

Homelessness and housing affordability in Australia

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Key messages

- Around 2.2 million Australians have been without a permanent place to live at some point in their lives.
- The number of people experiencing homelessness in Australia increased between 2001 and 2021; the rate of homelessness fluctuated over this time, being highest in 2001, with a more recent decline between 2016 and 2021.
- Over half of all people supported by homelessness agencies in 2021–22 were at risk of homelessness (that is, they were not yet experiencing homelessness) at the start of support, and most of these clients were renting in the private rental market.
- Over 35,000 clients of specialist homelessness services in 2021–22 were experiencing persistent homelessness – an increase from 29,500 people in 2018–19.
- The proportion of households living in social housing declined over the decade to 2022.
- Around 175,000 households were waiting for public housing in 2022; around 39% of these were considered greatest needs households, an increase from 28% in 2014.
- Median weekly costs for private rental increased by more than 11% across capital city areas over the year to June 2023 while rental vacancy rates fell to around 1%, reflecting a tight private rental market.
- Recurrent government spending on housing and homelessness services was \$497 per person in 2020–21 (excluding capital expenditure), the same in real terms as in 2011–12.
- Around \$4.9 billion was spent on Commonwealth Rent Assistance in 2021–22, supporting around 1.3 million income units, of which around 44% (582,000 income units) were in rental stress after receiving the support payment; most people in rental stress were also receiving JobSeeker (193,000 income units) or Aged Pension (113,000).

Access to safe, adequate housing is central to the health and wellbeing of individuals and families. Secure and affordable housing is the basis for social connectedness and a contributor to the social determinants of health and wellbeing (Wood et al. 2016).

Housing costs, be they the cost of servicing a housing loan or the cost of rent, are a major component of the household budget. Housing affordability has become an issue in Australia, particularly in recent years, with increases in the price of purchasing a home and strong increases in the cost of private rental accommodation (ABS 2023f; CoreLogic 6 July 2023).

House prices have generally risen across Australia over the last decade. House prices in major cities, where almost three-quarters (or 75%) of Australia's population live, have increased substantially. For example, the median house transfer price in Sydney increased from around \$640,000 in the last quarter of 2012 to around \$1.27 million at the end of 2022; Melbourne median prices increased from around \$508,000 to \$842,000 over the same period (ABS 2023f). In more recent months, house prices have fallen as interest rates increased (CoreLogic 2023; RBA 2023a).

While home ownership remains an aspiration of many Australians, an increasing proportion of households rent a property from a private landlord. In 1994–95, around 18% of households were renting in the private rental market, growing to around 26% of households in 2019–20 (ABS 2022). The cost of private rental accommodation has increased substantially over recent years, especially throughout the COVID-19 pandemic (CoreLogic 6 July 2023).

This article explores:

- homelessness in Australia, including insights into people experiencing homelessness – such as the reasons for seeking support, repeat homelessness, and risk factors associated with people receiving long-term support
- housing pathways out of homelessness – including the stock of social housing and waiting lists, the private rental market, and a brief commentary on housing affordability challenges and home ownership
- government policies and programs to support people experiencing housing insecurity.

Homelessness in Australia

Homelessness is a visible and extreme form of social exclusion and has severe adverse social, health and economic consequences for people.

The reasons people experience homelessness, or become at risk of losing their home, are multi-faceted, involving structural and individual drivers (Johnson et al. 2015). Social, economic and health-related circumstances contribute to being at risk of or experiencing homelessness. For example, personal circumstances such as relationship changes (divorce or separation), disability, mental or health issues, family and domestic violence, or trauma may have an impact on employment circumstances and income, which can, in turn, affect housing security. Structural factors – such as a lack of income, employment, or access to safe, appropriate and affordable housing – may also influence a person's housing situation.

There are several definitions of homelessness (Box 4.1). These technical definitions underpin the various data sources used to describe homelessness in Australia.

In 2019, an estimated 2.2 million Australians had been without a permanent place to live at some time in their lives (ABS 2020). The most common reasons given by people for their most recent experience of being in this situation was that it was due to:

- family/relationship breakdown (1 million people or 48%)
- housing being too expensive (356,000 people or 16%)
- unemployment (304,000 people or 14%).

Most (75% or 1.6 million) people without a permanent place to live stayed with relatives or friends.

Box 4.1: Defining homelessness

There is no single definition of homelessness. Researchers, advocates and policy advisers have interpreted homelessness in many ways. In Australia, statistical definitions developed for specific data collections are commonly used.

Census of Population and Housing

The Australian Bureau of Statistics (ABS) defines homelessness for the Census of Population and Housing (Census) as the lack of one or more elements that represent 'home'. The ABS statistical definition considers homelessness to be 'when a person does not have suitable accommodation alternatives'. Specifically, people are considered homeless if their current living arrangement:

- is in a dwelling that is inadequate
- has no tenure, or if their initial tenure is short and not extendable, or
- does not allow them to have control of, and access to, space for social relations (ABS 2012).

These conceptual components are used to develop 'homelessness operational groups' that describe broad categories of living situations considered to be homeless. Importantly, the definition includes people living in severely overcrowded conditions.

Specialist Homelessness Services Collection

The Specialist Homelessness Services Collection is the national data set on the specialist support provided to Australians who are homeless or at risk of homelessness. The data collection is limited to people receiving support from a specialist homelessness services (SHS) agency and is not designed to measure homelessness – noting that agencies support both people experiencing homelessness and people at risk of homelessness.

Box 4.1 (continued): Defining homelessness

An SHS client is considered homeless if they are living in non-conventional accommodation (such as living on the street, often termed rough sleeping), living in short-term or emergency accommodation (such as crisis accommodation) or in accommodation without tenure (such as living temporarily with friends and relatives) (AIHW 2022a). The definition does not include overcrowding as a form of homelessness.

For further information, see 'Technical paper: Alignment of the Specialist Homelessness Services Collection (SHSC) and the ABS Census definitions of homelessness' (AIHW 2022c).

Trends in homelessness in Australia

Around 122,000 people were estimated to be experiencing homelessness in Australia on the night of the 2021 Census (based on definitions in Box 4.1) (ABS 2023d):

- Almost 47,900 (39%) were living in severely crowded dwellings – around 12,200 in Greater Sydney, 9,700 in the Rest of Northern Territory (that is, excluding Greater Darwin) and 7,700 in Greater Melbourne.
- Almost 24,300 (20%) were living in supported accommodation for the homeless.
- Around 7,600 (6%) were rough sleeping (Figure 4.1).

Around 56% of these people were male, 21% were aged between 25 and 34 and 20% identified as Aboriginal and Torres Strait Islander (First Nations) people.

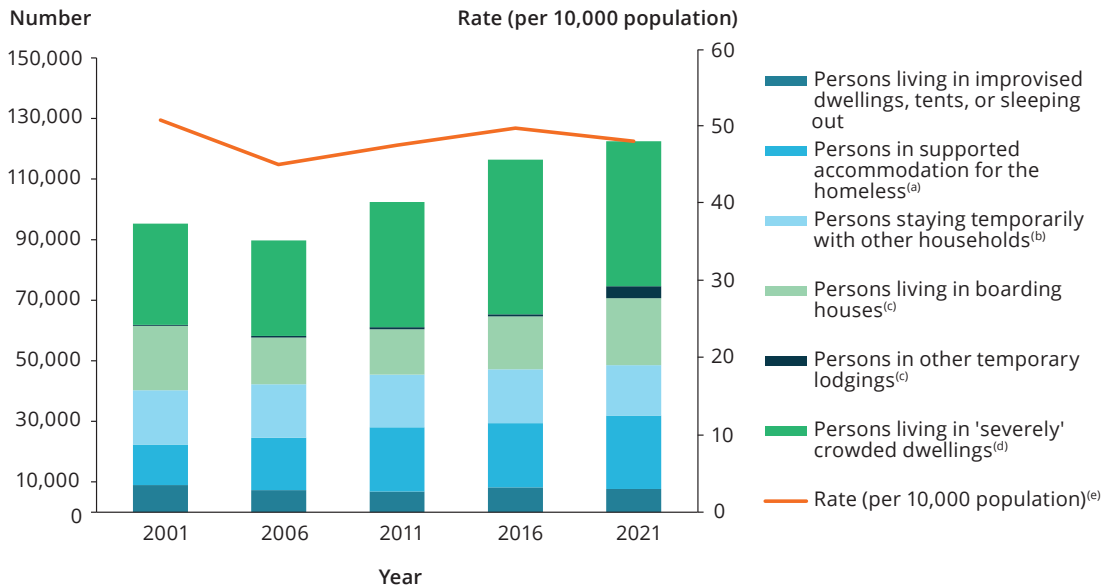
Of the nearly 25,000 First Nations people experiencing homelessness on Census night, most (nearly 15,000 people or 60%) were living in severely crowded dwellings, almost 4,800 (19%) were living in supported accommodation for the homeless and around 2,300 (9.3%) were rough sleeping.

Between 2001 and 2021, the number of people experiencing homelessness increased from around 95,000 to 122,000; most of the increase was people living in severely crowded dwellings. Between 2001 and 2021, the rate of homeless people fluctuated between 50.8 per 10,000 population in 2001 to 48.2 in 2021, noting that the 2021 Census was conducted during the COVID-19 pandemic (ABS 2023c).

The rate of First Nations people experiencing homelessness has declined over the last 4 Censuses. It is important to note, though, that the number of people identifying as being of Aboriginal and/or Torres Strait Islander origin significantly increased between Censuses, which has affected these results. See *Estimating homelessness: Census – reference period 2021* for more detail (ABS 2023d).

Figure 4.1: The number of people experiencing homelessness in Australia has increased, but the rate of homeless people declined between 2016 and 2021

Number of homeless people, by homeless operational group, 2001 to 2021



(a) For 2021, 2016 and 2011, persons accommodated by SHS are included. For 2006, persons in the Supported Accommodation Assistance Program are included.

(b) Includes 'visitor only' households where all persons report having no usual address.

(c) Data for 2021 are not directly comparable with data in previous Censuses due to improvements in data quality through greater use of administrative data.

(d) Includes usual residents in dwellings needing 4 or more extra bedrooms under the Canadian National Occupancy Standard (CNOS). See the 'Methodology' section of the source for more information.

(e) For 2001, 2006 and 2011, data exclude Other Territories (Jervis Bay, Cocos (Keeling) Islands, Christmas Island and Norfolk Island). For 2016 and 2021, data include Other Territories (Jervis Bay, Cocos (Keeling) Islands, Christmas Island and Norfolk Island).

Notes

1. The 2021 Census was conducted during the COVID-19 pandemic, which posed data collection challenges, especially the coverage of people experiencing homelessness. See *Estimating homelessness: Census methodology - reference period 2021* (ABS 2023c) for more information on how these challenges were addressed.

2. For 2001, 2006 and 2011, rates are based on the Census count of persons (based on place of usual residence, excluding usual residents of Other Territories, and excluding at sea, migratory and offshore regions). For 2016 and 2021, rates are based on the Census count of persons (based on place of usual residence, including usual residents of Other Territories, and excluding at sea, migratory and offshore regions).

Sources: AIHW SAAP collection, Census of Population and Housing 2001, 2006, 2011, 2016, 2021 (ABS 2018, 2023d).

On Census night in 2021, a further 93,000 people were considered to be living in marginal housing (considered to be at risk of homelessness) – that is, people living in other crowded dwellings (with crowding not classified as severely overcrowded), other improvised dwellings, and marginally housed in caravan parks.

As a snapshot-in-time estimate, the Census does not capture information about people who may experience homelessness on nights other than Census dates. Also, the Census does not provide information on the length of time people experience homelessness, or on the context around the experiences of people without a home. Other data are needed to describe the broader experiences of people without a home.

Insights into SHS clients experiencing homelessness

SHS agencies support people experiencing homelessness or people at risk of homelessness. The data collated about SHS clients differ from Census data in many ways. The most critical differences are:

- SHS data are a measure of all clients receiving support every day of the year while Census data are captured for people on a single night
- the different ways in which homelessness is defined in each collection (see Box 4.1).

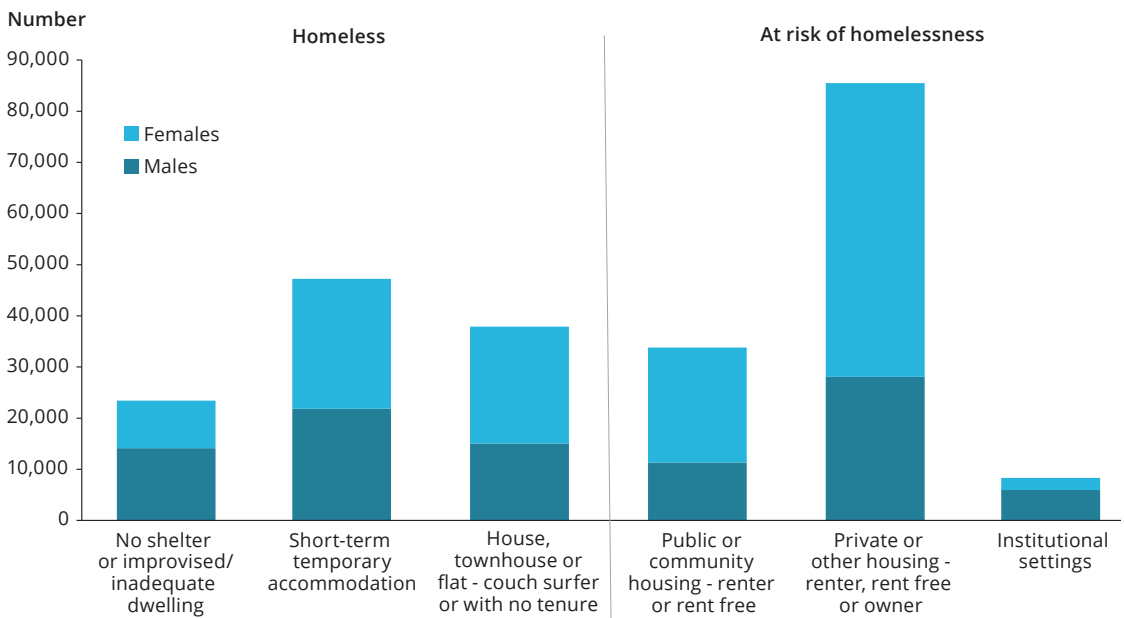
Census data are the best estimate of prevalence of homelessness on a single day of the year. SHS data complement Census data by providing information on the context and profile of people at risk of or experiencing homelessness, and the services they receive from SHS agencies.

In 2021–22, SHS agencies across Australia provided support to almost 272,700 clients (AIHW 2022a). Between 2011–12 and 2021–22, the rate of SHS clients fluctuated, from around 106 people per 10,000 population in 2011–12 to a peak of around 119 in 2016–17, before declining to 106 in 2021–22. These fluctuations reflect support provided to people in need, which can be limited by the amount of support available. Hence, these figures do not reflect total demand for funded support services and should not be used as a measure of prevalence of homelessness in Australia.

Among SHS clients whose housing situation was known at the start of their first support period in 2021–22, most clients (around 140,000 or 56%) were at risk of homelessness while around 110,200 (44%) were experiencing homelessness (Figure 4.2).

Figure 4.2: More than half of all people supported by SHS agencies were at risk of homelessness, and most of these were renting in the private rental market

Number of SHS clients, by housing situation at the start of support and sex, 2021–22



Notes

1. Housing circumstances are determined based on the client's type of residence, tenure and conditions of occupancy at the start of their first support period.
2. Housing situations 'Other homeless', 'Other at risk' and 'Not stated' are not shown.

Source: Specialist Homelessness Services Collection, AIHW 2022a.

Health challenges or other personal circumstances may make people more vulnerable to experiencing homelessness (Johnson et al. 2015). Of the 110,200 SHS clients experiencing homelessness at the start of their first period of SHS support in 2021–22, around:

- 41,200 (37%) had a current mental health issue
- 36,600 (33%) were experiencing family and domestic violence
- 19,500 (18%) were aged 15–24, presenting alone to agencies
- 8,100 (7.4%) were aged 55 or older (AIHW 2022a).

(Note that clients may be in one or more groups.)

SHS agencies collect information on the housing situation of clients every month that a person remains a client of an agency. Between 2011–12 and 2021–22, the number of SHS clients experiencing homelessness at some time during their period of SHS support steadily increased, from around 42% (103,000) of all SHS clients in 2012–13 to almost 49% (134,000) in 2021–22. That is, SHS clients were more likely to experience time without a home during 2021–22 than in previous years.

Reasons for seeking support from SHS agencies

The reasons people seek support from SHS agencies are diverse. SHS clients describe their reasons for seeking assistance, and agencies record all reasons as well as their single main reason for seeking support.

Housing crisis (for example, eviction) (24%), inadequate and inappropriate living conditions (18%) and family and domestic violence (17%) were the most common main reasons for seeking support among clients experiencing homelessness at the start of their first period of SHS support in 2021–22 (Table 4.1). These are similar to the top 3 main reasons in 2011–12. Financial difficulties (around 40%) was the most common reason for seeking assistance throughout the period from 2011–12 to 2021–22, although was less commonly nominated as the main reason for seeking assistance (6–10%). Housing affordability stress, as a reason for seeking assistance, increased from 20% of clients experiencing homelessness in 2011–12 to around 2 in 5 (38%) clients in 2021–22.

Table 4.1: Around 2 in 5 homeless SHS clients nominated housing affordability as a reason for seeking assistance in 2021–22

Proportion of SHS clients experiencing homelessness by the 6 most common main reasons for seeking assistance (%), selected years

| | | 2011–12 | 2016–17 | 2021–22 |
|---|-------------|---------|---------|---------|
| Housing crisis | Main reason | 18 | 35 | 24 |
| | Any reason | 35 | 61 | 47 |
| Inadequate or inappropriate dwelling conditions | Main reason | 14 | 13 | 18 |
| | Any reason | 32 | 36 | 40 |
| Domestic and family violence | Main reason | 13 | 17 | 17 |
| | Any reason | 22 | 30 | 30 |
| Housing affordability stress | Main reason | 4.0 | 3.5 | 8.0 |
| | Any reason | 20 | 30 | 38 |
| Previous accommodation ended | Main reason | 7.0 | 5.8 | 6.5 |
| | Any reason | 24 | 26 | 27 |
| Financial difficulties | Main reason | 9.5 | 5.5 | 6.1 |
| | Any reason | 41 | 41 | 42 |

Note: Percentages are based on the numbers of SHS clients experiencing homelessness at the start of the first support period during the financial year.

Source: AIHW unpublished analysis of the Specialist Homelessness Services Collection.

Ongoing and repeat homelessness

For some people, a period of insecure housing can be short lived; for others, ongoing or chronic homelessness can be a feature of their lives.

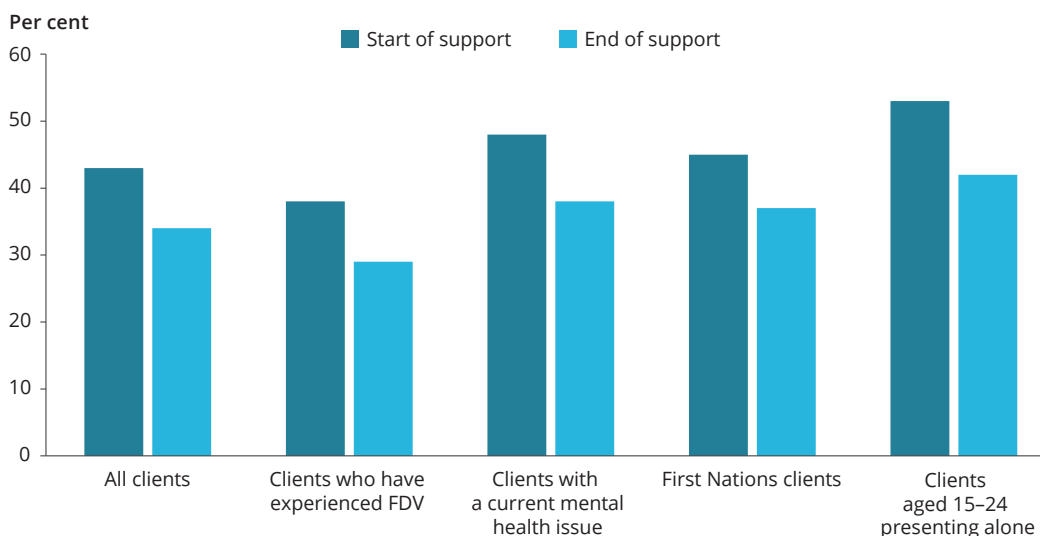
In 2021–22, around 201,000 clients finished support during the year. Of these, around 44% were experiencing homelessness at the start of support (Figure 4.3). By the end of support, fewer clients (around 34%) were experiencing homelessness, but this does include around 9,500 clients who were at risk of homelessness at the start of support that ended support homeless.

Clients experiencing family and domestic violence were less likely to be homeless at the start (38%) and end of support (29%) than some other client groups, including:

- First Nations clients (46% homeless at the start and 37% homeless at the end of support)
- clients with a current mental health issue (49% and 38%, respectively)
- clients aged 15–24 presenting alone (53% and 42%, respectively).

Figure 4.3: Clients aged 15–24 presenting alone to SHS agencies were the group most likely to be experiencing homelessness at the start and end of support

Proportion of SHS clients with closed support experiencing homelessness at the start and end of support, by selected groups, 2021–22



FDV = family and domestic violence.

Notes

1. Data are limited to clients who finished a period of support from an SHS agency during 2021–22; they do not cover changes to these clients' housing situation during their support period, of which there could be multiple changes.
2. Per cent is based on total clients where a housing situation at both the first presentation and at the end of support is known, and excludes 'Not stated/other' at both first presentation and at end of support.

Source: Specialist Homelessness Services Collection, AIHW 2022a.

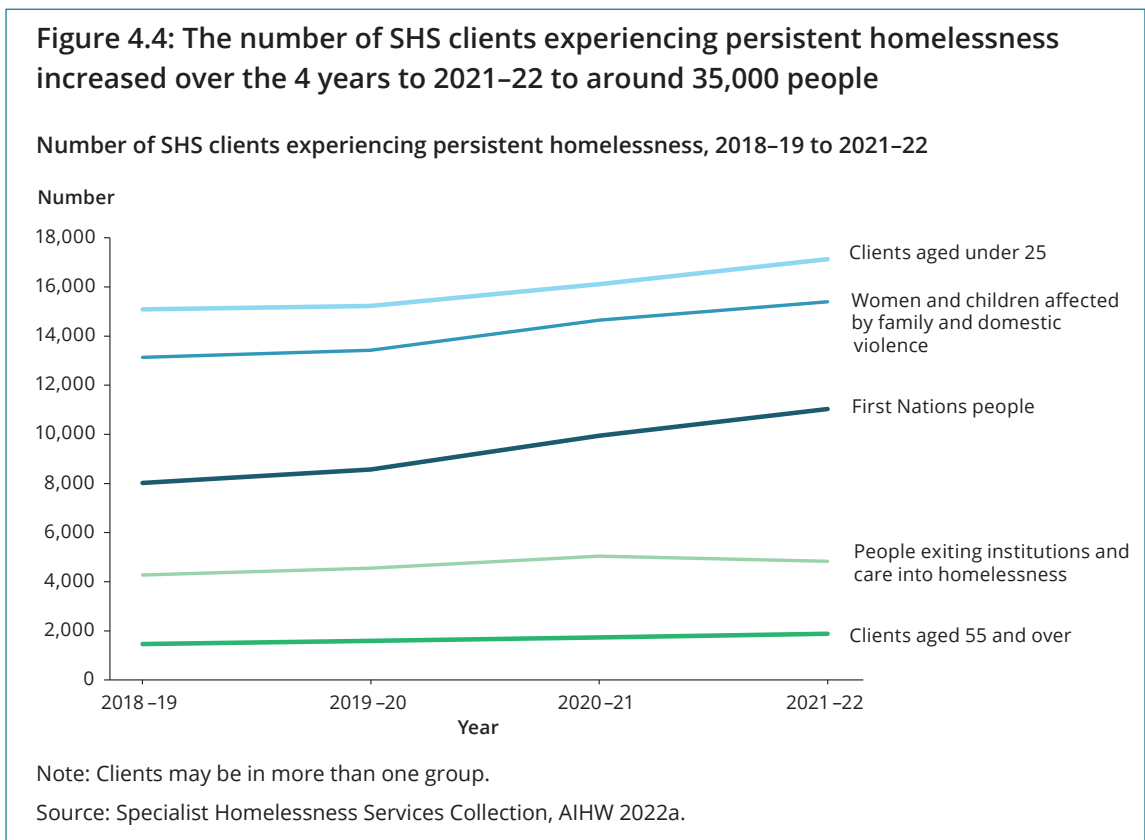
These results indicate that, even with the support of specialist services, people may experience homelessness for long periods of time or cycle in and out of homelessness.

People experiencing repeat episodes of homelessness are a priority cohort in the National Housing and Homelessness Agreement (NHHA) (CFFR 2018) (see below for more detail on the NHHA). Indicator (h) – ‘a decrease in the number of people that experience repeat homelessness’ – is an indicator designed to monitor the effectiveness of the NHHA.

Two specific measures capture different patterns of repeat homelessness (NHHA indicator (h)) experienced by SHS clients (AIHW 2022a):

1. clients experiencing persistent homelessness (more than 7 out of 24-months homeless while a client of an SHS agency)
2. clients returning to homelessness after a period of more secure housing (pattern of homeless-housed-homeless).

The number of people experiencing persistent homelessness increased over the period of the NHHA, from 29,500 clients in 2018–19 to 35,200 in 2021–22. Increases were particularly evident among clients aged under 25, women and children affected by family and domestic violence, and First Nations people (Figure 4.4).



Conversely, the number of people experiencing a return to homelessness (homeless, housed and then homeless again) fell over the period of the NHHA, from around 16,800

clients in 2018–19 to around 16,100 in 2021–22. Reductions in the number of clients were seen in most cohort groups, except for First Nations clients (where it increased from around 5,800 clients in 2018–19 to 6,000 in 2021–22) and for people aged 55 and over (650 clients in 2018–19 to 730 in 2021–22).

Repeat and ongoing episodes of homelessness may be a symptom of inadequate housing options for some of the most vulnerable people in society.

Insights into long-term support from SHS agencies

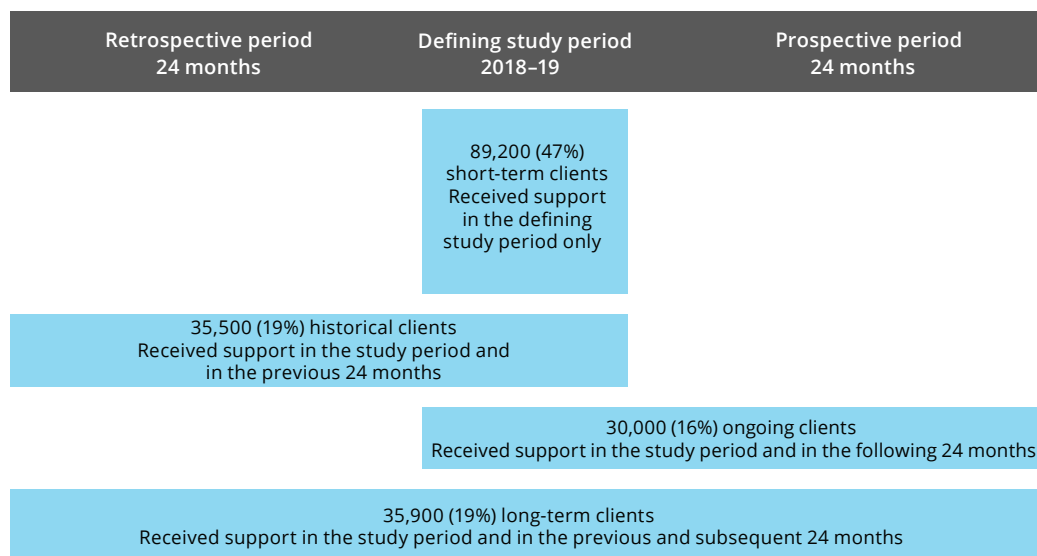
Data over long periods of time can be used to understand risk factors associated with repeat or ongoing SHS support. These insights can support and improve policy and program development by providing more insightful evidence about specific cohorts.

The following analyses used long-term data to understand service use patterns of SHS clients over time and the risk factors associated with repeat or ongoing support. The analyses are not restricted to clients who are experiencing homelessness, as experiencing homelessness is one of the risk factors studied.

Around 190,500 SHS clients aged 16 and over received SHS support at some point in 2018–19 (AIHW 2023a). Of these clients, almost half (around 89,200 or 47%) received support only during the 12-month period. Around 35,500 clients (19%) received services at some point during the previous 24-month period, around 30,000 (16%) continued to receive services in the following 24-month period and around 35,900 (19%) received services at various times throughout the 5-year period (Figure 4.5).

Figure 4.5: Over half of all SHS clients received multiple periods of support from SHS agencies over many years

Service engagement profiles of SHS clients in 2018–19



Source: SHS client pathways, AIHW 2023a.

Statistical methods can be used to examine whether characteristics in the defining period are associated with receiving SHS support in the future. Two descriptive regression models were used to assess the risk of future service use:

1. a 'client characteristic' model containing only client characteristics
2. a 'reasons' model that supplements the client characteristics, including with 26 reasons why a client sought support during the defining study period.

The results from the client characteristic model demonstrate that among SHS clients in 2018–19, controlling for other factors, the characteristics having the greatest association with future SHS support were:

- having transitioned from custody at some time in the defining study period (39% greater likelihood)
- having been unemployed or not in the workforce at some time while receiving support in the defining study period (39% greater)
- being a First Nations person (35% greater). This is partly due to the difficult social and economic circumstances faced by some First Nations people and a higher prevalence of health risk factors (AIHW 2020; POA 2004)
- starting a period of support in public housing or community housing, and ending that period of support in a different housing situation (26% greater)
- having been homeless at some time in the defining study period (26% greater)
- having problematic drug or alcohol issues in the defining study period (25% greater).

Factors associated with a reduced likelihood of using services in the future include having owned a home sometime in the defining study period (20% lower likelihood) and having ended support in public housing (having started a support period elsewhere) during the defining study period (15% lower).

The reasons model demonstrated that having financial difficulties as a reason for seeking assistance, or being itinerant as a reason, were associated with an increased likelihood of ongoing SHS support (19% and 22% greater likelihood, respectively). Lack of income is not a specific reason for seeking assistance but is included in the broader category of 'financial difficulties'. Also, clients whose reason for seeking assistance was 'transition from custodial arrangements' were 26% more likely to receive SHS support into the future.

Long-term data are important to identify cohorts of clients who have a pattern of ongoing and long-term support, providing evidence for the development of targeted policies and programs for these vulnerable groups. However, even with targeted support programs, successful transition into a home for people experiencing homelessness depends on the availability of affordable housing.

Housing pathways out of homelessness

The experiences of repeat homelessness and long-term ongoing SHS support described in the previous section highlight the challenges faced by people experiencing homelessness in securing long-term housing. Broadly, housing in Australia consists of homes owned by the people living in them (with or without a mortgage), private rental accommodation and social housing. This section explores some of features of the housing market.

Social housing – stock, allocations and waiting lists

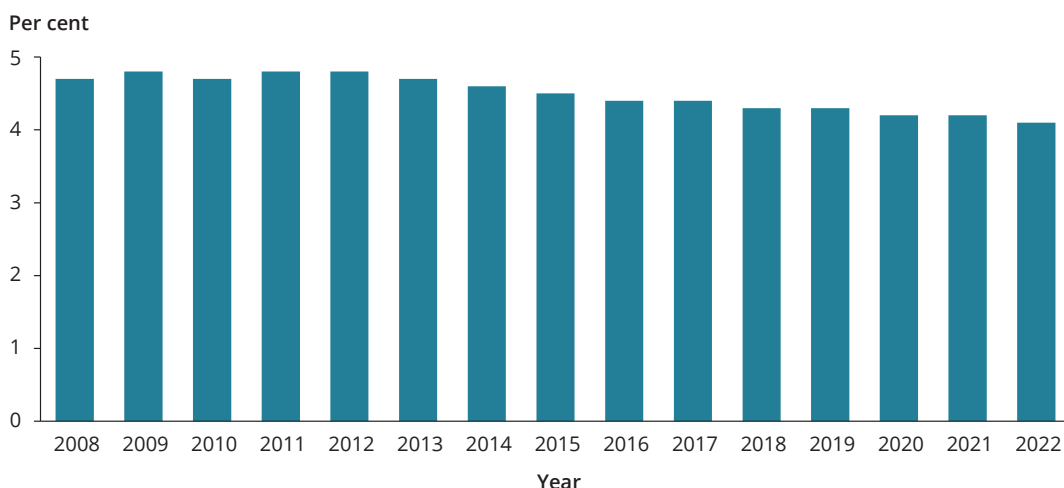
Social housing is a type of rental housing wholly or partly funded by government, which is rented to eligible people and owned or managed by government or a community housing organisation. There are 4 main government-funded social housing programs in Australia: public housing, state owned and managed Indigenous housing (SOMIH), community housing and Indigenous community housing.

As of June 2022, there were around 443,000 social housing dwellings in Australia (AIHW 2023b). Between June 2006 and June 2022, the number of social housing dwellings increased by 36,200 dwellings.

While the number of dwellings has increased, the supply of social housing has not kept pace with growth in the overall number of households in Australia. The number of households increased from around 8.08 million households in 2008 to 10.1 million in 2022. Since 2008, the proportion of households living in social housing steadily declined, from a peak of 4.8% in 2011 to 4.1% in 2022 (Figure 4.6).

Figure 4.6: The proportion of households living in social housing has declined

Social housing households, as at 30 June 2008 to 2022



Note: Social housing households is a count of public housing, SOMIH, community housing and Indigenous community housing households in the reference year. For SOMIH, Northern Territory data were reported from 2018 as only limited aggregate information was provided in 2017.

Source: Housing assistance in Australia, AIHW 2023b.

State/territory housing authorities implement the policies that define the eligibility criteria for social housing, and manage the allocation of dwellings to tenants, either directly (for example, public housing) or indirectly (for example, via funding of community housing). People experiencing homelessness are generally considered to be in greatest need of social housing allocation and therefore are prioritised over households not considered to be in greatest need (AIHW 2023b). However, allocating limited social housing dwellings also depends on the urgency of personal circumstances and other factors. These include the availability of a particular dwelling type (for example, a dwelling that has the number of bedrooms required for a household) and the location of a dwelling that matches the tenant's needs (for example, proximity to employment and education).

The number of greatest needs households due to homelessness who were allocated a social housing dwelling has been relatively stable over time, from around 14,300 households in 2013–14 to around 13,700 in 2021–22.

Among 2 of Australia's social housing programs, the number of households on the social housing waiting list has increased, particularly greatest needs households – a classification that is broader than just people experiencing homelessness (Table 4.2). For public housing, around 68,000 households were considered to be in greatest need on the waiting list at the end of June 2022, an increase from 43,200 households at the end of June 2014.

Table 4.2: The number of households waiting for social housing is increasing

Households on the social housing waiting list by social housing program type and greatest needs status, as at 30 June 2014 to 2022

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Public housing | | | | | | | | | |
| Greatest need households on waiting list ^(a) | 43,224 | 39,565 | 37,897 | 38,030 | 45,828 | 52,644 | 58,511 | 67,656 | 68,088 |
| Other households on waiting list | 111,342 | 114,424 | 109,987 | 104,460 | 94,750 | 95,876 | 96,630 | 95,852 | 106,616 |
| Total households on waiting list | 154,566 | 153,989 | 147,884 | 142,490 | 140,578 | 148,520 | 155,141 | 163,508 | 174,624 |
| Greatest need households on waiting list ^(b) (%) | 28.0 | 25.7 | 25.6 | 26.7 | 32.6 | 35.4 | 37.7 | 41.4 | 38.9 |
| SOMIH | | | | | | | | | |
| Greatest need households on waiting list ^(a) | 3,827 | 3,461 | 3,796 | 4,018 | 4,696 | 5,674 | 4,398 | 6,539 | 7,111 |
| Other households on waiting list | 4,181 | 4,137 | 4,403 | 4,120 | 6,097 | 6,427 | 6,474 | 5,559 | 6,613 |
| Total households on waiting list | 8,008 | 7,598 | 8,199 | 8,138 | 10,793 | 12,101 | 10,872 | 12,098 | 13,724 |
| Greatest need households on waiting list ^(b) (%) | 47.8 | 45.6 | 46.3 | 49.4 | 43.5 | 46.9 | 40.5 | 54.1 | 51.8 |

(a) For SOMIH, excludes Tasmania and the Northern Territory data, as greatest need information was not available in these jurisdictions.

(b) Percentage calculated using 'Total households on waiting list', which includes Tasmania and Northern Territory data, as the denominator.

Notes

1. Excludes households requesting a transfer to a different dwelling within the same housing program.
2. A household is 'greatest need' if, as at 30 June of the reference year, occupants were subject to one or more of the following circumstances:
 - 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.

3. Data may not be comparable over time and comparisons could be misleading. See the relevant data quality statements for more information.

Source: AIHW National Housing Assistance Data Repository, AIHW 2023b.

Changes to the number of households on waiting lists are not necessarily a measure of changes in underlying demand for social housing. Changes to allocation policies, priorities, and eligibility criteria put in place by state/territory housing authorities, as well as their implementation, can affect waiting lists. 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. (See AIHW 2023b for further details.)

Increased reliance on the private housing market

The decline in the proportion of social housing stock relative to the population and growing social housing waiting lists mean that the housing pathway for people experiencing homelessness is more likely to be into a home in the private housing market than into social housing.

The reliance on the private housing market as a pathway for people experiencing homelessness can be seen in the housing outcomes for SHS clients who were experiencing homelessness at the start of SHS support (Table 4.3):

- from 2013–14 onwards, more clients ended support housed in private housing than in social housing
- the number of clients in public or community housing at the end of support has remained relatively stable, despite fluctuations in the total number of homeless clients.

These observations may reflect the limited number of social housing dwellings available for clients experiencing homelessness. This is important since ending support in public housing has been shown to be a protective factor against the need for future SHS support (see Insights into long-term support from SHS agencies above).

Table 4.3: Housing outcomes for SHS clients experiencing homelessness at the start of support, 2011–12 to 2021–22

| Year | SHS clients homeless at the start of support ^(a) | | Housed at the end of support | | Public or community housing | | Private housing | | Homeless at the end of support | |
|---------|---|-----------------------|------------------------------|---------------------|-----------------------------|------------------|-----------------|------------------|--------------------------------|------------------|
| | Number | Number ^(c) | Number ^(c) | % ^{(b)(c)} | Number | % ^(b) | Number | % ^(b) | Number | % ^(b) |
| 2011–12 | 61,502 | 15,871 | 15,871 | 26% | 7,197 | 12% | 6,610 | 11% | 45,631 | 74% |
| 2012–13 | 64,944 | 18,326 | 18,326 | 28% | 8,371 | 13% | 7,747 | 12% | 46,618 | 72% |
| 2013–14 | 76,201 | 23,522 | 23,522 | 31% | 10,165 | 13% | 10,896 | 14% | 52,679 | 69% |
| 2014–15 | 92,362 | 31,425 | 31,425 | 34% | 12,929 | 14% | 15,264 | 17% | 60,936 | 66% |
| 2015–16 | 101,081 | 35,024 | 35,024 | 35% | 14,087 | 14% | 17,565 | 17% | 66,057 | 65% |
| 2016–17 | 104,578 | 37,285 | 37,285 | 36% | 14,549 | 14% | 19,267 | 18% | 67,293 | 64% |
| 2017–18 | 103,154 | 35,768 | 35,768 | 35% | 13,769 | 13% | 18,828 | 18% | 67,386 | 65% |
| 2018–19 | 106,124 | 36,781 | 36,781 | 35% | 13,794 | 13% | 19,736 | 19% | 69,343 | 65% |
| 2019–20 | 107,855 | 36,680 | 36,680 | 34% | 13,499 | 13% | 20,047 | 19% | 71,175 | 66% |
| 2020–21 | 105,157 | 35,021 | 35,021 | 33% | 14,015 | 13% | 17,976 | 17% | 70,136 | 67% |
| 2021–22 | 104,868 | 32,212 | 32,212 | 31% | 13,174 | 13% | 16,165 | 15% | 72,656 | 69% |

(a) Total number of clients experiencing homelessness at the start of support with known housing situation at the end of support.

(b) Proportions based on the number of clients experiencing homelessness at the start of support.

(c) Number and proportion housing in Institutional settings and Other at risk included in the Housed total but not shown separately in this table.

Source: Specialist Homelessness Services Collection, AIHW 2022a.

Housing affordability challenges

Housing affordability has worsened over recent times, especially for Australia's low- to moderate-income households (Pawson et al. 2019). High housing costs can have an impact on the household budget – for example, making less money available for food and health care. Rising housing costs, such as increases to rent, can result in people becoming at risk of or experiencing homelessness. Equally, high housing costs can be a barrier to securing a home for people experiencing homelessness (Baker et al. 2015).

Housing affordability often focuses on people on low to moderate incomes. This is because low- to moderate-income households are often less likely to be able to respond to financially related shocks that may threaten their capacity to maintain or secure housing – such as changes in personal income circumstances, or moderate increases in the cost of rent (Stone et al. 2020).

While focusing on low-income households is important, it is also worth considering housing market trends broadly. Other groups may also be at risk of homelessness if housing costs increase substantially; for example, households with large debts during periods of rapid interest rate rises.

This section briefly explores housing affordability issues for low-income households, and some broader housing affordability trends, noting that the conditions that evolved during the COVID-19 pandemic had marked impacts on the Australian housing market (NHFIC 2023).

Rental stress – low-income households

The 30/40 housing stress measure is defined as lower income households (lowest 40% of income) that spend more than 30% of gross household income on housing costs (Rowley et al. 2015; Yates 2007).

There were an estimated 1.5 million low-income renter households in Australia in 2019–20; around two-fifths (42% or 619,000) of these were considered to be in rental stress (based on the 30/40 measure) (ABS 2022). The proportion in rental stress varied between the capital cities and the rest of the state and territory areas.

Overall, the scale of rental stress has increased over time:

- In 2007–08, 39% of low-income renter households in greater capital city areas (around 278,000 households) and 30% in the rest of the state areas (138,000 households) were considered to be in rental stress.
- By 2019–20, 45% of low-income renter households in greater capital city areas (an estimated 415,000 households) and 36% of low-income households in the rest of the state areas (201,000 households) were considered to be in rental stress.

In 2019–20, among all lower income households, those in the private rental market (58%) were most likely to be in housing stress; they were spending, on average, 32% of gross household income on housing costs, compared with owners with a mortgage (37% in housing stress spending, on average, 27% of income on housing costs) and people renting from state or territory housing authorities (4.7% and 21%, respectively) (ABS 2022a).

Private rental market affordability

Over the 12-months to June 2023, median advertised rents increased across all states and territories and in the combined capital city and regional areas (Table 4.4). At the same time, vacancy rental rates fell. These data illustrate the rental market supply and cost barriers potentially faced by people experiencing homelessness.

Table 4.4: The median rent in major cities increased by more than 11% in the combined capital city areas over the 12 months to June 2023

Rental market trends, 12 months to June 2023

| Region | Median rent | 12-month change in median rent | Vacancy rate Q2 2023 | Vacancy rate Q2 2022 |
|-----------------------------|-------------|--------------------------------|----------------------|----------------------|
| Sydney | \$733 | 12.9% | 1.5% | 1.9% |
| Melbourne | \$551 | 12.6% | 0.8% | 1.7% |
| Brisbane | \$614 | 10.3% | 1.2% | 1.1% |
| Adelaide | \$549 | 9.6% | 0.4% | 0.4% |
| Perth | \$599 | 13.4% | 0.7% | 1.2% |
| Hobart | \$552 | 1.3% | 2.7% | 1.6% |
| Darwin | \$600 | 3.5% | 1.3% | 1.5% |
| Canberra | \$669 | -2.8% | 2.2% | 1.2% |
| Combined capital city areas | \$617 | 11.5% | 1.1% | 1.5% |
| Combined regional areas | \$517 | 4.9% | 1.5% | 1.4% |
| Australia | \$589 | 9.7% | 1.2% | 1.5% |

Q2 = quarter 2.

Source: CoreLogic Quarterly Rental Review, Q2 2023, CoreLogic 6 July 2023.

Rental affordability is broader than advertised rents, that is, rents paid by existing and new tenants are important to understand housing affordability in context with other cost of living pressures. Across Australia, rents paid increased by 1.6% in the quarter to March 2023 and 4.9% annually; the largest annual rise since 2010 (ABS 2023b). Among the capital cities, Perth (7.6%), Brisbane (7.0%) and Darwin (6%) had the largest annual increase, while Melbourne (3.1%) had the smallest increase.

The cause of the increase in advertised rents occurred has been in part in response to conditions that evolved during the COVID-19 pandemic. During the early phases of the pandemic, rents, particularly in major cities, fell in part due to changes in demand, such as lower net overseas migration and city-to-region migration (Pawson et al. 2021).

However, from 2021, rents have generally risen as both housing demand and supply conditions changed. These factors were:

- low rental vacancy rates, in part due to the sale of investment rental properties to owner-occupiers and increasing net overseas migration
- building supply chain issues
- increases in housing loan interest rates (NHFIC 2023).

Cost of living pressures, combined with declining real wage growth, meant that financial pressures on low-income households renting in the private rental market increased throughout 2022 and into 2023 (RBA 2023b). As presented earlier, financial difficulties and housing affordability stress are some of the most common reasons people seek support from SHS agencies.

Challenges with the supply and affordability of housing stock across Australia have been described in detail in the *State of the nation's housing report 2022–23* (NHFIC 2023). Key points detailed in this report relating to the rental market include:

- stronger than anticipated population growth from 2022 onwards
- rising interest rates, adversely affecting first home buyer affordability through reduced borrowing capacity
- new housing supply below requirements, with a projected gap between new household formation and new housing supply
- worsening affordability for renters.

The report highlights the challenges across the private rental market, particularly for low-income households.

Home ownership

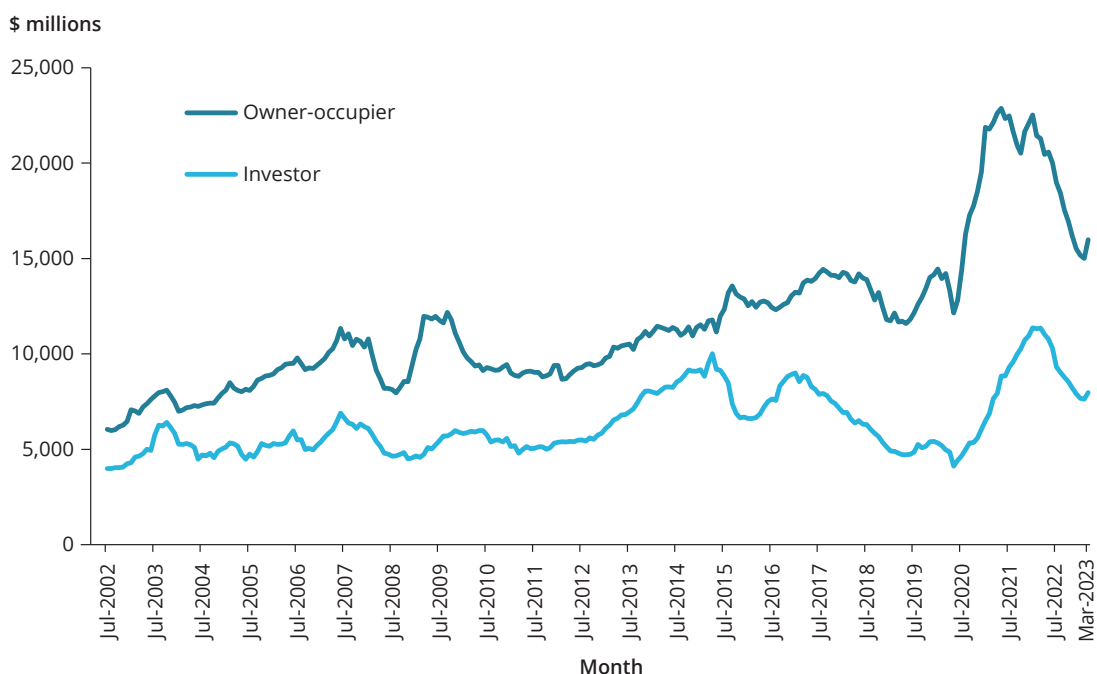
The evidence presented earlier in this article finds home ownership to be a protective factor against people returning to SHS agencies for support. Home ownership rates in Australia are falling, particularly when age is considered. The home ownership rate of people aged 30–34 was 64% in 1971, falling to 50% in 2021 (AIHW 2022b). For Australians aged 25–29, the difference was similar – 50% in 1971 compared with 36% in 2021. Home ownership rates have also fallen among people nearing retirement; rates for people aged 50–54 were 78% in 1971 falling to 72% in 2021.

Barriers to purchasing a home include both market and personal factors – for example, the availability of dwellings for sale, the price of dwellings, the price of money loaned for housing (housing interest rates) and lending criteria enforced by lenders (including the amount of money required as a deposit). Government support to assist with home ownership is often aimed at a specific group – for example, Australian government programs for first home buyers, people purchasing their first home in regional areas and support for single parents (NHFIC 2022).

Throughout 2020, conditions were more favourable for people to buy a home. In particular, interest rates for housing loans during 2020 were the lowest since the 1960s (RBA 2023a). These conditions led to record lending to people to buy a home in which to live (termed owner-occupied) – compared with investors – throughout 2021 and 2022 (Figure 4.7, ABS 2023e). New lending to owners peaked in May 2021 (\$22.9 billion), around 2.5 times the amount lent to investors (\$8.9 billion). Lending to investors (\$11.4 billion) peaked in January 2022. More recent increases to interest rates have resulted in reduced lending to both investors and first home buyers, the latter being particularly affected by reduced borrowing capacity (NHFIC 2023).

Figure 4.7: New lending for housing to owner-occupiers peaked in mid-2020 to early 2021 at around 3 times the value loaned to investors

New lending commitments to households (\$) (current prices, seasonally adjusted) for housing (excluding refinancing), by lender type, July 2002 to March 2023



Source: ABS 2023e.

Two cohorts of home owners with a mortgage may be at risk of being unable to meet housing loan costs as interest rates rise: people who do not have the income to accommodate increases in interest rates beyond a certain level, and people who started a fixed interest rate for a fixed period of time and face large increases in repayments when these terms finish.

Across the housing loan market, the Australian Prudential Regulation Authority (APRA) requires lending institutions to report information on risk indicators, loan serviceability characteristics and non-performing loans (APRA 2023). The value of non-performing

loans as a share of total credit outstanding was 0.72% in the March 2023 quarter. Given that housing loan interest rates rose sharply during the second half of 2022 and into 2023, this measure will provide critical insights into whether households can continue to meet their housing loan repayments. However, household savings accumulated during the pandemic (ABS 2023a) which may have an impact on the risk profile of home owners with a mortgage.

Government housing-related support

Governments develop policies to deliver a range of support services both to assist people to avoid homelessness, and to people experiencing homelessness. Over time, there have been a range of policies and intergovernmental agreements relating to housing and homelessness as well as a range of direct and indirect interventions in the housing market (King 2022). The most recent intergovernmental agreement was the NHHA, which came into effect on 1 July 2018 (Box 4.2).

Box 4.2: National Housing and Homelessness Agreement

The NHHA describes roles and responsibilities of state/territory governments and the Australian Government in delivering social housing and support for people experiencing homelessness and for people at risk of homelessness. The objective of the NHHA is to contribute to improve access to affordable, safe and sustainable housing across the housing spectrum (CFFR 2018).

The NHHA provides more than \$1.6 billion in Australian Government funding to the states and territories a year; it provided dedicated funding of \$129 million for homelessness services in 2020–21, which states and territories were required to match. Under the NHHA, state/territory governments are responsible for administering and delivering social housing and homelessness services that meet local needs, taking into consideration other relevant services delivered at the local level. The Australian Government is responsible for income support payments, provision of some programs and services related to housing and homelessness, and settlement policy and programs. The NHHA includes a number of indicators to measure the success of the agreement across the housing–homelessness domains.

Government spending on housing and homelessness support services

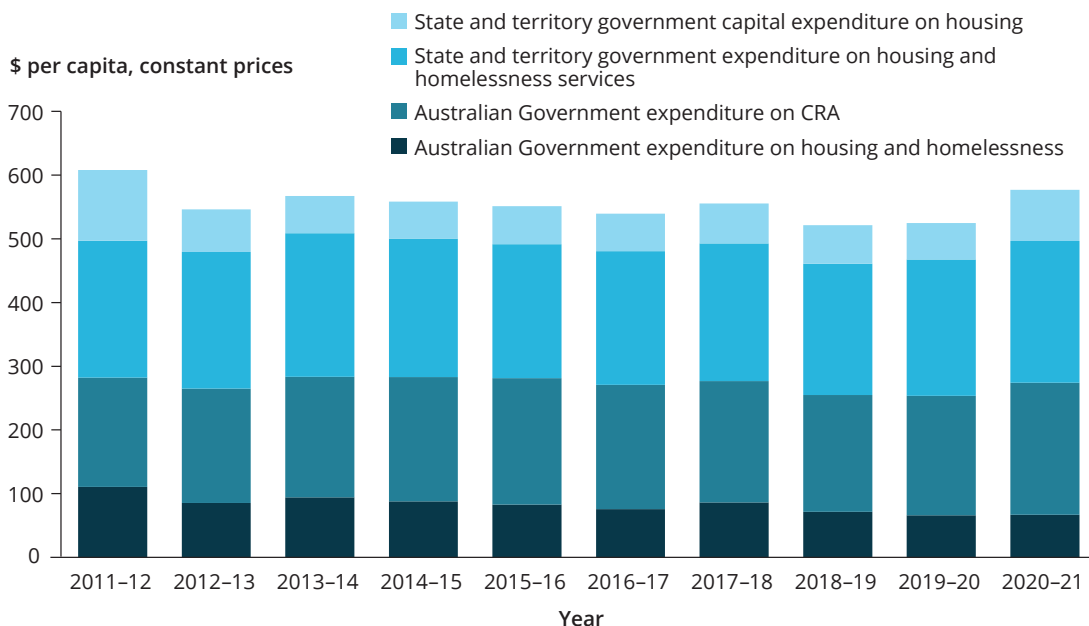
Government spending on housing-related supports and services often fluctuates over time due to the substantial capital costs involved when commitments are made to deliver new housing. While these investments (termed capital spending) are critical for establishing houses, ongoing (termed recurrent) spending reflects the costs of housing and homelessness support provided to people in need.

Between 2011–12 and 2020–21, per capita spending on housing and homelessness support services fluctuated from around \$608 per person in 2011–12 (real prices indexed to 2020–21) to \$577 in 2020–21, with a low of \$521 in 2018–19 (Figure 4.8). Excluding capital spending, spending on housing and homelessness support services was around \$497 per person in 2011–12, falling to a low of \$461 in 2018–19 and increasing to \$497 in 2020–21.

In 2020–21, state and territory government spending on housing and homelessness support services (\$222 per person) was the largest component, followed closely by spending on Commonwealth Rent Assistance (\$207 per person).

Figure 4.8: Total government housing-related spending decreased in real terms since 2011–12; recurrent spending remained the same

Government spending (\$ per capita constant prices indexed to 2020–21) on housing and homelessness services and support, 2011–12 to 2020–21



CRA = Commonwealth Rent Assistance.

Note: Australian Government real expenditure is limited to the NHHHA and related agreements.

Source: AIHW analysis of *Report on Government Services 2023* (SCRGSP 2023).

Two of the largest components contributing to total expenditure are rent assistance and government-funded SHS, both described in more detail below.

Financial support for renters

Commonwealth Rent Assistance

Commonwealth Rent Assistance (CRA) is the most common form of housing assistance received by Australian households to assist with the cost of housing. CRA is paid to eligible families and individuals who live in private rental accommodation or community housing and pay rent over specified thresholds (Box 4.3).

Box 4.3: Commonwealth Rent Assistance

CRA is a non-taxable payment, generally paid fortnightly to eligible recipients as part of a recipient's primary payment rate (DSS 2023). It is available to eligible recipients who rent in the private rental market or community housing. To be eligible, families or individuals must be in receipt of a social security payment more than the base rate of the Family Tax Benefit Part A – or an eligible veterans' income support payment – and pay or be liable to pay more than a specified rent threshold.

Qualification for CRA is assessed as part of the process for claiming a social security payment and it forms part of the rate of that payment. For information about CRA eligibility, see www.dss.gov.au/housing-support/programmes-services/commonwealth-rent-assistance#2.

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 people living in community housing or Indigenous community housing and, in some states and territories, SOMIH. CRA is not generally payable to public housing tenants as state and territory housing authorities already subsidise rent for these tenants.

As of June 2022, around 1.3 million income units (people or related groups of people) received CRA, amounting to a total cost of \$4.9 billion (AIHW 2023b; SCRGSP 2023). The median CRA payment was \$145.80 per fortnight, equivalent to 30% of median fortnightly rent (\$480 per fortnight) (AIHW 2023b).

As of June 2022, the key characteristics of the income units receiving CRA were:

- almost half (46%) were single people with no dependent children
- over one-quarter (27%) were aged 65 and older – an increase from around 18% in 2013
- almost one-quarter (24%) received JobSeeker as their primary payment type, followed by Age Pension (23%) and Disability Support Pension (20%).

The median fortnightly rent varies across Australia and, as a result, the median CRA payment received as a proportion of median fortnightly rent also varies by location. As of June 2022, the CRA entitlement as a proportion of rent was lower in capital cities than what it was in areas outside capital cities, with the magnitude of difference varying across states and territories. In New South Wales, the CRA entitlement was about one-quarter of the median fortnightly rent in Sydney (26% of \$560 median fortnightly rent), but one-third (33% of \$440) in the rest of the state. The difference in Tasmania was smaller, with the CRA entitlement around one-third of the median fortnightly rent in both Hobart (33% of \$443) and the rest of state (34% of \$426).

Rental stress and CRA

CRA reduces recipients' rental stress. Rental stress presented here is defined as a CRA income unit that spends more than 30% of its gross income on rent. It is important to note that labour market conditions during the COVID-19 pandemic substantially affected the number of people eligible for CRA. As well, for a limited time, the Coronavirus Supplement was included as income for certain types of income support payments and included in the calculation of rental stress for 2020. (For more detailed information on the impact of additional payments, see Klapdor 2020.)

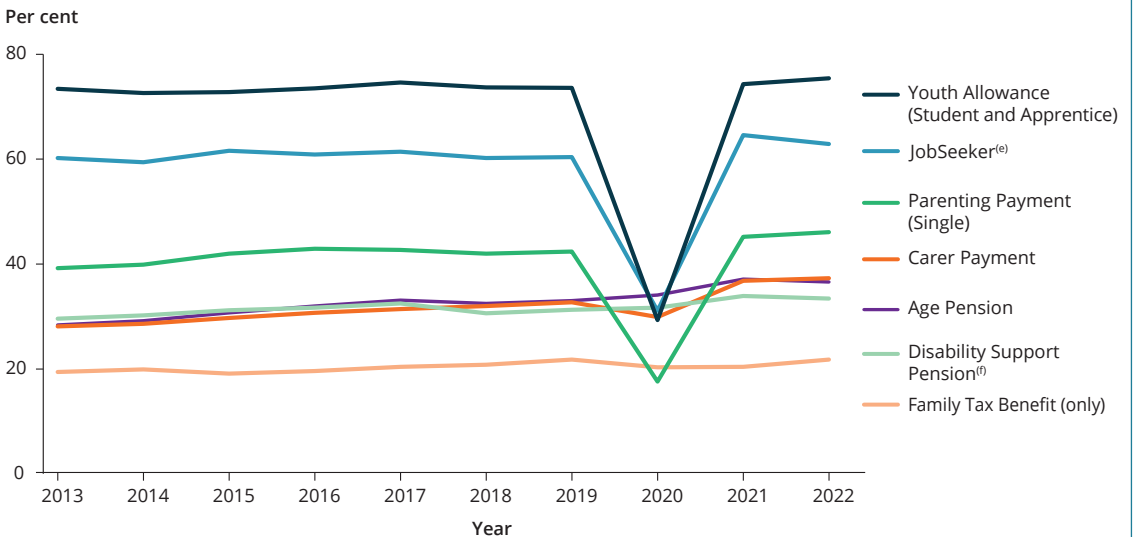
As of June 2022, around 1.3 million income units received CRA. More than two-fifths (44% or around 582,000 income units) of CRA recipients were in rental stress after receiving CRA; around 1 in 6 (16%) were paying more than 50% of their income on rent after receiving CRA (AIHW 2023b). Around a million income units would have been in rental stress if they had not been receiving CRA (72% or 955,000 income units).

The proportion of CRA recipients in rental stress varied by payment type, with the highest proportions among people receiving Youth Allowance (various types, 60–75%), Austudy (72%), Parenting Payment (partnered) (68%) and JobSeeker (63%) payments (Figure 4.9 and AIHW 2023b for categories not shown). People receiving JobSeeker (193,000 income units) as their primary payment type were the most common group to be experiencing rental stress, followed by people receiving Age Pension (113,000 income units).

Since 2013, the proportion of income units in rental stress has remained relatively stable, except during the COVID-19 pandemic (see above). However, rental stress increased among people receiving Age Pension from around 28% of income units in 2013 to 37% in 2022. Older people living in private rental accommodation may be more likely to be adversely affected by increases in the cost of private rental accommodation as they have limited capacity to increase their income and may find it more difficult to find and relocate to more affordable rental accommodation.

Figure 4.9: Around 2 in 5 of all income units receiving CRA were in rental stress; most people in rental stress were also receiving JobSeeker

Income units^(a) receiving CRA in rental stress^(b), by 7 most common primary payments^(c), 2013 to 2021^(d)



(a) An income unit comprises a single person (with or without dependent children) or a couple (with or without dependent children) receiving a social security or family assistance payment and expected to share financial resources. Single social security recipients living together in the same household are regarded as separate income units. One member of a couple is treated as the reference person for the recipient household, based on the type of payment they receive. The order of priority is: Pensions; Allowances; Family Tax Benefit (FTB).

(b) Rental stress indicates income units that are paying more than 30% of their income on rent. The proportion of income paid on rent is calculated as: (weekly rent–weekly CRA)/weekly gross income. Excludes a small number of income units where affordability details are incomplete. Weekly gross income includes reported private income (for FTB-only income units, estimated income is used) plus regular income support and family payments (excluding CRA) paid to the income unit. Income support paid includes the Coronavirus Supplement paid to the income unit. The Family Tax Benefit paid to the income unit does not include the end of year supplement.

(c) The primary payment type is the primary payment of the reference person.

(d) Data are at the last Friday in June of the reference year.

(e) In March 2020, the JobSeeker Payment replaced Newstart Allowance, and subsumed Bereavement Allowance, Sickness Allowance and Wife Pension.

(f) Includes income units where at least one member was in receipt of the Disability Support Pension at the last Friday in June of the reference year.

Note: Includes income units paid CRA under the *Social Security Act 1991* (Cwlth) or under *A New Tax System (Family Assistance) Act 1999* (Cwlth) who were entitled to a daily rate of assistance at the last Friday in June of the reference year.

Source: AIHW analysis of Department of Social Services data (Australian Government Housing Dataset); AIHW 2023b.

State/territory government support

State and territory governments also provide support to renters; this support is mostly in the form of private rent assistance (PRA) to low-income households experiencing difficulty 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 varies between states and territories as some products are not offered by all states and territories.

In 2021–22, PRA was provided to around 56,900 unique households; about 42,000 households fewer than its peak in 2016–17 (98,000 households) (AIHW 2023b). 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 71,000 total instances of PRA payments in 2021–22, a decrease from around 129,000 in 2015–16.

Government-funded specialist homelessness services

SHS agencies provide immediate and crisis support services for people experiencing homelessness or at risk of homelessness. As described in the NHHA, each state and territory is responsible for funding and managing SHS agencies according to local need – that is, taking into consideration all other programs and services delivered within a state/territory.

The number of clients assisted by specialist homelessness agencies increased to almost 272,700 in 2021–22, from 236,400 in 2011–12: an average annual increase of 1.4% since 2011–12. The rate of SHS clients increased from 105.8 clients per 10,000 population in 2011–12 to 106.2 clients in 2021–22 (AIHW 2022a).

The most common SHS client group in 2021–22 was people experiencing family and domestic violence (AIHW 2022a). Family and domestic violence (27% of all clients) and housing crisis (20%) were the 2 most common main reasons for seeking assistance.

SHS clients' unmet need for accommodation and unassisted clients

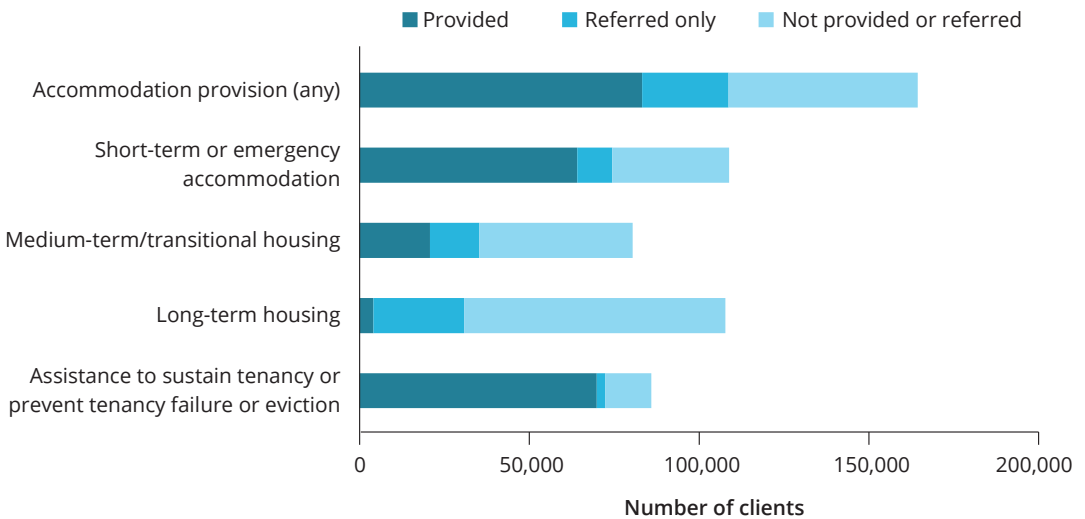
Clients receiving support from SHS agencies can receive a wide range of services depending on their individual circumstances. Unmet need is an SHS client's need for a particular service that the agency could not provide. Agencies can also refer clients to another service for assistance.

In 2021–22, around 40% of clients (or 108,800 people) needed short-term or emergency accommodation:

- Nearly 64,100 (59%) of clients requesting this service were provided with assistance.
- Around 10,300 clients (9.5%) were referred to another agency for this type of support.
- Around 34,400 clients (32%) were neither provided with this type of support nor referred to another agency (Figure 4.10). The level of unmet accommodation need has not improved over time, with similar patterns recorded in 2016–17 (AIHW 2018).

Figure 4.10: Around one-third of clients of SHS in 2021–22 who needed accommodation support were not provided this type of support

SHS clients with a need for accommodation and housing assistance, by need met status, 2021–22



Source: Specialist Homelessness Services Collection, AIHW 2022a.

These results generally reflect the type of accommodation available to SHS agencies – that is, emergency and short-term accommodation was provided more often as it may be directly provided by an SHS agency compared with long-term housing which agencies are often not funded to deliver.

Unassisted requests are instances where a person asks for assistance from an SHS agency and does not receive it when requested. It should be noted that the information collected about unassisted people is limited as it is not always appropriate or possible for an agency to collect the same detailed information on such people as they would if they were to become clients.

Across Australia, there were around 105,000 unassisted requests in 2021–22, equating to around 288 unassisted requests per day. Around 167 unassisted requests per day were for short-term or emergency accommodation; most of these (95 instances per day) were not provided because the agency did not have any accommodation available. The number of unassisted requests has increased over time. In 2016–17, there were, on average, 261 unassisted requests per day, 147 for short-term or emergency accommodation (AIHW 2018).

Combined, the unmet demand and unassisted data indicate that there is more demand for SHS support than can be provided. It is important to note that non-government services and charities can – and do – support people in need beyond the SHS specific funding program; however, routine data sources on this additional support are not collated nationally and therefore the total amount of support provided to people facing housing insecurity each year is unknown.

Conclusion

Housing insecurity is faced by hundreds of thousands of people in Australia every year. Tens of thousands of Australians have no place to call home. When rental accommodation costs increase rapidly, and rental vacancies are scarce, many people face housing uncertainty, especially people on low incomes. Pathways out of homelessness become more difficult when rents are high and repeat experiences of homelessness becomes a feature of the daily lives of tens of thousands of Australians.

Further reading

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