

# Housing assistance in Australia 2022

Web report | Last updated: 29 Jun 2022 | Topic: Housing assistance | Media release

## **About**

In 2020-21, around 790,000 Australians lived in social housing in over 440,000 dwellings across the country. The majority (68%) of social housing dwellings were public housing stock and Community Housing (25%). Commonwealth Rent Assistance was provided to just under 1.5 million income units at the end of June 2021.

Cat. no: HOU 326

### Findings from this report:

- At June 2021, there were around 440,200 social housing dwellings
- At June 2021 there were 417,800 households in the four main social housing programs—more than the 378,600 in June 2008
- The proportion of households living in social housing in Australia decreased from 4.8% in 2011 to 4.2%, in 2021
- In 2020-21, there were around 790,000 occupants living in three of Australia's main social housing programs

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# State and territory summary data

State and territory summary data. The data visualisation displays a summary of key national as well as state and territory data about housing assistance in Australia. Data presented is available in the individual sections of this report and in the data download section.





## Housing assistance in Australia

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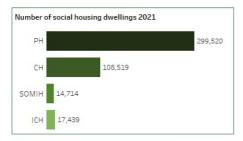
Australians having difficulty meeting costs of housing can be supported by housing assistance programs, including social housing and financial assistance.

## Social housing programs

NSW

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

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

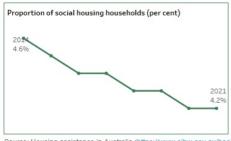


## Newly allocated households

In 2020-21, there were 29,874 households newly allocated social housing including, 15,165 households allocated public housing, 13,716 to community housing and 993 to state owned and managed Indigenous housing

#### Supply of social housing

There has been a decline in the proportion of social housing households in Australia since 2014, from 4.6% of all households to 4.2% in 2021.



Source: Housing assistance in Australia (https://www.aihw.gov.au/haa) Published 29 June 2022

### Quick facts - Australia

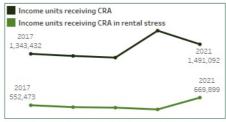
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- In 2021, most (312,695) social housing dwellings met the size requirements for the household composition. There were 60,948 dwellings that were considered to be underutilised and 19,209 dwellings that were

### Financial assistance programs

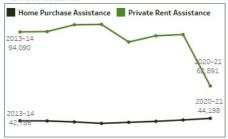
Governments provide various forms of financial support to assist people on lower incomes to meet housing costs.

At June 2021, 1.491,092 income units were receiving Commonwealth Rent Assistance in Australia, a decrease from 2020. Of these income units 669,899 were in rental stress, an increase from 2020.



Note: CRA data are from the last Friday in the financial year

In 2020-21, 62,891 income units in Australia received Private Rent Assistance and 44,198 income units received Home Purchase Assistance.





# Housing assistance

### On this page:

- Access to affordable and appropriate housing
- Drivers for people seeking housing assistance
- Housing assistance policy
- Type of housing assistance

The Australian and state and territory governments provide a range of assistance to people having difficulty with finding or sustaining affordable and appropriate housing in the private housing market. Housing assistance refers to both access to social housing (such as public housing) as well as targeted financial assistance for eligible Australians.

## Access to affordable and appropriate housing

Housing is a basic human right that is fundamental to the overall health and wellbeing of Australians (United Nations 2014). Living in affordable and appropriate housing provides people with benefits far beyond shelter. Affordable housing can have a substantial impact on people's health, as well as their access to and satisfaction with their employment opportunities, mental health, and community (Ong et al. 2022; Phibbs and Thompson 2011; Productivity Commission 2015).

Lower income households are particularly at an increased risk of experiencing financial housing stress, influencing a range of outcomes, from educational attainment and workforce and economic participation to health and wellbeing outcomes (Rowley & Ong 2012). Critically, financial housing stress may also contribute to housing instability, which can increase the risk of experiencing homelessness (CSERC 2015; SCRGSP 2021). Access to affordable housing therefore plays a critical role in improving not only the health of Australians, but also their quality of life (Productivity Commission 2018).

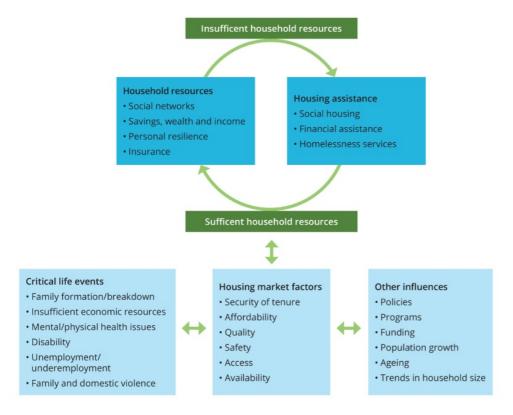
Housing assistance can provide households in need with affordable and appropriate housing or with the means to afford appropriate housing. As such, it helps households avoid or alleviate housing stress by affording them with greater resource flexibility, which may allow them to redirect resources to other essential items and services, including food, heating, transport and wellbeing (Anglicare Australia 2019). Housing assistance also improves housing stability, which may improve social cohesion through fostering participation in social and economic life in the community (Bridge et al 2007; Carnemolla and Skinner 2021).

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

## Drivers for people seeking housing assistance

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

Figure 1: Drivers of requests for housing assistance



Critical life events relate to significant life cycle milestones, where a change in circumstance triggers a transition, such as the formation/breakdown of a family, experiencing family and domestic violence, ill health (mental or physical) or changes in working arrangements (Muir et al. 2020). Households that experience several adverse critical life events that affect their social and economic circumstances are more likely to need assistance with accessing or maintaining their housing (Stone et al. 2016).

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

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

## Low income household

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

#### Household transitions

Households may experience changing needs and events throughout their life course that may result in housing stress. Households typically face the greatest levels of housing instability in response to critical life events and/or changing market factors, such as unemployment or housing affordability issues (Stone et al. 2016).

Given the importance of stable housing, a household's need for assistance to avoid homelessness will vary depending on their circumstances and the events they experience. Some households may need to access services once, while others might spend more time receiving support (AIHW 2019). Households receiving support may transition between receiving access to social housing, and private rental, home purchase or Specialist Homelessness Services (Figure 2).

Figure 2: Housing and specialist homelessness services transitions



## Housing assistance policy

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

## A brief history of housing assistance

In 1943, the Commonwealth Housing Commission was appointed by the Commonwealth government to evaluate the condition of Australia's housing stock. Due to the combined impact of the Great Depression and the use of labour and building materials in supporting the war effort, appropriate and secure housing was incredibly scarce during this time (Dufty-Jones 2018). In response to Australia's sizable housing shortage, the government began to shift its attention to providing people with adequate housing, to foster economic development and replace the slums present at the time (Troy 2012; Macintyre 2015).

In 1944, the Commonwealth Housing Commission reported a shortage of some 300,000 dwellings and advised the Commonwealth to provide housing to overcome this housing deficit (Pawson et al. 2020). This advice would later result in the establishment of the first Commonwealth-State Housing Agreement (CSHA) in 1945.

The CSHA was an agreement between the Commonwealth-States/territories to provide funds for the construction of new dwellings. As a result of the CHSA agreement, social housing provision from governments became a more prominent aspect of the housing landscape. Since then, the original 1945 CSHA has been updated numerous times, with the 2003 CHSA being the final revision, before it was officially replaced by the National Affordable Housing Agreement (NAHA) in 2009 (Parliament of Australia 2017). The NAHA was later superseded by the National Housing and Homelessness Agreement in 2018 (DSS 2022).

Historically, social housing was built to stimulate the economy, provide people with secure accommodation, and help people participate in the workforce (Pawson et al. 2020). As such, access to social housing was made available to predominantly working families on very low, low, and moderate incomes (Groenhart et al. 2014; Yates 2013). However, from 1956 to 1973, the Government's housing strategy shifted towards encouraging home ownership and supporting low-income households in the public rental market. In 1973, income eligibility limits were introduced to social housing households, signifying the beginning of the shift towards the current policy where social housing are allocations partly based on need (Yates 2013).

By the 1999 CSHA, a greater emphasis was placed on helping families and individuals that could not be appropriately housed in the private market. Accordingly, a key feature of the 1999 CHSA was providing housing assistance according to need, rather than security of tenure (Parliament of Australia 2001).

With the introduction of the NAHA in 2009, social housing increasingly focused on assisting households with greater disadvantage, and higher and more complex needs— or in other words, people who are in greatest need, especially people experiencing homelessness (CFFR 2019).

## National Housing and Homelessness Agreement (NHHA)

The objective of the National Housing and Homelessness Agreement (NHHA) is to contribute to improving access to affordable, safe, and sustainable housing across the housing spectrum. The NHHA describes government roles and responsibilities for social housing, and support for people experiencing homelessness and those at risk of homelessness (CFFR 2020).

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

## Housing assistance funding

In 2020-21, the Australian Government funding under the NHHA was around \$1.7 billion. A further \$5.3 billion was spent on Commonwealth Rent Assistance, which was an increase compared to the relatively stable funding of around \$4.7 billion in recent years and was mostly due to policy responses during the COVID-19 pandemic. Net recurrent expenditure by state and territory government on social housing was almost \$4.5 billion in 2020-21, an increase in real terms from \$4.3 billion in 2019-20. State and territory government capital (non-recurrent) expenditure on social housing was \$2.1 billion in 2020-21 (SCRGSP 2022).

## Types of housing assistance

Housing assistance explored throughout this report includes:

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

The report does not cover the provision of services that assist people with obtaining accommodation or sustaining tenancies such as services provided by Specialist Homelessness Services. For information relating to these specific homelessness services, see <u>Specialist homelessness</u> services annual report (AIHW 2021b).

## Definitions of housing assistance programs

#### Social housing

- Public housing: Rental housing managed by all state and territory housing authorities. This includes dwellings that are owned by the housing authority or leased from the private sector or other housing program areas and used to provide public rental housing or leased to public housing tenants. Public housing can be accessed by non-Indigenous Australians, Indigenous Australians, and permanent residents on low incomes and/or with greatest and/or special needs
- Community housing: Housing managed by community-based organisations, available to low to moderate income or special needs households. Community housing models vary across states and territories, and the housing stock may be owned by a variety of groups including government. Community housing can be accessed by non-Indigenous Australians, Indigenous Australians, and permanent residents.
- State owned and managed Indigenous housing: Housing that state and territory governments provide and manage. It is accessed by those on low incomes and/or with special needs and is available to households that have at least one member who identifies as being of Aboriginal and/or Torres Strait Islander origin.
- Indigenous community housing: Housing that Indigenous communities own and/or manage. These organisations may either directly manage the dwellings they own or sublease tenancy management services to the relevant state/territory housing authority or another organisation. This type of housing is made available to households with at least one Indigenous member (NIAA 2022).

#### Financial assistance with rental costs

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

## Financial assistance with home purchase

• Home Purchase Assistance: This is a form of government financial assistance administered by each state and territory. It provides a range of financial assistance to eligible households to improve their access to, and maintain, home ownership. Home Purchase Assistance may vary by state and territory, as some products are only offered within certain states and territories.

#### Government assistance for home ownership

There are a range of government programs to support people into home ownership. These are briefly described below, however, are not the focus of this report.

Several schemes are managed by the National Housing Finance and Investment Corporation (NHFIC) on behalf of the Australian Government (NHFIC 2022).

- First Home Loan Deposit Scheme supports people to buy their first home sooner, with a deposit of as little as 5%.
- New Home Guarantee supports people to build or buy a new home, with higher property price caps available in selected areas.
- Family Home Guarantee aims to support eligible single parents with at least one dependent child in purchasing a family home, with a deposit of as little as 2%.

The First Home Super Saver Scheme (FHSSS) was introduced by the Australian Government in the 2017-18 Federal Budget. The FHSSS supports first homebuyers who meet the eligibility criteria to save money for a house deposit using their superannuation fund. Those who are eligible can voluntarily contribute up to \$15,000 in any one financial year, and \$30,000 in total under the scheme. They receive the tax benefit of saving through their superannuation contribution arrangements (ATO 2022).

The Indigenous Home Ownership Program supports Indigenous Australians into home ownership through providing access to affordable home loan finance. The program aims to address barriers such as loan affordability, low savings, and impaired credit histories (IBA 2021).

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

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

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

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## Social housing dwellings

## On this page:

- Quick facts
- Social housing dwellings
- Location of dwellings
- Occupancy
- Tenantable status
- Dwelling characteristics
- · Dwellings managed by non-government providers

Social housing dwellings data are provided by state and territory housing authorities. The data in this section are a snapshot of dwellings available on 30 June of the reference <u>year</u>.

#### Quick facts

- At June 2021, there were around 440,200 social housing dwellings.
- The majority of these social housing dwellings were public housing stock (299,500 dwellings or 68%); a decrease from 341,400 (84%) in 2006.
- The number of community housing dwellings more than tripled from 32,300 dwellings in 2006 to 108,500 in 2021; in part due to the transfer of ownership or management of public housing dwellings to community housing organisations during this period.
- The highest proportion of social housing dwellings were separate houses and dwellings most commonly had 3 bedrooms.
- The vast majority (69%) of dwellings were located in Major cities.

There is considerable diversity in the number and characteristics of dwellings in the main four social housing programs in Australia (public housing, state owned and managed Indigenous housing (SOMIH), community housing and Indigenous community housing). The diversity in the number and characteristics of available social housing dwellings stems partly from the sale and redevelopment or refurbishment of social housing dwellings across time. The information presented throughout this report provides insights into this diversity and serves as a snapshot of the condition and functioning of Australia's social housing system and programs in 2021.

## What is a dwelling?

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

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

A full list of dwelling types can be found METEOR.

The concept of a dwelling may be different across the social housing collections; see the <u>Data quality statements</u> page for more information.

## Social housing dwellings

At June 2021, there were around 440,200 dwellings in Australia's major social housing programs. Of these social housing dwellings (Table DWELLINGS.1):

- 68% or 299,500 dwellings were public housing
- 25 or 108,500 dwellings were community housing
- 3% or 14,700 dwellings were state owned and managed Indigenous housing (SOMIH)
- 4% or 17,400 dwellings were Indigenous community housing.

## Social housing dwellings changes over time

From June 2006 to 2021, Australia's social housing stock increased by 31,400 dwellings (Table DWELLINGS.1).

There have been sizable changes to the social housing stock among the four programs, especially with the transferring of ownership and/or management of public housing stock to community housing organisations. That is:

- In 2018, a large number of dwellings were transferred from public housing and/or SOMIH to community housing in South Australia and New South Wales.
- Between 2008 and 2010, around 5,000 dwellings were transferred from Indigenous community housing to NT remote public housing.
- In 2017, around 5,000 NT remote public housing dwellings were transferred to the SOMIH program.

These changes have driven most of the fluctuations in the numbers of SOMIH and Indigenous community housing dwellings over this time.

From 2006 to 2021 (Figure DWELLINGS.1; Table DWELLINGS.1):

- The number of public housing dwellings decreased from 341,400 in 2006 to 299,500 in 2021.
- The number of community housing dwellings increased over three-fold from 32,300 in 2006 to 108,500 in 2021.
- There was a decrease in the number of Indigenous community housing dwellings from 22,200 to 17,400.
- The number of SOMIH dwellings fluctuated with stock transfers between 2006 and 2016. Since 2017, the number of SOMIH dwellings has remained stable at just under 15,000 dwellings.

#### Figure DWELLINGS.1: Dwellings by social housing program, at 30 June 2006 to 2021

Figure DWELLINGS.1: Dwellings, by social housing program, at 30 June 2006 to 2021. This vertical stacked bar graph shows that from 2006 to 2021, public housing has consistently had the most social housing dwellings. The number of public housing dwellings decreased from 341,400 (or 84%) in 2006 to 299,500 (or 68%) in 2021. The number of community housing dwellings increased from 32,300 (or 8%) in 2006 to 108,500 (or 25%) in 2021. The number of SOMIH dwellings increased from 12,900 (3.2%) in 2006 to 14,700 (3.3%) in 2021. The number of Indigenous community housing dwellings decreased from 22,200 (5.4%) in 2006 to 17,400 (4%) in 2021.



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

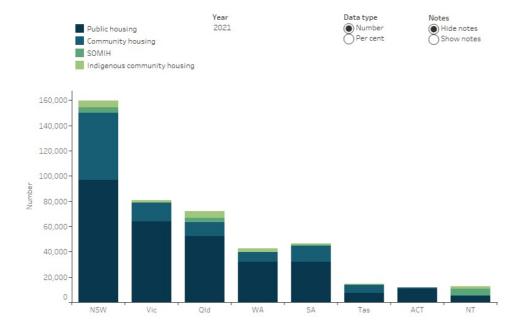
#### States and territories

At June 2021, there was considerable diversity in the social housing profiles of the states and territories (Figure DWELLINGS.2; Table DWELLINGS.2).

- New South Wales had the largest number of public and community housing dwellings (96,700, and 53,200 dwellings, respectively).
- For Indigenous community housing, Queensland (5,200) had the most dwellings.
- For SOMIH, the Northern Territory (5,400) had the most dwellings.
- For Victoria, Queensland, Western Australia and South Australia, the majority of dwellings were public housing (69% to 79%), followed by community housing (16% to 27%).
- Nine in ten (92% or 10,900) dwellings in the Australian Capital Territory were in public housing; the remainder were in community housing (8% or 1,000).
- Tasmania had a near equal proportion of public housing (49%) and Community housing (49%) dwellings (7,000 in each housing program).
- In the Northern Territory, 43% (or 5,400) of dwellings were SOMIH dwellings and 14% (or 1,800) were Indigenous community housing.

### Figure DWELLINGS.2: Dwellings by social housing program and states and territories, at 30 June 2014 to 2021

Figure DWELLINGS.2: Dwellings, by social housing program, and states and territories, at 30 June 2014 to 2021. This vertical stacked bar graph shows the variation in dwellings in each social housing program (public housing, SOMIH, community housing and Indigenous community housing) across the states and territories by number and per cent. In 2021, the Australian Capital Territory (92%) had the highest proportion of public housing dwellings, while the Northern Territory (39%) had the lowest proportion. Tasmania had the highest proportion of community housing dwellings (49%), while the Northern Territory had the lowest (3.8%), in 2021. Queensland had the highest number of Indigenous community housing dwellings increasing from 5,000 in 2014 to 5,200 dwellings in 2021.



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

## Location of dwellings

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

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

The proportion of social housing dwellings varied across remoteness areas. At June 2021 (Table DWELLINGS.3):

- Most of the public and community housing dwellings were in Major cities (75% and 66% of dwellings, respectively).
- Most of the SOMIH and Indigenous community housing dwellings were in Very remote areas (31% and 52%, respectively).

## What is the Australian Statistical Geography Standard?

The Australian Statistical Geography Standard (ASGS) is a social geography that aims to capture the location of people and communities and is commonly used for the publication and analysis of social, economic and demographic statistics. The ASGS categorises the regions of Australia into a hierarchy of statistical areas and consists of ABS structures and Non ABS structures (such as local government area and postal areas). The ABS structures are made up of six interconnected hierarchies of regions. It is an inclusive hierarchy of geographies, where each level is included (or excluded) directly into (or from) the next (ABS 2021). For further information on the ASGS and the structures, see the latest release of the <u>Australian Statistical Geography Standard</u>.

Statistical Area level 4 (SA4) refers to the geographical area of sub-state regions in the main structure of the Australia Statistical Geography Standard (ASGS). SA4 broadly represents the labour markets or groups of labour markets within each state and territory, with the boundaries reflecting the separation of sub-state regions by different labour markets. For the largest regional cities, including Wollongong and Townsville, SA4s broadly reflects the labour markets of the city. For outer regional and remote area, SA4s broadly reflects the aggregation of smaller and localised labour markets that are geographically, socially and economically similar (ABS 2021).

Across the states and territories, the number of dwellings managed by the different social housing programs varied by geographical region. In 2021 (Figure DWELLINGS.3; Table DWELLINGS.5):

- Melbourne Inner had the highest number of social housing dwellings, with 18,900 dwellings, followed by the Parramatta, Inner South West, and City and Inner South regions of Sydney and Adelaide North with dwelling numbers ranging from 13,400 to 13,900
- the highest number of public housing dwellings was in *Melbourne Inner*, with 14,800 dwellings, followed by the *Australian Capital Territory*, with 10,900 dwellings. And the Sydney areas of *Paramatta* (10,600), *Inner South West* (10,300), and *City and Inner South* (10,200).
- the highest numbers of community housing dwellings were in the *Hunter Valley excluding Newcastle* (4,600), *Melbourne Inner* (4,100) and *Adelaide North* (3,800).

Similarly, the number of social housing dwellings varied across Local Government Areas (LGA). Brisbane LGA (19,000) and ACT (11,800) had the highest numbers of social housing dwellings, followed by Sydney, Canterbury-Bankstown and Blacktown, with total dwellings ranging from 10,300 to 10,800 (Table DWELLINGS.6).

Data were not available for Indigenous community housing dwellings.

### Figure DWELLINGS.3 Dwellings by social housing program statistical area 4 (SA4), June 2021

Figure DWELLINGS.3: Dwellings, by social housing program and statistical area 4 at June 2021. *Melbourne-Inner* has the highest number of public housing dwellings, *Hunter Valley (excluding Newcastle)* had the highest number of community housing dwellings and *Northern Territory- Outback* had the highest number of SOMIH dwellings.



Source: AIHW National Housing Assistance Data Repository. Supplementary tables DWELLINGS.5

#### Occupancy

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

In Australia, social housing occupancy rates have remained high from year to year. At June 2021, public housing (97%) had a higher occupancy rate than SOMIH (95%), community housing (95%) and Indigenous community housing (92%) (Table DWELLINGS.7). There was little variation in occupancy rates in the social housing programs across the states and territories. At June 2021:

- For public housing, the highest occupancy rates were in Queensland (98%), Tasmania (98%) and New South Wales (98%). The lowest occupancy rate was in South Australia (94%).
- The highest occupancy rate for SOMIH was in Queensland (99%) compared to the Northern Territory, which had the lowest occupancy rate (91%).
- For community housing, the highest occupancy rate was in New South Wales (97%), whereas the lowest was in the Australian Capital Territory (80%).

#### Tenantable status

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

At June 2021, almost all public housing dwellings were tenantable (99% or 295,600); higher than the proportion of SOMIH (97% or 14,300) and community housing dwellings (94% or 102,100) (Table DWELLINGS.9). Around 3,300 (1%) public housing dwellings were not tenantable and 600 (0.2%) were undergoing major development. For SOMIH, over 400 (3%) dwellings were not tenantable, with 33 (0.2%) that were undergoing major development. A similar proportion of community housing dwellings were not tenantable (2% or 2,000). Data were not available for Indigenous community housing dwellings.

## **Dwelling characteristics**

## Dwelling type

Dwelling types vary across public housing, community housing and SOMIH programs. At June 2021, most public housing dwellings were a separate house (37%), flat, unit or apartment (35%) or semi-detached, townhouse, etc. (27%). In comparison, the vast majority of SOMIH dwellings were a separate house (82%), followed by a relatively small proportion of semi-detached, townhouse etc (14%). The pattern of SOMIH's dwelling types is likely a reflection of the location of these dwellings and the target group. More than half of community housing dwellings were a flat, unit or apartment (51%), followed by a separate house (30%) (Figure DWELLINGS.4; Table DWELLINGS.10).

The proportion of different dwelling types has varied over time for public housing and community housing, while SOMIH has remained relatively stable. From June 2012 to 2021 (Figure DWELLINGS.4; Table DWELLINGS.10):

- There was an increase in the proportion of public housing dwellings that were a *flat*, *unit or apartment*, from 33% in 2012 to 35% in 2021. In contrast, there was a decrease in the number of *separate houses*, from 40% to 37% of dwellings.
- There was an increase in the proportion of *flat*, *unit or apartment* type dwellings in community housing since 2012; from 43% of dwellings in 2012 to 51% in 2021.

#### Number of bedrooms

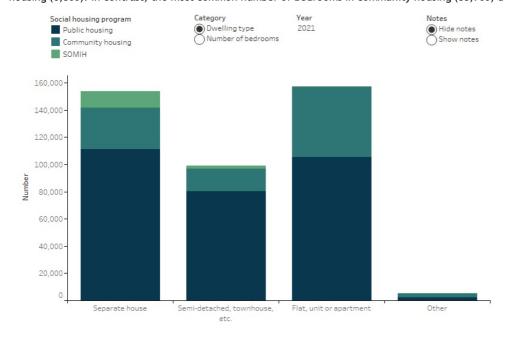
The number of bedrooms in social housing dwellings differed across program types. At June 2021 (Figure DWELLINGS.4; Table DWELLINGS.11):

- Public housing dwellings were most likely to be 3 bedroom dwellings (36% or 107,500 dwellings), followed by 2 bedroom dwellings (31% or 93,800).
- The majority of SOMIH dwellings were 3 bedroom dwellings (59% or 8,600 dwellings), with very few 1 bedroom dwellings (2%).
- Community housing dwellings were most commonly 2 bedroom (35% or 35,700) or 1 bedroom (33% or 33,500) dwellings.
- Around half of the Indigenous community housing dwellings were 3 bedroom dwellings (49% or 6,500) and a further 24% (or 3,200) were 4 bedroom dwellings. Similar to SOMIH, few were 1 bedroom dwellings (3%).

Over time, the proportion of dwellings that have 3 bedrooms has declined for public housing (39% in 2012 to 36% in 2021), SOMIH (62% in 2012 to 59% in 2021) and Indigenous community housing (51% in 2014 to 49% in 2021).

# Figure DWELLINGS.4: Dwellings by dwelling type, number of bedrooms and social housing program, at June 30 2012 to 2021

Figure DWELLINGS.4: Dwelling type and number of bedrooms by social housing program, at 30 June 2012 to 2021. This figure consists of two sections with both showing a vertical stacked bar chart of social housing program. The first section shows a comparison of the number of dwellings by dwelling type across social housing programs from 2012 to 2021 In 2021, the most common dwelling type in both public housing (111,100) and SOMIH (12,100) were separate houses, while for community housing the most common dwelling were flats, units, or apartments (51,800). The second section shows a comparison of dwellings by number of bedrooms across social housing programs. In 2021, 3 bedroom dwellings were the most common number of bedrooms for public housing (107,500), SOMIH (8,600) and Indigenous community housing (6,500). In contrast, the most common number of bedrooms in community housing (35,700) dwellings were 2 bedrooms, in 2021.



Source: AIHW National Housing Assistance Data Repository. Supplementary tables DWELLINGS.10 and DWELLINGS.11.

## Dwellings managed by non-government providers

Community housing and Indigenous community housing dwellings are managed by non-government providers. There is some variation between the number of dwellings on average providers manage.

At June 2021, there were around 531 community housing providers across Australia. The majority (73% or 385 providers) of these providers managed less than 50 dwellings.

New South Wales (147 organisations) had the most community housing providers, and most of these providers managed less than 20 dwellings (61% or 89 organisations). New South Wales also had the highest number of community housing providers that managed 200 or more dwellings (29 organisations) (Table DWELLINGS.12). Notably, there was a relatively high increase in the number of community housing providers in Queensland, rising from 97 in 2020 to 145 in 2021, with the number of providers managing less than 20 dwellings more than doubling from 38 to 86.

At June 2021, there were around 200 Indigenous community housing providers. New South Wales had the highest number of Indigenous community housing providers (over 100 organisations). Most of these providers managed fewer than 20 dwellings (Table DWELLINGS.12).

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ABS (Australian Bureau of Statistics) (2021) 'Australian Statistical Geography Standard (ASGS) Edition 3', ABS Website, accessed on 29 April 2022.

AIHW (Australian Institute of Health and Welfare)	(2019)	' <u>National</u>	Social H	lousing Su	<u>rvey 2018</u> ',	Cat. no.	HOU 311.,	, AIHW, A	١ustralian
Government.									

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# Households and waiting lists

### On this page:

- Quick facts
- Households
- Supply of social housing
- Key characteristics of households
- · Length of household tenure
- Waiting lists

Social housing households data are provided by state and territory housing authorities. The data in this section are the ongoing households as at 30 June of the reference year.

## Quick facts

- At June 2021, there were 417,800 households in the four main social housing programs, increasing from 378,600 in June 2008.
- The number of households living in public housing decreased from 331,100 in 2008 to 288,300 in 2021.
- The proportion of households living in social housing in Australia decreased from 4.8% in 2011 to 4.2%, in 2021.
- In 2021, over 4 in 10 (44%) households in public housing had been in their tenancies for 10 years or more.

#### Households

Information on the characteristics of households in social housing provides an insight into the demographic profile (such as sex, income status and disability status) of these households. In 2017, about 5,000 dwellings were transferred from Northern Territory remote public housing to SOMIH but households and tenant information for these dwellings was only available for these dwellings from 2018.

#### Households

For the purposes of this analysis, a household is either an individual or a group of 2 or more related or unrelated people residing in the same dwelling. Information is presented about ongoing households, that is, those with a tenancy that has not concluded by 30 June in the reference year. Complete data were not available for all programs in some states and territories.

At June 2021, there were around 417,800 households living in the four main social housing programs across Australia. In these main social housing programs (Figure HOUSEHOLDS.1; Table HOUSEHOLDS.1):

- 288,300 households (69%) were in public housing
- 98,900 households (24%) were in community housing
- 14,000 households (3.3%) were in SOMIH
- 16,600 households (3.8%) were in Indigenous community housing.

## Figure HOUSEHOLDS.1: Households by social housing program, at 30 June 2008 to 2021

Figure HOUSEHOLDS.1: Households, by social housing program, at June 2008 to June 2021. This vertical stacked bar graph shows the highest proportion of households were in public housing from 2008 (88%) to 2021 (69%). Community housing had the second highest proportion of households at 24% in 2021; increasing from 9.3% in 2008. On the contrary, SOMIH (3.3%) and Indigenous community housing (3.9%) had the lowest proportion of households, with both proportions remaining mostly unchanged from 2008 and 2009, respectively.



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

#### State and territory

The states and territories have different models of social housing provision and the number of households largely reflects the number of dwellings in each social housing type.

Of the households in social housing at June 2021 (Figure HOUSEHOLDS.2; Table HOUSEHOLDS.1):

- The vast majority of households in the Australian Capital Territory were in public housing (93%), with 6.9% in community housing.
- Households in Tasmania were split almost evenly between public housing and community housing, with 50% in public housing and 48% in community housing. The Northern Territory was similar, albeit split between public housing (40%) and SOMIH (41%).
- In New South Wales, 32% of households were in community housing and 63% of households were in public housing.

#### Changes over time

Overall, the number of ongoing households in the four main social housing programs has fluctuated in recent years reflect dwelling changes within each program (see <u>Social Housing Dwellings</u> section). Changes to the number of households in the public housing and community housing programs account for the largest changes to the across time.

From 2008 to 2021, the number of public housing households decreased from 331,100 to 288,300. However, this decrease was offset by the number of community housing households which nearly tripled from 35,000 to 98,900 (Table HOUSEHOLDS.1).

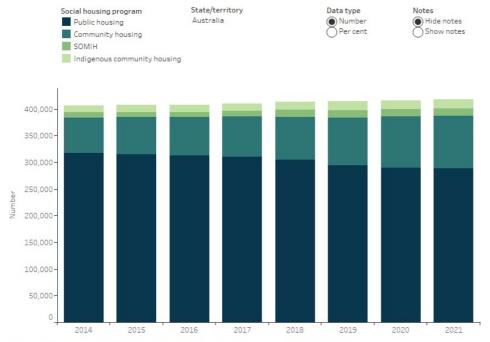
The number of Indigenous community housing households increased from 14,200 in 2009 to 16,600 in 2021. Conversely, the number of SOMIH households has fluctuated over time, decreasing from 12,400 in 2008 to 9,600 households in 2017. SOMIH household data for the Northern Territory were reported for the first time in 2018 and in turn, the number of SOMIH households increased to 13,800. It has remained steady since then with around 14,000 SOMIH households reported in 2021 (Figure HOUSEHOLDS.1; Table HOUSEHOLDS.1).

The change in the proportion of households in the social housing programs varied across the states and territories (Figure HOUSEHOLDS.2). Due to changes in systems and processes, data for individual states and territories may not be comparable across reporting years. In addition, stock movements between the various programs, which changes the patterns of social housing over time, may lead to differences in the data. For example, in 2017-18 in South Australia and 2018-19 in New South Wales, there was a large number of dwellings that were transferred from public housing and/or SOMIH to community housing. This affected the total number of households in these programs.

See the <u>Data quality statements</u> for more information.

Figure HOUSEHOLDS.2: Households, by social housing program and states and territories, at 30 June 2014 to 2021

Figure HOUSEHOLDS.2: Households, by social housing program and states and territories, at June 2014 to June 2021. Nationally, this vertical stacked bar graph shows that public housing had the highest number and proportion of households, from 2014 (317,000 or 78%) to 2021 (288,300 or 69%). The Australian Capital Territory had the highest proportion of public housing from 2014 (95%) to 2021 (93%). Tasmania had the highest proportion of community housing from 2014 (35%) to 2021 (48%). In 2021, of those states and territories that had a SOMIH program, the Northern Territory (41%), had the highest proportion of SOMIH households whereas Tasmania (1.6%) had the lowest proportion of SOMIH households.



 $\textit{Source}: \texttt{AIHW National Housing Assistance Data Repository}. \ \texttt{Supplementary table HOUSEHOLDS}. 1. \\$ 

## Supply of social housing

There are various methods to quantify the level of social housing in Australia. The following analysis compares the total number of households in social housing to the total number of households in Australia using:

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

In the decade from 2011 to 2021, the number of social housing households increased from 404,300 in 2011 to 417,800 in 2021 (Table SOCIAL SHARE.1). Over this same period, the number of total households in Australia also increased from 8.4 million in 2011 to 10.0 million households in 2021 (ABS 2015; ABS 2019).

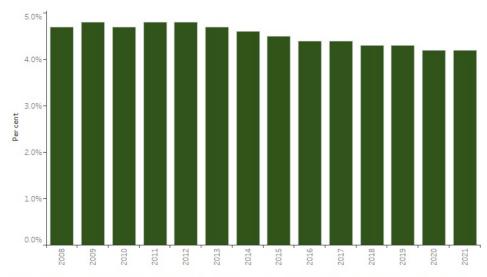
While the number of households in social housing has increased over time, and in all states and territories, it has not kept up with the growth in the overall number of households in Australia. The proportion of social housing households making up the total proportion of Australian households has steadily declined since 2011, from 4.8% to 4.2% in 2021 (Figure HOUSEHOLDS.3; Table SOCIAL SHARE.1).

From June 2014 to June 2021, the share of social housing households varied between states and territories (Figure HOUSEHOLDS.3; Table SOCIAL SHARE.1). The proportion of social housing households was less than 5% in 2021 for the four largest states: 4.7% in New South Wales (down from 5.0% in 2014); 2.9% in Victoria (down from 3.5% in 2014); 3.6% in Queensland (down from 3.8% in 2014); and 4.1% in Western Australia (down from 4.4% in 2014). The proportion of social housing households was around 6% in South Australia (6.1%), Tasmania (6.0%) and the Australian Capital Territory (6.5%), although these were lower than 2014 proportions (6.7%, 6.2% and 7.6% respectively). Due to stock transfers, data for the Northern Territory are comparable from 2018. The proportion of social housing households increased from 14.6% in 2018 to 14.8% in 2021.

Figure HOUSEHOLDS.3: Social housing households as a proportion of all Australian households, by states and territories, at 30 June 2010 to 2021

Figure HOUSEHOLDS.3: Social housing households and all Australian households, at June 2010 to 2021. This vertical bar graph shows that the proportion of social housing households decreased over time, starting at 4.7% in 2010 and decreasing from a high of 4.8% in 2012 to 4.2% in 2021.





 $Source: A IHW \ National \ Housing \ Assistance \ Data \ Repository. \ Supplementary \ table \ SOCIAL SHARE. 1. \ ABS \ 3236.0 \ Household \ and \ Family \ Projections, Australia, 2011 to 2036 \ and 2016 to 2041.$ 

## Key characteristics of households

At June 2021, key characteristics of households in the three main social housing programs (public housing, SOMIH and community housing) were (Table HOUSEHOLDS.4):

- Almost two-thirds (62%) of main tenants were female; 37% were male.
- Main tenants aged 55-59 (11%, or 44,500 households) was the largest 5 year age group.
- Almost a third (33% or 130,500) of main tenants were aged 65 or older.
- Around than 1 in 6 (15%, or 60,800) households included an Indigenous Australian.
- More than one third (36%, or 142,900) included a person with a disability.
- Most households consisted of a single adult (57% or 227,400).

The vast majority of ongoing public housing (95%) and SOMIH (96%) households were low income households (Table HOUSEHOLDS.4), noting that low income data was not available for community housing.

## Length of household tenure

Social housing tenants may remain in tenure for long periods of time. Tenure length presented here relates to ongoing tenancy, rather than the total tenancy length of a household in a housing program.

At June 2021, about 44% of public housing, 21% of community housing and 29% of SOMIH households were in the same tenure for more than a decade. In contrast, 3.9% of public housing households and 8.2% of community housing households had been in the same tenure for six months or less (Figure HOUSEHOLDS.5; Table HOUSEHOLDS.6).

The tenancy length profile of community housing differs from public housing. At June 2021, around than 1 in 6 public housing (16%) tenancies were less than 2 years, compared to over 1 in 4 community housing (28%) tenancies. Conversely, public housing had a higher proportion of households with longer tenures, with over 3 in 5 (64%) households that stayed for 5 years or more, compared with 2 in 5 (44%) community housing tenancies (Table HOUSEHOLDS.6).

The length of time households stayed in the same social housing tenancy varied over time and between programs. The number of households with a tenancy length of 20 years or more has increased over time for public housing (37,400 in 2011 to 55,900 in 2021) and SOMIH (800 in 2014 to 1,300 in 2021). For community housing, the number of households with a tenancy length of 20 years or more also increased, from 400 in 2014 to 3,800 in 2021.

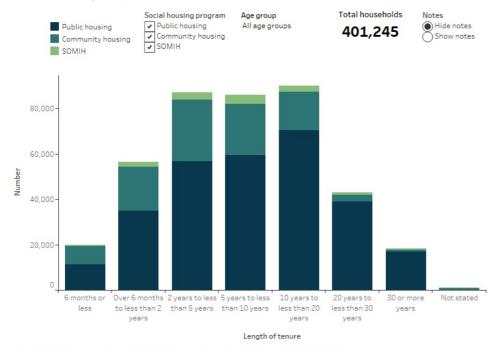
### Age groups

The length of tenure also differs considerably by the age of the main tenant in the household. At June 2021, for public housing, the number of shorter tenure lengths (less than 2 years) was relatively similar for all reported age groups (ranging from 17% to 19%) with the exception of the 15-24 years group (7.7%). As expected, the longer the tenure length, the higher the proportion of main tenants who were aged 65 or older. Of the over 17,000 households that had been in the same dwelling for 30 years or more, over three quarters (76%) were aged over 65 years (Table HOUSEHOLDS.5).

#### Figure HOUSEHOLDS.4: Households by tenure length and social housing program, at 30 June 2021

Figure HOUSEHOLDS.5: Households, by tenure length, age group and social housing program, at June 2021. This vertical stacked bar graph shows that across the social housing programs (public housing, community housing and SOMIH), the most common tenure for all age groups was 10 to less than 20 years (90,000). For community housing, the most common tenure length was 2 to less than 5 years for all age groups

(27,100), whereas the most common for SOMIH was 5 to less than 10 years (4,000). The most common tenure length for public housing was 10 to less than 20 years (70,400)



 $Source: {\sf AIHW\ National\ Housing\ Assistance\ Data\ Repository}. \ Supplementary\ table\ {\sf HOUSEHOLDS.5}.$ 

#### Indigenous households

The length of tenure for Indigenous households varied depending upon the housing program. Of these Indigenous households, at June 2021 (Table HOUSEHOLDS.7):

- 18% of public housing, 29% of SOMIH and 14% of community housing households had been in the same tenure for more than a decade.
- In comparison, 31% of public housing, 19% of SOMIH and 42% of community housing households had been in place for less than two years.

Data for Indigenous community housing were not available.

### Waiting lists

Access to social housing is managed using waiting lists, with priority given to those considered to be high priority applicants (see <u>Priority Group</u> section for definitions of greatest need and special needs households). Fluctuations in the number of people on waiting lists are not necessarily measures of changes in underlying demand for social housing. A number of factors may influence the length of waiting lists including changes to allocation policies, priorities, and eligibility criteria put in place by state/territory housing authorities, as well as their implementation (Dockery et al. 2008). Further, some people who wish to access social housing may not apply due to the long waiting times or lack of available options in their preferred location (Muir et al. 2020). It is also important to note that in some states/territories, applicants may be on more than one waiting list and, as such, combined figures are expected to be an overestimate of the total households. For further details, see the <u>Data quality statements</u>.

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

At June 2021, the number of households on the waiting list (excluding transfers) were (Figure HOUSEHOLDS.6; Table HOUSEHOLDS.26):

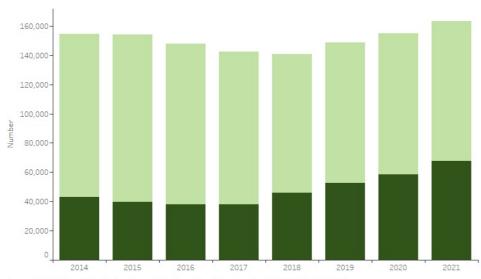
- 163,500 households on a waiting list for public housing (up from 154,600 at June 2014)
- 12,100 households on a waiting list for SOMIH dwellings (up from 8,000 at June 2014).

Of those applicants on the waiting list at June 2021 (Table HOUSEHOLDS.26):

- There were 67,700 greatest need households on the waiting list for public housing; an increase from 43,200 at June 2014.
- There were over 6,500 greatest need households waiting for SOMIH dwellings, up from 3,800 at June 2014.

Table Figure HOUSEHOLDS.5: Households on the waiting list by public housing and SOMIH, at 30 June 2014 to 2021

Figure HOUSEHOLDS.5: Households on the waiting list, by greatest need status, for public housing and SOMIH, 2014 to 2021. This vertical stacked bar graph shows that the number of greatest need households on waiting list has increased for public housing, with 67,700 (41%) in 2021, compared to 43,200 (28%) in 2014. For SOMIH, the number of greatest need households on the waiting list has increased, with 6,500 (54%) in 2021, compared with 3,800 (48%) in 2014.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.26.

#### State and territory

There were some notable differences in the proportion of new greatest need households on the waiting lists among the states and territories, which is not unexpected given the criteria for priority needs varies across jurisdictions. Of the applicants on the waiting list, at June 2021 (Table HOUSEHOLDS.27):

- In New South Wales, 13% (5,900) were new greatest needs households on the waiting list for public housing, compared to 94% (19,900) in Queensland.
- In Queensland, 98% (5,900) were new greatest needs households on the waiting list for SOMIH, compared to 18% (500) in New South Wales.

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## Occupants

## On this page:

- Quick facts
- · Occupants in social housing
- Indigenous occupants in social housing
- Occupant satisfaction

Social housing occupants data are provided by state and territory housing authorities. 'Occupants' refers to all people who lived in social housing during any part of the reference year in public housing, SOMIH and community housing (for exceptions see the <u>data quality statements</u>). Data for Indigenous community housing were not available.

## Quick facts

- In 2020-21, there were around 790,000 occupants living in three of Australia's main social housing programs (public housing, state owned and managed Indigenous housing (SOMIH) and community housing; the majority (70%) were in public housing.
- 55% of the occupants in each social housing program were female.
- Around a third of occupants were aged 55 and over in public housing and community housing, but only around 1 in 7 occupants were in this age group in SOMIH.

#### Occupants in social housing

In 2020-21, there were around 790,000 people living in Australia's 3 main social housing programs: public housing, state owned and managed Indigenous housing (SOMIH) and community housing (complete data were not available for all programs in Queensland and the Northern Territory). This represents the lowest number of occupants reported since 2013-14.

Of the reported social housing occupants in 2020-21 (Table OCCUPANTS.1):

- 70% (around 554,700 people) were in public housing
- 24% (around 185,800 people) were in community housing
- 6% (around 49,500 people) were in SOMIH.

## State and territory

The location of social housing occupants across the states and territories has been relatively consistent over time, with most occupants in Australia's three most populous states. Following the location of social housing dwellings, over one-third of social housing occupants lived in New South Wales (34%) and almost one fifth lived in Victoria (18%) and one sixth in Queensland (17%).

The number of occupants in each social housing program varied between states generally reflecting the different housing available. For all states except Tasmania and the Northern Territory, highest number of occupants were in public housing, followed by community housing. The opposite pattern was seen in Tasmania and the Northern Territory had the highest number in SOMIH followed by public housing. Note that community housing data was unavailable for NT.

#### Age and sex of occupants

Females made up the majority of occupants across the three main social housing programs. In 2020-21, there were 306,700 (55%) females in public housing, 27,200 (55%) in SOMIH and 102,200 (55%) in community housing.

Public housing and community housing had occupants had a relatively similar age profiles. In 2020-21, key similarities and differences in the age profile of public and community housing occupants include (Figure OCCUPANTS.1; Table OCCUPANTS.2):

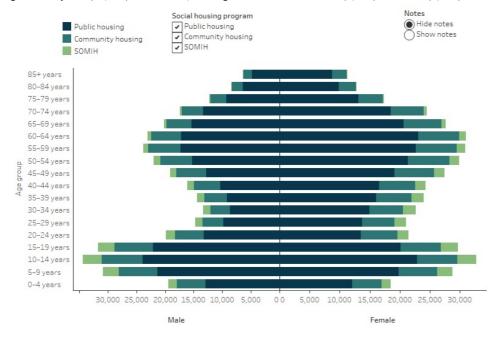
- The public housing program had 37% of occupants aged 55 years and over compared to 33% of occupants in this age group in community housing
- 1 in 3 occupants in both public housing (33%) and community housing (33%) were under the age of 25.
- Across the other age groups, community housing (34%) and public housing (31%) had a relatively similar proportion of occupants aged 25-55.

The age profile of SOMIH occupants was unique compared to the public housing and community housing, with just under half of occupants (49%) aged under 25 with around a third (30%) aged 0-14. In contrast, around 14% of SOMIH occupants were aged 55 or over (Figure OCCUPANTS.1; Table OCCUPANTS.2).

## Figure OCCUPANTS.1: Household members by social housing program, age and sex, 2020-21

Figure OCCUPANTS.1: Household members, by social housing program, age, and sex, 2020-21. The butterfly graph shows the age profile of male and female household members in three social housing programs (public housing, community housing and SOMIH). In 2020-21, the highest number of females household members in public housing were aged 60-64 years (23,400), whereas the highest number of males were

aged 10-14 years (23,900). For SOMIH, the highest number of female (3,100) and male (3,300) household members were aged 10-14 years



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

## Indigenous occupants in social housing

In 2020-21, there were around 117,700 Indigenous Australian's living in public housing and SOMIH. Of these occupants (Table OCCUPANTS.3):

- 73,300 occupants lived in public housing
- 44,400 occupants lived in SOMIH.

#### Changes over time

The number of Indigenous occupants in public housing and SOMIH has fluctuated over time, particularly for public housing. Around 117,700 Indigenous Australians were living in public housing and SOMIH in 2020-21 which was the largest number of Indigenous occupants across both programs since 2013-14 (Table OCCUPANTS.3). Over this time, the number of occupants with unknown Indigenous status has fallen, which may have contributed to the apparent rise in Indigenous Australians living in these social housing programs.

## Occupant satisfaction

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

Further information about occupant satisfaction with amenities, locations and services as well as the economic, health and social benefits of social housing, is published in the National Social Housing Survey 2018 (AIHW 2019). Two short supplementary reports were added in July 2019:

- Social housing stock transfers: tenant experiences in South Australia and
- Indigenous community housing: Queensland.

## Reference

AIHW (Australian Institute of Health and Welfare) (2019) National Social Housing Survey 2018, Cat. no. HOU 311., AIHW, Australian Government.

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## Entries, exits and transfers

### On this page:

- · Quick facts
- Households entering social housing
- Priority groups
- New allocations for greatest need households
- New allocations for special needs households
- Time waited for social housing allocation
- Households exiting social housing
- · Households transferring dwellings

#### Quick facts

- During 2020-21, 29,900 households were newly allocated public housing, community housing and SOMIH dwellings, a decrease from 34,100 new allocations in 2019-20.
- The majority of new housing allocations were provided to those in greatest need; 81% of new housing allocations in public housing, 65% in SOMIH and 86% in community housing.
- For public housing, more than half (58%, or around 7,000 households) of the newly allocated greatest need households were experiencing homelessness prior to commencing their public housing tenancy in 2020-21. A further 33% were at risk of homelessness.
- Households in greatest need spent less time on waiting lists than other households. Around 3 in 4 greatest need households (76%, or 9,300 households) received public housing within one year of the household being on the waiting list, compared to 2 in 5 households without greatest need status (41% or 1,200).

During a period of time, people may be allocated social housing, exit a social housing program, or move from one social housing dwelling to another within the same program (Figure ENTRIES.1). This section presents key data on these entries, exits and transfers.

Data on entries, exits and transfers for Indigenous community housing were not available.

Figure ENTRIES.1: Entries, exits and ongoing households



## Households entering social housing

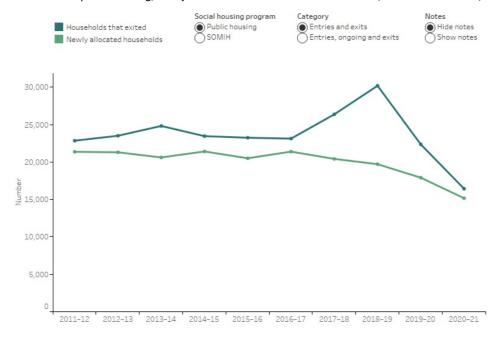
Allocating social housing to eligible applicants depends on their level of priority (based on need) and dwelling availability. Applicants access to social housing are managed through <u>waiting lists</u>. Generally, when an appropriate dwelling is available, it is offered to high priority applicants first (such as those deemed greatest need or special needs households; see definitions below). The criteria determining applicant eligibility and priority, however, varies by the policies and procedures set by providers in each jurisdiction at a given time. Accordingly, caution must be exercised when making comparisons between states and territories.

Similar to the previous year, the total number of newly allocated households (also referred to as new entries) decreased across public housing, community housing and SOMIH in 2020-21 to 29,900, compared with 2019-20. Of the 29,900 newly allocated households in 2020-21, more than half were allocated public housing (51% or 15,200 households); followed by community housing with 46% (or 13,700 households) and SOMIH with 3% (or 1,000 households) which is similar to the stock profiles of each housing program (Figure Entries. 2, Table HOUSEHOLDS. 10). For public housing, all states and territories except the Northern Territory had fewer newly allocated households in 2020-21 compared to all years since 2013-14.

Between 2011-12 and 2017-18, the number of new entries into public housing were consistently over 20,000 but in more recent years, the number of new entries into public housing has been declining. For community housing, the number of newly allocated households has varied over time, partly because of dwellings transfers from public housing to community housing in NSW in 2018-19 and South Australia in 2017-18. Like public housing, however, the number has decreased in recent years, with 15,100 and 13,700 newly allocated households in 2019-20 and 2020-21, respectively (Figure Entries.2, Table HOUSEHOLDS.10).

Figure ENTRIES.2: Ongoing households, newly allocated households and exited households, by public housing and SOMIH, 2011-12 to 2020-21

Figure ENTRIES.2: Ongoing, newly allocated and exited households, by public housing and SOMIH, in 2011-12 to 2020-21. This line graph shows the changes in newly allocated entries, ongoing and exits households from 2011-12 to 2020-21 for public housing and SOMIH. Ongoing households in public housing decreased from 323,400 in 2011-12 to 288,300 in 2020-21 while SOMIH increased from 9,700 in 2011-12 to 14,000 in 2020-21. For public housing, newly allocated households declined from 21,400 in 2011-12 to 15,200 in 2020-21.



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

For SOMIH, the number of newly allocated households were lower than previous years, with 1,000 in 2020-21 compared to 1,100 in 2019-20, respectively (Figure ENTRIES.2; Table HOUSEHOLDS.10).

## Characteristics of newly allocated households

For public housing, newly allocated households during 2020-21 were mostly low income (95%) and *single adults* (58%) households. Other key features of newly allocated households in public housing for 2020-21 include (Table HOUSEHOLDS.12):

- the main tenant was female in over half of the households (55% female)
- Over 1 in 4 households were Indigenous (27%)
- For almost 3 in 10 (29%) households, the main tenant was aged 55 and over, compared with 1 in 5 (20%) households with a main tenant aged 29 and under.
- Over a third (36%) of households had a member with disability.

For SOMIH, newly allocated households were most commonly low income (97%) and *group and mixed composition* households (41%). In contrast to public housing, only 13% of newly allocated households in SOMIH were *single adults* and 70% of main tenants were female (Table HOUSEHOLDS.10).

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

#### Housing features of new allocations

Housing features of new allocations differed between public housing and SOMIH. The different profiles of new allocations by housing features partly reflect the differences in the number of dwelling type stock between the programs. In 2020-21, newly allocated households in the public housing program were more likely to be dwellings with fewer bedrooms (40% were 1 bedroom, 30% were 2 bedrooms, 25% were 3 bedrooms and 4% were 4 or more bedrooms) compared to SOMIH (3% were 1 bedroom, 18% were 2 bedrooms, 57% were 3 bedrooms and 18% were 4 or more bedrooms) (Table HOUSEHOLDS.14).

#### Priority groups

Allocation to social housing is determined by policies regarding eligibility, priority groups and entitlement (such as type and location of the property) (Powell et al. 2019). Although income remains the primary eligibility factor for social housing allocation, allocations are also based on an applicant's circumstances, that is, their need for social housing relative to others on the waiting list (Pawson et al. 2020).

While social housing allocations were historically targeted towards households with a lower income, over time, the social housing policies have increasingly focused on supporting vulnerable and complex need applicants, such as applicants experiencing trauma, disadvantage and/or financial instability (Groenhart et al. 2014; Pawson et al, 2020).

As a result, social housing is generally allocated according to priority needs, with allocations made on the basis of identifying those people with the greatest need (such as applicants experiencing homelessness) and those with special needs for housing assistance (such as applicants with disability).

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

#### Greatest need households

Public housing, SOMIH and community housing programs prioritise household allocations through priority waiting lists, such as the greatest need waiting list. The criteria for priority needs varies between jurisdictions, so any comparisons between states and territories must be exercised with caution.

#### Assessing greatest need status

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

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

For more information, see METEOR.

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

## Special needs households

Households seeking social housing often have members with special needs. Some households may have one or more members with multiple special needs. The definition of special needs differs across the different social housing programs and between jurisdictions.

## Assessing special needs status

For public housing, special needs households include those with:

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

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

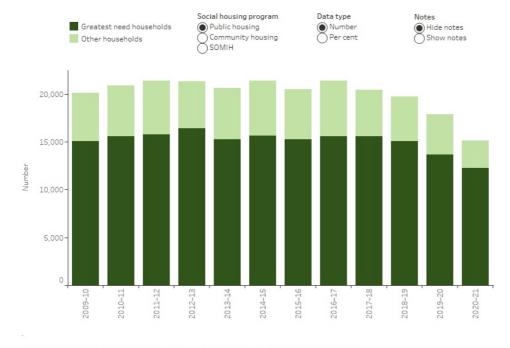
- a member with disability or
- a main tenant under 25 years or over 50.

## New allocations for Greatest need households

Greatest need households accounted for 81% (or 12,300 households) of all newly allocated public housing households in 2020-21 (Figure ENTRIES.3; Table HOUSEHOLDS.15).

Figure ENTRIES.3: Newly allocated households by greatest need status and social housing program, 2009-10 to 2020-

Newly allocated households, by greatest need status and social housing program, 2009-10 to 2020-21. This vertical stacked bar graph shows, for public housing, community housing and SOMIH, there were more newly allocated greatest needs households than other households, from 2009-10 to 2020-21. In 2020-21, the majority of new public housing allocations were provided to households in greatest need (81%). In 2009-10, 56% of newly allocated SOMIH dwellings were provided to households in greatest need; this increased to 65% in 2020-21. Housing allocations to greatest needs households in community housing was 86%.



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

Almost two thirds (65% or 300) of newly allocated SOMIH households were households with greatest need status in 2020-21 (excludes Tasmania and the Northern Territory, as greatest need data were not available) (Figure ENTRIES.3; Table HOUSEHOLDS.15). The proportion of newly allocated SOMIH households with greatest need status was around 60% from 2016-17 to 2018-19 but increased by about 5 percentage points to 65% in 2019-20; where it remained in 2020-21.

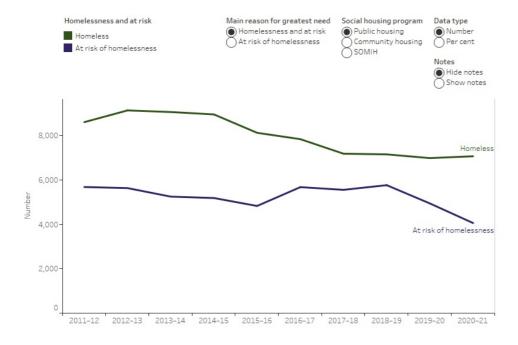
#### Main reason for greatest need

In 2020-21, of the 12,300 newly allocated public housing households in greatest need (Figure ENTRIES.4; Table HOUSEHOLDS.16):

- 58% (7,100 households) were experiencing homelessness at the time of allocation; rising by 7 percentage points compared to 2019-20
- 33% (4,100 households) were at risk of homelessness, of those households:
  - 1 in 5 (20% or 2,500) reported the main reason for their greatest need was because their life or safety was at risk in their accommodation.
  - o Around 1 in 10 (9% or 1,100 households) reported a health condition aggravated by housing as their main reason for greatest need.

Figure ENTRIES.4: Newly allocated households in greatest need by main reason for greatest need and social housing program, 2011-12 to 2020-21

Figure ENTRIES.4: Newly allocated households in greatest need, by main reason for greatest need and social housing program, 2011-12 to 2020-21. This line graph shows the main reason for greatest need of newly allocated households. In 2011-12, the main reason for greatest need in public housing was homelessness (55%); this increased to 57% in 2020-21. Of those at risk of homelessness in public housing, in 2011-12, the most common main reason for greatest need was because their *health condition was aggravated by housing* (15%); in 2020-21, the common main reason was because their *life or safety was at risk in accommodation* (20%).



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.16

Data on the main reason a household was in greatest need for community housing were not complete due to data quality issues. Based on the available data, in 2020-21, of the newly allocated greatest need households in community housing where the main reason was known, more households were at risk of homelessness (51%) than experiencing homelessness (48%) (Figure ENTRIES.4; Table HOUSEHOLDS.16).

## New allocations for special needs households

A household may have more than one special needs reason. In 2020-21, there were 9,500 newly allocated public housing households with special needs, representing 62% of all newly allocated households. Of these (Table HOUSEHOLDS.18):

- over half (57%, or 5,400 households) had at least one member with disability
- 2 in 5 (43%, or 4,000 households) had at least one Indigenous member
- 1 in 5 (18%, or 1,700 households) had a main tenant aged under 25
- 7% (or 600 households) had a main tenant aged 75 or over.

In 2020-21, of the almost 400 newly allocated SOMIH households with special needs:

- 3 in 5 (58%, or 230 households) had a main tenant aged 50 and over
- 1 in 4 (24%, or 90 households) had a main tenant aged under 25 years
- 1 in 3 (32%, or 130 households) contained at least one member with disability.

### Greatest and special needs households

Greatest and special needs categories are not mutually exclusive, as one or more household members may be eligible within each priority group and/or between priority groups. Households with members in both greatest and special needs groups may be some of the most vulnerable households and may require high levels of care and support.

In 2020-21, of the newly allocated households in public housing (Figure HOUSEHOLDS.4; Table HOUSEHOLDS.17):

- over 1 in 2 were both greatest need and special needs households (53%, or 8,000 households)
- 1 in 5 were greatest need only (no special needs) (22% or 3,300 households)
- 860 (6%) were neither greatest need nor special needs households.

In 2020-21, of the newly allocated households in SOMIH:

- around 1 in 7 (15%, or 145 households) were both greatest need and special needs households
- 1 in 7 (15% or 150 households) were greatest need only (no special needs)
- almost 1 in 12 (8% or 80 households) were neither greatest need nor special needs
- Note that greatest need information was unavailable for Tasmania and the Northern Territory.

## Time waited for social housing allocation

The time waited by applicants is influenced by dwelling availability (including the size of dwelling needed) and priority group status (greatest need or special needs) (Powell et al. 2019). Since households with priority group status (such as people experiencing homelessness or a disability) are placed ahead of households without priority group status, the number of households with priority group status may

influence the amount of timed waited for social housing allocation. Additionally, the time waited for social housing programs can vary both between and within jurisdictions, as the time waited for social housing in high demand city areas are often far greater than other areas (NSW Government 2018; Powell et al. 2019).

The formula for the amount of time waited for allocated housing varies depending on household priority status. For households in greatest need, the time waited is calculated from the date applicants were determined to be of greatest need (priority group status) and the amount of time that passed before they were allocated housing. In other words, time waited is the amount of time *between* the greatest need determination and housing allocation.

For households *not* in greatest need, however, the time waited is calculated from the housing application date to housing allocation - this includes special needs households. Hence, the time waited is measured here as the amount of time between the housing application and housing allocation.

Data on time waited for housing allocation were unavailable for both community housing and Indigenous community housing.

In 2020-21 (Table HOUSEHOLDS.21)

- Of all newly allocated public housing households:
  - Over half (53%) of households were allocated housing within 1 year; 37% waited 1 to 5 years and 10% waited 5 years or more for housing allocation.
  - Over 2 in 5 couples with dependent children (42%) were allocated housing in less than 6 months, compared with a third of group and mixed composition households (32%).
- Of all newly allocated SOMIH households:
  - Almost two thirds (60%) of households were allocated housing in less than 1 year; 31% waited 1 to 5 years and 9% waited 5 or more years for housing allocation.
  - almost half of *single adult* households (49%) were allocated housing in less than 6 months, compared with a third of *sole parents* with dependent children (36%).

#### Greatest need and time waited for housing allocation

Greatest need status prioritises housing allocation to households with a relatively higher need for housing than other households. It is afforded to households that satisfy the eligibility criteria set by the housing provider's policies and procedures and varies by jurisdiction (Flannagan et al. 2019). Greatest need status is generally conferred to households with experiences of homelessness and/or risks to life and safety. For greatest need households, time waited is the amount of time between the greatest need determination and housing allocation. For more detailed information, see the Priority groups section.

In 2020-21, among newly allocated households (Figure ENTRIES.2, Table HOUSEHOLDS.19):

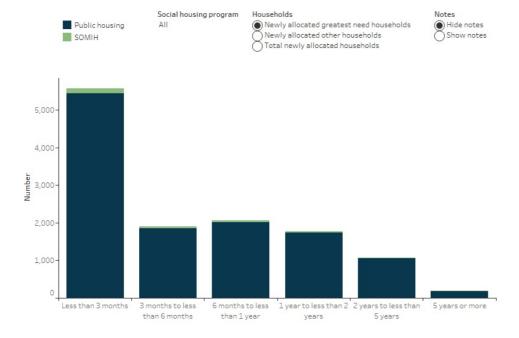
- For public housing, greatest need households were more likely to be allocated housing within a year.
  - 3 in 4 greatest need households (76%, or 9,300 households) received public housing within one year, compared to 2 in 5 households without greatest need status (41% or 1,200).
  - The proportion of newly allocated greatest need households receiving public housing (44%) who waited less than 3 months for housing allocation was more than double the proportion of households without greatest need status (19%).
- Households without greatest need status were more likely to spend 2 years or more on the waiting list before receiving a public housing allocation (41% or 1,200), compared to of households with greatest need status (10% or 1200).

For SOMIH, newly allocated households with greatest need status were generally allocated housing faster than households without. In 2020-21 (Figure ENTRIES.5; Table HOUSEHOLDS.19):

- Around 3 in 4 (or 77%) of newly allocated SOMIH households in greatest need waited less than 1 year
- Around 23% of newly allocated SOMIH households in greatest need waited more than 1 year.
- 55% of newly allocated SOMIH households without greatest need status waited less than 1 year.

# Figure ENTRIES.5: Time waited by newly allocated households by greatest need status and public housing and SOMIH, 2020-21

Figure ENTRIES.5: Time waited of newly allocated households, by greatest need status for public housing and SOMIH, 2020-21. The stacked bar graph shows the highest number of newly allocated greatest need household in both public housing (5,400) and SOMIH (100) waited less than 3 months before being allocated housing. For public housing (1,200) the highest number of newly allocated other households waited 2 years to less than 5 years on before being allocated housing. For SOMIH other households waited 1 year to 2 years before being allocated housing.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.19

## Special needs and time waited

Households seeking assistance from social housing providers often have members with special needs. Some households may have multiple special needs. The definition of special needs is different for different social housing programs. For more detailed information, see <u>Priority groups</u> section.

In 2020-21, the time special needs households waited for an allocation of public housing varied, with around (Table HOUSEHOLDS.20):

- 2,200 (24%) households waited for less than 3 months
- 2,600 (28%) households waited between 3 months and less than 1 year
- 3,600 (38%) households waited between 1 year to less than 5 years, and
- 1,000 (or 10%) households waited for more than 5 years.

## Number of bedrooms and time waited

The time waited for social housing allocation varied depending upon the number of bedrooms required by a household and by program. For public housing allocations in 2020-21, the proportion of newly allocated households decreased with increasing bedroom numbers (around 40% for 1 bedroom, 30% for 2 bedrooms, 25% for 3 bedrooms and 4% for 4 or more bedrooms). Despite this, the amount of time waited was similar regardless of the number of bedrooms (Table HOUSEHOLDS.22).

In contrast to public housing, a greater proportion of SOMIH households received housing with 3 bedrooms (21%) or 4 or more bedrooms (57%) in 2020-21 (Table HOUSEHOLDS.22). This difference in housing allocation partly reflects the different housing needs of SOMIH households and differences in the housing stock (Memmott et al. 2012).

### Households exiting social housing

Social housing 'Exits' refers to households that have exited a specific housing program during the reference year. Households that relocate within the same housing program are not considered 'exits', but instead, 'transfers'.

Households may exit social housing for a variety of reasons. Some households exit because of changes to their housing or neighbourhood needs, such as those related to location, size, or neighbourhood safety (Johnson et al. 2019). Whereas others exit social housing for financial or forced reasons, including employment opportunities, entry into home ownership, eviction, or ineligibility due to an increase in income (Baker et al. 2020, 2021). In this way, reasons influencing households exits from social housing can be both positive and negative (Wiesel et al. 2014). While exiting households most commonly enter the private rental market, some also enter home ownership or other tenure types, such as employer provided housing (Baker et al. 2020; Bentley et al. 2018), however, this information is not captured in the datasets informing this report.

In 2020-21, exits from public housing and SOMIH decreased compared to previous years, with around 16,400 public housing households and 900 SOMIH households having exited. Across the states and territories, New South Wales (5,224 entries and 5218 exits), Queensland (3,614 entries and 3,236 exits) and the Northern Territory (331 entries and 292 exits) had more new allocations to public housing than exits from public housing (Tables HOUSEHOLDS.10 and 25).

In 2020-21, fewer households exited SOMIH (900) than the previous three years (ranging from 1,000 to 1,300 between 2017-18 and 2019-20). The number of households exiting SOMIH in 2020-21 was similar to the number of newly allocated households (1,000) (Table HOUSEHOLDS.23).

### Households transferring dwellings

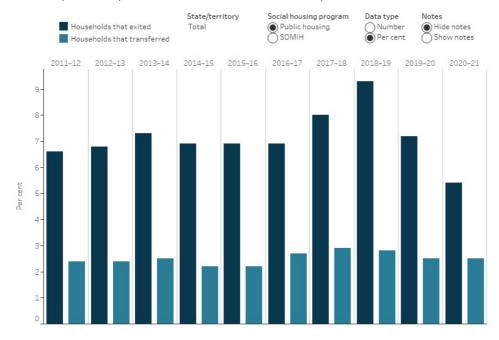
Transfers occur when occupants move to a vacant dwelling in the same social housing program. Transfers may be initiated by either the tenant (including a mutual swapping of properties between eligible tenants) or housing provider in response to a change in circumstance or housing need. This may include household composition changes (such as overcrowding or underutilisation), a medical condition or because of stock renewal and re-development. Transfer eligibility and implementation varies by jurisdiction.

During 2020-21, 3% of public housing households and 2% of SOMIH households transferred—or were relocated—to a different dwelling within the same housing program (Table HOUSEHOLDS.25).

In 2020-21, the proportion of household transfers were similar across the states and territories (2-4%). New South Wales (2,200 households), Victoria (1,800 households) and Queensland (1,300 households) had the highest number of transfers, and the Northern Territory had the highest proportion of transfers (4.2% or 210 households) (Figure TRANSFERS AND EXITS.1; Table HOUSEHOLDS.25).

Figure TRANSFERS AND EXITS.1: Households by transfer and exit status, public housing and SOMIH, by states and territories, 2011-12 to 2020-21

Figure TRANSFERS AND EXITS.2: Households by transfer and exit status, by public housing and SOMIH, 2011-12 to 2020-21. This vertical bar graph shows that nationally the number of public housing and SOMIH households that exited were higher than those that transferred, from 2011-12 to 2020-21. In 2011-12, 22,900 public housing households exited, and 8,200 households transferred; in 2020-21, households that exited decreased to 16,400 and households that transferred decreased to 7,700. In 2011-12, around 600 SOMIH households exited and 300 transferred; in 2020-21, households that exited increased to 900, while those that transferred remained at 300



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.25.

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## Suitability of dwelling size

### On this page:

- Quick facts
- Housing suitability
- Overcrowding
- Overcrowding in Indigenous households
- Underutilisation

#### **Quick facts**

- At June 2021, of all the households with known suitability of dwelling size:
  - The majority (79%) of social housing households were residing in dwellings that were considered to be *meeting the standards* for their household composition.
  - 4% of public housing, 25% of state owned and managed Indigenous housing (SOMIH) and 4% of community housing households were residing in dwellings that were considered to be *overcrowded*.
  - 17% of public housing, 27% of SOMIH and 11% of community housing households were residing in dwellings considered to be *underutilised* dwellings.
- Indigenous households were over-represented among the households that were living in overcrowded dwellings. In public housing, 4% of all households were living in *overcrowded* dwellings, while 9% of all Indigenous households were living in *overcrowded* dwellings.
- For public housing, the highest number of *overcrowded* dwellings were in *Major Cities* (over 8,700 households) and the highest proportion of *overcrowded* dwellings were in *Very remote* areas (9%).

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

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

## Canadian National Occupancy Standard (CNOS)

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

- no more than 2 people shall share a bedroom
- parents or couples may share a bedroom
- children under 5 years, either of the same sex or opposite sex, may share a bedroom
- children under 18 years of the same sex may share a bedroom
- a child aged 5-17 should not share a bedroom with a child under 5 of the opposite sex
- single adults 18 years and over, and any unpaired children require a separate bedroom.

Source: Statistics Canada 2019

For more information on the CNOS, see AIHW Metadata Online Registry (METEOR).

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

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

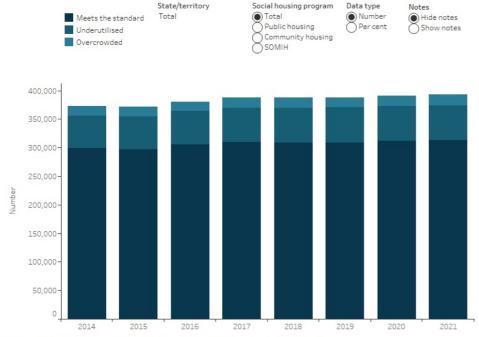
Housing suitability data were not available for Indigenous community housing.

## Housing suitability

At June 2021, the vast majority (79% or 224,300) of social housing households were living in dwellings that met *the standard* for occupancy. There were 5% of social housing households living in *overcrowded* dwellings and 15% in *underutilised* dwellings. (Figure SUITABILITY.1; Table SUITABILITY.1).

#### SUITABILITY.1: Households by suitability of dwelling size and social housing program, at 30 June 2014 to 2021

Figure SUITABILITY.2: Households, by suitability of dwelling size, and social housing program, at 30 June 2014 to 2021. This vertical stacked bar graph shows that across the social housing programs (public housing, community housing and SOMIH), there were more underutilised households than overcrowded households, from 2014 to 2021. Across the social housing programs, the proportion of underutilised dwellings remained around 15% from 2014 to 2021. Likewise, the proportion of overcrowded dwellings has also remained stable, from 4.5% in 2014 to 4.8% in 2021.



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

#### Key characteristics of households

Key characteristics on the suitability of social housing dwellings for households in social housing at June 2021 (Table SUITABILITY.4):

- More than half of households living in *overcrowded* dwellings (57% or 6,800 households for public housing, 56% or 1,900 households for SOMIH) were those where the main tenant was aged 35 to 54 years old.
- The majority of households living in underutilized dwellings (70% or 33,900 for public housing, 56% or 1,300 households for SOMIH) were those where the main tenant was aged over 55 years old.
- Most households living in overcrowded dwellings comprised of a *group and mixed composition* (56% or 6,800 households for public housing, 79% or 2,700 households for SOMIH) and *sole parents with dependent children* (23% or 2,800 households for public housing, 12% or 400 households for SOMIH).
- Most social housing households living in *underutilized* dwellings comprised of a *single adult* (72% or 34,600 households for public housing, 70% or 1,700 households for SOMIH) or *couple* (19% for public housing, 12% for SOMIH).

Demographic data on dwelling suitability were not available for community housing.

## Overcrowding

Overcrowding occurs when a dwelling is too small for the size and composition of the household living in it. Consistent with the CNOS standard, a dwelling is generally considered to be overcrowded if it requires at least 1 additional bedroom.

At June 2021, 12,000 (or 4%) public housing households and 3,700 (or 4%) community housing households were living in overcrowded dwellings. About 1 in 4 (25% or 3,400) SOMIH households were living in overcrowded dwellings (Figure SUITABILITY.1; Table SUITABILITY.1).

In spite of differing levels of housing stock availability across both the public housing and community housing programs between 2014 and 2021, the proportion of overcrowded households has remained stable at around 4-5% for both programs (Table SUITABILITY.1). See the <u>Social housing dwellings</u> section for further information on the stock changes between the housing programs.

Nationally, the proportion of overcrowded households in SOMIH was between 9-10% from 2014 to 2016. However, the addition of over 5,000 remote public housing dwellings to the Northern Territory SOMIH data collection in 2017 resulted in an increase in the overcrowding counts and proportions. Since 2017, overcrowding levels for SOMIH have been stable at around one quarter (24-25%) of all SOMIH households (Table SUITABILITY.1).

#### Location

The proportion of social housing households in overcrowded dwellings varied across the states and territories and remoteness area. At June 2021 (Figure SUITABILITY.1; Table SUITABILITY.1 and 2):

• For public housing, Northern Territory had the highest proportion (8% or almost 400 households), whereas Victoria had the highest number (over 3,200 or 6%) of households living in *overcrowded* dwellings.

- For SOMIH, Northern Territory had the highest proportion (52%) and highest number (almost 2,600) of households living in overcrowded dwellings. Note that nationally, Northern Territory also had the highest total number of SOMIH households.
- For community housing, Tasmania had the highest proportion (7% or over 400 households), while NSW had the highest number (over 2,000 or 4%) of households in overcrowded dwellings.
- For public housing, across different levels of remoteness, Major Cities had the highest number of households (over 8,700 or 4%) and Very remote areas had the highest proportion (9% or over 200) of households living in overcrowded dwellings.
- For SOMIH, across different levels of remoteness, Very remote areas had the highest number and highest proportion (almost 2,100 or 48%) of households living in overcrowded dwellings.

Overcrowding data by remoteness were not available for community housing.

## Overcrowding in Indigenous households

At June 2021, Indigenous households were overrepresented among the households living in overcrowded dwellings. For public housing, 9% of all Indigenous households were living in overcrowded dwellings while only 4% of all households were living in overcrowded dwellings. For community housing 4% of all households were living in overcrowded dwellings and 5% of all Indigenous households were living in overcrowded dwellings (Table SUITABILITY.2).

#### Underutilisation

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

Underutilisation can arise as a household ages and children leave the family home. Interpretation of underutilisation data needs to consider the circumstances of tenants. For example, tenants may have been living in a home for several years and their economic, social and community life is centred around that location. There may be no suitable location based alternatives when household composition changes to move tenants from a dwelling that is considered to have surplus space for their needs.

At June 2021, 48,200 (or 17%) public housing households and 10,400 (or 11%) community housing households were living in underutilised dwellings. Social housing targeted towards Indigenous households had the highest proportion of underutilisation with 27% (or 2,400) of SOMIH households living in underutilised dwellings. However, underutilisation data were not available for the Northern Territory for SOMIH or community housing (Figure SUITABILITY.1; Table SUITABILITY.1).

Between 2017 and 2021, the proportion of underutilised dwellings in each social housing program has remained stable, with public housing at 17%, community housing around 10-11% and SOMIH around 26-27% (Figure SUITABILITY.1; Table SUITABILITY.1).

#### Location

The proportion of households in underutilised dwellings varied by state and territory and remoteness area across the social housing programs. At June 2021 (Figure SUITABILITY.1; Tables SUITABILITY.1 and 3):

- Across the social housing programs, South Australia had the highest proportion of households living in underutilised dwellings (25%), while New South Wales had the highest number of households living in underutilised dwellings (21,800 households.
- For public housing, the highest number of households living in underutilised dwellings were in Major Cities (34,700 households or 16%) whereas the highest proportion of households living in underutilised dwellings were in Outer regional areas (20% or 4,900 households).
- For SOMIH, Major cities had both the highest number (over 900) and highest proportion (30%) of households living in underutilised dwellings, followed by *Inner regional* areas (600 households and 27%).

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## Financial assistance

### On this page:

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

#### **Ouick facts**

- Australian Government Commonwealth Rent Assistance (CRA) key findings include:
  - At June 2021, around 1.5 million income units (individuals or group of related persons) were receiving Commonwealth Rent Assistance (CRA).
  - o Almost 1 in 2 (46% or 670,000 income units) were considered to be in rental stress after receiving CRA.
- State/territory government provided programs in 2020-21:
  - o Around 62,900 households received Private Rent Assistance (PRA).
  - Home Purchase Assistance (HPA) was received by 44,200 households.
  - PRA was more likely to be provided to recipients in major cities compared with HPA (65% and 57% respectively).

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

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

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

## Commonwealth Rent Assistance (CRA)

CRA is the most common form of housing assistance received by Australian households. CRA is paid to families and individuals who are over the specified thresholds and are liable to pay rent for community housing or housing in the private rental market. These families or individuals must also be in receipt of:

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

Data presented reflect the CRA data on the last Friday of the specified financial year.

#### Commonwealth Rent Assistance

CRA is a non-taxable payment, generally paid fortnightly to eligible recipients as part of a recipient's primary payment rate. 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 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 <u>Department of Social Services</u>.

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

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

Source: DSS 2019.

At June 2021, around 1.5 million income units received CRA: around 209,000 fewer income units than at the same time in 2020 (Table CRA.1). The median CRA payment was \$138 per fortnight, which was equivalent to 29% of median fortnightly rent (\$475 per fortnight) (Table CRA.6). For more information, see <a href="Impact of Covid-19">Impact of Covid-19</a> on the receipt of government benefits.

In 2020-21, the Australian Government's real expenditure on CRA was \$5.3 billion, increasing from \$4.7 billion in 2016-17 (SCRGSP 2022). At June 2021, most CRA payments were provided to income units in New South Wales (477,200 income units) followed by Queensland (382,500) (Table CRA.1).

## CRA recipients by selected characteristics

At June 2021, the key characteristics of the income units receiving CRA were (Table CRA.1):

- 2 in 5 (44%) were single with no dependent children
- Almost half (48%) were aged under 45 years (age of reference person)
- around 3 in 10 (28%) received JobSeeker as their primary payment type, followed by Age Pension (21%) and Disability Support Pension (18%)

## Changes over time

The number of income units receiving CRA peaked in 2020 as a result of social security changes implemented in response to the COVID-19 pandemic. For more information, see <a href="Impact of COVID-19">Impact of COVID-19</a> on the receipt of government benefits.

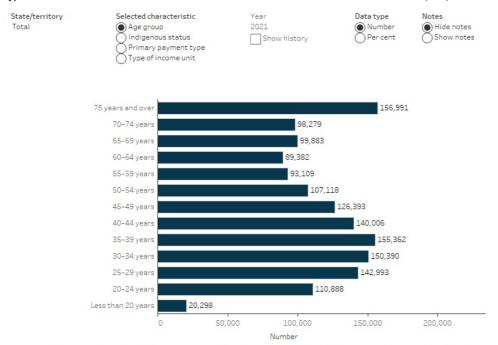
#### State and territory and selected characteristics

The profile of income units receiving CRA varied by state and territory. At the end of June 2021 (Figure FINANCIAL.1; Table CRA.1):

- 1 in 2 (49%) income units in Tasmania were Single, no dependent children compared with 41% with this living arrangement in Oueensland.
- Around 3 in 10 (29%) of income units in the Northern Territory had at least one Indigenous member of the income unit.
- Around one in five (18%) of income units in the Australian Capital Territory received Youth Allowance (Student and Apprentice); by contrast, 2% of income units received this payment in the Northern Territory.

Figure FINANCIAL.1: Income units receiving Commonwealth Rent Assistance by selected characteristics and states and territories, 2013 to 2021

Figure FINANCIAL.1: Income units receiving Commonwealth Rent Assistance by selected characteristics and states and territories, 2013 to 2021. This horizontal bar chart shows the changes in the number of income units by age group, Indigenous status, primary payment type and type of income unit over time. The total number of income units has increased from 1,267,979 in 2013 to 1,491,092 in 2021.



Source: AIHW analysis of Department of Social Services data (Australian Government Housing Dataset). Supplementary table CRA.1

#### CRA recipients by geographic area

Statistical Area 2 (SA2) are designed to represent a community that interacts together socially and economically and generally have a population between 3,000 and 25,000 people. Within cities, SA2s represent gazetted suburbs whereas SA2s are designed to represent meaningful regions in remote areas (ABS 2021). At June 2021 (Tables CRA.2,3,4):

- Liverpool (New South Wales), Caboolture (Queensland) and Dandenong (Victoria) all had over 4,000 income units receiving CRA.
- At the SA4 level, *Melbourne—Inner* had the highest number of income units aged 24 years and under (6,900) and the *Gold Coast* had the highest number of income units aged 75 years and over.
- The local government are (LGA) with the highest number of income units was Brisbane (68,900).

#### CRA as a proportion of rent paid

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. At June 2021, the CRA entitlement as a proportion of rent was lower in capital cities compared to the rest of the state or territory, with the magnitude of difference varying across states and territories.

In New South Wales, the CRA entitlement was about a quarter of the median fortnightly rent in Sydney (25% of \$560), but more than a third (34% of \$420) in the rest of the state. In contrast, the difference in Tasmania was smaller, with the CRA entitlement around a third of the median fortnightly rent in both Hobart (32% of \$440) and the rest of state (34% of \$420) (Table CRA.6).

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

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

The jobless rate in Australia increased as the COVID-19 pandemic severely affected the Australian economy (Parliamentary Library 2020). Prior to the pandemic taking hold in Australia, in December 2019, the seasonally adjusted unemployment rate was 5.0%. This grew to 7.4% by July 2020. By June 2021, the unemployment rate had fallen to 4.9% (ABS 2022).

In response to COVID-19 and the resulting increase in the unemployment rate, the Australian Government made temporary changes to social security payments. These adjustments increased the number of people eligible for and receiving income support payments (Parliamentary Library 2020) throughout 2020 and 2021.

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

The main income support payments available for those aged 16-65 who are able to work but unable to support themselves are JobSeeker Payment and Youth Allowance (Other). Sickness Allowance and Bereavement Allowance were incorporated into JobSeeker Payment when it was introduced on 20 March 2020 (Services Australia 2020). The timing of this change coincided with the outbreak of the pandemic in Australia and the rising unemployment. For single person with no children household, the maximum payment rate for JobSeeker Payment is \$642.70 per fortnight. For a partnered person household, this is \$585.30 per fortnight (Services Australia 2022).

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

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

From 1 April 2021 onwards, JobSeeker Payment, Austudy and Youth Allowance increased by \$50 per fortnight.

#### Rental stress and CRA

CRA has a considerable impact on reducing rental stress. For this section, rental stress is defined as a CRA income unit that spends more than 30% of gross income on rent.

At June 2021, nearly three-quarters (73%) of CRA recipients would have been in rental stress without CRA. About half (46%) of CRA recipients were in rental stress after receiving CRA (Table CRA.8).

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

### Changes over time

Prior to 2020, the proportion of CRA recipients experiencing rental stress was consistently around 40%. However, the Government's response to the COVID-19 pandemic (detailed above) included additional financial support for some income support recipients. As a result, fewer CRA recipients were in rental stress (29%) in June 2020. At June 2021, the proportion had returned to pre-pandemic levels with 46% of CRA recipients in rental stress (Table CRA.8).

#### Special needs groups

Although CRA had a considerable impact on reducing rental stress, the reductions to rental stress differed between special needs groups. At June 2021, income units with a household member aged 24 or under (60% in rental stress) most frequently remained in rental stress after receiving CRA. By contrast, the least common income units in rental stress after receiving CRA were those with at least one household member aged 75 years (32%) or with Disability Support Pension payments (34%). For Indigenous income units, around 2 in 5 (37%) were in rental stress with CRA (Figure FINANCIAL.2; Table CRA.8).

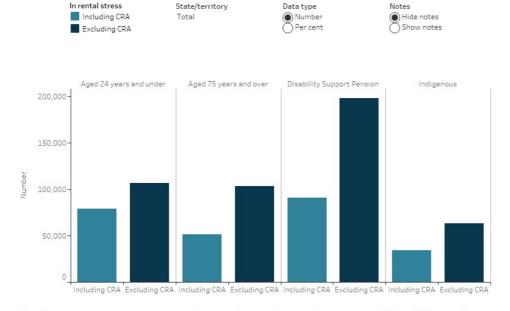
For special needs groups, the proportion of income units in rental stress after receiving CRA differed across the states and territories. At June 2021 (Figure FINANCIAL.2; Table CRA.8):

- The Australian Capital Territory had the highest proportion of income units aged 24 and under in rental stress (79%), followed by New South Wales (64%) and Victoria (64%).
- The Northern Territory (36%) had the largest proportion of income units receiving a Disability Support Pension in rental stress; the lowest proportion was among recipients in Tasmania (26%).

# Figure FINANCIAL.2: Income units receiving Commonwealth Rent Assistance in rental stress by special needs group and states and territories, 2021

Figure FINANCIAL.2: Income units receiving Commonwealth Rent Assistance in rental stress, by special needs group and by states and territories, at 26 June 2021. This vertical bar graphs compares special needs groups income units in rental stress (i.e., paying more than 30% of their income on rent) with CRA and without CRA. Nationally, 74% of income units receiving Disability Support Pension without CRA were in rental stress compared with 81% of income units aged 24 years and under.

Of the special needs groups, income units aged 25 and under (60%), followed by Indigenous income units (34%) were most commonly in rental stress after receiving CRA. Similarly, income units aged 25 and under and Indigenous income units were most commonly in rental stress after receiving CRA in all states and territory, with ACT reporting the highest proportion for both of these groups at 79% and 45%, respectively.



Note: All income units receive Commonwealth Rent Assistance. However, in this graph, the income units 'excluding CRA' indicate the number and proportion of income units that would have been in rental stress had they not received CRA.

Source: AIHW analysis of Department of Social Services data (Australian Government Housing Dataset). Supplementary table CRA.8

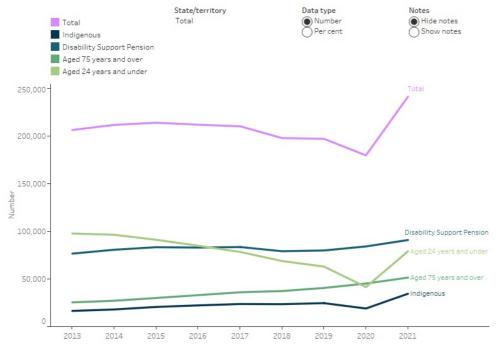
## Special needs groups change over time

The changes to the proportion of CRA income units who were in rental stress varied over time and differed by special needs groups and states and territories. From June 2013 to June 2021 (Figure FINANCIAL.3; Table CRA.8):

- Compared to previous years, New South Wales, Victoria and Queensland recorded their highest levels of rental stress for all special needs groups in 2021.
- The proportion of income units aged 75 and over experiencing rental stress was more than 30% for the first time (32%).
- While the number of income units in rental stress with a person aged 24 and under decreased from 97,600 to 79,000, the proportion in rental stress increased from 58% to 60%.

# Figure FINANCIAL.3: Income units receiving Commonwealth Rent Assistance in rental stress by special needs group and states and territories, 2010 to 2021

Figure FINANCIAL.3: Income units receiving Commonwealth Rent Assistance in rental stress, by primary payment type and states and territories, 2013 to 2021. The horizontal bar graph compares income units receiving CRA in rental stress by primary payment types and states and territory. The graph shows that of the primary payment types in 2021, 74% of income units receiving Youth Allowance, 71% of income units receiving Austudy and 68% of income units receiving Payment (Partnered) remained in rental stress after receiving CRA.



Source: AIHW analysis of Department of Social Services data (Australian Government Housing Dataset). Supplementary table CRA.8.

#### Primary payment type

Rental stress among income units receiving CRA also varied depending upon the primary payment type. At June 2021 (Figure FINANCIAL.4) (Table CRA.9):

- Almost 3 in 4 (74%) income units receiving Youth Allowance (Student and Apprentice) were in rental stress
- around 2 in 3 (65%) income units receiving JobSeeker Payment as their primary payment type were in rental stress
- over a third of those receiving an Age Pension (37%) or Disability Support Pension (34%) were in rental stress.

### Primary payment type and state and territory

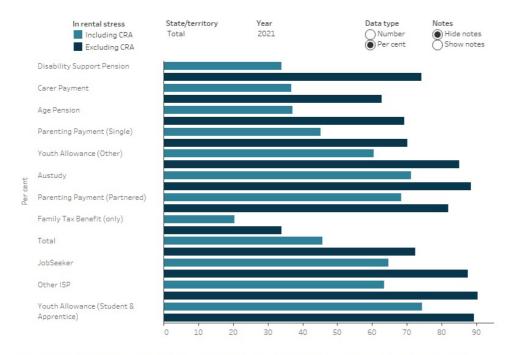
The proportion of income units receiving CRA who were in rental stress varied depending upon the state or territory and primary payment type. At the end of June 2021 (Figure FINANCIAL.4; Table CRA.8):

- The Australian Capital Territory (71%) and New South Wales (69%) had the highest proportion of income units receiving *JobSeeker Payment* in rental stress. Tasmania was the lowest, however there were still more than half of income units (51%) under rental stress.
- The proportion of income units in rental stress receiving *Youth Allowance (Student and Apprentice)* ranged from 64% in South Australia to 87% in the Australian Capital Territory.
- The Australian Capital Territory had the highest proportion of income units in receipt of *Parenting Payment (Partnered)* (85%), *Youth Allowance (Other)* (65%), *Parenting Payment (Single)* (54%) and *Age Pension* (44%) in rental stress.

Figure FINANCIAL.4: Income units receiving Commonwealth Rent Assistance in rental stress by primary payment type and states and territories, 2013 to 2021

Figure FINANCIAL.3: Income units receiving Commonwealth Rent Assistance in rental stress, by primary payment type and states and territories, 2013 to 2021. The horizontal bar graph compares income units receiving CRA in rental stress by primary payment types and states and territory. The graph shows that of the primary payment types in 2021, 74% of income units receiving Youth Allowance, 71% of income units receiving Austudy and 68% of income units receiving Parenting Payment (Partnered) remained in rental stress after receiving CRA.

The highest proportion was accounted for income units who received Youth Allowance (Student), with 74%, followed by Age Pension, with 34% and Disability Support Pension, with 32%.



Source: AIHW analysis of Department of Social Services data (Australian Government Housing Dataset). Supplementary table CRA.8

#### Private Rent Assistance (PRA)

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

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

In 2020-21, PRA was provided to 62,900 unique households; the lowest number of households since 2013-14 (94,000 households) (Table PRA.1). Households may receive more than one type of PRA and they may also receive multiple assistance payments for each type of PRA. There were around 79,000 total instances of PRA payments (Table PRA.5) in 2020-21.

## Changes over time

Between 2013-14 and 2019-20, the number of instances of assistance for PRA fluctuated to a high of almost 129,000 and to a low of 115,000 (Figure FINANCIAL.5; Table PRA.5). The decline to 79,000 in 2020-21 was likely influenced by the impacts of the COVID-19 pandemic.

Many jurisdictions introduced initiatives including moratoriums on rental evictions and prevention of rent increases. Since PRA is demand driven, decreases do not necessarily reflect a lack of resources or changes to eligibility criteria, rather there are several other possible reasons for the decline in PRA recipients in 2020-21. Pandemic-related assistance may have been provided to households but is out of scope for the PRA collection. The overall rental market may have also had an impact. For example, reduced vacancy rates may result in reduced movement of tenants, thus potentially reducing the number of PRA applicants. Further, an increase in the total number of applicants for rental vacancies more broadly may reduce the likelihood of a PRA recipient to secure tenancy.

### Key characteristics of households

Of the 62,900 unique households provided with PRA in 2020-21 (Table PRA.):

- the majority (72%) of households had a main applicant that was under 45 years of age
- 18% (11,200) were households with at least one Indigenous member
- Newstart/Jobseeker Payment was the main source of income for 24% of households, with a further 20% receiving Other Government pension/allowances.
- over half (55% or 34,400) had a gross weekly household income of less than \$700 per week.

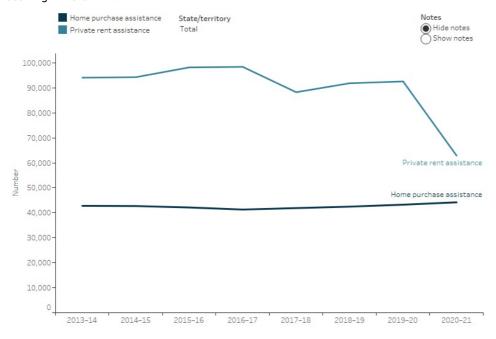
## State and territory

The different states and territories provide different types of PRA. *Bond loans* were the only type of PRA offered by all states and territories. In 2020-21 (Table PRA.2):

- Queensland (15,000) and South Australia (10,000) provided the greatest number of bond loans.
- South Australia provided the highest number of one-off rental grants (10,200).
- New South Wales provided ongoing rental subsidies to around 8,100 households. No other state or territory provided these subsidies.

# Figure FINANCIAL.5: Households receiving Private Rent Assistance and Home Purchase Assistance by states and territories, 2013-14 to 2020-21

Figure FINANCIAL.5: Households receiving Private Rent Assistance and Home Purchase Assistance, by states and territories, 2013-14 to 2020-21. This line graph compares the number of households receiving Private Rent Assistance with households receiving Home Purchase Assistance from 2013-14 to 2020-21 by states and territories. Nationally, in 2020-21, the number of households receiving PRA has declined substantially, with 62,900 households compared with 94,100 households in 2013-14. This decline is reflected in all states and territories, and represents records lows for all states and territories, bar the ACT. Conversely, the number of households receiving HPA has increased nationally, with 44,200 households receiving HPA in 2020-21 compared with 42,800 in 2013-14. Both WA and SA had more households receiving HPA than PRA.



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

#### Remoteness

In 2020-21, almost 2 in 3 (65%) PRA payments were to households located in *Major cities*, with a further 21% in *Inner regional* areas and 12% in *Outer regional* areas. Very few PRA payments were made to households located in *Remote* or *Very remote* areas (around 2% altogether) (Table PRA.3).

#### Home Purchase Assistance (HPA)

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

HPA can include:

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

In 2020-21, the states and territories provided HPA to almost 44,200 unique households across Australia (Table HPA.1). Some households received more than one type of HPA resulting in around 44,600 HPA payments to households in 2020-21 (Figure FINANCIAL.5; Table HPA.2).

## Changes over time

The most common form of HPA was *direct lending* and this was provided by most states and territories. The number of recipients continued to trend upwards to 39,600 in 2020-21 from the low of 36,500 in 2016-17 (Table HPA.2).

## Key characteristics of households

Of the 44,200 unique households receiving HPA in 2020-21 (Table HPA.4):

- Over one-quarter (27% or 11,900) of households receiving with home purchase assistance were those where the main applicant was aged 35-44. A further 24% (10,700) were aged 25-34 and around 11% (4,800) were aged over 65 years.
- One-fifth (21% or 9,000) were households earning a gross income of less than \$700 per week.

## State and territory

In 2020-21, the states that provided the highest number of HPA payments were Western Australia (23,200 unique households or 52% of the total) and South Australia (18,600 or 42% of the total) (Table HPA.1). Direct lending was the main type of HPA assistance in these areas. South Australia was the only state or territory that offered interest rate assistance (paid to 3,900 households) (Table HPA.2).

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## **Notes**

## Data quality statement

- Public Housing Data Collection, 2020-21
- State Owned and Managed Indigenous Housing Data Collection, 2020-21
- Community Housing Data Collection, 2020-21
- Indigenous Community Housing Data Collection, 2020-21
- Private Rent Assistance Collection, 2020-21
- Home Purchase Assistance Collection, 2020-21

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# **Data**

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