

# 1. Introduction

Aboriginal and Torres Strait Islander people do not have the same access to secure, affordable housing as other Australians. This can be the result of low incomes, discrimination or lack of suitable housing. In very remote areas, some Indigenous people live in poorly maintained, overcrowded housing without essential infrastructure such as a safe drinking water supply or an effective sewerage system.

In response to this situation, in May 2001 Housing Ministers endorsed a 10-year statement of new directions for Indigenous housing, *Building a Better Future: Indigenous Housing to 2010* (BBF). The BBF recognised that Indigenous housing was a major national issue, and that urgent action was required to improve housing and environmental health outcomes for Indigenous Australians. An immediate task recognised by the BBF was to identify and meet the outstanding housing needs of Indigenous people. Housing Ministers endorsed the advice of the Commonwealth-State Working Group to use a multi-measure model to identify and address the unmet housing needs of Indigenous people (BBF strategy 1.1).

In 2002, the Housing Ministers' Advisory Committee (HMAC) and the Housing Ministers' Conference endorsed a needs framework that comprised five dimensions of housing needs. The dimensions were: homelessness; overcrowding; affordability; dwelling condition; and connection to essential services (power, water and sewerage). Three additional dimensions of Indigenous housing needs – security of tenure, appropriateness of housing and emerging needs – were also recommended to be part of the multi-measure needs model. However, because there was no agreement on how to measure these three dimensions, they were not endorsed as part of the multi-measure needs model at this stage.

In 2003, the Standing Committee on Indigenous Housing (SCIH) made a commitment to HMAC and Housing Ministers to produce a comprehensive report on the use of these five dimensions to assess housing needs by 2005. Measurement of the dimensions was to be based on administrative data and supplemented with survey data where appropriate. The report was also to include an assessment of the feasibility of incorporating the three presently unendorsed dimensions into the multi-measure model. The National Indigenous Housing Information Implementation Committee (NIHIIC) and the Australian Institute of Health and Welfare (AIHW) were given responsibility for doing this work. This document is the 2005 report.

## 1.1 Preliminary work

This report uses a similar approach to those taken in two preliminary reports on housing needs that were completed in 2003 and 2004. In 2003, SCIH asked the Aboriginal and Torres Strait Islander Services (ATSIS) to estimate Indigenous housing needs for each Aboriginal and Torres Strait Islander Commission (ATSIC) region, using a multi-measure method that incorporated the five endorsed dimensions. The ATSIS report, *Multi Measure Modelling of Indigenous Housing Needs*, includes estimates of Indigenous homelessness, overcrowding and affordability based on the 2001 Census, and estimates of dwelling conditions and connection to essential services based on the 2001 Community Housing and Infrastructure Needs Survey (CHINS). The ATSIS report considered each of the five dimensions separately. The data were presented by state and territory, by geography (based on remoteness) and by

ATSIC region. The ATSIIS report, however, did not assess housing needs by housing tenure. The Housing Ministers endorsed the ATSIIS report in December 2003.

In May 2004, the Chair of NIHIIC was seconded for three months to develop a means of assessing housing needs by tenure type. This study identified five types of Indigenous housing markets based on predominant tenure type – mainly private housing, mainly community housing, mainly social housing, both private and social housing and other tenures. This report, *Multi-Measure Modelling of Indigenous Housing Needs*, was completed in September 2004.

## 1.2 Conceptual and data issues

This section explores some of the issues faced, both conceptual and data-related, when using a multi-measure model to assess housing needs for Indigenous Australians. It also explains the approach taken to address these issues and the rationale for this approach. These issues must be considered at the outset because decisions made on these issues are likely to influence the estimates of housing needs.

A multi-measure method that uses a number of dimensions that have different units of measurement (e.g. households, dwellings, and individuals) creates methodological problems if an attempt is made to combine the individual measures into a single measure. In this report these dimensions were considered separately.

The different dimensions of housing need may not be directly comparable in the severity of their consequences for Indigenous people who experience them. For example, is a failed sewerage system or the lack of any water supply of more or less severity in its effect on an Indigenous household than overcrowding or cultural inappropriateness? No attempt was made in this report to rate these measures by their severity.

A related but distinct problem is that Indigenous people may place cultural values on the dimensions of housing needs that are different from those placed on them by others. Housing need is culturally and socially constructed. For example, an Indigenous family in a remote area may not define overcrowding in the same way as a non-Indigenous family in an urban area, or even in the same way as an Indigenous family in an urban area. Despite the importance of capturing information on Indigenous people in a culturally appropriate way, it is not currently possible to adopt culturally appropriate measures. Such measures will take some time to develop. In the interim, Australian community standards are used, and in this report Indigenous housing needs are treated in the same way as all Australian housing needs are treated.

Finally, the data varies in quality and it is not uncommon for two different data sources to provide different estimates for the same dimension of need. Decisions had to be made as to which data source would provide the most reliable estimate of housing need.

It must be acknowledged that any estimates of Indigenous housing needs will have relatively large margins of error. But the needs are of such magnitude that these estimates still provide critical evidence of the existence and magnitude of housing needs.

## 1.3 Data sources

A number of different data sources are used in this report to assess the extent of Indigenous housing needs (Appendix 2).

The routinely collected data include:

- 2001 Community Housing and Infrastructure Needs Survey (CHINS) for data on Indigenous Community Housing
- 2001 Census of Population and Housing for data on tenure type and homelessness
- 2002 National Aboriginal and Torres Strait Islander Social Survey (NATSISS)
- 1999 Australian Housing Survey
- National Social Housing Surveys for public and community housing.

Administrative data that are available on Indigenous housing and homelessness have been used throughout this report. These include:

- AIHW Supported Accommodation Assistance Program (SAAP) data collection
- AIHW Commonwealth-State Housing Agreement (CSHA) for public housing, community housing and SOMIH data sets
- Department of Family and Community Services (FaCS) Housing Data Set
- AIHW National Reporting Framework (NRF) for Indigenous Housing data collection.

## **1.4 Structure of the report**

The report is structured around the five endorsed dimensions of need and the three dimensions not yet endorsed. Chapter 2 of the report provides an overview of the Indigenous population and their housing situation, including housing assistance provided to Indigenous Australians. Chapter 3 covers homelessness; Chapter 4 overcrowding; Chapter 5 affordability; Chapter 6 dwelling conditions; Chapter 7 connection to services; Chapter 8 appropriateness; Chapter 9 security of tenure and Chapter 10 emerging needs. Chapter 11, provides a summary and conclusions.

The chapter for each dimension includes a definition of the dimension and a statement of any associated conceptual issues. It summarises ways of estimating need against each dimension, lists data sources, and provides a description of the data. The data description covers all available information that can be used to describe the dimension. The data are presented at the national level, at state/territory level and by remoteness categories. The data are also presented by tenure type. Comparisons between the Indigenous and non-Indigenous population in relation to housing needs in each dimension are presented where possible.

## 2. Overview

### 2.1 Indigenous Australians

In 2001, there were approximately 460,000 Aboriginal and Torres Strait Islander people in Australia, representing 2.4% of the total Australian population. The Indigenous population has a younger age profile, with a median age of 21 years compared with 36 years for the non-Indigenous population. Around three-quarters of Indigenous people in Australia (74%) live in capital cities and regional centres, and around one-quarter (26%) live in rural and remote areas.

The distribution of the Indigenous population across the states and territories is summarised in Table 2.1. The majority of Indigenous Australians (84%) live in four jurisdictions, with the highest proportions living in New South Wales (29%) and Queensland (27%), followed by Western Australia (14%) and the Northern Territory (12%). Indigenous Australians represent less than 4% of the population in all jurisdictions, with the exception of the Northern Territory where they represent 29% of the population.

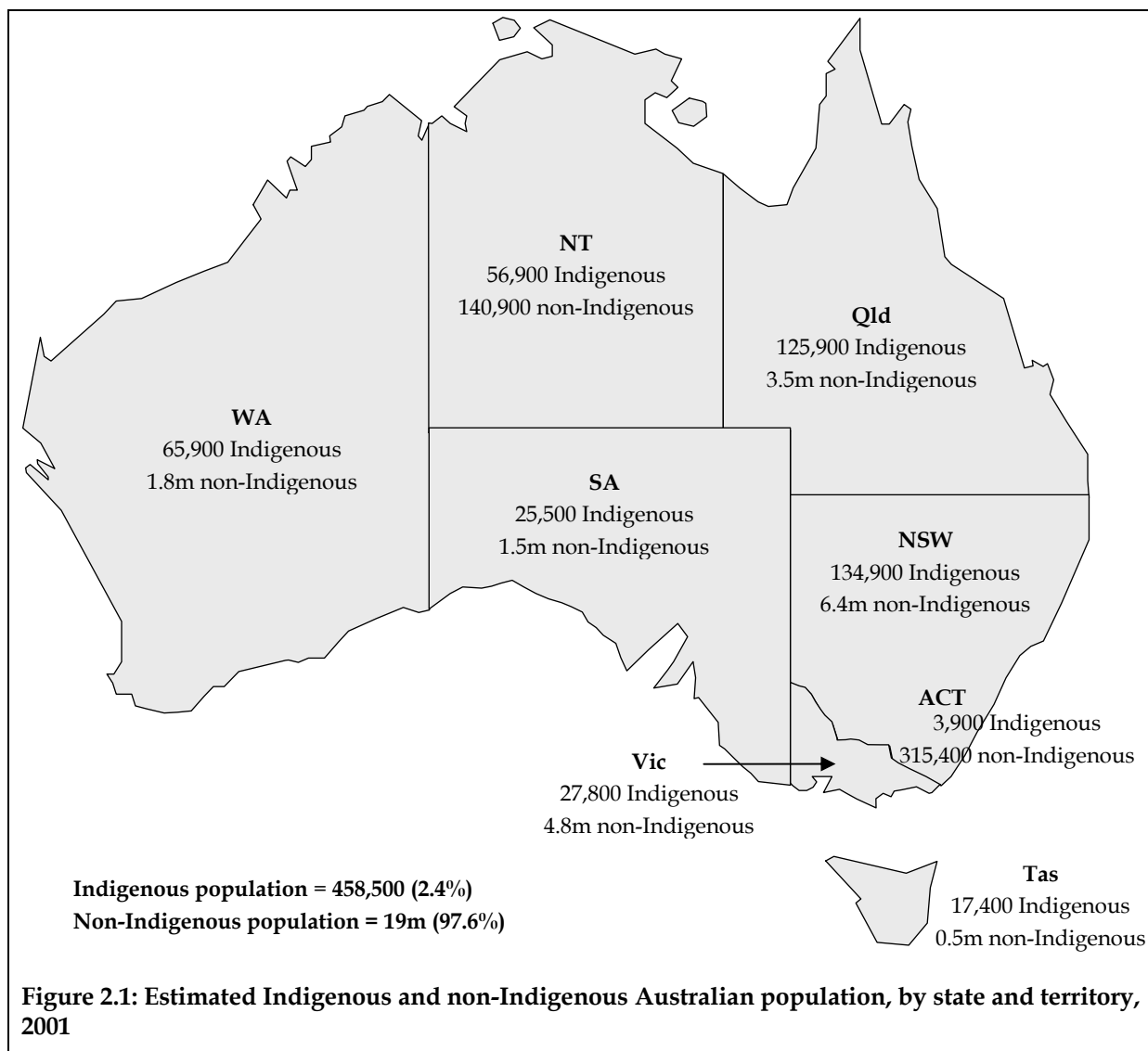
**Table 2.1: Indigenous Australian population distribution, by state and territory, 2001**

State/territory	No. of Indigenous people	Indigenous people as a proportion of the total Australian population (per cent)	Indigenous people as a proportion of the total Indigenous population (per cent)
New South Wales	134,888	2.1	29.4
Victoria	27,846	0.6	6.1
Queensland	125,910	3.5	27.5
Western Australia	65,931	3.5	14.4
South Australia	25,544	1.7	5.6
Tasmania	17,384	3.7	3.8
Australia Capital Territory	3,909	1.2	0.9
Northern Territory	56,875	28.8	12.4
<b>Total<sup>(a)</sup></b>	<b>458,520</b>	<b>2.4</b>	<b>100.0</b>

(a) Total includes other territories.

Source: 2001 Census of Population and Housing.

As a group, Aboriginal and Torres Strait Islander peoples are known to be disadvantaged across a range of areas including education, income and employment. Indigenous people also experience poorer health outcomes than do other Australians. For example, life expectancy at birth for Indigenous Australians is about 17 years less than that for other Australians. Rates of disability, mortality and morbidity are also considerably higher than in the non-Indigenous population.



Some of the poor health outcomes of Indigenous people are related to their housing circumstances. Research on housing and health indicate the existence of a relationship between inadequate housing or housing-related infrastructure and poor health outcomes. Overcrowding, poor dwelling conditions and inadequate basic utilities such as facilities for washing clothes, sewerage systems or safe drinking water have all been associated with higher rates of infectious and parasitic diseases. These include skin infections, respiratory infections, eye and ear infections, diarrhoeal diseases and rheumatic fever (ABS and AIHW 2005).

## 2.2 Indigenous households

Indigenous households are defined in data collections in two ways, and the use of one definition or the other can produce significantly different estimates of need:

- a household where the reference person or spouse is Indigenous – results in 115,000 Indigenous households in Australia at the time of the 2001 Census

- a household where any person in the household is Indigenous – results in 145,000 Indigenous households in Australia, a difference of 30,000 households from the first definition.

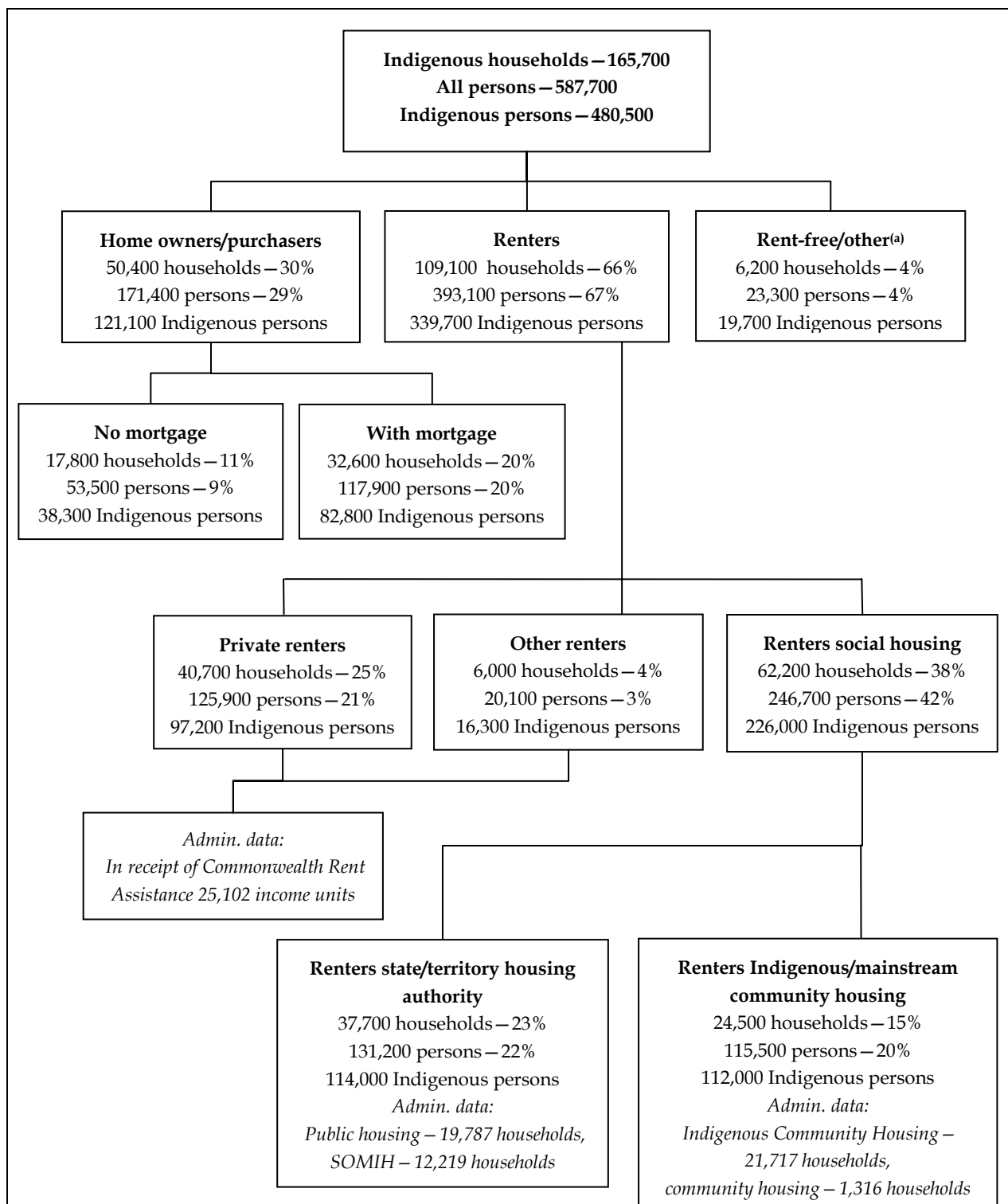
In this report the second definition of an Indigenous household is used, that is, a household containing one or more Indigenous people. This is the definition used in the *National Housing Assistance Data Dictionary* and the one used for eligibility to housing assistance programs (AIHW 2003).

Indigenous households may also include non-Indigenous people. In the 2001 Census, there was a total of 494,000 people living in the 144,700 households identified as having at least one Indigenous person. Of these, 75% (371,600 people) identified as Indigenous and 25% (122,400 people) were either non-Indigenous or their Indigenous status was unknown. The 2002 Aboriginal and Torres Strait Islander Social Survey estimated that there were 480,500 Indigenous people living in the estimated 165,700 Indigenous households. Indigenous people comprised 82% of all residents in Indigenous households, with half of Indigenous households having only Indigenous residents.

## 2.3 Housing tenure

According to the NATSISS, among the estimated 165,700 Indigenous households, 30% were home owners, 66% were renters and 4% lived in rent-free housing (Figure 2.2). About two-thirds (65%) of home owners have a mortgage. Of those renting, 37% were in the private rental market, 57% were in social housing and 5% were other renters. Of those in social housing, 61% were in houses owned by a state or territory housing authority and 39% were in Indigenous/mainstream community housing. State or territory rental housing includes both public housing, which is available for all Australian households to rent, and housing which is targeted to Indigenous households only – SOMIH. While community housing includes both mainstream and Indigenous Community Housing, it is mainly composed of Indigenous Community Housing.

Home ownership provides a relatively secure form of housing tenure but the rate of home ownership is lower among Indigenous people compared to non-Indigenous people (30% compared with 70%). This is partly a reflection of the lower socioeconomic status of many Indigenous households and the younger age profile of the Indigenous population. In addition, the fact that many Indigenous people who live in remote areas live on Aboriginal and Torres Strait Islander traditional land where home ownership is not possible is also a contributing factor to the lower rate of home ownership among Indigenous people.



(a) Includes households and persons in rent/buy schemes, living rent-free or under a life tenure scheme.

Sources: ABS 2002 NATSISS; AIHW CSHA data collection; AIHW NRF data collection.

**Figure 2.2: Indigenous households, by tenure type and type of housing assistance, 2002**

The proportions of the different housing tenures by state and territory are shown in Table 2.2.

**Table 2.2: Number and proportion of Indigenous households, by tenure type, by state and territory, 2002**

	NSW	Vic	Qld	WA	SA	NT	Aust <sup>(a)</sup>
<b>Number</b>							
Home owner/purchaser	17,900	4,500	13,400	4,900	2,800	1,700 *	50,400
Private and other renter	17,800	3,700	13,900	5,200	2,100	1,900 *	46,800
Renter mainstream public housing/SOMIH	12,500	2,600	9,100	6,600	2,600	2,200 *	37,700
Renter Indigenous/mainstream community housing	5,300	1,100	6,900	2,900	1,900	6,100	24,500
Other	2,300 *	400 *	900 *	1,300	200 *	700 *	6,200
<b>Total</b>	<b>55,900</b>	<b>12,300</b>	<b>44,200</b>	<b>20,900</b>	<b>9,600</b>	<b>12,600</b>	<b>165,700</b>
<b>Proportion (per cent)<sup>(b)</sup></b>							
Home owner/purchaser	32.0	36.6	30.3	23.4	29.2	13.5 *	30.4
Private and other renter	31.8	30.1	31.4	24.9	21.9	15.1 *	28.2
Renter mainstream public housing/SOMIH	22.4	21.1	20.6	31.6	27.1	17.5 *	22.8
Renter Indigenous/mainstream community housing	9.5	8.9	15.6	13.9	19.8	48.4	14.8
Other	4.1 *	3.3 *	2.0 *	6.2	2.1 *	5.6 *	3.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Estimates with a relative standard error between 25% and 50% should be used with caution.

(a) Includes Tasmania and the Australian Capital Territory. Relative standard errors for Tasmania and the Australian Capital Territory were high and therefore these jurisdictions were not reported individually.

(b) The number of Indigenous households expressed as a percentage of the total number of Indigenous households in the relevant jurisdiction.

*Notes*

1. Numbers are rounded to the nearest hundred.
2. 'Renter mainstream public housing/SOMIH' includes households in public housing and SOMIH. 'Renter Indigenous/mainstream community housing' includes households in mainstream and Indigenous Community Housing. 'Private and other renter' includes all other renters and those living rent-free. 'Other' includes those under life tenure schemes.

Source: ABS NATSISS 2002.

Overall, the highest proportion of Indigenous households was in social housing (38%), with 23% in SOMIH and public housing, and 15% in community housing (both mainstream and Indigenous but mainly Indigenous).

Indigenous home ownership is highest in Victoria, New South Wales and Queensland, and lowest in the Northern Territory (Table 2.2). The proportion of Indigenous households in private rental accommodation is lowest in the Northern Territory, and is between 22% and 32% of households in the other jurisdictions. The proportion in public housing is highest in Western Australia (32%) and South Australia (27%) and between 18% and 22% in the other jurisdictions (Table 2.2). Since the estimated numbers for Tasmania and the Australian Capital Territory are small and the relative standard errors are high, these jurisdictions are not reported separately.

The proportion of Indigenous households in the different tenure types also varied by remoteness, with half (50%) of the estimated 29,200 households living in remote areas being

renters in Indigenous or community housing, 17% were renters of state or territory housing and 14% were home owners. Among the estimated 136,500 households living in non-remote areas, one-third (34%) were home owners, 32% were private renters and 24% were renters from a state or territory housing authority. These figures reflect the availability of different housing options for Indigenous people who live in these areas.

The proportion of Indigenous people aged 18 years and over by tenure type is shown in Table 2.3.

**Table 2.3: Number and proportion of Indigenous people aged 18 years or over, by tenure type, 2002**

	Fully owned	Being purchased	Renter mainstream public housing/SOMIH	Renter Indigenous/mainstream community housing	Private and other renter	Other	Total
Number	25,200	43,700	53,200	60,800	67,600	900 *	251,400
Proportion (per cent)	10.0	17.4	21.2	24.2	26.9	0.3 *	100.0

\* Estimates with a relative standard error between 25% and 50% should be used with caution.

Note: 'Being purchased' includes being purchased under a rent-buy scheme. 'Renter mainstream public housing/SOMIH' includes households in public housing and SOMIH. 'Renter Indigenous/mainstream community housing' includes households in mainstream and Indigenous Community Housing. 'Private and other renter' includes all other renters and those living rent-free. 'Other' includes those under life tenure schemes.

Source: ABS NATSISS 2002.

Of the 251,400 Indigenous people aged 18 or over, 27% lived in homes where someone in their household was renting from a private or other landlord. About one in four (24%) lived in homes where someone in their household was renting from an Indigenous/community organisation and 21% lived in homes where someone in their household was renting from a state/territory housing authority. Only 10% of Indigenous people lived in homes where someone in the household fully owned their home, and 17% where someone in the household was purchasing their own home.

## 2.4 Housing assistance

A large proportion of Indigenous households receive housing assistance of some kind. This includes assistance provided through both Indigenous-specific and mainstream programs. The two main Indigenous-specific forms of social housing are:

- State Owned and Managed Indigenous Housing (SOMIH) – managed by state governments, with funding provided through the Commonwealth-State Housing Agreement (CSHA). SOMIH is provided in six states – New South Wales, Victoria, Queensland, Western Australia, South Australia and Tasmania.
- Indigenous Community Housing (ICH) – managed by Indigenous Community Housing Organisations (ICHOs), with funding provided by both the states and the Australian Government.

Indigenous people are also eligible for assistance through mainstream housing programs such as public housing, community housing and Commonwealth Rent Assistance (CRA).

The administrative arrangements for ICH are complex and vary across the jurisdictions. In some jurisdictions only the state is involved in the administration of ICH, in some only the Australian Government is involved, and in some both the state and the Australian

Government are involved. The Australian Government Department of Family and Community Services (FaCS) is directly responsible for the delivery of ICH in four jurisdictions – Victoria, Queensland, Tasmania and the Australian Capital Territory. In Victoria and Tasmania, FaCS is the sole provider of ICH. In Queensland and the Australian Capital Territory, FaCS provides some ICH and the state and territory government departments provide some ICH. In the four remaining jurisdictions – New South Wales, Western Australia, South Australia and the Northern Territory – funding from the state and Australian Government is pooled and the state and territory governments are responsible for the delivery of ICH.

Administrative data provide an estimate of the number of households receiving housing assistance. At 30 June 2004, around 55,000 Indigenous households were in some form of social housing, 21,717 in ICH, 19,787 in public housing, 12,725 in SOMIH; and 1,316 in mainstream community housing (Tables 2.4 and 2.5). In addition, among the 46,800 estimated households in private rental accommodation, just over half (25,102 income units) received CRA<sup>1</sup> (Table 2.4).

Around 7,000 fewer households receiving housing assistance were identified using administrative data than were identified by the NATSISS. This is probably partly due to the NATSISS being a sample survey, and partly due to differences in Indigenous identification in the NATSISS and administrative data collections. The exact number of Indigenous households in mainstream public and community housing is not known due to under-identification of Indigenous households in data collections of mainstream public and community housing.

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<sup>1</sup> Commonwealth Rent Assistance is an income supplement that can be payable to recipients of social security and/or family tax benefits who pay rent above the threshold level in the private rental market. The FaCS housing data set can be used to estimate the number and proportion of Indigenous people receiving the assistance.

**Table 2.4: Number and proportion of Indigenous households accessing mainstream housing services, by state and territory, 30 June 2004**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>No. of Indigenous households</b>									
Public housing	8,700 <sup>(a)</sup>	1,078	2,633	4,041	1,171	494	172	1,498	19,787
Community housing	588	12	419	212	65	4	16	n.a.	1,316
Commonwealth Rent Assistance <sup>(b)</sup>	9,006	1,611	8,997	2,387	1,214	744	n.a.	1,032	25,102
<b>Total no. of households</b>									
Public housing	123,106	62,647	48,490	30,016	44,529	11,375	10,823	5,269	336,225
Community housing	9,770	3,582	3,779	2,232	3,828	401	392	n.a.	23,984
Commonwealth Rent Assistance <sup>(b)</sup>	316,541	206,041	235,145	87,405	66,483	23,737	8,355	5,636	949,698
<b>Proportion Indigenous households (per cent)</b>									
Public housing	7.1	1.7	5.4	13.5	2.6	4.3	1.6	28.4	5.9
Community housing	6.0	0.3	11.1	9.5	1.7	1.0	4.1	n.a.	5.5
Commonwealth Rent Assistance <sup>(b)</sup>	2.8	0.8	3.8	2.7	1.8	3.1	n.a.	18.3	2.6

(a) Estimate based on the 2001 Census of Population and Housing.

(b) Commonwealth Rent Assistance data refer to the number of income units receiving CRA at 11 June 2004.

Note: These data are based on self-identification of Indigenous status.

Sources: AIHW CSHA national data collection; FaCS.

**Table 2.5: Total number of Indigenous Community Housing (ICH) and State Owned and Managed Indigenous Housing (SOMIH) dwellings, by state and territory, 30 June 2004**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Total ICH	4,616	476	6,079	2,837	1,093	128	32	6,456	21,717
SOMIH	4,088	1,260	2,811	2,325	1,900	341	..	..	12,725
<b>Total</b>	<b>8,704</b>	<b>1,736</b>	<b>8,890</b>	<b>5,162</b>	<b>2,993</b>	<b>469</b>	<b>32</b>	<b>6,456</b>	<b>34,442</b>

*Notes*

1. Data for Queensland ICH were collected in August 2003, not June 2004.
2. The scope of the state ICH data collections varies across jurisdictions and the data should not be compared. Western Australia reports on all ICH in their jurisdiction while New South Wales, Queensland, South Australia, the Australian Capital Territory and the Northern Territory report on ICH that is managed by ICHOs that are funded by or registered with the state government.

Sources: AIHW NRF data collection; CSHA SOMIH data collection.

The extent of under-identification of Indigenous households in mainstream public and community housing is not known and is thought to vary across jurisdictions (Table 2.6). For example, at 30 June 2002, in the latest publicly available data, Indigenous status was not known for 75% of households in public housing in New South Wales and 53% of households in Tasmania. In Victoria and Queensland both 'non-Indigenous' and 'unknown' Indigenous status were recorded as 'no' in information management systems while in Western Australia and the Northern Territory both 'non-Indigenous' and 'unknown' Indigenous status were recorded as 'unknown' in information management systems. It is not possible therefore to

accurately assess the extent of unknown Indigenous status data for Victoria, Queensland, Western Australia and the Northern Territory.

**Table 2.6: Proportion of all existing and new households in public housing data collection where Indigenous status is missing or unknown, 30 June 2002**

	NSW <sup>(a)</sup>	Vic	Qld	WA	SA <sup>(a)</sup>	Tas	ACT	NT
	<b>Proportion<sup>(b)</sup></b>							
Households at 30 June 2002	75	n.a.	n.a.	n.a.	48	53	10	n.a.
New households assisted in 2001–2002	1	n.a.	n.a.	n.a.	4	14	17	n.a.

n.a. Data not available as those identified 'non-Indigenous' and 'unknown' are not recorded separately.

(a) Number of 'unknown' is based on Indigenous identification at the head tenant level only.

(b) Number of households where Indigenous status is missing or unknown expressed as a percentage of the total number of households in the relevant jurisdiction.

Source: AIHW CSHA national data collection.

# 3. Homelessness

## 3.1 Definition

Homeless people are the most disadvantaged in relation to housing. Aboriginal and Torres Strait Islander people are more likely to be homeless than other Australians as they generally do not have the same access to affordable and secure housing. The high level of mobility among Indigenous people due to the need for many to leave their homes to access services or to observe cultural obligations, and the absence of adequate temporary accommodation also contribute to homelessness among Indigenous people.

Homeless people can be simply defined as those with no housing or those residing in temporary or emergency accommodation. However, the concept of homelessness depends on prevailing community standards. According to the Chamberlain and MacKenzie (2003) definition adopted by the Australian Bureau of Statistics (ABS), people are considered homeless if their accommodation falls below the minimum community standard of a small rental flat with a bedroom, living room, kitchen, bathroom and an element of security of tenure.<sup>2</sup>

For Indigenous people, homelessness can also be related to Aboriginal and Torres Strait Islander history, values and beliefs (Keys Young 1998; AHURI 2004). Keys Young developed a number of definitions of Indigenous homelessness which emphasised the multi-layered and multi-dimensional nature of Indigenous homelessness and incorporated the concept of spiritual homelessness. Underlying these definitions was the understanding that 'home' can have a different meaning for Indigenous people (AIHW 2003).

That some Indigenous people view homelessness differently from other Australians can be illustrated by the significant number of Indigenous people who live with no walled and roofed dwellings but who argue that they are both 'placed' and 'homed'. They call themselves 'parkies', 'long grassers' or 'river campers'. Memmott (2002) suggests that the term 'homeless' should not be used for these people but that they should be referred to as 'public place dwellers'. He proposed five categories of public place dwellers: those living in public places; those occasionally spending time in public places; spiritual forms of homelessness; crowding where it causes considerable stress to families and communities; and individuals escaping unsafe or unstable family circumstances. However, these definitions are not captured by any of the existing data sources.

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<sup>2</sup> In his 2003 report, Chamberlain used a different definition of homelessness for Indigenous people by excluding Indigenous people who lived in certain types of improvised dwellings. In the 1996 Census, if a dwelling did not have a working shower or toilet it was classified as improvised. In some Indigenous communities, however, bathrooms and toilets are provided in properly constructed amenity blocks and used by multiple households. Chamberlain argued that these were culturally appropriate housing. The definition of an improvised dwelling was modified for the 2001 Census so these dwellings were not classified as improvised even though these dwellings fell below the general community standard used to define homelessness.

## 3.2 Ways to estimate the numbers of homeless people

A widely accepted method to estimate the number of homeless people was developed by Chamberlain and MacKenzie (Chamberlain & MacKenzie 2003) who used the community standard definition to define three levels of homelessness:

- primary homelessness – includes all people without conventional accommodation, such as people living on the streets, in parks or in derelict buildings. It is operationalised using the Census category ‘improvised homes, tents and sleepers out’.
- secondary homelessness – includes people who move frequently from one form of temporary shelter to another. This includes people accommodated in SAAP establishments on Census night from the SAAP data collection, as well as people residing temporarily with other households because they have no accommodation of their own. The starting point for identifying people in this group is the Census category ‘hostels for the homeless, night shelters and refuges’. This category also includes people staying in boarding houses on a short-term basis (12 weeks or less).<sup>3</sup>
- tertiary homelessness – includes people who live in boarding houses on a medium-to-long-term basis, operationally defined as 13 weeks or longer. These people are regarded as homeless because their accommodation situation is below community standard.

To provide a count of homeless people, Chamberlain and MacKenzie used the Census data and supplemented these data with data from the SAAP National Data Collection and data from the National Census of Homeless School Children. The Chamberlain and MacKenzie estimates also include an adjustment for undercounting in the Census data.

Another approach to measuring homelessness is to use a service delivery definition, where the homeless are measured as the population who are eligible for assistance. The SAAP bases its service delivery on a definition of homelessness provided by the *SAAP Act 1994* (Section 4). The Act defines a person as homeless if, and only if, he or she has ‘inadequate access to safe and secure housing’ (FaCS 1999:19). This is often paraphrased as ‘considered not to have access to safe, secure and adequate housing’. The Act then goes on to describe what this might mean, citing housing situations that may damage health; threaten safety; marginalise a person from both personal amenities and the economic and social support a home normally offers; where the affordability, safety, security or adequacy of housing is threatened; or where there is no security of tenure. A person is also considered homeless under the Act if living in SAAP or other emergency accommodation.

## 3.3 Data sources

The Chamberlain and MacKenzie estimate of homelessness is the most widely used and this uses data from the Census and from the SAAP National Data Collection to estimate Indigenous homelessness (there were no Indigenous data available from the National Census of Homeless School Children). Data are provided on the number of Indigenous homeless people using the broad definition of homelessness (primary, secondary and tertiary).

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<sup>3</sup> The way the Census data is collected means that this group cannot be identified separately from those in boarding houses, and so they are not counted in the secondary homelessness category.

Data from the SAAP collection are also provided as this gives more detailed information on those accessing SAAP services and the reasons for needing such services. The extent of unmet need in relation to SAAP services is also assessed.

## 3.4 Estimate of the number of homeless people

### Community standards approach

The Chamberlain and MacKenzie method estimates that there were 7,526 Indigenous homeless people on Census night. This included 2,657 with no conventional accommodation (primary homelessness), 1,566 in SAAP accommodation, 1,660 staying with friends (secondary homelessness) and 1,643 living in boarding houses (Table 3.1). The 7,526 represents 2% of the total Indigenous population.

**Table 3.1: Number and proportion of Indigenous people who are homeless, by state and territory, 2001**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
	<b>Number</b>								
No conventional accommodation	227	62	486	442	162	16	5	1,257	2,657
SAAP <sup>(a)</sup>	391	260	395	210	158	27	28	97	1,566
Friends/relatives	518	127	406	249	171	91	16	82	1,660
Boarding house	240	115	631	153	53	17	6	428	1,643
<b>Total homeless</b>	<b>1,376</b>	<b>564</b>	<b>1,918</b>	<b>1,054</b>	<b>544</b>	<b>151</b>	<b>55</b>	<b>1,864</b>	<b>7,526</b>
<b>Total population</b>	<b>124,773</b>	<b>25,949</b>	<b>116,967</b>	<b>62,149</b>	<b>24,028</b>	<b>16,376</b>	<b>3,647</b>	<b>54,170</b>	<b>428,059</b>
	<b>Proportion of the Indigenous population (per cent)</b>								
No conventional accommodation	0.2	0.2	0.4	0.7	0.7	0.1	0.1	2.3	0.6
SAAP <sup>(a)</sup>	0.3	1.0	0.3	0.3	0.7	0.2	0.8	0.2	0.4
Friends/relatives	0.4	0.5	0.3	0.4	0.7	0.6	0.4	0.2	0.4
Boarding house	0.2	0.4	0.5	0.2	0.2	0.1	0.2	0.8	0.4
<b>Total homeless</b>	<b>1.1</b>	<b>2.2</b>	<b>1.6</b>	<b>1.7</b>	<b>2.3</b>	<b>0.9</b>	<b>1.5</b>	<b>3.4</b>	<b>1.8</b>

(a) Only includes those SAAP clients who were accommodated on Census night.

Sources: Chamberlain & MacKenzie 2003, 2004a, 2004b, 2004c, 2004d, 2004e, 2004f, 2004g, 2004h.

- Queensland had the highest number of Indigenous homeless people (1,918), followed by the Northern Territory (1,864) and New South Wales (1,376).
- The Northern Territory had the highest number of Indigenous homeless people with no conventional accommodation (1,257).
- The proportion of homeless people was highest in the Northern Territory (3.4%), followed by South Australia (2.3%).
- Victoria (1.0%) had the highest proportion of Indigenous homeless people who lived in the SAAP accommodation, while the highest proportion of homeless people living with friends or relatives was in South Australia (0.7%).

- The proportion of Indigenous homeless people living in boarding houses was higher in the Northern Territory (0.8%) than in any other jurisdiction.

In addition to these groups of homeless people, it can be argued that people living in caravans are in a similar situation to boarding house residents and should also be counted as homeless. There was an additional 1,787 Indigenous people who were marginal residents of caravan parks on Census night in 2001. If those living in caravan parks are included, the number of Indigenous people who were homeless on Census night would be 9,313.

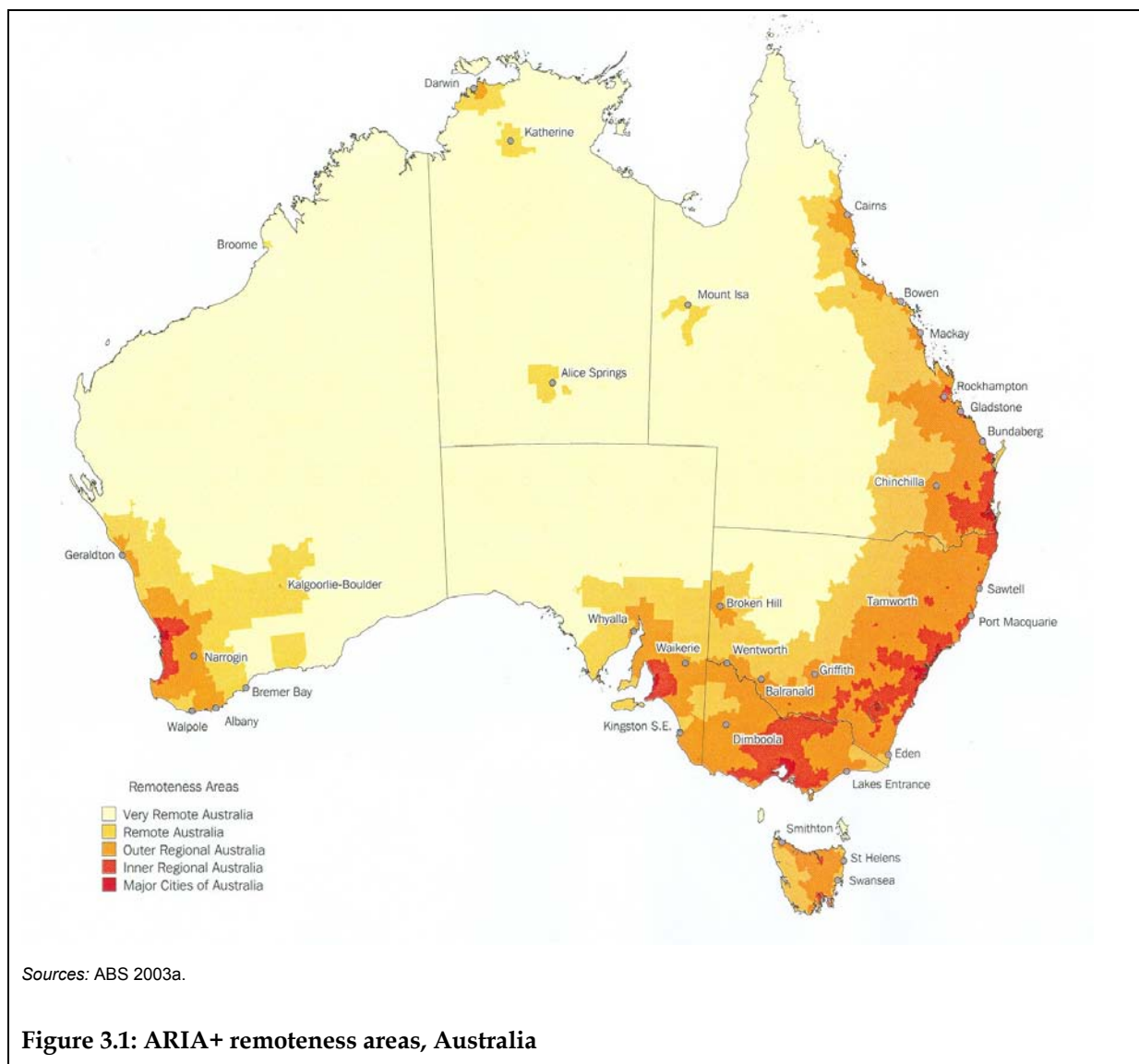
While the Chamberlain and MacKenzie estimate of homelessness is the best one currently available, it is likely that it underestimates the number of Indigenous homeless people because of the difficulties in locating them, particularly those with no conventional accommodation (primary homelessness). For example, the 2001 CHINS found that there were 5,602 people living in temporary or improvised dwellings on discrete Indigenous communities, whereas Chamberlain and MacKenzie estimated that there were 2,657 Indigenous people with no conventional accommodation (which includes people sleeping rough and those in improvised dwellings).

The definitions used in the CHINS and the Census were compatible but the two collections resulted in very different estimates. The 2001 CHINS used the following definition of a temporary dwelling:

A structure used as a place of residence which does not meet the building requirements to be considered as a permanent dwelling – includes caravans, tin sheds without internal walls, humpies, dongas or other makeshift shelters.

The guidelines for Census collectors in remote communities stated that ‘to be counted as a house for the Census, a dwelling needs to be a permanent structure built for the purpose of housing people’ (Chamberlain & MacKenzie 2003). However, the CHINS and Census use very different methodologies. While many dwellings are visited in the Census, the CHINS uses a key informant methodology, which is less accurate for counting dwellings than the Census. It is likely that both methods underestimate the number of people in the primary homelessness category. Therefore, the number of Indigenous people who are homeless could range from 7,526 to 10,471 depending on whether the Chamberlain & Mackenzie or the CHINS estimates are used. In addition, if those residents in caravan parks are included in the estimates, the number of Indigenous people who are homeless could range from 9,313 to 12,258.

The Accessibility/Remoteness Index of Australia (ARIA+) index is used to categorise areas based on their level of remoteness. It is a standard classification sourced from the ABS ASGC (Australian Standard Geographical Classification) and used in the Census (ABS 2001). Areas are classified based on the road distance to the nearest service centres in five size categories based on population size. From these measurements, the area is classified into one of the following five categories: major cities, inner regional, outer regional, remote or very remote (Figure 3.1).



Data using the Chamberlain and MacKenzie method were not, however, available by ARIA+ and only Census data on the number of homeless people are provided by ARIA+. These Census data are based on a simple definition of homelessness (primary and secondary) with no adjustments for undercounting. These are shown in Table 3.2.

**Table 3.2: Number and proportion of Indigenous homeless people (simple Census definition), by ARIA+ region, 2001**

	Major cities	Inner regional	Outer regional	Remote	Very remote	Total <sup>(a)</sup>
No. of homeless people	917	468	924	630	937	3,876
Total population <sup>(b)</sup>	125,091	83,004	94,602	35,025	71,864	410,002
Proportion of homeless people (per cent)	0.7	0.6	1.0	1.8	1.3	1.0

(a) Total includes ARIA+ region not specified.

(b) Census count, not estimated residential population.

Note: This table is based on Census data only and therefore provides a lower estimate of homeless people than the Chamberlain and MacKenzie method.

Source: ATSI 2003.

- Approximately 60% of homeless people live in major cities, inner regional areas and outer regional areas, and the remaining 40% live in remote and very remote areas (Table 3.2).
- As a proportion of the Indigenous population living in these areas, homeless people represented 1.8% of people living in remote areas and 1.3% of people living in very remote areas. In other areas, the proportion was 1.0% or less.

## Service delivery approach

The Supported Accommodation Assistance Program provides temporary accommodation and support services, such as domestic violence counselling, employment assistance and living skills development to homeless people. It aims to help homeless people achieve self reliance and independence. The SAAP data can be used to provide an estimate of the number of Indigenous people using SAAP services on a given night (Table 3.3) or in a given year (Table 3.4). In addition to counting all people assisted through SAAP services, data are also collected on those who seek accommodation but whose request for accommodation could not be met. It should be noted however, that those using SAAP services are only a subset of homeless people as not all people experiencing homelessness will use SAAP services.

**Table 3.3: Number and proportion of Indigenous SAAP clients, by sex, by state and territory, 7 August 2003**

	NSW	Vic <sup>(a)</sup>	Qld	WA	SA	Tas	ACT	NT	Aust
<b>No. of Indigenous SAAP clients</b>									
Males	190	100	170	60	80	30	10	40	670
Females	450	260	310	260	240	60	20	120	1,700
<b>Total</b>	<b>640</b>	<b>360</b>	<b>480</b>	<b>320</b>	<b>320</b>	<b>90</b>	<b>40</b>	<b>150</b>	<b>2,380</b>
<b>Proportion of Indigenous SAAP clients (per cent)</b>									
Males	29.7	28.2	35.9	17.9	24.3	34.1	36.9	24.1	28.3
Females	70.3	71.8	64.1	82.1	75.7	65.9	63.1	75.9	71.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) SAAP data for Victoria do not include the Transitional Housing Management program.

### Notes

1. Numbers for each jurisdiction are rounded to the nearest 10. Numbers may not add to the total for Australia due to rounding and because a client may be counted in more than one jurisdiction.
2. Numbers are adjusted for agency non-participation and client non-consent.
3. Numbers excluded due to errors and omissions (weighted): 12.

Source: AIHW SAAP database.

- On the night of 7 August 2003 there was an estimated 2,380 Indigenous SAAP clients, with 670 males and 1,700 females.
- The number of Indigenous SAAP clients was highest in New South Wales (640), followed by Queensland (480) and Victoria (360).
- For Australia as a whole, 28% of Indigenous SAAP clients were male, whereas 72% were female.

- More females than males were assisted in all jurisdictions. The imbalance was greatest in Western Australia, where only 18% of clients were male and 82% were female.

The estimate of the number of Indigenous people assisted over the year is shown in Table 3.4.

**Table 3.4: Number and proportion of Indigenous SAAP clients, by sex, by state and territory, 2003–04**

	NSW	Vic <sup>(a)</sup>	Qld	WA	SA	Tas	ACT	NT	Aust
<b>No. of Indigenous SAAP clients</b>									
Males	1,400	500	1,300	450	350	150	100	400	4,400
Females	2,750	1,050	2,600	2,700	1,150	250	150	1,400	11,400
<b>Total</b>	<b>4,150</b>	<b>1,500</b>	<b>3,900</b>	<b>3,150</b>	<b>1,500</b>	<b>400</b>	<b>200</b>	<b>1,800</b>	<b>15,800</b>
<b>Proportion of Indigenous SAAP clients (per cent)</b>									
Males	33.6	31.5	33.5	14.3	24.0	37.9	32.6	22.0	27.8
Females	66.4	68.5	66.5	85.7	76.0	62.1	63.8	78.0	72.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) SAAP data for Victoria do not include the Transitional Housing Management program.

*Notes*

1. Numbers rounded to the nearest 50. Numbers may not add to the total for Australia due to rounding and because a client may be counted in more than one jurisdiction.
2. Numbers are adjusted for agency non-participation and client non-consent.
3. Numbers excluded due to errors and omissions (weighted): 81.

Source: AIHW SAAP database.

- Over 2003–04, there were 15,800 Indigenous SAAP clients. More Indigenous females (11,400) than males (4,400) use SAAP services. Across Australia, 28% of Indigenous SAAP clients were male and 72% were female.
- While in most jurisdictions almost two thirds of Indigenous clients were females, the proportions were higher in Western Australia (86%), the Northern Territory (78%) and South Australia (76%).
- The highest number of Indigenous clients assisted over the year was in New South Wales (4,150), followed by Queensland (3,900) and the Northern Territory (1,800).

SAAP data are also available on whether accommodation was provided, but these data relate to support periods and not to clients (Table 3.5).

**Table 3.5: SAAP support periods for Indigenous clients, by whether accommodated, by state and territory, 2003–04**

	NSW	Vic <sup>(a)</sup>	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Number</b>									
Accommodated support periods	3,950	800	4,650	4,550	900	300	250	2,050	17,400
Non-accommodated support periods	2,450	1,550	1,000	950	950	350	100	500	7,850
<b>Total</b>	<b>6,400</b>	<b>2,350</b>	<b>5,650</b>	<b>5,500</b>	<b>1,800</b>	<b>650</b>	<b>350</b>	<b>2,550</b>	<b>25,250</b>
<b>Proportion (per cent)</b>									
Accommodated support periods	61.7	34.0	82.3	82.7	50.0	46.2	71.4	80.4	68.9
Non-accommodated support periods	38.3	66.0	17.7	17.3	52.8	53.8	28.6	19.6	31.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) SAAP data for Victoria do not include the Transitional Housing Management program.

*Notes*

1. Numbers excluded due to errors and omissions (weighted): 15,367.
2. Figures have been weighted to adjust for agency non-participation and client non-consent.
3. Numbers rounded to the nearest 100.

Source: AIHW SAAP database.

- More than two-thirds (69%) of support periods for Indigenous clients were accommodated support periods, with 31% being for non-accommodated support periods.
- The proportion of support periods that included accommodation varied between jurisdictions, from about 80% in Queensland, Western Australia and the Northern Territory to only 34% in Victoria.

The reasons for Indigenous people seeking SAAP assistance are shown in Table 3.6.

**Table 3.6: SAAP support periods: main reason for seeking assistance among Indigenous clients, 2003–04, (per cent)**

<b>Main reason for seeking assistance</b>	<b>NSW</b>	<b>Vic<sup>(a)</sup></b>	<b>Qld</b>	<b>WA</b>	<b>SA</b>	<b>Tas</b>	<b>ACT</b>	<b>NT</b>	<b>Aust</b>
Domestic violence	18.3	25.5	20.5	35.4	35.9	12.9	15.1	45.3	27.0
Relationship/family breakdown <sup>(b)</sup>	17.6	16.2	23.4	20.7	18.9	22.2	23.5	9.5	18.9
Accommodation difficulties <sup>(c)</sup>	17.8	25.3	23.4	12.2	16.3	29.8	27.6	13.5	18.4
Financial difficulty	8.6	10.4	6.3	2.0	7.3	9.6	3.6	3.9	6.2
Sexual/physical/emotional abuse	2.0	3.3	3.6	11.3	4.6	8.4	5.1	11.4	5.9
Drug/alcohol/substance abuse	8.9	2.2	6.2	6.6	2.3	1.4	2.5	2.2	5.7
Recent arrival to area with no means of support	4.5	6.0	8.3	3.8	3.7	6.0	5.8	4.8	5.4
Itinerant	2.0	2.5	2.4	3.4	4.6	1.7	3.1	2.3	2.7
Recently left institution	1.4	1.3	1.7	0.8	1.6	0.9	3.8	1.7	1.4
Other <sup>(d)</sup>	19.0	7.4	4.2	3.9	5.0	7.0	10.0	5.3	8.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total no.<sup>(e)</sup></b>	<b>6,400</b>	<b>2,350</b>	<b>5,650</b>	<b>5,500</b>	<b>1,800</b>	<b>650</b>	<b>350</b>	<b>2,550</b>	<b>25,250</b>

(a) SAAP data for Victoria do not include the Transitional Housing Management program.

(b) Time out from family/other situation; interpersonal conflict; relationship/family breakdown.

(c) Usual accommodation unavailable; eviction/ previous accommodation ended; emergency accommodation ended.

(d) Includes psychiatric illness, gambling and other.

(e) Rounded to the nearest 50.

#### Notes

1. Numbers excluded due to errors and omissions (weighted): 15,367.

2. Table excludes high-volume records because not all items were included on the high-volume form.

3. Figures have been weighted to adjust for agency non-participation and client non-consent.

Source: AIHW SAAP database.

- The main reasons for Indigenous clients seeking assistance were domestic violence (27%), relationship/family breakdown (19%) and accommodation difficulties (18%).
- The reasons for seeking assistance varied by jurisdiction. Accommodation difficulties were the main reason for Indigenous clients seeking assistance in the Australian Capital Territory and Tasmania.
- Domestic violence was a particularly common main reason for Indigenous clients to seek assistance in the Northern Territory (45%) and sexual/physical/emotional abuse was a common reason for seeking assistance in both the Northern Territory (11%) and Western Australia (11%).

The Demand for Accommodation Collection attempts to count unmet need for SAAP services in two separate weeks during the year. This collection counts those who were seeking accommodation but whose request for accommodation could not be met. The

identification of Indigenous clients in this data collection is less complete than in the main SAAP data collection, with around 15% of clients with unknown Indigenous status.

**Table 3.7: Estimated number of Indigenous people and accompanying children with valid unmet requests for SAAP accommodation within 24 hours: by sex and state and territory, 9–15 December 2002 and 7–13 May 2003 (average number per day)**

	NSW	Vic <sup>(a)</sup>	Qld	WA	SA	Tas	ACT	NT	Aust
Males	3.9	1.8	6.5	5.6	3.9	0.1	0.6	0.9	23.2
Females	6.7	1.6	9.0	7.8	5.2	—	0.6	1.9	32.9
<b>Total</b>	<b>10.6</b>	<b>3.4</b>	<b>15.5</b>	<b>13.3</b>	<b>9.1</b>	<b>0.1</b>	<b>1.2</b>	<b>2.7</b>	<b>56.1</b>

(a) SAAP data for Victoria do not include the Transitional Housing Management program.

*Notes*

1. Adjustments have been made for missing data (see AIHW 2004b).
2. People may make more than one request for accommodation in a day. Data are based on the first valid unmet request for accommodation made by the person or group (see AIHW 2004b).
3. Only data from agencies that participated in both the Client Collection and the Demand for Accommodation Collection are included. Consequently, the figures understate the level of activity in SAAP agencies.
4. Figures are unweighted.
5. Numbers were calculated from percentages and therefore may have some rounding error.

Source: AIHW 2004b.

- In addition to those clients who were provided with assistance, in December 2002 and May 2003 there was an average of 56 Indigenous people per day with valid unmet requests for accommodation. It is difficult to extrapolate these unmet demand figures to annual figures because of seasonal factors and because people can have several unmet requests in a year.
- In Queensland there was an average of 16 Indigenous people per day with valid unmet requests for assistance, followed by Western Australia (13) and New South Wales (11).

## 3.5 Indigenous and non-Indigenous comparison

The rate of homeless people per 1,000 population is shown in Table 3.8.

**Table 3.8: Estimated rate of Indigenous and non-Indigenous homeless people per 1,000 population on Census night, by state and territory, 2001**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Indigenous</b>									
No conventional accommodation	1.8	2.4	4.2	7.1	6.7	1.0	1.4	23.2	6.2
SAAP <sup>(a)</sup>	3.1	10.0	3.4	3.4	6.6	1.6	7.7	1.8	3.7
Friends/relatives	4.2	4.9	3.5	4.0	7.1	5.6	4.4	1.5	3.9
Boarding house	1.9	4.4	5.4	2.5	2.2	1.0	1.6	7.9	3.8
<b>Total homeless</b>	<b>11.0</b>	<b>21.7</b>	<b>16.4</b>	<b>17.0</b>	<b>22.6</b>	<b>9.2</b>	<b>15.1</b>	<b>34.4</b>	<b>17.6</b>
<b>Non-Indigenous</b>									
No conventional accommodation	0.4	0.4	1.0	1.0	0.5	0.5	0.2	6.7	0.6
SAAP <sup>(a)</sup>	0.5	1.0	0.5	0.4	0.6	0.6	0.9	1.0	0.7
Friends/relatives	1.9	1.7	3.7	3.7	2.8	3.4	2.5	15.2	2.6
Boarding house	1.2	1.1	1.4	0.9	1.0	0.6	0.2	3.7	1.2
<b>Total homeless</b>	<b>4.0</b>	<b>4.2</b>	<b>6.6</b>	<b>6.0</b>	<b>4.8</b>	<b>5.0</b>	<b>3.8</b>	<b>26.6</b>	<b>5.0</b>
<b>Rate ratio<sup>(b)</sup></b>									
No conventional accommodation	4.3	6.1	4.2	6.9	13.2	2.0	6.5	3.5	9.9
SAAP <sup>(a)</sup>	5.9	9.7	6.6	8.3	10.9	2.7	8.9	1.8	5.6
Friends/relatives	2.2	2.9	0.9	1.1	2.6	1.6	1.7	0.1	1.5
Boarding house	1.6	4.0	3.9	2.7	2.3	1.9	8.8	2.1	3.3
<b>Total homeless</b>	<b>2.7</b>	<b>5.1</b>	<b>2.5</b>	<b>2.8</b>	<b>4.7</b>	<b>1.8</b>	<b>4.0</b>	<b>1.3</b>	<b>3.5</b>

(a) Includes only those SAAP clients who were accommodated on Census night.

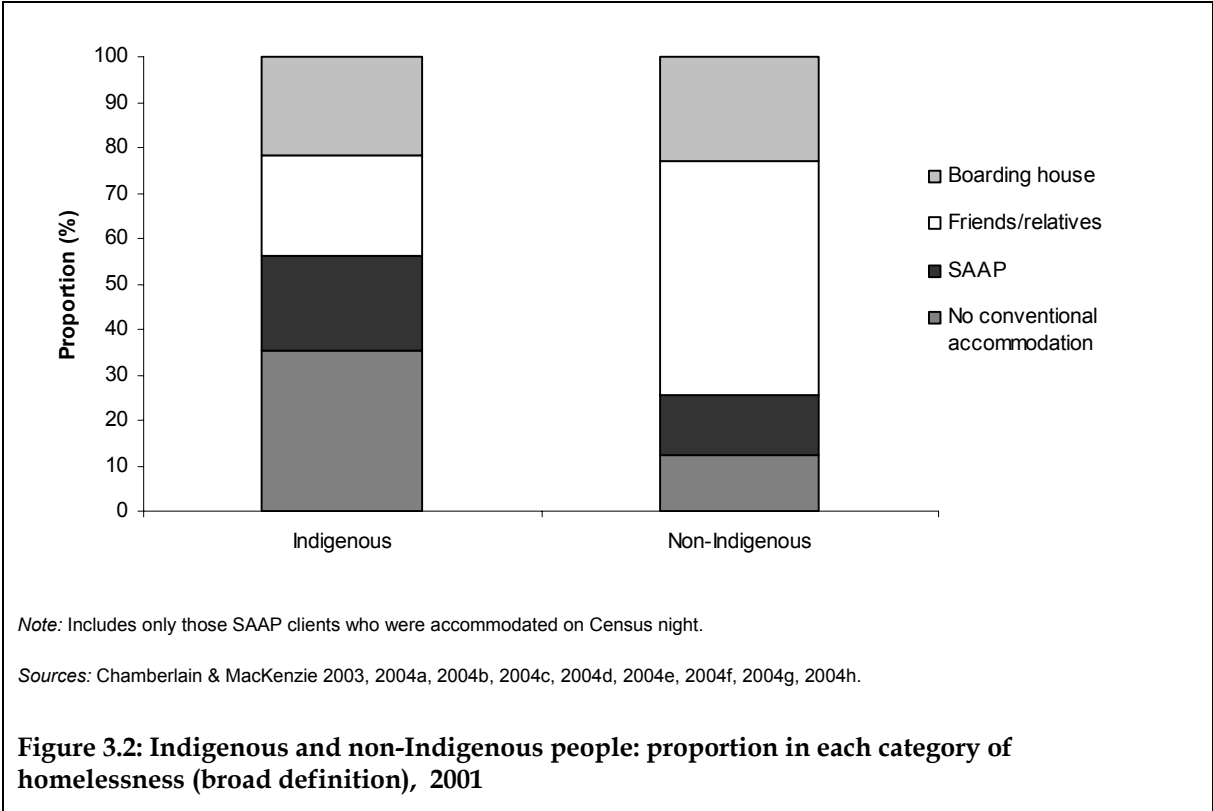
(b) Ratio of the rate of Indigenous:non-Indigenous homeless people per 1,000 population.

Note: SAAP data for Victoria do not include the Transitional Housing Management program.

Sources: Chamberlain & MacKenzie 2004a, 2004b, 2004c, 2004d, 2004e, 2004f, 2004g, 2004h.

- For all jurisdictions, there was a higher rate of homelessness in the Indigenous population compared to the non-Indigenous population (Table 3.8).
- The difference between Indigenous and non-Indigenous rates was most prominent in Victoria and South Australia where the rate of Indigenous homelessness was 5.1 and 4.7 times the rate in the non-Indigenous population, respectively.

The proportion of Indigenous and non-Indigenous people by category of homelessness is shown in Figure 3.2.



- The proportion of Indigenous and non-Indigenous people in the different categories of homelessness were different (Figure 3.2).
- The highest proportion of Indigenous people who were homeless were those with no conventional accommodation (35% for Indigenous compared with 13% for non-Indigenous), while for non-Indigenous people the highest proportion was for those staying with friends or relatives (51% for non-Indigenous compared with 22% for Indigenous).
- A higher proportion of Indigenous people were using SAAP services compared to non-Indigenous people (21% compared with 13%).

There were also differences between Indigenous and non-Indigenous categories of homelessness across jurisdictions (Table 3.9).

**Table 3.9: Proportion (per cent) of homeless people, by category of homelessness, by Indigenous status, by state and territory, 2001**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Indigenous</b>									
No conventional accommodation	16	11	25	42	30	11	9	67	35
SAAP <sup>(a)</sup>	28	46	21	20	29	18	51	5	21
Friends/relatives	38	23	21	24	31	60	29	4	22
Boarding house	17	20	33	15	10	11	11	23	22
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Non-Indigenous</b>									
No conventional accommodation	10	9	15	17	11	10	6	25	13
SAAP <sup>(a)</sup>	13	24	8	7	13	12	23	4	13
Friends/relatives	46	40	56	61	57	67	67	57	51
Boarding house	30	26	21	15	20	11	5	14	23
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

(a) Includes only those SAAP clients who were accommodated on Census night.

*Notes*

1. SAAP data for Victoria do not include the Transitional Housing Management program.
2. Numbers may not add up to totals due to rounding errors.

Sources: Chamberlain & MacKenzie 2003, 2004a, 2004b, 2004c, 2004d, 2004e, 2004f, 2004g, 2004h.

- In both Victoria and the Australian Capital Territory there was a higher proportion of Indigenous people using SAAP services compared with non-Indigenous people (Table 3.9).
- A high proportion of Indigenous homeless people in the Northern Territory had no conventional accommodation (67%), whereas a significant proportion of non-Indigenous homeless people stayed with friends or relatives (57%).

Indigenous clients were over-represented in the SAAP system.

**Table 3.10: Number of SAAP clients and rate per 1,000 population, by Indigenous status and state and territory, 2003–04**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>No. of SAAP clients</b>									
Indigenous	4,150	1,500	3,900	3,150	1,500	400	200	1,800	15,800
Non-Indigenous	19,900	32,400	13,400	5,050	7,800	3,900	1,400	1,350	80,900
<b>Rate per 1,000 of the population</b>									
Indigenous	29.6	51.1	29.4	45.6	56.0	22.3	48.1	30.5	32.9
Non-Indigenous	3.0	6.6	3.6	2.7	5.2	8.5	4.3	9.6	4.1
<b>Rate ratio<sup>(a)</sup></b>									
Indigenous: non-Indigenous	9.8	7.8	8.1	17.2	10.8	2.6	11.1	3.2	8.0

(a) Ratio of the rate of Indigenous:non-Indigenous SAAP clients per 1,000 population.

*Notes*

1. Numbers rounded to the nearest 50. Numbers may not add to the total for Australia due to rounding and because a client may be counted in more than one jurisdiction.
2. SAAP data for Victoria do not include the Transitional Housing Management program.
3. Numbers are adjusted for agency non-participation and client non-consent.
4. Numbers excluded due to errors and omissions (weighted): 545.

Source: AIHW SAAP database.

- In 2003–04, the rate of Indigenous clients using SAAP services was 8 times that of non-Indigenous clients.
- The highest rate ratio of Indigenous to non-Indigenous use of SAAP services was in Western Australia (17), followed by the Australian Capital Territory (11) and South Australia (11).

### 3.6 Data development issues and gaps

There are a number of ways to estimate homelessness but the method described by Chamberlain and MacKenzie (2003) is the most widely used for counting homeless people on Census night. However, this method is likely to underestimate the number of homeless because of difficulties in locating some homeless people such as those sleeping rough or in improvised dwellings. In addition, the Chamberlain and MacKenzie method does not include people living in caravans parks among the homeless, even though this form of housing is considered to be below community standards.

The estimates of homelessness by Chamberlain and MacKenzie provide a ‘snapshot’ of the count of homeless people on Census night. However, this measure does not capture the population at risk of homelessness. The SAAP data collection on the other hand, captures information on both those who are currently homeless and those at risk of homelessness. It also provides a profile of clients using the services, the reasons for using the services and the extent of unmet need. The SAAP data collection therefore, is a very important source of information to understand pathways to homelessness in order to provide better interventions and service delivery responses to homeless people.

The SAAP National Data Collection is currently being redeveloped to improve the information collected. Some of the enhancements to the collection include a strengthening of data definitions for support periods and a revised statistical linkage key which will enable more robust longitudinal analysis and linkages to other community services programs. In addition, more work is being done to assess the full extent of unmet demand for SAAP services.

# 4. Overcrowding

## 4.1 Definition

A higher proportion of Indigenous Australians live in overcrowded conditions than other Australians. Overcrowding can put stress on facilities inside the home and lead to the spread of infectious diseases such as meningitis, tuberculosis, rheumatic fever and respiratory diseases.

Overcrowding can be a subjective measure, influenced by cultural norms. Indigenous people may have different views about what constitutes overcrowding, especially in remote areas; for a number of Indigenous people, living in large family groupings may be culturally acceptable or non-problematic (Keys Young 1998). Nevertheless, overcrowding can result in severe health and non-health problems (Waters 2001). People's capacity to make a choice about their housing situation can be constrained by low expectations and lack of choices (Keys Young 1998).

The cultural suitability of measures of overcrowding could be examined further through surveys asking Indigenous people their views on overcrowding and housing preferences; however, the Proxy Occupancy Standard and the Canadian National Occupancy Standard have been used here as they are well recognised standards to assess overcrowding.

## 4.2 Ways to estimate overcrowding

The Canadian National Occupancy Standard is the one mostly used in Australia. It specifies the number of bedrooms required in a dwelling based on the number, age, sex and relationships of household members. Households that require one more bedroom to meet the standard are considered to experience 'a moderate degree of overcrowding', whereas households requiring two or more bedrooms are said to experience a 'high degree of overcrowding'. The Canadian National Occupancy Standard states that:

- no more than two people shall share a bedroom
- parents or couples may share a bedroom
- children under 5 years, either of the same sex or opposite sex may share a bedroom
- children under 18 years of the same sex may share a bedroom
- a child aged 5 to 17 years should not share a bedroom with a child under 5 of the opposite sex
- single adults 18 years and over and any unpaired children require a separate bedroom.

More recently, the Proxy Occupancy Standard has been used to assess the extent of overcrowding in Australian CSHA data collections for SOMIH, public housing and community housing. Households that would require two or more bedrooms to meet the Proxy Occupancy Standard are considered overcrowded (Table 4.1).

**Table 4.1: The Proxy Occupancy Standard**

<b>Household group</b>	<b>Dwelling size required</b>
Single adult only	1 bedroom
Single adult (group)	1 bedroom (per adult)
Couple with no children	2 bedrooms
Sole parent or couple with 1 child	2 bedrooms
Sole parent or couple with 2 or 3 children	3 bedrooms
Sole parent or couple with 4+ children	4 bedrooms

The Proxy Occupancy Standard does not require information on the age and sex of children and is therefore easier to collect. However, it only allows for children to share bedrooms in some cases, which may lead to an overestimation of overcrowding. For example, a sole parent or couple with two or three children require three bedrooms, therefore if there are only two children they must have separate bedrooms, but if there are three children, two can share a room. Another disadvantage of the Proxy Occupancy Standard is that it does not adequately specify needs for large or multifamily households. It specifies that a sole parent or couple with four or more children require only four bedrooms, regardless of how many extra children there are. This would lead to an underestimation of overcrowding. As the 2002 NATSISS estimated that 14% of Indigenous households had six or more people, this is particularly important for Indigenous households.

Therefore, Census data have been analysed using both standards to provide a comparison. However, because the Proxy Occupancy Standard has been endorsed by SCIH, this standard has been used for the majority of the data provided.

### 4.3 Data sources

The Census collects data on both households and number of bedrooms so that the number of overcrowded households can be estimated.

The following CSHA data collections are also used to derive measures of overcrowding based on the Proxy Occupancy Standard:

- public rental housing
- SOMIH.

The NATSISS also collects information on household type and number of bedrooms; however, this information can only be used to assess overcrowding using the Canadian Occupancy Standard.

### 4.4 Estimate of overcrowding

The number and proportion of overcrowded households by tenure type and by state and territory is shown in Table 4.2. The data are based on the Canadian National Occupancy Standard and consider households which require one or more bedrooms to be overcrowded.

**Table 4.2: Number and proportion of overcrowded Indigenous households, using the Canadian National Occupancy Standard, by tenure, by state and territory, 2001**

	NSW & ACT	Vic	Qld	WA	SA	Tas	NT	Aust <sup>(a)</sup>
<b>No. of overcrowded Indigenous households</b>								
Home owner/ purchaser	1,290	339	901	390	204	175	192	3,491
Renter mainstream public housing/SOMIH	1,335	275	1,108	989	372	118	317	4,514
Renter Indigenous/ mainstream community housing	563	47	1,624	1,041	297	7	2,835	6,414
Private renter	1,836	386	1,922	386	157	131	187	5,005
Other	424	89	565	284	111	32	345	1,850
<b>Total</b>	<b>5,448</b>	<b>1,136</b>	<b>6,120</b>	<b>3,090</b>	<b>1,141</b>	<b>463</b>	<b>3,876</b>	<b>21,274</b>
<b>Total no. of Indigenous households<sup>(b)</sup></b>								
Home owner/ purchaser	17,407	4,665	11,259	4,812	2,627	3,835	1,619	46,224
Renter mainstream public housing/SOMIH	10,795	2,232	6,084	4,829	2,629	1,218	1,605	29,395
Renter Indigenous/ mainstream community housing	3,075	351	4,506	2,118	779	53	4,499	15,381
Private renter	14,495	3,253	13,546	3,446	1,758	1,678	1,065	39,244
Other	4,189	1,035	4,080	2,088	800	455	1,864	14,511
<b>Total</b>	<b>49,961</b>	<b>11,536</b>	<b>39,475</b>	<b>17,293</b>	<b>8,593</b>	<b>7,239</b>	<b>10,652</b>	<b>144,755</b>
<b>Proportion of overcrowded households (per cent)</b>								
Home owner/ purchaser	7.4	7.3	8.0	8.1	7.8	4.6	11.9	7.6
Renter mainstream public housing/SOMIH	12.4	12.3	18.2	20.5	14.1	9.7	19.8	15.4
Renter Indigenous/ mainstream community housing	18.3	13.4	36.0	49.2	38.1	13.2	63.0	41.7
Private renter	12.7	11.9	14.2	11.2	8.9	7.8	17.6	12.8
Other	10.1	8.6	13.8	13.6	13.9	7.0	18.5	12.7
<b>Total</b>	<b>10.9</b>	<b>9.8</b>	<b>15.5</b>	<b>17.9</b>	<b>13.3</b>	<b>6.4</b>	<b>36.4</b>	<b>14.7</b>

(a) Includes not stated state/territory.

(b) Refers to the total number of households for which household groups and dwelling details were known.

*Notes*

1. 'Renter mainstream public housing/SOMIH' includes households in public housing and SOMIH.
2. 'Renter Indigenous/mainstream community housing' includes households in mainstream and Indigenous Community Housing.
3. 'Private renter' includes those renting privately with landlord not in same household and those renting from a real estate agent.
4. 'Other' includes households renting from relatives, employers, caravan park owners/managers and other landlords not elsewhere classified as well as those living rent-free and those in rent-buy schemes.
5. Households are considered overcrowded if one or more additional bedroom is required to satisfy the Canadian National Occupancy Standard.

Source: ABS Census 2001, customised tables.

- Analysis of overcrowding according to the Canadian National Occupancy Standard using the 2001 Census showed that 21,274 (15%) of Indigenous households were overcrowded (requiring one or more bedroom to meet the standard).
- Queensland (6,120) had the highest number of overcrowded Indigenous households, followed by New South Wales and the Australian Capital Territory combined (5,448).
- The highest number and proportion of overcrowded Indigenous households was in Indigenous/mainstream community housing in the Northern Territory (2,835 or 63%).
- The highest proportion of overcrowded Indigenous households was in the Northern Territory (36%), followed by Western Australia (18%).
- In all jurisdictions, the proportion of overcrowding was highest in Indigenous/mainstream community housing.

Table 4.3 shows the extent of overcrowding if the Canadian National Occupancy Standard is used, but only households requiring two or more bedrooms are considered overcrowded. Households requiring two or more bedrooms to meet the standard are said to experience a 'high degree of overcrowding'.

**Table 4.3: Number and proportion of overcrowded Indigenous households, using the Canadian National Occupancy Standard, by tenure, by state and territory, 2001**

	NSW & ACT	Vic	Qld	WA	SA	Tas	NT	Aust <sup>(a)</sup>
<b>No. of overcrowded Indigenous households</b>								
Home owner/ purchaser	273	57	223	107	36	23	68	787
Renter mainstream public housing/SOMIH	298	71	344	325	100	20	139	1,297
Renter Indigenous/ mainstream community housing	210	15	866	633	187	—	2,041	3,952
Private renter	354	80	432	97	29	18	52	1,062
Other	137	34	239	142	35	9	224	820
<b>Total</b>	<b>1,272</b>	<b>257</b>	<b>2,104</b>	<b>1,304</b>	<b>387</b>	<b>70</b>	<b>2,524</b>	<b>7,918</b>
<b>Total no. of Indigenous households<sup>(b)</sup></b>								
Home owner/ purchaser	17,407	4,665	11,259	4,812	2,627	3,835	1,619	46,224
Renter mainstream public housing/SOMIH	10,795	2,232	6,084	4,829	2,629	1,218	1,605	29,395
Renter Indigenous/ mainstream community housing	3,075	351	4,506	2,118	779	53	4,499	15,381
Private renter	14,495	3,253	13,546	3,446	1,758	1,678	1,065	39,244
Other	4,189	1,035	4,080	2,088	800	455	1,864	14,511
<b>Total</b>	<b>49,961</b>	<b>11,536</b>	<b>39,475</b>	<b>17,293</b>	<b>8,593</b>	<b>7,239</b>	<b>10,652</b>	<b>144,755</b>
<b>Proportion of overcrowded households (per cent)</b>								
Home owner/ purchaser	1.6	1.2	2.0	2.2	1.4	0.6	4.2	1.7
Renter mainstream public housing/SOMIH	2.8	3.2	5.7	6.7	3.8	1.6	8.7	4.4
Renter Indigenous/ mainstream community housing	6.8	4.3	19.2	29.9	24.0	—	45.4	25.7
Private renter	2.4	2.5	3.2	2.8	1.6	1.1	4.9	2.7
Other	3.3	3.3	5.9	6.8	4.4	2.0	12.0	5.7
<b>Total</b>	<b>2.5</b>	<b>2.2</b>	<b>5.3</b>	<b>7.5</b>	<b>4.5</b>	<b>1.0</b>	<b>23.7</b>	<b>5.5</b>

(a) Includes not stated state/territory.

(b) Refers to the total number of households for which household groups and dwelling details were known.

*Notes*

1. 'Renter mainstream public housing/SOMIH' includes households in public housing and SOMIH.
2. 'Renter Indigenous/mainstream community housing' includes households in mainstream and Indigenous Community Housing.
3. 'Private renter' includes those renting privately with landlord not in same household and those renting from a real estate agent.
4. 'Other' includes households renting from relatives, employers, caravan park owners/managers and other landlords not elsewhere classified as well as those living rent-free and those in rent-buy schemes.
5. Households are considered overcrowded if two or more additional bedrooms are required to satisfy the Canadian National Occupancy Standard.

Source: ABS Census 2001, customised tables.

- According to the Canadian National Occupancy Standard where only households requiring two or more bedrooms are considered overcrowded, 7,918 or 6% of Indigenous households experienced a high degree of overcrowding in 2001 (Table 4.3).
- The Northern Territory (2,524) and Queensland (2,104), had the highest numbers of overcrowded Indigenous households, followed by Western Australia (1,304) and New South Wales and the Australian Capital Territory combined (1,272). Together these five jurisdictions accounted for 91% of the overcrowded Indigenous households in Australia.
- The Northern Territory had the highest proportion of overcrowded Indigenous households (24%). In the remaining jurisdictions less than 8% of the Indigenous households were overcrowded.
- The highest number and proportion of overcrowded Indigenous households was in Indigenous/mainstream community housing in the Northern Territory (2,041 or 45%), Western Australia (633 or 30%) and Queensland (866 or 19%).
- In all jurisdictions except Tasmania, the proportion of overcrowding was highest in Indigenous/mainstream community housing. In Tasmania, the proportion of overcrowding was highest in other rental households.

The numbers and proportions of overcrowded Indigenous households based on the 2001 Census data using the Proxy Occupancy Standard are different to those estimated using the Canadian National Occupancy Standard. The number of Indigenous households requiring two or more bedrooms according to Proxy Occupancy Standard is shown in Table 4.4.

**Table 4.4: Number and proportion of overcrowded Indigenous households, using the Proxy Occupancy Standard, by tenure, by state and territory, 2001**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust <sup>(a)</sup>
<b>No. of overcrowded Indigenous households</b>									
Home owner/ purchaser	810	190	580	250	110	100	20	110	2,160
Renter mainstream public housing/SOMIH	660	160	690	630	210	50	30	240	2,660
Renter Indigenous/ mainstream community housing	380	30	1,260	870	240	—	—	2,530	5,320
Private and other renter	890	180	1,110	270	110	60	20	190	2,840
<b>Total</b>	<b>2,810</b>	<b>580</b>	<b>3,740</b>	<b>2,110</b>	<b>690</b>	<b>220</b>	<b>60</b>	<b>3,160</b>	<b>13,380</b>
<b>Total no. of Indigenous households<sup>(b)</sup></b>									
Home owner/ purchaser	16,730	4,640	11,220	4,790	2,610	3,830	620	1,610	46,070
Renter mainstream public housing/SOMIH	10,370	2,230	6,070	4,830	2,620	1,220	400	1,630	29,370
Renter Indigenous/ mainstream community housing	3,050	350	4,540	2,220	780	60	20	4,590	15,640
Private and other renter	16,160	3,750	15,760	4,470	2,210	1,920	500	1,670	46,430
<b>Total</b>	<b>47,310</b>	<b>11,240</b>	<b>38,340</b>	<b>16,640</b>	<b>8,370</b>	<b>7,160</b>	<b>1,560</b>	<b>9,750</b>	<b>140,440</b>
<b>Proportion of overcrowded households (per cent)</b>									
Home owner/ purchaser	4.8	4.0	5.2	5.2	4.1	2.5	2.6	7.0	4.7
Renter mainstream public housing/SOMIH	6.4	7.0	11.3	13.1	7.9	4.4	6.2	14.5	9.1
Renter Indigenous/ mainstream community housing	12.5	8.5	27.7	39.4	31.2	—	—	55.2	34.0
Private and other renter	5.5	4.9	7.1	6.1	4.8	3.3	3.4	11.6	6.1
<b>Total</b>	<b>5.9</b>	<b>5.1</b>	<b>9.8</b>	<b>12.6</b>	<b>8.2</b>	<b>3.1</b>	<b>4.0</b>	<b>32.4</b>	<b>9.5</b>

(a) Includes not stated state/territory.

(b) Refers to the total number of households for which household groups and dwelling details were known.

*Notes*

1. 'Renter mainstream public housing/SOMIH' includes households in public housing and SOMIH.
2. 'Renter Indigenous/mainstream community housing' includes households in mainstream and Indigenous Community Housing.
3. 'Private and other renter' includes those renting privately with landlord not in same household and those renting from a real estate agent, relatives, employers, caravan park owners/managers and other landlords not elsewhere classified.
4. 'Total' includes households living rent-free, those in rent-buy schemes and those with tenure type not stated.
5. Households are considered overcrowded if two or more additional bedrooms are required to satisfy the Proxy Occupancy Standard.
6. Numbers are rounded to the nearest ten.

Source: ABS Census 2001, customised tables.

- When the 2001 Census is analysed according to the Proxy Occupancy Standard and households requiring two or more bedrooms are considered overcrowded, there were 13,380 (10%) overcrowded Indigenous households in Australia.
- Queensland (3,740) had the highest number of overcrowded Indigenous households, followed by the Northern Territory (3,160) and New South Wales (2,810).
- Overcrowding was highest for renters of Indigenous/mainstream community housing with 5,340 (34%) households considered overcrowded across Australia.

When the 2001 Census data are analysed according to the Proxy Occupancy Standard, there were 13,380 (10%) Indigenous households requiring two or more additional bedrooms to meet the standard. This proportion of overcrowding is lower than those obtained using the Canadian National Occupancy Standard where households requiring one or more bedroom are considered overcrowded (21,274 or 15%).

A large number of people are affected by overcrowding. The number and proportion of Indigenous people living in overcrowded households, based on Census data using the Proxy Occupancy Standard, is shown in Table 4.5.

**Table 4.5: Number and proportion of Indigenous people living in overcrowded households, using the Proxy Occupancy Standard, by tenure, by state and territory, 2001**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust <sup>(a)</sup>
<b>No. of Indigenous people in overcrowded households</b>									
Home owner/ purchaser	2,780	540	2,150	1,250	360	340	50	630	8,110
Renter mainstream public housing/SOMIH	3,010	680	3,930	3,710	1,160	210	120	1,680	14,500
Renter Indigenous/ mainstream community housing	2,500	130	9,260	6,780	2,110	20	10	23,210	44,040
Private and other renter	3,220	480	4,610	1,260	450	220	60	1,040	11,330
<b>Total</b>	<b>11,790</b>	<b>1,910</b>	<b>20,610</b>	<b>13,540</b>	<b>4,190</b>	<b>800</b>	<b>250</b>	<b>27,230</b>	<b>80,370</b>
<b>Total no. of Indigenous people<sup>(b)</sup></b>									
Home owner/ purchaser	35,050	8,830	23,770	11,160	5,230	8,000	1,240	3,990	97,280
Renter mainstream public housing/SOMIH	26,770	5,570	18,830	16,040	6,940	2,620	950	5,350	83,070
Renter Indigenous/ mainstream community housing	10,460	950	19,920	11,230	3,690	140	60	30,280	76,860
Private and other renter	32,990	6,510	34,600	10,190	4,320	3,760	870	4,050	97,330
<b>Total</b>	<b>107,480</b>	<b>22,380</b>	<b>99,110</b>	<b>49,750</b>	<b>20,510</b>	<b>14,790</b>	<b>3,180</b>	<b>44,770</b>	<b>362,170</b>
<b>Proportion of people in overcrowded households (per cent)</b>									
Home owner/ purchaser	7.9	6.1	9.1	11.2	6.9	4.2	4.3	15.7	8.3
Renter mainstream public housing/SOMIH	11.2	12.1	20.9	23.1	16.6	8.1	13.0	31.5	17.5
Renter Indigenous/ mainstream community housing	23.9	13.8	46.5	60.4	57.3	10.6	9.8	76.6	57.3
Private and other renter	9.8	7.3	13.3	12.4	10.3	5.7	6.4	25.6	11.6
<b>Total</b>	<b>11.0</b>	<b>8.5</b>	<b>20.8</b>	<b>27.2</b>	<b>20.4</b>	<b>5.4</b>	<b>7.9</b>	<b>60.8</b>	<b>22.2</b>

(a) Includes not stated state/territory.

(b) Refers to the total number of Indigenous people living in households for which household groups and dwelling details were known.

*Notes*

1. 'Renter mainstream public housing/SOMIH' includes households in public housing and SOMIH.
2. 'Renter Indigenous/mainstream community housing' includes households in mainstream and Indigenous Community Housing.
3. 'Private and other renter' includes those renting privately with landlord not in same household and those renting from a real estate agent, relatives, employers, caravan park owners/managers and other landlords not elsewhere classified.
4. 'Total' includes households living rent-free, those in rent-buy schemes and those with tenure type not stated.
5. Households are considered overcrowded if two or more additional bedrooms are required to satisfy the Proxy Occupancy Standard.
6. Numbers are rounded to the nearest ten.
7. Data relates to the number of Indigenous people, not to the number of people living in Indigenous households.

Source: ABS Census 2001, customised tables.

- Across Australia, 80,370 or 22% of Indigenous people were living in overcrowded households.
- In the Northern Territory, 61% of Indigenous people were living in overcrowded households, followed by Western Australia (27%).
- Renters of Indigenous/mainstream community housing were most likely to be overcrowded (57%), followed by renters of mainstream public housing/SOMIH (18%).

The proportion of overcrowded households in public housing and SOMIH is shown in Table 4.6.

**Table 4.6: Number and proportion of overcrowded households in State Owned and Managed Indigenous Housing (SOMIH) and public housing, using the Proxy occupancy Standard, by state and territory, 30 June 2003**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>No. of overcrowded households</b>									
Public housing <sup>(a)</sup>	688	502	596	103	132	74	21	59	2,175
SOMIH	39	21 <sup>(b)</sup>	178	21	22	1	..	..	282
<b>Total no. of households<sup>(c)</sup></b>									
Public housing <sup>(a)</sup>	107,714	55,617	48,579	29,857	44,695	11,359	8,985	5,001	311,807
SOMIH	3,176	1,041 <sup>(b)</sup>	2,642	2,079	1,548	299	..	..	10,785
<b>Proportion of overcrowded households (per cent)</b>									
Public housing <sup>(a)</sup>	0.6	0.9	1.2	0.3	0.3	0.7	0.2	1.2	0.7
SOMIH	1.2	2.0 <sup>(b)</sup>	6.7	1.0	1.4	0.3	..	..	2.6

(a) Public housing data is for all public households (not specifically Indigenous households).

(b) In Victoria, there are a very small number of properties managed by the Aboriginal Housing Board of Victoria (AHBV) that are not owned by the Office of Housing, but for practical purposes are reported under SOMIH with other AHBV properties.

(c) Refers to the total number of households for which household groups and dwelling details were known.

Note: Overcrowding was measured according to the Proxy Occupancy Standard.

Source: AIHW CSHA national data collection.

- There were 2,175 overcrowded households in public housing in Australia at 30 June 2003 (Table 4.6).
- The proportion of overcrowded public households ranged from 0.2% in the Australian Capital Territory to 1.2% in Queensland and the Northern Territory.
- There were 282 overcrowded SOMIH households at 30 June 2003. The largest number of overcrowded households was in Queensland (178) followed by New South Wales (39).
- The proportion of overcrowded SOMIH households ranged from 0.3% in Tasmania to 7% in Queensland.

## 4.5 Indigenous and non-Indigenous comparison

Information on overcrowding is presented by tenure type for Indigenous and other Australian households according to the Proxy Occupancy Standard (Tables 4.7 and 4.8).

**Table 4.7: Number and proportion of overcrowded households, using the Proxy Occupancy Standard, by Indigenous status, by state and territory, by tenure type, 2001**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust <sup>(a)</sup>
<b>No. of overcrowded households</b>									
<b>Indigenous</b>									
Home owner/purchaser	810	190	580	250	110	100	20	110	2,160
Renter mainstream public housing/SOMIH	660	160	690	630	210	50	30	240	2,660
Renter Indigenous/mainstream community housing	380	30	1,260	870	240	—	—	2,530	5,320
Private and other renter	890	180	1,110	270	110	60	20	190	2,840
<b>Total</b>	<b>2,810</b>	<b>580</b>	<b>3,740</b>	<b>2,110</b>	<b>690</b>	<b>220</b>	<b>60</b>	<b>3,160</b>	<b>13,380</b>
<b>Other<sup>(b)</sup></b>									
Home owner/purchaser	26,690	20,130	8,200	3,620	4,160	1,050	560	470	64,900
Renter mainstream public housing/SOMIH	2,860	1,640	730	280	470	130	170	70	6,360
Renter Indigenous/mainstream community housing	240	100	80	20	40	10	—	10	480
Private and other renter	15,810	6,790	5,070	1,420	1,060	330	170	260	30,900
<b>Total</b>	<b>46,910</b>	<b>29,630</b>	<b>14,450</b>	<b>5,520</b>	<b>5,880</b>	<b>1,540</b>	<b>910</b>	<b>840</b>	<b>105,700</b>
<b>Proportion of overcrowded households (per cent)</b>									
<b>Indigenous</b>									
Home owner/purchaser	4.8	4.0	5.2	5.2	4.1	2.5	2.6	7.0	4.7
Renter mainstream public housing/SOMIH	6.4	7.0	11.3	13.1	7.9	4.4	6.2	14.5	9.1
Renter Indigenous/mainstream community housing	12.5	8.5	27.7	39.4	31.2	—	—	55.2	34.0
Private and other renter	5.5	4.9	7.1	6.1	4.8	3.3	4.0	11.6	6.1
<b>Total</b>	<b>5.9</b>	<b>5.1</b>	<b>9.8</b>	<b>12.6</b>	<b>8.2</b>	<b>3.1</b>	<b>4.1</b>	<b>32.4</b>	<b>9.5</b>

(continued)

**Table 4.7 (continued): Number and proportion of overcrowded households, using the Proxy Occupancy Standard, by Indigenous status, by state and territory, by tenure type, 2001**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust <sup>(a)</sup>
<b>Proportion of overcrowded households (per cent)</b>									
<b>Other<sup>(b)</sup></b>									
Home owner/purchaser	1.8	1.7	1.0	0.8	1.1	0.9	0.7	2.1	1.4
Renter mainstream public housing/SOMIH	2.8	3.2	1.8	1.2	1.1	1.3	1.8	2.0	2.2
Renter Indigenous/mainstream community housing	2.6	1.6	1.5	0.7	0.9	0.7	—	1.6	1.7
Private and other renter	3.1	2.1	1.5	1.0	1.1	1.1	0.8	1.6	2.1
<b>Total</b>	<b>2.2</b>	<b>1.8</b>	<b>1.2</b>	<b>0.9</b>	<b>1.1</b>	<b>0.9</b>	<b>0.8</b>	<b>1.9</b>	<b>1.6</b>

(a) Total for Australia includes not stated state/territory.

(b) Includes not stated Indigenous status.

*Notes*

1. 'Renter mainstream public housing/SOMIH' includes households in public housing and SOMIH.
2. 'Renter Indigenous/mainstream community housing' includes households in mainstream and Indigenous Community Housing.
3. 'Private and other renter' includes those renting privately with landlord not in same household and those renting from a real estate agent, relatives, employers, caravan park owners/managers and other landlords not elsewhere classified.
4. 'Total' includes households living rent-free, those in rent-buy schemes and those with tenure type not stated.
5. Based on the Proxy Occupancy Standard.

Source: ABS Census 2001, customised tables.

- The proportion of overcrowded Indigenous households was higher in all jurisdictions and for all tenure types than the proportion of other households.
- The disparity was particularly evident in Indigenous/mainstream community rental housing (34% Indigenous compared with 2% other) and mainstream public housing/SOMIH (9% Indigenous compared with 2% other).

**Table 4.8: Rate of overcrowding per 10,000 households, using the Proxy Occupancy Standard, by Indigenous status, by state and territory, 2001**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust <sup>(a)</sup>
Indigenous	594	515	976	1,265	824	313	410	3,242	953
Other <sup>(b)</sup>	217	181	118	87	106	92	84	193	162
<b>Rate ratio<sup>(c)</sup></b>	<b>2.7</b>	<b>2.8</b>	<b>8.2</b>	<b>14.6</b>	<b>7.8</b>	<b>3.4</b>	<b>4.9</b>	<b>16.8</b>	<b>5.9</b>

(a) Includes not stated state/territory.

(b) Includes not stated Indigenous status.

(c) Indigenous:other rate ratio.

Note: Based on the Proxy Occupancy Standard.

Source: ABS 2001 Census.

- Across Australia, the rate ratio of overcrowded Indigenous to other households was six. This ratio was highest in the Northern Territory (17), followed by Western Australia (15) and South Australia (8).

The proportion and rate ratios of Indigenous and other Australians living in overcrowded households is shown in Table 4.9.

**Table 4.9: Proportion of people living in overcrowded households, using the Proxy Occupancy Standard, by Indigenous status<sup>(a)</sup>, by state and territory, 2001**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust <sup>(b)</sup>
Indigenous (per cent)	11.0	8.5	20.8	27.2	20.4	5.4	7.9	60.8	22.2
Other <sup>(c)</sup> (per cent)	4.5	3.8	2.5	1.9	2.4	2.1	1.8	3.8	3.5
<b>Rate ratio<sup>(d)</sup></b>	<b>2.4</b>	<b>2.2</b>	<b>8.2</b>	<b>14.7</b>	<b>8.5</b>	<b>2.6</b>	<b>4.3</b>	<b>16.2</b>	<b>6.4</b>

(a) Data relates to a person's Indigenous status, not to whether they live in an Indigenous household.

(b) Includes not stated state/territory.

(c) Includes not stated Indigenous status.

(d) Ratio of the proportion of Indigenous: other Australians living in overcrowded households.

Note: Based on the Proxy Occupancy Standard.

Source: ABS 2001 Census.

- Throughout Australia a higher proportion of Indigenous people lived in overcrowded households (22%) compared to other Australians (4%).
- The highest rate ratio was in the Northern Territory (16), followed by Western Australia (15), South Australia (9) and Queensland (8).

## 4.6 Data development issues and gaps

The estimate of overcrowding varies considerably depending on which standard is used. While the Proxy Occupancy Standard is used in housing assistance programs, it needs to be considered whether this is the most appropriate standard to assess overcrowding in Indigenous households because it does not specify needs for large households.

The Census is a good source of data on overcrowding for all tenure types by jurisdiction but the data are only available every five years. Administrative data collections are better sources of information on overcrowding in social housing – public housing, community housing, SOMIH and ICH. Data on overcrowding are currently collectable for public and SOMIH annually but overcrowding is much less of an issue for this sector.

The proportion of overcrowded households using the Proxy Occupancy Standard is an indicator in the NRF, and ICH is the sector with the highest proportion of overcrowded households. The NRF data collection for ICH includes data on household composition and number of bedrooms for each dwelling, but most jurisdictions do not collect this information. The data may therefore only become available in the longer term. The average number of people per ICH dwelling is collected as an interim measure. Concerted effort, however, is needed to collect this information accurately using administrative data in order to address housing needs related to overcrowding.

# 5. Affordability

## 5.1 Definition

'Housing affordability' refers to the capacity of households to meet housing costs while maintaining the ability to meet other basic costs of living (AHURI 2004). Affordable housing conveys the notion of reasonable housing costs in relation to income. The reason for many forms of housing assistance, such as public housing and Commonwealth Rent Assistance CRA, is to improve housing affordability for those receiving the assistance.

## 5.2 Ways to estimate affordability

There are many different ways that affordability can be measured, but the most common is known as the ratio approach where the housing costs of households are expressed as a percentage of incomes. The advantage of this approach is that it is straightforward and easy to measure if data on housing costs and income are available.

In 2003 HMAC endorsed this type of approach for estimating affordability need for Indigenous households. The endorsed approach was the '25/40 ratio' where households in the bottom 40% of incomes who were paying more than 25% of household income in rent or mortgage payments were regarded as being in affordability need. In the mainstream housing area, affordability need is generally assessed using a 30/40 ratio.

The main problem with these ratio approaches to measuring affordability is that they do not take into account the affordability need of larger households. For example, some large households may have incomes that are higher than the bottom 40% of incomes but still have difficulties meeting housing and other costs of living. The equivalised income methodology is used to address this issue. This methodology takes into account the size and composition of the households.

## 5.3 Data sources

The 2001 Census and the NATSISS included questions on income and amount paid for housing costs, and therefore can be used to estimate affordability.

The CSHA administrative data collections on public housing and SOMIH include data on assessable income and rent paid. Data on the number of households paying more than 25% of their assessable incomes in rent can be obtained from these data collections.

## 5.4 Estimate of affordability

**Table 5.1: Number and proportion of low income<sup>(a)</sup> Indigenous households in affordability need<sup>(b)</sup>, by tenure, by state and territory, 2001**

	NSW & ACT	Vic	Qld	WA	SA	Tas	NT	Aust
<b>No. of affordability need Indigenous households</b>								
Home owner/purchaser	1,830	473	1,209	655	306	404	164	5,041
Renter mainstream public housing/SOMIH	3,036	770	1,370	1,311	713	261	429	7,890
Renter Indigenous/mainstream community housing	744	85	762	245	87	9	223	2,155
Private renter	5,479	1,102	5,296	1,304	736	658	325	14,900
Other	435	110	412	125	93	34	60	1,269
<b>Total</b>	<b>11,524</b>	<b>2,540</b>	<b>9,049</b>	<b>3,640</b>	<b>1,935</b>	<b>1,366</b>	<b>1,201</b>	<b>31,255</b>
<b>Total no. of Indigenous households</b>								
Home owner/purchaser	7,767	2,112	5,057	2,154	1,279	1,974	526	20,869
Renter mainstream public housing/SOMIH	9,425	1,961	5,245	4,106	2,161	1,106	1,301	25,305
Renter Indigenous/mainstream community housing	2,578	273	3,776	1,978	710	43	4,323	13,681
Private renter	7,951	1,630	8,212	2,055	1,084	1,141	411	22,484
Other	1,075	231	928	347	226	89	159	3,055
<b>Total</b>	<b>28,796</b>	<b>6,207</b>	<b>23,218</b>	<b>10,640</b>	<b>5,460</b>	<b>4,353</b>	<b>6,720</b>	<b>85,394</b>
<b>Proportion of affordability need households (per cent)</b>								
Home owner/purchaser	23.6	22.4	23.9	30.4	23.9	20.5	31.2	24.2
Renter mainstream public housing/SOMIH	32.2	39.3	26.1	31.9	33.0	23.6	33.0	31.2
Renter Indigenous/mainstream community housing	28.9	31.1	20.2	12.4	12.3	20.9	5.2	15.8
Private renter	68.9	67.6	64.5	63.5	67.9	57.7	79.1	66.3
Other	40.5	47.6	44.4	36.0	41.2	38.2	37.7	41.5
<b>Total</b>	<b>40.0</b>	<b>40.9</b>	<b>39.0</b>	<b>34.2</b>	<b>35.4</b>	<b>31.4</b>	<b>17.9</b>	<b>36.6</b>

(a) Includes persons within the bottom 40% of equivalised gross household income, based on national quintile boundaries from the 2002 General Social Survey (GSS).

(b) Households paying 25% or more of their household income as rent or mortgage.

### Notes

- 'Renter mainstream public housing/SOMIH' includes households in public housing and SOMIH. 'Renter Indigenous/mainstream community housing' includes households in mainstream and Indigenous Community Housing. 'Private renter' includes those renting privately with landlord not in same household and those renting from a real estate agent. 'Other' includes households renting from relatives, employers, caravan park owners/managers and other landlords not elsewhere classified as well as those living rent-free and those in rent-buy schemes.
- Data were restricted to family and lone person households.

Source: ABS Census 2001.

This table presents data on Indigenous households in the bottom 40% of incomes that are paying more than 25% of their income in rent or mortgage payments. This was the measure endorsed by SCIH. It should be noted however that the proportion of Indigenous households in affordability need described below has not been adjusted to take account of the CRA income received by some households in the private rental market

- Of the 31,255 (37%) low income Indigenous households in affordability need in Australia, over one-third were in New South Wales and the Australian Capital Territory combined (11,524), and a further 9,049 were in Queensland.
- The proportion of affordability need households was highest in Victoria (41%), followed by New South Wales and the Australian Capital Territory combined (40%) and Queensland (39%).
- Throughout Australia, 14,900 low income private rental Indigenous households were in affordability need, followed by 7,890 mainstream public housing/SOMIH households and 5,041 home owner/purchasers.
- The proportion of Indigenous households experiencing affordability need was greatest for private renters (66%), followed by other tenure types (42%) and renters of mainstream public housing/SOMIH (31%).

While these data are for households in the bottom 40% of incomes, the ABS recommends that only those households in the bottom 10–40% of incomes should be used to assess affordability as the incomes of many of the people whose income falls in the bottom 0–10% of incomes have economic resources available to them that are not reflected in their incomes. It would therefore be inappropriate to regard this group as being in affordability need.

The following table therefore only includes those in the bottom 10–40% of incomes. The table also focuses on private renters only as this group has the biggest problem in housing affordability (Table 5.2).

**Table 5.2: Number and proportion of low income private rental<sup>(a)</sup> Indigenous households in affordability need<sup>(b)</sup>, by state and territory, 2001**

	NSW & ACT	Vic	Qld	WA	SA	Tas	NT	Aust <sup>(c)</sup>
No. of households in affordability need	2,873	609	2,761	623	392	290	181	7,729
Total no. of households	4,959	1,049	5,314	1,268	693	689	261	14,233
Proportion of households in affordability need (per cent)	57.9	58.1	52.0	49.1	56.6	42.1	69.3	54.3

(a) Includes persons in the second to fourth deciles of equivalised gross household income, based on national quintile boundaries from the 2002 GSS. Private renter is restricted to households where landlord is defined as 'real estate agent' or 'private landlord not present in the dwelling'.

(b) Households paying 25% or more of their household income as rent or mortgage.

(c) Total for Australia includes households in other territories.

Note: Data were restricted to family and lone person households.

Source: ABS 2001 Census.

- When low income households with incomes in the bottom 10–40% of incomes are included in the analysis, there were 7,729 Indigenous private renter households across Australia in affordability need (54%).
- Approximately one-third of these were located in New South Wales and the Australian Capital Territory (2,873 or 37%) and one-third in Queensland (2,761 or 36%).

- In all jurisdictions except Tasmania and Western Australia, more than 50% of low income private rental households were in affordability need.

The distribution of private rental Indigenous households in affordability need by remoteness for both those in the bottom 40% and those in the bottom 10–40% of equivalised income is shown in tables 5.3 and 5.4 respectively.

**Table 5.3: Number and proportion of low income private rental<sup>(a)</sup> Indigenous households in affordability need<sup>(b)</sup>, by ARIA+, 2001**

	Major cities	Inner regional	Outer regional	Remote	Very remote	Total
No. of households in affordability need	5,822	4,261	2,849	347	96	13,375
Total no. of households <sup>(c)</sup>	7,745	6,593	4,986	658	201	20,183
Proportion of households in affordability need (per cent)	75.2	64.6	57.1	52.7	47.8	66.3

(a) Includes persons within the bottom 40% of equivalised gross household income, based on national quintile boundaries from the 2002 GSS. Private renter is restricted to dwellings where landlord is defined as 'real estate agent' or 'private landlord not present in the dwelling'.

(b) Households paying more than 25% of their household income as rent or mortgage.

(c) Refers to dwellings for which the household income and rent details are known.

Note: Households for which income was negative, nil or only partly defined were excluded.

Source: ABS 2001 Census.

- The number of Indigenous households in affordability need was highest in major cities (5,822), inner regional (4,261) and outer regional areas (2,849). Together these areas contained 97% of the Indigenous households in affordability need within Australia (Table 5.3).
- The proportion of Indigenous households in affordability need decreased with increasing remoteness, ranging from 75% in major cities to 48% in very remote areas.

**Table 5.4: Number and proportion of low income private rental<sup>(a)</sup> Indigenous households in affordability need<sup>(b)</sup>, by ARIA+, 2001**

	Major cities	Inner regional	Outer regional	Remote	Very remote	Total
No. of households in affordability need	3,914	2,457	1,461	160	47	8,039
Total no. of households <sup>(c)</sup>	5,778	4,582	3,334	411	132	14,237
Proportion of households in affordability need (per cent)	67.7	53.6	43.8	38.9	35.6	56.5

(a) Includes persons in the second to fourth deciles of equivalised gross household income, based on national quintile boundaries from the 2002 GSS. Private renter is restricted to dwellings where landlord is defined as 'real estate agent' or 'private landlord not present in the dwelling'.

(b) Households paying more than 25% of their household income as rent or mortgage.

(c) Refers to dwellings for which the household income and rent details are known.

Note: Households for which income was negative, nil or only partly defined were excluded.

Source: ABS 2001 Census.

- When the Census data were analysed using only those in the bottom 10–40% of household income, the pattern of affordability need is similar, with a higher proportion of those in need in the major cities and a lower proportion in the more remote locations.

- The proportion of Indigenous private rental households in affordability need was reduced by some 10 percentage points (Table 5.4).
- The proportion of private rental households in affordability need was, however, relatively high and was over 50% in major cities and inner regional areas.

## Commonwealth rent assistance data

Data on Centrelink 'income units' who are eligible for CRA also provide useful information on low income people in the private rental market.

**Table 5.5: Number and proportion of Indigenous income units receiving Commonwealth Rent Assistance, 14 June 2002**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
No. Indigenous income units receiving CRA	7,033	1,167	7,291	2,007	808	591	84	850	19,999
Total Indigenous Centrelink income units	28,700	5,194	29,226	17,492	5,676	2,747	445	19,931	109,411
Proportion of Indigenous income units receiving CRA (per cent)	24.0	22.0	25.0	11.6	13.8	21.2	19.1	4.3	18.0

Source: AIHW 2004a.

- There were 19,999 Indigenous income units receiving CRA at 14 June 2002. The highest numbers of income units receiving CRA were in New South Wales (7,033) and Queensland (7,291) (Table 5.6).
- Overall 18% of Centrelink Indigenous income units were receiving CRA. This proportion varied across jurisdictions, ranging from 4% in the Northern Territory to 25% in Queensland.

Of those income units receiving CRA, a higher proportion was living outside capital cities (Table 5.6).

**Table 5.6: Indigenous income units receiving Commonwealth Rent Assistance, by remoteness area, by state and territory, 11 June 2004**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust <sup>(a)</sup>
<b>No. of income units</b>									
Capital city	2,501	790	2,577	1,336	743	261	111	568	8,887
Rest of state	6,505	821	6,420	1,051	471	483	..	464	16,215
<b>Total</b>	<b>9,006</b>	<b>1,611</b>	<b>8,997</b>	<b>2,387</b>	<b>1,214</b>	<b>744</b>	<b>n.a.</b>	<b>1,032</b>	<b>25,102</b>
<b>Proportion of income units (per cent)</b>									
Capital city	28	49	29	56	61	35	n.a.	55	35
Rest of state	72	51	71	44	39	65	..	45	65
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>n.a.</b>	<b>100</b>	<b>100</b>

(a) Total for Australia includes postcodes that could not be classified.

Source: SCRGSP 2005.

- New South Wales (72%), Queensland (71%) and Tasmania (65%) had the highest proportion of income units receiving CRA outside the capital city.
- South Australia was the only jurisdiction where the majority (61%) of Indigenous income units receiving CRA were in the capital city.

The impact of CRA on affordability for those who are eligible for the payment is shown for income units paying more than 30% and more than 50% of income on rent in Tables 5.7 and 5.8 respectively. Some households continue to be in affordability need even after receiving the CRA.

**Table 5.7: Indigenous income units receiving Commonwealth Rent Assistance: proportion spending 30 per cent or more of income on rent, with and without CRA, by ARIA+, March 2004 (per cent)**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Major cities									
With CRA	46.0	42.5	35.9	29.6	36.0	..	48.4	..	39.6
Without CRA	78.1	75.8	70.7	64.4	71.1	..	62.9	..	72.9
Inner regional									
With CRA	27.6	27.6	23.2	19.1	25.0	24.0	n.a.	..	25.6
Without CRA	62.2	69.6	57.4	51.1	60.4	57.4	n.a.	..	60.5
Outer regional									
With CRA	18.3	22.6	22.2	23.2	22.3	14.7	..	38.3	22.5
Without CRA	55.6	63.5	54.8	57.3	53.2	40.2	..	76.9	56.9
Remote									
With CRA	13.4	n.a.	13.9	27.8	16.7	n.a.	..	29.1	19.7
Without CRA	51.0	n.a.	50.2	56.7	55.6	n.a.	..	66.1	55.5
Very remote									
With CRA	15.6	..	9.5	19.7	46.1	n.a.	..	18.5	16.5
Without CRA	57.8	..	30.4	53.0	65.4	n.a.	..	46.3	43.7
Total									
With CRA	31.9	34.5	25.5	26.3	32.1	20.4	48.4	33.1	29.1
Without CRA	66.3	71.9	58.9	59.9	65.6	50.3	62.9	70.0	63.1

Source: SCRGSP 2005.

- Table 5.7 shows the impact of CRA on the proportion of income units in affordability need, defined as those paying 30% or more of income on rent.
- Receipt of CRA reduces the proportion of income units in affordability need from 63% to 29%. This effect applies across all geographic regions, though the proportions vary by region.
- The proportion of income units in affordability need was highest in the capital cities and lowest in the very remote areas. With CRA the proportion of income units in affordability need ranged from 17% in very remote areas to 40% in capital cities.
- In the states and territories, the highest proportion of income units in affordability need with CRA was in the Australian Capital Territory (48%), followed by Victoria (35%).

**Table 5.8: Indigenous income units receiving Commonwealth Rent Assistance: proportion spending 50 per cent or more of income on rent, with and without CRA, by ARIA+, March 2004 (per cent)**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Major cities									
With CRA	15.2	11.2	8.8	6.2	8.5	..	16.1	..	11.1
Without CRA	40.2	38.4	30.0	28.0	31.6	..	38.7	..	34.6
Inner regional									
With CRA	5.4	5.2	3.8	4.3	4.2	3.8	n.a.	..	4.7
Without CRA	22.5	26.0	19.8	16.3	20.8	21.3	n.a.	..	21.6
Outer regional									
With CRA	2.4	4.3	4.6	4.9	1.1	1.6	..	10.1	4.3
Without CRA	16.6	22.6	19.0	20.5	20.2	13.9	..	27.8	19.2
Remote									
With CRA	1.9	n.a.	2.4	10.0	0.0	n.a.	..	6.1	4.2
Without CRA	11.5	n.a.	12.9	18.9	16.7	n.a.	..	21.8	15.9
Very remote									
With CRA	6.7	..	0.7	7.6	15.4	n.a.	..	1.8	4.1
Without CRA	11.1	..	4.7	13.6	34.6	n.a.	..	14.8	11.2
Total									
With CRA	8.4	8.2	5.4	6.1	6.7	2.9	16.1	7.9	6.8
Without CRA	27.4	31.9	21.5	23.4	27.9	18.5	38.7	24.4	24.9

Source: SCRGSP 2005.

- Income units paying more than 50% of income in rent are considered to be in extreme affordability need.
- Without the receipt of CRA, 25% of Indigenous income units would be included in this group; however, receipt of CRA reduces this proportion to 7%.
- The proportion of income units in extreme affordability need decreased with increasing remoteness from 11% in major cities to 4% in very remote areas.

## 5.5 Indigenous and non-Indigenous comparison

Disparities in affordability are examined by looking at differences in the proportion of Indigenous and non-Indigenous households in affordability need and in those receiving Commonwealth Rent Assistance. Overall, the proportion of households in affordability need was higher among Aboriginal and Torres Strait Islander people compared to other Australians, as shown in Table 5.9.

**Table 5.9: Number and proportion of low income households<sup>(a)</sup> in affordability need<sup>(b)</sup>, by Indigenous status, by state and territory, 2001**

	NSW & ACT	Vic	Qld	WA	SA	Tas	NT	Aust
<b>No. of households in affordability need</b>								
Indigenous	11,524	2,540	9,049	3,640	1,935	1,366	1,201	31,255
Non-Indigenous	255,595	173,067	167,846	80,209	63,977	18,886	4,469	764,049
<b>Total no. of households</b>								
Indigenous	28,796	6,207	23,218	10,640	5,460	4,353	6,720	85,394
Non-Indigenous	856,554	637,201	512,978	248,103	242,946	81,445	10,439	2,589,666
<b>Proportion of households in affordability need (per cent)</b>								
Indigenous	40.0	40.9	39.0	34.2	35.4	31.4	17.9	36.6
Non-Indigenous	29.8	27.2	32.7	32.3	26.3	23.2	42.8	29.5

(a) Includes persons within the bottom 40% of equivalised gross household income, based on national quintile boundaries from the 2002 GSS.

(b) Households paying 25% or more of their household income as rent or mortgage.

Note: Data were restricted to family and lone person households.

Source: ABS 2001 Census.

- Throughout Australia, 37% of Indigenous households are in affordability need compared with 30% of non-Indigenous households.
- In all jurisdictions except for the Northern Territory, a higher proportion of Indigenous households were in affordability need compared to non-Indigenous households. In the Northern Territory, the lower proportion of Indigenous households in affordability need probably reflects the higher proportion of Indigenous households who live in social housing where rents are subsidised. In addition, in the Northern Territory, a higher proportion of Indigenous people live in remote areas where rents are lower.

A comparison of affordability need for Indigenous and non-Indigenous private renters is shown in Table 5.10.

**Table 5.10: Proportion of low income private rental households<sup>(a)</sup> in affordability need<sup>(b)</sup>, by Indigenous status, by state and territory, 2001**

	NSW & ACT	Vic	Qld	WA	SA	Tas	NT	Aust
Indigenous	68.9	67.6	64.5	63.5	67.9	57.7	79.1	66.3
Non-Indigenous	82.3	77.0	77.5	77.7	75.7	68.7	85.8	78.7

(a) Includes persons within the bottom 40% of equivalised gross household income, based on national quintile boundaries from the 2002 GSS. Excludes persons for whom household income and/or housing costs were not stated. Private renter is restricted to dwellings where landlord is defined as 'real estate agent' or 'private landlord not present in the dwelling'.

(b) Households paying 25% or more of their household income as rent or mortgage.

Note: Data were restricted to family and lone person households.

Source: ABS 2001 Census.

- Across Australia, the proportion of low income private rental households paying greater than 25% of their income in rent was higher for non-Indigenous households (79%) than for Indigenous households (66%). These proportions have not been adjusted to take account of the CRA received by some private renters.
- This was the case in all jurisdictions, with the largest difference in Western Australia, where 64% of Indigenous households were in affordability need compared with 78% of non-Indigenous households.

While it is estimated that in 2001, between 8,000 and 15,000 (54% to 66%) of Indigenous households in the private rental market are in affordability need, it is not easy to relate this number to those receiving CRA. In 2004, it was estimated that about 25,000 income units are in receipt of CRA. However, the number of households in affordability need, derived from the Census, can not be compared with the number of those receiving CRA, derived from the FaCS Housing Data Set. This is because the two different data sources use different definitions. The Census estimate is based on 'households' while the estimate of those receiving CRA is based on 'income units' where one household can have more than one income unit.

Table 5.11 shows number and proportion of income units receiving CRA as a proportion of all Centrelink clients.

**Table 5.11: Centrelink income units: proportion receiving Commonwealth Rent Assistance, by Indigenous status, 14 June 2002**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Total no. Centrelink income units</b>									
Indigenous	28,700	5,194	29,226	17,492	5,676	2,747	445	19,931	109,411
Non-Indigenous	1,270,341	970,198	752,651	350,502	344,110	118,196	42,478	17,895	3,866,371
<b>Total</b>	<b>1,299,041</b>	<b>975,392</b>	<b>781,877</b>	<b>367,994</b>	<b>349,786</b>	<b>120,943</b>	<b>42,923</b>	<b>37,826</b>	<b>3,975,782</b>
<b>Proportion receiving CRA (per cent)</b>									
Indigenous	24.0	22.0	25.0	11.6	13.8	21.2	19.1	4.3	18.0
Non-Indigenous	23.5	19.9	29.3	23.3	17.8	18.0	17.8	26.3	23.0
<b>Total</b>	<b>23.5</b>	<b>19.9</b>	<b>29.1</b>	<b>22.7</b>	<b>17.8</b>	<b>18.1</b>	<b>17.8</b>	<b>14.7</b>	<b>22.9</b>

Source: AIHW 2004a.

- In June 2002, 18% of Indigenous Centrelink clients received CRA, compared to 23% of non-Indigenous clients (Table 5.11).
- There was a lower proportion of Indigenous income units receiving CRA compared with non-Indigenous income units in Queensland, Western Australia, South Australia and the Northern Territory, and a higher proportion in the other jurisdictions.
- The difference between Indigenous and non-Indigenous Centrelink clients was most pronounced in the Northern Territory, with only 4% of Indigenous Centrelink income units receiving CRA, compared to 26% of non-Indigenous income units.

## 5.6 Data development issues and gaps

The Census is a good source of data on affordability for all tenure types, in particular for private renters. The data are available every five years.

Administrative data collections are better sources of information on those in social housing but affordability is much less of an issue for this group. Where affordability is an issue – households in the private rental market – the FaCS Housing Data Set provides administrative data on those receiving CRA. Further work on alignment of definitions of households in the Census and income units in the FaCS Housing Data Set would allow better comparability between these data sources.

It is proposed that the NRF data collection for ICH will collect data on household income and rent paid in the future. A number of jurisdictions have indicated that they currently do not collect this information. The data may therefore only become available in the longer term. But affordability is less of an issue for ICH since rents are generally low and therefore the data development to assess affordability is of lower priority than for overcrowding.

# 6. Dwelling conditions

## 6.1 Definition

The condition of dwellings is an important dimension for assessing Indigenous housing needs. Some dwellings can be in such a state of disrepair that they need major repairs or replacement. Recently, considerable attention has focused on expenditure to maintain the existing housing stock and ways to improve the life cycle of dwellings rather than to only build new stock. As this has not always been the case, a high proportion of current permanent dwellings, especially ICH, is in need of major repairs or replacement. Therefore, the cost of providing these repairs (to bring the dwellings up to national standards) or replacing the dwellings needs to be part of any assessment of Indigenous housing needs.

## 6.2 Ways to assess dwelling conditions

There are a number of ways that dwelling conditions can be assessed in survey and administrative data collections. A common approach is to collect information on the amount of money required to improve the condition of a dwelling. This is the approach used in CHINS, where the amount required to repair permanent dwellings is used to determine whether the dwelling is in need of major repair or replacement.

More objective information on dwelling conditions can be obtained where an assessment is made of the cost of repairs for each dwelling. In Queensland, ICH data are collected on the actual dollars required to repair each dwelling. This information could be aggregated according to the definition. The Northern Territory also uses this approach. New South Wales undertakes an assessment of dwelling conditions on a sample of properties to determine the costs of upgrading all properties.

Another approach is to ask households to report on the condition of the dwelling in which they live. This is the approach used in the Australian Housing Survey and the NATSISS, where households were asked if their dwelling had structural problems, and in the case of the Australia Housing Survey, if there was a need for internal or external repairs.

The National Social Housing Surveys for public and community housing tenants have also asked tenants if they are satisfied with the condition of their home and with items inside the home.

## 6.3 Data sources

The 2001 CHINS is the only available source of national data on discrete Indigenous communities. One of the major limitations of the CHINS data in relation to dwelling conditions is that the measures are reported by key community informants and are not objective measures of dwelling conditions.

The CHINS data collection specifies a cost for major repairs or replacements based on the concept of low, medium and high cost areas. Dwellings that required repairs of between

\$20,000 and \$60,000 in low-cost areas, between \$27,000 and \$80,000 in medium-cost areas and between \$33,000 and \$100,000 in high-cost areas were considered to be in need of major repairs. Dwellings that required repairs of more than \$60,000 in low-cost areas, \$80,000 in medium-cost areas or \$100,000 in high-cost areas were considered to be in need of replacement.

The 1999 Australian Housing Survey asked respondents if their home had major structural problems or if there was a need for internal or external repairs. Among Indigenous Australian households, 23% reported a need for internal repairs and 30% reported a need for external repair.

The 2002 NATSISS asked households some detailed questions on dwelling conditions. Households were asked whether the dwelling in which they lived had structural problems such as rising damp, major cracks in walls/floors, sinking/moving foundations, sagging floors, walls and windows out of plumb, wood rot/termite damage, major electrical problems, major plumbing problems or major roof defect.

The survey also asked whether repairs or maintenance had been carried out in the last 12 months and, if so, the type of repairs. The advantage of this survey over the CHINS is that the data on dwelling conditions are available for all tenure types. The limitations of the data are that the measures are self-reported by households and are not objective measures of dwelling condition, and there is no assessment of costs for repairs.

## 6.4 Estimate of dwelling conditions

The distribution of Indigenous households in dwellings with structural problems is shown in Table 6.1.

**Table 6.1: Number and proportion of Indigenous households in dwellings with structural problems, by tenure type, by state and territory, 2002**

	NSW	Vic	Qld	WA	SA	NT	Aust <sup>(a)</sup>
<b>No. of households in dwellings with structural problems</b>							
Home owner/ purchaser	4,700	1,100	2,700	900 *	700	300 *	11,300
Renters <sup>(b)</sup>	14,700	3,100	11,500	6,100	2,800	4,900	44,800
Other <sup>(c)</sup>	700 *	300	200 *	300 *	100 *	300 *	2,000
<b>Total tenures</b>	<b>20,200</b>	<b>4,500</b>	<b>14,400</b>	<b>7,300</b>	<b>3,600</b>	<b>5,500</b>	<b>58,100</b>
<b>Total no. of households</b>							
Home owner/ purchaser	17,900	4,500	13,400	4,900	2,800	1,700	50,400
Renters <sup>(b)</sup>	35,700	7,400	29,900	14,700	6,600	10,200	109,100
Other <sup>(c)</sup>	2,300	400	900	1,300	200	700	6,200
<b>Total tenures</b>	<b>55,900</b>	<b>12,300</b>	<b>44,200</b>	<b>20,900</b>	<b>9,600</b>	<b>12,600</b>	<b>165,700</b>
<b>Proportion of households in dwellings with structural problems (per cent)</b>							
Home owner/ purchaser	26.4	23.4	20.0	19.0 *	26.0	17.6 *	22.3
Renters <sup>(b)</sup>	41.2	42.5	38.4	41.3	41.8	47.9	41.1
Other <sup>(c)</sup>	31.3 *	63.9	22.0 *	22.9 *	56.1 *	47.1 *	33.3
<b>Total tenures</b>	<b>36.1</b>	<b>36.3</b>	<b>32.5</b>	<b>34.9</b>	<b>37.5</b>	<b>43.9</b>	<b>35.1</b>

\* Estimates with a relative standard error between 25% and 50% should be used with caution.

(a) Includes Tasmania and the Australian Capital Territory. Relative standard errors for Tasmania and the Australian Capital Territory were high and therefore these jurisdictions were not reported separately.

(b) Includes renter households in public housing, SOMIH, mainstream and Indigenous Community Housing, private renters and all other renters.

(c) Includes those living rent-free and in rent-buy schemes.

Note: Numbers are rounded to the nearest hundred.

Source: ABS 2002 NATSISS.

- From the 2002 NATSISS, it was estimated that 58,100 or 35% of Indigenous households in Australia lived in dwellings with structural problems (Table 6.1).
- Approximately one-third of the 58,100 Indigenous households who lived in dwellings with structural problems were in New South Wales (35%), and one-quarter in Queensland (25%).
- The proportion of Indigenous households in dwellings with structural problems was highest in the Northern Territory (44%), whereas in the remaining jurisdictions the proportion of Indigenous households living in dwellings with structural problems was between 33% in Queensland and 38% in South Australia.
- The number of Indigenous households who reported structural problems was highest for renters in New South Wales (14,700), Queensland (11,500) and Western Australia (6,100).

- There were higher proportions of renters reporting major structural problems in New South Wales (41%), Queensland (38%) and Western Australia (41%). Structural problems were more frequently reported by other tenure types in Victoria (64%) and South Australia (56%).

**Table 6.2: Number and proportion of Indigenous households living in dwellings with structural problems, by tenure type, 2002**

	Home owner/ purchaser	Renter mainstream public housing/ SOMIH	Renter Indigenous/ mainstream community housing	Private renter	Other	Total
No. of households in dwellings with structural problems	11,300	15,700	13,400	13,700	3,900	58,100
Total no. of households	50,400	37,700	24,500	40,700	12,200	165,700
<b>Proportion of households in dwellings with structural problems (per cent)</b>	<b>22.3</b>	<b>41.8</b>	<b>54.9</b>	<b>33.7</b>	<b>32.0</b>	<b>35.1</b>

*Notes*

1. 'Renter mainstream public housing/SOMIH' includes households in public housing and SOMIH. 'Renter Indigenous/mainstream community housing' includes households in mainstream and Indigenous Community Housing. 'Other' includes households renting from relatives, employers, caravan park owners/managers and other landlords, as well as those living rent-free and those in rent-buy schemes.
2. Numbers are rounded to the nearest hundred.

Source: ABS 2002 NATSISS.

- Based on the 2002 NATSISS, the highest number of Indigenous households in dwellings with structural problems were those in state or territory rental houses (15,700) followed by private rental houses (13,700) (Table 6.2).
- There were high proportions of households in Indigenous/community rental houses (55%) and state or territory rental houses (42%) with structural problems.

According to the 2001 CHINS, a lower proportion of dwellings are in need of major repairs or replacement (5,814 or 27%) (Table 6.3). The two surveys, however, are not comparable in terms of either definition or coverage. An assessment of the proportion of dwellings requiring major structural repairs would be more useful in this context and needs to be undertaken.

**Table 6.3: Number and proportion of permanent dwellings managed by Indigenous housing organisations requiring major repair or replacement, by state or territory, 2001**

	NSW & ACT <sup>(a)</sup>	Vic	Qld	WA	SA	Tas	NT	Aust
No. requiring major repair or replacement	833	80	1,816	1,063	296	34	1,692	5,814
Total no. of dwellings	4,088	416	5,673	3,273	1,004	118	6,715	21,287
<b>Proportion requiring major repair or replacement (per cent)</b>	<b>20.4</b>	<b>19.2</b>	<b>32.0</b>	<b>32.5</b>	<b>29.5</b>	<b>28.8</b>	<b>25.2</b>	<b>27.3</b>

(a) Data for New South Wales and the Australian Capital Territory were combined for confidentiality reasons.

Source: CHINS 2001 (ABS 2002a).

- It was estimated from the 2001 CHINS that 5,814 dwellings, representing 27% of total ICHO-managed dwellings, require major repair or replacement (Table 6.3).

- Of the total 5,814 dwellings requiring major repair or replacement, approximately one-third were located in Queensland (31%), 29% in the Northern Territory and 18% in Western Australia. The number of dwellings in poor condition was also high in New South Wales and the Australian Capital Territory (14%). Victoria, South Australia and Tasmania made up the remaining 7%.

**Table 6.4: Number and proportion of dwellings managed by Indigenous housing organisations requiring major repairs or replacement, by ARIA+, 2001**

	Major cities	Inner regional	Outer regional	Remote	Very remote	Total
No. of dwellings requiring major repair or replacement	140	411	888	938	3,437	5,814
Total no. of dwellings	818	1,828	3,649	2,658	12,334	21,287
<b>Proportion of dwellings requiring major repair or replacement (per cent)</b>	<b>17.1</b>	<b>22.5</b>	<b>24.3</b>	<b>35.3</b>	<b>27.9</b>	<b>27.3</b>

Source: ATSI CHINS 2001.

- Approximately 75% of dwellings requiring major repair or replacement are located in remote and very remote regions; the remaining 25% are located in major cities, inner regional and outer regional areas (Table 6.4).
- As a proportion of total ICHO-managed dwellings in these areas, dwellings requiring major repair or replacement in remote regions represented 35% of dwellings in remote areas and approximately 28% in very remote regions.

## 6.5 Indigenous and non-Indigenous comparison

A higher proportion of Indigenous households reported that their dwelling was in need of external and internal repairs (Table 6.5).

**Table 6.5: Proportion of households in need of exterior and interior repairs, 2001**

	All households	Indigenous households
Need for interior repairs <sup>(a)</sup> (per cent)	16.1	22.9
Need for exterior repairs <sup>(a)</sup> (per cent)	17.0	30.5
<b>Estimated no. of households</b>	<b>7,216,900</b>	<b>145,000</b>

(a) Excludes 'Desirable but low need'.

Note: Numbers are rounded to the nearest hundred.

Source: 1999 Australian Housing Survey.

- The proportion of Indigenous households whose dwellings need interior or exterior repairs was higher than the proportion for all households (Table 6.5).
- The proportion of Indigenous households whose dwellings were in need of external repairs was almost twice that for all Australian households.

## **6.6 Data development issues and gaps**

In the future, administrative data on dwelling conditions for SOMIH and ICH will be collected through the CSHA and NRF data collections, as there are two indicators in the NRF for which this information is required. These are: proportion of dwellings needing major repair, and proportion of dwellings needing replacement. The CHINS survey planned for 2006 will provide some comparability with the 2001 CHINS estimates of dwelling conditions. This requires the development of appropriate definitions for dwelling conditions.

Assessment of dwelling conditions is an important area for data development for the NRF. Nationally consistent definitions on dwelling conditions to assess costs associated with dwelling repair and/or replacement need to be developed for ICH and SOMIH. This would capture dwelling conditions for the social housing programs, which is probably the area where this information is most relevant. In addition, it is recommended that better alignment between the national definitions on dwelling condition and those currently collected by the NATSISS be sought in order to collect comparable data across all housing tenures. This is important because NATSISS data shows that the condition of dwellings is also a significant problem for private renters.