



## Housing assistance to specific populations

15	Housing assistance to Indigenous Australians.....	44
16	Housing assistance to older Australians.....	47
17	Housing assistance to people with disability.....	50

# 15. Housing assistance to Indigenous Australians

In 2006, there were just under 167,000 Indigenous households (defined as having one or more Indigenous people and may include non-Indigenous people) in Australia, representing just over 2% of all Australian households (AIHW 2007i; ABS & AIHW 2005).

Indigenous Australians suffer from above-average levels of substandard housing, overcrowding and homelessness. This is most evident in remote Australia where access to services and opportunities are also restricted by distance (AIHW 2007a). Indigenous Australians are also more likely to use social housing than non-Indigenous Australians (ABS & AIHW 2005).

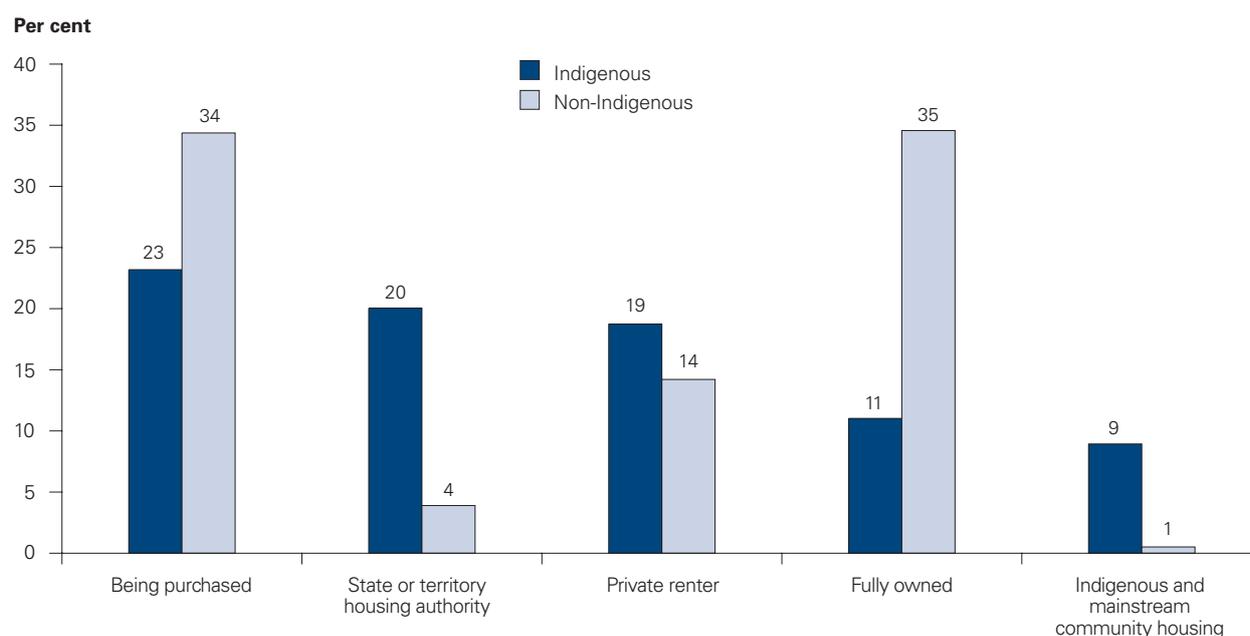
## Tenure type

The level of home ownership among Indigenous households is half that of non-Indigenous households, (34% compared to 69%) and the level of renting from a state or territory housing authority is more than five times as high for Indigenous households (20% compared to 4%). Indigenous households are also more likely to be renting in the private sector (19% compared

to 14%) or from an Indigenous or mainstream community housing organisation (9% compared to less than 1%) (Figure 15.1).

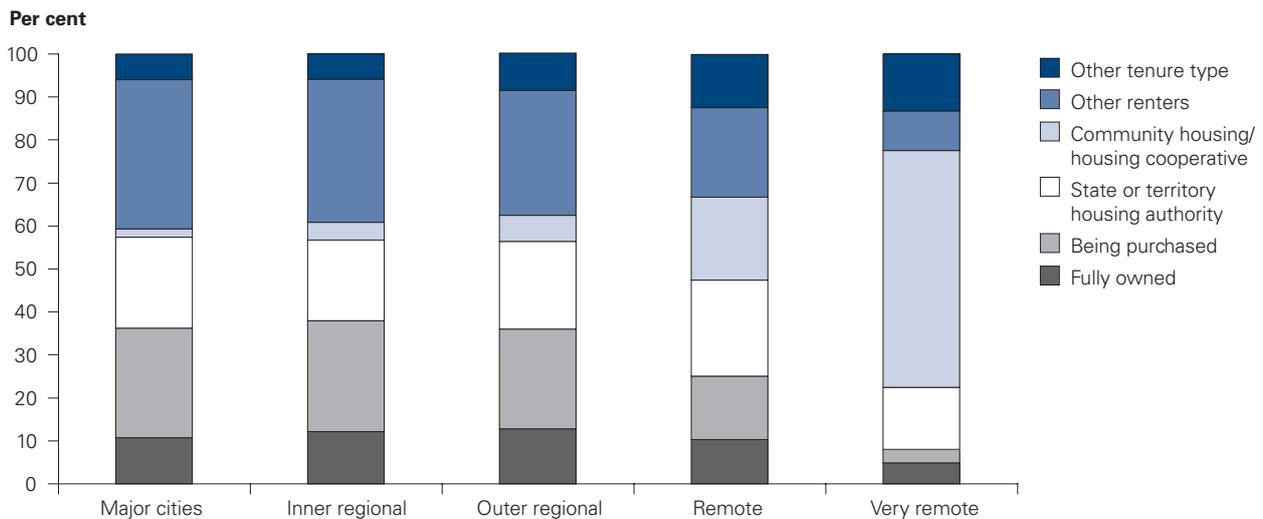
Indigenous outright home ownership is greatest in outer regional areas (13% of all Indigenous households), and lowest in very remote areas (5% of all Indigenous households). However for those currently buying their own home, the greatest proportions were in the major cities and inner regional areas (26% of all Indigenous households in those regions). Only 3% of those Indigenous households in very remote areas are currently purchasing their own home.

While state and territory housing remains fairly constant across the five standard region categories, dropping slightly only in very remote areas, the proportion of Indigenous households in community housing increases markedly from 2% in major cities to 55% in very remote areas. To a large extent, this reflects the types of tenure available on traditional Aboriginal and Torres Strait Islander lands (Figure 15.2; ABS 2002; ABS & AIHW 2005).



Source: Table A15.1.

Figure 15.1: Tenure type, by Indigenous and non-Indigenous households 2006 (per cent)



Source: Table A15.2.

**Figure 15.2: Indigenous Australians, by Australian Standard Geographical Classification remoteness classification, 2006 (per cent)**

## Housing assistance provided

### Commonwealth State Housing Agreement

At 30 June 2006, 35,190 Indigenous households lived in CSHA-funded dwellings. This comprised 21,141 in public rental housing, 12,386 in state owned and managed Indigenous housing and 1,663 in community housing (AIHW 2006d,e 2007c).

The greatest number of Indigenous households in public rental housing were in New South Wales (8,733 households) followed by 4,399 in Western Australia. The Northern Territory housed 1,647 Indigenous households in public rental housing. For state owned and managed Indigenous housing, the greatest number was also in New South Wales (4,041 households) followed by Queensland (2,822 households). Queensland also housed the greatest number of Indigenous households in community housing (725) followed by New South Wales (661) (Table 15.1).

The proportion of new Indigenous recipients of mainstream CSHA housing assistance ranged from 1% for home purchase assistance to 14% for public rental housing in 2005–06. In all cases except home purchase assistance, Indigenous people are over-represented. It is also worth noting that these figures are likely to be an under-count due to issues associated with identifying Indigenous recipients.

### Indigenous community housing

The greatest number of Indigenous households in Indigenous community housing were in the Northern

Territory (6,807 households) followed by Queensland (5,671 households) and New South Wales (4,989 households) (Table 15.1). Topic 10 of this publication provides further details of assistance provided through Indigenous community housing.

### Private Rent Assistance

Private rent assistance is provided through the CSHA and CRA (see Topic 6). Data are not available for the provision of CSHA private rent assistance to Indigenous households.

Almost 30,200 Indigenous income units were receiving CRA at 30 June 2006. The greatest number of recipients were in New South Wales (11,700 income units) followed by Queensland (10,400) (Table 15.1).

### Community Housing and Infrastructure Program

The Community Housing and Infrastructure Program (CHIP) administered by FaHCSIA seeks to improve the living environment of Indigenous Australians by providing people in need with housing and associated infrastructure. The CHIP budget is spread across a number of elements comprising housing, Infrastructure the National Aboriginal Health Strategy (NAHS) and program support. The Australian Government will implement a significant strategy of major reforms to help fix the Indigenous housing problem particularly in remote Australia. The Australian Government has provided \$293.6 million in new funds in the 2007–08 Budget, over and above the current level of Indigenous housing funding of around \$380 million per year (FaHCSIA 2008).

**Table 15.1: Indigenous households in major housing assistance programs, 30 June 2006**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
	Number							
<b>Indigenous housing assistance</b>								
Indigenous community housing <sup>(a)</sup> (dwellings)	4,989	442	5,571	3,213	991	56	23	6,807
SOMIH (households)	4,041	1,248	2,822	2,138	1,791	346	..	..
<b>Mainstream housing assistance</b>								
Public housing (households)	8,700 <sup>(b)</sup>	1,233	3,122	4,399	1,210	639	191	1,647
Community housing (households)	661	56	725	121	65	11	24	n.a.
Commonwealth Rent Assistance <sup>(c)</sup> (income units)	11,692	1,945	10,377	2,612	1,368	1,007	124	1,031

(a) Data on the number of ICH households is not available. The number of households would be similar to the number of dwellings.

(b) Estimate based on the 2001 Census of population and housing.

(c) In some cases a household may include more than one income unit.

Note: Data for each jurisdiction cannot be added because household data is not available for all forms of assistance.

Source: ABS & AIHW 2008 (forthcoming).

**Table 15.2: New Indigenous recipients of assistance through the Commonwealth State Housing Agreement (number new households and per cent) 30 June 2006**

	New Indigenous	New all	Indigenous (per cent)
<b>Commonwealth State Housing Agreement (households)</b>			
Public housing (2006–07)	3,706	26,824	13.8
State owned and managed Indigenous housing (2006–07)	1,468	1,468	100.0
Community housing (2006–07)	661	8,741	7.5
Crisis Accommodation Program (2005–06)	1,790 <sup>(a)</sup>	25,380	7.1
Private rent assistance (2005–06)	7,989	122,393	6.5
Home purchase assistance (2005–06)	295	21,947	1.3

(a) The counting units for CAP are the number of all households and only include numbers for Western Australia.

Source: AIHW 2006d,e 2007c,d,f,k.

## Assistance for Indigenous people experiencing homelessness

On census night 2001, 8.5% of all persons experiencing homelessness were Indigenous.<sup>5</sup> This was about 3.5 times the rate of homelessness for non-Indigenous Australians. The national rate of Indigenous homelessness was 176 per 10,000, but varied significantly across jurisdictions. The highest rates of Indigenous homelessness were found in the Northern Territory (344 per 10,000 Territorians) and South Australia (226 per 10,000 South Australians), while Tasmania had the lowest rate (92 per 10,000 Tasmanians) (ABS 2001).

In 2005–06, there were 17,000 Indigenous clients and 12,000 accompanying children who received support from SAAP (see topics 13 and 14). Indigenous clients comprised 17% of all clients aged 15 years and over supported by SAAP and 27% of all accompanying children assisted by SAAP (AIHW 2007g).

<sup>5</sup> These numbers are about 5,000 less than 1996. The relatively large decrease can be mostly explained by a change to the counting rules for improvised dwellings in remote Indigenous communities in the 2001 Census.

The higher levels of Indigenous over-representation in SAAP compared to the total homeless population can in part be explained by SAAP assisting people at risk of homelessness as well as those who are homeless. Domestic violence is a significant risk factor, as well as a cause of homelessness. In 2003–04, 24% of all female SAAP clients escaping domestic violence were Indigenous women. Two-thirds of all children in SAAP accompanied women escaping domestic violence, partially explaining the relatively high numbers of Indigenous children (AIHW 2005g).

## Further reading

ABS & AIHW (forthcoming). The health and welfare of Australia's Aboriginal and Torres Strait Islander peoples 2008. Canberra: AIHW.

AIHW 2007i. Indigenous housing indicators 2005–06. Indigenous housing series no. 2. Cat. no. HOU 168. Canberra: AIHW.

ABS 2002. National Aboriginal and Torres Strait Islander social survey 2002. Cat. no. 4714.0. Canberra: ABS.

# 16. Housing assistance to older Australians

Suitable housing is an important contributor to the well-being of older Australians (persons aged 65 or over). The home, for many older Australians, is the environment they spend most time in and the home is increasingly the site of aged care service delivery for older people with care needs. The amenity, location and security of the home provide the backdrop for healthy ageing.

Home ownership constitutes a significant financial resource for many older people, as well as a personal and social resource, providing a sense of security and continuity of lifestyle over time. This can reduce other stresses, and delay entry into residential aged care, particularly where appropriate home-based services are available (AIHW 2007). The ability to remain in the community with assistance has been shown to be important to people's capacity to maintain health and wellbeing (Waters 2001).

It is generally recognised that home ownership has maintained the living standards of many older Australians and changing home ownership rates may, in the longer-term, generate greater demand for income support. Consequently housing assistance has an important role in supporting the provision of an 'age-friendly' built environment for the health and independence of older people. It has risen in significance as a result of demographic changes in Australia around the ageing of the population.

## Tenure type

Older Australians (i.e. over 65 years of age) enjoy very high rates of home ownership. The overall home ownership rate among older Australians living in private dwellings in 2005–06 was 85%, comprised of owners without a mortgage (just over 79%) and owners with a mortgage (just over 5%). This compares with an overall level of home ownership for all households of 69%. The proportion of older people in public rental housing (6%) was slightly above average (5%) while the proportion in private rental accommodation was below average (7%) when compared to all households (22%)(Table 16.1). Over the 3 Census years (1991, 1996 and 2001), there was a change in the rental housing profile of older Australians. The proportion renting private dwellings rose from 6% to 7%, while the proportion in public housing fell from 5% to 4% (AIHW 2005a).

As stated above, in 2006 older Australians were overrepresented in public rental housing and under represented in private rental housing in comparison to all Australian households.

## Renting

In 2002, older CRA recipients comprised 16% of all CRA recipients; while older public housing main tenants represented 28% of all public housing main

**Table 16.1: Proportion of households (per cent) by age of reference person and tenure, 2005–06 (per cent)**

	65–74 years	75 years and over	All 65 years and over	All households
Owner without a mortgage	74.6	84.7	79.3	34.3
Owner with a mortgage	7.5	2.8	5.3	35.0
Renter with state/territory housing authority	6.2	3.7	5.1	4.7
Renter with a private landlord	7.4	4.7	6.1	22.0
Other tenure	4.3	4.1	4.2	4.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: Table A16.1.

tenants. However, the overall proportion of older Australians among the population in 2001 was 13%.

For older persons renting, housing assistance is important—nearly 1 in 5 older Centrelink recipients are receiving assistance either through public housing or CRA. In June 2002, there were 94,900 age pensioners living in public housing and 143,000 people receiving both the Age Pension and CRA (AIHW 2004: Table 5,10).

### Public housing main tenants

Households with an older main tenant account for 28% of all public housing tenancies. However they made up only 12% of all new households entering public housing in 2005–06 (Table A16.3). Most older public housing tenants receive a government pension or benefit as their main source of income (93%). About 94% of older public housing tenants receive rent assistance in the form of a rebate, compared to 86% for younger tenants. (Table A16.3).

### Commonwealth Rent Assistance

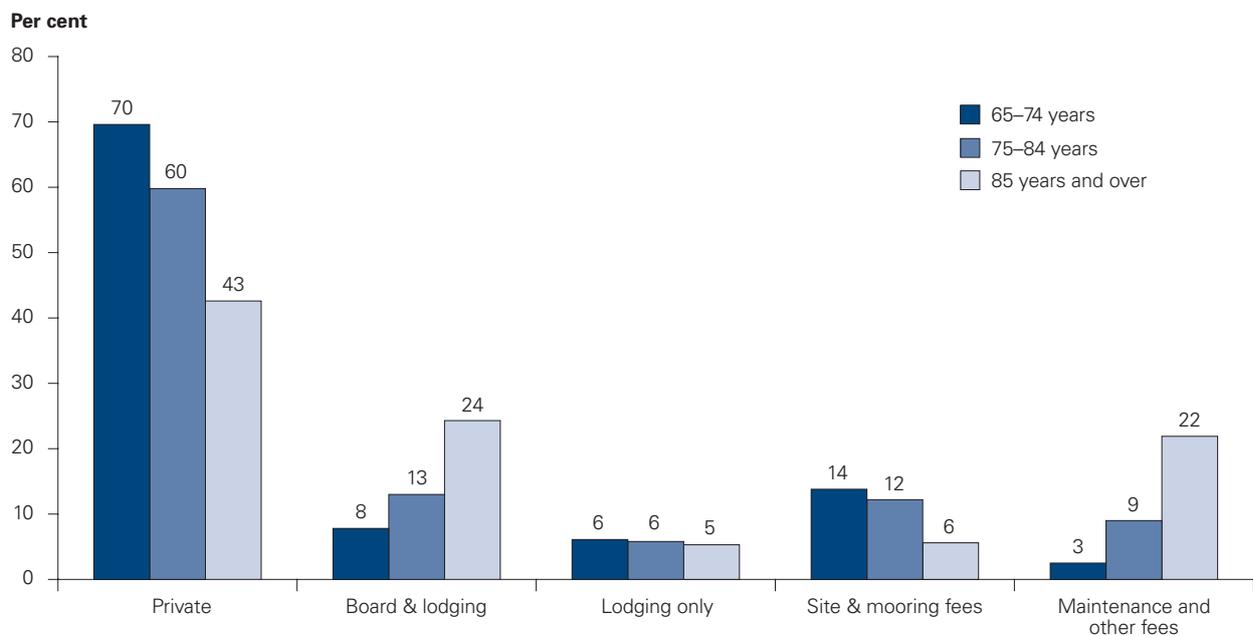
In June 2006, income units with older principal clients made up 18% of all recipients of CRA. This is considerably lower than the rates for both CSHA public housing (29%) and mainstream community housing (30%).

Among older CRA recipients over half were aged 65–75 years (57%) and 12% were aged 85 years and over (Table A16.2)

Older CRA recipients (those aged 65 years and over) were less likely than their younger counterparts to be renting privately (63% compared to 83%) and more likely to be in board and/or lodging (17% compared to 15%) or paying site and mooring fees (12% compared to 2%) (Table A16.4). Figure 16.1 shows that for CRA recipients, private rental decreases with age, declining from 70% of all rent tenures for those aged 65–74 years, to only 43% of all rent tenures for those aged 85 and over. Concurrent with this is an increase with age in board and lodging (24% for those aged 85 and over) and the payment of maintenance fees for retirement villages or non-government funded nursing homes (22% for those aged 85 and over, compared to only 3% for those aged 65–74).

The average rent before CRA paid by older CRA recipients was \$129 per week while the average CRA amount received was \$38 per week (Table A16.5).

The impact of CRA on older renter's housing affordability is substantial. Before CRA payments, 21% of older CRA recipients paid more than half of their income on rent; after CRA payments the proportion fell to 6%. Similarly, the proportion of older CRA recipients



Source: Table A16.2.

**Figure 16.1: Older Commonwealth Rent Assistance recipients, rent type by age, June 2006 (per cent)**

**Table 16.2: Recipients of Commonwealth Rent Assistance aged 65 years or more, by proportion of income spent on rent before and after CRA payment, June 2006 (per cent)**

Income unit type	Proportion of income spent on rent			Total	Total CRA recipients (number)
	30% or less	31% to 50%	Over 50%		
Before CRA	33.8	44.7	21.4	100.0	172,060
After CRA	71.2	22.9	5.8	100.0	172,060

Source: Australian Government housing data set, June 2006.

paying more than 30% but less than half was reduced from 45% before CRA payments to 23% after CRA payments. This pattern was mirrored in the consequent increase in the proportion paying 30% or less of their income on rent, up from 34% before CRA to 71% after CRA (Table 16.2).

### Affordability for older Australians

Older people make up a significant component of low-income Australian households. In 1999, about 30% of households with a younger reference person (under 65) had an income within the bottom 40% of income distribution. On the other hand, this proportion is 81% for older households. For older public housing tenants, 95% are in the two low-income quintiles; for older private renters the comparable figure is 88% (AIHW 2005a: Table A6.1).

The over representation of older Australians in lower income groups makes housing affordability an important issue. For the majority of aged persons owning their own home usually means housing costs are substantially less than renter households. Also government assistance with reduced or deferred payment for housing related expenses such as rates can keep expenditure low. The favorable treatment of the principal residence through exclusion from the pension assets test provides incentive to become a home owner if possible.

The high rates of home ownership means on average older households spend a lower proportion of their income on housing costs compared to younger households. In 2005–06, older households overall spent 7% of their gross income on housing costs compared to 14% for all households. However older households renting privately spend 36% of their gross income on housing which represents the highest proportion of income spent on housing costs when compared with other households of any age group or tenure type (ABS 2007b: Table 8).

### Assistance for older people experiencing homelessness

The 2001 Counting the Homeless project identified almost 14,000 people aged 55 years and over and 6,000 people aged 65 years and over who experienced homelessness on census night. This represents 14% and 6%, respectively, of the total count of people experiencing homelessness (Chamberlain & McKenzie 2003). However, in 2001–02 only 6% and 2% of SAAP clients were respectively aged 55 and over and 65 and over. Older Australians are therefore under-represented in SAAP in comparison to the homeless population on census night. The under-representation can in part be explained by the SAAP focus on younger people experiencing homelessness, with 36% of SAAP agencies having a specific target group of ‘young people’ (AIHW 2006f).

### Further reading

ABS (Australian Bureau of Statistics) 2003. Ageing in Australia 2001. Cat. no. 2048.0. Canberra: ABS.

AIHW (Australian Institute of Health and Welfare) 2007. Older Australia at a glance: fourth edition. Cat. no. AGE52. Canberra: AIHW

Howe A 2003. Housing an older Australia: more of the same or something different? Keynote address presented to the Housing Futures in an Ageing Australia Conference, Melbourne.

Jones, A, Bell, M, Tilse, C & Earl, G 2004. Rental housing provision for lower income older Australians. Position paper no. 71. Melbourne: AHURI.



# 17. Housing assistance to people with disability

People with disability are more likely to need housing assistance than the general population. This can be attributed to four major reasons:

- People with disability generally have lower incomes than the wider population.
- People with disability often have extra health condition-related expenses that result in less available disposable income for housing costs (Saunders 2006).
- Dwelling modifications required by some people with disability mean that fewer housing options suit their needs.
- People with disability often have greater transport/mobility difficulties, making proximity to services a higher priority than for people without disability.

These factors manifest in a population with disability who have difficulty securing appropriate and affordable accommodation.

## Tenure type

Almost four million Australians (20% of the population) had some form of disability in 2003 (ABS 2004). Most people with disability (95%) lived in households rather than cared accommodation establishments. About 1.1 million people with disability living in households sometimes or always needed assistance with self-care, mobility or communication. These people are referred to as having a severe or profound core activity limitation (ABS 2004).

Social housing is providing significant assistance to people with disability. In 2003, out of all the standard tenure groups, public housing had the highest proportion of persons aged 15–64 years with disability. The proportion of people with disability among public housing tenants in 2003 was more than twice that of the general Australian population (17%). The proportion of public housing tenants aged 15–64 years with severe or profound core activity limitations (14%) was more than three times the proportion in the general population (4%). The tenure types with the lowest percentage of people with disability aged 15 to 64 were owners with a mortgage (13%), those living rent free (13%)

and boarders and private renters (both 16%) (AIHW 2005a).

The deinstitutionalisation of disability services has resulted in a greater need for community-based accommodation and support for people with disability (Bostock et al. 2001). Between 1981 and 2003, the number of people aged 5 to 65 years with a severe or profound core activity limitations living in households increased by 156%, or more than 380,000 people. Over the same period, the number of those who lived in cared accommodation declined by about 40% (around 11,000 people). The data suggest that the trend towards community living is mainly due to potential new service users remaining in community-based living arrangements, rather than changes to the population currently in cared accommodation (AIHW 2007a).

## Housing assistance provided

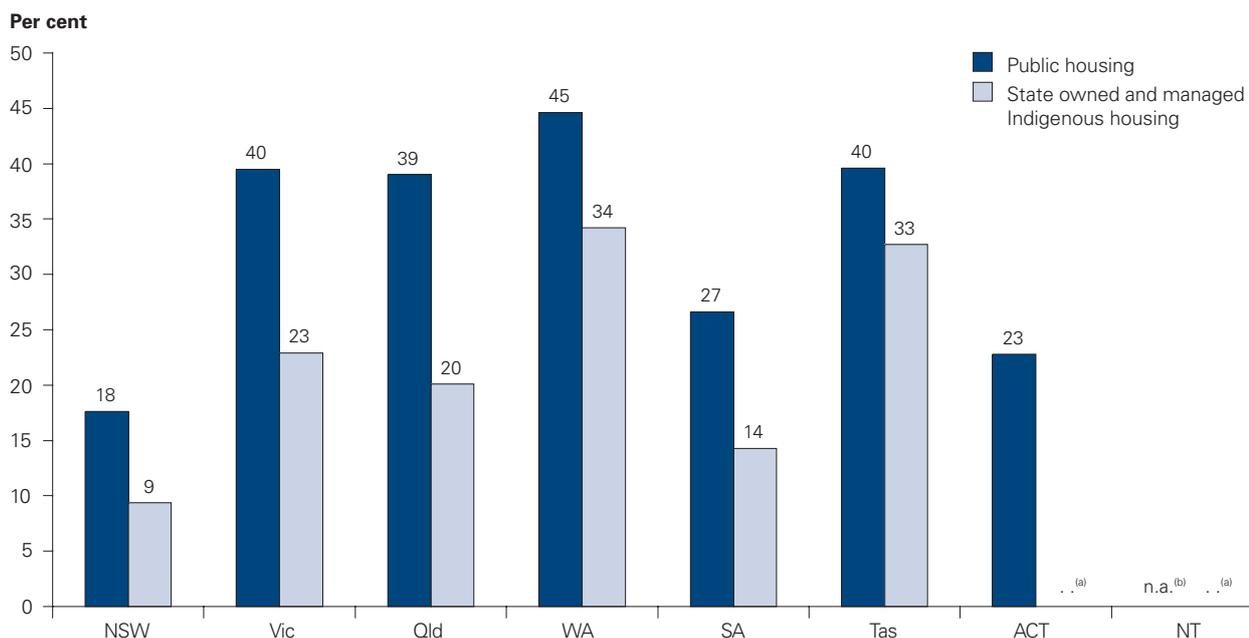
### Assistance provided under the CSHA

Households that are categorised as being in 'special need', including disability, receive priority for housing provided through the CSHA; this includes community housing, public housing and SOMIH (see Topic 6).

In 2005–06, the proportion of public housing households in Australia with a member with disability was 29%. It was highest in Western Australia (45%) followed by Victoria and Tasmania (40% each) and Queensland (39%). In community housing 7,700 (27%) households had a member with disability (Figure 17.1) (AIHW 2007a).

### Commonwealth Rent Assistance

Low-income households renting through the private system can also be assisted through the CRA program. The amount of assistance provided by CRA is determined by the tenant's level of income as well as their rental costs. Although CRA does provide a significant scale of assistance to households in need, a substantial proportion of people with disability still pay more than 30% of their income (housing stress) in rental costs, after CRA has been received. In 2006, 33% of households in receipt of the Disability Support



Source: Table A17.1.

(a) ACT and NT do not have state owned and managed Indigenous housing.

(b) People with disability could not be separately identified in the NT data.

**Figure 17.1: Public housing and state owned and managed Indigenous housing households with a member with disability, by state/territory, 30 June 2006 (per cent)**

Pension remained in housing stress after CRA had been received (SCRGSP 2007b).

## Commonwealth State/Territory Disability Agreement

Services provided under the Commonwealth State/Territory Disability Agreement (CSTDA) provided residential accommodation for 16,500 people with disability in 2005–06. Almost half of all CSTDA expenditure in that year was on accommodation support services (\$1.9 billion). Over time, it has consistently been found that around a third of all CSTDA service users live in group homes, although the proportion has fallen from 33% in 2003–04 to 31% in 2005–06 (AIHW 2007e). Similarly, the proportion of service users residing in institutions and hostels fell from 15% in 2003–04 to 14% in 2005–06.

In 2004–05, only just over 2% of the potential population<sup>6</sup> lived in institutions, hostels and group homes funded by the CSTDA (Table A17.2).

This varied by jurisdiction from just over 1% of

the potential population in Queensland to 4% in Tasmania (AIHW 2007e).

## Assistance for people with disability experiencing homelessness

People with disability are often discussed in the homelessness literature, particularly those with disabilities associated with mental illness or substance use disorders. While mental illness and problematic substance use can make people more vulnerable to homelessness, recent research has also supported the notion that these difficulties often develop *after* a person becomes homeless (Chamberlain et al 2007).

SAAP data published for 2002–03 indicate that at least a quarter (24,900) of all clients had disability. They were more likely to be male (58% compared to 42% for all of SAAP), older (aged 37 years compared to an average of 31 years) and less likely to be Indigenous (12% compared to 18%). They were also slightly more likely to return to SAAP than SAAP clients without disability (AIHW 2005f).

These figures are also most certainly an underestimate, as they rely in part on self-reporting, and clients with mental illness or substance use disorders often do not report their disability to SAAP agencies. For example, a report produced in 2004 by the New South Wales Community Services Commission using data collected

<sup>6</sup> To give an indication of the proportion of the population with disability living in CSTDA-funded accommodation, a 'potential' population is used. This was calculated based on national age- and sex-specific rates of people with a severe or profound core activity limitation from the ABS 2003 Survey of Disability, Ageing and Carers (ABS 2004).



by AIHW on people excluded from SAAP services in that state reported that the two largest groups excluded were people with “a problematic substance use issue” (470), and people with “mental illness” (290) (AIHW 2007a). If this is the case, potential clients would not report their disability if they felt it would influence their chance of receiving assistance from SAAP.

The data therefore also indicate that homeless people with mental illness and substance use disorders are probably less likely than other homeless people to receive the type of long-term support they need to help them live independently in the community. New programs such as the Housing Assistance Support Initiative funded by the NSW Government, and the personal Helpers and Mentors Scheme by the Australian Government aim to provide more focused assistance to this group of people experiencing homelessness.

## Further reading

AIHW 2007e. Disability support services 2005–06: national data on services provided under the Commonwealth State/Territory Disability Agreement. Cat. no. HOU 166. Canberra: AIHW.

Chamberlain C, Johnson G & Theobald J 2007. Homelessness in Melbourne: confronting the challenge. Melbourne: Centre for Applied Social Research, RMIT University.

Saunders P 2006. The costs of disability and the incidence of poverty. Social Policy Research Centre discussion paper no. 147. Sydney: SPRC, University of New South Wales.