



6.0 Introduction

'Having a roof over one's head' is generally seen to be essential to the wellbeing of individuals and families. Access to housing is very important. It is just as important that this housing is safe, affordable and suitable for people's specific needs.

Each night in Australia, more than 105,000 Australians are homeless. They may be spending the night in supported accommodation for the homeless, sleeping in temporary accommodation, 'couch surfing', sleeping on the street, or living in severely crowded dwellings.

Homelessness can profoundly affect a person's mental and physical health, their education and employment opportunities, and their ability to participate fully in social and community life.

This chapter profiles homelessness and social housing in Australia, and examines the changing shape of housing and home ownership.

In 2015–16, homelessness agencies were supporting nearly 280,000 people—or 1 in 85 Australians. These agencies assist not only people who are homeless, but also people who are at risk of becoming homeless (this includes providing generic services to people facing housing crises). Six in 10 clients were female, 1 in 6 were children, and nearly one-third were under the age of 18.

Over the past 3 decades, home ownership rates have fallen in Australia, with younger people being particularly affected. Despite mortgage interest rates being substantially lower (on average) over the last 20 or so years, and the government incentives for first home buyers, the overall home ownership rate has fallen.

Between 1994–95 and 2013–14, the proportion of Australians who owned their home (with or without a mortgage) fell from 71% to 67%. The 2016 Census found similar trends. The pattern of home ownership also changed over this time. The proportion of Australians owning their home outright fell from 42% to 31%, while the proportion financing their purchase with a mortgage rose from 30% to 36%. People aged 25–34 had the steepest decline in home ownership rates over the period.

The gap between household income and house prices in Australia has widened over the past 3 decades, creating a barrier to home ownership for many. As a result, more people are renting. The proportion of Australians in private rental is higher than ever before, with 26% of the population renting in 2013–14 compared with 18% in 1994–95. Half of the estimated 1.3 million lower income rental households were in rental stress in 2013–14, as were 62% of lower income households renting in the private market.

Social housing programs that provide rental housing at below market rates are available for eligible Australians. The programs focus on low-income households in greatest need. These households include Aboriginal and Torres Strait Islander Australians, younger and older Australians, people with disability, people experiencing domestic and family violence, and the homeless. There were 394,000 households living in social housing at 30 June 2016. A further 195,000 were on the waiting list at June 2016.

