

Housing assistance in Australia 2016

Web report | Last updated: 02 Jun 2016 | Topic: [Housing assistance](#)

About

This report presents information on trends and issues in housing policy, housing affordability and housing assistance provided to populations with special needs. As housing and rental affordability declines, the need for housing assistance continues to increase, with 1.34 million recipients of Commonwealth Rental Assistance and around 395,000 households living in social housing. Of those households who were recently provided assistance through social housing, the majority were identified as either homeless or at risk of homelessness.

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Findings from this report:

- In 2014-15 394,167 households were in social housing, up slightly from 393,844 in 2013-14
- Mainstream community housing continues to grow with mainstream community housing stock increasing by 76% since 2008-09
- Waiting lists for social housing remain long, with almost 200,000 applicants on lists in 2014-15
- 4% to 10% of households across social housing programs were overcrowded, and 12% to 23% were underutilised



Summary

Secure and affordable housing is fundamental to the wellbeing of all Australians. It provides a platform for many of life's benefits, including stable employment, connection to the community and a sense of home. Unfortunately, many Australians are not able to access affordable, suitable housing with their own economic and social resources. Assistance provided by governments and community organisations is available to eligible Australians who may have difficulties securing stable and affordable housing—this support is collectively referred to as housing assistance.

Housing assistance in Australia 2016 provides up-to-date information relating to government funded provision of social housing, rent assistance, home purchase assistance and support services to help households maintain their tenancies.



Housing assistance: why do we need it and what supports exist?

Key findings

- Less Australian households own their house outright than ever before, with most households either having a mortgage (36%) or are renting from a private landlord (26%).
- Housing market factors such as housing crisis, inadequate or inappropriate dwelling conditions are one of the main reasons (35%) for clients to seek specialist homelessness services.
- In 2013-14, low income households were spending 21% of their income directly on housing costs, compared to an average of 14% for all households.

Housing in Australia

Home ownership is a widely held aspiration in Australia, providing security of tenure and long-term social and economic benefits to home owners, though exposing them to some financial risk (AIHW 2013). Having a stable, secure, and suitable place to live is essential to maintaining employment, proper health and nutrition, and improvements in education (AIHW 2014).

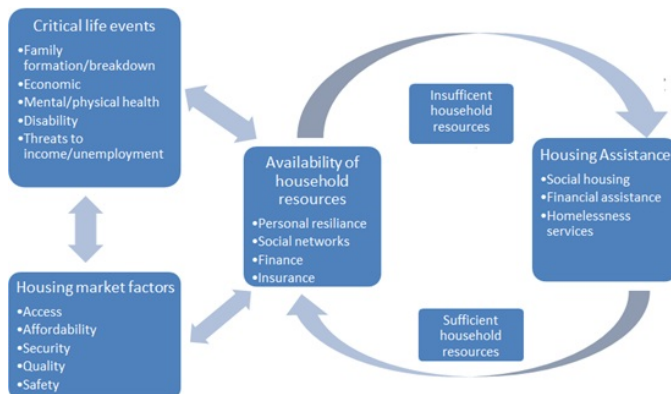
In 2013-14, around two thirds (67%) of Australians own their own home (36% with a mortgage and 31% without a mortgage) (ABS 2015). The overall proportion of home ownership has declined by 5% over the last 20 years and the pattern of home ownership has changed. The proportion of households who own their home outright (and do not have a mortgage) has declined (31% down from 42% in 1994-95) whilst households with a mortgage continues to increase (36% up from 30% in 1994-95). The proportion of households renting has also increased over the last 20 years (up from 26% to 31%).

Home ownership can be a major source of wealth but is often a significant source of debt for households. As the proportion of households that have a mortgage or entering the private rental market increases, the proportion of housing costs on their disposable income is also likely to increase. This in particular makes low income households (or those with special needs) vulnerable to housing instability and more likely to require assistance to access and/or maintain appropriate housing.

Drivers for households seeking housing assistance

There are many factors that can lead households to seek housing assistance, including critical life events, housing market factors and limited household capacity to manage or avoid the negative impacts of events (Figure 1).

Figure HA.1: Drivers of housing assistance



Source: Adapted from Stone et al. 2015

Critical life events

Critical life events relate to the significant developmental milestones than can occur across the lifespan. Positive critical life events, such as the formation of a family, may lead households to seek housing assistance in their transition to a larger dwelling or a more secure form of housing tenure. Housing assistance also provides a safety net for the more adverse critical life events such as family breakdown, patterns of unemployment or reduction of income, frequent housing transitions, adverse health or loss of loved ones. Research shows that households that experience a number of critical life events which adversely impact on their social and economic circumstances are more likely to need assistance in getting access to housing or maintaining their current housing (Stone et al. 2015).

Family breakdown

Family dissolution and breakdown can often have a negative impact on home ownership or the ability to sustain a tenancy. Changes in the family structure, particularly separations, often increase the costs of housing by increasing housing mobility.

This can result in transitions from home ownership or private rental to precarious housing situations and even homelessness. For example, over half (55%) of all clients seeking specialist homelessness services in 2014-15 reported that they sought assistance due to the breakdown of interpersonal relationships (domestic and family violence and/or relationship/family breakdown) (AIHW 2015c).

Disability

Around 1 in 5 persons in Australia reported living with disability and 1.4 million Australians reported a 'severe or profound core activity limitation' (ABS 2013a). The demand for housing and support services for persons living with disability is expected to increase as Australia's population continues to age (ABS 2013b). The availability of appropriate housing and support services in Australia for people living with disability can often be difficult to access or maintain without additional financial assistance (Wiesel et al. 2015).

Unemployment

The ability to maintain or gain access to housing is closely linked to households having access to stable, regular employment that provides enough to cover housing related costs (mortgage or rental payments) (Stone et al. 2015). Without this stable regular employment, households may find themselves unable to meet rent and mortgage repayments and in urgent need of housing assistance and services.

Housing market factors

Housing market factors that can adversely impact households lead them to seeking housing assistance. Adverse housing market factors include the inability to maintain current housing costs or limited access to affordable housing (housing affordability), conflict with landlords, inappropriate housing conditions, difficulty securing new tenancies, and unwanted or frequent housing mobility (Stone et al. 2015). There is a strong relationship between these issues and homelessness. For example, in 2014-15, one in three clients (35%) of specialist homelessness services reported accommodation issues (e.g. housing crisis, inadequate or inappropriate dwelling conditions, previous accommodation ended) as their main reason for seeking assistance (AIHW 2015c).

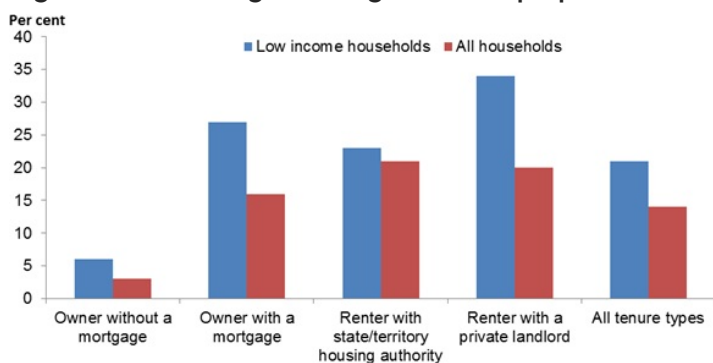
Housing affordability and stress

In recent years, house prices have risen significantly, at a higher rate than consumer prices and median incomes, impacting housing affordability (AIHW 2014). Housing affordability refers to a person's ability to meet costs associated with housing, based on their income. An increasing lack of affordable housing puts households at an increased risk of experiencing housing stress, and could be forced into decisions that will adversely affect them. Housing stress does not only have financial impacts. It can result in an exacerbation of stress-related health conditions, increased relationship stresses, going without meals, restricted extracurricular activities for children and an inability to afford additional housing expenses (such as property maintenance) (Yates & Milligan 2007).

Research has shown housing stress to exist in owner occupied and private rental tenures (Jacobs et al. 2010). Housing stress is less common in social housing as rent setting policies ensure that tenants do not pay more than 30% of their income on housing costs. A common measure of housing stress is where a household's housing costs, primarily mortgage repayments or rents, exceed 30% of their gross income (ABS 2015). Both purchasers and renters can be in housing stress. As households on higher incomes may choose to spend more of their income on housing, the 30% measure is a better indicator of low-income households (the bottom 40%) who are likely to be struggling with housing costs (AIHW 2015b).

Figure HA.2 shows that in 2013-14, low income households were spending 21% of their income directly on housing costs, compared to an average of 14% for all households (ABS 2015). Housing costs as a proportion of income were the highest for lower income households renting with a private landlord (34%).

Figure HA.2: Average housing costs as a proportion of income by tenure type, 2013-14



Notes:

1. Housing costs are mortgage repayments, rent and rate payments (general and water)
2. Percentile measures are within the equivalised income distribution
3. Low income households include the lowest and second equivalised disposable household income quintiles, excluding the 1st and 2nd percentiles (i.e. the 3rd to 40th percentiles inclusive). The 1st and 2nd percentiles are excluded due to the high wealth and expenditure characteristics those household exhibit, and the prevalence of income types other than employee income and government pensions and allowances.

Source: ABS 2015

Lack of household resources

Households that experience a critical life event or are impacted by housing market factors, rely on the household resources (such as savings, insurances, 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 (Figure HA.1).

Housing assistance can provide a safety net when costs associated with accessing or maintaining housing are not able to be met by the household. Housing assistance can be short term or long term and can vary depending on the needs of the individual and/or household. Housing assistance is generally provided through provision of subsidised rental housing (social housing), financial payments (e.g. Commonwealth Rent Assistance) and/or specialised homelessness services.

Housing assistance policy framework

On 1 January 2009, The National Affordable Housing Agreement (NAHA) took effect, and provides a broad framework for the Australian and State and Territory Governments to improve housing outcomes in all tenure types, as well as to reduce homelessness (SCRGSP 2016).

The NAHA aims to ensure 'all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation' (COAG 2009, p3). Under the NAHA, governments have committed to undertake a range of reforms that will improve housing affordability including:

- improved integration and coordination of assistance to people who are homeless or at risk of homelessness;
- improvements to social housing arrangements to reduce concentrations of disadvantage and improve the efficiency of social housing;
- improving access by Indigenous people to mainstream housing, including home ownership and contributing to the 'Closing the Gap' targets; and
- other reforms to increase the supply of affordable housing.

The NAHA provides the framework for all levels of government to work together into the future to improve housing affordability for low and moderate income households (COAG 2009).

Housing assistance programs

Housing assistance interventions provided by Australian governments not only aim to meet housing needs, they also contribute to improved social and economic well-being for individuals, as well as families and communities.

Housing assistance in Australia is provided in many forms, including:

- **Social housing**—provided by not-for-profit, non-government or government organisations that provide eligible households housing with rents set below market rates (based on a percentage of a tenants income). Forms of social housing include public housing (PH), state owned and managed Indigenous housing (SOMIH), community housing (CH), and Indigenous community housing (ICH).
- **Commonwealth Rent Assistance (CRA)**—a non-taxable income support supplement payable to people who: rent in the private market or community housing; receive an income support payment or more than the base rate of Family Tax Benefit part A; and pay rent above a minimum threshold.
- **Private Rent Assistance (PRA)**—a financial assistance provided by state and territory governments to low-income households experiencing difficulty in securing or maintaining private rental accommodation. Types of assistance include bond loans, rental grants, subsidies and relief, and relocation expenses.
- **First Home Owner Grant (FHOG)**—a one-off grant payable to low-income first home owners who satisfy eligibility criteria. This was introduced on 1 July 2000 and is funded by the states and territories (where the FHOG is still available) and administered under their own legislation.
- **Home Purchase Assistance (HPA)**—a range of financial assistance to eligible households to improve their access to, and maintain, home ownership. This is administered by each jurisdiction.

In 2014-15, the Australian Government provided \$1.9 billion to state and territory governments to deliver housing assistance under the NAHA, and \$4.2 billion for CRA (SCRGSP 2016).

Governments across Australia also fund a range of services to support people who are homeless or at risk of homelessness, known as Specialist Homelessness Services (SHS). These services are delivered by non-government organisations including agencies specialising in delivering services to specific target groups (such as young people or people escaping domestic violence), as well as those that provide more generic services to those facing housing crises. (AIHW 2015c). This includes circumstances where social housing tenants may require assistance from specialist homelessness services to maintain their social housing tenancy (AIHW 2015a). The type of support offered to those in social housing is generally through case management and support services compared to financial assistance for those in private rental (Stone et al. 2015).

Across Australia, a range of options for people with disabilities who require housing support are also available. The National Disability Insurance Scheme (NDIS) has the capacity to provide access to services supporting those with disability to live independently including home modifications, and support with personal and domestic care (NDIS 2014).

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Social housing tenants

Key findings

- As at 30 June 2015, there were around 817,300 tenants in social housing, with the majority (82%) of these in public rental housing.
- The number of households living in community housing has almost doubled (up 84%) between 2008-09 and 2014-15.
- Large proportions of social housing tenants are either older persons aged 55 years or over (32% for public rental housing and 27% for community housing) or children aged under 14 years (39% for SOMIH).
- Across all social housing programs, main tenants were more likely to be women (62%).
- Social housing tenants were less likely than the general population to have achieved post year 12 or equivalent qualifications (between 2 and 9% across housing sectors compared to 17% of the general population).
- Between half (51% CH) and three-quarters (74% SOMIH) of all social housing tenants were not in the labour force.
- 4 in 10 public rental housing tenants had been in their tenancies for over 10 years.

Social housing includes all rental housing owned and managed by government or non-government organisations (including not-for-profit organisations) which can be let to eligible households. Social housing rents are generally set below market levels and are based on the income of the household.

Over recent years, social housing has increasingly been allocated to households with complex needs, such as those with disability and on very low incomes. As at 30 June 2015, there were almost 394,200 households in social housing, with the majority in public rental housing (315,000), 9,700 in state managed and owned Indigenous housing (SOMIH) and 69,500 in mainstream community housing.

There were 17,500 Indigenous Community Housing (ICH) dwellings as at 30 June 2015 (household estimates are not available from that data collection).

Number of tenants in social housing

As at 30 June 2015, there were an estimated 817,300 tenants in social housing (excluding Queensland and the Northern Territory, for which tenant characteristics were not available). Of these tenants, 82% or around 667,000 were in public housing; 4% or around 32,100 were in SOMIH; and, 14% or around 118,200 were in community housing.

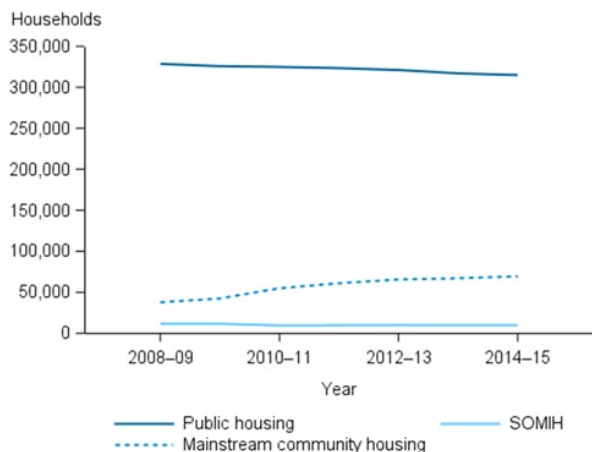
The number of public rental housing households has decreased between 2008-09 and 2014-15. Over this period, the number of public rental households fell from 328,700 to 315,000 (a fall of 4%).

SOMIH household numbers have also fallen during this time, from 11,600 to 9,700 (a fall of 20%).

In contrast, over the same time period, the number of mainstream community housing households has almost doubled. Between 2008-09 and 2014-15, the number of community housing households increased from 37,800 to 69,500 (a rise of 84%), with an increase of 4% in the last 12 months.

These changes reflect a gradual but steady shift of policy focus towards growing the community housing sector and transferring ownership or management of public rental housing stock to community housing organisations. The decrease in the number of public rental households was offset by an increase in mainstream community housing households. This shift in the distribution of housing stock reflects strategies to grow the community sector, as mainstream community housing can potentially provide more flexible and innovative affordable housing options.

Figure SHT.1: Number of social housing households, 2008-09 to 2014-15



Source: AIHW National Housing Assistance Data Repository, 2014-15. [Source data](#).

Tenant demographics

Public rental housing tenants

Of public housing households, 62% of main tenants were female, and 53% were comprised of single adults living alone. Forty-four per cent reported a disability, although only 30% identified a disability support pension as their main source of income. A further quarter (25%) of tenants indicated an age pension as the main source of income.

A typical public housing tenant can be described as an older female (55+) living alone.

SOMIH tenants

Of SOMIH households, three-quarters of main tenants were female (76%) and two-thirds (65%) were aged 25-54 years. In terms of household composition, sole parents with dependent children were the largest family type (37%), followed by single adults (25%). Thirty-six per cent (36%) of SOMIH tenants reported having a disability.

A typical SOMIH tenant can be described as a single female of working age (25-54) with dependent children.

Mainstream community housing tenants

Of mainstream community housing households, almost 6 in 10 (59%) were female, and just over 6 in 10 (63%) were aged 45 years and over. Single adults represented the highest proportion of household compositions (58%), followed by group and mixed households (17%). More than one-third (36%) of mainstream community housing tenants reported having a disability.

A typical community housing tenant can be described as an older female (45+) living alone.

Educational attainment

The 2014 National Social Housing Survey (NSHS) found that almost half (49%) of public housing tenants, almost two-thirds (61%) of SOMIH tenants, and less than half (43%) of community housing tenants of all ages reported that their highest level of educational attainment was Year 10 or equivalent. Across all social housing programs, around 2% of respondents reported that they had not completed any formal education (AIHW 2015).

Comparing the highest level of educational attainment for respondents in the 2014 NSHS to estimates for the general population aged 15-74 years illustrates some differences between the two groups. The proportion for whom Year 12 or equivalent was the highest level of education completed was similar for both the 2014 NSHS sample (20% for PH, 21% for SOMIH and 18% for CH) and for the general population aged 15-74 years (18%). However, social housing tenants were less likely to have achieved post year 12 or equivalent qualifications than the general population aged 15-74 years, for example:

- Those in the general population aged 15-74 years were more likely to have achieved a highest level of education of Bachelor degree or above (17%) than community housing tenants (9%), public housing tenants (5%) or SOMIH tenants (2%).
- The proportion attaining post-secondary school qualifications (that is, certificate, diploma, advanced diploma or bachelor degree or above) in the general population aged 15-74 years (44%) was higher than that for community housing (30%), public housing (22%) and SOMIH tenants (12%).

Source: Australian Bureau of Statistics (ABS) 6227.0 Education and Work, Australia, May 2015

Age profile

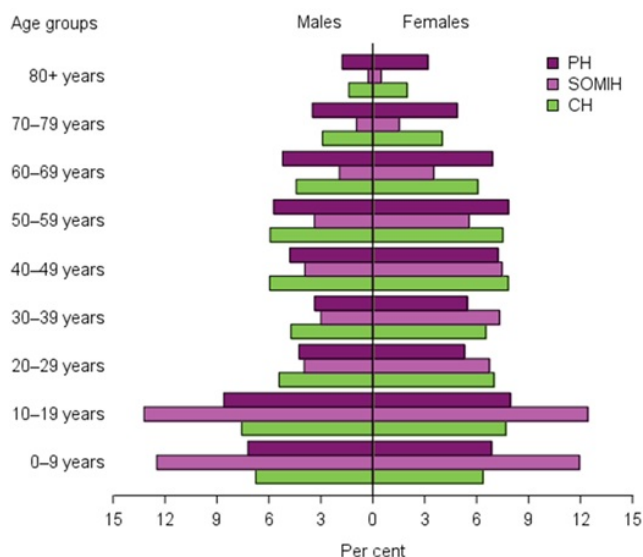
In general, large proportions of social housing tenants are either older persons aged 55 years or over and children aged under 14, although the proportions in these groups vary across the different social housing programs.

As at 30 June 2015, a relatively high proportion of tenants living in public rental housing, SOMIH and mainstream community housing households were children. Almost a quarter (23%) of public rental housing, 39% of SOMIH and 20% of mainstream community housing tenants were aged 0-14 years old.

For older age groups, 32% of public rental housing, 13% of SOMIH and 27% of mainstream community housing tenants were aged 55 years and over.

The tenant age profile across social housing programs differ greatly. Where almost one-third (32%) of public rental housing tenants and more than one-quarter (27%) of mainstream community housing tenants were aged 55 years and over, over one-third (39%) of SOMIH tenants were aged 0-14 years.

Figure SHT.2: Age and sex distribution of all tenants in public rental housing, SOMIH and mainstream community housing dwellings, 2015



Source: AIHW National Housing Assistance Data Repository, 2014-15. [Source data.](#)

Employment

The 2014 National Social Housing Survey found that between half and three-quarters of all social housing tenants were not in the labour force—that is, they were neither working nor currently looking for work. Conversely, around 28% of public rental housing, 30% of mainstream community housing and 37% of SOMIH tenants were in the workforce.

Reflecting the different age profile across the social housing programs, those in SOMIH households were less likely to be retired (16%) when compared to tenants in public rental (38%) or community housing (37%).

The remainder of those in social housing were either studying, volunteering, were a full-time parent or carer, were retired or unable to work due to long-term illness or injury.

The 2014 National Social Housing Survey included questions aimed at investigating barriers or disincentives for social housing tenants to either enter the workforce or increase the number of hours worked per week. Tenants working part-time, unemployed or not in the labour force were asked to identify the influences on their current employment status. The 3 strongest influences on employment status were the need for more training, education or work experience; the desire/need to stay home and look after children; and financial concerns (AIHW 2015).

In addition, the provision of social housing may affect the work decisions for recipients quite differently. There are many perceived employment disincentives for social housing tenants. These may include—rent increases as a result of increased income; social housing ineligibility where their income exceeds a certain threshold; as well as a potential lack of social housing availability in areas with increased employment prospects. Alternatively, social housing may afford tenants with greater stability, increasing their opportunities to find and maintain employment (Productivity Commission 2015).

Tenants' length of tenure

A substantial proportion of households in public rental housing and SOMIH remain in tenure for long periods of time. As at 30 June 2015, 42% of public rental housing and 32% of SOMIH households had been in the same tenancy for over a decade. Most tenancies had been in place for over 5 years for public rental housing households (64%) and SOMIH households (55%). It is worth noting however that around one in five tenancies remain in place for less than a year (18% for PH and 23% for SOMIH). Comparable data are not currently available for mainstream community housing.

Table SHT.1: Number of households by tenure length and program, at 30 June 2015

Tenure length	Public Housing Number	Public Housing Per cent	SOMIH Number	SOMIH Per cent
6 months or less	15,029	4.8	610	6.3
6 months to 1 year	40,796	13.0	1,641	16.9
2 to 4 years	59,015	18.7	2,108	21.7
5 to 9 years	68,329	21.7	2,225	22.9
10 to 19 years	86,040	27.3	2,177	22.4
20 to 29 years	34,813	11.1	703	7.2
30 or more years	10,941	3.5	268	2.8

Note:

1. Records with missing start date have been excluded.
2. Data are for ongoing households; therefore tenure length has been calculated using the tenancy start date and an end date of the 30th June of the financial year.
3. Data on mainstream community housing tenure length were not available.

Source: AIHW National Housing Assistance Data Repository, 2014-15.

Nationally, 2% of public rental housing tenants and 3% of SOMIH tenants transferred to a different dwelling during 2014-15. This may be due to state housing authorities seeking to match tenant characteristics to household size. For example, by moving a single tenant household into a smaller dwelling to make room for a larger family household, or tenants requesting relocation to a different geographic area. Households leaving social housing (as measured by exit rates) were slightly higher in 2014-15 than transfer rates, with 7% of public rental tenants and 9% of SOMIH tenants ending their tenancies during the year.

Tenant satisfaction

'Tenant satisfaction' is defined as the proportion of tenants in social housing who said they were satisfied or very satisfied with their housing service provider. As at 30 June 2014, tenants in community housing were consistently more satisfied with their housing provider (80%) compared with other social housing providers (73% for public rental housing and 58% for SOMIH) (AIHW 2015).

Satisfaction with the location of their dwelling in terms of proximity to various services and facilities is high across all social housing programs. In particular, proximity to emergency services, medical services and hospitals was consistently rated highest in terms of importance and social housing tenants consistently rated the location of their dwelling as meeting the needs of their household. This is a positive finding given that health and medical services as well as mental health services were the most frequently used services by social housing tenants in the twelve months prior to the survey.

Social and economic benefits from living in social housing

Affordable, safe and secure housing can contribute to a range of health and wellbeing outcomes and contribute to people's ability to engage economically and socially in their community.

Tenants who reported social and economic participation benefits from living in social housing varied across their individual circumstances and housing programs. Across all social housing programs, 94% of tenants reported they felt 'more settled' and 82% felt 'part of the community'. In terms of employment and education, 67% of social housing tenants felt they were more able to improve their job situation and 74% felt more able to start or continue education/training due to being supported in social housing. Also, 85% reported having better access to services and 94% were better able to manage their rent/money. Of all social housing tenants, only 25% reported no social or economic benefit at all from living in social housing (AIHW 2015).

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Dwelling and household size

Matching dwelling size to household size

Key findings

- 4% of public rental housing and community housing was considered to be overcrowded, as was 10% of SOMIH.
- Overcrowding was highest in Queensland for SOMIH (13%) and in the Northern Territory for public rental housing (7%).
- 16% of public rental housing, 23% of SOMIH and 12% of mainstream community housing was considered to be underutilised.
- Underutilisation was highest in South Australia (26% of public rental housing and 28% for SOMIH).

A large part of providing affordable housing that meets the needs of individuals and families is ensuring that a dwelling is of an adequate size to meet the needs of the household. Matching dwelling size to household size is not a straightforward process. It is heavily influenced by the availability of dwellings, their age and location, (and the availability of options and cost to relocate existing tenants as well as their willingness to relocate). The accepted standard by which the dwelling size requirements of a given household are measured in Australia is the Canadian National Occupancy Standard (CNOS).

The current stock of social housing was originally built to accommodate the needs of working families (Department of Prime Minister and Cabinet, 2014). About 45% of current public rental housing stock, 83% of state owned and managed Indigenous housing (SOMIH) and 33% of mainstream community housing, are houses with 3 or more bedrooms. In contrast, the profile of social housing tenants has changed over time with just over half (52%) of all tenants in 2014-15 now being single adults. This compares to just under half (49%) of public housing households and less than one quarter (21%) of SOMIH households in 2004-05 being comprised of single adults (comparable figures for community housing households are unavailable).

As at 30 June 2015, the majority of social housing households (around 80%) were considered to be residing in dwellings adequate to their household composition.

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, either of the same sex or opposite sex, may share a bedroom
- Children under 18 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 and over and any unpaired children require a separate bedroom.

Whilst the CNOS is a useful guide to the proportion of dwellings that may be under-utilised, or proportion of households potentially living in over-crowded conditions, 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.

Overcrowding

In basic terms, overcrowding occurs when the dwelling is too small for the size and composition of the household living in it. A dwelling requiring at least 1 additional bedroom is designated as 'overcrowded' in Australia underpinned by the CNOS standard.

As at 30 June 2015, 4% of both public rental housing and community housing dwellings were overcrowded (see Table DHS.1). Indigenous households were more likely to experience overcrowding, with 10% of SOMIH households classified as overcrowded.

Table DHS.1: Appropriateness of dwelling size in social housing, 30 June 2015 (per cent)

Social housing program	Overcrowded	Adequate	Under-utilised ^(a)	Total
Public rental housing	4.4	79.6	16.0	100.0
SOMIH ^(b)	9.6	67.2	23.2	100.0
Mainstream community housing ^(c)	3.9	84.2	11.9	100.0
All programs	4.5	79.9	15.6	100.0

- The match of dwelling size to registered tenant numbers at a point in time is affected by a range of factors including changes in family structure over time, the match of housing portfolio to demand, and tenant support needs. Housing authority allocation policies do not align with the Canadian National Occupancy Standard and may provide for additional bedrooms including under circumstances such as shared parenting, carer requirements, or expectant mothers.
- Includes all households within the SOMIH program, including non-Indigenous households.
- Data are based on all jurisdictions except Queensland and Northern Territory where data were unavailable.

Notes

- Data are based on the Canadian National Occupancy Standard and include those households where required details are known.
- Data for utilisation in Indigenous community housing were unavailable.

Source: AIHW National Housing Data Repository 2014-15.

Location

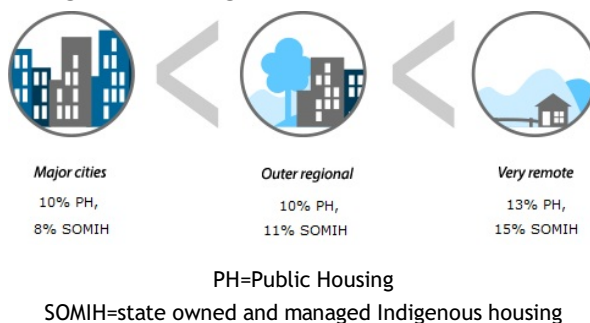
The proportion of overcrowded households varied across social housing programs by jurisdictions and remoteness areas.

As at 30 June 2015, the Northern Territory had the highest proportion of overcrowded households in public rental housing (7%), followed by Western Australia (6%). South Australia had the lowest proportion of households living in an overcrowded condition (2%). SOMIH households in Queensland reported the highest proportion of overcrowding (13%), whereas SOMIH households in Tasmania reported the lowest (5%). Community housing households were most overcrowded in Victoria and New South Wales (both at 5%), and least overcrowded in the Australian Capital Territory (less than 1%) (Refer to [Supplementary tables for details](#)).

Overall, Indigenous households are more likely than non-Indigenous households to be overcrowded. The higher level of overcrowding among Indigenous households may be associated with a number of factors, including cultural and social factors, higher levels of unmet demand for affordable housing, and geographical location.

Overcrowding in Indigenous households living in social housing increased with remoteness. Indigenous households that were overcrowded in public rental housing were more likely to be in *Very remote* (13%) and *Remote* (11%) areas. SOMIH households in *Very remote* (15%) and *Outer regional* (11%) areas were also more likely to be overcrowded than other SOMIH households.

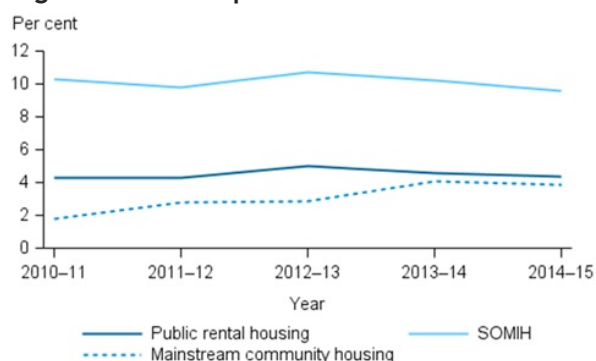
Overall, overcrowding within Indigenous households increased with remoteness



Trends

Between 2010-11 and 2014-15, the prevalence of overcrowding has varied across social housing programs. The proportion of SOMIH households living in overcrowded conditions has consistently remained more than twice that of other social housing programs. Overcrowding in public rental housing has remained stable at 4% between 2010-11 and 2014-15, and SOMIH overcrowding also remained stable at 10% over the same period. Overcrowding in community housing has increased from 2% over the same timeframe.

Figure DHS.1: Proportion of overcrowded households in social housing, 2010-11 to 2014-15 (per cent)



Source: AIHW National Housing Assistance Data Repository, 2014-15. [Source data](#).

Underutilisation

Just as a dwelling can be over-crowded, it can also be underutilised. A dwelling is said to be underutilised when it consists of 2 or more bedrooms surplus to the household requirements. Underutilisation can arise as a household ages and children leave the family home, and particularly where tenants have been living in a home for many years and their economic and community life is centred around that

location, and there are no suitable alternatives for relocation. Underutilisation is also in part due to public rental housing being dominated by family-sized homes with 3 or more bedrooms.

As at 30 June 2015, 16% of public rental housing and 12% of community housing dwellings were underutilised (see Table DHS.1). Indigenous households were more likely to experience underutilisation, with 23% of SOMIH households classified as underutilised.

Location

The proportion of underutilised housing varied by jurisdiction and remoteness areas across the social housing programs.

For public rental housing, South Australia had the highest proportion of underutilisation at just over 1 in 4 dwellings (26%), followed by the Australian Capital Territory (17%). The Northern Territory had the lowest proportion of underutilisation (7%) (Refer to [Supplementary tables for details](#)).

For SOMIH households, South Australia reported the highest proportion of underutilisation (28%), followed by New South Wales (26%). Queensland reported the lowest proportion of underutilisation (17%).

For community housing households, those in Tasmania (25%) were most underutilised, followed by South Australia (23%). Those in the Australian Capital Territory (2%) were the least underutilised.

The proportion of underutilised households in public rental housing varied substantially across remoteness areas with *Outer regional* areas most likely to be underutilised (21%) compared to *Major Cities* (15%) and *Remote* areas (14%). Underutilisation of SOMIH ranged from 20% in *Very Remote* areas to 24% in both *Major Cities* and *Inner regional* areas.

Trends

Between 2010-11 and 2014-15, trends in underutilisation across community housing households have been varied, whereas SOMIH and public rental housing underutilisation has remained relatively static over time (Figure DHS.2).

Public rental housing underutilisation has remained steady between 2010-11 and 2014-15 at 16%, and SOMIH underutilisation has also remained steady at 23% in 2015. Underutilisation in community housing has increased from 6% in 2010-11 to 12% in 2014-15, however, community housing has maintained comparatively low levels of underutilisation compared to other social housing programs.

Figure DHS.2: Proportion of underutilised households in social housing, 2010-11 to 2014-15 (per cent)



Source: AIHW National Housing Assistance Data Repository, 2014-15. [Source data](#).

References

1. Department of Prime Minister and Cabinet 2014. Reform of the Federation White Paper. Issues Paper 2: Roles and Responsibilities in Housing and Homelessness.

Social housing dwellings

Key findings

- As at 30 June 2015, there were 427,800 social housing dwellings across Australia.
- Public rental housing stock decreased by approximately 4% between 2008-09, while mainstream community housing stock increased by 76% over the same period.
- New South Wales has the largest number of social housing dwellings (147,947 or 35%) of social housing.

Social housing is rental housing that government or non-government organisations (including not-for-profit organisations) provide to assist people who are unable to access affordable and sustainable housing. Social housing aims to deliver appropriate, flexible and diverse housing, targeted to assist low income and disadvantaged households, usually with rents based on income at below market rates. There are four social housing programs in Australia:

- public rental housing,
- mainstream community housing,
- state owned and managed Indigenous housing (SOMIH), and
- Indigenous community housing.

For more information about social housing programs, see [Glossary](#).

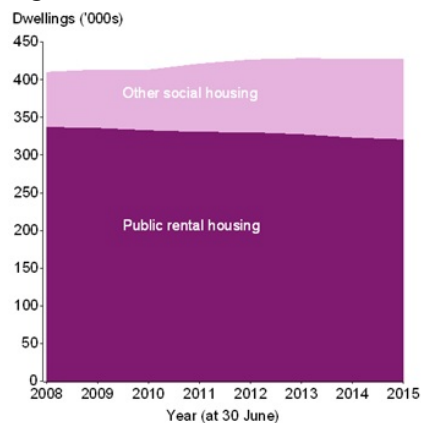
Number of dwellings?

In 2014-15, there were 427,800 social housing dwellings across Australia—very similar number to the previous 12 months (427,600), and an increase of 3% from the 415,100 dwellings in 2008-2009.

There has been a gradual but steady policy focus towards growing the community housing sector and transferring ownership or management of public rental housing stock to community housing organisations. This is a result of the rising cost of social housing programs that are managed and run by state housing authorities, and the ability of community organisations to be flexible in their delivery of social housing.

Between 2008-09 and 2014-15, public rental housing stock reduced by approximately 5% (336,500 to 321,600 dwellings) (Figure SHD.1), and mainstream community housing increased by 76%, from 41,700 to 73,600 dwellings (Figure SHD.2).

Figure SHD.1: Number of social housing dwellings by program type, 2008-2015

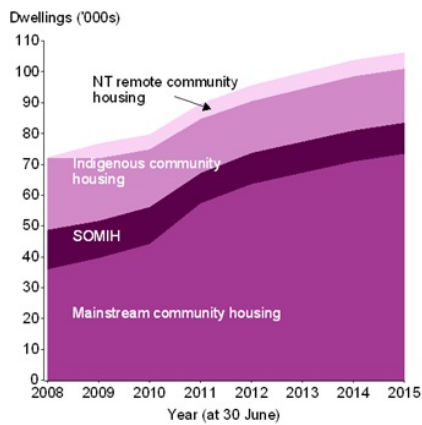


Note: 'Other social housing' includes mainstream community housing, SOMIH, Indigenous community housing and NT remote community housing.

Source: AIHW National Housing Assistance Data Repository 2014-15. [Source data](#).

SOMIH stock reduced between 2008-09 and 2014-15 by 17%—from 12,100 to 10,000 dwellings. Indigenous community housing dwelling numbers also decreased by 13% over the same period—from 20,200 to 17,500 dwellings (Figure SHD.2).

Figure SHD.2: Number of social housing dwellings by program type (excluding public rental housing), 2008-2015



Source: AIHW National Housing Assistance Data Repository 2014-15. [Source data](#).

The overall occupancy rate for social housing are very high across Australia. As at 30 June 2015, occupancy rates for public housing dwellings was 98%, ranging from 95% in the Northern Territory to 99% in New South Wales. Overall, SOMIH dwelling occupancy rates were 97%, and for community housing dwellings, 94%. The overall occupancy rate for Indigenous community housing dwellings was 93%.

Location

As at 30 June 2015, New South Wales had the largest number of social housing dwellings across each program type, except for Indigenous community housing, which had more dwellings reported in Queensland. Victoria had the next highest number of dwellings for public housing and community housing.

Table SHD.1: Number of social housing dwellings, by states and territories, at 30 June 2015

Social housing program	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Number of dwellings									
Public housing	110,214	64,404	51,248	33,361	39,428	7,234	10,833	4,905	321,627
SOMIH ^(a)	4,641	..	3,355	..	1,817	222	10,035
Mainstream community housing ^(b)	28,214	13,943	11,580	6,776	5,941	6,202	663	301	73,620
Indigenous community housing ^(b,c,d)	4,878	1,964	5,000	2,575	1,116	75	..	1,858	17,466
Total	147,947	80,311	71,183	42,712	48,302	13,733	11,496	7,064^(e)	422,748^(e)
Dwellings (%)									
Public housing	74.5	80.2	72.0	78.1	81.6	52.7	94.2	69.4	76.1
SOMIH ^(a)	3.1	..	4.7	..	3.8	1.6	2.4
Mainstream community housing ^(b)	19.1	17.4	16.3	15.9	12.3	45.2	5.8	4.3	17.4
Indigenous community housing ^(b,c,d)	3.3	2.4	7.0	6.0	2.3	0.5	..	26.3	4.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

- Victoria, Western Australia, the Australian Capital Territory and the Northern Territory do not have SOMIH programs.
- Community housing data are incomplete due to non-reporting or under-reporting by community housing providers, Data may not be comparable across jurisdictions due to differences in the accuracy of the data (e.g., reflecting differences in how the data for the collection was sourced by jurisdictions, the number and profiles of providers for which data were provided/not provided, the completeness of the data reported for some providers and the instances of unknown values recorded for some data items). Note, the total number of tenancy (rental) units is counted for mainstream community housing instead of actual dwellings because some dwellings such as group houses have multiple rental spaces within the one overall dwelling.
- NSW Indigenous community housing data includes permanent dwellings managed by funded and unfunded providers. Vic, Qld, WA, SA, Tas and NT Indigenous community housing data relates to dwellings managed by funded providers only.
- ACT has advised that it does not have any providers in-scope for the Indigenous community housing collection.
- The figures for Australia and NT do not include remote community housing dwellings in the Northern Territory (5,025). Remote community housing dwelling counts are provided separately, as they are not currently captured by the Indigenous community housing or Public housing data collections.

Source: AIHW National Housing Assistance Data Repository 2014-15.

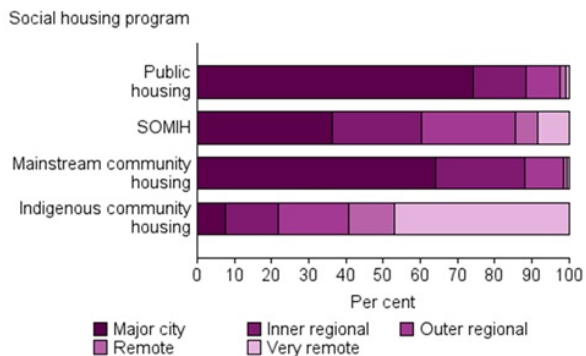
Proportions of social housing dwellings varied across remoteness areas. Public rental housing and mainstream community housing represented the highest proportion of social housing in *Major cities*, SOMIH in *Outer regional* areas, and Indigenous community housing in *Remote* and *Very Remote* areas (Figure SHD.3).

As at 30 June 2015, almost 3 in 4 public rental housing dwellings were located in *Major cities* (74%) and a further 15% in *Inner regional* areas. Less than 1% of public rental housing was located in *Very remote* areas. Just over one-third of SOMIH dwellings were located in *Major cities* (36%), 25% in *Outer regional* locations and 24% in *Inner regional* areas.

Mainstream community housing followed a similar trend, with almost two-thirds (64%) of dwellings located in *Major cities*, with an additional 24% located in *Inner regional* areas. Less than 1% of mainstream community housing dwellings were located in *Very Remote* areas.

As expected, a large proportion (59%) of Indigenous community housing was located in *Remote* or *Very Remote* areas.

Figure SHD.3: Proportion of social housing dwellings by remoteness area and housing program type, 2015 (per cent)



Source: AIHW National Housing Assistance Data Repository 2014-15. [Source data.](#)

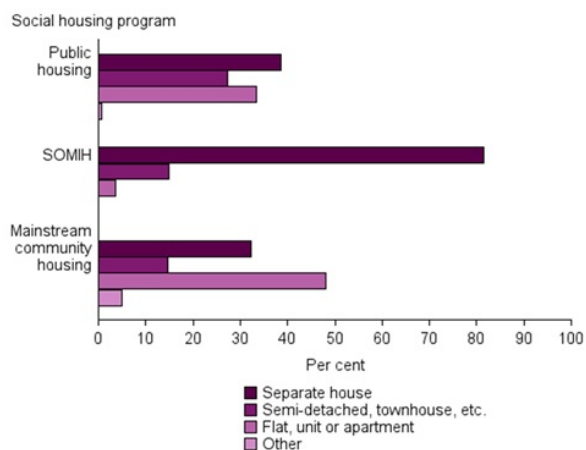
Dwelling type

As at 30 June 2015, public rental housing dwellings were more likely to be in the form of a separate house (39%), followed by a flat, unit or apartment (34%).

The vast majority of SOMIH dwellings were in the form of a separate house (82%), with a further 15% being a semi-detached house or townhouse.

Mainstream community housing dwellings were more likely to be a flat, unit or apartment (48%), followed by a separate house (32%) (Figure SHD.4).

Figure SHD.4: Proportion of social housing dwellings by dwelling type and housing program type, 2015 (per cent)



Source: AIHW National Housing Assistance Data Repository 2014-15. [Source data.](#)

Dwelling size

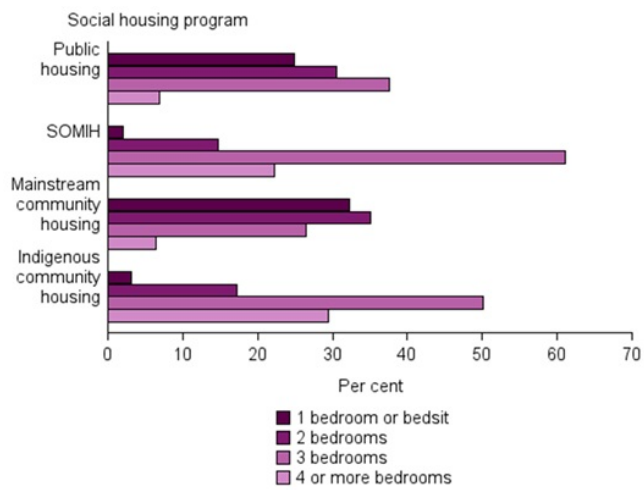
The size of social housing dwellings in 2015 differed across program type. Public rental housing dwellings were most likely to be three bedroom dwellings (38%), followed by two bedroom dwellings (31%).

SOMIH dwellings were also most likely to be three bedroom dwellings (61%), followed by four bedroom dwellings (19%).

In contrast, mainstream community housing dwellings were more likely to be one and two bedroom dwellings (32% and 35%, respectively), with a further 27% being three bedroom dwellings.

Half of Indigenous community housing dwellings were three bedroom (50%) with a further 25% four bedroom dwellings (Figure SHD.5).

Figure SHD.5: Proportion of social housing dwellings by household size and housing program type, 2015 (per cent)



Source: AIHW National Housing Assistance Data Repository 2014-15. [Source data.](#)

Dwelling standard

In 2014, the National Social Housing Survey found that tenants reported most social housing dwellings were of an acceptable standard, defined as having at least four working facilities and not more than two major structural problems.

Of social housing dwellings:

- 70% of SOMIH dwellings were of an acceptable standard
- 81% of public housing dwellings were of an acceptable standard
- 89% of mainstream community housing dwellings were of an acceptable standard.

Data on dwelling standard on Indigenous Community Housing dwellings are not available.

Indigenous households within public rental housing were less likely to report living in a dwelling of an acceptable standard (66%), compared with SOMIH dwellings (70%) and mainstream community housing dwellings (83%). Households with at least one member with a disability were also less likely to live in a dwelling of an acceptable standard within public rental housing (75%), SOMIH (64%) and community housing dwellings (85%).

Priority groups and wait list

Key findings

- Around three in four (73%) newly allocated dwellings in both public rental housing and community housing were provided to households in greatest need.
- Around three in five (59%) households were homeless prior to their public housing tenancy starting.
- Half (50%) of public housing households are single people, living alone.
- As at 30 June 2015, there were almost 200,000 households on social housing waiting lists (down from around 206,000 as at 30 June 2014).
- Social housing tenants assessed as having greatest need spent less time on waiting lists, with over a third (37%) of newly allocated public rental housing households and 50% of SOMIH households allocated housing in less than 3 months.

Historically, the focus of housing assistance has been to provide support to low-income working families. However, the provision of housing assistance has shifted over time to target a highly diverse range of vulnerable groups, such as people experiencing or who are imminently at risk of homelessness; households where there is a member with disability; households with a main tenant aged under 25 or aged 75 or over; or Indigenous households.

Greatest need

Social housing is allocated on a priority needs basis. Public rental housing, state owned and managed Indigenous housing (SOMIH) and mainstream community housing prioritise households by their 'greatest need'. Greatest need applies to low-income households if, at the time of allocation, household members were subject to one or more of the following circumstances:

- Homelessness
- Life or safety was threatened within existing accommodation
- Health condition was exacerbated by existing accommodation
- Existing accommodation was inappropriate to their needs
- They were experiencing very high rental costs.

A low-income household for the greatest need definition is a household that satisfies an eligibility test to receive housing assistance.

Source: Steering Committee for the Review of Government Service Provision, 2016.

This is particularly evident for public rental housing with around three in four newly allocated dwellings provided to households in greatest need (73% in 2014-15) (Figure PG.1). For SOMIH, around half (52%) of newly allocated dwellings were provided to households in greatest need in 2014-15, down from a peak of 64% in 2012-13.

New community housing allocations to households in greatest need have increased over the past 5 years, from 72% in 2010-11, to 76% in 2014-15.

Figure PG.1: Proportion of newly assisted households in greatest need by housing program type, 2010-11 to 2014-15



Source: AIHW National Housing Assistance Data Repository, 2014-15. [Source data.](#)

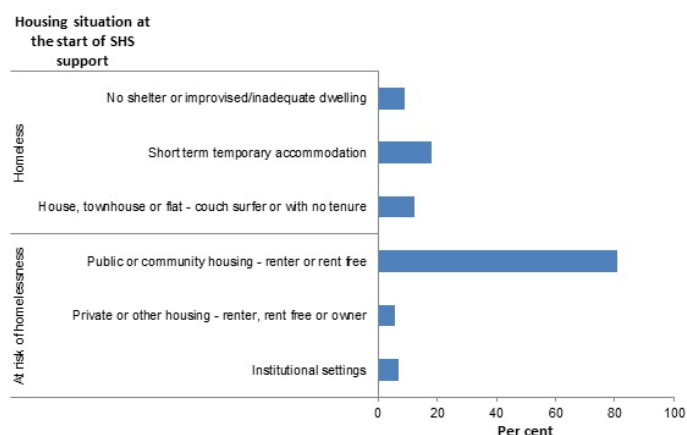
Specialist Homelessness Services and social housing

Specialist Homelessness Services (SHS) play a key role in helping vulnerable people to obtain or maintain social housing (AIHW 2015a). Social housing provides the best solution to homelessness for many who approach SHS agencies. States and territories managed SHS agencies closely with social housing programs. SHS agencies provide support through the provision of services to prepare clients prior to entry into social housing, and often ongoing support to ensure that social housing tenancies are able to be maintained. Of the clients who presented to SHS agencies seeking assistance in 2014-15, 15% (24,336 clients) were living in public or community housing (AIHW 2015b). At the conclusion of SHS support, the proportion of clients living in public or community housing increased to 22% (35,279 clients).

Figure PG.2 shows the first housing situation of SHS clients who ended support housed in public or community housing in 2014-15. Around four in ten (39%) SHS clients who ended SHS support in public or community housing were previously homeless with no shelter or living in improvised or inadequate dwellings (9%), living in unstable housing situations such as short term/temporary accommodation (18%) and couch surfing/living in a house with no tenure (12%) (For further information about housing situations please see the [Glossary](#)).

The vast majority (81%) of the SHS clients who ended their support in public or community housing were able to maintain their tenancy. This shows that the SHS support provided to clients currently in a public or community housing tenancy allowed them to maintain that tenancy and prevent a potential episode of homelessness. The main reason for public housing tenants to seek SHS assistance is generally due to financial difficulties (38%) (e.g. the tenant doesn't have the financial means to pay their rent, bills, food and/or other household essentials) (AIHW 2015a).

Figure PG.2: Specialist Homelessness Services clients housed in public or community housing at the end of support, by housing situation at first presentation, 2014-15, adjusted for non-response (per cent)



Source: AIHW Specialist Homelessness Services Collection.

Around three-in-five households (59%) were homeless

at the time of allocation to public rental housing and almost half (47%) at the time of allocation to SOMIH.

34% of households were at risk of homelessness

at the time of allocation to public rental housing and 44% at the time of allocation to SOMIH.

Special needs

Households that are in greatest need often have members with special needs. These include households with a member with disability, a main tenant younger than 25 or 75 and over, or households defined as Indigenous households (Steering Committee for the Review of Government Service Provision, 2016).

Because SOMIH is an Indigenous-targeted program, Indigenous households in SOMIH are not considered special needs households. For SOMIH households, only those that have a member with disability or a main tenant under 24 or over 50 are considered special needs.

Special needs and greatest needs categories are not mutually exclusive and tenants may fit into a number of categories within each group or across groups.

As at 30 June 2015, the proportion of new allocations among special needs groups differed across social housing programs:

- Of newly allocated public rental housing households with special needs, almost half (49%) contained at least one member with disability.
- Of newly allocated SOMIH households with special needs, 42% contained at least one member with disability, and 38% had a main tenant aged under 25 years.

Demographics of newly allocated households

Household composition

Compared to ongoing households, newly allocated households in both public housing and SOMIH were more likely to include dependent children and less likely to be comprised of single adults living alone.

As at 30 June 2015, half of newly allocated public rental housing households (50%) were made up of single people living alone, followed by sole parents with dependent children (31%). Public rental housing households were least likely to be couple only households or couple with dependent children households (both at 5%).

SOMIH households were also more likely to be made up of sole parents with dependent children (54%), followed by single adults (19%). SOMIH households were also least likely to be couple only households (3%).

Indigenous and disability status

Newly allocated households were also more likely to be Indigenous households as well as being more likely to include at least one member with a disability, than were ongoing households in both public housing and SOMIH.

For the year ending 30 June 2015, of newly allocated households to public rental housing, around 4,300 were Indigenous households (22% of all new allocations). There were just over 8,000 new allocations (48% of all allocations) to public rental housing for households with at least one member with disability.

Of new allocations to SOMIH, the proportion of all new allocations to households with at least one member with a disability was 42%. This proportion was lower for households where the main tenant was aged less than 25 years (24%).

Wait lists and wait times

Nationally, as at 30 June 2015, there were 154,000 applicants awaiting public rental housing allocation (down from 171,300 in 2010), and 7,600 applicants waiting for allocation to SOMIH programs (down from 10,000 in 2010). There were also around 37,500 applicants awaiting allocation to mainstream community housing as at 30 June 2015 (up from almost 36,700 in 2010). It is also important to note that applicants may be on more than one waitlist, and as such these numbers may be an overestimate of the total. Across these three types of social housing, around 69,000 of these applicants were categorised as being in greatest need.

Fluctuations in the numbers of those on wait lists are not necessarily measures of changes in underlying demand for social housing. A number of factors may influence the length of wait lists including changes to allocation policies and eligibility criteria put in place by state/territory housing authorities. Further, some people who wish to access social housing may also not apply due to the long waiting times or lack of available housing in their area.

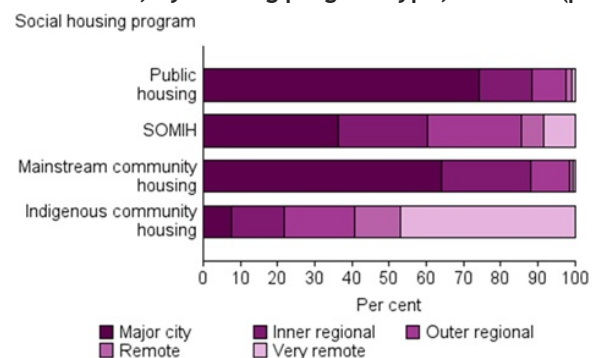
Wait list priority is generally accorded to those with the greatest needs. In 2014-15, around 3 in 4 (74%) new allocations for public housing and just over half (52%) of new allocations for SOMIH went to those in greatest need categories.

As 'greatest need' eligibility criteria do not cover all needs for those in social housing, there are often limited choices for new entrants into the social housing system in regards to selection of dwelling type and locations. Tenant choices are often limited to broad geographic areas and/or types of dwellings. For example, public rental housing tenants often are given a limited number of offers at the time of allocation and if refused, they may risk their place on the waiting list.

Newly allocated households in greatest need are less likely than other households to spend an extended time on social housing waiting lists. In 2014-15, more than one-third (37%) of newly allocated public housing households and half (50%) of SOMIH households in greatest need spent less than 3 months on waiting lists. This compares to less than one-in-five (18%) public housing households and 31% of SOMIH households not in greatest need spending less than 3 months on social housing waiting lists (Figure PG.3).

For community housing, data on allocations by the amount of time spent on the waiting list are not currently available.

Figure PG.3: Proportion of new allocations, by time spent on the waiting list, by greatest and special needs households, by housing program type, 2014-15 (per cent)



Source: AIHW National Housing Assistance Data Repository 2014-15.

References

1. Australian Institute of Health and Welfare (AIHW) 2015a. *Exploring transitions between homelessness and public housing: 1 July 2011 to 30 June 2013*. Cat. No. HOU 277. Canberra: AIHW.
2. AIHW 2015b. *Specialist Homelessness Services 2014-15*.
3. Steering Committee for the Review of Government Service Provision, 'Report on government services 2016'.

Financial assistance

Key findings

- As at 30 June 2015, more than 1.34 million income units received Commonwealth Rent Assistance (CRA), receiving a median fortnightly payment of \$128.
- Just over 4 in 10 (41%) CRA recipients were considered to be in rental stress.
- In 2014-15, Private Rent Assistance (PRA) assisted 123,100 people, over half of these recipients were under 34.

Housing costs are a major expense and for those on low incomes, meeting rental costs or mortgage repayments can be a strain on personal finances. Similarly, for those who aspire to home ownership, saving a deposit and accessing finance can be difficult. Governments help make it easier for people to access affordable housing by providing:

- Rent assistance through the Commonwealth Rent Assistance program (CRA) and through jurisdictional Private Rent Assistance (PRA) programs.
- Assistance with buying a home through the First Home Owners Grants (FHOG) and Home Purchase Assistance (HPA) programs.

Renters

Commonwealth Rent Assistance (CRA)

CRA is an Australian Government payment to people on low or moderate incomes who are renting in the private housing market to assist with the cost of housing. CRA is the largest form of housing assistance for Australian households. To be eligible, tenants must first be in receipt of an income support payment or more than the base rate of Family Tax Benefit Part A (FTBA) as well as meet the residency requirements of their pension, allowance or benefit.

CRA is a non-taxable income supplement, payable fortnightly to eligible recipients. CRA is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate is reached. The minimum threshold and maximum rates vary according to an income unit's household composition, including the number of children.

CRA may be payable to certain social housing tenants, such as those living in community housing or Indigenous community housing and, in some jurisdictions, state owned and managed Indigenous housing (SOMIH).

CRA is not payable to public rental housing tenants, as these housing authorities separately subsidise rent for eligible tenants.

Payment of CRA continues as long as recipients meet income and asset tests for their primary payment and CRA eligibility conditions.

Between 2010-11 and 2014-15, the Australian Government's nominal expenditure for CRA increased by 35%, from \$3.1 billion to \$4.2 billion. Over time, expenditure has remained highest in New South Wales, followed by Queensland (Productivity Commission 2016).

As at 30 June 2015, more than 1.34 million income units received CRA. This is an increase from 1.32 million in 2014. The number of income units receiving CRA has risen by 43% since 2000 (up from 937,100 income units). The median CRA payment was \$128 per fortnight, and the median rent was \$415 per fortnight.

Of the CRA recipients (the person in the income unit to whom the CRA is paid) in 2015:

- two in five (41%) were aged 30-49 and one quarter (25%) were aged 60 and over
- only 12% were aged 24 and under (almost 155,000 income units)
- most were single with no dependent children (54%), followed by those who were single with one or more dependent children (21%)
- 22% were receiving Newstart Allowance, 20% were receiving a Disability Support Pension and 18% were receiving the Age Pension
- 5% were Indigenous (almost 64,000 income units)
- 69% would have paid more than 30% of their income on rent if they were not assisted by CRA payments.

Location

In 2015, New South Wales had the highest number of CRA recipients (437,800), followed by Queensland (339,800) and Victoria (306,500). Tasmania (36,300) had more than 3 times as many CRA recipients as the Australian Capital Territory (11,900), despite having a population that is only 25% larger than the Australian Capital Territory. This primarily reflects differences in average household incomes with proportionally less demand for CRA in the Australian Capital Territory, and conversely confirms the high levels of welfare dependency in Tasmania.

Rental stress

Rental stress is defined as spending more than 30% of gross household income on rent.

As at 30 June 2015, 69% of CRA recipients would have paid more than 30% of their income on rent if CRA were not provided. However, with CRA provided, this proportion was reduced to 41% of CRA recipients.

Between 2010 and 2015, the proportion of income units paying more than 30% of their income in rent after receipt of CRA remained steady at around 40%. Among special needs groups, such as those aged 24 and under, those aged 75 and over, and those receiving a disability support pension, young people were the most likely to be paying more than 30% of their income in rent after CRA.

The proportion of older Australians (75+ years) experiencing rental stress after receiving CRA decreased from around 30% in 2010 to 26% in 2015.

Young people (24 and under) were the most likely to experience rental stress despite receiving CRA. This has increased from around 55% in 2010 to 58% in 2015.

Private Rent Assistance (PRA)

PRA is financial assistance provided directly by state and territory governments 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 and includes bond loans, rental grants, rental subsidies and relief, and payment of relocation expenses.

In 2014-15, PRA assisted more than 123,100 recipients, compared to 117,800 in 2012-13. Of PRA recipients in 2014-15:

- nearly one third (31%) were aged 25-34, and almost one-quarter (21%) were aged 24 and under
- 12% were from an Indigenous household
- 62% were earning a gross income of less than \$700 per week
- only 19% reported employee cash income as a source of income.

Location

In 2014-15, South Australia reported the highest number of households receiving PRA, with almost 49,000 recipients (40%). This was followed by Queensland (26,300 or 21%) and New South Wales (22,000 or 18%). The Northern Territory reported the lowest number of households receiving PRA, with fewer than 300 recipients (less than 1%).

In 2014-15, 3 in 5 (60%) of households receiving PRA were households in *Major cities*, with 23% in *Inner regional* areas, 15% in *Outer regional* areas and around 2% in *Remote* and *Very remote* areas.

Some households received multiple types of assistance during the 2014-15 year. Bond loans were the most common type of PRA, assisting 81,000 households, followed by rental grants, subsidies and relief (almost 38,100).

Home buyers

There are two main types of government housing assistance available to home buyers:

- First Home Owner Grant (FHOG), a scheme funded by the states and territories.
- Home Purchase Assistance (HPA), administered by states and territories.

First home buyers

The national First Home Owner Grant (FHOG) scheme was introduced on 1 July 2000 and is funded by the states and territories and administered under their own legislation. Under the scheme, a one-off grant is payable to low-income first home owners who satisfy eligibility criteria.

Despite the introduction of the FHOG, the number of dwellings financed by all first home buyers has fallen over time, from around 12,900 in 2009 to 7,600 in 2014. Similarly, the percentage of all dwellings financed by all first home buyers has fallen from 25% in 2009 to 15% in 2014.

In line with the fall in the number of dwellings financed by first home buyers, the average loan amount has increased over time. In November 2009, the average loan amount was \$286,300. This increased to an average loan amount of \$327,600 in November 2014 (up 14%).

Table FA.1: First home buyer's dwellings finance, 2009-2014¹

Year	First home buyers— dwellings financed (count)	First home buyers— % of all dwellings financed	First home buyers— Average loan size (\$000)
2009	12,859	24.8	286.3
2010	8,009	17.1	286.1
2011	9,972	20.2	284.6
2012	8,929	17.8	292.8
2013	8,760	15.7	307.8
2014	7,627	14.6	327.6

Note: These figures include all first home buyers, not just low-income first home buyers receiving a FHOG.

1. The figures refer to 30 November 2014 as that is the most current data available at the time the report was prepared.

Source: ABS 2015.

Home Purchase Assistance (HPA)

HPA is administered by each jurisdiction and provides a range of financial assistance to eligible households to improve their access to, and maintain, home ownership.

HPA can include:

- Direct lending
- Concessional loans
- Mortgage relief
- Interest rate assistance
- Deposit assistance
- Other assistance grants

In 2014-15, states and territories provided home purchase assistance to around 44,000 recipients across Australia (Table FA.2). This compares to around 40,300 recipients in 2012-13.

Of HPA recipients:

- almost half (49%) were aged 25-44
- 27% were earning a gross income of less than \$700 per week
- only 1% were identified as being Indigenous.

The number of households receiving HPA in the form of direct lending has increased slightly between 2010-11 and 2014-15 (from 37,600 to 38,600). The number receiving interest rate assistance and 'other' types of assistance has also increased over the same period.

Table FA.2: Home purchase assistance provided to households, 2010-11 to 2014-15 (a,b)

Type of assistance	2010-11	2011-12	2012-13	2013-14	2014-15
Direct lending	37,620	36,844	35,001	38,853	38,638
Interest rate assistance	3,070	3,350	3,290	3,288	3,420
Other ^(c)	1,753	1,892	2,022	2,038	1,975
Total	42,443	42,086	40,313	44,179	44,033

- The data includes all households that commenced receiving home purchase assistance in the financial year, all households that commenced receiving an ongoing form of home purchase assistance in a previous financial year that continued to receive assistance in the financial year and all households that had outstanding balances remaining on repayable assistance for some portion of the financial year.
- Total number of instances of assistance. This does not equal the total households assisted because households may receive multiple types of assistance.
- 'Other' includes mortgage relief, deposit assistance and other assistance.

Source: AIHW National Housing Assistance Data Repository 2014-15.

Location

In 2014-15, the highest number of households that received HPA were in Western Australia (21,400), followed by South Australia (18,700). The Australian Capital Territory reported the lowest number of households receiving HPA (55—or less than 1% of all households assisted).

While 68% (29,700) of households that received HPA were in *Major cities* in 2014-15, 16% (6,900) were in *Outer regional* areas and 1 in 8 (13%, or 5,800) were in *Inner regional* areas. Very few were located in either *Remote* (3%) or *Very remote* (less than 1%) areas.

References

1. Australian Bureau of Statistics (ABS) 2015. Information Paper: Changes to the method of estimating loan commitments to first home buyers, 2015. 5609.0.55.003. Table 9a.
2. Productivity Commission 2016. Report on Government Services 2016. Volume G: Housing and Homelessness. Canberra. ACT.

Glossary

Concept	Definition
Canadian National Occupancy Standard	<p>A measure of the appropriateness of housing that is sensitive to both household size and composition. The CNOS specifies that:</p> <ul style="list-style-type: none"> • no more than 2 people shall share a bedroom • parents or couples may share a bedroom • children under 5, either of the same sex or opposite sex, may share a bedroom • children under 18 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 and over and any unpaired children require a separate bedroom.
Community housing (mainstream)	<p>Housing provided for low- to moderate-income or special needs households, which community-based organisations manage. Community housing models vary across jurisdictions and a variety of groups, including government, own the housing stock.</p>
Couch surfing	<p>A term used to describe any person who typically moves from household to household intermittently, who is not regarded as being part of those households, and who does not have any form of leased tenure over any accommodation.</p>
Disability	<p>The umbrella term for any or all of an impairment of body structure or function, a limitation in activities, or a restriction in participation. Disability is a multidimensional and complex concept, and is conceived as a dynamic interaction between health conditions and environmental and personal factors (WHO 2011). In social housing, a proxy for a household meeting the above definition of disability may be provided through receipt of the Disability Support Pension.</p>
Dwelling	<p>A structure or a discrete space within a structure intended for people to live in or where a person or group of people live. Thus, a structure that people actually live in is a dwelling regardless of its intended purpose, but a vacant structure is a dwelling only if intended for human residence. A dwelling may include one or more rooms that is/are used as an office or workshop, provided the dwelling is in residential use. Dwelling types include:</p> <ul style="list-style-type: none"> • a separate house • a semi-detached, row or terrace house, townhouse, etc. • a flat, unit or apartment; caravan, tent, cabin etc. either in or not in a caravan park; houseboat in marina, etc. • an improvised home, tent, camper • a house or flat attached to a shop, office, etc. • a boarding/rooming house unit.
Equivalised disposable household income	<p>A measure of income that reflects economic wellbeing relative to household size and composition. It is used to determine low-income status for a household. Equivalised disposable household income is based on income after essential costs are deducted, as opposed to gross (that is, total) income, or net (that is, after-tax) income.</p>
Family	<p>Two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who are usually resident in the same household. The basis of a family is formed by identifying the presence of a couple relationship, lone-parent-child relationship or other blood relationship.</p>
First home buyer	<p>A household in which the reference person (or their co-resident partner) bought the dwelling in which they reside in the 3 years before being interviewed, and neither that reference person nor their co-resident partner had owned or been purchasing a home previously.</p>
Greatest need	<p>A descriptor applying to a low-income household if, at the time of allocation, household members were subject to one or more of the following circumstances:</p> <ul style="list-style-type: none"> • they were homeless • their life or safety was at risk in their accommodation • their health condition was aggravated by their housing • their housing was inappropriate to their needs • they had very high rental housing costs. <p>A low-income household for the greatest need definition is a household that satisfies an eligibility test to receive housing assistance.</p>

Homelessness	<p>Based on the ABS definition, the state of a person who does not have suitable accommodation alternatives and whose current living arrangement:</p> <ul style="list-style-type: none"> • is in a dwelling that is inadequate (is unfit for human habitation or lacks basic facilities such as kitchen and bathroom facilities), or • has no tenure, or if their initial tenure is short and not extendable, or • does not allow them to have control, and access to space for social relations (including personal—or household—living space, ability to maintain privacy and exclusive access to kitchen and bathroom facilities) (ABS 2012c). <p>Note: 'Homelessness' can be defined in different ways for different purposes.</p>
Household	A group of 2 or more related or unrelated people who usually reside in the same dwelling, and who make common provision for food or other essentials for living. 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.
Household composition	The grouping of people living in a dwelling. Household composition is based on couple and parent-child relationships. A single-family household contains a main tenant only, or a main tenant residing with a partner and/or the main tenant's children. Group households consist of 2 or more tenants aged 16 or over who are not in a couple or parent-child relationship. Mixed households are households not described by the other two types—for example, multiple single-family households.
Housing affordability	The cost of housing compared with the financial situation of households. This term is generally used to refer to housing across major cities, states or nationally, as opposed to individual households. Housing affordability is often measured using the proportion of households in a given area in housing stress.
Housing mobility	The movement of people due to a change in their place of usual residence. Housing mobility may occur due to changes in tenure arrangements, such as from rental to home-ownership, or moving from one geographic location to another for various housing, employment or lifestyle reasons.
Housing stress	A measure of housing affordability where the proportion of household income spent on basic housing costs (that is, rent or mortgage) is calculated. So owner-occupiers without a mortgage cannot experience housing stress according to this definition. Households spending 30% or more of their income on housing are said to be in housing stress. Any households spending 50% or more are said to be in severe housing stress.
Income unit	One person or a group of related persons within a household, whose command over income is shared, or any person living in a non-private dwelling who is in receipt of personal income.
Indigenous community housing	Housing that Indigenous communities own and/or manage for the provision of housing services to Indigenous Australians.
Indigenous community housing organisation	An Aboriginal and/or Torres Strait Islander organisation responsible for managing housing for Indigenous Australians, including community organisations such as resource agencies and land councils. ICHOs may either own the dwellings they manage or lease them from a state housing authority.
Indigenous household	A household as defined above which contains one or more people who identify as being of Aboriginal and/or Torres Strait Islander origin.
Low-income household	A household whose equivalised gross income falls in the bottom two-fifths (40%) of the population. 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. This definition differs from that used by the ABS; it uses different definitions of low income for different purposes.
Main tenant	<p>The 'household reference person' or 'main tenant' is used as the basis for the identification of income units and families and the classification of the household.</p> <p>Can also be referred to as Person 1 or Tenant 1 on application or tenancy forms, and can be referred to as the principal tenant, household head or the mortgagee.</p>
Overcrowding	A situation in a dwelling when one or more additional bedrooms are required to meet the Canadian National Occupancy Standard.
Priority allocation	A new tenancy that is provided to individuals classified as being in greatest need.

Public housing	<p>Rental housing that state and territory governments provide and manage. Included are households residing in public rental dwellings where the dwelling is either:</p> <ul style="list-style-type: none"> • owned by the housing authority • leased from the private sector or other housing program areas and used to provide public rental housing • leased to public housing tenants.
Rebated household	A household receiving housing assistance (usually through a state or territory or community housing provider) that pays less than the market rent value of the dwelling.
Reference person	<p>A person chosen by applying, to all household members aged 15 and over, the selection criteria below, in the order listed, until a single appropriate person is identified:</p> <ul style="list-style-type: none"> • one of the partners in a registered or de facto marriage, with dependent children • one of the partners in a registered or de facto marriage, without dependent children • a lone parent with dependent children • the person with the highest income • the eldest person. <p>For example, in a household containing a lone parent with a non-dependent child, the one with the higher income will become the reference person. However, if both individuals have the same income, the elder will become the reference person.</p>
Rental stress	The situation of a household whose housing costs (excluding CRA) are more than 30% of the gross household income.
Social housing	Rental housing that is funded or partly funded by government, and that is owned or managed by the government or a community organisation and let to eligible persons. This includes public rental housing, state owned and managed Indigenous housing, mainstream and Indigenous community housing and housing provided under the Crisis Accommodation Program.
Social housing programs	<p>Social housing is rental housing funded, or partly funded by government, that is owned or managed by the government or a community organisation. There are four main social housing programs in Australia:</p> <ul style="list-style-type: none"> • Public rental housing, • State owned or managed Indigenous housing (SOMIH), • Mainstream community housing, and • Indigenous community housing.
Social and economic participation	Economic and social participation refers to a range of ways in which people contribute to and have the resources, opportunities and capability to learn, work, engage with and have a voice in the community. This can also be referred to as social inclusion. Social participation can include social engagement, volunteering, working with community organisations and accessing services. Economic participation can include paid employment, training and education or self-employment.
Special needs	A descriptor for those households that have a member with disability, a main tenant aged under 25 or 75 and over, or households defined as Indigenous households. Indigenous households in SOMIH are not considered special needs households, as SOMIH is an Indigenous-targeted program.
State owned and managed Indigenous housing (SOMIH)	Social housing administered by state and territory governments but is targeted specifically at low- to moderate-income households that have at least one member who identifies as being of Aboriginal and/or Torres Strait Islander origin. Currently SOMIH operates in New South Wales, Queensland, South Australia and Tasmania.
Tenancy (rental) unit	<p>For the purposes of the public housing, SOMIH and community housing data collections, the unit of accommodation for which a rental agreement can be made.</p> <p>In the majority of cases, there will be only one tenancy (rental) unit within dwelling; in a small number of cases (for example, boarding houses, special group homes, semi-institutional dwellings), there may be more than one tenancy (rental) unit.</p>
Underutilisation	A situation where a dwelling contains one or more bedrooms surplus to the needs of the household occupying it, according to the Canadian National Occupancy Standard.
Unemployed person	A person aged 15 or more who was not employed during the reference week but had actively looked for work and was currently available for work.



Notes

Amendments

14 Jun 2017 - Data table updated.

Data quality statement

- [Community Housing Data Collection, 2014-15](#)
 - [Indigenous Community Housing Collection, 2014-15](#)
 - [Home Purchase Assistance Collection, 2014-15](#)
 - [Private Rent Assistance Collection, 2014-15](#)
 - [Public Rental Housing Data Collection, 2014-15](#)
 - [State Owned and Managed Indigenous Housing Data Collection, 2014-15](#)
-





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