban Transitions at Swinburne University of Technology, funded by Housing for the Aged Action Group (HAAG) and supported by National Shelter, has been conducted to address these key knowledge gaps.



Purpose and overview

The research identifies and estimates the incidence of people aged 55 or older who are at risk of 'non-supported housing precarity,' referred to here as the Missing Middle. This target group includes older Australians who are 'not poor enough' to qualify for – or be in receipt of - current housing assistance but 'not wealthy enough' to have sufficient income and/or assets to secure housing, both now and as they age.

This research:

1. Conceptualises the Missing Middle:

Defines the parameters and scope of this population, considering housing assistance eligibility criteria and income/wealth thresholds in Australian states and territories.

2. Enumerates and describes the Missing Middle:

Provides population estimates for the Missing Middle by empirically operationalising the concept using data from the Australian Bureau of Statistics' (ABS) Survey of Income and Housing (SIH) 2019/20.

Using SIH data, analyses a) the socio-demographic profiles, b) housing, income and wealth characteristics, and c) hardship, of the Missing Middle on a national scale.

3. Explores potential housing interventions and solutions for the Missing Middle:

Conducts interviews with seven stakeholders from housing policy, industry, advocacy, and related sectors, as well as six of HAAG's lived experience advisory panel members, to understand potential housing solutions for the Missing Middle.



Research approach and methodology

Stage 1. Conceptualising the Missing Middle

This research develops and applies a novel conceptual and empirical approach to identifying, enumerating and describing a cohort of the population that has – to date and to the best of our knowledge – not been examined in a systematic, comprehensive way in the Australian context.

In contrast to housing and welfare studies that identify, for example, individuals or households experiencing a phenomenon such as housing affordability stress, or crowded housing conditions, this research articulates a 'gap': people between typical markers of, in this case, social housing tenancies and secure housing such as homeownership.

To articulate the boundaries of the housing assistance eligibility 'gap' for the purposes of this research, and to inform future policy development, requires understanding that the boundaries are, to some extent, fluid:

- ↘ First, individuals and households are likely to change income and wealth profiles over time. While the present analysis relies on cross-sectional survey data to enumerate the population, it is important that findings are interpreted as point in time only, with the possibility that variation for any given individual being included in the Missing Middle cohort, or not, will occur over time.
- ↘ Second, eligibility criteria for social housing, which is used as a key marker of eligibility in this analysis (the 'low boundary' of the gap), varies markedly across states and territories nationally, and is arguably based on potential provision rather than being well-matched and indicative of need (see for example Pawson et al. 2024). In our conceptualisation, we include markers for very low wealth eligibility for social housing, such as in the state of Victoria, and in addition identify eligibility gaps based on more typical eligibility criteria found in other states and territories (see Operationalising the Missing Middle, below).

- ↘ Third, as we are interested in enumerating the population of people aged 55 years or older with varied yet insufficient wealth to secure housing independently, we also use indicative house prices as a guide for establishing an upper limit to the Missing Middle cohort (the 'high boundary' of the gap). At the time of writing, the upper limit we established of \$500,000 in total household wealth is sufficient to purchase a small, modest unit in a majority of metropolitan and regional centres nationally, or to contribute substantially toward such purchase. The median dwelling prices for units in June 2024 (Domain 2024) were as follows: Sydney at \$797K, Brisbane at \$580K, Adelaide at \$511K, Melbourne at \$555K, and Darwin with the lowest at \$343K.

Finally, our primary interest is in housing assistance measures and/or affordable housing opportunities that can directly enable people aged 55 years or older living with low to moderate incomes, and very low, low or moderate wealth profiles, to *be housed securely*. Two key implications for housing assistance reciprocity and/or eligibility in the way we have conceptualised the Missing Middle cohort are as follows:

- ↘ First, given the focus on households of varying very low-to-moderate incomes and wealth, some of the identified Missing Middle cohort are eligible for, but not in receipt of, social housing assistance.
- ↘ Second, while many of the Missing Middle cohort may be eligible for and/or in receipt of housing assistance in the form of Commonwealth Rent Assistance (CRA) and/or Private Rental Assistance (PRA) (see for example Tually et al. 2016), for the purposes of this analysis, neither of these types of support are considered secure housing. Each type may alleviate affordability pressures or transitions between privately rented dwellings, yet do not in and of themselves equate to secure housing options.

Next is a description of the way these conceptual considerations related to identification of the Missing Middle cohort are operationalised for the purposes of analysis of survey data.

Stage 2. Operationalising the Missing Middle

The first stage of analysis involved a national desk-based review of policy documents and housing assistance eligibility criteria across Australian states and territories. Eligibility criteria for the Age Pension, as well as Commonwealth Rent Assistance, were also identified.

Next, using insights from the desk-based policy review, coupled with data considerations related to use of the latest Survey of Income and Housing (SIH) data (ABS, 2019/20), the 'Missing Middle' was operationalised based on four criteria:

- 1. Age:** people aged 55 years or older. *Throughout this report, the age groups are divided into 55–64 years and 65 years and over.*
- 2. Housing tenure:** comprising people living in dwellings that are:
 - ◇ owned with a mortgage (referred to as 'purchasers')
 - ◇ privately rented (with a landlord type of real estate agent or person living in another dwelling)
 - ◇ 'other' tenure (tenure arrangements outside of ownership or rental, including living rent-free)Outright home owners and social housing tenants were not considered part of the Missing Middle.
- 3. Household income:** Older people in the very low, low, and moderate-household income brackets (quintiles 1–3) are considered. Household income quintiles are based on the national distribution of equivalised (adjusted for household composition) disposable (after-tax) household incomes.
- 4. Household wealth thresholds:** As described in the conceptualisation, above, various thresholds are examined, including up to \$35,000, \$100,000, \$200,000, \$300,000, \$400,000 and \$500,000. Households with wealth over \$500,000 are excluded from the 'Missing Middle' group. These thresholds were selected based on the social housing eligibility criteria and median home prices in Australian states and territories. For example, in Victoria, the asset limit to register for social housing in 2024 is \$37,212 (or \$14,709 for priority access); in Queensland, it is \$116,375 for single people and \$148,625 for households with two or more members.

The conceptualisation and operational approach taken in this research enables identification, enumeration and description of three categories of the Missing Middle population of people aged 55 years or older who are not eligible/in receipt of social housing and are living with very low to moderate wealth, across housing tenures. This report presents data on:

- ∨ **Very Low Wealth Missing Middle:** household wealth up to \$35,000;
- ∨ **Low Wealth Missing Middle:** household wealth \$35,001–\$200,000;
- ∨ **Moderate Wealth Missing Middle:** household wealth \$200,001–\$500,000.



Survey of Income and Housing

Our analysis is conducted using the 2019/20 ABS Survey of Income and Housing (SIH). The data includes people living in private residences, excluding members of the Missing Middle cohort experiencing homelessness or residing in non-usual dwellings like residential care. The survey also excludes people living in very remote areas. In total, 15,011 households and 29,123 individuals were surveyed (ABS, 2022a).

The results were then weighted by the ABS to represent the entire Australian population. ABS (2022a) highlights that most person and household benchmarks are based on demographic estimates, adjusted to include only people in private dwellings and exclude those in very remote areas. These benchmarks differ from population estimates in other ABS sources, as they are derived from the 2016 Census (ABS, 2022a).

The SIH was selected for this analysis because it provides comprehensive data on wealth, income and housing. Wealth is calculated by adding financial and non-financial assets and subtracting liabilities, see Figure 1 for details.

Figure 1: Components of wealth, based on SIH conceptualisation of wealth and available data (see ABS, 2022b for further detail)

Financial assets

- ↘ Value of accounts held with financial institutions;
- ↘ Values of shares;
- ↘ Value of public unit trust;
- ↘ Value of silent partnerships;
- ↘ Value of debentures and bonds;
- ↘ Value of own incorporated businesses*;
- ↘ Value of loans to persons not in the same household;
- ↘ Value of other financial investments;
- ↘ Value of own unincorporated business*;
- ↘ Balance of all superannuation accounts

+ Plus

Nonfinancial assets

- ↘ Value of owner-occupied dwelling;
- ↘ Value of residential property excl selected dwelling;
- ↘ Value of non-residential property;
- ↘ Value of contents of dwelling;
- ↘ Value of vehicles;
- ↘ Value of assets nec.

- Minus

Liabilities

- ↘ Principal outstanding on loans for owner occupied dwelling;
- ↘ Principal outstanding on loans for other property**;
- ↘ Principal outstanding on rental property loans;
- ↘ Amount of HECS liability
- ↘ Amount of Student Financial Supplement liability
- ↘ Amount owing on credit cards;
- ↘ Principal outstanding on loans for vehicle purchases**;
- ↘ Principal outstanding on investment loans**;
- ↘ Principal outstanding on loans for other purposes**;

= Equals HOUSEHOLD WEALTH

Source: ABS, 2022b

*Net of liabilities

**Excluding business and investment loans

It is important to note that wealth data is collected at the household level in the SIH, and the ABS advise using household-level data for wealth estimates (ABS 2022a, 2022b). It is a complex task in the SIH data to allocate some specific wealth components to people in a household who live, to whatever extent, independently of one another. We wanted to avoid combining the assets (and liabilities) of such people with the primary household members. As a result, we restricted our household wealth estimates, and thus Missing Middle estimates, to those households where there was one income unit - these being the following household compositions:

- ▾ people living alone
- ▾ couples without children
- ▾ lone parents with dependent children (but no non-dependent children)
- ▾ couples with dependent children (but no non-dependent children).

Wealth for these household types could be confidently estimated. This represents approximately 5 million older people, accounting for 75% of the weighted survey population (see Table 1). As mentioned earlier, the study focuses on older adults with very low to moderate household incomes (household income quintiles Q1-Q3), representing 3.6 million people, marked with red colour in Table 1. Table 1 shows that a slightly higher proportion of older people in this group ('in-scope population' in Table 1) are female (53% female vs 47% male). This proportion increases considerably for older adults living alone, with 64% being female and 36% male.

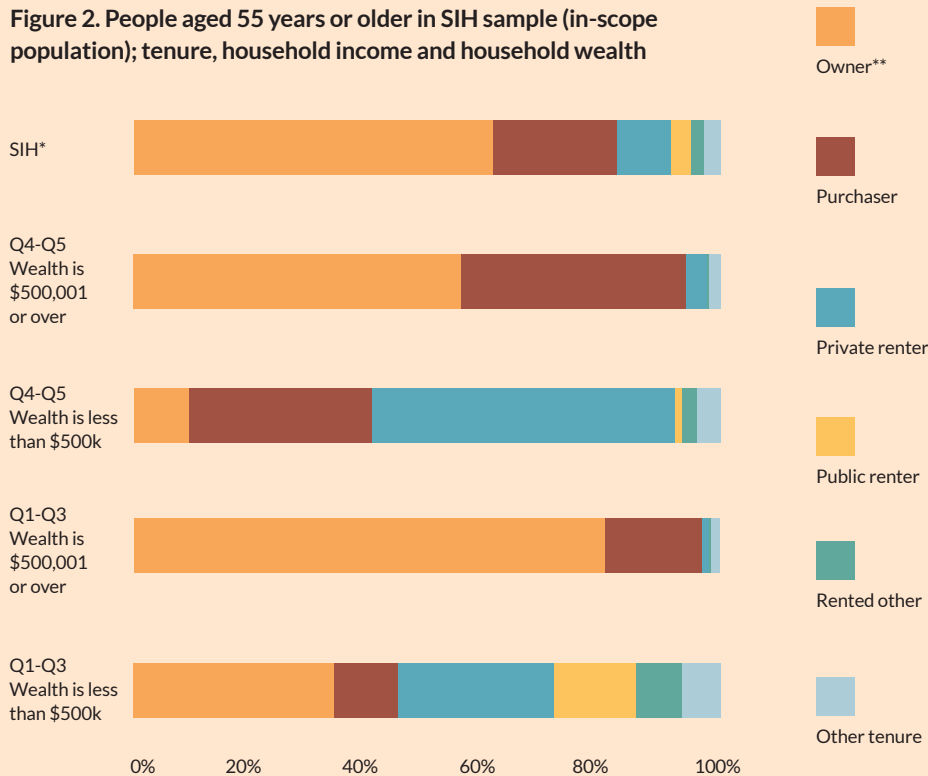
Table 1. People aged 55 years or older in SIH weighted sample: household composition, household income and sex

Household composition	Household income quintiles								
	Q1-Q3			Q4-Q5			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
In-scope population									
Live alone	435,990 36.4%	762,266 63.6%	1,198,256 100%	134,077 48.4%	142,772 51.6%	276,848 100%	570,067 38.6%	905,038 61.4%	1,475,105 100%
Couple without children	1,096,365 50.6%	1,069,050 49.4%	2,165,415 100%	479,865 51.7%	448,988 48.3%	928,853 100%	1,576,231 50.9%	1,518,037 49.1%	3,094,268 100%
Lone parent with dependent children	17,576 45.2%	21,296 54.8%	38,872 100%	6,190 55.2%	5,021 44.8%	11,211 100%	23,766 47.5%	26,317 52.5%	50,083 100%
Couple with dependent children	141,865 72.2%	54,737 27.8%	196,602 100%	125,934 61.9%	77,381 38.1%	203,315 100%	267,799 67.0%	132,118 33.0%	399,916 100%
Total in-scope household types	1,691,796 47.0%	1,907,348 53.0%	3,599,145 100%	746,065 52.5%	674,161 47.5%	1,420,227 100%	2,437,862 48.6%	2,581,510 51.4%	5,019,371 100%
Out of scope population									
Lone parent with independent children only	25,643 21.3%	94,722 78.7%	120,365	15,244 28.4%	38,339 71.6%	53,583	40,887 23.5%	133,061 76.5%	173,948
Couple with independent children only	178,548 51.5%	167,833 48.5%	346,381	184,527 55.2%	149,906 44.8%	334,433	363,075 53.3%	317,739 46.7%	680,814
Couple without children, living with unrelated people	25,722 52.2%	23,519 47.8%	49,241	17,756 49.0%	18,474 51.0%	36,229	43,477 50.9%	41,993 49.1%	85,470
Couple with children (dep and/or indep.), living with unrelated people	85,507 55.6%	68,285 44.4%	153,792	48,901 53.1%	43,133 46.9%	92,034	134,408 54.7%	111,417 45.3%	245,825
Unpartnered person (no children), living with unrelated people	42,980 55.9%	33,918 44.1%	76,898	14,075 45.8%	16,651 54.2%	30,725	57,055 53.0%	50,569 47.0%	107,624
Lone parent, living with unrelated people	5,390 22.7%	18,305 77.3%	23,694	3,873 24.7%	11,800 75.3%	15,672	9,262 23.5%	30,104 76.5%	39,367
Couple living with related people (non-dept children)	8,058 45.4%	9,687 54.6%	17,746	5,616 50.0%	5,616 50.0%	11,233	13,675 47.2%	15,304 52.8%	28,978
Unpartnered person, living with related people	74,638 34.0%	144,672 66.0%	219,311	27,796 31.2%	61,374 68.8%	89,169	102,434 33.2%	206,046 66.8%	308,480
Sum of other HH compositions	446,486 44.3%	560,941 55.7%	1,007,427	317,787 47.9%	345,292 52.1%	663,079	764,273 45.8%	906,233 54.2%	1,670,506
Total	2,138,282 46.4%	2,468,290 53.6%	4,606,572	1,063,852 51.1%	1,019,453 48.9%	2,083,305	3,202,134 47.9%	3,487,743 52.1%	6,689,877

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Only households with a single income unit were included, as previously explained. When considering tenure and wealth for the four main household types (the 'in-scope population' in Table 1), Figure 2 shows that 35% of older people with very low to moderate wealth (less than \$500,000, referred to as the Missing Middle) are outright homeowners, 11% own a home with a mortgage, 27% rent from a private landlord, and 14% rent from a public landlord. In comparison, across all older people in these four household types, 62% are outright homeowners, 21% own with a mortgage, and 9% rent privately.

Figure 2. People aged 55 years or older in SIH sample (in-scope population); tenure, household income and household wealth



NOTES:

* This includes the SIH sample from the four 'in-scope' household types, focusing only on households where wealth could be clearly identified—those with a single income unit.

**Outright homeowner

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

While imprecise estimates can be provided, it is not possible to differentiate or accurately estimate wealth for other household compositions with confidence. As a result, our estimates likely underestimate the scale of the issue. Table 1 indicates that around 1 million older people with very low to moderate household incomes live in household compositions where wealth cannot be clearly distinguished (referred to as the "out of scope" population in Table 1). Of this group, 56% are female and 44% are male. The proportion of females is notably higher in certain household compositions, such as lone parents living with independent children, where 79% (94,722) are female and 21% (25,643) are male. Similarly, in unpartnered individuals living with relatives, 66% (144,672) are female compared to 34% (74,638) male. Additionally, the SIH data was collected in 2019/20, prior to the intensification of housing shortages and affordability challenges in both the rental and owner-occupied sectors in Australia. It is highly likely, therefore, that the size of the issue has grown since the data was collected.

Stage 3. Understanding the Missing Middle

The final stage of the research involved interviews with key professional and lived experience stakeholders to provide insights into data interpretation and implications of findings. In total, seven professional experts and six people with lived experience were interviewed. The interviews, conducted online or over the phone, lasted approximately 20-30 minutes on average. Questions focused on understanding pathways and drivers of the Missing Middle (the reasons people fall into this group), current housing policies and options available for members of the Missing Middle and potential future solutions. All interviews were transcribed and analysed using thematic analysis.³ All names used in this report have been changed for privacy reasons.

3. Interviews were conducted with ethics approval from Swinburne University of Technology (Ref: 20248097-19145).

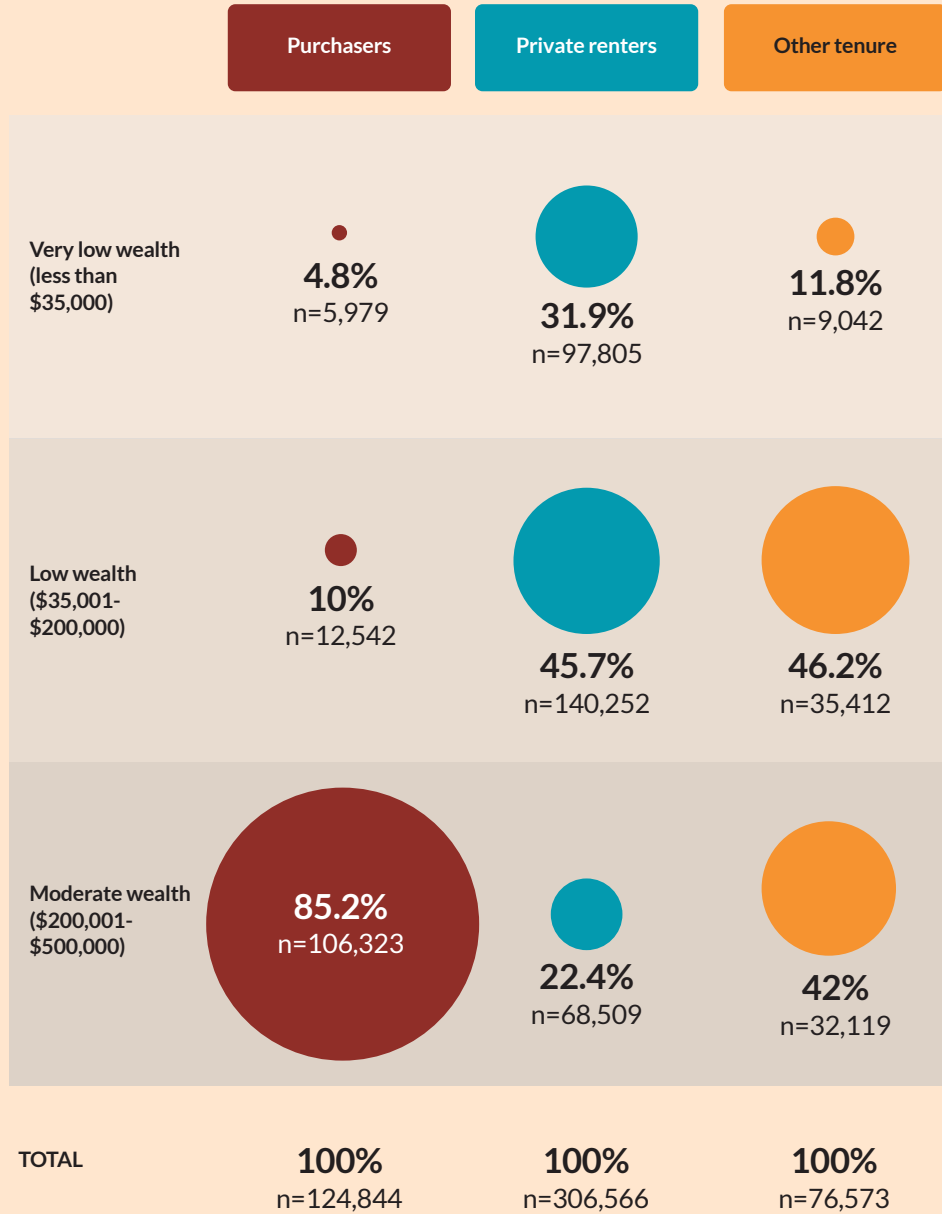
Enumerating the Missing Middle: how many are there and who are they?

Analysis of the ABS SIH estimates that there were approximately 508,000 people in the Missing Middle cohort in 2019-20. These are people who: were aged 55 years or older; lived in dwellings that were owned with a mortgage, were privately rented or were of an 'other' tenure type; lived in lower income households (quintiles 1 to 3); and whose household wealth was under \$500,000.

Little less than two-thirds of the Missing Middle (60%, n=306,566) live in private rental homes, while a quarter (25%, n=124,844) reside in homes owned with a mortgage (referred to as purchasers), as shown in Figure 3, with further details in Figure 4. In terms of wealth, 32% of the Missing Middle in private rentals have very low household wealth (less than \$35,000), and 46% fall into the low-wealth category (\$35,001-\$200,000). In contrast, the majority (85%) of those in purchaser households have moderate household wealth (\$200,001-\$500,000).



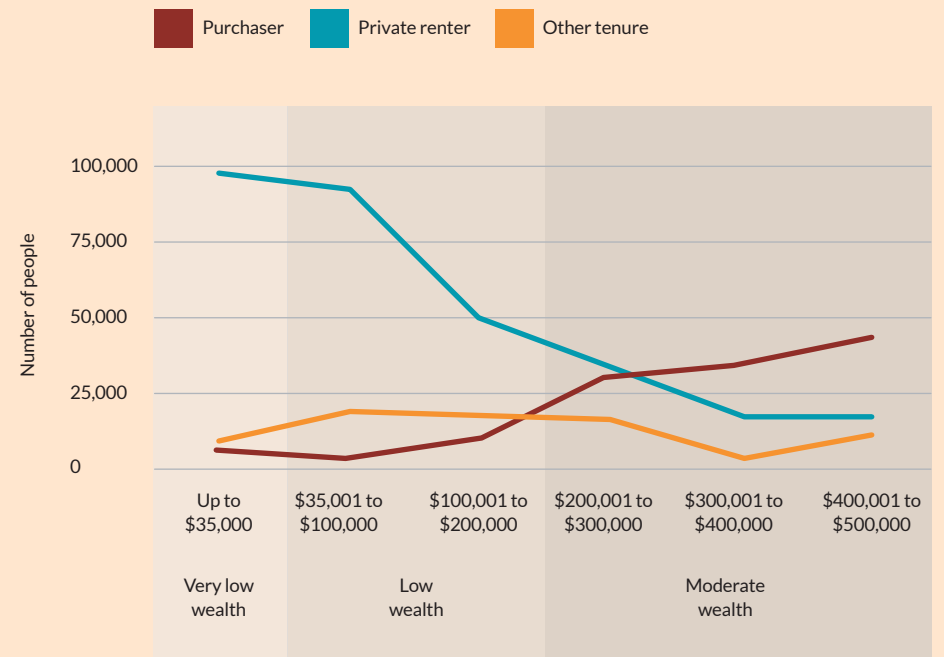
Figure 3. The Missing Middle by tenure and household wealth



Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Figure 4 shows how these same categories relate to one another, across tenure and expanded wealth categories (see SIH results 1 for further detail). Shown in this visual form, it is clear that a majority of members of the Very Low Wealth Missing Middle (less than \$35,000) cohort reside in the private rental sector. Far fewer purchasers fall into this category, with a majority in the Moderate Wealth Missing Middle category (\$200K to \$500K) or Low Wealth Missing Middle category (\$35K to \$200K). Fewer purchasers are in the very low wealth category because they have some wealth in their owner-occupied dwelling. Members of the Missing Middle in 'other' tenure are distributed across wealth categories.

Figure 4. The Missing Middle by tenure and detailed wealth thresholds



Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Socio-demographics

Very Low Wealth and Low Wealth Missing Middle private renters

The previous section highlighted that a large proportion of the Missing Middle lives in private rental homes, with most having very low to low wealth. The socio-demographic characteristics of this group in both wealth categories are similar, so they are described together here in Table 2 (see tables in SIH results 2 for more detail).

A total of 61% (n=144,517) of the Missing Middle with very low or low wealth are aged 65 or older. Additionally, 56% (n=133,446) live alone or as part of a couple household, with 41% (n=96,686) in the latter category. About two thirds of this group, 66% (n=157,589), were born in Australia.

In terms of location, 34% (n=80,405) reside in Queensland, 30% (n=72,484) in NSW, and 55% (n=131,113) live in regional areas.

Table 2. Missing Middle private renters with very low and low wealth (up to \$200,000), selected demographic characteristics by age, sex and tenure

		Private renters: very low + low wealth								
		55-64 yrs			65 yrs +			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
H'hold comp'n	Living alone	26,554	22,665	49,219	41,123	43,103	84,227	67,678	65,768	133,446
	Couple without children	19,162	19,016	38,178	31,989	26,519	58,508	51,151	45,535	96,686
	Lone parent with dept child(ren)	0	0	0	0	169	169	0	169	169
	Couple with dept child(ren)	3,805	2,337	6,142	1,614	0	1,614	5,418	2,337	7,756
	Total	49,521	44,018	93,539	74,726	69,791	144,517	124,248	113,809	238,056
Country of birth	Australia	36,143	28,392	64,535	45,947	47,107	93,054	82,090	75,499	157,589
	Main English Speaking*	4,797	5,627	10,424	18,509	9,634	28,143	23,306	15,261	38,567
	Other	8,581	9,999	18,580	10,270	13,050	23,320	18,852	23,049	41,900
	Total	49,521	44,018	93,539	74,726	69,791	144,517	124,248	113,809	238,056
Year of arrival in Australia	Born in Australia	36,143	28,392	64,535	45,947	47,107	93,054	82,090	75,499	157,589
	1995 & before	7,522	11,430	18,952	22,767	15,073	37,840	30,289	26,502	56,791
	1996-2005	2,463	3,405	5,867	5,878	7,234	13,112	8,341	10,639	18,980
	2006 to year of collection	2,287	792	3,078	134	377	511	2,420	1,169	3,589
	NS/inadequ.desc	1,107	0	1,107	0	0	0	1,107	0	1,107
Total	49,521	44,018	93,539	74,726	69,791	144,517	124,248	113,809	238,056	
Capital city or rest of state	Capital City Area	20,651	19,726	40,378	31,433	35,132	66,565	52,084	54,859	106,943
	Rest of state	28,870	24,291	53,161	43,293	34,658	77,952	72,163	58,950	131,113
	Total	49,521	44,018	93,539	74,726	69,791	144,517	124,248	113,809	238,056
State or Territory of usual residence	New South Wales	23,063	20,377	43,440	16,140	12,904	29,044	39,203	33,281	72,484
	Victoria	7,950	7,068	15,018	13,915	9,926	23,841	21,865	16,994	38,859
	Queensland	10,656	10,867	21,523	29,280	29,601	58,881	39,937	40,468	80,405
	South Australia	3,600	1,892	5,492	3,578	7,433	11,011	7,178	9,324	16,503
	Western Australia	1,115	1,707	2,822	8,314	7,242	15,555	9,428	8,949	18,377
	Tasmania	2,473	1,827	4,301	3,086	2,483	5,569	5,559	4,310	9,869
	NT and ACT	663	280	943	414	203	617	1,077	483	1,560
	Total	49,521	44,018	93,539	74,726	69,791	144,517	124,248	113,809	238,056

*Main English speaking countries: Canada, Republic of Ireland, New Zealand, South Africa, United Kingdom, United States of America

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Moderate Wealth Missing Middle purchasers

The numbers for purchasers in the very low wealth category are too small to describe here but detailed tables are available in SIH results 2.

Table 3 shows that more than half (61%, n=64,520) of the Missing Middle in purchaser households with moderate wealth are in the 55–64 years age group, with 54% (n=34,985) of them being female. Among all older people in this group, 52% (n=55,275) are female. A total of 48% (n=50,793) live in couple households, while 36% (n=37,771) live alone.

The majority, 64% (n=68,154), were born in Australia. Geographically, 26% (n=27,382) live in NSW and 22% (n=23,120) live in Queensland. More than half (60%, n=64,253) of this group live in regional areas outside major cities.

Table 3. Missing Middle purchasers with moderate wealth (\$200,001 to \$500,000), selected demographic characteristics by age, sex and tenure

		Purchasers: moderate wealth								
		55-64 yrs			65 yrs +			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
H'hold comp'n	Living alone	8,248	13,553	21,800	5,583	10,388	15,970	13,830	23,941	37,771
	Couple without children	13,839	15,591	29,430	13,280	8,083	21,363	27,119	23,674	50,793
	Lone parent with dept child(ren)	2,174	2,977	5,151	0	0	0	2,174	2,977	5,151
	Couple with dept child(ren)	5,275	2,864	8,139	2,650	1,819	4,469	7,926	4,683	12,609
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Country of birth	Australia	20,763	23,668	44,431	11,062	12,661	23,723	31,825	36,329	68,154
	Main English Speaking*	2,689	3,305	5,994	4,840	3,739	8,579	7,529	7,045	14,574
	Other	6,084	8,011	14,095	5,611	3,890	9,501	11,695	11,901	23,595
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Year of arrival in Australia	Born in Australia	20,763	23,668	44,431	11,062	12,661	23,723	31,825	36,329	68,154
	1995 & before	6,546	8,273	14,820	9,019	6,951	15,969	15,565	15,224	30,789
	1996-2005	911	3,043	3,954	1,432	678	2,111	2,343	3,721	6,065
	2006 to year of collection	1,315	0	1,315	0	0	0	1,315	0	1,315
	NS/inadequ.desc	0	0	0	0	0	0	0	0	0
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Capital city or rest of state	Capital City Area	11,229	12,335	23,564	9,953	8,554	18,506	21,182	20,889	42,071
	Rest of state	18,307	22,649	40,956	11,560	11,736	23,297	29,867	34,386	64,253
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
State or Territory of usual residence	New South Wales	6,163	11,346	17,509	6,950	2,923	9,874	13,114	14,269	27,382
	Victoria	3,338	4,876	8,214	3,725	4,182	7,907	7,063	9,058	16,120
	Queensland	4,824	10,697	15,520	3,523	4,076	7,599	8,347	14,773	23,120
	South Australia	7,299	3,257	10,556	3,925	3,399	7,325	11,224	6,656	17,880
	Western Australia	6,347	3,727	10,074	1,711	3,781	5,493	8,058	7,509	15,566
	Tasmania	1,416	846	2,262	996	1,463	2,460	2,412	2,309	4,721
	NT and ACT	150	237	387	682	464	1,146	832	701	1,533
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323

*Main English speaking countries: Canada, Republic of Ireland, New Zealand, South Africa, United Kingdom, United States of America

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Household income

Very Low Wealth and Low Wealth Missing Middle private renters

The majority of the Missing Middle with very low and low wealth in private rental homes fall into Q1 (43%, n=102,678) or Q2 (45%, n=106,276) household income brackets, see SIH results 3 (tables A and B) for detailed estimates. Regarding labour force status, most (73%, n=174,197) are not in the labour force, and 77% (n=183,407) rely on government pensions or allowances as their main source of household income. Additionally, 61% (n=145,181) of this group lack superannuation coverage, with the proportion rising to 76% (n=74,665) among those with very low wealth.

Among those in the very low wealth group who do have superannuation, males are more likely to have coverage, with 59% (n=13,566) compared to 41% of females (n=9,574). However, in the low wealth group, the distribution is more balanced, with 48% of females and 52% of males having superannuation coverage.

Moderate Wealth Missing Middle purchasers

A total of 40% (n=42,092) of the Missing Middle in mortgage-owned homes fall into the Q1 household income bracket (SIH results 3, table C). In the 55–64 years age cohort, two-thirds (66%, n=42,872) are employed, but among those aged 65 and over, 81% (n=34,053) are not in the labour force. Income sources also differ by age: 59% of those aged 55–64 rely on employer income as their main source, while 81% of those 65 and older receive a government pension as their primary household income.

Superannuation coverage is widespread in the 55–64 age group, with 83% (n=53,385) having it, whereas 80% of the Missing Middle aged 65 and over reported not having superannuation coverage.

Household wealth

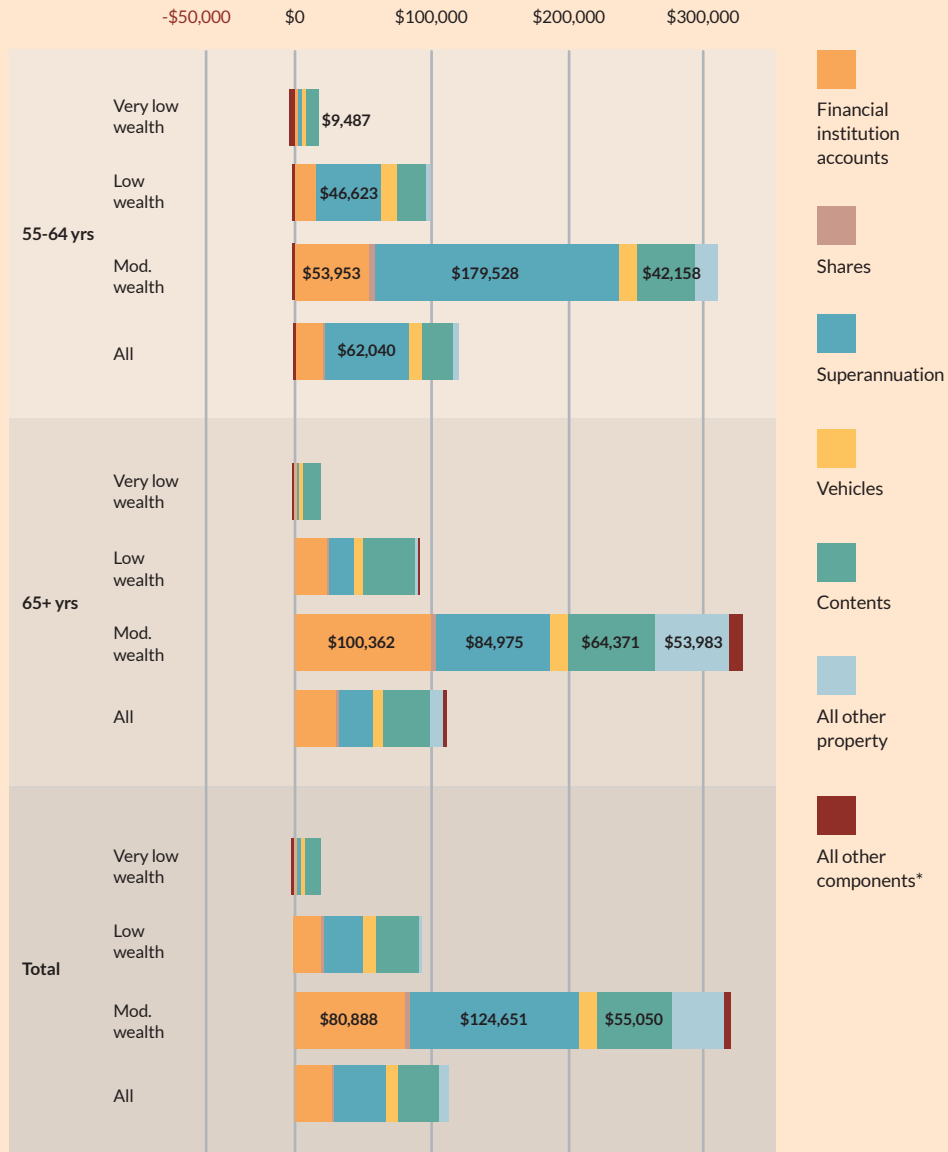
Very low to moderate wealth Missing Middle private renters

Figure 5 shows the main components that combine to form household wealth for Missing Middle persons living in privately rented homes. The graph shows that among all the privately renting Missing Middle persons (total aged 55 years or older) with very low wealth, the highest proportion of their wealth is in 'dwelling contents', with an average value across the group of \$11,758.

In the low wealth group, those aged 55–64 years have considerably more superannuation on average (\$46,623) than those aged 65 or older (\$17,576). For the older, low wealth group, most of their wealth is in dwelling contents (\$36,841 on average) and accounts with financial institutions (\$24,018 on average).

For the Missing Middle in private rental homes with moderate wealth, people aged 55–64 years have an average of \$179,528 in superannuation and \$53,953 in financial institution accounts. In contrast, those aged 65 and older have lower superannuation balances, averaging \$84,975, but hold more in financial institution accounts, with an average of \$100,362.

Figure 5. Components of mean household wealth of the Missing Middle private renters by age cohort and wealth band



Note: *All other components' is the sum of the value of these assets: public unit/private trusts, silent partnerships, debentures and bonds, own incorporated business, loans to persons in other households, other financial investments, own unincorporated business, offset accounts, and other assets MINUS the sum of these liabilities: HECS and student financial supplements, credit card debt and principal outstanding on investment loans and loans for other purposes.

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Housing and living arrangements

Very Low Wealth and Low Wealth Missing Middle private renters

The majority of the Missing Middle with very low to low wealth live in separate houses, with 46% (n=110,194) living in this type of dwelling, while 26% (n=62,827) occupy low-density apartments, flats, or units (see SIH results 4, Table 4A and 4B). More than half of this group (54%) have lived in their current rental home for over five years. Additionally, more than a third (35%, n=82,527) have moved two to three times within the past five years.

Moderate Wealth Missing Middle purchasers

The majority (77%, n=81,430) of the Missing Middle in this group live in separate houses, with 63% (n=67,374) having resided in their homes for more than ten years (SIH results 4, Table 4C).

Selected housing characteristics for private renters

Very Low Wealth and Low Wealth Missing Middle private renters

The majority (91%) of the Missing Middle in this group are not on public housing waiting lists. Among those with very low wealth, 14% (n=13,797) are on public housing waitlists, see SIH results 5, Tables 5A and 5B. A large proportion of the Missing Middle with very low wealth (87%, n=85,048) and low wealth (75%, n=104,592) receive Commonwealth Rent Assistance. Regarding lease terms, 51% (n=120,266) are on 12-month contracts, while 16% (n=39,217) do not have a formal lease. Additionally, 71% (n=170,191) of this group do not intend to move from their current home in the next 12 months.



Health

Very Low Wealth and Low Wealth Missing Middle private renters

One-third (33%, n=78,731) of the Missing Middle in private rental homes reported being in good health, while 41% (n=98,050) described their health as fair or poor, see SIH results 6, Table 6A and 6B. Additionally, 60% (n=142,048) reported having a disability or long-term health condition, with 57% of those affected being aged 65 or older.

Moderate Wealth Missing Middle purchasers

In this group, 38% (n=40,181) of the Missing Middle reported being in good health, while 39% (n=41,753) reported fair or poor health, see SIH results 6, Table 6C. Additionally, 61% (n=64,466) indicated having a disability or long-term health condition.

Hardship

Among the Missing Middle in privately rented homes living with very low wealth, 20% (n=19,990) reported being unable to pay gas, electricity or telephone bills on time due to a lack of funds in the past 12 months. Additionally, 10% (n=10,173) in the very low wealth group could not pay for registration or insurance on time due to financial constraints. For those Missing Middle private renters with low wealth, 11% (n=14,815) could not pay their utility bills on time due to a lack of funds (SIH results 7, Tables 7A and 7B).

In homes owned with a mortgage, 28% (n=5,257) of those with very low to low wealth were unable to pay gas, electricity or telephone bills on time. Moreover, 43% (n=7,973) in this group struggled to make the minimum payment on their credit cards due to financial difficulties (SIH results 7, tables 7A, 7B).



Current and future housing options for the Missing Middle

To supplement the Missing Middle estimates developed in this report, interviews were conducted with thirteen experts. Six of these were selected due to their lived experience of living in the Missing Middle. The remaining seven were invited to participate in the research due to their professional positions within housing, service or associated organisations – those who may come into contact with the Missing Middle cohort or their concerns through their professional roles.

Insights from interviews are described around three key themes:

- ∨ The current housing and living arrangements of the Missing Middle cohort
- ∨ The drivers for people aged 55 years and over being part of the Missing Middle
- ∨ Housing policy solutions to address the housing and support needs of members of the Missing Middle



The current housing and living arrangements of the Missing Middle

Interview respondents we spoke with from professional contexts, including housing and welfare organisations, as well as those with lived experience perspectives, were aware of the Missing Middle phenomenon – and the housing struggles they face.

Current housing options for the Missing Middle cohort identified by study participants include standard and niche options, however each presents challenges for the Missing Middle cohort, with various challenges identified by professional stakeholders and those with lived experience:

- ▾ Community housing/public housing – perceived as safe and positive, yet scarce and inaccessible, and can include neighbours perceived to be unsafe and/or not suited to the needs of older tenants
- ▾ Private rental housing – perceived as expensive and insecure, and not fit for the needs of an ageing population
- ▾ Retirement villages – perceived as expensive and involving confusing legal arrangements
- ▾ Land lease communities/manufactured villages – perceptions include that some can be expensive have inconsistent contracts, unfair fees, and poor management; private developers perceived as introducing insecurity
- ▾ Co-operative housing options – identified as an option for part of the Missing Middle cohort but not all, perceived favourably by some, and not by others
- ▾ Shared living – perceived as positive by some professionals and older interviews but not by all, also perceived as a difficult arrangement where older people are ‘forced’ to share due to lack of options
- ▾ Residential aged care (nursing homes) – perceived as undesirable, and with no ‘transit’ option in between types of care that are affordable and which older people have sufficient autonomy over.

Insights from professional stakeholders

Importantly, professional stakeholders we spoke with are aware of the Missing Middle cohort and their limited housing and assistance options – also noting that ‘anyone could find themselves in this group’:



Particularly aware of this group, particularly single older women who have some assets, but it’s pretty limited, who therefore can’t access social housing, public community housing, but also, really, either are stuck in the rental market and can’t get into home ownership either. (Professional stakeholder 2)



Higher educated, higher socioeconomic background women are overrepresented. In terms of missing middle, a lot of them are really doing it incredibly tough, have had very unstable and often inappropriate housing. (Professional stakeholder 5)

Although the quotes above mention older women, most professionals emphasised that both men and women are represented in this group. This is consistent with our SIH analysis:



I think there are loads of men that that can’t get accommodation as well. (Professional stakeholder 6)

While professionals were aware of the Missing Middle, most acknowledged that the size of this cohort is unknown and expressed interest in gaining further insights.

The two main options stakeholders identified for the Missing Middle currently, are privately rented homes, which can often be insecure and unaffordable, and social housing, which is difficult to access. Stakeholders also mention smaller-scale housing options, such as retirement villages, residential parks, cooperatives, and shared housing, each of which is limited for housing older people securely and well.



There needs to be a greater understanding of these hybrid housing models that we have, whether they're good or not... land lease communities, retirement villages. We tend to hear a lot of negative stuff about it. Some of the retirement village space does, theoretically, enable some people to get better care services and have a care kind of continuum, then there seems to be a whole lot of issues with financial contracts and financial arrangements. (Professional stakeholder 2)



Lived experience insights

People with lived experience described, with frustration and despair, having to whittle down their savings and wealth before housing assistance of any meaningful form could be accessed by them. These were described in terms of crisis, or ambulance-style responses:



So the government forces you, the middle people, to use all of their assets to get to the point where they are homeless. So, it is actually progressively shoving us all in that direction. ... Well, it's very frightening, it really is, because at the end of the day, the middle people know that what's out there for them is actually homelessness because once all of our money's gone, there isn't anything left. (Beverly, female, 60s, sharehousing)



The government is waiting for you to be out in the streets, for you to be really poor before they're help you (...) I don't want to be at the streets. Yeah, I really don't. I want a future, you know, for my retirement. (Sheila, female, 60s, private rental tenant)

Privately rented homes could prove insecure for older people we spoke with, consistent with extensive existing research evidence about older people's rental experiences referenced earlier in this report. The private rental sector does not cater for the security required by older people, and can itself introduce risk and precarity:

“

You're subject to rental changes, I rented from the time I sold my place. I rented three separate units, each time I had it for 2.5, maybe three years and it was sold. And moving, you know, that cost money too. Then I realised when once I'd reached a point where I was paying rent and I was actually putting expenses onto my credit card, so I ended up with a quite a nasty credit card expense, so that I could keep renting.
(Margaret, 80s, community housing tenant)



Informal housing options such as living with family introduced risk and discretion for older people. Even where considerable goodwill existed within familial relationships, living together with kin in later life does not suit everyone, as we heard in a number of interviews in this research:

“

And eventually I said to my sister let's live together. So I moved in. But it was so uncomfortable because she wanted her ornament there, and I was not allowed to put anything else anywhere. She wanted to watch Home and Away, I wanted to watch the news. She wanted to eat at 7:30PM at night. I wanted to eat at 6:00PM. ... It was just uncomfortable in every way. So, after six months became homeless. And I was homeless for four years, waiting for community housing, going from couch surfing from one place to another. (Margaret, 80s, community housing tenant)

On the other hand, where sharing worked for older people, this was perceived as a positive housing outcome. In the following case, one interviewee described themselves as 'lucky' that sharing worked well:

“

I am extremely lucky in that, I have a friend who were very similar and we decided that we would trial it for a year, but it had to be that we would only share the kitchen, and we split the house and we've been very lucky. (Beverly, female, 60s, sharehousing)

Interviewees we spoke with offered insights into problems experienced with private rental housing, social housing, caravan park options, and retirement living. Each option, in its own way, does not cater well to the current Missing Middle cohort. As one participant stated, 'there's just nowhere to go, nowhere to go at all':



When I was faced with a caravan park closing, I was living in my own park home and working full time and not eligible for public housing, because I was working full time, but I had no assets apart from the park home which I lost completely because of the caravan park closing. (Doreen, 70s, private rental tenant)



I just don't think that there's anything around, you know, like I put my name down 17 years ago when I left my house on public housing. And I've had to apply three different times because they keep losing my application. I started all this process (again – authors) couple months ago when my rent went up. I had to register and they give it all to families, which I perfectly understand, you know, but there could be some set aside for people in my situation that there isn't. (Doreen, 70s, private rental tenant)



I think that there's no smooth transition for start, even if you have money. It's kind of a house or a nursing home, and nobody wants to go to a nursing (home- authors). There's nothing, there's no dignified middle section. (Margaret, 80s, community housing tenant)

Drivers for older people being part of the Missing Middle

A combination of reasons was identified by professional stakeholders and those with lived experience of the Missing Middle as to why older people were unable to secure housing in later life. These included systemic and macro-economic reasons related to supply, eligibility criteria and economic conditions, as well as individual circumstances that interact with these broader systemic conditions. Individual experiences identified by study participants included critical life events, gendered financial disadvantages, and limited support structures.

Insights from professional stakeholders

Professionals emphasised that in the current system, housing security is primarily achieved through homeownership, which is increasingly out of reach for many older people:



I think because of the way that we structure our system and the way that we structure our economy, where, really, the only way towards housing security is through the ownership of private property. And if you are unable to own private property or have lost the ability to own private property, you are disadvantaged and there are a whole lot of levers which continue to disadvantage that missing middle group. (Professional stakeholder 1)

A shortage of social housing and affordable private rental options was also emphasised:



Without real investment in social housing, affordable social housing. It's going to get worse. So I guess it's just my concern that we're not really working on the problem at scale despite government announcements of multibillion dollar stuff, it's still not going to be enough. (Professional stakeholder 4)

Professionals highlighted the rising prevalence of mortgage stress among older Australians, noting that this issue has been exacerbated by significant interest rate increases since 2020:



By large, mortgage stress has been increasing, since 2020, there has been 13-14 times interest rate rises, so it is very likely that this particular cohort of people that you are referring to, are in this category and it's increasing. (Professional stakeholder 7)



You know the people are in mortgages and fall out of them. Women particularly are on the wrong side of relationship breakdowns...divorce, separation, that sort of thing, relative to men. And that group appears to be growing. (Professional stakeholder 2)

The drivers of housing instability for older people are deeply intertwined with financial inequalities and systemic barriers:



So some older people, including those on full-time incomes, are forced to move out of rental accommodation when rental prices increase. Cost of living pressures are becoming too much for people, so they are couch surfing with family and friends or living in precarious situations such as their cars. Additionally, they often find themselves in hotels that they can't afford. Many are too unwell to work yet not sick enough to qualify for disability support pensions or other assistance. Furthermore, some have income levels that are too high to receive support, but they simply do not have enough to afford rental accommodation. (Professional stakeholder 3)

Professionals pointed out that women are particularly affected, as they tend to have lower superannuation balances and face career interruptions due to caregiving responsibilities, which reduce their time in the workforce:



Generally, women don't have as large a superannuation balances or financial resources relative to men too. I think that's in combination with those other issues about relationship separation breakups, they just don't have those substantive enough resources. (Professional stakeholder 2)

Lived experience insights

Some of the older people interviewed in this research found that reaching retirement age with debt or inadequate savings, having experienced divorce, illness or widowhood, or accumulated disadvantage across life, were all identified as drivers of why people ended up in the Missing Middle cohort, by members of this group themselves:

“

I mean, a lot of people, you become the Missing Middle when you leave work. And in those days, women didn't pay into superannuation, which they do now, so you were left with less assets. Or if you get a divorce, again, another high priority is a lot of people either get a divorce or they're partner, their husband/wife, you know, passed away, so you left on your own, you know, and it's just the breakdown of society, really, looking at all the people as valuable. We're not looked at as valuable anymore. Families really don't support, you know, so it is left up to the person to have to see to themselves, whatever money they have accrued through life, they have to live on that. They don't get any help from anywhere. And like I said, money doesn't last very long. (Beverly, female, 60s, sharehousing)



Critical life events that stripped away security in later life were described as 'devastating':

“

You're just a liability. Especially single women who are fallen on hard times through something out of their control, like I owned my own home. I had everything, but it was burnt down with an electrical fault, and I lost everything because my husband hadn't paid the insurance. Because of my age, the bank wouldn't loan me any money, and no one to guarantee, so I had to go back to work, and I had to rent, which I have been renting for the last 17 years. It's very difficult. (Lyn, 80s, private rental tenant)

“

I'll I've made a beautiful life and worked all my life and, unfortunately, you know, at 62 or even before that I had an illness and (...) it comes and goes and it did stop me from working and I was getting no help where I had to take my super out to help me out to pay for my rent, (...) so I just don't want to be out in the streets (Sheila, female, 60s, private rental tenant)

Those with lived experience of life in the Missing Middle identified another reason for falling into this cohort: inadequate supply of social housing that is both accessible and targeted for older people:



Now, I'm sorry, but they're in government. They are supposed to be looking after the people. They should be providing public housing, not giving it over to developers who say that they're going to make so many houses. (...) What they end up making isn't suitable for single older people. They make it for families, and they charge enormous prices. So, I think that the government is just shirking its duty, you know, and has just given up on older people. They just don't care anymore. (Beverly, female, 60s, sharehousing)

Banking and financial sectors are identified as part of the problem, not the solution, in current housing policy settings and lending practices. An inability to independently mobilise personal wealth via usual financial mechanisms, including within banking systems and via financial institutions, was also identified as a barrier to secure housing, by people who had come up against such blockages directly.

Banking barriers were even identified as preventing older people from accessing secure housing where government support schemes were available, at least theoretically. In the following case, for example, despite being eligible for supported homeownership, banking rules prevented private use of funds due to age discrimination:



But it's just the fact that you are older, and they say you won't be able to pay that off in the amount of time, you know. So, what the government has done is that they have put forward all these schemes, these housing schemes, which are supposed to help people who are on lower incomes, access housing, you know, go to banks. And that's the basic thing is OK, they

say, you know, we will support you for 25% of that house, but you've got to get the bank to support you for the other 3/4. Now, there we go again, and they the banks definitely don't give mortgages to old people. So, no matter what scheme the government puts forward, unless it takes out the banks out of that equation, they're again discriminating against older people. (Beverly, female, 60s, sharehousing)

Consistent with existing evidence, interviews with older people in this research also clearly show that reaching mid-life without secure work, assets, superannuation and homeownership renders people approaching their retirement years in highly precarious situations. Savings and wealth are often insufficient to buffer life events in these ages, and insufficient wealth can form a kind of tipping point, below which older people can fall quickly into hardship:



Sort of part time work after having and caring for a child, but I could never really get a career going again although I was an accountant. And it wasn't until she'd finished school that I was able to get back into the workforce full time. And I started off at \$32,000 a year and no superannuation, and then I had to work my way back up. But I was already 50 at that stage, so from 50 to 65, it's not enough time to build up, you know, to pay off a house and get your super and everything going. So, when I was made redundant at 62, I was still able to do part time work. So a woman who's walked out of a marriage, even if even if you get 50% of everything, you still get 50% in the mortgage. Gosh, you probably get the children and the 50% of the mortgage, so you can't really get much work done. (Margaret, 80s, community housing tenant)

Addressing the housing needs of members of the Missing Middle

When asked about what can be done to improve the living situations of the Missing Middle, every interviewee told us they wish they had a solution. Professional stakeholders and those with lived experience of falling between eligibility criteria and financial independence offered insights into how existing settings could be adjusted for the Missing Middle cohort, as well as new solutions that could be introduced, or offered at scale. Two insights from interviews are clear:

- ∟ **There is no one solution that fits all:** a variety of solutions is necessary, including, for example, existing well-established options such as ownership and rental, as well as innovations such as housing cooperatives, shared living, intergenerational living, and a reintroduction of independent living units.
- ∟ **Safe, secure, affordable and appropriate housing are priorities:** delivery of these requires a partnership between non-profit sectors, governments, individuals and households, and industry.



Insights from professional stakeholders

The need for increased public and community housing was highlighted by professionals as essential to address the housing crisis affecting vulnerable populations, including older people:



Like most in this space, we'd be arguing for more public and community housing. (Professional stakeholder 2)

Experts highlighted the potential of expanding shared equity schemes to benefit not just first-time buyers but also older people in the Missing Middle who lack property ownership.



I think definitely the shared equity schemes. Expanding those and having a focus (...) the shared equity discussions, there's a big focus on younger people and first home buyers, but what's not widely understood is that the scheme is available to people who are in that Missing Middle provided they don't own property at that point in time. (Professional stakeholder 1)

While housing cooperatives might not be suitable for everyone, the importance of exploring cooperative housing models was underscored, as they can help combat loneliness and social isolation among the Missing Middle cohort while addressing housing needs:



We need to be more creative around looking at cooperatives and communities. I mean the other social issues that the Missing Middle cohort can often face are loneliness and social isolation, and so looking at the ways that we can pair those. Look at solutions that that can address all of those factors I think will be helpful. (Professional stakeholder 1)

Professionals also suggested that retrofitting large homes for shared living arrangements could alleviate housing shortages while addressing issues of social isolation among older people:



It'll all always depend on someone's personal circumstances, but I think, retrofitting large houses particularly in the regions, we often have older people living by themselves in big houses, you know, whether we can retrofit them to allow key workers to share the home, you know, put in a second kitchen and bathroom. Which would help with social isolation and also help with being able to finance those properties. You know, multi-generational living as well. (Professional stakeholder 1)

Experts noted the importance of providing alternative housing options for older people to prevent premature entry into residential aged care, advocating for more independent living arrangements:



Like the model in the UK where, you know, it's sheltered housing but, you know, where it's really cheaper retirement living, this might be something that would attract a reasonable number of people. It would allow you to think about the design that would allow someone to age gracefully in place, do you know what I mean? So that that's really what the sheltered housing tries to do. And then, if someone does get vulnerable, they have a fall or something like that, there's the potential... It's not like a retirement home, but there is on call services that, you know, a bit more... how can I put this, a bit more cost effective to provide, and some people don't want to be in a big block of affordable housing. (Professional stakeholder 6)

Experts interviewed suggested that integrating housing expertise within the aged care system could enhance support for older people, addressing the multifaceted challenges they face:



One idea would be to ensure that housing expertise is included as part of the care finder or care navigators on the aged care system. That service, which is relatively new, that there is housing expertise connected with that, and this is where you get into a tricky thing between departments federally. Needs to be a housing response, not an aged care response, but people have multiple issues on the ground. (Professional stakeholder 2)

One professional stakeholder we interviewed called for a review of rent assistance programs to make them more effective for a wider range of people, including those in the Missing Middle:



We would like to see rent assistance increased, but also that rent assistance should be reviewed. To be more effective, not just for older people, but for a range of people, a range of cohorts. It's an income supplement as much as really anything relating to housing. So, there's probably scope for some of that Missing Middle to be incorporated in that depending on where the sort of thresholds cut offs are. So that could have an impact (Professional stakeholder 2)

All professionals stressed that suitable housing design must cater to the needs of older people, ensuring enough space for personal belongings and a comfortable living environment:



From what we've experienced and what I've heard through research as well, is that one bedroom plus a sunroom is a minimum that people really need as they age. If it's a studio, it needs to be large. Unfurnished is preferred because most people have their life belongings with them. Some prefer staying in their car or in a hotel, waiting for the right accommodation to come up. They're just so tired of moving and the expense that involves. They need space for their belongings. So, we had affordable accommodation offered to us, but it's it was more like a motel room, and we actually had trouble filling it because it's just too tiny for someone in their later years to squeeze into and that surprised us. (Professional stakeholder 3)

Professionals emphasised the urgent need for housing that is not only affordable and accessible for older people but also conveniently located within their communities:



You're talking about a group of people that don't need supportive housing or whatever. They just need cheaper accommodation, isn't it really? I mean, you know, there are boutique options that some older women might be interested in, but generally speaking, most older women want their own home. (Professional stakeholder 6)



I think it just needs to be housing that is accessible to older people, obviously affordable, but also close to community as well. Close to I mean as you get older you you don't want to be catching buses and trains to do your shopping at Woolworths. So yeah, well located, but yeah, maybe we should be looking at lots of generational homes and yeah, better social housing for this group. (Professional stakeholder 4)

Experts cautioned that while some housing projects may initially seem promising, they often face challenges when people realise the practical implications:



Everyone thought shared housing was a good idea, and when they got the project up and going, everyone thought it was a good idea for someone else, like, you know, yeah, what a great idea, really think that would work, but then when push came ... "Well, actually, I don't want to do that. I want a home of my own". (Professional stakeholder 4)

Lived experience insights

Lived experience insights into what needs to change to address the housing needs of the Missing Middle include a focus on housing coupled with support systems. People we spoke with indicate a clear need for assistance at the middle-wealth range, in addition to support services for people in more precarious housing circumstances and/or experiencing homelessness. Currently, support models for the Missing Middle cohort are neither available nor accessible, in the experience of people interviewed in this research.

Accessible and available forms of support of a range of types may overcome barriers some people face in identifying their own needs for support. As we found, some older people struggle with the personal challenge of facing up to the circumstances of finding oneself in need of support and housing assistance in later life. Lack of highly accessible support can make it more difficult for people to access the assistance they need – particularly for those who may not recognise that they are in dire straits:



And people don't want to think about it, (...) they'll wait till the last minute in the hope that they might win Lotto or, you know, somebody inherent money or (...) What they don't want to think about, the possibility of that happening to them because it's very confronting. It's very confronting and it's not an attractive proposition, and it's kind of failure as well. Addressing the housing needs of the Missing Middle also requires recognising that supports must vary for single and couple households, as well as households comprised of multiple persons of greater numbers. (Margaret, 80s, community housing tenant)

“

I wanna know what's going to happen to me in in five years' time. I really would love to know that. (...)I've been with so much anxiety and angst in trying to think. Oh, where am I going to be? How am I going to ask for assistance? Let me Google this (...)(Sheila, 60s, private rental tenant)

Turning to future options, people we spoke with were articulate in indicating that they were aware of their financial circumstances and housing options, and could play an informed role in enacting secure housing pathways through later life, were options available to them:

“

A lot of us have actually been professional people, yeah, you know, it's not as if we're stupid or just little old people that you know are whinging about needing somewhere to live (...), and I get this impression from the government that it's a case of, oh, well, you know,(...) 'they (older people- authors) don't really understand'. We do understand, you know, some of us are extremely aware financially. (Beverly, 60s, sharehousing)



Participants offered insights into how their housing options – and those of the cohorts ageing behind them – can be improved. This includes the supply and built form of housing that is adequate for older people as they age:

“

What I would like to see is a really big push by the government to make a massive amount of one-bedroom units, and they don't have to be fancy units. ... But one-bedroom units, which would house single people or a couple, you know, in older age. ... A cheap option like a free prefab. Just in the interim period, you know, while we have such a huge amount of people who are desperate for housing, particularly older single people. (Beverly, 60s, sharehousing)

“

Sustainability and suitable for the weather, then they need to be insulated and double glazed, and the usual things that you'd expect of a house nowadays that even the builders don't seem to pay much attention to, but I'd like to think that the future public housing has (Doreen, 70s, private rental tenant)

“

Downsizing to a smaller or more affordable home or relocating to regional areas, warehouse is cheaper, maybe a viable option, and these communities in villages or shared housing arrangements could also provide more affordable and stable housing, however, each of these options comes with its own set of challenges, including entry fees, ongoing costs etc. (Arthur, 70s)

Solutions identified by older people we spoke with also include supported financial access to housing options, which do not rely on usual banking and financial criteria, but which are reconsidered for an older population:



So, if they want to really fix the housing crisis, and particularly, (for-authors) older people, then they really need to take the banks out of the equation, either by making public housing themselves or by making a scheme by which they provide, they become the bank, if you like, and older people can purchase a mortgage from them. (Beverly, 60s, sharehousing)

Scaling up of niche options, including co-operatives, were perceived positively by some, but not all. Potentially, co-operative housing could work well where adequately supported for older populations – although this housing form is unlikely to suit everyone:



Housing cooperatives is where you have to do a certain amount of work, yeah, on the land. We're old, yeah, we have health issues, we cannot do a lot of work and some of us can't do any work because of the physical disabilities, of course. Now, when you're talking about a cooperative, you are talking about, growing your own food, doing cleaning up, stuff like that. (...) and it's certainly not for me, I couldn't do it, you know, so people who prefer to be quiet and on their own, it doesn't suit them or anybody who's got health issues. (Beverly, 60s, sharehousing)



And I was very fortunate because I lived in (a housing cooperative- authors). (...) Now, I would like to see more housing cooperatives available. (Doreen, 70s, private rental tenant)

Some of those we spoke with identified a clear gap in the housing options available to older people, in the form of middle options between independent living and supported aged care. These, it seems, are perceived positively, yet are not generally accessible in affordable form:



So apparently there is this thing called assisted living, but it's not very nice and it's not very available, and that's an area that (...), would take the strain off all these aged care (facilities- authors). (...) Well, you know, most of the people that are in aged care shouldn't be there. They shouldn't. They should be in assisted living. (Margaret, 80s, community housing)

Affordable, secure private rental housing, well located and close to amenities, was also identified as a future housing solution by some participants:



There needs to be more investment in affordable housing, especially designed for older people who fall into the missing middle. (Arthur, 70s)



So safe, secure, affordable housing. So it's the security, it's the affordability, it's the appropriateness of the housing, definitely appropriate housing and places near to services and medical services and all the rest of it that you expect older people would want to, public transport, that type of thing. So, and more of it. (Doreen, 70s, private rental tenant)



Improvements to social housing, including financial thresholds, eligibility and pathways into and out of social housing, were all identified as warranting policy improvements:



To allow them to earn a little bit more in order to, the same for people who are living in public housing just because they better themselves. Why should they be kicked out of public housing, particularly if they have no or limited assets to go buy something. You're discouraging people from achieving. (Doreen, 70s, private rental tenant)



Conclusion and reflection

This report highlights the urgent housing challenges faced by older Australians. The growing number and proportion of people aged 55 years or older unable to afford homeownership, coupled with an increase in older Australians entering fixed-income retirement, has resulted in a considerable rise in those living in non-ownership housing tenures, particularly privately rented dwellings and/or carrying mortgage to retirement. Additionally, the availability and accessibility of public and community housing has declined, as have income-based, genuinely affordable retirement living options.

The novel contribution of this research lies in the conceptualisation and operationalisation of the Missing Middle group, namely, Australians aged 55 or older who do not qualify for housing assistance yet lack sufficient income or assets for long-term, stable housing.

Our research estimates that approximately 508,000 people belong to this group. The findings reveal varying degrees of housing precarity among this cohort, with a significant portion relying on government pensions and allowances. It is important to note that our estimates likely understate the scale of the issue. Approximately 1 million older people with very low to moderate household incomes live in household compositions where wealth cannot be clearly distinguished (this number includes all tenures). This 'out of scope' population includes a significant number of females, particularly among lone parents and unpartnered people living with relatives. Thus, there is a need to collect

wealth data in a way that allows us to measure and understand wealth more effectively, enabling better estimates of the size of this group. Furthermore, the data used for this analysis was collected before the intensification of housing shortages and affordability challenges in Australia, suggesting that the size and impact of this issue have likely grown since then.

Our quantitative data (SIH) analysis found that many older renters in the very low wealth categories are not on public housing waiting lists, although a considerable number receive Commonwealth Rent Assistance. When conceptualising the Missing Middle, we found that each Australian state and territory has different social housing eligibility criteria, asset thresholds, and asset tests, making it challenging to form a national picture. This is why we set various wealth thresholds, allowing future research to examine eligibility criteria in more detail. From the perspective of the Missing Middle, however, the housing challenges they face, along with rising living costs, are significant regardless of where they live.



We used housing tenure to identify and understand the Missing Middle, as policy responses and housing assistance options will vary between those Missing Middle in the private rental sector and those with mortgages:

▾ **Policy options for very low wealth Missing Middle private rental tenants:**

There is a clear cohort of the Missing Middle identified in this research for whom age-appropriate public or community housing is urgently needed as a housing solution, and who will benefit from more well-regulated, affordable privately rented homes while they wait to access social housing.

▾ **Policy options for low and moderate wealth Missing Middle private rental tenants:**

There is a significant cohort of Missing Middle older people living in Australia with low and moderate wealth and there is a clear need for greater regulation and design of the privately rented housing sector to accommodate older people in ways that meet their needs as they age, in terms of affordability, dwelling design and proximity to their families, communities and amenity. Long-term leases could be a policy solution for some of the low wealth Missing Middle private rental tenants we identified. Policy innovations and assistance to access currently available policies is also needed, this includes:

- ◇ Support/regulation regarding access to banking products and removal of age-based discrimination practices, that will enable older people to access schemes such as those which support assisted homeownership.
- ◇ Assessment of opportunities associated with scaling up various forms of shared ownership models of housing including those initiated by Women's Property Initiatives and similar options.

- ◇ Assessment of re-establishing a genuinely affordable income-based form of Independent Living Unit suite of housing options within which middle-wealth older people could either rent or own their homes securely, for life;
- ◇ Increased, non-profit based retirement villages for older people, to live affordably and with dignity as they age, and which could be accessed in rental or ownership or hybrid rent-own models.

▾ **Policy options for low and moderate wealth Missing Middle purchasers:**

There is a significant cohort of Missing Middle older people living in Australia with fixed incomes and mortgage debt that can expose them to housing precarity. Policy solutions for this cohort are currently not well developed. Findings of this research indicate that there is a likely to be a growing need for purchase relief measures for older people, as the population ages. Innovations that could be considered for future policy assessment include:

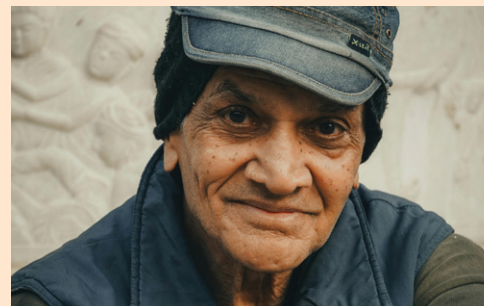
- ◇ Enabling older people with mortgage debt to remain in their current dwellings and/or be supported to downsize to smaller purchased dwellings using various forms of government guarantees and/or shared ownership models as options to sustain their current homes or to transition securely to smaller dwellings with no or reduced debt.
- ◇ Assistance measures to support purchasers to downsize, or 'rightsize' with support to navigate financial options, and to identify dwellings that will meet their needs – as well as to assist them with relocation and transfer costs.
- ◇ Assessment of international purchase relief schemes that could be applied in the Australian context for people across age groups, to ensure they remain as securely housed as possible rather than 'slipping' into housing precarity.

▾ Policy options that could assist all Missing Middle cohorts:

In addition to tenure-specific schemes and opportunities outlined above, our findings suggest members of the Missing Middle from across tenures, could be assisted to match for sharehousing options, where this is something that they have a preference for – even for a short period while awaiting longer-term solutions. Supported, assisted sharing schemes could benefit those living with very low wealth, low wealth or moderate wealth, across rental and ownership tenures.

▾ Niche and housing innovations:

Additionally, schemes such as mixed housing co-operatives could be examined with regard to future innovations to establish housing models in which very low, low and moderate wealth Missing Middle cohorts could reside securely and in community. These, potentially, could be underpinned by various forms of community housing and/or government models of guarantee or shared ownership forms. Innovations such as co-operatives, and sharing models, must urgently be supported to assist those living in the Missing Middle now – either for long periods of time, or as transitions to longer-term housing options that will meet their needs best.



Our interviews reiterate the findings of the quantitative, survey-based analysis we have presented in this research. They highlight a multifaceted set of drivers contributing to the housing instability faced by older Australians:

- ▾ Systemic issues, such as the current housing system's reliance on homeownership, have rendered housing security increasingly inaccessible. Participants noted that the lack of affordable housing options, coupled with rising living costs and interest rates, has placed additional strain on this demographic. Securing a sufficient down payment or obtaining a bank loan is difficult, even with government shared equity schemes. As a result, many are forced to remain in insecure private rentals, where rent increases are beyond their control, or wait on social housing lists for suitable options. However, there is simply not enough social housing to meet the demand.
- ▾ Individual circumstances, including critical life events like divorce or illness, gendered financial disadvantages, and limited support structures, further exacerbate these challenges. Professionals underscored the vulnerability of older women, who often experience lower superannuation balances and career interruptions due to caregiving responsibilities.

Older people interviewed simply wanted to age gracefully, in a secure home that meets their needs and is close to their existing networks and services.

In terms of solutions, there is no one solution that fits all. It is clear that more social housing, tailored to the needs of older people, is essential. Additionally, affordable, safe, and secure housing is crucial to prevent people from depleting their savings and falling into homelessness or being at risk of it. Interviewees also suggested exploring different housing models.

While shared housing wasn't a first choice, some spoke positively about co-operatives, intergenerational living, retrofitting larger homes, sheltered housing and independent living units. Others mentioned retirement villages and manufactured home estates as a potential solution. However, the practicality and appeal of these models must be carefully assessed to ensure they align with the preferences of potential residents. Our interviewees highlight the importance of housing being conveniently located within communities, as many older people prefer to remain close to familiar amenities and support systems. In terms of design, interviewees expressed that must cater to the unique needs of older populations, ensuring adequate space for personal belongings and promoting comfort.

In short, the evidence clearly indicates a pressing need for targeted housing solutions for the Missing Middle cohort. Understanding their living arrangements and socioeconomic profiles is the first step for developing effective policy responses. Generic, non-targeted and market-based housing solutions are not delivering the forms of affordable, adequate, secure housing that are needed to enable older people to live with dignity and to thrive as they age.



Survey of Income and Housing results

SIH results 1: Household wealth

Results table 1: Missing Middle household wealth thresholds by age, sex and tenure; count of people

Household wealth, including superannuation	55-64 years			65 years or older			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser									
Up to \$35,000	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
\$35,001 to \$100,000	2,195	0	2,195	0	1,405	1,405	2,195	1,405	3,601
\$100,001 to \$200,000	1,392	3,310	4,702	2,411	1,828	4,238	3,803	5,138	8,941
\$200,001 to \$300,000	10,016	8,615	18,631	4,432	5,722	10,154	14,448	14,336	28,784
\$300,001 to \$400,000	7,909	12,221	20,130	7,727	6,354	14,081	15,636	18,575	34,211
\$400,001 to \$500,000	11,611	14,149	25,760	9,354	8,215	17,569	20,965	22,364	43,328
Total	35,927	40,785	76,712	24,014	24,118	48,132	59,942	64,902	124,844
Private renter									
Up to \$35,000	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
\$35,001 to \$100,000	16,284	14,986	31,270	31,913	27,559	59,472	48,197	42,545	90,742
\$100,001 to \$200,000	12,618	12,202	24,820	9,754	14,936	24,690	22,372	27,138	49,510
\$200,001 to \$300,000	9,199	6,288	15,486	9,258	9,951	19,209	18,456	16,239	34,696
\$300,001 to \$400,000	4,297	3,115	7,413	5,481	3,889	9,370	9,778	7,004	16,782
\$400,001 to \$500,000	1,877	3,725	5,602	5,913	5,516	11,429	7,790	9,241	17,031
Total	64,895	57,145	122,040	95,378	89,147	184,525	160,272	146,293	306,566
Other tenure									
Up to \$35,000	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
\$35,001 to \$100,000	133	279	411	6,526	12,268	18,794	6,659	12,546	19,205
\$100,001 to \$200,000	946	1,670	2,616	5,729	7,863	13,591	6,675	9,533	16,207
\$200,001 to \$300,000	730	2,475	3,205	5,876	6,925	12,801	6,606	9,400	16,006
\$300,001 to \$400,000	1,695	121	1,816	848	1,578	2,426	2,543	1,699	4,242
\$400,001 to \$500,000	0	1,948	1,948	5,672	4,251	9,924	5,672	6,199	11,871
Total	3,503	7,760	11,263	29,294	36,016	65,310	32,797	43,776	76,573

SIH results 2: Socio-demographic characteristics

Results table 2A Missing Middle with very low wealth (up to \$35,000), selected demographic characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
H'hold comp	Living alone	0	81	81	0	594	594	0	676	676
	Couple without children	2,409	2,409	4,818	0	0	0	2,409	2,409	4,818
	Lone parent, dept childn	0	0	0	0	0	0	0	0	0
	Couple, dept childn	395	0	395	90	0	90	485	0	485
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Country of birth	Australia	1,137	190	1,328	90	0	90	1,228	190	1,418
	Main English Speaking*	0	1,029	1,029	0	594	594	0	1,623	1,623
	Other	1,666	1,272	2,938	0	0	0	1,666	1,272	2,938
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Year of arrival in Australia	Born in Australia	1,137	190	1,328	90	0	90	1,228	190	1,418
	1995 & before	395	1,029	1,424	0	594	594	395	1,623	2,018
	1996-2005	0	0	0	0	0	0	0	0	0
	2006 to yr of collect.	0	0	0	0	0	0	0	0	0
	NS/inadequ.desc	1,272	1,272	2,543	0	0	0	1,272	1,272	2,543
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Capital city or rest of state	Greater Cap City Area	1,272	1,272	2,543	0	594	594	1,272	1,866	3,137
	Rest of state	1,532	1,219	2,751	90	0	90	1,623	1,219	2,842
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
State or Territory of usual residence	New South Wales	1,029	1,029	2,057	0	0	0	1,029	1,029	2,057
	Victoria	0	0	0	0	0	0	0	0	0
	Queensland	1,272	1,272	2,543	0	0	0	1,272	1,272	2,543
	South Australia	0	0	0	90	0	90	90	0	90
	Western Australia	0	81	81	0	594	594	0	676	676
	Tasmania	0	0	0	0	0	0	0	0	0
	Northern Territory	0	0	0	0	0	0	0	0	0
	ACT	504	109	613	0	0	0	504	109	613
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Household comp	Living alone	10,318	9,001	19,319	22,316	16,210	38,526	32,634	25,211	57,845
	Couple without children	9,495	7,828	17,324	9,130	10,917	20,047	18,625	18,745	37,370
	Lone parent, dept childn	0	0	0	0	169	169	0	169	169
	Couple, dept childn	807	0	807	1,614	0	1,614	2,420	0	2,420
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Country of birth	Australia	13,882	8,216	22,098	19,627	17,708	37,335	33,509	25,924	59,433
	Main English Speaking*	1,103	1,473	2,576	8,105	2,878	10,983	9,208	4,351	13,559
	Other	5,635	7,140	12,775	5,328	6,710	12,038	10,962	13,850	24,812
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Year of arrival in Australia	Born in Australia	13,882	8,216	22,098	19,627	17,708	37,335	33,509	25,924	59,433
	1995 & before	3,159	5,393	8,553	12,374	6,520	18,893	15,533	11,913	27,446
	1996-2005	688	3,220	3,907	925	2,691	3,616	1,613	5,911	7,524
	2006 to yr of collect.	1,784	0	1,784	134	377	511	1,918	377	2,295
	NS/inadequ.desc	1,107	0	1,107	0	0	0	1,107	0	1,107
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Capital city or rest of state	Greater Cap City Area	9,694	8,372	18,066	14,972	10,396	25,368	24,666	18,767	43,434
	Rest of state	10,925	8,458	19,383	18,087	16,900	34,988	29,013	25,358	54,371
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
State or Territory of usual residence	New South Wales	9,669	7,249	16,919	6,727	6,643	13,370	16,396	13,893	30,289
	Victoria	3,983	1,815	5,798	7,069	1,955	9,025	11,052	3,770	14,822
	Queensland	3,211	5,781	8,992	15,440	12,602	28,042	18,650	18,383	37,033
	South Australia	2,956	1,378	4,334	1,811	2,872	4,683	4,767	4,250	9,017
	Western Australia	0	83	83	1,627	2,581	4,208	1,627	2,664	4,291
	Tasmania	598	471	1,068	199	439	639	797	910	1,707
	Northern Territory	203	53	256	53	69	122	256	122	377
	ACT	0	0	0	134	134	268	134	134	268
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805

Results table 2A (cont.) Missing Middle with very low wealth (up to \$35,000), selected demographic characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Household composition	Living alone	0	1,268	1,268	1,663	1,789	3,452	1,663	3,056	4,719
	Couple without children	0	0	0	1,343	1,343	2,686	1,343	1,343	2,686
	Lone parent, dept childn	0	0	0	1,636	0	1,636	1,636	0	1,636
	Couple, dept childn	0	0	0	0	0	0	0	0	0
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
Country of birth	Australia	0	1,268	1,268	324	1,459	1,782	324	2,726	3,050
	Main English Speaking*	0	0	0	0	0	0	0	0	0
	Other	0	0	0	4,318	1,673	5,991	4,318	1,673	5,991
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
Year of arrival in Australia	Born in Australia	0	1,268	1,268	324	1,459	1,782	324	2,726	3,050
	1995 & before	0	0	0	2,719	1,083	3,802	2,719	1,083	3,802
	1996-2005	0	0	0	1,599	0	1,599	1,599	0	1,599
	2006 to yr of collect.	0	0	0	0	590	590	0	590	590
	NS/inadequ.desc	0	0	0	0	0	0	0	0	0
Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042	
Capital city or rest of state	Greater Cap City Area	0	1,268	1,268	2,942	3,132	6,073	2,942	4,399	7,341
	Rest of state	0	0	0	1,700	0	1,700	1,700	0	1,700
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
State or Territory of usual residence	New South Wales	0	0	0	0	590	590	0	590	590
	Victoria	0	1,268	1,268	1,083	1,083	2,166	1,083	2,351	3,434
	Queensland	0	0	0	3,235	624	3,859	3,235	624	3,859
	South Australia	0	0	0	260	260	520	260	260	520
	Western Australia	0	0	0	0	575	575	0	575	575
	Tasmania	0	0	0	64	0	64	64	0	64
	Northern Territory	0	0	0	0	0	0	0	0	0
	ACT	0	0	0	0	0	0	0	0	0
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 2B Missing Middle with low wealth (\$35,000 to \$200,000), selected demographic characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Household composition	Living alone	2,537	1,600	4,137	60	2,144	2,203	2,597	3,743	6,340
	Couple without children	0	1,261	1,261	2,351	1,090	3,441	2,351	2,351	4,702
	Lone parent, dept children	0	449	449	0	0	0	0	449	449
	Couple, dept children	1,050	0	1,050	0	0	0	1,050	0	1,050
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Country of birth	Australia	1,513	1,873	3,386	1,700	2,333	4,034	3,213	4,206	7,420
	Main English Speaking*	348	0	348	0	101	101	348	101	450
	Other	1,727	1,437	3,163	710	798	1,509	2,437	2,235	4,672
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Year of arrival in Australia	Born in Australia	1,513	1,873	3,386	1,700	2,333	4,034	3,213	4,206	7,420
	1995 & before	1,727	1,437	3,163	710	900	1,610	2,437	2,336	4,773
	1996-2005	0	0	0	0	0	0	0	0	0
	2006 to yr of collect.	348	0	348	0	0	0	348	0	348
	NS/inadequ.desc	0	0	0	0	0	0	0	0	0
Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541	
Capital city or rest of state	Greater Cap City Area	2,264	2,010	4,275	710	1,194	1,904	2,974	3,204	6,178
	Rest of state	1,323	1,299	2,623	1,700	2,040	3,740	3,024	3,339	6,363
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
State or Territory of usual residence	New South Wales	1,171	0	1,171	0	1,405	1,405	1,171	1,405	2,576
	Victoria	0	0	0	0	0	0	0	0	0
	Queensland	0	1,261	1,261	1,261	0	1,261	1,261	1,261	2,522
	South Australia	891	574	1,465	150	317	467	1,041	890	1,932
	Western Australia	1,373	1,475	2,848	710	1,282	1,992	2,083	2,756	4,839
	Tasmania	153	0	153	289	230	519	442	230	671
	Northern Territory	0	0	0	0	0	0	0	0	0
	ACT	0	0	0	0	0	0	0	0	0
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541

Results table 2B (cont.) Missing Middle with low wealth (\$35,000 to \$200,000), selected demographic characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Household composition	Living alone	16,237	13,664	29,901	18,807	26,893	45,700	35,044	40,557	75,601
	Couple without children	9,667	11,187	20,854	22,860	15,602	38,462	32,526	26,789	59,316
	Lone parent, dept children	0	0	0	0	0	0	0	0	0
	Couple, dept children	2,998	2,337	5,335	0	0	0	2,998	2,337	5,335
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Country of birth	Australia	22,261	20,175	42,436	26,320	29,399	55,719	48,581	49,575	98,156
	Main English Speaking*	3,694	4,154	7,848	10,404	6,756	17,160	14,098	10,910	25,008
	Other	2,947	2,859	5,805	4,943	6,340	11,282	7,889	9,199	17,088
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Year of arrival in Australia	Born in Australia	22,261	20,175	42,436	26,320	29,399	55,719	48,581	49,575	98,156
	1995 & before	4,363	6,036	10,399	10,393	8,553	18,946	14,756	14,589	29,345
	1996-2005	1,775	185	1,960	4,954	4,543	9,496	6,728	4,728	11,456
	2006 to yr of collect.	503	792	1,294	0	0	0	503	792	1,294
	NS/inadequ.desc	0	0	0	0	0	0	0	0	0
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Capital city or rest of state	Greater Cap City Area	10,957	11,355	22,312	16,461	24,737	41,198	27,418	36,091	63,509
	Rest of state	17,945	15,834	33,778	25,206	17,758	42,964	43,151	33,592	76,742
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
State or Territory of usual residence	New South Wales	13,394	13,128	26,522	9,413	6,261	15,674	22,807	19,388	42,195
	Victoria	3,967	5,253	9,221	6,846	7,970	14,816	10,813	13,224	24,037
	Queensland	7,446	5,086	12,532	13,841	16,999	30,840	21,286	22,085	43,371
	South Australia	644	514	1,158	1,767	4,561	6,328	2,411	5,075	7,486
	Western Australia	1,115	1,624	2,738	6,686	4,661	11,348	7,801	6,285	14,086
	Tasmania	1,876	1,356	3,232	2,886	2,043	4,930	4,762	3,400	8,162
	Northern Territory	169	227	397	227	0	227	397	227	624
	ACT	291	0	291	0	0	0	291	0	291
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Household composition	Living alone	397	1,670	2,067	1,754	11,611	13,364	2,151	13,281	15,432
	Couple without children	681	279	960	10,501	8,519	19,021	11,182	8,798	19,981
	Lone parent, dept children	0	0	0	0	0	0	0	0	0
	Couple, dept children	0	0	0	0	0	0	0	0	0
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Country of birth	Australia	333	1,340	1,673	6,409	10,853	17,262	6,742	12,193	18,935
	Main English Speaking*	64	0	64	3,125	4,981	8,105	3,189	4,981	8,170
	Other	681	609	1,290	2,721	4,297	7,018	3,402	4,905	8,307
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Year of arrival in Australia	Born in Australia	333	1,340	1,673	6,409	10,853	17,262	6,742	12,193	18,935
	1995 & before	64	0	64	3,789	7,220	11,009	3,853	7,220	11,074
	1996-2005	0	0	0	0	0	0	0	0	0
	2006 to yr of collect.	0	609	609	847	847	1,694	847	1,456	2,303
	NS/inadequ.desc	681	0	681	1,210	1,210	2,419	1,891	1,210	3,100
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Capital city or rest of state	Greater Cap City Area	681	1,670	2,351	9,520	13,335	22,855	10,201	15,005	25,206
	Rest of state	397	279	676	2,735	6,796	9,531	3,133	7,074	10,207
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
State or Territory of usual residence	New South Wales	0	609	609	1,403	4,412	5,816	1,403	5,021	6,424
	Victoria	681	0	681	3,942	5,716	9,658	4,623	5,716	10,339
	Queensland	0	0	0	1,051	4,250	5,301	1,051	4,250	5,301
	South Australia	329	192	521	625	1,879	2,503	954	2,070	3,024
	Western Australia	0	1,061	1,061	5,070	3,454	8,524	5,070	4,515	9,586
	Tasmania	0	0	0	77	279	355	77	279	355
	Northern Territory	68	87	155	87	7	94	155	94	249
	ACT	0	0	0	0	134	134	0	134	134
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 2C Missing Middle with moderate wealth (\$200,000 to \$500,000), selected demographic characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
H'hold composition	Living alone	8,248	13,553	21,800	5,583	10,388	15,970	13,830	23,941	37,771
	Couple without children	13,839	15,591	29,430	13,280	8,083	21,363	27,119	23,674	50,793
	Lone parent, dept children	2,174	2,977	5,151	0	0	0	2,174	2,977	5,151
	Couple, dept children	5,275	2,864	8,139	2,650	1,819	4,469	7,926	4,683	12,609
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Country of birth	Australia	20,763	23,668	44,431	11,062	12,661	23,723	31,825	36,329	68,154
	Main English Speaking*	2,689	3,305	5,994	4,840	3,739	8,579	7,529	7,045	14,574
	Other	6,084	8,011	14,095	5,611	3,890	9,501	11,695	11,901	23,595
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Year of arrival in Australia	Born in Australia	20,763	23,668	44,431	11,062	12,661	23,723	31,825	36,329	68,154
	1995 & before	6,546	8,273	14,820	9,019	6,951	15,969	15,565	15,224	30,789
	1996-2005	911	3,043	3,954	1,432	678	2,111	2,343	3,721	6,065
	2006 to yr of collect.	1,315	0	1,315	0	0	0	1,315	0	1,315
	NS/inadequ.desc	0	0	0	0	0	0	0	0	0
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Capital city or rest of state	Greater Cap City Area	11,229	12,335	23,564	9,953	8,554	18,506	21,182	20,889	42,071
	Rest of state	18,307	22,649	40,956	11,560	11,736	23,297	29,867	34,386	64,253
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
State or Territory of usual residence	New South Wales	6,163	11,346	17,509	6,950	2,923	9,874	13,114	14,269	27,382
	Victoria	3,338	4,876	8,214	3,725	4,182	7,907	7,063	9,058	16,120
	Queensland	4,824	10,697	15,520	3,523	4,076	7,599	8,347	14,773	23,120
	South Australia	7,299	3,257	10,556	3,925	3,399	7,325	11,224	6,656	17,880
	Western Australia	6,347	3,727	10,074	1,711	3,781	5,493	8,058	7,509	15,566
	Tasmania	1,416	846	2,262	996	1,463	2,460	2,412	2,309	4,721
	Northern Territory	150	92	242	341	261	602	491	352	843
	ACT	0	145	145	341	204	545	341	349	690
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Household composition	Living alone	2,914	3,297	6,211	8,227	7,980	16,206	11,141	11,277	22,418
	Couple without children	6,047	5,502	11,548	10,774	10,170	20,944	16,821	15,672	32,492
	Lone parent, dept children	0	2,729	2,729	0	0	0	0	2,729	2,729
	Couple, dept children	6,413	1,600	8,013	1,651	1,207	2,858	8,063	2,807	10,870
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Country of birth	Australia	11,538	10,018	21,557	15,783	13,887	29,670	27,322	23,905	51,227
	Main English Speaking*	1,270	1,256	2,526	2,276	4,263	6,539	3,546	5,519	9,065
	Other	2,565	1,853	4,418	2,592	1,207	3,799	5,157	3,060	8,217
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Year of arrival in Australia	Born in Australia	11,538	10,018	21,557	15,783	13,887	29,670	27,322	23,905	51,227
	1995 & before	2,054	1,152	3,207	4,868	4,263	9,131	6,922	5,415	12,338
	1996-2005	1,038	878	1,915	0	1,207	1,207	1,038	2,084	3,122
	2006 to yr of collect.	743	381	1,124	0	0	0	743	381	1,124
	NS/inadequ.desc	0	699	699	0	0	0	0	699	699
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Capital city or rest of state	Greater Cap City Area	10,840	10,718	21,557	5,809	8,314	14,123	16,649	19,032	35,681
	Rest of state	4,533	2,410	6,943	14,842	11,042	25,885	19,375	13,453	32,828
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
State or Territory of usual residence	New South Wales	5,808	1,708	7,516	3,373	5,522	8,896	9,182	7,230	16,411
	Victoria	2,018	444	2,462	10,711	7,196	17,907	12,729	7,640	20,369
	Queensland	2,487	5,117	7,604	4,766	3,230	7,996	7,253	8,348	15,600
	South Australia	2,562	2,029	4,590	383	635	1,018	2,945	2,664	5,609
	Western Australia	2,288	3,292	5,580	809	2,265	3,074	3,096	5,557	8,653
	Tasmania	210	538	749	444	444	889	655	983	1,638
	Northern Territory	0	0	0	0	63	63	0	63	63
	ACT	0	0	0	165	0	165	165	0	165
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509

Results table 2C (cont.) Missing Middle with moderate wealth (\$200,000 to \$500,000), selected demographic characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
		Other tenure								
Household composition	Living alone	558	1,257	1,814	730	3,524	4,254	1,288	4,780	6,068
	Couple without children	847	3,166	4,013	11,667	9,230	20,897	12,514	12,396	24,910
	Lone parent, dept children	0	121	121	0	0	0	0	121	121
	Couple, dept children	1,020	0	1,020	0	0	0	1,020	0	1,020
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
Country of birth	Australia	2,214	4,109	6,323	6,795	8,003	14,798	9,009	12,112	21,121
	Main English Speaking*	75	0	75	2,210	2,938	5,148	2,285	2,938	5,223
	Other	135	435	570	3,392	1,813	5,205	3,527	2,247	5,775
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
Year of arrival in Australia	Born in Australia	2,214	4,109	6,323	6,795	8,003	14,798	9,009	12,112	21,121
	1995 & before	75	0	75	4,872	4,751	9,623	4,947	4,751	9,698
	1996-2005	0	435	435	0	0	0	0	435	435
	2006 to yr of collect.	135	0	135	730	0	730	865	0	865
	NS/inadequ.desc	0	0	0	0	0	0	0	0	0
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
Capital city or rest of state	Greater Cap City Area	655	1,912	2,567	7,114	9,352	16,466	7,769	11,264	19,033
	Rest of state	1,770	2,632	4,402	5,283	3,402	8,685	7,052	6,034	13,086
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
State or Territory of usual residence	New South Wales	1,020	2,271	3,291	3,622	3,185	6,806	4,641	5,455	10,097
	Victoria	655	1,781	2,436	6,348	4,927	11,275	7,003	6,707	13,710
	Queensland	0	297	297	0	555	555	0	852	852
	South Australia	0	0	0	1,191	1,866	3,056	1,191	1,866	3,056
	Western Australia	484	0	484	998	1,983	2,981	1,482	1,983	3,466
	Tasmania	191	0	191	238	238	476	429	238	667
	Northern Territory	75	75	150	0	0	0	75	75	150
	ACT	0	121	121	0	0	0	0	121	121
Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119	

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

SIH results 3: Household income

Results table 3A Missing Middle with very low wealth (up to \$35,000), income characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Household income quintile (EDHI)	Quintile 1	1,029	1,110	2,139	90	0	90	1,119	1,110	2,229
	Quintile 2	0	0	0	0	0	0	0	0	0
	Quintile 3	1,775	1,380	3,156	0	594	594	1,775	1,975	3,750
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Main source of current HH income	Zero or negative income	0	109	109	0	0	0	0	109	109
	Employee income	1,775	1,272	3,047	0	0	0	1,775	1,272	3,047
	Own unincorporated business income	0	81	81	0	0	0	0	81	81
	Government pensions and allowances	1,029	1,029	2,057	90	594	685	1,119	1,623	2,742
	Investment income	0	0	0	0	0	0	0	0	0
	Superannuation income	0	0	0	0	0	0	0	0	0
	Other income	0	0	0	0	0	0	0	0	0
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Super-ann. coverage	Has super cover	1,775	1,462	3,237	0	0	0	1,775	1,462	3,237
	Does not have super cover	1,029	1,029	2,057	90	594	685	1,119	1,623	2,742
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Labour force status	Employed	1,775	1,272	3,047	0	594	594	1,775	1,866	3,641
	Unemployed	0	0	0	0	0	0	0	0	0
	Not in the labour force	1,029	1,219	2,247	90	0	90	1,119	1,219	2,338
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Household income quintile (EDHI)	Quintile 1	11,923	7,085	19,008	16,605	12,362	28,966	28,527	19,447	47,975
	Quintile 2	8,331	8,543	16,874	13,396	14,611	28,006	21,726	23,154	44,880
	Quintile 3	367	1,201	1,568	3,059	323	3,383	3,426	1,524	4,950
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Main source of current HH income	Zero or negative income	1,045	0	1,045	0	0	0	1,045	0	1,045
	Employee income	1,825	3,676	5,501	1,707	0	1,707	3,532	3,676	7,208
	Own unincorporated business income	148	1,397	1,545	44	0	44	191	1,397	1,589
	Government pensions and allowances	16,083	11,757	27,840	30,000	27,227	57,227	46,083	38,983	85,066
	Investment income	0	0	0	0	0	0	0	0	0
	Superannuation income	377	0	377	1,309	0	1,309	1,685	0	1,685
	Other income	1,142	0	1,142	0	69	69	1,142	69	1,211
Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805	
Super-ann. coverage	Has super cover	7,413	8,320	15,733	6,152	1,253	7,406	13,566	9,574	23,139
	Does not have super cover	13,207	8,509	21,716	26,907	26,042	52,949	40,114	34,552	74,665
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Labour force status	Employed	2,120	7,195	9,315	2,927	696	3,622	5,047	7,891	12,937
	Unemployed	248	110	358	75	0	75	323	110	433
	Not in the labour force	18,252	9,525	27,776	30,058	26,600	56,658	48,310	36,125	84,434
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805

Results table 3A (cont.) Missing Middle with very low wealth (up to \$35,000), income characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Household income quintile (EDHI)	Quintile 1	0	1,268	1,268	4,642	2,557	7,199	4,642	3,824	8,467
	Quintile 2	0	0	0	0	0	0	0	0	0
	Quintile 3	0	0	0	0	575	575	0	575	575
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
Main source of current HH income	Zero or negative income	0	0	0	0	0	0	0	0	0
	Employee income	0	0	0	64	0	64	64	0	64
	Own unincorporated business income	0	0	0	0	0	0	0	0	0
	Government pensions and allowances	0	1,268	1,268	4,578	2,557	7,135	4,578	3,824	8,403
	Investment income	0	0	0	0	0	0	0	0	0
	Superannuation income	0	0	0	0	0	0	0	0	0
	Other income	0	0	0	0	575	575	0	575	575
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
Super-ann. coverage	Has super cover	0	0	0	0	0	0	0	0	0
	Does not have super cover	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
Labour force status	Employed	0	0	0	64	0	64	64	0	64
	Unemployed	0	0	0	0	0	0	0	0	0
	Not in the labour force	0	1,268	1,268	4,578	3,132	7,710	4,578	4,399	8,977
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042

Results table 3B Missing Middle with low wealth (\$35,000 to \$200,000), income characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Household income quintile (EDHI)	Quintile 1	342	612	954	210	2,192	2,402	552	2,804	3,355
	Quintile 2	2,544	2,698	5,241	1,491	331	1,822	4,034	3,029	7,063
	Quintile 3	702	0	702	710	710	1,420	1,412	710	2,123
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Main source of current HH income	Zero or negative income	0	0	0	0	0	0	0	0	0
	Employee income	1,373	449	1,822	0	0	0	1,373	449	1,822
	Own unincorporated business income	0	0	0	0	0	0	0	0	0
	Government pensions and allowances	1,044	2,861	3,905	2,411	2,523	4,934	3,455	5,384	8,839
	Investment income	0	0	0	0	0	0	0	0	0
	Superannuation income	0	0	0	0	0	0	0	0	0
	Other income	1,171	0	1,171	0	710	710	1,171	710	1,881
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Super-ann. coverage	Has super cover	1,519	1,748	3,267	0	483	483	1,519	2,232	3,751
	Does not have super cover	2,069	1,561	3,630	2,411	2,750	5,161	4,479	4,311	8,791
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Labour force status	Employed	1,373	449	1,822	0	101	101	1,373	550	1,923
	Unemployed	0	0	0	0	88	88	0	88	88
	Not in the labour force	2,215	2,861	5,076	2,411	3,044	5,454	4,626	5,904	10,530
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 3B (cont.) Missing Middle with low wealth (\$35,000 to \$200,000), income characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Household income quintile (EDHI)	Quintile 1	11,572	5,924	17,496	17,157	20,051	37,207	28,729	25,975	54,703
	Quintile 2	11,161	12,277	23,439	19,562	18,395	37,957	30,723	30,673	61,396
	Quintile 3	6,168	8,987	15,155	4,948	4,049	8,997	11,117	13,036	24,152
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Main source of current household income	Zero or negative income	67	212	278	1,081	1,078	2,158	1,147	1,289	2,437
	Employee income	9,887	10,950	20,837	5,092	5,338	10,430	14,979	16,288	31,266
	Own unincorporated business income	3,529	0	3,529	0	0	0	3,529	0	3,529
	Government pensions and allowances	13,561	14,015	27,576	34,883	35,882	70,765	48,444	49,897	98,341
	Investment income	1,566	446	2,011	0	0	0	1,566	446	2,011
	Superannuation income	153	0	153	611	198	809	764	198	962
	Other income	140	1,566	1,705	0	0	0	140	1,566	1,705
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Super-ann. coverage	Has super cover	22,394	19,741	42,134	13,847	13,754	27,601	36,241	33,494	69,735
	Does not have super cover	6,508	7,448	13,955	27,820	28,741	56,561	34,327	36,189	70,516
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Labour force status	Employed	14,354	13,757	28,111	10,090	6,231	16,322	24,445	19,988	44,433
	Unemployed	4,375	212	4,586	1,469	0	1,469	5,844	212	6,055
	Not in the labour force	10,172	13,220	23,392	30,107	36,264	66,371	40,280	49,483	89,763
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Household income quintile (EDHI)	Quintile 1	749	87	836	8,000	14,831	22,831	8,750	14,918	23,667
	Quintile 2	0	192	192	3,548	5,134	8,681	3,548	5,326	8,873
	Quintile 3	329	1,670	1,999	707	166	873	1,036	1,836	2,872
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Main source of current household income	Zero or negative income	681	0	681	87	0	87	768	0	768
	Employee income	333	1,757	2,090	637	0	637	970	1,757	2,727
	Own unincorporated business income	0	0	0	0	0	0	0	0	0
	Government pensions and allowances	0	192	192	10,607	17,827	28,434	10,607	18,018	28,625
	Investment income	64	0	64	0	0	0	64	0	64
	Superannuation income	0	0	0	0	1,457	1,457	0	1,457	1,457
	Other income	0	0	0	924	847	1,771	924	847	1,771
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Super-ann. coverage	Has super cover	333	1,757	2,090	2,893	4,585	7,478	3,226	6,342	9,568
	Does not have super cover	745	192	937	9,362	15,545	24,907	10,107	15,737	25,845
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Labour force status	Employed	333	1,757	2,090	1,735	916	2,651	2,068	2,673	4,741
	Unemployed	0	0	0	87	0	87	87	0	87
	Not in the labour force	745	192	937	10,433	19,215	29,648	11,178	19,406	30,585
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 3C Missing Middle with moderate wealth (\$200,000 to \$500,000), income characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Household income quintile (EDHI)	Quintile 1	5,542	8,454	13,996	13,117	14,978	28,096	18,660	23,433	42,092
	Quintile 2	10,350	11,604	21,954	5,245	3,368	8,613	15,595	14,971	30,567
	Quintile 3	13,643	14,927	28,570	3,150	1,944	5,094	16,794	16,871	33,664
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Main source of current household income	Zero or negative income	2,698	4,000	6,698	1,569	419	1,988	4,267	4,419	8,686
	Employee income	15,039	22,946	37,986	1,490	806	2,296	16,529	23,753	40,282
	Own unincorporated business income	2,002	263	2,265	1,327	982	2,309	3,329	1,245	4,574
	Government pensions and allowances	7,563	5,612	13,174	16,467	17,232	33,699	24,030	22,844	46,874
	Investment income	1,789	0	1,789	293	208	502	2,082	208	2,291
	Superannuation income	445	493	938	366	642	1,009	811	1,136	1,947
	Other income	0	1,670	1,670	0	0	0	0	1,670	1,670
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Super-ann. coverage	Has super cover	25,194	28,191	53,385	3,958	4,501	8,460	29,152	32,693	61,845
	Does not have super cover	4,342	6,794	11,136	17,555	15,788	33,343	21,897	22,582	44,479
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Labour force status	Employed	19,077	23,795	42,872	5,346	2,333	7,679	24,423	26,128	50,551
	Unemployed	1,706	957	2,663	0	71	71	1,706	1,027	2,734
	Not in the labour force	8,752	10,233	18,986	16,167	17,886	34,053	24,919	28,120	53,039
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Household income quintile (EDHI)	Quintile 1	5,125	2,470	7,595	8,533	5,100	13,633	13,658	7,570	21,228
	Quintile 2	3,508	3,879	7,387	9,944	9,619	19,563	13,452	13,498	26,950
	Quintile 3	6,740	6,778	13,518	2,175	4,638	6,812	8,915	11,416	20,331
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Main source of current household income	Zero or negative income	1,156	469	1,625	0	223	223	1,156	692	1,848
	Employee income	8,968	9,596	18,564	3,473	1,611	5,083	12,440	11,207	23,647
	Own unincorporated business income	1,805	593	2,398	0	318	318	1,805	910	2,715
	Government pensions and allowances	2,811	1,593	4,404	16,009	14,811	30,821	18,820	16,404	35,224
	Investment income	0	0	0	0	0	0	0	0	0
	Superannuation income	423	877	1,300	1,169	2,394	3,563	1,592	3,271	4,863
	Other income	210	0	210	0	0	0	210	0	210
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Super-ann. coverage	Has super cover	12,474	11,781	24,256	7,731	9,770	17,501	20,206	21,552	41,757
	Does not have super cover	2,899	1,346	4,245	12,920	9,586	22,507	15,819	10,932	26,752
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Labour force status	Employed	10,733	10,460	21,193	3,710	1,928	5,638	14,442	12,388	26,831
	Unemployed	1,180	0	1,180	0	0	0	1,180	0	1,180
	Not in the labour force	3,461	2,668	6,129	16,942	17,428	34,370	20,403	20,096	40,499
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509

Results table 3C (cont.) Missing Middle with moderate wealth (\$200,000 to \$500,000), income characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Household income quintile (EDHI)	Quintile 1	253	1,745	1,998	5,410	4,973	10,383	5,663	6,718	12,381
	Quintile 2	191	852	1,043	4,791	6,277	11,068	4,982	7,129	12,111
	Quintile 3	1,981	1,946	3,927	2,195	1,505	3,700	4,177	3,451	7,627
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
Main source of current household income	Zero or negative income	0	0	0	0	0	0	0	0	0
	Employee income	2,076	2,502	4,578	0	0	0	2,076	2,502	4,578
	Own unincorporated business income	0	297	297	0	0	0	0	297	297
	Government pensions and allowances	117	1,745	1,862	9,364	11,769	21,133	9,481	13,514	22,995
	Investment income	0	0	0	0	985	985	0	985	985
	Superannuation income	232	0	232	3,033	0	3,033	3,264	0	3,264
	Other income	0	0	0	0	0	0	0	0	0
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
Super-ann. coverage	Has super cover	2,307	4,247	6,554	7,802	631	8,433	10,109	4,878	14,987
	Does not have super cover	117	297	414	4,595	12,123	16,718	4,712	12,420	17,132
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
Labour force status	Employed	1,941	2,798	4,739	0	0	0	1,941	2,798	4,739
	Unemployed	0	0	0	0	0	0	0	0	0
	Not in the labour force	484	1,745	2,229	12,397	12,754	25,151	12,881	14,499	27,380
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20

SIH results 4: Housing and living arrangements

Results table 4A Missing Middle with very low wealth (up to \$35,000), selected housing characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Dwelling structure	Separate house	2,695	2,381	5,077	90	594	685	2,786	2,976	5,762
	Semi-det, row, terrace, townhouse	109	109	218	0	0	0	109	109	218
	FUA - 1 or 2 storey block^	0	0	0	0	0	0	0	0	0
	FUA - 3 or more storey block^	0	0	0	0	0	0	0	0	0
	Other structures	0	0	0	0	0	0	0	0	0
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Years in current dwelling	Less than one year	0	0	0	0	0	0	0	0	0
	One year	0	0	0	0	0	0	0	0	0
	Two years	1,272	1,353	2,624	0	0	0	1,272	1,353	2,624
	Three years	109	109	218	0	0	0	109	109	218
	Four years	1,029	1,029	2,057	0	0	0	1,029	1,029	2,057
	5-9 years	0	0	0	0	594	594	0	594	594
	10 years or more	395	0	395	90	0	90	485	0	485
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Number of times moved in last 5 yrs	Not applicable	395	0	395	90	594	685	485	594	1,080
	One time	1,380	1,462	2,842	0	0	0	1,380	1,462	2,842
	Two times	1,029	1,029	2,057	0	0	0	1,029	1,029	2,057
	Three or more times	0	0	0	0	0	0	0	0	0
	Don't know	0	0	0	0	0	0	0	0	0
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Dwelling structure	Separate house	10,195	7,280	17,476	13,746	8,807	22,553	23,941	16,088	40,029
	Semi-det, row, terrace, townhouse	2,533	2,716	5,249	8,904	9,171	18,076	11,437	11,888	23,325
	FUA - 1 or 2 storey block^	6,080	3,514	9,594	9,552	8,708	18,260	15,633	12,222	27,854
	FUA - 3 or more storey block^	1,812	3,319	5,131	857	609	1,466	2,669	3,928	6,597
	Other structures	0	0	0	0	0	0	0	0	0
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Years in current dwelling	Less than one year	5,964	4,700	10,664	4,182	1,788	5,970	10,146	6,488	16,634
	One year	272	845	1,117	3,693	1,234	4,926	3,964	2,079	6,043
	Two years	1,869	432	2,301	2,789	5,088	7,877	4,658	5,520	10,178
	Three years	2,809	0	2,809	2,506	1,488	3,994	5,315	1,488	6,803
	Four years	1,509	1,363	2,872	2,658	1,018	3,675	4,167	2,381	6,547
	5-9 years	4,832	5,847	10,680	9,120	7,400	16,520	13,952	13,248	27,200
	10 years or more	3,364	3,642	7,007	8,112	9,279	17,392	11,477	12,922	24,398
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Number of times moved in last 5 yrs	Not applicable	8,197	9,489	17,686	17,232	16,680	33,912	25,429	26,169	51,598
	One time	6,655	1,904	8,560	3,942	4,324	8,266	10,598	6,228	16,826
	Two times	4,893	3,265	8,158	6,683	5,001	11,684	11,576	8,266	19,842
	Three or more times	874	2,171	3,045	5,202	1,291	6,494	6,077	3,462	9,539
	Don't know	0	0	0	0	0	0	0	0	0
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805

Results table 4A (cont.) Missing Middle with very low wealth (up to \$35,000), selected housing characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Dwelling structure	Separate house	0	0	0	1,407	1,967	3,374	1,407	1,967	3,374
	Semi-det, row, terrace, townhouse	0	1,268	1,268	0	1,165	1,165	0	2,432	2,432
	FUA - 1 or 2 storey block^	0	0	0	0	0	0	0	0	0
	FUA - 3 or more storey block^	0	0	0	3,235	0	3,235	3,235	0	3,235
	Other structures	0	0	0	0	0	0	0	0	0
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
Years in current dwelling	Less than one year	0	0	0	0	0	0	0	0	0
	One year	0	0	0	1,636	0	1,636	1,636	0	1,636
	Two years	0	0	0	0	0	0	0	0	0
	Three years	0	0	0	0	0	0	0	0	0
	Four years	0	0	0	0	0	0	0	0	0
	5-9 years	0	0	0	1,599	1,165	2,764	1,599	1,165	2,764
	10 years or more	0	1,268	1,268	1,407	1,967	3,374	1,407	3,234	4,641
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
Number of times moved in last 5 yrs	Not applicable	0	1,268	1,268	3,006	3,132	6,138	3,006	4,399	7,405
	One time	0	0	0	0	0	0	0	0	0
	Two times	0	0	0	1,636	0	1,636	1,636	0	1,636
	Three or more times	0	0	0	0	0	0	0	0	0
	Don't know	0	0	0	0	0	0	0	0	0
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042

Results table 4B Missing Middle with low wealth (\$35,001 to \$200,000), selected housing characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Dwelling structure	Separate house	3,588	1,873	5,461	1,700	2,458	4,158	5,288	4,331	9,619
	Semi-det, row, terrace, townhouse	0	0	0	0	65	65	0	65	65
	FUA - 1 or 2 storey block^	0	1,437	1,437	710	710	1,420	710	2,147	2,857
	FUA - 3 or more storey block^	0	0	0	0	0	0	0	0	0
	Other structures	0	0	0	0	0	0	0	0	0
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Years in current dwelling	Less than one year	0	0	0	0	0	0	0	0	0
	One year	0	0	0	0	0	0	0	0	0
	Two years	0	0	0	0	0	0	0	0	0
	Three years	0	0	0	0	88	88	0	88	88
	Four years	1,050	0	1,050	0	0	0	1,050	0	1,050
	5-9 years	0	1,475	1,475	710	775	1,486	710	2,250	2,960
	10 years or more	2,537	1,835	4,372	1,700	2,370	4,070	4,238	4,205	8,442
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Number of times moved in last 5 yrs	Not applicable	2,537	3,310	5,847	2,411	3,145	5,556	4,948	6,455	11,403
	One time	1,050	0	1,050	0	0	0	1,050	0	1,050
	Two times	0	0	0	0	88	88	0	88	88
	Three or more times	0	0	0	0	0	0	0	0	0
	Don't know	0	0	0	0	0	0	0	0	0
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 4B (cont.) Missing Middle with low wealth (\$35,001 to \$200,000), selected housing characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Dwelling structure	Separate house	17,559	13,208	30,767	20,094	19,304	39,398	37,654	32,512	70,165
	Semi-det, row, terrace, townhouse	1,761	6,420	8,180	9,121	9,264	18,385	10,881	15,684	26,565
	FUA - 1 or 2 storey block^	8,172	5,645	13,817	9,104	12,052	21,156	17,276	17,697	34,973
	FUA - 3 or more storey block^	1,410	1,915	3,325	3,348	1,875	5,223	4,757	3,790	8,548
	Other structures	0	0	0	0	0	0	0	0	0
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Years in current dwelling	Less than one year	763	4,526	5,289	1,897	2,688	4,585	2,660	7,214	9,874
	One year	6,693	4,583	11,276	5,597	3,299	8,896	12,290	7,882	20,172
	Two years	1,003	2,771	3,773	3,822	2,234	6,057	4,825	5,005	9,830
	Three years	1,694	1,569	3,263	3,018	4,952	7,970	4,712	6,521	11,232
	Four years	6,292	2,302	8,595	867	3,046	3,912	7,159	5,348	12,507
	5-9 years	8,074	7,068	15,142	15,737	15,817	31,554	23,811	22,885	46,696
	10 years or more	4,384	4,369	8,753	10,728	10,458	21,187	15,112	14,828	29,940
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Number of times moved in last 5 yrs	Not applicable	12,457	11,437	23,895	26,466	26,276	52,741	38,923	37,713	76,636
	One time	10,369	5,019	15,388	7,576	8,609	16,185	17,945	13,628	31,574
	Two times	1,240	7,778	9,018	2,936	2,331	5,267	4,176	10,109	14,285
	Three or more times	4,835	2,954	7,789	4,689	5,279	9,968	9,524	8,233	17,757
	Don't know	0	0	0	0	0	0	0	0	0
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Dwelling structure	Separate house	1,010	1,253	2,263	8,374	10,068	18,442	9,384	11,321	20,705
	Semi-det, row, terrace, townhouse	0	0	0	2,391	5,011	7,402	2,391	5,011	7,402
	FUA - 1 or 2 storey block^	68	87	155	643	2,818	3,461	711	2,905	3,616
	FUA - 3 or more storey block^	0	609	609	847	2,233	3,080	847	2,842	3,689
	Other structures	0	0	0	0	0	0	0	0	0
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Years in current dwelling	Less than one year	64	87	151	87	1,039	1,126	151	1,126	1,278
	One year	0	0	0	0	0	0	0	0	0
	Two years	0	609	609	847	2,233	3,080	847	2,842	3,689
	Three years	0	0	0	1,494	1,494	2,988	1,494	1,494	2,988
	Four years	0	0	0	0	0	0	0	0	0
	5-9 years	265	192	456	1,549	4,606	6,155	1,814	4,798	6,611
	10 years or more	749	1,061	1,810	8,278	10,758	19,036	9,028	11,819	20,847
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Number of times moved in last 5 yrs	Not applicable	1,014	1,253	2,267	9,827	15,364	25,191	10,841	16,617	27,458
	One time	64	696	760	1,805	3,104	4,909	1,869	3,800	5,669
	Two times	0	0	0	623	623	1,247	623	623	1,247
	Three or more times	0	0	0	0	1,039	1,039	0	1,039	1,039
	Don't know	0	0	0	0	0	0	0	0	0
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 4C Missing Middle with moderate wealth (\$200,001 to \$500,000), selected housing characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Dwelling structure	Separate house	27,478	27,445	54,923	15,232	11,275	26,507	42,710	38,720	81,430
	Semi-det, row, terrace, townhouse	2,058	2,920	4,978	1,848	4,803	6,651	3,906	7,723	11,629
	FUA - 1 or 2 storey block^	0	3,518	3,518	1,849	3,205	5,054	1,849	6,723	8,572
	FUA - 3 or more storey block^	0	1,101	1,101	2,584	1,007	3,592	2,584	2,108	4,693
	Other structures	0	0	0	0	0	0	0	0	0
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Years in current dwelling	Less than one year	1,910	2,486	4,396	1,698	417	2,115	3,608	2,904	6,511
	One year	1,008	1,112	2,121	70	336	406	1,078	1,448	2,526
	Two years	0	1,232	1,232	0	440	440	0	1,672	1,672
	Three years	2,530	146	2,677	0	1,348	1,348	2,530	1,494	4,025
	Four years	322	2,711	3,033	90	851	941	412	3,562	3,974
	5-9 years	4,912	5,006	9,918	6,770	3,553	10,323	11,682	8,559	20,241
	10 years or more	18,853	22,290	41,143	12,885	13,346	26,231	31,738	35,636	67,374
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Number of times moved in last 5 yrs	Not applicable	23,765	27,296	51,061	19,655	16,899	36,554	43,420	44,195	87,615
	One time	3,065	7,542	10,607	1,310	3,245	4,555	4,374	10,788	15,162
	Two times	2,539	146	2,685	548	146	694	3,087	293	3,379
	Three or more times	167	0	167	0	0	0	167	0	167
	Don't know	0	0	0	0	0	0	0	0	0
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Dwelling structure	Separate house	10,015	8,766	18,781	14,002	11,753	25,755	24,017	20,519	44,536
	Semi-det, row, terrace, townhouse	1,579	908	2,487	3,130	3,697	6,827	4,710	4,605	9,315
	FUA - 1 or 2 storey block^	1,602	804	2,407	2,944	2,531	5,475	4,547	3,336	7,882
	FUA - 3 or more storey block^	2,177	1,900	4,077	575	1,375	1,950	2,752	3,275	6,027
	Other structures	0	749	749	0	0	0	0	749	749
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Years in current dwelling	Less than one year	4,534	3,539	8,073	2,974	3,887	6,861	7,508	7,426	14,934
	One year	3,485	1,773	5,258	3,087	2,047	5,134	6,572	3,821	10,392
	Two years	1,893	1,464	3,357	2,767	2,298	5,065	4,660	3,762	8,422
	Three years	0	772	772	223	223	447	223	996	1,219
	Four years	423	739	1,162	1,384	1,384	2,767	1,807	2,123	3,930
	5-9 years	3,276	2,864	6,140	4,847	3,112	7,959	8,122	5,976	14,099
	10 years or more	1,762	1,976	3,738	5,370	6,405	11,775	7,133	8,380	15,513
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Number of times moved in last 5 yrs	Not applicable	5,038	4,840	9,878	10,217	9,517	19,734	15,255	14,357	29,612
	One time	4,798	4,081	8,878	7,431	6,333	13,764	12,229	10,413	22,642
	Two times	3,927	1,249	5,176	1,617	1,186	2,803	5,544	2,435	7,979
	Three or more times	1,611	2,958	4,568	1,386	2,321	3,707	2,997	5,279	8,276
	Don't know	0	0	0	0	0	0	0	0	0
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509

Results table 4C (cont.) Missing Middle with moderate wealth (\$200,001 to \$500,000), selected housing characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Dwelling structure	Separate house	2,289	3,583	5,873	9,676	9,359	19,035	11,966	12,943	24,908
	Semi-det, row, terrace, townhouse	135	526	661	2,522	3,197	5,719	2,658	3,723	6,380
	FUA - 1 or 2 storey block^	0	0	0	198	198	396	198	198	396
	FUA - 3 or more storey block^	0	435	435	0	0	0	0	435	435
	Other structures	0	0	0	0	0	0	0	0	0
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
Years in current dwelling	Less than one year	232	0	232	0	555	555	232	555	787
	One year	0	1,745	1,745	2,323	578	2,901	2,323	2,323	4,646
	Two years	117	0	117	54	54	107	171	54	224
	Three years	0	0	0	697	871	1,569	697	871	1,569
	Four years	0	0	0	0	0	0	0	0	0
	5-9 years	210	75	285	4,196	5,385	9,581	4,407	5,460	9,866
	10 years or more	1,866	2,724	4,589	5,126	5,311	10,437	6,992	8,035	15,026
Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119	
Number of times moved in last 5 yrs	Not applicable	2,076	2,798	4,874	9,322	10,696	20,018	11,398	13,494	24,893
	One time	0	1,745	1,745	3,074	2,058	5,133	3,074	3,804	6,878
	Two times	0	0	0	0	0	0	0	0	0
	Three or more times	349	0	349	0	0	0	349	0	349
	Don't know	0	0	0	0	0	0	0	0	0
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

SIH results 5: Selected housing characteristics for private renters

Results table 5A Missing Middle with very low wealth (up to \$35,000), selected housing characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
On public housing waiting list	Currently on waiting list	4,906	2,113	7,019	3,507	3,272	6,779	8,412	5,385	13,797
	Not currently on waiting list	15,109	14,330	29,439	28,981	22,720	51,701	44,090	37,050	81,140
	Don't know	605	386	991	572	1,304	1,876	1,177	1,690	2,867
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Rent assistance (CRA)	Does not receive CRA	4,420	4,667	9,087	2,676	994	3,670	7,096	5,661	12,757
	Receives CRA	16,200	12,162	28,362	30,384	26,302	56,685	46,584	38,464	85,048
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Length of lease	12 month lease	12,824	10,993	23,817	15,051	11,640	26,691	27,875	22,633	50,508
	6 month lease	0	46	46	3,779	1,978	5,758	3,779	2,024	5,803
	Other fixed period lease	0	0	0	522	754	1,276	522	754	1,276
	Month by month basis	2,561	1,441	4,003	2,615	2,301	4,916	5,176	3,743	8,919
	Indefinite tenure (other than lease)	2,885	1,551	4,436	3,874	4,100	7,973	6,759	5,650	12,409
	No formal lease/tenure	2,350	2,799	5,148	6,674	4,384	11,058	9,024	7,183	16,206
	Other	0	0	0	544	2,139	2,682	544	2,139	2,682
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
	Tenure type of previous dwelling	Not applicable	8,197	9,489	17,686	17,232	16,680	33,912	25,429	26,169
Owner without a mortgage		263	377	640	0	520	520	263	897	1,160
Owner with a mortgage		0	110	110	253	12	264	253	122	374
Life tenure scheme		0	0	0	0	737	737	0	737	737
Rent/buy (or shared equity) scheme		0	0	0	0	0	0	0	0	0
Renter		11,948	6,698	18,646	15,052	7,742	22,794	27,000	14,440	41,440
Rent-free		148	155	303	522	1,606	2,128	670	1,761	2,431
Other		64	0	64	0	0	0	64	0	64
Total		20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Likelihood of moving in next 12 months	Likely to move	3,688	3,155	6,842	2,133	392	2,524	5,821	3,546	9,367
	Unlikely to move	13,215	8,329	21,544	23,556	20,001	43,557	36,771	28,330	65,100
	Don't know	3,717	5,346	9,063	7,371	6,903	14,274	11,088	12,250	23,338
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Desire to move in next 12 months	Not applicable	3,688	3,155	6,842	2,133	392	2,524	5,821	3,546	9,367
	Want to move	224	1,116	1,340	1,825	394	2,220	2,049	1,510	3,559
	Don't want to move	16,298	11,664	27,962	26,528	23,027	49,555	42,826	34,692	77,517
	Don't know	410	895	1,305	2,574	3,482	6,056	2,984	4,377	7,361
Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805	
Main barrier to moving	Can't afford to buy/rent a new/better dwelling	224	110	334	0	394	394	224	504	728
	Can't afford the costs associated with moving	0	0	0	0	0	0	0	0	0
	Too much effort to move	0	0	0	792	0	792	792	0	792
	For frailty, disability or ill health reasons	0	0	0	0	0	0	0	0	0
	Employment reasons	0	0	0	0	0	0	0	0	0
	Other	0	1,006	1,006	1,034	0	1,034	1,034	1,006	2,040
	Not applicable	20,396	15,714	36,110	31,234	26,901	58,136	51,630	42,615	94,245
Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805	

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 5B Missing Middle with low wealth (\$35,001 to \$200,000), selected housing characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
On public housing waiting list	Currently on waiting list	43	1,389	1,431	413	1,083	1,495	456	2,471	2,927
	Not currently on waiting list	28,859	25,800	54,658	40,426	41,231	81,657	69,285	67,030	136,315
	Don't know	0	0	0	828	182	1,009	828	182	1,009
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Rent assistance (CRA)	Does not receive CRA	14,950	8,915	23,864	6,784	5,011	11,795	21,733	13,926	35,659
	Receives CRA	13,952	18,274	32,226	34,883	37,484	72,367	48,835	55,757	104,592
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Length of lease	12 month lease	15,883	17,615	33,497	17,684	18,577	36,261	33,567	36,191	69,758
	6 month lease	847	185	1,031	1,799	4,997	6,795	2,645	5,181	7,827
	Other fixed period lease	3,250	1,678	4,929	831	1,274	2,105	4,081	2,953	7,034
	Month by month basis	2,035	2,439	4,474	3,394	2,625	6,019	5,429	5,064	10,493
	Indefinite tenure (other than lease)	2,527	2,251	4,778	7,475	8,248	15,723	10,001	10,500	20,501
	No formal lease/tenure	4,360	3,020	7,380	9,574	6,056	15,631	13,934	9,077	23,011
	Other	0	0	0	910	718	1,628	910	718	1,628
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Tenure type of previous dwelling	Not applicable	12,457	11,437	23,895	26,466	26,276	52,741	38,923	37,713	76,636
	Owner without a mortgage	0	940	940	976	1,197	2,173	976	2,137	3,113
	Owner with a mortgage	142	1,863	2,005	3,058	1,461	4,519	3,200	3,324	6,524
	Life tenure scheme	0	0	0	0	0	0	0	0	0
	Rent/buy (or shared equity) scheme	0	0	0	0	0	0	0	0	0
	Renter	16,302	11,559	27,861	10,929	13,510	24,439	27,231	25,069	52,300
	Rent-free	0	1,388	1,388	238	0	238	238	1,388	1,627
	Other	0	0	0	0	52	52	0	52	52
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Likelihood of moving in next 12 months	Likely to move	1,921	3,741	5,662	6,000	9,701	15,701	7,922	13,442	21,364
	Unlikely to move	18,474	11,997	30,471	28,980	29,357	58,337	47,454	41,354	88,809
	Don't know	8,506	11,451	19,956	6,686	3,436	10,123	15,192	14,887	30,079
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Desire to move in next 12 months	Not applicable	1,921	3,741	5,662	6,000	9,701	15,701	7,922	13,442	21,364
	Want to move	7,585	4,123	11,708	1,237	1,992	3,229	8,822	6,114	14,937
	Don't want to move	17,500	14,665	32,165	32,082	28,427	60,509	49,582	43,092	92,674
	Don't know	1,895	4,660	6,555	2,347	2,375	4,722	4,243	7,034	11,277
Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252	
Main barrier to moving	Can't afford to buy/rent a new/better dwelling	4,509	2,803	7,313	1,237	1,992	3,229	5,747	4,795	10,542
	Can't afford the costs associated with moving	1,267	0	1,267	0	0	0	1,267	0	1,267
	Too much effort to move	0	0	0	0	0	0	0	0	0
	For frailty, disability or ill health reasons	0	0	0	0	0	0	0	0	0
	Employment reasons	0	1,081	1,081	0	0	0	0	1,081	1,081
	Other	1,808	239	2,047	0	0	0	1,808	239	2,047
	Not applicable	21,317	23,066	44,382	40,429	40,503	80,933	61,746	63,569	125,315
Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252	

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 5C Missing Middle with moderate wealth (\$200,001 to \$500,000), selected housing characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
On public housing waiting list	Currently on waiting list	0	0	0	0	1,207	1,207	0	1,207	1,207
	Not currently on waiting list	15,373	13,128	28,501	20,651	18,150	38,801	36,025	31,277	67,302
	Don't know	0	0	0	0	0	0	0	0	0
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Rent assistance (CRA)	Does not receive CRA	11,329	10,185	21,514	3,968	3,338	7,306	15,298	13,523	28,820
	Receives CRA	4,044	2,943	6,987	16,683	16,019	32,702	20,727	18,962	39,689
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Length of lease	12 month lease	6,359	6,064	12,423	8,327	7,033	15,360	14,686	13,097	27,783
	6 month lease	2,651	1,586	4,237	1,051	1,186	2,237	3,702	2,772	6,473
	Other fixed period lease	0	1,003	1,003	496	63	559	496	1,067	1,562
	Month by month basis	2,595	1,156	3,751	1,371	1,740	3,111	3,966	2,896	6,862
	Indefinite tenure (other than lease)	830	1,868	2,698	3,230	3,444	6,674	4,060	5,312	9,371
	No formal lease/tenure	2,372	753	3,125	4,970	3,918	8,888	7,343	4,670	12,013
	Other	565	699	1,264	1,207	1,972	3,179	1,772	2,671	4,443
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Tenure type of previous dwelling	Not applicable	5,038	4,840	9,878	10,217	9,517	19,734	15,255	14,357	29,612
	Owner without a mortgage	1,180	0	1,180	3,555	4,726	8,280	4,734	4,726	9,460
	Owner with a mortgage	0	0	0	0	0	0	0	0	0
	Life tenure scheme	0	0	0	0	0	0	0	0	0
	Rent/buy (or shared equity) scheme	0	0	0	0	0	0	0	0	0
	Renter	7,729	8,170	15,899	6,880	5,114	11,994	14,609	13,284	27,893
	Rent-free	1,156	0	1,156	0	0	0	1,156	0	1,156
	Other	271	118	389	0	0	0	271	118	389
Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509	

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Likelihood of moving in next 12 months	Likely to move	3,631	6,574	10,205	3,567	2,610	6,177	7,199	9,184	16,383
	Unlikely to move	8,805	5,856	14,661	16,417	13,131	29,547	25,222	18,986	44,208
	Don't know	2,937	698	3,635	667	3,616	4,283	3,604	4,314	7,918
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Desire to move in next 12 months	Not applicable	3,631	6,574	10,205	3,567	2,610	6,177	7,199	9,184	16,383
	Want to move	1,394	0	1,394	0	223	223	1,394	223	1,618
	Don't want to move	9,925	6,110	16,034	16,640	15,045	31,686	26,565	21,155	47,720
	Don't know	423	444	867	444	1,478	1,922	867	1,922	2,789
Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509	
Main barrier to moving	Can't afford to buy/rent a new/better dwelling	1,354	0	1,354	0	223	223	1,354	223	1,578
	Can't afford the costs associated with moving	0	0	0	0	0	0	0	0	0
	Too much effort to move	40	0	40	0	0	0	40	0	40
	For frailty, disability or ill health reasons	0	0	0	0	0	0	0	0	0
	Employment reasons	0	0	0	0	0	0	0	0	0
	Other	0	0	0	0	0	0	0	0	0
	Not applicable	13,979	13,128	27,106	20,651	19,133	39,785	34,630	32,261	66,891
Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509	

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

SIH results 5: Health

Results table 6A Missing Middle with very low wealth (up to \$35,000), selected health characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Whether has disability or long-term health condition	Disability or long-term health condition	1,029	1,137	2,166	90	594	685	1,119	1,732	2,851
	No disability or long-term health condition	1,775	1,353	3,128	0	0	0	1,775	1,353	3,128
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Severity of disability	Has profound core activity limitation	0	0	0	0	0	0	0	0	0
	Has severe core activity limitation	0	0	0	0	0	0	0	0	0
	Has moderate core activity limitation	0	1,029	1,029	90	0	90	90	1,029	1,119
	Has mild core activity limitation	1,029	109	1,137	0	0	0	1,029	109	1,137
	Has a schooling/employment restriction only	0	0	0	0	0	0	0	0	0
	Has no limitation or specific restriction	0	0	0	0	594	594	0	594	594
	Has no disability	1,775	1,353	3,128	0	0	0	1,775	1,353	3,128
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Self-assessed health status	Excellent	109	0	109	0	0	0	109	0	109
	Very good	1,272	1,272	2,543	0	594	594	1,272	1,866	3,137
	Good	0	190	190	0	0	0	0	190	190
	Fair	395	0	395	90	0	90	485	0	485
	Poor	1,029	1,029	2,057	0	0	0	1,029	1,029	2,057
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Whether has disability or long-term health condition	Disability or long-term health condition	14,969	10,476	25,445	20,508	17,695	38,203	35,477	28,171	63,648
	No disability or long-term health condition	5,651	6,354	12,004	12,552	9,601	22,152	18,203	15,954	34,157
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Severity of disability	Has profound core activity limitation	2,804	690	3,494	1,269	1,499	2,769	4,073	2,189	6,262
	Has severe core activity limitation	1,743	1,006	2,749	1,576	2,319	3,895	3,320	3,325	6,645
	Has moderate core activity limitation	1,584	1,513	3,096	1,948	101	2,050	3,532	1,614	5,146
	Has mild core activity limitation	1,683	389	2,073	4,741	2,207	6,949	6,425	2,597	9,022
	Has a schooling/employment restriction only	4,577	3,610	8,187	1,745	3,959	5,704	6,322	7,569	13,891
	Has no limitation or specific restriction	2,578	3,268	5,846	9,228	7,609	16,837	11,806	10,877	22,683
	Has no disability	5,651	6,354	12,004	12,552	9,601	22,152	18,203	15,954	34,157
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Self-assessed health status	Excellent	95	299	394	1,277	1,679	2,957	1,372	1,978	3,350
	Very good	3,993	3,797	7,790	6,997	1,252	8,249	10,990	5,049	16,038
	Good	5,870	4,360	10,230	14,530	13,607	28,137	20,400	17,967	38,367
	Fair	4,195	7,097	11,293	4,488	3,975	8,463	8,684	11,072	19,756
	Poor	6,467	1,277	7,743	5,767	6,783	12,549	12,234	8,059	20,293
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805

Results table 6A (cont.) Missing Middle with very low wealth (up to \$35,000), selected health characteristics by age, sex and tenure

		Other tenure								
Whether has disability or long-term health condition	Disability or long-term health condition	0	1,268	1,268	1,599	624	2,223	1,599	1,892	3,491
	No disability or long-term health condition	0	0	0	3,043	2,508	5,551	3,043	2,508	5,551
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
Severity of disability	Has profound core activity limitation	0	0	0	0	0	0	0	0	0
	Has severe core activity limitation	0	0	0	1,599	0	1,599	1,599	0	1,599
	Has moderate core activity limitation	0	0	0	0	0	0	0	0	0
	Has mild core activity limitation	0	0	0	0	624	624	0	624	624
	Has a schooling/employment restriction only	0	0	0	0	0	0	0	0	0
	Has no limitation or specific restriction	0	1,268	1,268	0	0	0	0	1,268	1,268
	Has no disability	0	0	0	3,043	2,508	5,551	3,043	2,508	5,551
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042
Self-assessed health status	Excellent	0	0	0	1,700	0	1,700	1,700	0	1,700
	Very good	0	0	0	0	1,658	1,658	0	1,658	1,658
	Good	0	0	0	260	884	1,144	260	884	1,144
	Fair	0	1,268	1,268	2,682	590	3,272	2,682	1,858	4,540
	Poor	0	0	0	0	0	0	0	0	0
	Total	0	1,268	1,268	4,642	3,132	7,774	4,642	4,399	9,042

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 6B Missing Middle with low wealth (up to \$35,000 to \$200,000), selected health characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Whether has disability or long-term health condition	Disability or long-term health condition	2,215	2,861	5,076	2,261	3,067	5,327	4,476	5,927	10,403
	No disability or long-term health condition	1,373	449	1,822	150	167	317	1,523	616	2,138
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Severity of disability	Has profound core activity limitation	0	125	125	1,491	0	1,491	1,491	125	1,616
	Has severe core activity limitation	702	0	702	0	0	0	702	0	702
	Has moderate core activity limitation	153	38	191	60	0	60	212	38	250
	Has mild core activity limitation	0	0	0	0	710	710	0	710	710
	Has a schooling/employment restriction only	1,360	1,437	2,797	0	801	801	1,360	2,238	3,598
	Has no limitation or specific restriction	0	1,261	1,261	710	1,555	2,265	710	2,817	3,527
	Has no disability	1,373	449	1,822	150	167	317	1,523	616	2,138
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Self-assessed health status	Excellent	0	125	125	0	0	0	0	125	125
	Very good	348	1,437	1,785	0	650	650	348	2,087	2,435
	Good	1,025	1,261	2,286	150	150	300	1,174	1,411	2,586
	Fair	702	449	1,151	710	798	1,509	1,412	1,247	2,660
	Poor	1,513	38	1,551	1,551	1,635	3,185	3,063	1,673	4,736
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541

Results table 6B (cont.) Missing Middle with low wealth (up to \$35,001 to \$200,000), selected health characteristics by age, sex and tenure

		55-64 years			65 years or older			Total			
		Male	Female	Total	Male	Female	Total	Male	Female	Total	
Private renter											
Whether has disability or long-term health condition	Disability or long-term health condition	18,411	17,531	35,942	19,543	22,915	42,458	37,954	40,446	78,400	
	No disability or long-term health condition	10,490	9,658	20,148	22,124	19,580	41,704	32,614	29,238	61,852	
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252	
Severity of disability	Has profound core activity limitation	2,532	3,398	5,930	3,190	1,941	5,131	5,722	5,339	11,061	
	Has severe core activity limitation	0	288	288	1,306	787	2,094	1,306	1,076	2,382	
	Has moderate core activity limitation	7,236	5,895	13,131	637	1,913	2,549	7,873	7,808	15,680	
	Has mild core activity limitation	822	1,718	2,541	2,368	4,924	7,292	3,191	6,642	9,833	
	Has a schooling/employment restriction only	4,546	3,061	7,607	5,732	5,369	11,102	10,278	8,430	18,709	
	Has no limitation or specific restriction	3,275	3,170	6,445	6,309	7,981	14,290	9,584	11,151	20,735	
	Has no disability	10,490	9,658	20,148	22,124	19,580	41,704	32,614	29,238	61,852	
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252	
	Self-assessed health status	Excellent	2,689	1,399	4,089	1,835	3,503	5,339	4,525	4,903	9,427
		Very good	2,026	7,511	9,537	10,923	11,998	22,921	12,949	19,509	32,458
Good		7,844	5,770	13,614	14,779	11,971	26,750	22,623	17,741	40,364	
Fair		10,680	6,274	16,954	9,356	8,809	18,166	20,036	15,083	35,119	
Poor		5,662	6,234	11,897	4,772	6,213	10,986	10,435	12,448	22,882	
Total		28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252	

		55-64 years			65 years or older			Total			
		Male	Female	Total	Male	Female	Total	Male	Female	Total	
Other tenure											
Whether has disability or long-term health condition	Disability or long-term health condition	68	0	68	6,244	10,441	16,685	6,312	10,441	16,753	
	No disability or long-term health condition	1,010	1,949	2,959	6,012	9,689	15,701	7,022	11,638	18,659	
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412	
Severity of disability	Has profound core activity limitation	0	0	0	0	1,645	1,645	0	1,645	1,645	
	Has severe core activity limitation	0	0	0	192	0	192	192	0	192	
	Has moderate core activity limitation	68	0	68	970	3,329	4,299	1,038	3,329	4,367	
	Has mild core activity limitation	0	0	0	77	1,005	1,081	77	1,005	1,081	
	Has a schooling/employment restriction only	0	0	0	2,210	0	2,210	2,210	0	2,210	
	Has no limitation or specific restriction	0	0	0	2,796	4,463	7,258	2,796	4,463	7,258	
	Has no disability	1,010	1,949	2,959	6,012	9,689	15,701	7,022	11,638	18,659	
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412	
	Self-assessed health status	Excellent	681	0	681	1,162	1,094	2,255	1,843	1,094	2,936
		Very good	145	0	145	406	7,851	8,258	551	7,851	8,402
Good		188	887	1,076	5,062	5,064	10,126	5,250	5,952	11,202	
Fair		64	0	64	3,778	3,279	7,057	3,842	3,279	7,121	
Poor		0	1,061	1,061	1,848	2,842	4,689	1,848	3,903	5,751	
Total		1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412	

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 6C Missing Middle with moderate wealth (\$200,001 to \$500,000), selected health characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Whether has disability or long-term health condition	Disability or long-term health condition	13,423	18,062	31,486	17,970	15,011	32,980	31,393	33,073	64,466
	No disability or long-term health condition	16,112	16,923	33,035	3,543	5,279	8,822	19,656	22,202	41,857
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Severity of disability	Has profound core activity limitation	384	0	384	4,434	463	4,898	4,818	463	5,281
	Has severe core activity limitation	0	2,056	2,056	2,683	511	3,195	2,683	2,567	5,250
	Has moderate core activity limitation	3,354	2,180	5,534	1,648	2,484	4,132	5,002	4,664	9,666
	Has mild core activity limitation	2,093	138	2,231	4,017	1,764	5,781	6,110	1,902	8,012
	Has a schooling/employment restriction only	3,368	6,115	9,483	77	1,589	1,665	3,445	7,704	11,149
	Has no limitation or specific restriction	4,225	7,573	11,798	5,110	8,200	13,310	9,335	15,773	25,108
	Has no disability	16,112	16,923	33,035	3,543	5,279	8,822	19,656	22,202	41,857
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323
Self-assessed health status	Excellent	5,548	583	6,131	291	1,150	1,442	5,839	1,734	7,573
	Very good	3,294	7,726	11,021	1,926	3,870	5,796	5,220	11,596	16,816
	Good	11,365	14,276	25,641	6,583	7,957	14,540	17,948	22,233	40,181
	Fair	5,453	8,776	14,229	5,677	3,348	9,024	11,130	12,123	23,253
	Poor	3,876	3,623	7,499	7,035	3,966	11,001	10,911	7,588	18,500
	Total	29,536	34,985	64,520	21,513	20,290	41,803	51,049	55,275	106,323

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Whether has disability or long-term health condition	Disability or long-term health condition	3,390	3,657	7,047	15,112	6,559	21,671	18,503	10,216	28,718
	No disability or long-term health condition	11,983	9,471	21,454	5,539	12,798	18,337	17,522	22,269	39,791
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Severity of disability	Has profound core activity limitation	0	878	878	2,496	258	2,754	2,496	1,135	3,632
	Has severe core activity limitation	0	0	0	985	0	985	985	0	985
	Has moderate core activity limitation	0	0	0	3,303	860	4,164	3,303	860	4,164
	Has mild core activity limitation	210	0	210	0	746	746	210	746	957
	Has a schooling/employment restriction only	1,180	877	2,057	2,140	1,808	3,948	3,319	2,686	6,005
	Has no limitation or specific restriction	2,000	1,902	3,902	6,188	2,886	9,074	8,188	4,788	12,976
	Has no disability	11,983	9,471	21,454	5,539	12,798	18,337	17,522	22,269	39,791
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509
Self-assessed health status	Excellent	3,991	3,608	7,599	0	1,763	1,763	3,991	5,371	9,362
	Very good	3,434	2,879	6,313	3,646	5,046	8,692	7,080	7,925	15,005
	Good	5,734	4,171	9,904	5,270	7,460	12,730	11,004	11,630	22,634
	Fair	2,097	2,470	4,567	7,202	5,087	12,289	9,299	7,557	16,856
	Poor	118	0	118	4,533	0	4,533	4,651	0	4,651
	Total	15,373	13,128	28,501	20,651	19,357	40,008	36,025	32,484	68,509

Results table 6C (cont.) Missing Middle with moderate wealth (\$200,001 to \$500,000), selected health characteristics by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Whether has disability or long-term health condition	Disability or long-term health condition	1,328	2,042	3,370	4,050	8,932	12,983	5,378	10,974	16,352
	No disability or long-term health condition	1,097	2,502	3,598	8,346	3,822	12,168	9,443	6,324	15,767
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
Severity of disability	Has profound core activity limitation	117	0	117	119	2,383	2,502	236	2,383	2,619
	Has severe core activity limitation	0	297	297	0	198	198	0	495	495
	Has moderate core activity limitation	1,020	0	1,020	0	0	0	1,020	0	1,020
	Has mild core activity limitation	0	1,745	1,745	755	0	755	755	1,745	2,500
	Has a schooling/employment restriction only	0	0	0	1,468	2,683	4,151	1,468	2,683	4,151
	Has no limitation or specific restriction	191	0	191	1,710	3,668	5,377	1,900	3,668	5,568
	Has no disability	1,097	2,502	3,598	8,346	3,822	12,168	9,443	6,324	15,767
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119
Self-assessed health status	Excellent	0	0	0	895	697	1,593	895	697	1,593
	Very good	232	371	603	3,320	3,091	6,411	3,552	3,462	7,014
	Good	1,286	2,992	4,277	7,466	5,333	12,798	8,751	8,325	17,076
	Fair	135	526	661	597	1,488	2,085	732	2,014	2,746
	Poor	772	655	1,427	119	2,145	2,263	891	2,800	3,690
	Total	2,425	4,544	6,968	12,397	12,754	25,151	14,821	17,298	32,119

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

SIH results 7: Hardship

Results table 7A Missing Middle with very low wealth (up to \$35,000) hardship by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchasers										
Whether could not pay gas/electricity/telephone bill on time due to shortage of money	Could pay	1,666	1,272	2,938	0	594	594	1,666	1,866	3,532
	Could not pay	1,137	1,219	2,356	90	0	90	1,228	1,219	2,447
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Whether could not pay mortgage or rent on time due to shortage of money	Could pay	2,695	2,381	5,077	0	594	594	2,695	2,976	5,671
	Could not pay	109	109	218	90	0	90	199	109	308
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Whether could not pay registration/insurance on time due to shortage of money	Could pay	2,695	2,300	4,995	0	594	594	2,695	2,895	5,590
	Could not pay	109	190	299	90	0	90	199	190	390
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Whether could not pay home and/or contents insurance on time due to shortage of money	Could pay	2,695	2,381	5,077	0	594	594	2,695	2,976	5,671
	Could not pay	109	109	218	90	0	90	199	109	308
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979
Whether could not make minimum payment on credit card due to shortage of money	Could pay	1,666	1,353	3,019	90	594	685	1,757	1,947	3,704
	Could not pay	1,137	1,137	2,275	0	0	0	1,137	1,137	2,275
	Total	2,804	2,490	5,294	90	594	685	2,894	3,085	5,979

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renters										
Whether could not pay gas/electricity/telephone bill on time due to shortage of money	Could pay	13,702	14,412	28,114	28,378	21,323	49,700	42,080	35,734	77,814
	Could not pay	6,917	2,418	9,335	4,682	5,973	10,655	11,599	8,391	19,990
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Whether could not pay mortgage or rent on time due to shortage of money	Could pay	18,719	15,677	34,396	31,894	27,296	59,190	50,613	42,973	93,585
	Could not pay	1,901	1,153	3,054	1,166	0	1,166	3,067	1,153	4,219
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Whether could not pay registration/insurance on time due to shortage of money	Could pay	18,253	16,354	34,608	29,974	23,050	53,024	48,228	39,404	87,632
	Could not pay	2,367	475	2,842	3,085	4,246	7,331	5,452	4,721	10,173
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Whether could not pay home and/or contents insurance on time due to shortage of money	Could pay	20,620	16,829	37,449	32,285	26,774	59,058	52,905	43,603	96,508
	Could not pay	0	0	0	775	522	1,297	775	522	1,297
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805
Whether could not make minimum payment on credit card due to shortage of money	Could pay	20,087	16,829	36,916	31,936	27,296	59,232	52,023	44,125	96,148
	Could not pay	533	0	533	1,124	0	1,124	1,657	0	1,657
	Total	20,620	16,829	37,449	33,059	27,296	60,355	53,679	44,125	97,805

* All Missing Middle participants in other tenure reported that they could pay their gas, electricity, and telephone bills; mortgage or rent; registration/ insurance; home and/or contents insurance; and minimum credit card payments on time and thus are removed from this table. They are still considered in the total calculation.

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

Results table 7B Missing Middle with low wealth (\$35,001-\$200,000) hardship by age, sex and tenure

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Purchaser										
Whether could not pay gas/electricity/telephone bill on time due to shortage of money	Could pay	2,221	3,272	5,493	2,411	1,828	4,238	4,632	5,099	9,731
	Could not pay	1,367	38	1,405	0	1,405	1,405	1,367	1,444	2,810
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Whether could not pay mortgage or rent on time due to shortage of money	Could pay	2,563	3,272	5,835	2,411	2,750	5,161	4,974	6,021	10,995
	Could not pay	1,025	38	1,063	0	483	483	1,025	522	1,546
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Whether could not pay registration/insurance on time due to shortage of money	Could pay	3,435	3,310	6,745	2,411	3,145	5,556	5,846	6,455	12,301
	Could not pay	153	0	153	0	88	88	153	88	241
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Whether could not pay home and/or contents insurance on time due to shortage of money	Could pay	3,435	3,310	6,745	2,411	3,233	5,644	5,846	6,543	12,389
	Could not pay	153	0	153	0	0	0	153	0	153
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541
Whether could not make minimum payment on credit card due to shortage of money	Could pay	1,392	2,010	3,403	920	2,520	3,440	2,312	4,531	6,843
	Could not pay	2,195	1,299	3,495	1,491	713	2,204	3,686	2,012	5,699
	Total	3,588	3,310	6,897	2,411	3,233	5,644	5,998	6,543	12,541

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Private renter										
Whether could not pay gas/electricity/telephone bill on time due to shortage of money	Could pay	24,358	24,901	49,259	37,984	38,195	76,178	62,341	63,096	125,437
	Could not pay	4,544	2,287	6,831	3,683	4,300	7,984	8,227	6,588	14,815
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Whether could not pay mortgage or rent on time due to shortage of money	Could pay	24,155	24,694	48,849	41,503	41,238	82,741	65,658	65,932	131,590
	Could not pay	4,746	2,494	7,241	164	1,257	1,421	4,911	3,751	8,662
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Whether could not pay registration/insurance on time due to shortage of money	Could pay	22,936	26,218	49,154	41,667	42,043	83,709	64,603	68,261	132,864
	Could not pay	5,965	970	6,936	0	452	452	5,965	1,422	7,388
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Whether could not pay home and/or contents insurance on time due to shortage of money	Could pay	26,050	25,622	51,672	41,667	42,495	84,162	67,716	68,118	135,834
	Could not pay	2,852	1,566	4,418	0	0	0	2,852	1,566	4,418
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252
Whether could not make minimum payment on credit card due to shortage of money	Could pay	27,624	26,688	54,312	40,732	41,474	82,206	68,356	68,162	136,518
	Could not pay	1,277	501	1,778	935	1,021	1,956	2,212	1,521	3,733
	Total	28,902	27,188	56,090	41,667	42,495	84,162	70,568	69,683	140,252

**Results table 7B (cont.) Missing Middle with low wealth
(\$35,001-\$200,000) hardship by age, sex and tenure**

		55-64 years			65 years or older			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Other tenure										
Whether could not pay gas/electricity/telephone bill on time due to shortage of money	Could pay	1,010	1,949	2,959	12,255	19,959	32,214	13,265	21,907	35,173
	Could not pay	68	0	68	0	172	172	68	172	240
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Whether could not pay mortgage or rent on time due to shortage of money	Could pay	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
	Could not pay	0	0	0	0	0	0	0	0	0
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Whether could not pay registration/insurance on time due to shortage of money	Could pay	1,078	1,949	3,027	12,255	19,215	31,470	13,333	21,163	34,497
	Could not pay	0	0	0	0	916	916	0	916	916
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Whether could not pay home and/or contents insurance on time due to shortage of money	Could pay	1,078	1,949	3,027	12,255	19,091	31,346	13,333	21,040	34,373
	Could not pay	0	0	0	0	1,039	1,039	0	1,039	1,039
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412
Whether could not make minimum payment on credit card due to shortage of money	Could pay	1,078	1,949	3,027	11,676	19,551	31,227	12,754	21,500	34,254
	Could not pay	0	0	0	579	579	1,158	579	579	1,158
	Total	1,078	1,949	3,027	12,255	20,130	32,385	13,333	22,079	35,412

Source: ABS Survey of Income and Housing, Basic Microdata 2019-20.

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