

# Housing assistance in Australia 2021

Web report | Last updated: 30 Jun 2021 | Topic: [Housing assistance](#) | [Media release](#)

## About

In 2019-20, just over 800,000 Australians lived in social housing in over 436,000 dwellings across the country. The majority (69%) of social housing dwellings were public housing stock and Community Housing (24%) with increasing numbers in community housing. Commonwealth Rent Assistance was provided to just over 1.7 million income units at the end of June 2020.

Cat. no: HOU 325

- [State & territory summary data](#)
- [Data](#)

### Findings from this report:

- [There were around 436,300 social housing dwellings, a 7% increase since 2006, at 30 June 2020](#)
- [June 2020, just under one-third \(29%\) of income units were in rental stress after receiving Commonwealth Rent Assistance](#)

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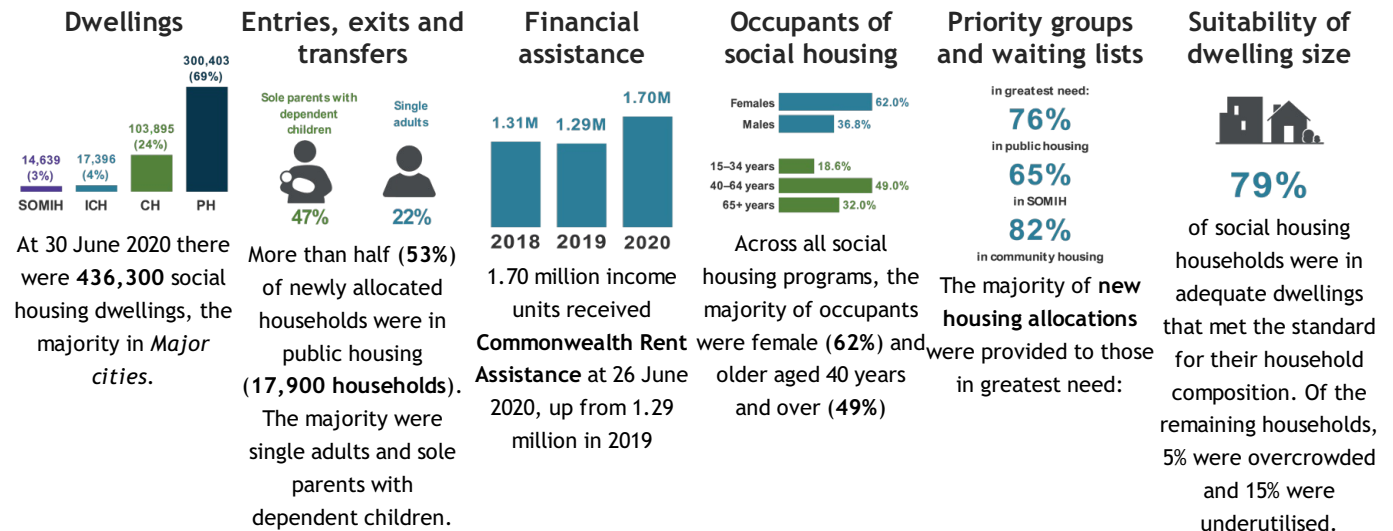
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## Summary

Housing plays a critical role in the health and wellbeing of Australians. Affordable and safe housing can help people avoid housing stress, which improves household wellbeing. Housing assistance can provide support by providing access to social housing (such as rental housing below market rates) and targeted financial assistance (such as rent or home purchase assistance).

Data in this report are primarily sourced from the AIHW National Housing Assistance Data Repository. Compiled and managed by the AIHW, this repository contains data from the public housing (PH), state owned and managed Indigenous housing (SOMIH), community housing (CH) and Indigenous community housing (ICH) collections. Administrative data from financial assistance programs - private rental and home purchase assistance - is also included.

Key results from Housing assistance in Australia 2021 include:



This report also contains a [state and territory data visualisation](#) with key information about housing assistance at the national and state and territory levels.

For further information about the social housing and financial assistance collections, see the [Data quality statements](#).

All data are available in the [data tables](#), organised by topics.

## State and territory summary data

State and territory summary data. The data visualisation displays key national as well as state and territory data on housing assistance in Australia.

In 2020, there were around 436,300 social housing dwellings the four major social housing programs; 300,400 were in public housing and 103,900 in community housing.

In 2019-20, there were 802,000 occupants in social housing.

In 2020, most social housing dwellings met the standard (311,500); 61,100 dwellings were underutilised and 18,500 were overcrowded.

In 2019-2020, 34,100 social housing households were newly allocated.

Social housing households steadily decreased from 4.6% of all Australian households in 2014 to 4.2% in 2020.

As at 28 June 2020, around 1.7 million income units received Commonwealth Rent Assistance; in contrast 1.3 income units received Commonwealth Rent Assistance in 2016.

In 2019-20, around 92,600 unique households received Private Rent Assistance and around 43,300 unique households received Home Purchase Assistance.

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In 2019-20, around 92,600 unique households received Private Rent Assistance and around 43,300 unique households received Home Purchase Assistance.



## Housing assistance in Australia

Australia

NSW

Vic

Qld

WA

SA

Tas

ACT

NT

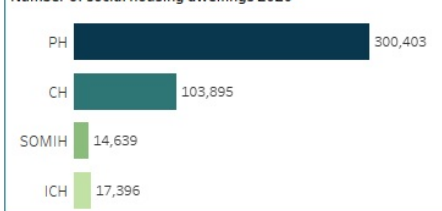
Australians having difficulty meeting costs of housing can be supported by housing assistance programs, including social housing and financial assistance.

### Social housing programs

Social housing provides eligible households with rents set below market rates (based on a percentage of a tenant's income). Forms of social housing include:

- public housing (PH)
- state owned & managed Indigenous housing (SOMIH)
- community housing (CH)
- Indigenous community housing (ICH).

Number of social housing dwellings 2020



### Newly allocated households

In 2019–20, there were 34,117 newly allocated social housing households including, 17,907 households allocated to public housing, 15,148 to community housing and 1,062 to state owned and managed Indigenous housing.

### Supply of social housing

There has been a decline in the proportion of social housing households in Australia since 2014, from 4.6% of all households in 2014 to 4.2% of all households in 2020.

Social housing households (per cent)



### Quick facts – Australia

In 2020 there were:

- 436,333 social housing dwellings
- housing 416,190 households
- with 801,978 occupants throughout 2019–20.

In 2020, most (311,521) social housing dwellings met the standard for occupancy requirements. There were 61,057 dwellings that were considered to be underutilised and 18,511 dwellings that were considered to be overcrowded.

### Financial assistance programs

Governments provide various forms of financial support to assist people on lower incomes to meet housing costs, for example:

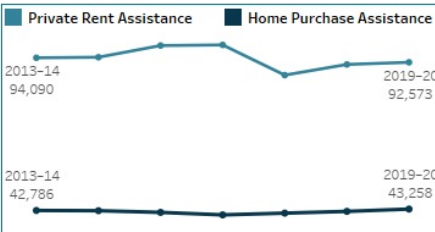
- Commonwealth Rent Assistance
- Private Rent Assistance
- Home Purchase Assistance.

At 28 June 2020, 1,700,166 income units were receiving Commonwealth Rent Assistance in Australia, an increase from 2019.

Commonwealth Rent Assistance



In 2019–20, 92,573 income units in Australia received private rent assistance and 43,258 income units received home purchase assistance.



Source: Housing assistance in Australia (<https://www.aihw.gov.au/haa>)



# Housing assistance

## On this page

- [Access to affordable housing](#)
- [Drivers for people seeking housing assistance](#)
- [Household transitions](#)
- [Housing assistance policy framework](#)
- [Types of housing assistance](#)

There is a range of assistance provided by the Australian and state and territory governments to people who find it difficult to sustain affordable and appropriate housing in the private marketplace. Housing assistance refers to both access to social housing (such as public housing) as well as targeted financial assistance for eligible Australians.

## Access to affordable housing

Housing plays a critical role in the health and wellbeing of Australians (SCRGSP 2021). The lack of affordable housing puts households at an increased risk of experiencing housing stress, which can influence workforce participation, education attainment, social security and health. It can also place people at risk of homelessness (CSERC 2015; SCRGSP 2021; Rowley & Ong 2012).

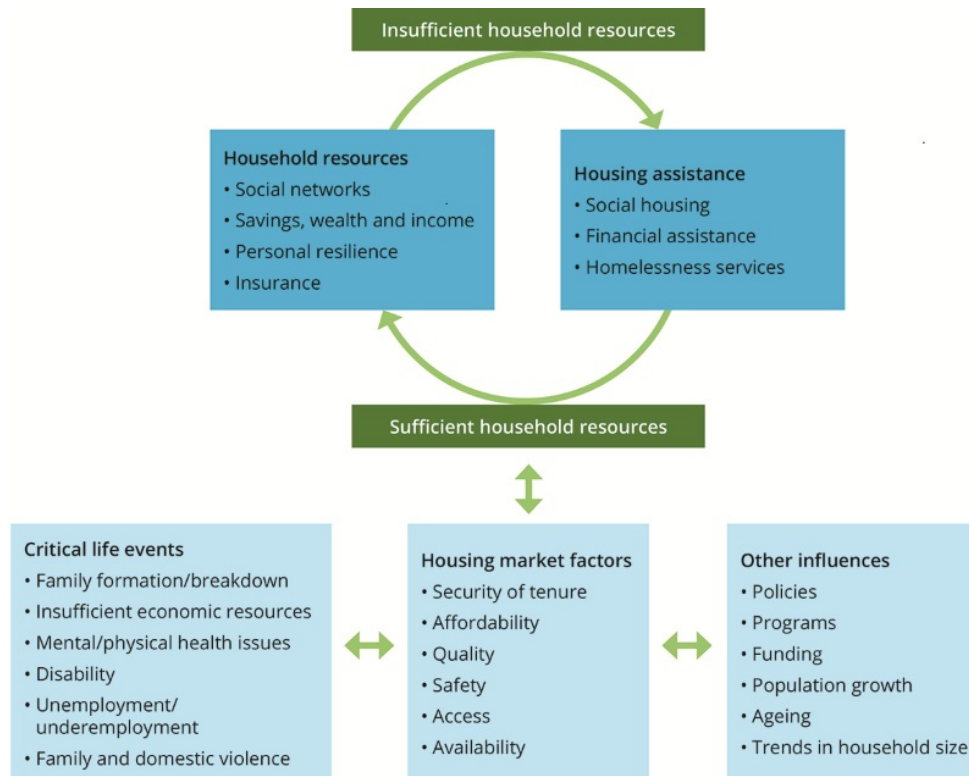
Housing assistance can help people avoid housing stress, which improves household wellbeing (Rowley & Ong 2012). Assistance also enhances security of tenure, which improves social cohesion (Bridge et al. 2007).

For more information, see [Housing affordability](#) and [Home ownership and housing tenure](#) (AIHW 2021).

## Drivers for people seeking housing assistance

Many factors can lead people to seek assistance with housing. Often it is when there are insufficient household resources to manage the impact of critical life events and/or housing market factors (Figure 1).

**Figure 1: Drivers of requests for housing assistance**



**Critical life events** relate to significant life cycle milestones that lead to transitions, for example, the formation/breakdown of a family, experiencing family and domestic violence, ill health (mental or physical) or changes in working arrangements. Research shows that households that experience a number of adverse critical life events, affecting their social and economic circumstances, are more likely to need assistance in accessing or maintaining their housing (Stone et al. 2016).

**Housing market factors** such as limited access, unaffordability, insecure tenure, poor housing quality and safety that cannot be mitigated by household resources can be a driver for seeking housing assistance. These factors are influenced by critical life events, for example, the formation of a new household with an increase in the number of people who may face limited housing options as a result of limited suitable stock availability within a specific price range in a preferred area.

Households that experience a critical life event or are affected by housing market factors, rely on the household resources (such as savings, assets, or social networks) to ensure that they are able to access or sustain appropriate housing (Stone et al. 2015). Households with low incomes often lack the resources to insure against any negative impacts arising from critical life events and/or housing market factors leading them to require housing assistance.

### Low-income household

A household whose equivalised gross income falls in the bottom two-fifths (40%) of households. This measure does not necessarily indicate eligibility for government assistance targeted at low-income households, and assistance may also be provided to households that do not meet this definition (ABS 2018).

### Household transitions

Households may experience changing needs and events throughout the life course which may render them in need of assistance with housing and impact upon a household's demand for assistance over time. Households need the greatest support at certain life stages such as when they experience unemployment or housing affordability issues (Stone et al. 2016).

Some households may need to access services once, while others might spend more time in the system (AIHW 2019). Those obtaining support may transition between receiving access to social housing, and private rental, home purchase or Specialist Homelessness Services (Figure 2).

**Figure 2: Housing and specialist homelessness services transitions**



### Housing assistance policy framework

Government policies and funding provide support for people whether they are homeless, at risk of homelessness or need support to secure/sustain housing. Governments are involved in housing assistance in three main areas: social housing services, financial assistance (private housing) and specialist homelessness services. Policies and programs operate at both national and state/territory levels.

### Brief history of housing assistance

Post-World War II, there was a shortage of affordable and suitable housing due to the Great Depression and the use of labour and building materials for supporting the war effort (Dufty-Jones 2018). This resulted in the government focusing its attention on providing adequate housing as well as replacing slums (Troy 2012; Macintyre 2015).

In 1943, the Commonwealth Housing Commission was appointed by the Commonwealth government to evaluate the condition of Australia's housing stock. The Commission estimated that there was a shortage of 300,000 dwellings and advised the Commonwealth to provide housing to overcome the deficit in housing. This resulted in the first Commonwealth-State Housing Agreement (CSHA) in 1945.

The CSHA was an agreement between the Commonwealth-States/territories with the purpose of providing funds for the construction of new dwellings. This resulted in housing provision by governments becoming a more prominent part of the housing landscape. The 1945 CSHA has been updated numerous times and the 2003 CSHA was eventually replaced by the National Affordable Housing Agreement (NAHA) in 2009 (Parliament of Australia 2017), and since then superseded by the National Housing and Homelessness Agreement in 2018 (CFFR 2019).

Historically, social housing was built to stimulate the economy, to provide secure accommodation and to help people participate in the workforce (Roger 2016) and was made available to working families on low to moderately low incomes (Groenhart et al. 2014; AHURI 2020). From 1956 to 1973, the focus was to encourage home ownership and to support low-income households in the public rental market.

By the 1999 CSHA, the emphasis was to help families and individuals who could not be adequately housed in the private market. A key feature of this Agreement was that housing assistance should be based on need as opposed to the earlier notion of security of tenure (Parliament of Australia 2001).

With the introduction of the NAHA in 2009, social housing increasingly focused on assisting households with greater disadvantage and higher and more complex needs—those in greatest need, especially those experiencing homelessness (CFFR 2020).

## National Housing and Homelessness Agreement (NHHA)

The National Housing and Homelessness Agreement (NHHA) came into effect on 1 July 2018. This agreement reformed previous funding agreements with states and territories (the National Affordable Housing Agreement (NAHA) supported by the National Partnership Agreement on Homelessness (NPAH)). The NHHA provides around \$7.8 billion in Commonwealth funding to states and territories for the period of the agreement for housing and homelessness services.

The objective of the NHHA is to contribute to improving access to affordable, safe and sustainable housing across the housing spectrum. The agreement covers social housing and support for people experiencing homelessness or those at risk of homelessness (CFFR 2020).

## Housing assistance funding

In 2019-20, the Australian Government funding under the NHHA was \$1.6 billion. A further \$4.7 billion was spent on Commonwealth Rent Assistance, which in real terms has been relatively stable for a number of years. Net recurrent expenditure by state and territory government on social housing was \$4.3 billion in 2019-20, a decrease in real terms from \$4.1 billion in 2018-19. State and territory government capital (non-recurrent) expenditure on social housing was \$1.4 billion in 2019-20 (SCRGSP 2021).

## Types of housing assistance

Housing assistance explored throughout this report includes:

- the provision of social housing, owned and managed by government and non-government organisations, including:
  - public housing (PH)
  - state owned and managed Indigenous housing (SOMIH)
  - community housing (CH)
  - Indigenous community housing (ICH)
- financial assistance with rental costs for those in the private market, including:
  - Commonwealth Rent Assistance (CRA)
  - Private Rent Assistance (PRA)
- financial assistance with home purchase, including:
  - Home Purchase Assistance (HPA)

The report does not cover the provision of services to assist in obtaining accommodation or sustaining tenancies, provided by Specialist Homelessness Services. For information relating to homelessness services, see [Specialist homelessness services annual report \(AIHW 2020c\)](#).

## Definitions of housing assistance programs

### Social housing

- **Public housing:** Rental housing managed by all state and territory housing authorities. Included are dwellings owned by the housing authority or leased from the private sector or other housing program areas and used to provide public rental housing or leased to public housing tenants. It is accessed by those on low incomes and/or with greatest and/or special needs. Indigenous Australians can access public housing.
- **Community housing:** Housing managed by community-based organisations, available to low to moderate income or special needs households. CH models vary across states and territories, and the housing stock may be owned by a variety of groups including government. Indigenous Australians can access community housing.
- **State owned and managed Indigenous housing:** Housing that state and territory governments provide and manage. It is accessed by those on low incomes and/or with special need and is available to households that have at least one member who identifies as being of Aboriginal and/or Torres Strait Islander origin.
- **Indigenous community housing:** Housing that Indigenous communities own and/or manage. These organisations may either directly manage the dwellings they own or sublease tenancy management services to the relevant state/territory housing authority or another organisation. This type of housing is made available to households with at least one Indigenous member (AIHW 2020a).

### Financial assistance with rental costs

- **Commonwealth Rent Assistance:** This is a payment provided by the Australian government to eligible families and individuals who pay or are liable to pay private rent or community housing rent. Commonwealth Rent Assistance is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate (or ceiling) is reached. The minimum threshold and maximum rates vary according to the household or family situation, including the number of children (DSS 2019). Indigenous Australians who are eligible can access this program.
- **Private Rent Assistance:** This is financial assistance administered by each state and territory government. It provides a range of financial assistance to low-income households experiencing difficulty in securing or maintaining private rental accommodation. Private Rent Assistance is usually provided as a one-off form of support—such as bond loans and rental grants—but can also include ongoing rental subsidies and payment of relocation expenses (AIHW 2020b). Indigenous Australians who are eligible can access this program.

#### **Financial assistance with home purchase**

- **Home Purchase Assistance:** This is a form of government financial assistance administered by each state and territory. It provides a range of financial assistance to eligible households to improve their access to, and maintain, home ownership. Home Purchase Assistance may vary from state to state and some products are not offered by all states and territories (AIHW 2020b).
- **Indigenous Business Australia:** This program provides home purchase assistance to Indigenous Australian clients (IBA 2021).

#### **Government assistance for home ownership**

The **First Home Loan Deposit (FHL) Scheme** became active on 1 January 2020. It provides a guarantee for eligible first home buyers on low and middle incomes to purchase a home (up to a maximum purchase price) with a deposit of as little as 5 per cent and without needing to pay for lenders mortgage insurance. The FHL scheme has released 10,000 places this first financial year (NHFIC 2020). As part of the 2020-21 Federal Budget, the Australian Government committed an additional 10,000 First Home Loan Deposit Scheme (FHLDS) places for the 2020-21 financial year, specifically for eligible first home buyers purchasing new homes (NHFIC 2020).

First Home Super Saver Scheme, introduced by the Australian Government in the 2017-18 Federal Budget, supports first homebuyers who meet the eligibility criteria to save money for a house deposit using their superannuation fund. They can voluntarily contribute up to \$15,000 in any one financial year, and \$30,000 in total under the scheme. They receive the tax benefit of saving through their superannuation contribution arrangements (ATO 2021).

The Indigenous Home Ownership Program helps to facilitate Indigenous Australians into home ownership through providing access to affordable home loan finance. The program aims to address barriers such as loan affordability, low savings, impaired credit histories and limited experience with long-term loan commitments (IBA 2021).

The National Disability Insurance Scheme funds Specialist Disability Accommodation (SDA) for a small number of NDIS participants with extreme functional impairment or very high support needs when deemed necessary and reasonable. SDA funding is used to stimulate investment in the building of new dwellings for NDIS participants (NDIS 2020).

The First Home Owner Grant scheme, introduced nationally on 1 July 2000, is funded by the state and territory governments and administered under their legislation. A one-off grant is payable to first homeowners who apply and satisfy eligibility criteria (Australian Government 2020). Additional schemes may also be in place in states/territories, such as first home buyer exemptions from some transfer duties.

Some of these forms of assistance can be used in conjunction with one another and/or state and territory first homeowner grants and stamp duty concessions.

These types of assistance are not the focus of this report.

#### **Glossary**

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## Social housing dwellings

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- [Social housing dwellings](#)
- [Occupancy](#)
- [Tenantable status](#)
- [Dwelling characteristics](#)
- [Dwellings managed by providers](#)

### Quick facts

- At 30 June 2020, there were around 436,300 social housing dwellings, similar to June 2019.
- The majority of social housing dwellings were public housing stock (69% or 300,400 dwellings) at 30 June 2020; a decrease from 341,400 (84%) in 2006.
- The number of community housing dwellings more than tripled from 32,300 dwellings in 2006 to 103,900 in 2020; in part due to the transfer of ownership or management of public housing dwellings to community housing organisations.
- The greatest proportion of social housing dwellings were separate houses and 3 bedroom dwellings.
- The vast majority (69%) of all dwellings were located in *Major cities*.

There is considerable diversity in the number and characteristics of dwellings offered by the main four social housing programs in Australia (public housing, state owned and managed Indigenous housing (SOMIH), community housing and Indigenous community housing). Over time, the number of available dwellings can change due to sales and purchases of stock and redevelopment or refurbishment, to ensure stock is safe and suitable for occupants.

### What is a dwelling?

For the purpose of this report, a dwelling is defined as a structure, or a discrete space within a structure, intended for a person or group of people to live. Dwelling types include:

- a separate house
- a semi-detached, row or terrace house, townhouse, etc.
- a flat, unit, apartment or cabin, etc.

The concept of a dwelling may be different across the social housing collections; see the [Data quality statements](#) page for more information.

### Social housing dwellings

At 30 June 2020, there were around 436,300 dwellings in Australia's major social housing programs. Of these social housing dwellings (Supplementary table DWELLINGS.1):

- 69% or 300,400 dwellings were public housing
- 24% or 103,900 dwellings were community housing
- 3% or 14,600 dwellings were state owned and managed Indigenous housing (SOMIH)
- 4% or 17,400 dwellings were Indigenous community housing.

### Changes over time

Between 30 June 2006 and 2020, Australia's social housing stock increased by 27,500 dwellings (Supplementary table DWELLINGS.1).

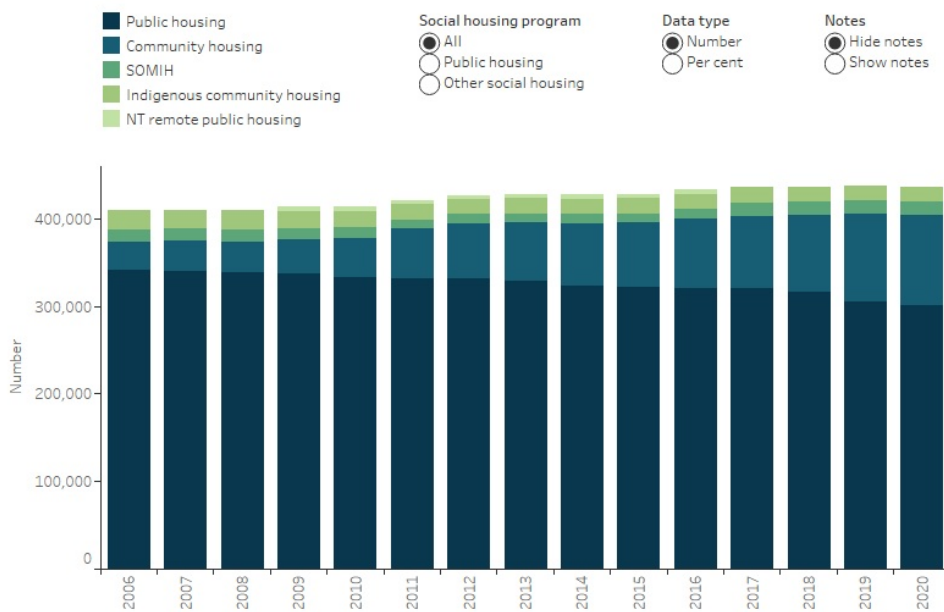
There has been considerable change in the social housing stock across the four programs, particularly with the transferring ownership and/or management of public housing stock to community housing organisations.

From 2006 to 2020 (Figure DWELLINGS.1) (Supplementary table DWELLINGS.1):

- There was a decrease in the number of public housing dwellings from 341,400 in 2006 to 300,400 in 2020.
- The reduction in public housing stock has been partly offset by an increase in the number of community housing dwellings; from 32,300 to 103,900 dwellings over the same period.
- There has also been an increase in the number of SOMIH dwellings from 12,900 to 14,600.
- There was a decrease in the number of Indigenous community housing dwellings from 22,200 to 17,400.

**Figure DWELLINGS.1: Dwellings, by social housing program, at 30 June 2006 to 2020**

Figure DWELLINGS.1: Dwellings, by social housing program, at 30 June 2006 to 2020. This vertical stacked bar graph shows that from 2006 to 2020, the most social housing dwellings were consistently in public housing. The number of public housing dwellings decreased from 341,400 (or 84%) in 2006 to 300,400 (or 69%) in 2020. In contrast, the number of community housing dwellings increased from 32,300 (or 8%) in 2006 to 103,900 (or 24%) in 2020. The number of SOMIH dwellings increased from 12,900 (3.2%) in 2006 to 14,600 (3.4%) in 2020. The number of Indigenous community housing dwellings decreased from 22,200 (5.4%) in 2006 to 17,400 (4%) in 2020.



Source: AIHW National Housing Assistance Data Repository. Northern Territory Government. Department of Housing, Annual Report Darwin, NT. Supplementary table DWELLINGS.1.

There have also been changes in the management of dwellings between the Indigenous community housing, public housing and SOMIH programs (Figure DWELLINGS.1) (Supplementary table DWELLINGS.1). To summarise:

- For community housing, the number of dwellings increased from 82,900 in 2017 to 87,800 in 2018 and to 103,900 in 2020.
- In 2018, a large number of dwellings were transferred from public housing and/or SOMIH to community housing in South Australia and New South Wales.
- Between 2008 and 2010, around 5,000 dwellings were transferred from Indigenous community housing to NT remote public housing.
- In 2017, these 5,000 NT remote public housing dwellings were transferred into the SOMIH program. These changes have driven most of the fluctuations in the numbers of SOMIH and Indigenous community housing dwellings over this time.
- Since 2017, the number of SOMIH dwellings has remained stable just under 15,000 dwellings.

### Location of dwellings

The location of social housing largely reflects the geographic population distribution of Australia, with large concentrations seen in urban centres in the south-east and east coastal areas. Considering the four different social housing programs, the location of dwellings managed by each program reflects their differing target groups.

The location of social housing is an important component of suitability. Location is often associated with employment opportunities, health services, transportation services etc. (AIHW 2019). For further information on the suitability of social housing in terms of location, see the latest [National Social Housing Survey 2018: Key results](#).

### States and territories

At 30 June 2020, there was considerable diversity in the social housing profiles of the states and territories (Figure DWELLINGS.2) (Supplementary table DWELLINGS.2).

- New South Wales had the largest number of public and community housing dwellings (96,900, and 49,500 dwellings respectively).
- For Indigenous community housing, Queensland (5,200) had the most dwellings. For SOMIH, the Northern Territory (5,200) had the most dwellings.
- For Victoria, Queensland, Western Australia and South Australia, the majority of dwellings were public housing (69% to 80%) followed by community housing (16% to 26%).
- Nine in ten (92%) dwellings in the Australian Capital Territory were in public housing; the remainder were in community housing (8%).
- Tasmania had the same proportion of public housing (49%) and Community housing (49%) dwellings.
- In the Northern Territory, 42% of dwellings were SOMIH dwellings and 15% were Indigenous community housing.

### Changes over time

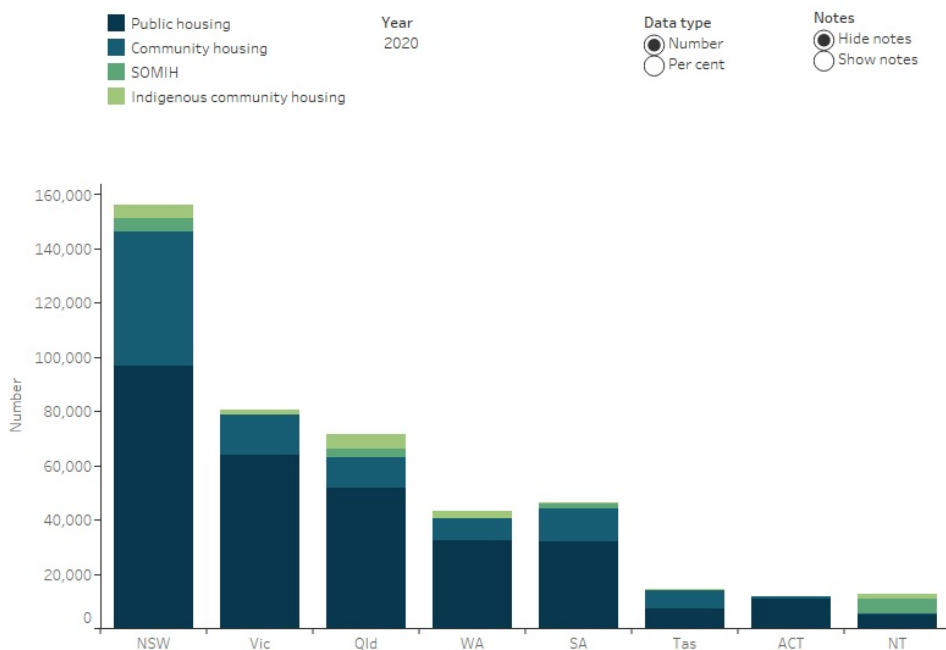
Overall, the proportion of social housing program dwellings in the state and territories has remained stable over time. Between 2014 and 2020 (Figure DWELLINGS.2) (Supplementary table DWELLINGS.2):

- The proportion of dwellings in public housing in Victoria was stable at 80%; in contrast, the proportion in South Australia decreased from 82% to 69%.
- The highest growth in the proportion of community housing dwellings was in New South Wales (increasing from 18% to 32%) and South Australia (12% to 26%).

Note that not all states/territories have all housing programs. For example, Victoria, Western Australia and the Australian Capital Territory do not have a SOMIH program. The Australian Capital Territory also does not have an Indigenous community housing program.

**Figure DWELLINGS.2: Dwellings, by social housing program and states and territories, at 30 June 2014 to 2020**

Figure DWELLINGS.2: Dwellings, by social housing program, and states and territories, at 30 June 2014 to 2020. This vertical stacked bar graph shows the variation in dwellings in each social housing program (public housing, SOMIH, community housing and Indigenous community housing) across the states and territories and nationally by the number and per cent. In 2020, the Australian Capital Territory (92%) had the highest proportion of public housing dwellings, while the Northern Territory (40%) had the lowest proportion. In contrast to public housing, Tasmania had the highest proportion of community housing dwellings (49%), while the Northern Territory had the lowest (3.7%), in 2020. Queensland had the highest number of Indigenous community housing dwellings increasing from 5,000 in 2014 to 5,200 dwellings in 2020.



Source: AIHW National Housing Assistance Data Repository. Northern Territory Government. Department of Housing, Annual Report. Darwin, NT. Supplementary table DWELLINGS.2.

### Remoteness

The location of social housing overall reflects the geographic population distribution of Australia and the different target groups of social housing, with large concentrations seen in urban centres in the south-east and east coastal areas.

The proportion of social housing dwellings varied across remoteness areas. At 30 June 2020 (Figure DWELLINGS.3) (Supplementary table DWELLINGS.3):

- The most public and community housing dwellings were in *Major cities* (75% and 65% of dwellings in each social housing program type, respectively).
- The most SOMIH and Indigenous community housing dwellings were in *Very remote* areas (31% and 53%, respectively).

### Changes over time

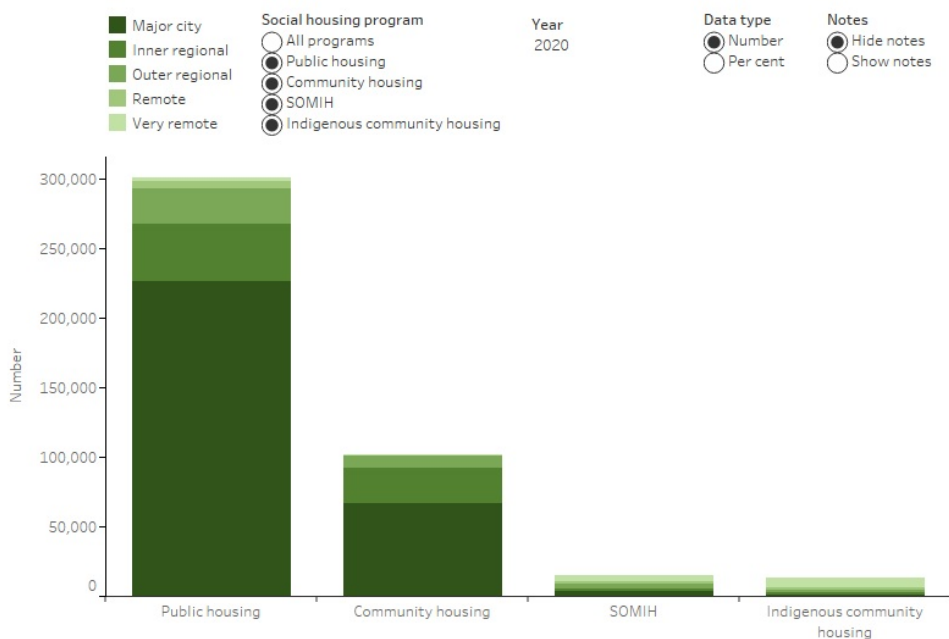
Over time, the number of available dwellings can change due to sales and purchases of housing stock, the redevelopment or refurbishment of dwellings and the transfer of dwellings between social housing programs. From 2014 to 2020 (Figure DWELLINGS.3) (Supplementary table DWELLINGS.3):

- The greatest change in the number of Indigenous community housing dwellings was in *Very remote* areas; increasing from around 5,600 in 2014 to 7,000 in 2020.
- Similarly, the largest change in the number of SOMIH dwellings was in *Very remote* areas, growing from 900 in 2014 to 4,500 in 2020.
- The largest change in the number of dwellings in public housing was in *Major cities*, decreasing from 238,600 in 2014 to 226,200 in 2020.
- The greatest change in the number of dwellings in community housing dwellings was also in *Major cities*, increasing from around 45,000 in 2014 to 66,200 in 2020.

**Figure DWELLINGS.3: Dwellings, by social housing program and remoteness area, at 30 June 2014 to 2020**

Figure DWELLINGS.3: Dwellings, by social housing program and remoteness area, at 30 June 2014 to 2020. This vertical stacked bar graph shows that for these programs, both the highest number and proportion of dwellings were in *Major cities*. Between 2014 and 2020, when dwellings of all social housing programs, most dwellings were in *Major cities* (69-70%) compared with 2.2% to 3.3% in *Very remote* areas. In

2020, Indigenous community housing had the highest proportion of dwellings in *Very remote* areas (53%) followed by SOMIH (31%). Community housing (0.4%) and public housing (0.9%) had the lowest proportions in *Very remote* areas.



Source: AIHW National Housing Assistance Data Repository. Supplementary table DWELLINGS.3.

## Occupancy

Occupancy describes whether a dwelling is occupied under a formal tenancy. In social housing, occupancy rates are influenced by tenancy turnover, housing supply and demand as well as the need for the redevelopment or replacement of dwellings. At times, major maintenance work needs to be completed before dwellings can be allocated to a new household.

At 30 June 2020, public housing (97%) had an occupancy rate higher than SOMIH (95%), community housing (95%) and Indigenous community housing (93%) (Supplementary table DWELLINGS.4).

## States and territories

The occupancy rates in the social housing programs varied across the states and territories. At 30 June 2020 (Supplementary table DWELLINGS.4):

- For public housing, the highest was in Tasmania (99%) and the lowest was in South Australia (95%).
- The highest occupancy rate for SOMIH was in Tasmania (100%) compared with the Northern Territory which had the lowest occupancy rate (91%).
- For community housing, the highest occupancy rate was in New South Wales (98%); in contrast, the lowest was in the Australian Capital Territory (80%).

## Tenantable status

The tenantable status of a dwelling relates to whether it provides a certain level of basic amenity and that maintenance is completed to the required minimum level.

At 30 June 2020, almost all public housing dwellings were tenantable (99% or 296,400); higher than the proportion of SOMIH (97% or 14,200) and community housing dwellings (95% or 98,900) (Supplementary table DWELLINGS.6).

At 30 June 2020, 3,300 (1%) public housing dwellings were not tenantable and 800 (0.3%) were undergoing major development. For SOMIH, over 400 (3%) dwellings were not tenantable and around 40 (0.3%) were undergoing major development. A similar proportion of community housing dwellings were not tenantable (2% or 2,100) (Supplementary table DWELLINGS.6).

## Dwelling characteristics

### Dwelling type

At 30 June 2020, there was a relatively even spread of public housing dwellings that were a separate house (37%), flat, unit or apartment (35%) or semi-detached, townhouse, etc. (27%). By contrast, the vast majority of SOMIH dwellings were a separate house (82%), with a further 14% a semi-detached, townhouse etc., which may partially reflect the location of these dwellings. Community housing dwellings were more likely to be a flat, unit or apartment (49%), followed by a separate house (32%) (Figure DWELLINGS.4) (Supplementary table DWELLINGS.7).

### Changes over time

Overall, the proportion of dwellings in different dwelling types varied over time in the three main social housing programs. At 30 June 2012 to 2020 (Figure DWELLINGS.4) (Supplementary table DWELLINGS.7):

- There was an increase in the proportion of public housing dwellings that were a flat, unit or apartment, from 32% in 2012 to 35% in 2020. In contrast, there was a decrease in the number that were a separate house, from 39% to 37% of dwellings.
- There has been an increase in the proportion of flat, unit or apartment type dwellings in community housing since 2012; from 43% of dwellings in 2012 to 49% in 2020.

### Number of bedrooms

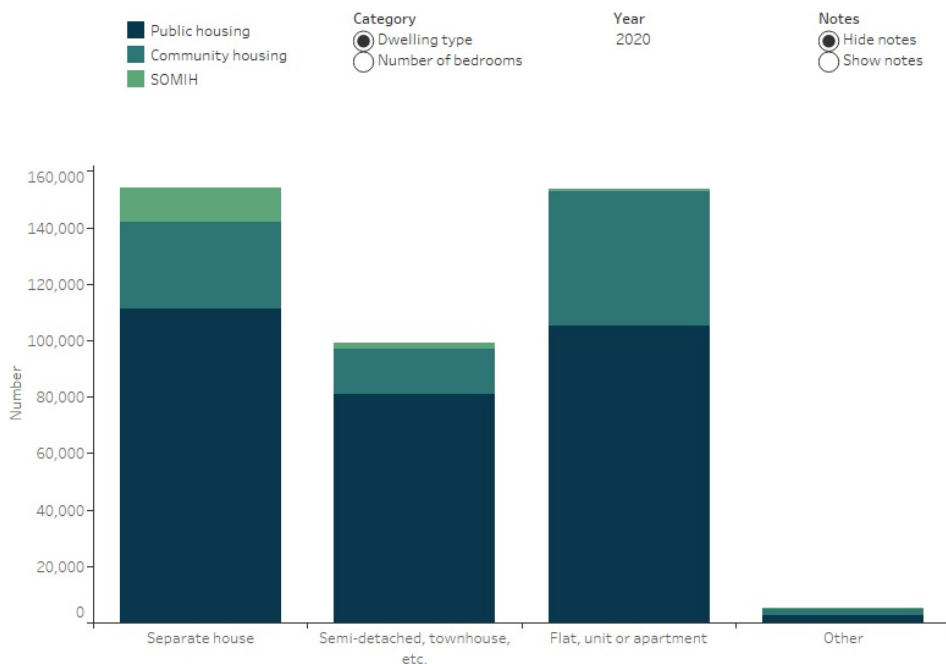
The size of social housing dwellings differed across program types. At 30 June 2020 (Figure DWELLINGS.4) (Supplementary table DWELLINGS.8):

- Public housing dwellings were most likely to be 3 bedroom dwellings (36% or 108,900 dwellings), followed by 2 bedroom dwellings (31% or 93,800).
- The majority of SOMIH dwellings were 3 bedroom dwellings (59% or 8,600 dwellings), with very few 1 bedroom dwellings (2%).
- Community housing dwellings were most commonly 2 (35% or 33,700) or 1 bedroom (32% or 30,900) dwellings.
- Around 2 in 5 Indigenous community housing dwellings were 3 bedroom dwellings (43% or 6,500) and a further 21% (or 3,200) were 4 bedroom dwellings. Similar to SOMIH, few were 1 bedroom dwellings (3%).

Over time, the proportion of public housing dwellings that have 3 bedrooms has declined from 39% in 2012 to 36% in 2020. This is also the case for SOMIH dwellings (down from 62% in 2012 to 59% in 2020). In contrast, the proportion of community housing dwellings with 3 bedrooms increased from 25% in 2012 to 28% in 2020.

### Figure DWELLINGS.4: Dwelling type and number of bedrooms by social housing program, at June 30 2012 to 2020

DWELLINGS.4: Dwelling type and number of bedrooms by social housing program, at 30 June 2012 to 2020. This figure consists of two sections with both showing a vertical stacked bar chart of social housing program. The first section shows a comparison of the number of dwellings by dwelling type across social housing programs from 2012 to 2020. In 2020, the most common dwelling type in both public housing (111,400) and SOMIH (12,000) were separate houses, while for community housing the most common dwelling were flats, units or apartments (47,800). The second section shows a comparison of dwellings by number of bedrooms across social housing programs. In 2020, 3 bedroom dwellings were the most common number of bedrooms for public housing (108,900), SOMIH (8,600) and Indigenous community housing (6,500). In contrast, the most common number of bedrooms in community housing (33,700) dwellings were 2 bedrooms, in 2020.



Source: AIHW National Housing Assistance Data Repository. Supplementary tables DWELLINGS.7 and DWELLINGS.8.

### Dwellings managed by providers

Community housing and Indigenous community housing dwellings are managed by non-government providers. There is some diversity in terms of how many dwellings these two providers manage.

#### Community housing providers

At 30 June 2020, there were just under 500 community housing providers across Australia with the majority (343) managing less than 50 dwellings.

New South Wales (145 organisations) had the most community housing providers, and the majority of these providers managed less than 20 dwellings (87). Similarly, Queensland (97 organisations) had a high number of community housing providers; again, most managed less than 20 dwellings (38). New South Wales also had the highest number of community housing providers that managed 200 or more dwellings (29 organisations) (Supplementary table DWELLINGS.9).

#### Indigenous community housing providers

At 30 June 2020, most (137 organisations) Indigenous community housing providers were managing less than 50 dwellings. New South Wales had the highest number of Indigenous community housing providers (over 100 organisations), with (67) managing fewer than 20 dwellings (Supplementary table DWELLINGS.9).

## **Glossary**

## **References**

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1. AIHW (Australian Institute of Health and Welfare) 2019. [National Social Housing Survey 2018](#). Cat. no. HOU 311. Canberra: AIHW.
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## Occupants and households

### On this page

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- [Occupant satisfaction](#)
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### Quick facts

- In 2019-20, there were around 802,000 occupants living in three of Australia's main social housing programs (public housing, state owned and managed Indigenous housing (SOMIH) and community housing, the majority (70%) were in public housing.
- At 30 June 2020, there were 416,200 households in the four main social housing programs, increasing from 378,600 in June 2008.
- The number of households living in public housing decreased from 331,100 in 2008 to 289,600 in 2020.
- The proportion of households living in social housing in Australia decreased from 4.7% in 2010 to 4.2%, in 2020.
- The number of households in community housing nearly tripled (up 175%) from around 35,000 in 2008 to 96,400 in 2020; some of this growth related to the transfer of public housing dwellings to community housing.
- In 2020, over 4 in 10 (43%) households in public housing had been in their tenancies for 10 years or more.

### Occupants in social housing

The term 'Occupants' refers to all those living in social housing programs (sometimes also referred to as tenants or household members). The following presents data on people living in public housing, SOMIH and community housing; data for Indigenous community housing were not available.

In 2019-20, there were around 802,000 people living in Australia's 3 main social housing programs: public housing, state owned and managed Indigenous housing (SOMIH) and community housing (complete data were not available for all programs in Queensland and the Northern Territory).

Of the social housing occupants in 2019-20 (Supplementary table OCCUPANTS.1):

- 70% were in public housing (around 563,900 people)
- 23% were in community housing (around 188,200 people)
- 6% were in SOMIH (around 49,900 people).

The number of occupants living in social housing in Australia increased from 805,000 in 2013-14 to 819,500 in 2015-16, and has then declined to 802,000 in 2019-20.

### State and territory

The location of social housing occupants across the states and territories has been relatively consistent over time. In 2019-20, 34% of social housing occupants were living in New South Wales, 18% in Victoria and 17% in Queensland. Considering the individual social housing programs, there have been some notable changes over time.

The proportion of occupants in community housing living in Victoria decreased from 24% in 2013-14 to 13% in 2019-20. In 2013-14, 12% of Australia's community housing occupants were in Western Australia decreasing to 7% in 2019-20. It is important to note that there was a large increase in community housing occupants recorded in Queensland between 2013-14 and 2019-20, which impacted the proportion of occupants in the other State/Territories (Supplementary table OCCUPANTS.1).

### Age and sex of occupants

Females made up the majority of all occupants across the three main social housing programs. In 2019-20, there were 312,100 (56%) females in public housing, 27,500 (55%) in SOMIH and 103,200 (55%) in community housing.

In 2019-20, key differences in the age profile of public and community housing include (Figure OCCUPANTS.1) (Supplementary table OCCUPANTS.2):

- The public housing program had an older age profile than community housing, with 36% of occupants aged 55 years and over in public housing compared with 32% in community housing.
- A similar proportion of public housing occupants (21%) were children aged under 15 years compared with community housing (21%).



- Across the other age groups, community housing had a higher proportion of occupants (21%) aged 25-44 compared with public housing (18%).

The SOMIH program had a different age profile from the other two programs, with just under half of occupants (49%) aged under 25 and around a third (31%) of all SOMIH household members aged 0-14. Around a third (32%) of SOMIH occupants were aged 25-49 years and a further 19% were aged over 50 (Figure OCCUPANTS.1) (Supplementary table OCCUPANTS.2).

### Figure OCCUPANTS.1: Household members, by social housing program and age and sex, 2019-2020

Figure OCCUPANTS.1: Household members, by social housing program, age and sex, 2018-19. The butterfly graph shows the age profile of male and female household members in three social housing programs (public housing, community housing and SOMIH). In 2019-20, the highest number of female household members in public housing were aged 10-14 years of age (23,400) whereas the highest number of male household members were aged 10-14 years (24,600). For SOMIH, the highest number of female (3,200) and male (3,400) household members were aged 10-14 years.



Source: AIHW National Housing Assistance Data Repository. Supplementary table OCCUPANTS.2.

### Indigenous occupants in social housing

In 2019-20, there were around 116,500 Indigenous Australian's living in public housing and SOMIH. Of these occupants (Supplementary table OCCUPANTS.3):

- 71,800 occupants were living in public housing
- 44,700 occupants were living in SOMIH.

### Changes over time

The number of Indigenous occupants in public housing and SOMIH has varied in recent years decreasing from 97,500 in 2013-14 to 87,700 in 2015-16, then increasing to 116,500 in 2019-20 (Supplementary table OCCUPANTS.3).

### Occupant satisfaction

Results from the 2018 National Social Housing Survey (NSHS) show that occupant satisfaction with services from their housing provider is closely associated with the condition of their home, with satisfaction falling significantly as the number of structural problems increased (AIHW 2019). This relationship holds after accounting for a wide range of geographic, demographic and housing-related factors. There were also facilities in the home, time spent living in social housing, household composition, housing program and geographic variables such as state or territory.

Further information about occupant satisfaction with amenities, locations and services as well as the economic, health and social benefits of social housing, is published in the [National Social Housing Survey 2018](#) (AIHW 2019). Two short supplementary reports were added in July 2019: [Social housing stock transfers: tenant experiences in South Australia](#) and [Indigenous community housing: Queensland](#).

### Households in social housing

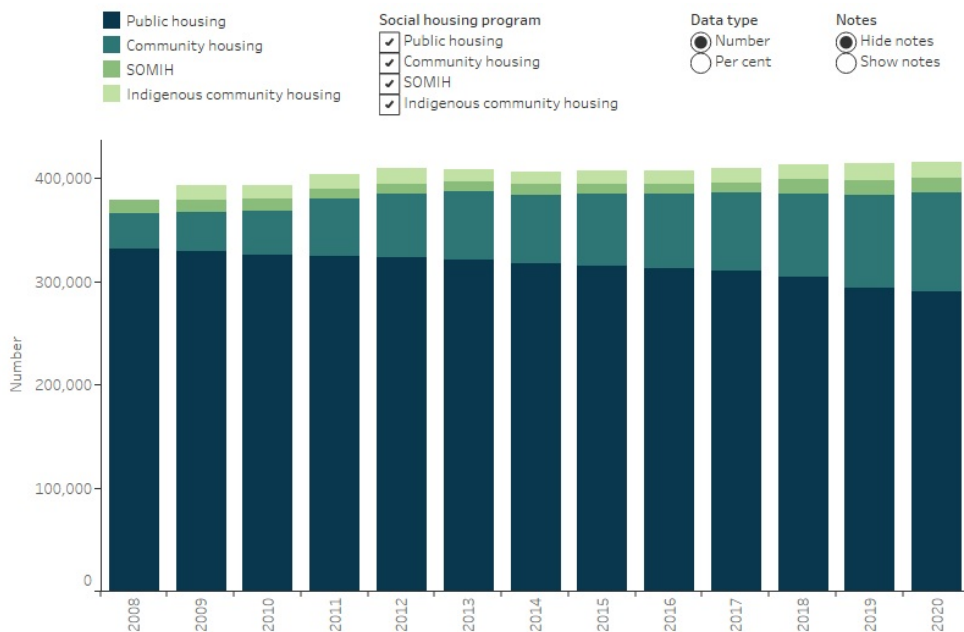
At 30 June 2020, there were around 416,200 households living in the four main social housing programs across Australia. In these main social housing programs (Figure HOUSEHOLDS.1) (Supplementary table HOUSEHOLDS.1):

- 289,600 households (70%) were in public housing
- 96,400 households (23%) were in community housing
- 13,800 households (3%) were in SOMIH

- 16,400 households (4%) were in Indigenous community housing.

### Figure HOUSEHOLDS.1: Households, by social housing program, at 30 June 2008 to 2020

Figure HOUSEHOLDS.1: Households, by social housing program, at 30 June 2008 to 2020. This vertical stacked bar graph shows the highest proportion of households from 2008 (88%) to 2020 (70%) were in public housing. SOMIH had the lowest proportion of households from 2008 (3.3%) to 2020 (3.3%). In 2020, community housing had the second highest proportion of households at 23% followed by Indigenous community housing (3.9%).



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.1.

#### Households

Information about households is presented here for the four main programs: public housing, state owned and managed Indigenous housing (SOMIH), community housing and Indigenous community housing. Complete data were not available for all programs in some states and territories.

For the purposes of this analysis, a household is either an individual or a group of 2 or more related or unrelated people residing in the same dwelling. Information is presented about ongoing households, that is, those with a tenancy that has not concluded by 30 June in the reference year.

In 2017, some information was reported for the 5,000 dwellings that were transferred from public housing to SOMIH. From 2018, households and tenants information was reported for these dwellings.

#### Changes over time

Overall, the number of ongoing households in the four main social housing programs has fluctuated in recent years (between 378,600 at 30 June 2008 and 416,200 at 30 June 2020). The number of households in each of the programs have changed in this time. This likely reflects the policy focus towards growing the community housing sector and transferring ownership and/or management of public housing stock to community housing organisations (Figure HOUSEHOLDS.1) (Supplementary table HOUSEHOLDS.1).

The number of public housing households decreased from 331,100 at 30 June 2008 to 289,600 in 2020, offset by an increase in community housing households (from 35,000 to 96,400 over the same period) (Figure HOUSEHOLDS.1) (Supplementary table HOUSEHOLDS.1).

The number of Indigenous community housing has slightly increased from 14,200, in 2009 to 16,400 in 2020. Conversely, the number of SOMIH households decreased from 12,400 in 2008 to 9,600 households, at 30 June 2017. In 2018, when SOMIH household data for the Northern Territory were reported for the first time, the number of SOMIH households increased to 13,800. The number of households is comparable in 2020 at 13,800 households (Figure HOUSEHOLDS.1) (Supplementary table HOUSEHOLDS.1).

#### State and territory

The states and territories have different models of social housing provision. Of the households in social housing at 30 June 2020 (Figure HOUSEHOLDS.2) (Supplementary table HOUSEHOLDS.1):

- The vast majority of households in the Australian Capital Territory were in public housing (93%), with 7% in community housing.
- In contrast, 64% of social housing households in New South Wales were in public housing with 31% in community housing.
- For the Northern Territory, around 41% of households were in SOMIH and 40% were in public housing, with 4% in community housing and 15% in Indigenous community housing.

## Changes in social housing stock

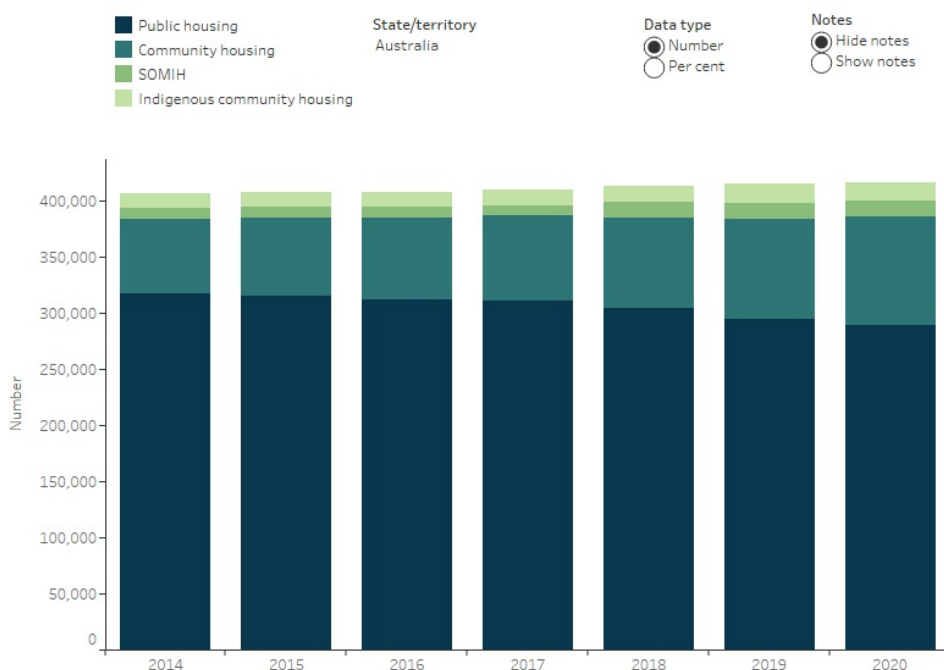
The change in the proportion of households in the social housing programs varied across the states and territories (Figure HOUSEHOLDS.2).

Due to changes in systems and processes, data for individual states and territories may not be comparable across reporting years. In addition, stock movements between the various programs, which changes the patterns of social housing over time may lead to differences of data. For example, in 2018-19 in South Australia and 2019-20 in New South Wales, a large number of dwellings were transferred from public housing and/or SOMIH to community housing. This affected the total number of households in these programs.

See the [Data quality statements](#) for more information.

### Figure HOUSEHOLDS.2: Households, by social housing program and states and territories, at 30 June 2014 to 2020

Figure HOUSEHOLDS.2: Households, by social housing program and states and territories, at 30 June 2014 to 2019. Nationally, this vertical stacked bar graph shows that public housing had the highest number and proportion of households, from 2014 (317,000 or 78%) to 2020 (289,600 or 70%). The Australian Capital Territory had the highest proportion of public housing from 2014 (95%) to 2020 (93%). Tasmania had the highest proportion of community housing from 2014 (35%) to 2020 (48%). In 2020, of those states and territories that had a SOMIH program, the Northern Territory (41%), had the highest proportion of SOMIH households whereas Tasmania (1.6%) had the lowest proportion of SOMIH households.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.1.

## Key characteristics of households

At 30 June 2020, key characteristics of social housing households were (Supplementary table HOUSEHOLDS.3):

- almost two-thirds (62%) of main tenants were female, with 37% male
- main tenants aged 55-59 (11%, or 44,800 households) were the largest 5 year age group
- around 55,400 (14%) main tenants were aged 75 or older
- fewer than 1 in 5 (15%, or 58,200) included an Indigenous member
- almost 2 in 5 (35%, or 140,900) included a tenant with disability
- most households comprised single adults (51% or 203,500).

The vast majority of ongoing households were low income households; 95% of households in both public housing and SOMIH had a low income status. There was no low income data available for community housing (Supplementary table HOUSEHOLDS.3).

## Length of household tenure

Stability of tenure can provide a foundation for social housing members to improve their economic participation, settle into and engage with the community, and support their health (Stone et al. 2015, SCRGSP 2021).

A substantial proportion of households in public housing and SOMIH remain in tenure for long periods of time. At 30 June 2020, about four in ten (43%) of public housing and 27% of SOMIH households had been in the same tenure for more than a decade. By contrast, 18% of community housing households had been in the same tenure for more than a decade and 8% had been in place for 6 months or less. This may be related to the length of time community housing dwellings have been available and the large transfer of public housing stock to community housing in 2018-19 (Figure HOUSEHOLDS.3) (Supplementary table HOUSEHOLDS.5).

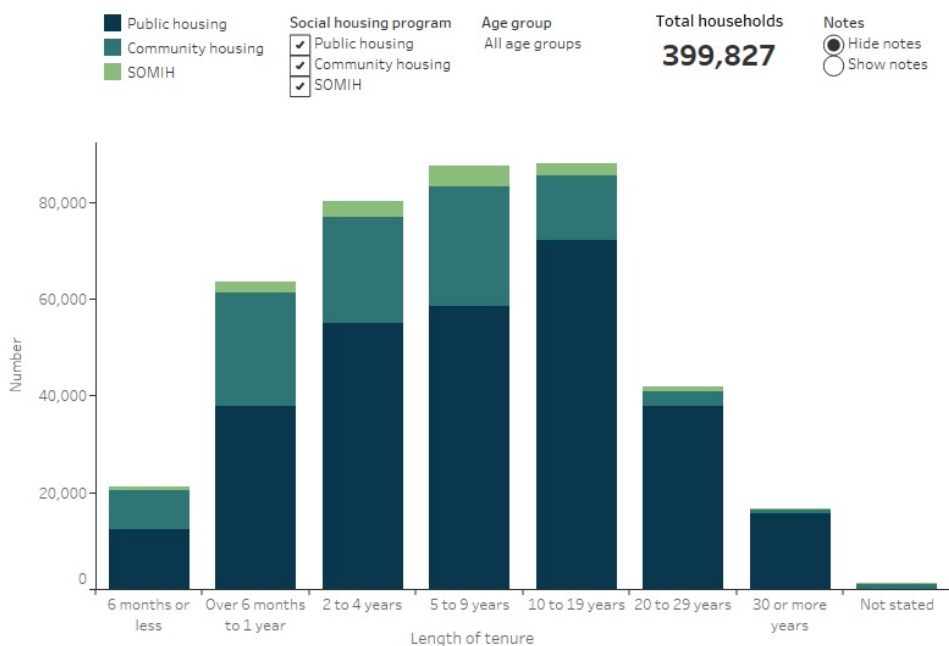
Over time, the proportion of ongoing households with long-term tenure has increased. For public housing, there has been an increase in the proportion of households with a tenure length of 20-29 years or more, rising from 9% in 2011 to 13% in 2020. There has also been an increase in the proportion of community housing households with a tenure length of 5-9 years, growing from 13% in 2014 to 26% in 2020 (Figure

## Age groups

The length of tenure also differs considerably by the age of the main tenant in the household. At 30 June 2020, for public housing, shorter tenancy lengths (up to 1 year) were distributed more evenly across all age groups (ranging from 32% to 39%) with the exception of those aged 15-24 years (18%). By contrast, 32% of clients with a tenure length of 5-9 years and 76% of clients in tenancies for 30 or more years were 65+ years (Figure HOUSEHOLDS.3) (Supplementary table HOUSEHOLDS.4).

### Figure HOUSEHOLDS.3: Households, by tenure length and social housing program, at 30 June 2020

Figure HOUSEHOLDS.3: Households, by tenure length, age group and social housing program, at 30 June 2019. This vertical stacked bar graph shows, across the social housing programs (public housing, community housing and SOMIH) the most common tenure for all age groups was 10-19 years (87,900). In community housing, the most common tenure length of those aged 15-24 years (2,300) was over 6 months to 1 year. Of those aged 45-54 (5,200) and 65+ (8,400), the most common tenure length was 5-9 years. The most common tenure length for all age groups for SOMIH (4,200) was 5-9 years; compared with public housing (72,000) where the most common tenure length was 10-19 years.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.4.

## Indigenous households

The length of tenure for Indigenous households varied depending upon the housing program. Of these Indigenous households, at 30 June 2020 (Supplementary table HOUSEHOLDS.6):

- One in five (18%) public housing, 27% of SOMIH and 12% of community housing households had been in the same tenure for more than a decade.
- By contrast, 34% of public housing, 20% of SOMIH and 44% of community housing households had been in place for less than a year.

The high proportion of community housing households with a tenure of less than one year may be related to the shorter length of time these dwellings have been available.

Data for Indigenous community housing were not available.

## Changes over time

Over time, the proportion of Indigenous households with long-term tenure has increased. At 30 June 2014 to 30 June 2020 (Supplementary table HOUSEHOLDS.6):

- The largest change in tenure length for community housing was households with a tenure length of 5-9 years, which increased from 10% to 19% of all Indigenous households.
- By contrast, for SOMIH households there was a decrease in households with a tenure length of 10-19 years, declining from 22% to 18% of Indigenous households.

## Supply of social housing

There are various ways to look at the level of social housing in Australia. Considering the social dwelling stock in relation to overall dwelling stock is one way, however, using household counts is a suitable alternative.

In this analysis, the number of households in social housing comprises public housing, SOMIH, community housing and Indigenous community housing, sourced from the National Housing Assistance Data Repository. The total households in Australia estimate is sourced from the Australian Bureau of Statistics household projections series (ABS 2010; ABS 2015; ABS 2019).

In recent years, the number of social housing households has increased from 393,500 in 2010, to 416,200 at 30 June 2020 (Supplementary table SOCIAL SHARE.1). The number of total households in Australia over the same period increased from 8.4 million in 2010 to 9.8 million households in 2020 (ABS 2010; ABS 2019).

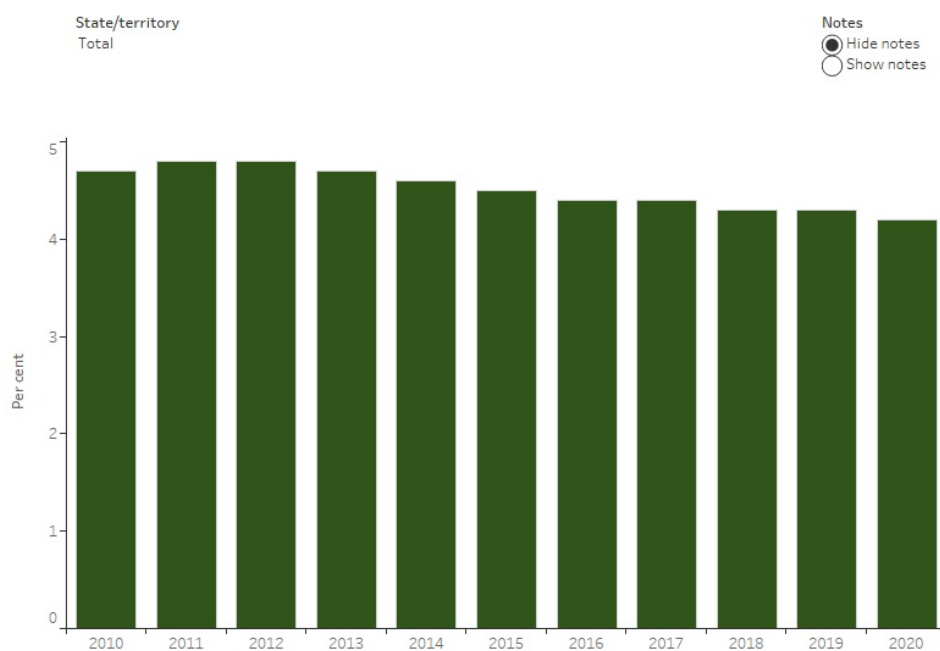
While the number of households in social housing has generally increased over time, it has not kept pace with the growth in the overall number of households in Australia. The proportion of social housing households has declined from 4.7% in 2010 to 4.2% in 2020 (Figure HOUSEHOLDS.4) (Supplementary table SOCIAL SHARE.1).

From 30 June 2014 to 30 June 2020, the share of social housing households varied between states and territories (Figure HOUSEHOLDS.4) (Supplementary table SOCIAL SHARE.1).

- In New South Wales, the proportion of social housing decreased from 5.0% in 2014 to 4.7% in 2020.
- The proportion of social housing households in Victoria declined from 3.5% in 2014 to 3% in 2020.
- In the Australian Capital Territory, the proportion of social housing declined from 7.6% in 2014 to 6.7% in 2020.

#### Figure HOUSEHOLDS.4: Social housing households as a proportion of all Australian households, by states and territories, at 30 June 2010 to 2020

Figure HOUSEHOLDS.4: Social housing households and all Australian households, at 30 June 2010 to 2020. This vertical bar graph shows that the proportion of social housing households remained stable over time, starting at 4.7% in 2010 and decreasing from a high of 4.8% in 2012 to 4.2% in 2020.



Source: AIHW National Housing Assistance Data Repository. Supplementary table SOCIALSHARE.1. ABS 3236.0 Household and Family Projections, Australia, 2011 to 2036 and 2016 to 2041.

#### Glossary

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## Entries, exits, transfers and wait times

### On this page:

- [Quick facts](#)
- [Households entering social housing](#)
- [New allocations & wait times](#)
- [Households exiting social housing](#)
- [Households transferring dwellings](#)

### Quick facts

- During 2019-20, 34,100 households were newly allocated to public housing, community housing and SOMIH dwellings, a decrease from 42,300 new allocations in 2018-19.
- Over two-thirds (68%) of newly allocated households in public housing were in 1 bedroom or 2 bedroom dwellings, compared with 25% of SOMIH households.
- For SOMIH, 78% of newly allocated households were in separate houses.
- Over two-thirds (68%) of new allocated public housing households that spent less than three months on a waiting list were allocated either one or two bedroom housing.

Over time, people may be allocated social housing, exit a social housing program, or move from one social housing dwelling to another within the same program (Figure 1). This section presents key data about these entries, exits and transfers. Further detailed analysis of newly allocated social housing for [priority groups](#) (special needs and greatest need) and time spent on the [waiting list](#) are presented in subsequent sections.

Data on newly allocated households for Indigenous community housing were not available.

Figure 1: Entries, exits and ongoing households



### Households entering social housing

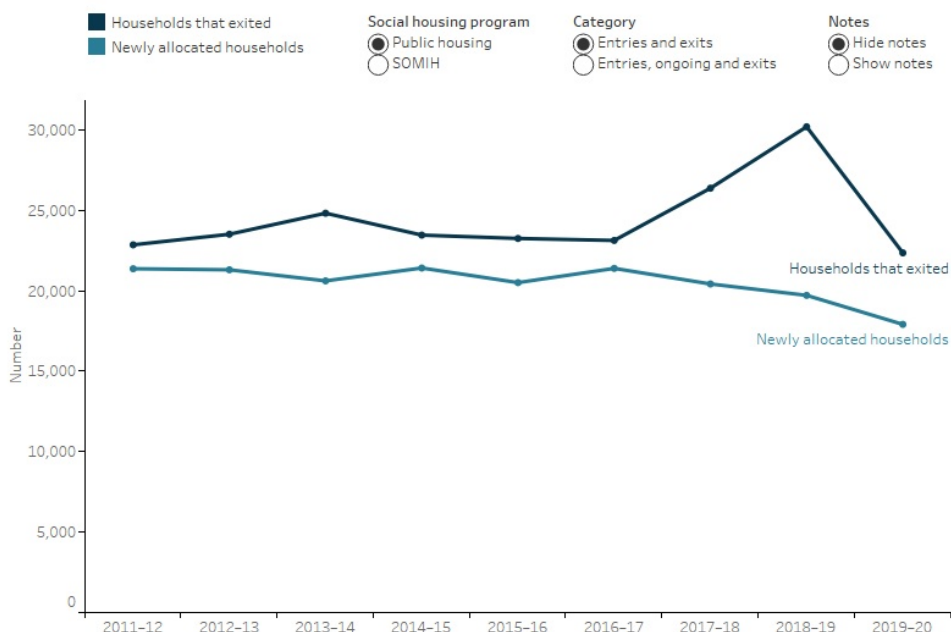
Entry into social housing is dependent upon eligibility, with priority needs having an influence on the pathway of people into social housing. Generally, as dwellings become available they are offered to priority applicants, then other waiting list applicants whose eligibility and location requirements match the dwelling (Powell et al. 2019).

In 2019-20, there were 34,100 newly allocated households across public housing, community housing and SOMIH programs. More than half of these were new allocations to public housing (17,900 households), with 15,100 allocated to community housing and 1,100 to SOMIH (Supplementary table HOUSEHOLDS.8).

The number of new entries to public housing remained relatively stable 2011-12 and 2018-19, at around 20,000 to 21,000 newly allocated households each year but decreased to 17,900 in 2019-20 (Figure ENTRIES, ONGOING and EXITS.1; Supplementary table HOUSEHOLDS.20).

Figure ENTRIES, ONGOING AND EXITS.1: Ongoing, newly allocated and exited households, by public housing and SOMIH, 2011-12 to 2019-20

Figure ENTRIES, ONGOING AND EXITS.1: Ongoing, newly allocated and exited households, by public housing and SOMIH, at 2011-12 to 2019-20. This line graph shows the changes in newly allocated entries, ongoing and exits households from 2011-12 to 2019-20 for public housing and SOMIH. This line graph shows that ongoing households make up the highest number of households for both public and SOMIH. Ongoing households in public housing decreased from 323,400 in 2011-12 to 289,600, in 2019-20 while SOMIH increased from 9,700 in 2011-12 to 13,800 in 2019-20. For public housing, newly allocated households declined from 21,400 in 2011-12 to 17,900 in 2019-20.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.20.

For SOMIH, the 1,100 newly allocated households in 2019-20 was a decrease from 1,400 in 2018-19 (Supplementary table HOUSEHOLDS.8).

For community housing, the number of newly allocated community housing households has been increasing over time, from 12,400 in 2013-14 to 21,300 in 2018-19, yet decreased to 15,100 in 2019-20 (Supplementary table HOUSEHOLDS.8). The increase from 2013-14 to 2018-19, was in part due to the transfer of dwellings from public housing to community housing in NSW in 2018-19 and South Australia in 2017-18.

### Characteristics of newly allocated households

For public housing, newly allocated households were mostly single adults (47%) and sole parents with dependent children (22%). Other key features of newly allocated households in public housing for 2019-20 include (Supplementary tables HOUSEHOLDS.3 and HOUSEHOLDS.10):

- for almost 3 in 5 households, the main tenant was female (57% female and 41% male)
- 1 in 4 households were Indigenous (25%)
- for around 1 in 4 (7%) households the main tenant was 70 years of age and over
- around one-third (29%) households had a member with disability whereas 38% of ongoing households had a household member with a disability.

For SOMIH, newly allocated households were most commonly group and mixed composition households (34%) and sole parents with dependent children (33%). In contrast to the other programs, newly allocated households in SOMIH were less likely to be single adults (13%) and were more likely to have a female main tenant (70%) (Supplementary table HOUSEHOLDS.10).

Data on newly allocated households for community housing and Indigenous community housing were not available.

### Housing features of new allocations

In 2019-20, newly allocated households in the public housing program were more likely to be dwellings with fewer bedrooms (36% were 1 bedroom, 32% were 2 bedrooms, 27% were 3 bedrooms and 5% were 4 or more bedrooms). For SOMIH, over half of newly allocated households were 3 bedroom dwellings (57%), with a further 21% in 2 bedroom and 18% in 4 or more bedrooms (Supplementary table HOUSEHOLDS.12).

Newly allocated households were also less likely to be in separate houses. In 2019-20 (HOUSEHOLDS.11 and DWELLINGS.7):

- For public housing, 25% of newly allocated households were in separate houses compared with 37% of all public housing dwellings.
- For SOMIH, 78% of newly allocated households were in separate houses compared with 82% of all SOMIH dwellings.

### New allocations and waiting times

The waiting times for social housing programs differ between different areas across Australia, with waiting times for particular high demand city areas often being far greater than other areas (NSW government 2018). They can also differ based on the size of the dwelling needed, and differ for people deemed to be in a priority group for social housing (such as those experiencing homelessness or with disability).

Time spent on the waiting lists for social housing can be measured by looking at newly allocated households. Total waiting list times in the following section for those in greatest need were calculated from the date of greatest need determination to the housing allocation date. For other households *not* in greatest need, the waiting list time is calculated from the housing application date to housing allocation. For the new special needs households, the waiting time represents the period from the housing application to the housing allocation.

Of all newly allocated households in 2019-20 (Supplementary table HOUSEHOLDS.18):

- For public housing, 36% spent less than six months on the waiting list; 24% spent less than three months waiting.
- For SOMIH, over half (55%) of newly allocated households spent less than six months on the waiting list; 41% spent less than 3 months waiting.

Waiting time data for both community housing and Indigenous community housing were unavailable.

### Greatest need and waiting times

An assessment of greatest need status is made of households applying for social housing (public housing, SOMIH and community housing) and largely relates to experiences of homelessness. For more detailed information, see [Priority groups: greatest and wait lists section](#).

In 2019-20, among newly allocated households (Figure WAITLIST.1) (Supplementary table HOUSEHOLDS.17):

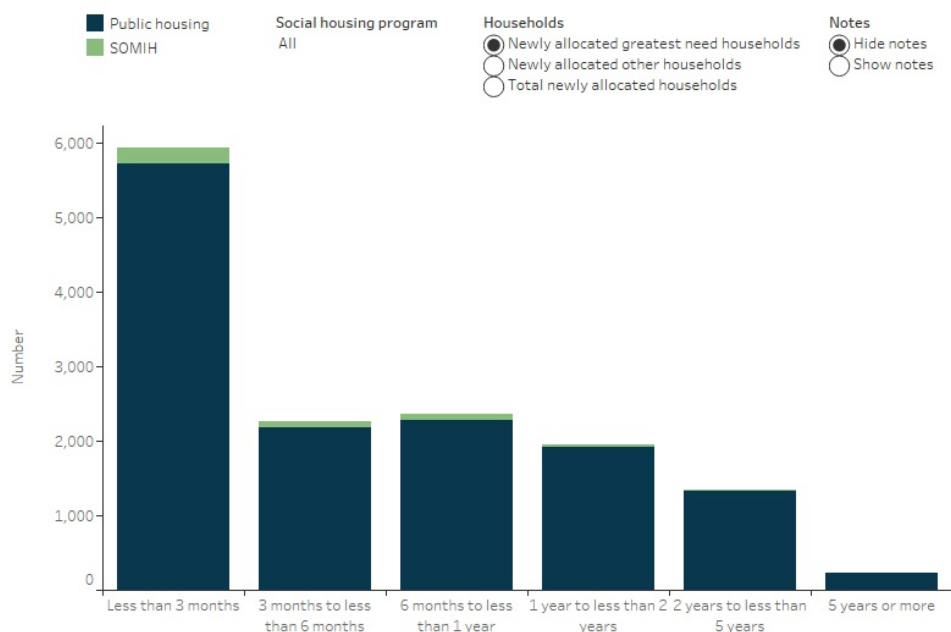
- The majority of greatest need households (75%, or 10,200 households) received public housing within one year of the household being on the waiting list; 42% spent less than 3 months waiting.
- By contrast, far fewer other households who were *not* in greatest need (39% or 1,600) were allocated housing within a year on the waiting list; 19% spending less than 3 months waiting.
- Around two in five (44%) newly allocated households *not* in greatest need, spent more than 2 years on the waiting list before public housing allocation.

For SOMIH, newly allocated households in greatest need were more likely than other households to be allocated housing faster. In 2019-20 (Figure WAITLIST.1) (Supplementary table HOUSEHOLDS.17):

- Around 88% of newly allocated SOMIH households in greatest need spent less than 12 months on waiting lists; 52% spent less than 3 months waiting.
- In comparison, 47% of newly allocated households *not* in greatest need were on the SOMIH waiting list for less than 12 months; 21% spending less than 3 months waiting.
- Around 12% of newly allocated SOMIH households in greatest need spent more than 1 year on the waiting list before allocation.

### Figure WAITLIST.1: Waiting time of newly allocated households, by greatest need status and public housing and SOMIH, 2019-20

Figure WAITLIST.1: Waiting time of newly allocated households, by greatest need status for public housing and SOMIH, 2019-20. The stacked bar graph shows the highest number of new allocated greatest need household in both public housing (5,700) and SOMIH (200) spent less than 3 months on the waiting list. For both public housing (1,200) and SOMIH (50), the highest number of new allocated other households spent 2 years to less than 5 years on a wait list.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.17.

### Special needs and waiting times

Households seeking assistance from social housing providers often have members with special needs. Some households may have multiple special needs. The definition of special needs is different for different social housing programs. For more detailed information, see [Priority groups and wait times](#).

For the newly allocated special needs households, the waiting list time represents the period from the housing application to the housing allocation. In 2019-20, the time spent on the waiting list for special needs households allocated public housing varied, with around (Supplementary table HOUSEHOLDS.18):

- 2,400 (23%) households waiting for less than 3 months



- 3,000 (29%) households waiting between 3 months and less than 1 year
- 3,900 (38%) households waiting between 1 year to less than 5 years, and
- 1,000 (or 10%) households waiting for more than 5 years.

### Number of bedrooms and waiting times

The wait times for social housing programs differ depending upon the number of bedrooms allocated to a household. Of all newly allocated households in 2019-20 (Supplementary table HOUSEHOLDS.19):

- Over two-thirds (37%) of public housing households that spent less than three months on a waiting list were allocated 1 bedroom housing; a lower proportion (27%) were allocated 3 bedrooms.
- A lower proportion of SOMIH households that spent less than three month on a waiting list received 1 bedroom housing (4%) compared with 57% that received 3 bedrooms.
- For public housing, a higher proportion of households that spent 5 years or more on a waiting list received 1 bedroom housing (40%) whereas 22% received 3 bedrooms.

Waiting time data for both community housing and Indigenous community housing were unavailable.

### Households exiting social housing

Households may exit social housing for a number of reasons, for example, the occupant secured private accommodation, eviction or the occupant was no longer eligible for social housing based on their income.

In 2019-20, there were around 22,400 households that exited public housing and around 1,200 households that exited from SOMIH (Supplementary table HOUSEHOLDS.20). In recent years, there have been more households that exited public housing compared with newly allocated households into public housing. In 2019-20, 22,400 households exited while 17,900 households were newly allocated to public housing (Supplementary table HOUSEHOLDS.20). Note: 'Exits' are those households that exited the specific housing program during the reference year. Households that 'Exit' do not include households that relocate within a housing program.

In 2019-20, fewer households exited SOMIH compared with the previous year (1,100 compared with 1,300 in 2018-19). In 2019-20, the number of households exiting SOMIH was similar to the number of newly allocated households (1,100) (Supplementary table HOUSEHOLDS.20).

### Households transferring dwellings

Occupants may transfer between dwellings within the same social housing program if circumstances change, for example, change to household composition resulting in overcrowding, occupants experience family violence and need to move or through stock renewal and re-development. Transfers may be initiated by the tenant or the housing provider and can include mutual exchanges of properties between eligible tenants.

During 2019-20, 3% of public housing households and 2% of SOMIH households transferred—or were relocated—to a different dwelling within the same housing program (Supplementary table HOUSEHOLDS.22).

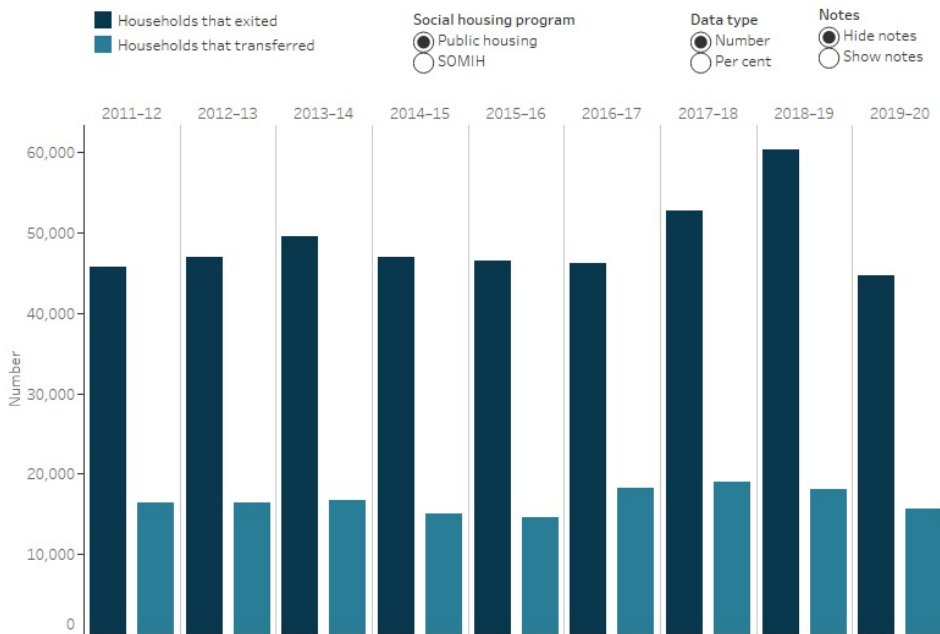
Key details about households that transferred dwellings within public housing include (Supplementary table HOUSEHOLDS.21):

- for 2 in 3 households, the main tenant was female (68% female and 30% male)
- almost half of households had a main tenant aged over 50 years (47%)
- 38% of households had a member with disability, while 48% did not (14% not stated)
- most households comprised of single adults (40%), followed by sole parents with dependent children (19%).

In 2019-20, the Northern Territory had a comparatively higher proportion of households that transferred within public housing (5%, or 200 households) while Tasmania had a lower proportion (1%, or 100 households). New South Wales had the largest number of households that transferred (2,400), followed by Victoria (1,900) (Figure TRANSFERS AND EXITS.2; Supplementary table HOUSEHOLDS.22).

### Figure TRANSFERS AND EXITS.2: Households by transfer and exit status, public housing and SOMIH, by states and territories, 2011-12 to 2019-20

Figure TRANSFERS AND EXITS.2: Households by transfer and exit status, by public housing and SOMIH, 2011-12 to 2019-20. This vertical bar graph shows that nationally the number of public housing and SOMIH households that exited were higher than those that transferred, from 2011-12 to 2019-20. In 2011-12, 45,700 public housing households exited and 16,400 households transferred; in 2019-20, 44,700 households exited and 15,700 transferred. In 2011-12, around 1,300 SOMIH households exited and 600 transferred; in 2019-20, 2,300 households exited and around 600 transferred.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.22.

## Glossary

## References

1. NSW Government, Department of Communities and Justice 2018. [Waiting times for social housing](#). Last published 24 January 2018. Viewed 12 March 2020.
2. Powell A, Meltzer A, Martin C, Stone W, Liu E, Flanagan K, Muir K and Tually S 2019. [The construction of social housing pathways across Australia](#). AHURI Final Report 316. Melbourne: Australian Housing and Urban Research Institute Limited.



## Priority groups and waiting lists

### On this page

- [Quick facts](#)
- [Greatest need households](#)
- [Special needs households](#)
- [Greatest and special needs households](#)
- [Waiting lists](#)

### Quick facts

- The majority of new housing allocations were provided to those in greatest need; 76% of new housing allocations in public housing, 65% in SOMIH and 82% in community housing.
- Half (51%, or around 7,000 households) of the newly allocated greatest need households were experiencing homelessness prior to commencing their public housing tenancy in 2019-20. A further 36% were at risk of homelessness.
- Households in greatest need spent less time on waiting lists than other households. Of the greatest need households, over 2 in 5 (42%) newly allocated public housing households and more than half (52%) of newly allocated SOMIH households were allocated housing in less than 3 months.

Historically, social housing has been targeted towards low income families but, in recent years, the focus has shifted towards supporting a highly diverse range of vulnerable groups such as those experiencing trauma, disadvantage and/or financial instability (Groenhart et al. 2014).

Entry into social housing is determined by policies for eligibility and entitlement (e.g. type and location of the property) (Powell et al. 2019). Social housing is generally allocated according to priority needs, with allocations made on the basis of identifying those people with the greatest need (e.g. people experiencing homelessness) and those with special needs for housing assistance (e.g. people with disability).

Data on household need status for Indigenous community housing were not available.

### Greatest need households

Public housing, SOMIH and community housing programs prioritise household allocations by assessing their greatest need status (SCRGSP 2021). People experiencing homelessness are identified as being in greatest need, but so too are those with the severest of living circumstances, who are deemed to be 'at risk of homelessness' and therefore also in greatest need (Powell et al. 2019).

#### Assessing greatest need status

Greatest need applies to households if, at the time of allocation, household members were subject to one or more of the following circumstances:

- they were experiencing homelessness
- they were at risk of homelessness, including:
  - their life or safety was threatened within existing accommodation
  - a health condition was exacerbated by existing accommodation
  - their existing accommodation was inappropriate to their needs
  - they were experiencing very high rental costs.

For more information, see [METeOR](#).

States and territories may use different criteria for classification of greatest need.

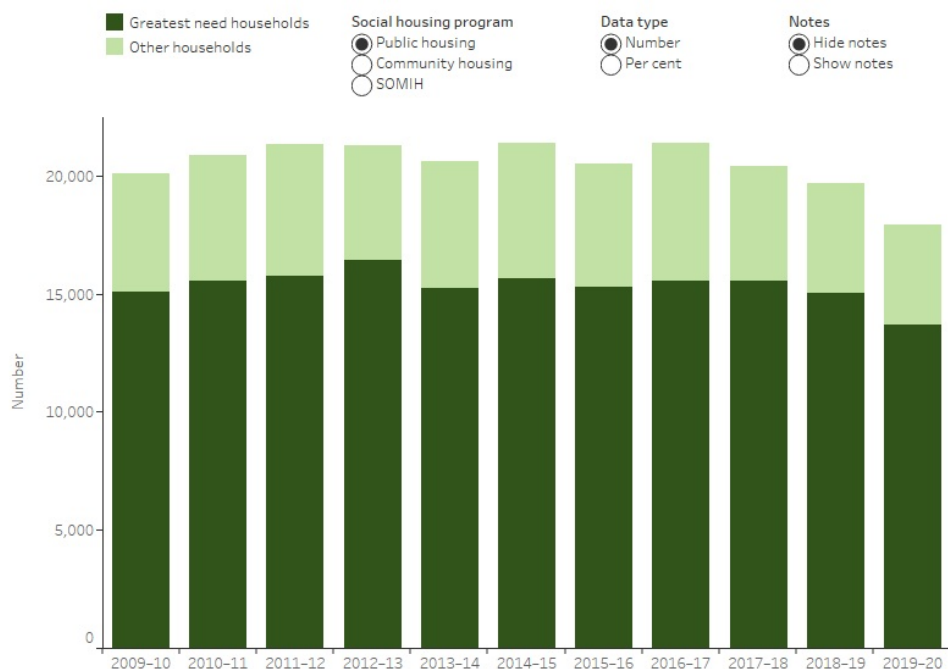
### New allocations for Greatest need households

In 2019-20, the majority of new public housing allocations were households in greatest need (76%, or 13,700 households), fluctuating between 73-76% from 2009-10 to 2019-20 (Figure PRIORITY.1) (Supplementary table HOUSEHOLDS.13).

#### Figure PRIORITY 1: Newly allocated households, by greatest need status and social housing program, 2009-10 to 2019-20

Figure PRIORITY.1: Newly allocated households, by greatest need status and social housing program, 2009-10 to 2018-19. This vertical stacked bar graph shows, for public housing, community housing and SOMIH, the number of greatest needs households was higher than the number of other households, from 2009-10 to 2019-20. In 2019-20, the majority of new public housing allocations were provided to households in greatest need (76%). Between 2009-10 and 2019-20, this proportion fluctuated between 73-82%. In 2009-10, 57% of newly

allocated SOMIH dwellings were provided to households in greatest need; this increased to 65% in 2019-20. Prior to 2017-18, the proportion of community housing allocations to households in greatest need was increasing, from 63% in 2009-10 to 86% in 2016-17; the proportion then decreased to 66% in 2018-19. However, in 2019-20 housing allocations to greatest need rose to 82%.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.13.

Almost two thirds (65% or 400) of newly allocated SOMIH households were those in greatest need in 2019-20 (excludes Tasmania and the Northern Territory, as greatest need data were not available) (Figure PRIORITY.1) (Supplementary table HOUSEHOLDS.13).

Prior to 2019-20, the proportion of newly allocated community housing households provided to those in greatest need generally increased year to year, from 63% in 2009-10 to 86% in 2016-17. The proportion was lower in both 2018-19 and 2019-20 at 66% and 82%, respectively. Stock transfers over time have affected the number of allocations by greatest need. See the [Data quality statement](#) for further information (Supplementary table HOUSEHOLDS.13).

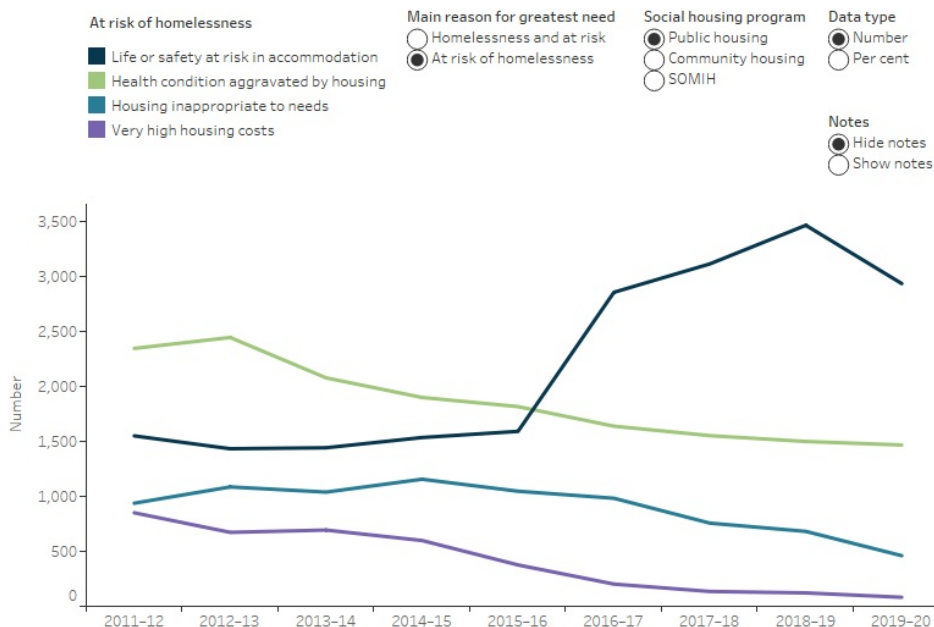
### Main reason for greatest need

In 2019-20, of the 13,700 newly allocated public housing households in greatest need (Figure PRIORITY.2) (Supplementary table HOUSEHOLDS.14):

- 51% (7,000 households) were experiencing homelessness at the time of allocation
- 36% (4,900 households) were at risk of homelessness, of those:
  - 2,900 reported the main reason for their greatest need was that their life or safety was at risk in their accommodation
  - a further 1,500 households reported a health condition aggravated by housing as their main reason.

### Figure PRIORITY 2: Newly allocated households in greatest need, by main reason for greatest need and social housing program, 2011-12 to 2019-20

Figure PRIORITY.2: Newly allocated households in greatest need, by main reason for greatest need and social housing program, 2011-12 to 2019-20. This vertical line graph shows the main reason for greatest need of newly allocated households. In 2011-12, the main reason for greatest need in public housing was homelessness (55%); this decreased to 51% in 2019-20. For those at risk of homelessness in public housing, in 2011-12, the main reason for greatest need was health condition aggravated by housing (15%); in 2019-20, the main reason was life or safety at risk in accommodation (21%).



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.14.

In 2019-20, a higher number of newly allocated SOMIH households in greatest need were experiencing homelessness (47%, or around 190 households) than at risk of homelessness (33%, or around 130 households). A further 20% (80 households) had other or not stated/unknown need status (Supplementary table HOUSEHOLDS.14).

Data on the main reason a household was considered to be in greatest need for community housing were not complete due to data quality issues. Based on the available data, in 2019-20, of the newly allocated greatest need households in community housing where the main reason was known, more households were at risk of homelessness (54%) than experiencing homelessness (44%) (Figure PRIORITY.2) (Supplementary table HOUSEHOLDS.14).

## Special needs households

Households seeking social housing often have members with special needs. Some households may have multiple special needs. The definition of special needs is different for the different social housing programs.

### Assessing special needs status

For public housing, special needs households include those with:

- a member with disability,
- a main tenant younger than 25 years or older than 75, or
- one or more members who identify as Aboriginal and/or Torres Strait Islander.

As SOMIH is an Indigenous targeted program, Indigenous households in SOMIH are not considered special needs households. For SOMIH, special needs households are only those that have:

- a member with disability or
- a main tenant under 25 years or over 50 (SCRGSP 2021).

### New allocations for Special needs households

A household may have more than one 'Special needs' reason. In 2019-20, there were 10,300 newly allocated public housing households with special needs, representing 58% of all newly allocated households. Of these (Supplementary table HOUSEHOLDS.16):

- over half (51%, or 5,300 households) had at least one member with disability
- 2 in 5 (44%, or 4,600 households) had at least one Indigenous member
- 1 in 5 (21%, or 2,200 households) had a main tenant aged under 25
- 6% (almost 600 households) had a main tenant aged 75 or over.

In 2019-20, of the more than 400 newly allocated SOMIH households with special needs:

- over half (54%, or 240 households) had a main tenant aged 50 and over
- 1 in 4 (26%, or 110 households) had a main tenant aged under 25 years
- 2 in 5 (39%, or 170 households) contained at least one member with disability.

## Greatest and special needs households

Greatest and special needs categories are not mutually exclusive and one or more household members may be counted in a number of categories within each priority group or across priority groups. Households with members that have both greatest and special needs may be some of the most vulnerable households and may require high levels of care and support.

special needs may be some of the most vulnerable households and may require high levels of care and support.

In 2019-20, of the newly allocated households in public housing (Figure PRIORITY.3) (Supplementary table HOUSEHOLDS.15):

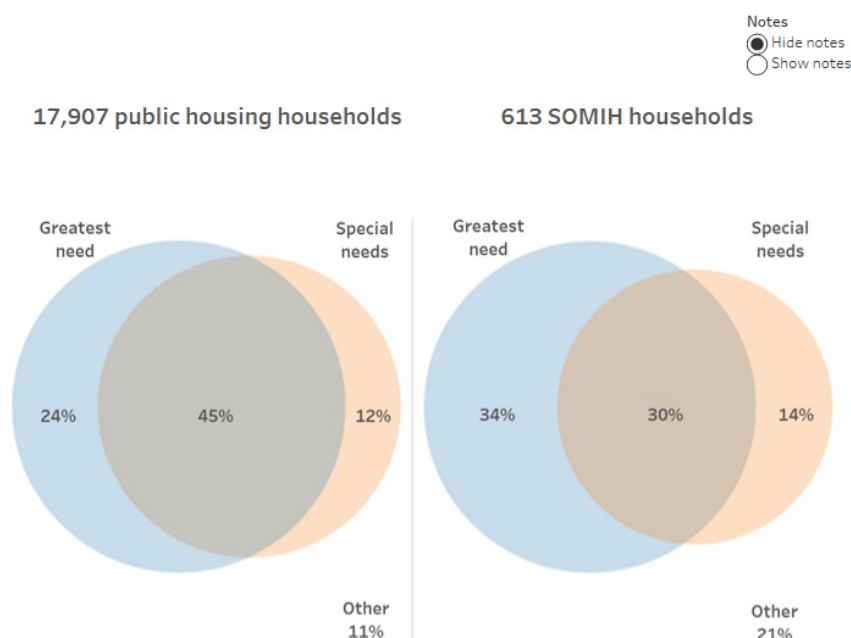
- almost half were both greatest need and special needs households (45%, or 8,100 households)
- almost one-quarter were greatest need only (no special needs) (24% or 4,400)
- almost 1,200 (7%) were neither greatest need nor special needs households.

In 2019-20, of the newly allocated households in SOMIH:

- 3 in 10 (30%, or 180 households) were both greatest need and special needs households
- a higher proportion (34% or 210 households) had greatest need only (no special needs)
- almost one-fifth (18% or 110) were neither greatest need nor special needs.

**Figure PRIORITY.3: Newly allocated households (per cent), by greatest need and/or special needs status, by public housing and SOMIH, 2019-20**

Figure PRIORITY.3: Newly allocated households (per cent), by greatest need and/or special needs status, for public housing and SOMIH, 2019-20. The Venn diagram shows the overlap of greatest needs and special needs newly allocated households in public housing and SOMIH. In 2019-20, of the newly allocated households in public housing, 24% had greatest needs only, 12% had special needs only and 45% were both greatest needs and special needs households. Of the newly allocated households in SOMIH, 34% had greatest needs only, 14% had special needs only and 30% were both greatest needs and special needs households.



Source: AIHW National Housing Assistance Data Repository, Supplementary table HOUSEHOLDS.15.

## Waiting lists

Fluctuations in the numbers of people on waiting lists are not necessarily measures of changes in underlying demand for social housing. A number of factors may influence the length of waiting lists including changes to allocation policies, priorities and eligibility criteria put in place by state/territory housing authorities (Dockery et al. 2008). Further, some people who wish to access social housing may not apply due to the long waiting times or lack of available options in their preferred location. It is also important to note that in some states/territories, applicants may be on more than one waiting list and, as such, combined figures are expected to be an overestimate of the total. For further details, see the [Data quality statements](#).

Waiting list data for both community housing and Indigenous community housing were unavailable.

Access to social housing is managed using waiting lists, with priority given to those considered to be high priority applicants (see above for information about Greatest need and Special needs household).

At 30 June 2020, the number of households on the waiting list (excluding transfers) were (FIGURE WAITING LIST.1) (Supplementary table HOUSEHOLDS.23):

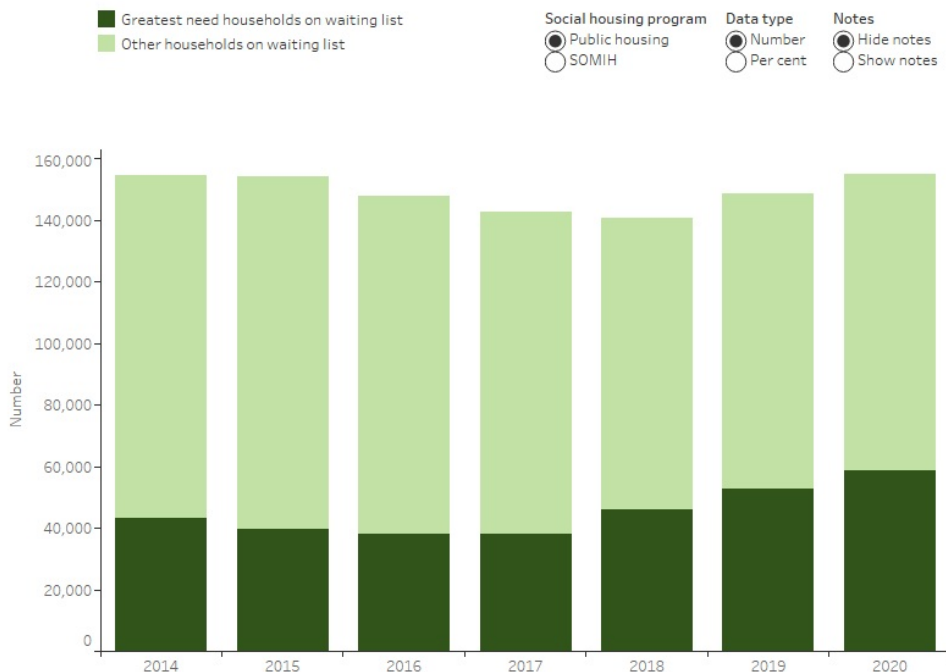
- 155,100 households on a waiting list for public housing (up from 154,600 at 30 June 2014)
- 10,900 households on a waiting list for SOMIH dwellings (up from 8,000 at 30 June 2014).

Of those applicants on the waiting list at 30 June 2020 ):

- there were 58,500 new greatest need households on the waiting list for public housing; an increase from 43,200 at 30 June 2014.
- there were almost 4,400 new greatest need households waiting for SOMIH dwellings, up from 3,800 at 30 June 2014.

### Figure WAITING LIST.1: Households on waiting list, by public housing and SOMIH, at 30 June 2014 to 2020

Figure WAITLIST.1: Households on waiting list, by greatest need status, for public housing and SOMIH, 2014 to 2020. This vertical stacked bar graph shows that the number of greatest need households on waiting list has increased for public housing, with 58,500 (38%) in 2020, compared with 43,200 (28%) in 2014. Similarly, the number of other households on waiting list has increased, with 6,500 in 2020, compared with 4,200 in 2014. For SOMIH, the number of greatest need households on the waiting list has increased, with 4,400 (41%) in 2020, compared with 3,800 (48%) in 2014. However, the number of greatest need households on the waiting list has decreased relative to 2019, with 5,700 (47%) compared with 4,400 (41%) in 2020.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.23.

### State and territory waiting lists

There were some notable differences in the proportion of new greatest need households on the waiting lists among the states and territories. Of the applicants on the waiting list, at 30 June 2020 (Figure PRIORITY.2) (Supplementary table HOUSEHOLDS.24):

- in New South Wales, 5,800 (12%) were new greatest need households on the waiting list for public housing, compared with 18,100 (87%) in Queensland.
- in Queensland, 3,900 (91%) were new greatest need households on the waiting list for SOMIH, compared with 100 (6%) in South Australia.

### Glossary

### References

1. Dockery A, Ong R, Whelan S & Wood G 2008. The relationship between public housing wait lists, public housing tenure and labour market outcomes. AHURI Research Report No. 9. Melbourne: Australian Housing and Urban Research Institute Limited.
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3. Powell A, Meltzea A, Martin C, Stone W, Liu E, Flanagan K, Muir K & Tually S 2019. The construction of social housing pathways across Australia. AHURI Final Report No. 316. Melbourne: Australian Housing and Urban Research Institute.
4. SCRGSP (Steering Committee for the Review of Government Service Provision) 2021. Report on Government Services 2021 - Housing. Canberra: Productivity Commission.



## Suitability of dwelling size

### On this page

- [Quick facts](#)
- [Housing suitability](#)
- [Overcrowding](#)
- [Overcrowding in Indigenous households](#)
- [Underutilisation](#)

### Quick facts

- At 30 June 2020:
  - the majority (79%) of social housing households were considered to be residing in dwellings that met the standard (adequate) to their household composition.
  - 4% of public housing, 25% of state owned and managed Indigenous housing (SOMIH) and 4% of community housing households were considered to be in overcrowded dwellings.
  - 17% of public housing and 27% of SOMIH housing households were considered to be in underutilised dwellings.
- Of public housing households, the highest number of overcrowded dwellings were in *Major Cities* (8,200 households).
- The number of overcrowded public housing dwellings dropped from 13,700 households in 2015 to 11,000 in 2020.

Ensuring the best fit between a social housing dwelling and household requirements is not a straightforward process. It is influenced by the availability of dwellings and dwelling configuration, as well as the age, condition and location of the property. This is in addition to the availability of options and specific household requirements (such as disability modifications), and the cost to relocate existing tenants, as well as their willingness to relocate.

The Canadian National Occupancy Standard (CNOS) is a generally accepted standard by which the dwelling size requirements of a given household are measured in Australia. CNOS, however, is not necessarily used by all states/territories in the operation of social housing programs.

### Canadian National Occupancy Standard (CNOS)

A measure of the appropriateness of housing that is sensitive to both household size and composition, the CNOS specifies that:

- no more than 2 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 5-17 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.

Source: Statistics Canada 2019

For more information on the CNOS, see [AIHW Metadata Online Registry \(METeOR\)](#).

Whilst the CNOS is a useful guide to estimate the proportion of dwellings that may be underutilised or overcrowded, there are some cases where a dwelling may not match a household size for good reason. For example, where custody of children is shared; where tenants may have live-in care arrangements; or to take into consideration future needs of children who may need separate bedrooms in years to come.

CNOS also does not take into consideration cultural norms, with some studies suggesting that, the approach is particularly problematic for Aboriginal and Torres Strait households (Memmott et al 2003; Memmott et al 2011; Pholeros 2010). Regardless of the appropriateness of the measure, overcrowding based on CNOS has been found to adversely affect the physical and mental health of residents (AIHW 2014; Booth & Carroll 2005; SCRGSP 2016).

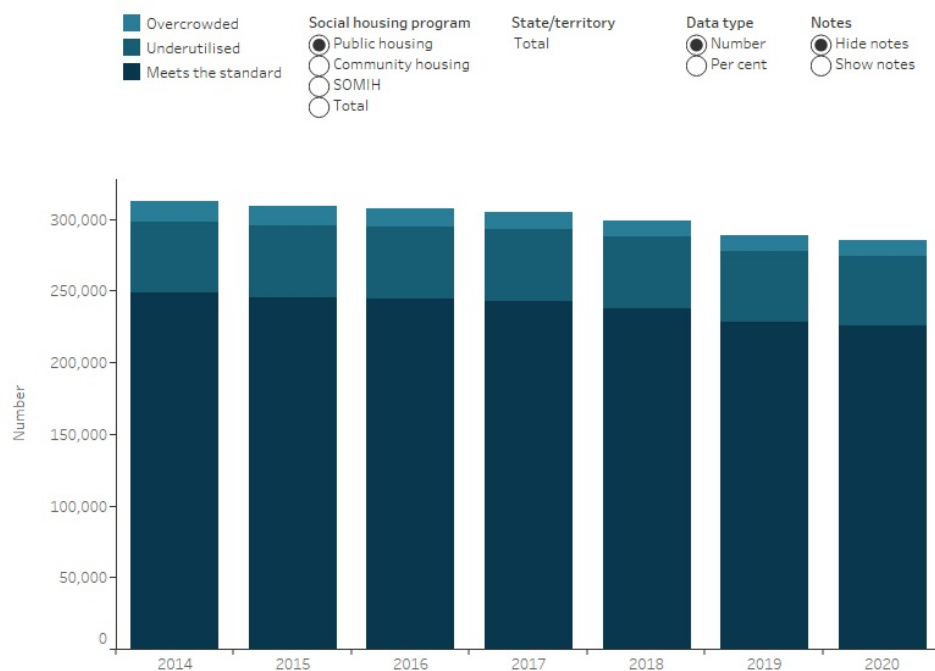
### Housing suitability

At 30 June 2020, the vast majority of social housing households were living in dwellings that met the required occupancy standard. There were more social housing households living in underutilised dwellings (61,000 or 15%) than in overcrowded dwellings (18,500 or 5%) (Figure SUITABILITY.1) (Supplementary table SUITABILITY.1).

**SUITABILITY.1: Households, by suitability of dwelling size and social housing program, at 30 June 2014 to 2020**



Figure SUITABILITY.1: Households, by suitability of dwelling size and social housing program, at 30 June 2019. This horizontal stacked bar graph shows the vast majority of social housing households were living in dwellings that were adequate (80%); there were more social housing households living in underutilised dwellings (16%) than in overcrowded dwellings (5%), in 2019. The majority of households in the public housing (79%) and community housing (85%) were considered to be residing in dwellings adequate to their household composition; compared with SOMIH where 49% of households were considered to be in residing in dwellings that were adequate. SOMIH had the highest proportion of underutilised dwellings (26%) and overcrowded dwellings (25%).



Source: AIHW National Housing Assistance Data Repository. Supplementary table SUITABILITY.1.

## Key characteristics of households

Key characteristics on the suitability of social housing dwellings for households at 30 June 2020 were (Supplementary table SUITABILITY.4):

- in overcrowded households living in public housing, those aged 35-44 (31%) were the largest 10 year age group.
- most households in overcrowded SOMIH households comprised of *group and mixed composition* (79%).
- in underutilised SOMIH households, those aged 55-64 (30%) were the largest 10 year age group.
- most households in underutilised households in public housing comprised of *Single adults* (59%).

Overcrowding data for Indigenous community housing and community housing were not available.

## Overcrowding

In simple terms, overcrowding occurs when the dwelling is too small for the size and composition of the household living in it. In Australia, a dwelling requiring at least 1 additional bedroom is designated as overcrowded, as defined by the CNOS standard described above.

At 30 June 2020, 11,000 (4%) public housing and 4,100 (4%) community housing households were in overcrowded dwellings. One in 4 (25% or 3,400 households) SOMIH households were in overcrowded dwellings (Figure SUITABILITY.1) (Supplementary table SUITABILITY.1).

Overcrowding data for Indigenous community housing are not available.

The proportion of overcrowded households in public housing has remained stable at around 4-5% between 2014 and 2020. Overcrowding in community housing has remained at around 4% over the same time period, during a period of considerable growth in overall stock levels (Supplementary table SUITABILITY.1). See [Social housing dwellings](#) section for further information.

Nationally, the proportion of overcrowded households in SOMIH decreased from 10% in 2014 to 9% in 2016. The addition of over 5,000 remote public housing dwellings in the Northern Territory to the SOMIH data collection from 2017 increased the overcrowding counts and proportions. This is reflected in the most recent data, which show that overcrowding levels for SOMIH in Australia have been stable for the last four reporting periods, at around one-quarter (24-25%) of SOMIH households (Supplementary table SUITABILITY.1).

## Location

The proportion of households in overcrowded dwellings varied across social housing programs, states and territories and remoteness areas. At 30 June 2020 (Figure SUITABILITY.1) (Supplementary table SUITABILITY.1 and 2):

- the Northern Territory had the highest proportion of public housing (8%) and SOMIH (54%) households in overcrowded dwellings.
- Tasmania had the highest proportion of households in overcrowded community housing dwellings (7%).
- of the public housing households, most households living in overcrowded dwellings were in *Major Cities* (8,200 households).
- for SOMIH, the greatest number of households living in overcrowded dwellings were in *Very remote areas* (2,100).

Overcrowding data for remoteness were not available for community housing and Indigenous community housing.

## Overcrowding in Indigenous households

At 30 June 2020, there were 2,800 overcrowded Indigenous households living in public housing, representing almost 1 in 12 (8%) total Indigenous public housing households (Supplementary table SUIABILITY.2).

## Underutilisation

A dwelling is said to be underutilised when it consists of 2 or more bedrooms surplus to the household requirements as determined by the CNOS measure.

Underutilisation can arise as a household ages and children leave the family home. Interpretation of underutilisation data needs to consider the circumstances of tenants. For example, tenants may have been living in a home for a number of years and their economic, social and community life is centred around that location. There may be no suitable location based alternatives when household composition changes. Underutilisation may also occur due to the housing stock being dominated by family-sized homes with 3 or more bedrooms (see [Social housing dwellings](#)) which may not be consistent with the overall social housing household composition profile (such as single adult households, see [Occupants and households](#)).

At 30 June 2020, 17% of public housing and 11% of community housing households were in underutilised dwellings. Social housing targeted towards Indigenous households had the highest proportion of underutilisation with 27% of SOMIH households living in underutilised dwellings. However, underutilisation data were not available for the Northern Territory for SOMIH or community housing (Figure SUIABILITY.1) (Supplementary table SUIABILITY.1).

## Changes over time

Public housing underutilisation has remained steady between 2014 and 2020, at around 16-17%, while there has been some variation for community housing and SOMIH households. Underutilisation for households in SOMIH dwellings increased in recent years from around 23% in 2014 to 27% in 2020 (Supplementary table SUIABILITY.3). For community housing, rates of underutilisation have been variable over these years fluctuating between 9-12% (Figure SUIABILITY.1) (Supplementary table SUIABILITY.1).

## Location

The proportion of households in underutilised dwellings varied by state and territory and remoteness area among the social housing programs. Key results at 30 June 2020 include (Figures SUIABILITY.1) (Supplementary tables SUIABILITY.1 and 3):

- For public housing, South Australia (26%) had the highest proportion of households in underutilised dwellings compared with the Northern Territory (8%) which had the lowest, consistent with previous years.
- Of the available SOMIH household data, around 1 in 3 households in South Australia (32%) and New South Wales (31%) were living in underutilised dwellings.
- For community housing, 21% of households in South Australia were reported as living in underutilised dwellings, which has been relatively consistent since 2016 (22%).
- Of the public housing households, those in *Outer regional areas* (21%) were most likely to be living in underutilised dwellings, with households in *Remote* areas (15%) being least likely. This is consistent with data from recent years.
- For SOMIH, the proportion of underutilised households ranged from 20% in *Very remote* areas to 30% in *Major cities*.

## Glossary

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## Financial assistance

### On this page

- [Quick facts](#)
- [Commonwealth Rent Assistance \(CRA\)](#)
- [Impact of COVID-19 on the receipt of government benefits](#)
- [Rental Stress and CRA](#)
- [Private Rent Assistance \(PRA\)](#)
- [Home Purchase Assistance \(HPA\)](#)

### Quick facts

- Australian Government Commonwealth Rent Assistance (CRA) key findings include:
  - At June 2020, around 1.7 million income units (individuals or group of related persons) were receiving Commonwealth Rent Assistance (CRA).
  - From June 2019 to 2020, the number of income units receiving CRA increased from 1.29 million to 1.7 million.
  - 2 in 5 (29% or 487,900 income units) were considered to be in rental stress after receiving CRA.
  - In 2020, 31% of those receiving CRA and JobSeeker Payment (Newstart Allowance) were in rental stress; a decrease from 60% in 2019.
- State/territory government provided programs in 2019-20:
  - Around 92,600 households received Private Rent Assistance (PRA).
  - Home Purchase Assistance (HPA) was received by 43,300 households.
  - PRA was more likely to be provided to recipients in major cities compared with HPA (63% and 58% respectively).

Financial assistance is a sizeable part of the broader provision of housing assistance in Australia. Governments provide various forms of financial support to assist people on lower incomes to meet housing costs, whether it is rental costs, mortgage repayments, saving a deposit for a home purchase or accessing finance. Housing costs are often a major expense for lower income earners and, therefore, financial assistance can be seen as an important safety net.

This section primarily focuses on the following three types of financial assistance:

- assistance with rental costs through the:
  - Commonwealth Rent Assistance program
  - Private Rent Assistance programs
- assistance with buying a home through Home Purchase Assistance programs.

### Commonwealth Rent Assistance (CRA)

CRA is the most common form of housing assistance received by Australian households. It is an Australian Government payment to families and individuals who pay or are liable to pay private rent or community housing rent, over specified thresholds and are in receipt of:

- a social security or veterans' income support payment; and/or
- receive Family Tax Benefit Part A at greater than the base rate.

#### Commonwealth Rent Assistance

CRA is a non-taxable payment, generally paid fortnightly to eligible recipients as part of a recipient's primary payment rate. To be eligible, families or individuals paying private rent must: be in receipt of a social security or veterans' income support payment and/or more than the base rate of Family Tax Benefit Part A, and pay or be liable to pay more than the specified rent thresholds.

CRA eligibility is based on eligibility for the primary payment and it forms part of the rate of payment. For information about CRA eligibility, see [Department of Social Services](#).

CRA is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate (or ceiling) is reached. The minimum threshold and maximum rates vary according to the household or family situation, including the number of children.

Certain social housing tenants are eligible for CRA, such as those living in community housing or Indigenous community housing and, in some states and territories, state owned and managed Indigenous housing (SOMIH). CRA is not generally payable to public housing tenants as state and territory housing authorities already subsidise rent for these tenants.

Payment of CRA continues as long as recipients meet qualification and payability criteria for their primary payments, as well as CRA eligibility conditions.

Source: DSS 2019.

At 26 June 2020, around 1.7 million income units received CRA; around 414,200 more income units than at the same time in 2019 and around 354,200 more than the former peak of 1.35 million in 2016 (Supplementary table CRA.2). The median CRA payment was \$132 per fortnight, which was equivalent to 29% of median fortnightly rent (\$460 per fortnight) (Supplementary table CRA.1). For more information, see [Impact of Covid-19 on the receipt of government benefits](#).

In 2019-20, the Australian Government's real expenditure on CRA was \$4.7 billion, increasing from \$4.5 billion in 2018-19 (SCRGSP 2021). At 26 June 2020, most CRA payments were provided to income units in New South Wales (538,800 income units) followed by Queensland (436,300) (Supplementary table CRA.2).

### Selected CRA recipient characteristics

At 26 June 2020, the key characteristics of the income units receiving CRA were (Supplementary table CRA.2):

- 2 in 5 (41%) were single with no dependent children
- 1 in 5 were those aged 30-39 years (22%)
- around 2 in 5 (38%) received JobSeeker Payment followed by Age Pension (18%) as their primary payment type.

### Changes over time

From 28 June 2019 to 26 June 2020, the notable changes to the characteristics of income units receiving CRA changed included (Supplementary table CRA.2):

- An increase in those also receiving JobSeeker Payment increased from 262,000 (or 20% of all CRA recipients) in 2019 to 644,300 (38%) in 2020; by contrast, there was decrease in the number receiving Family Tax Benefit (only) from 178,600 (14%) to 143,800 (9%).
- The number of *Single, no children, sharer* income units increased from 163,300 in 2019 to 321,900 in 2020.

For more information, see [Impact of Covid-19 on the receipt of government benefits](#).

### State and territory and selected characteristics

The profile of income units receiving CRA varied by state and territory. At 26 June 2020 (Supplementary table CRA.2):

- 2 in 5 (46%) income units in Tasmania were *Single, no dependent children* compared with 39% with this living arrangement in Queensland.
- Just under half (48%) of income units in the Northern Territory also received JobSeeker Payment compared with 32% in Tasmania.
- Around one in seven (15%) of income units in the Australian Capital Territory received Youth Allowance (Student); by contrast, 1.4% of income units receive this payment in the Northern Territory.

### CRA entitlement

The CRA payment received as a proportion of median fortnightly rent varied by location. In Sydney, an income unit's CRA entitlement was 24% of rent (median fortnightly rent of \$550), while in the rest of New South Wales, the CRA entitlement was a greater proportion of rental costs, at 34% (median fortnightly rent of \$410), at 26 June 2020 (Supplementary table CRA.1).

For Queensland, the difference between CRA entitlements as a proportion of rent was smaller when comparing the capital city and rest of state. CRA entitlement was 27% of rent in Brisbane and 29% in the rest of the state. In Tasmania CRA entitlement was 32% in Hobart and 35% in the rest of state (Supplementary table CRA.1).

## Impact of COVID-19 on the receipt of government benefits

### COVID-19, JobSeeker Payment and Youth Allowance

The jobless rate in Australia increased as the COVID-19 pandemic severely affected the Australian economy (Parliamentary Library 2020). In December 2019, the seasonally adjusted unemployment rate was 5.1%, which grew to 7.5% by July 2020. By December 2020, the unemployment rate had fallen to 6.6% (ABS 2021).

In response to COVID-19 and the resulting increase in the unemployment rate, Australian Government made temporary changes to social security payments. These adjustments have increased the number of people eligible for and receiving income support payments (Parliamentary Library 2020).

Following COVID-19 in the beginning of 2020, the government introduced the Coronavirus Supplement which was payable to recipients of the following income support payments: JobSeeker Payment (formerly Newstart Allowance), Youth Allowance (JobSeeker, Student and Apprentice), Parenting Payment (Partnered and Single), Sickness Allowance, Austudy payment, ABSTUDY living allowance, Widow Allowance, Partner Allowance, Farm Household Allowance, Special Benefit, and certain Department of Veterans Affairs student payments. The information below reports on how COVID-19 affected JobSeeker Payment and Youth Allowance only.

The main income support payments available for those aged 16-65 who are able to work but unable to support themselves are JobSeeker Payment and Youth Allowance (Other). Sickness Allowance and Bereavement Allowance were incorporated into JobSeeker Payment, when it was introduced on 20 March 2020 (Parliamentary Library 2020). The timing of this change coincided with the outbreak of the pandemic in Australia and the rising unemployment. For single person with no children household, the maximum payment rate for JobSeeker Payment is \$570.80 per fortnight. For a partnered person household, this is \$515.40 per fortnight (Services Australia 2021c).

In response to the pandemic, the Australian Government introduced additional payments to support lower income Australians, including the Coronavirus Supplement and Economic Support Payments, available to eligible income support recipients. Over time, the amount paid to recipients changed (Parliamentary Library 2021a):

- from 27 April 2020 to 24 September 2020, recipients received \$550 per fortnight
- from 25 September 2020 to 31 December 2020, recipients received \$250 per fortnight
- from 1 January 2021 to 31 March 2021, recipients received \$150 per fortnight.

From 1 April 2021 onwards, JobSeeker Payment and Youth Allowance increased by \$50 per fortnight (Services Australia 2021b).

## Rental stress and CRA

CRA has a considerable impact on reducing rental stress. Rental stress can be defined as spending more than 30% of gross household income on rent (SCRGSP 2021). At 26 June 2020, 55% of CRA recipients would have been in rental stress without CRA. With CRA this proportion was lower with 29% of CRA recipients in rental stress (Supplementary table CRA.3).

In 2020, the time-limited Coronavirus Supplement was included as income for certain types of income support payments and has been included in the calculation of rental stress.

## Rental Stress, CRA and primary payment type

Rental stress for income units receiving CRA differed depending upon the primary payment type. Comparing 28 June 2019 with 26 June 2020, for income units in receipt of CRA (Supplementary table CRA.5) the proportion in rental stress after receiving CRA:

- there was a decrease from 60% to 31% for those receiving JobSeeker Payment/ Newstart Allowance
- there was a decrease from 73% to 21% among those receiving Youth Allowance (Other).

## Special Needs Groups

The impact of CRA on reducing rental stress varies between income unit types. At 26 June 2020, those on Disability Support Pension (32% in rental stress) were the most likely of the special needs groups to be in rental stress after CRA. (Figure FINANCIAL.1) (Supplementary table CRA.3). For income units aged 24 years and under in receipt of CRA 24% were in rental stress in 2020; by contrast, for income units aged 75 years and over the proportion in rental stress was higher at 29%. For those income units including at least one Indigenous member, around 1 in 5 (19%) were in rental stress with CRA (Figure FINANCIAL.1) (Supplementary table CRA.3).

Of the income units, receiving CRA by special needs group, at 26 June 2020 (Figure FINANCIAL.1) (Supplementary table CRA.4):

- The Australian Capital Territory had the highest proportion of CRA income units aged 24 and under in rental stress (39%) followed by New South Wales (31%).
- Western Australia and the Northern Territory (34% both) had the largest proportion of income units receiving Disability Support Pension who were in rental stress; the lowest proportion were those in Tasmania (24%).

## Figure FINANCIAL.1: Income units receiving Commonwealth Rent Assistance in rental stress, by special needs group and states and territories, 2020

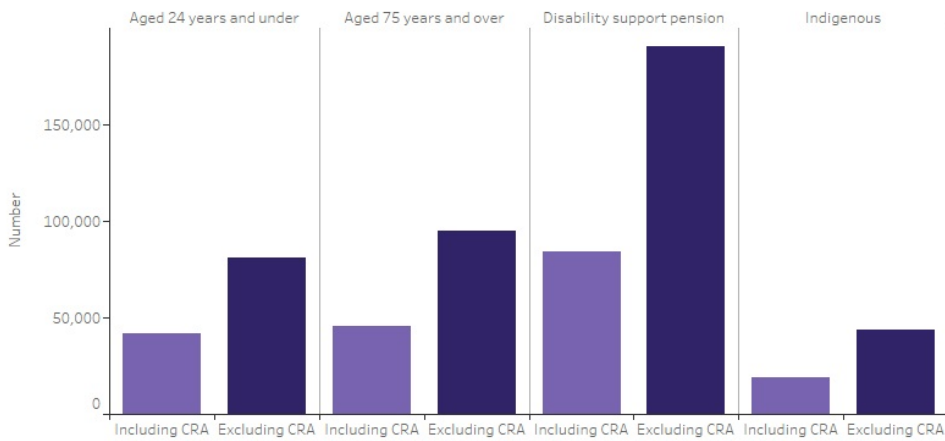
Figure FINANCIAL.1: Income units receiving Commonwealth Rent Assistance (CRA) in rental stress, paying more than 30 per cent of income on rent, by special needs group and states and territories, at 28 June 2020. This vertical bar graphs compares special needs groups income units in rental stress with CRA and without CRA. Nationally, 72% of income units receiving Disability Support Pension without CRA were in rental stress compared with 46% of income units aged 24 years and under in rental stress without CRA. Indigenous income units (19%), followed by income units aged 24 years and under (24%) were the least likely of the special needs groups to be in rental stress (i.e. paying more than 30% of their income on rent) after CRA. Across the states and territories, the highest proportion of income units in rental stress after CRA varied. In NSW, VIC, WA, SA and NT, incomes units with disability support pension were most likely special needs group to be in rental stress after CRA. In Qld and ACT, incomes united aged 75 and over were the most likely to be in rental stress after CRA.

**In rental stress**  
 Including CRA  
 Excluding CRA

**State/territory**  
 Total

**Data type**  
 Number  
 Per cent

**Notes**  
 Hide notes  
 Show notes



*Note:* All income units receive Commonwealth Rent Assistance. In this table, income units 'excluding CRA' are theoretically not receiving Commonwealth Rent Assistance to provide contrast to those receiving Commonwealth Rent Assistance.

*Source:* AIHW analysis of Department of Social Services data (Australian Government Housing Dataset). Supplementary table CRA.3.

### Changes over time

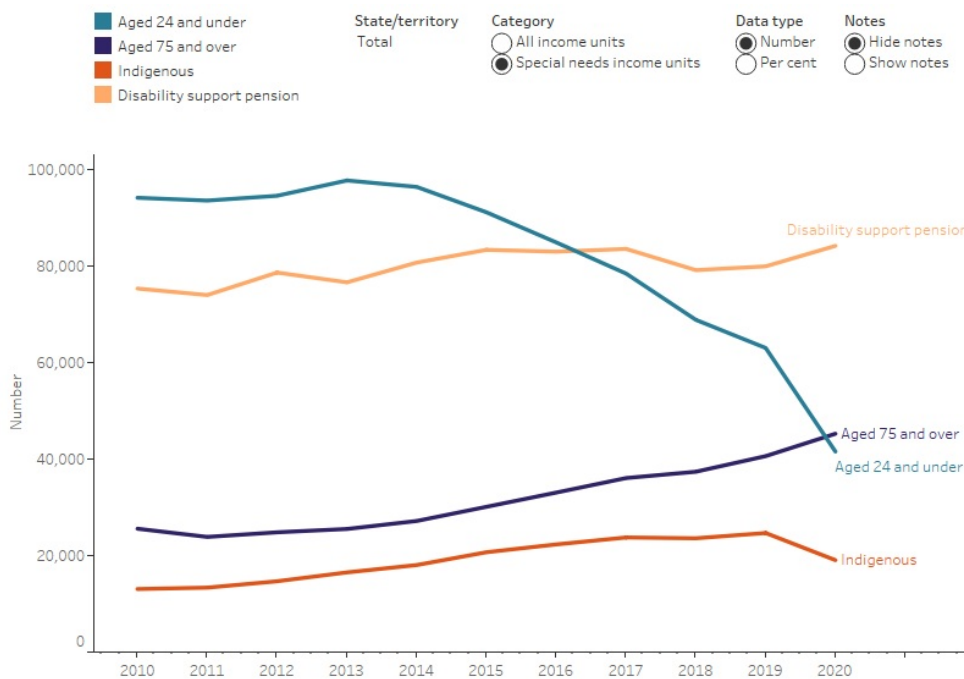
The change in the proportion of income units by special needs group in rental stress over time varied depending upon the special needs group. From 28 June 2019 to 26 June 2020 (Figure FINANCIAL.2) (Supplementary table CRA.4):

- The largest decrease in the proportion of income units in rental stress of the special needs group were those aged 24 and under, declining from 58% to 24%.
- By contrast, those aged 75 and over was relatively stable (28% to 29%).

Of all income units that received the Coronavirus Supplement in 2020, the younger age groups are the most likely to have receive the income support payments (in particular those that received JobSeeker Payment and Youth Allowance).

### Figure FINANCIAL.2: Income units receiving Commonwealth Rent Assistance in rental stress, by special needs group and states and territories, 2010 to 2020

Figure FINANCIAL.2: Income units receiving Commonwealth Rent Assistance (CRA), in rental stress, by special needs group, 2010 to 2020. This line graph shows that rental stress (i.e. paying more than 30% of their income on rent) was highest for income units receiving Disability Support Pension, with 32% of income units in rental stress after CRA. Income units aged 24 and under were consistently the highest between at June 2010 and 2019, with around 57% to 58% of income units in rental stress after CRA. This changed at June 2020, with 24% of income units aged 24 and under in rental stress after CRA; around half the proportion of 2019. Similarly, income units including at least one Indigenous member in rental stress declined from 33% at June 2019 to 19% at June in 2020. The proportion of people aged 75 years and over in rental stress increased from 24% at June 2013 to 29% in 2020. At June 2020, around 33% of income units including at least one Indigenous member received CRA.



Source: AIHW analysis of Department of Social Services data (Australian Government Housing Dataset). Supplementary table CRA.4.

### Primary payment type and Rental stress

The incidence of rental stress between income units varied depending upon primary payment type and the receipt of CRA. At 26 June 2020 (Figure FINANCIAL.3) (Supplementary table CRA.5):

- the highest proportion of those in rental stress received Parenting Payment (Partnered) (36%)
- around 1 in 3 (31%) of those receiving JobSeeker Payment as their primary payment type were in rental stress
- just over 1 in 3 (34%) of those receiving Age Pension and 32% of those receiving Disability Support Pension were in rental stress.

The data for 2020 were affected by the Coronavirus Supplement.

### State and territory and rental stress

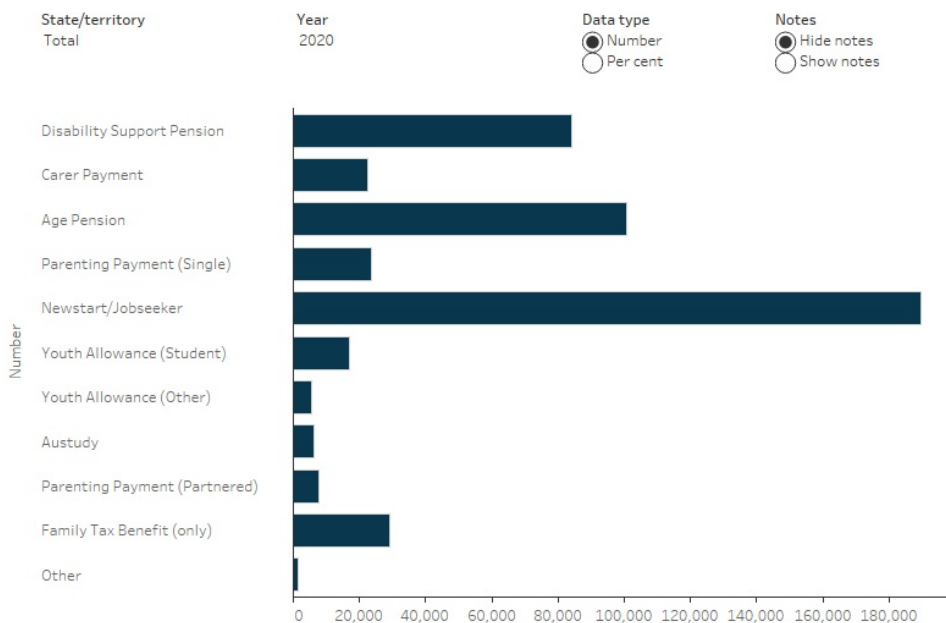
The proportion of income units receiving CRA who were in rental stress varied depending upon the state or territory and primary payment type. At 26 June 2020 (Figure FINANCIAL.3) (Supplementary table CRA.5):

- New South Wales (39%) and the Australian Capital Territory (37%) had the highest proportion of income units receiving JobSeeker Payment in rental stress.
- The Australian Capital Territory also had the highest proportion of income units in receipt of Youth Allowance (Student) (46%), Age Pension (41%) and Parenting Payment (Single) (33%) in rental stress.

The data for 2020 were affected by the Coronavirus Supplement. Additional information about income units receiving government payments can also be found in the [Impact of COVID-19 on the receipt of government benefits](#) section above.

### Figure FINANCIAL.3: Income units receiving Commonwealth Rent Assistance in rental stress, by primary payment type and states and territories, 2013 to 2020

**Figure FINANCIAL.3: Income units receiving Commonwealth Rent Assistance in rental stress, by primary payment type and states and territories, 2013 to 2020.** The horizontal bar graph compares income units receiving CRA in rental stress by primary payment types and states and territory. The graph shows that of income units in rental stress receiving CRA in 2020, the highest proportion received Parenting Payment (Partnered), with 36%, followed by Age Pension, with 34% and Disability Support Pension, with 32%. In 2020, there were steep declines in the proportion of income units in rental stress after CRA across payment types. For all states and territories, income units with JobSeeker payments in rental stress after receiving CRA, were the highest number.



Source: AIHW analysis of Department of Social Services data (Australian Government Housing Dataset). Supplementary table CRA.5.

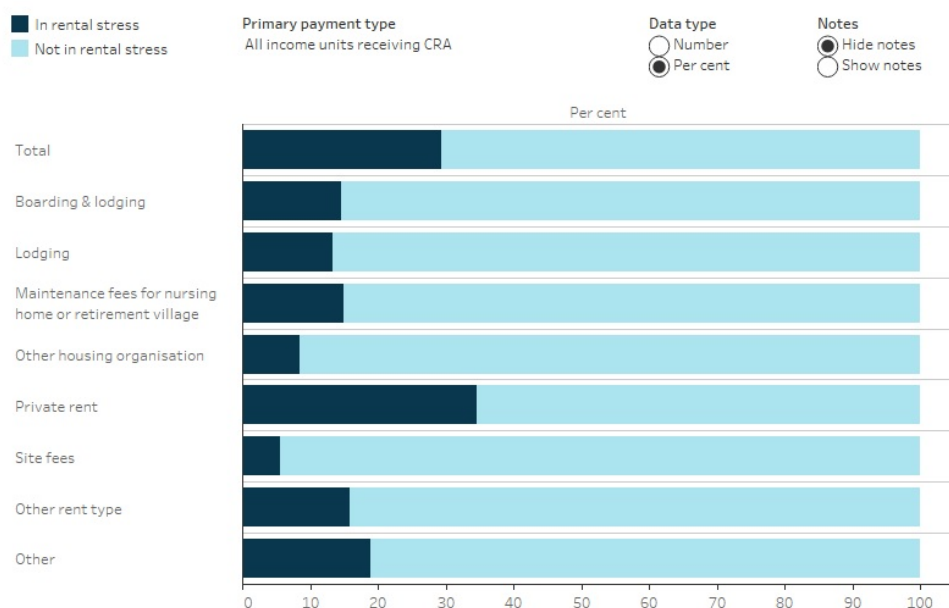
### Rent type and rental stress

The experience of rental stress among income units receiving CRA was also different across primary payment and rent types. After receiving CRA (Figure FINANCIAL.4) (Supplementary table CRA.7), at 26 June 2020:

- Over one third (35% or 444,600) of those income units paying private rent were in rental stress; the majority of these (181,900) were receiving JobSeeker Payment.
- Around 15% (14,600) of income units who were boarding and lodging were in rental stress; the majority (9,100) were receiving Disability Support Pension.

**Figure FINANCIAL.4: Income units receiving Commonwealth Rent Assistance, by rent type and rental stress status, 2020**

Figure FINANCIAL.4: Income units receiving Commonwealth Rent Assistance (CRA), by primary payment type, rent type and rental stress, 2020. This horizontal stacked bar graph shows for all income units receiving CRA, a higher proportion of income unit were not in rental stress (i.e. paying not more than 30% of income on rent) (71%) than those in rental stress (i.e. paying more than 30% of their income on rent) (29%). Income units who were paying private rent (35%) had the highest proportion in rental stress, followed by recipients with the rent type other (19%). In contrast, 5.6% of recipients paying for site fees were in rental stress after receiving CRA and 16% of recipients living in other housing organisations (including community housing).



Source: AIHW analysis of Department of Social Services data (Australian Government Housing Dataset). Supplementary table CRA.7.

### Private Rent Assistance (PRA)



Private rent assistance is financial assistance provided directly by state and territory governments to low-income households experiencing difficulty in securing or maintaining private rental accommodation. PRA is usually provided as a one-off form of support such as bond loans and rental grants but can also include ongoing rental subsidies and payment of relocation expenses. PRA is provided to a 'household', which is a group of two or more related or unrelated people who usually reside in the same dwelling. A household can also be a single person living in a dwelling who makes provision for his or her own food and other essentials for living, without combining with any other person.

PRA varies between states and territories and some products are not offered by all states and territories (e.g. rental grants are offered by New South Wales, Queensland, South Australia and Tasmania; relocation expenses are offered by Tasmania and the Australian Capital Territory). For more information, see the [Data quality statement](#) for PRA.

In 2019-20, nationally PRA was provided to 92,600 unique households; an increase in the number of unique households than in 2017-18 (88,300 households) (Figure FINANCIAL.7) (Supplementary table PRA.1). Households may receive more than one type of PRA and they may also receive multiple assistance payments for each type of PRA. There were around 117,900 total instances of PRA payments (Supplementary table PRA.5), with just over 116,900 households receiving the various types of PRA (Figure FINANCIAL.5) (Supplementary table PRA.2).

### Changes over time

The number of instances of assistance for PRA increased from 122,600 in 2013-14 to 128,400 in 2016-17 falling to 117,900 in 2019-20. The number of households receiving PRA decreased from 94,100 in 2013-14 to 92,600 in 2019-20. From 2013-14 to 2019-20, the number of households receiving bond loans decreased from 81,200 to 73,900, while households receiving one-off rental grants increased from 34,800 to 35,100 (Figure FINANCIAL.5) (Supplementary table PRA.5).

### Key characteristics of households

Of the 92,600 unique households provided with PRA in 2019-20 (Supplementary table PRA.4):

- the majority (72%) were households with the main applicant under 45 years of age
- the largest 10 year age group were aged 25-34 (31%, or 28,300)
- 16% (15,000) were households with at least one Indigenous member
- other government pension/allowances was the main source of income for 23% of households, with a further 21% receiving JobSeeker Payment
- over half (54% or 49,600) had a gross weekly household income of less than \$700 per week

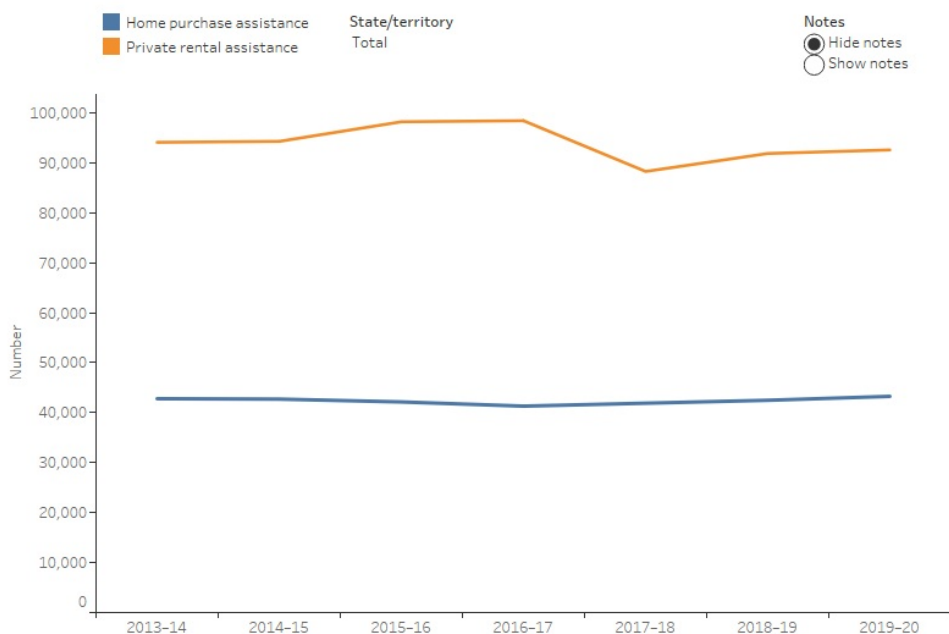
### State and territory

The different states and territories provide different types of PRA. In 2019-20 (Supplementary table PRA.2):

- Queensland (23,200 or 31%) and South Australia (14,700 or 20%) provided the greatest number of bond loans.
- South Australia provided nearly half of the 35,100 one-off rental grants (14,800 or 42%).
- New South Wales provided ongoing rental subsidies to around 7,600 households. No other state or territory provided these subsidies.

### Figure FINANCIAL.5: Households receiving Private Rent Assistance and Home Purchase Assistance, by states and territories, 2013-14 to 2019-20

Figure FINANCIAL.5: Households receiving Private Rent Assistance and Home Purchase Assistance, by states and territories, 2013-14 to 2019-20. This line graph compares the number of households receiving Private Rent Assistance with households receiving Home Purchase Assistance from 2013-14 to 2019-20 by states and territories. Nationally, in 2019-20, the number of households receiving PRA has declined, with 92,600 households compared with 94,100 household in 2013-14. For HPA, nationally, the number of households receiving HPA has increased, with 43,300 households receiving HPA in 2019-20 compared with 42,800 in 2013-14. States and territories varied in the number of households receiving PRA and HPA. QLD (32,800), NSW (21,500) and ACT (731) recorded their highest number of households receiving PRA in 2019-20. For NT, WA and SA, more households received HPA than PRA in 2019-20.



Source: AIHW National Housing Assistance Data Repository. Supplementary tables PRA.1 and HPA.1.

## Remoteness

In 2019-20, 3 in 5 (63%) PRA payments were to households located in *Major cities*, with a further 22% in *Inner regional* areas and 13% in *Outer regional* areas. Very few households receiving PRA were located in *Remote* or *Very remote* areas (around 1% in both) (Supplementary table PRA.3).

The majority (78%) of households receiving Relocation expenses were in *Major cities*; a further 8% were in *Inner regional* areas. Around 14% of households receiving Bond loans were in *Outer regional* areas.

## Home Purchase Assistance (HPA)

Home Purchase Assistance (HPA) is a form of government financial assistance administered by each state and territory. HPA includes a range of financial assistance for eligible households to improve their access to, and maintain, home ownership. HPA may vary from state to state and some products are not offered by all states and territories.

HPA can include:

- direct lending
- concessional loans
- mortgage relief
- interest rate assistance
- deposit assistance
- other assistance grants.

In 2019-20, the states and territories provided HPA to almost 43,300 unique households across Australia (Supplementary table HPA.1). There were around 43,700 households receiving any type of HPA, illustrating that households may be provided with more than one type of HPA (Figure FINANCIAL.5) (Supplementary table HPA.2).

### Changes over time

The most common form of HPA was direct lending, with almost 38,900 recipients in 2013-14 decreasing to 38,500 in 2019-20. There were fewer households provided with interest rate assistance, but the number has been steadily increasing; from 3,300 in 2013-14 to 3,900 in 2019-20 (Figure FINANCIAL.5) (Supplementary table HPA.2).

### Key characteristics of households

Of the 43,300 unique households receiving HPA in 2019-20 (Supplementary table HPA.4):

- Over one-quarter (27% or 11,500) of households assisted with home purchase had a main applicant aged 35-44 with a further 24% (10,500) aged 25-34. Around 11% (4,800) households had a main applicant aged over 65 years.
- 1.6% (around 700) were Indigenous households.
- Over one-fifth (22% or 9,600) were households earning a gross income of less than \$700 per week.

### State and territory

In 2019-20, HPA was predominantly provided in Western Australia (22,000 unique households or 51%) and South Australia (18,600 or 43%) (Figure FINANCIAL.7) (Supplementary table HPA.1). Direct lending was the main type of HPA assistance in these areas. South Australia was the only state or territory that also offered interest rate assistance (paid to 4,000 or 21% of households) (Supplementary table HPA.2).

## Glossary

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## Abbreviations

ABS	Australian Bureau of Statistics
AHURI	Australian Housing and Urban Research Institute
AGHDS	Australian Government Housing Data Set
AIHW	Australian Institute of Health and Welfare
ATO	Australian Tax Office
CH	Community housing
CHO	Community housing organisation
CNOS	Canadian National Occupancy Standard
CRA	Commonwealth Rent Assistance
CSHA	Commonwealth-State Housing Agreement
DSS	Department of Social Services
FHOG	First Home Owner Grant
HPA	Home purchase assistance
IBA	Indigenous Business Australia
ICH	Indigenous community housing
ICHO	Indigenous community housing organisation
METeOR	Metadata Online Registry
NAHA	National Affordable Housing Agreement
NDIS	National Disability Insurance Scheme
NHHA	National Housing and Homelessness Agreement
NSHS	National Social Housing Survey
OECD	Organisation for Economic Co-operation and Development
PH	Public housing
PRA	Private rent assistance
RA	Remoteness area
SCRGSP	Steering Committee for the Review of Government Service Provision
SHS	Specialist Homelessness Services
SHSC	Specialist Homelessness Services Collection
SOMIH	State owned and managed Indigenous housing
SDA	Specialist Disability Accommodation



## Notes

### Data quality statement

For more information about the data sources, see the Data Quality Statements on the following pages:

- [Public Housing Data Collection, 2019-20](#)
  - [State Owned and Managed Indigenous Housing Data Collection, 2019-20](#)
  - [Community Housing Data Collection, 2019-20](#)
  - [Indigenous Community Housing Data Collection, 2019-20](#)
  - [Private Rent Assistance Collection, 2019-20](#)
  - [Home Purchase Assistance Collection, 2019-20](#)
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# Data

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## Report editions

### Newer releases

- Housing assistance in Australia |  
**Web report** | 14 Jul 2023
  - Housing assistance in Australia 2022 |  
**Web report** | 29 Jun 2022
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### This release

Housing assistance in Australia 2021 | 30 Jun 2021

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### Previous releases

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## Related material

### Resources

### Related topics

- [Health & welfare expenditure](#)
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