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Housing assistance for renters

www.abs.gov.au/socialtrends

ABS catalogue no. 4102.0

ISSN 1321-1781

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Housing assistance for renters

Access to affordable and suitable housing is a major determinant of the economic and social wellbeing of Australians. Australians are generally well housed, with about 70% of Australian households, in 2009–10, owning or purchasing their homes, and about 30% of Australian households renting.

However many people, particularly those on low incomes, require assistance in accessing affordable and suitable housing. Recognising the fundamental importance of housing to individual and family wellbeing, and the impact that housing costs have on a household's ability to meet other important needs, governments and not-for-profit community organisations provide a range of housing assistance programs to support renters in need. This article focuses on social (public and community) housing and Commonwealth Rent Assistance (CRA), and the characteristics of those people who receive these types of assistance.

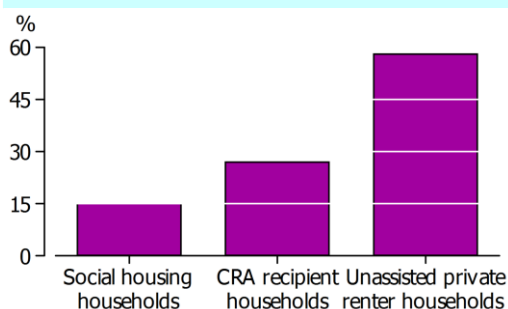
Types of assistance for renters

In 2009–10, 42% of renter households received some form of housing assistance. Of those, 65% were households receiving CRA, and 35% were households living in social housing.

...Commonwealth Rent Assistance

The largest single component of housing assistance for renters is CRA. CRA is paid by the Australian Government to provide additional assistance to income support recipients and low income families in the private rental market. As at June 2010, CRA was paid to over 1.1 million singles and families, at an average of \$98 per fortnight, and totalled nearly \$3 billion.¹

Renter households by type of housing assistance – 2009-10



Source: ABS 2009-10 Survey of Income and Housing

Data sources and definitions

Data in this article are from the 2001 to 2011 annual editions of the Report on Government Services, and the ABS Survey of Income and Housing (SIH), 2007–08 and 2009–10.

In this article, *housing assistance* covers public housing, community housing and Commonwealth Rent Assistance (CRA).

Public housing refers to dwellings managed by state and territory housing authorities including State Owned and Managed Indigenous Housing (SOMIH).

Community housing is owned by local governments and not-for profit community organisations such as housing co-operatives and church groups and includes Indigenous Community Housing.

Social housing refers to both public and community housing as an overall group. Crisis accommodation dwellings (e.g. women's refuges and homeless shelters) have not been included in this article.

Commonwealth Rent Assistance (CRA) is a non-taxable payment received by eligible income units (i.e. singles and families) who rent in the private rental market. In this article, *CRA recipient households* are households who contain at least one income unit (single person or family) that receives CRA.

...social housing

Social housing provides affordable and accessible housing on a priority basis to households with special needs or challenging circumstances. Social housing programs are managed by both state and territory

Other housing assistance for renters

Governments provide a range of other housing assistance to low income households experiencing financial difficulty in securing or maintaining private rental accommodation. A range of assistance is also provided to people who are homeless or at risk of homelessness including transitional supported accommodation.

In addition to the traditional forms of housing assistance, governments have been pursuing improvements to the operation and effectiveness of the private rental market e.g. the National Rental Affordability Schemes (NRAS).

The NRAS is a financial incentive to the providers of new rental dwellings (e.g. private owners, developers and not for profit organisations) that aims to stimulate the supply of affordable rental dwellings for low and moderate income households. As of January 2011, there were 2,830 tenanted NRAS dwellings with an additional 4,922 dwellings either about to commence or under construction.²

Recent trends in housing assistance – 2000-2010(a)

	CRA(b)	Social housing					Total
		Public housing		Community housing			
		Mainstream	SOMIH(c)	Mainstream	Indigenous		
No. of income units(d)	No. of occupied dwellings	No. of occupied dwellings	No. of occupied dwellings	No. of dwellings	No. of occupied dwellings(e)		
2000	937 078	348 584	n.a.	23 351	n.a.	n.a.	
2001	976 333	346 999	11 826	24 880	21 287	404 992	
2002	943 877	342 819	11 996	26 237	n.a.	402 221	
2003	940 708	337 959	11 959	28 480	n.a.	399 449	
2004	949 698	336 238	12 219	26 083	20 932	395 472	
2005	941 120	335 259	12 286	28 248	n.a.	396 696	
2006	941 306	333 967	12 386	28 684	20 874	395 911	
2007	943 718	333 139	12 622	33 526	21 127	400 414	
2008	946 641	331 136	12 374	35 043	22 364	400 917	
2009	1 038 137	328 679	11 582	38 524	19 607	398 392	
2010	1 105 154	325 673	11 452	42 559	n.a.	399 684	

n.a. not available

(a) Estimates generally refer to June.

(b) Commonwealth Rent Assistance.

(c) State Owned and Managed Indigenous Housing.

(d) An income unit is a single person or family.

(e) Data has been estimated for the number of Indigenous community housing dwellings in 2002, 2003, 2005 and 2010. The number for Indigenous community housing dwellings counted in the total include a small number of unoccupied dwellings.

Source: Steering Committee for the Review of Government Service Provision, [Report on Government Services, issues 2001-2011](#), <www.pc.gov.au>

governments and by community organisations. Together these services were provided to 15% of all renter households. Mainstream public rental housing accommodated around 81% of all households in social housing in Australia, while mainstream community housing accommodated around 11%. The balance of households were accommodated by State Owned and Managed Indigenous Housing (SOMIH) and Indigenous Community Housing (ICH).

Recent trends in housing assistance

CRA is a very flexible form of housing assistance that can follow the recipients as they move to accommodate job mobility and other life changes. The number of singles and families receiving CRA has risen over the previous decade from 937,100 in 2000 to 1.1 million in 2010 (up 18%).

Over the same period, mainstream public housing stock has declined from 348,600 in 2000 to 325,700 in 2010. However this decline has largely been offset by an increase in the mainstream community housing stock which has increased from 23,350 in 2000 to 42,560 in 2010 (excludes ICH). The growth in community housing is set to continue through the NRAS and the transfer of housing stock funded under the Social Housing Initiative of the Nation Building Economic Stimulus plan and the National Partnership Agreement social housing.³

Who lives in assisted housing?

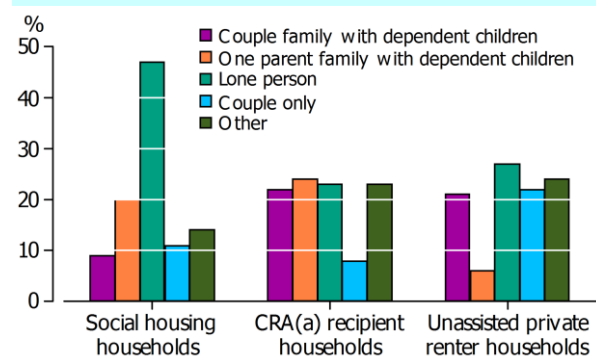
Priority access to both public and community

housing is typically given to people in greatest need. Greatest needs households are defined as households that, at time of allocation, are either homeless, in housing inappropriate to their needs, or in housing that is adversely affecting their health or placing their life or safety at risk.¹

...what kinds of families?

The family composition of the household in which people live can vary according to the type of housing assistance received. In 2009-10, lone person households comprised 47% of all renter households in social housing, and 23% of households receiving CRA. One parent families made up 20% of renter households in social housing and 24% of renter households receiving CRA. In comparison, only 6% of unassisted renter households were one parent families.

Housing assistance type by family composition of household – 2009-10



(a) Commonwealth Rent Assistance

Source: ABS 2009-10 Survey of Income and Housing

Housing assistance type by selected personal characteristics — 2009-10

	<i>Social housing households</i> % persons	<i>CRA(a) recipient households</i> % persons	<i>Unassisted private renter households</i> % persons
Sex			
Male	42	46	53
Female	58	54	47
Age			
Under 18 years	32	39	20
18-30 years	8	18	35
31-40 years	10	17	23
41-50 years	15	9	13
51-64 years	17	9	8
65 years and over	18	8	1
Employment status (aged 15 years and over)			
Employed full time	10	19	64
Employed part time	11	20	20
Unemployed looking for work	5	10	3
Not in the labour force	74	51	13
Disability			
Persons with a disability	67	44	19
Total	100	100	100

(a) Commonwealth Rent Assistance.

Source: ABS 2009-10 Survey of Income and Housing

...age and sex

Women were more likely than men to be living in renter households receiving assistance (55% compared with 45%). More than one-third of people living in renter households that were receiving some form of housing assistance were under the age of 18 years (37%), in part reflecting the high proportion of one parent families (largely headed by women) receiving such assistance. In comparison, 20% of those living in unassisted renter households were under the age of 18.

There was a much higher proportion (18%) of older people, aged 65 years and over, living in social housing than in either CRA recipient households (8%) or unassisted renter households (1%).

...employment

About three-quarters of the adults renting social housing were not in the labour force, compared with 51% of those in CRA recipient households and 13% of those in unassisted private renter households. Conversely, 64% of people in unassisted private renter households were employed full time compared with much lower proportions in social housing and CRA recipient households (10% and 19% respectively).

...disability

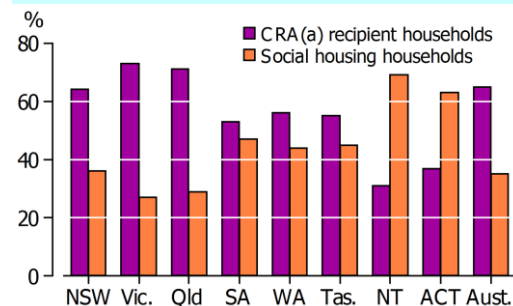
Social housing households and those receiving CRA were much more likely to be home to

people with a disability, partly reflecting the older age profile of people living in social housing. Of all renters living in social housing 67% reported having a disability, compared with 44% of those receiving CRA and 19% of renters receiving no housing assistance.

...state and territory differences

The mix of housing assistance to renters differed by state and territory. CRA was the predominant type of assistance across most jurisdictions (ranging from 53% in SA to 73% in Vic.), with the exceptions of the NT and the ACT where proportionally more households received assistance through social housing (69% and 63%).

Housing assistance type by state and territory — 2009-10



(a) Commonwealth Rent Assistance.

Source: ABS 2009-10 Survey of Income and Housing

Housing assistance type by income, housing costs, and tenure – 2007-08

		<i>Social housing Units</i>	<i>CRA(a) recipient households</i>	<i>Unassisted private renter households</i>
Household income				
Gross weekly income from all sources(b)	\$	559	718	1 719
Selected household housing-related outlays				
Proportion of households who paid a rental bond	%	37	80	85
Bond paid by households who paid a rental bond	\$	382	888	1 194
Weekly rent payment(b)	\$	105	157	278
Residential tenure				
Proportion of households who have life tenure	%	76	12	8
Years lived in current dwelling	years	7	2	2

(a) Commonwealth Rent Assistance.

(b) Gross weekly income and weekly rent exclude CRA.

Source: ABS 2007-08 Survey of Income and Housing

Affordability and tenure in social housing

On average, social housing bonds and rents are considerably lower than bonds and rents in the private rental market. This is because rents are capped so that they do not exceed a certain proportion of income.

In 2007–08, those renting social housing averaged a weekly gross household income of \$559 and weekly rent payments of \$105. In comparison, CRA recipient households received \$718 in weekly gross household income and paid \$157 in weekly rent, on average, excluding CRA payments. In contrast, unassisted private renter households averaged more than three times as much gross weekly income (\$1,719), and paid just over two and a half times as much rent (\$278 per week on average).

Far fewer households in social housing reported paying a rental bond (37%) compared with households in the private renter market (80% of CRA recipient households, 85% of unassisted renters). Of households who paid a rental bond, those renting social housing paid an average of \$382. This was substantially lower than the amount that households paid in the private rental market. Private renters not receiving housing assistance paid an average of \$1,194 in 2007–08 while those receiving CRA paid \$888.

In 2007–08, people aged 15 years and over living in social housing households had lived in their home for an average of seven years. Three-quarters of households renting social housing had life tenure (i.e. were able to continue living in their home for as long as they wanted). In comparison, people living in a home rented

from a private landlord had lived in their home for an average of just two years for renters not currently receiving housing assistance and for CRA recipient households. Only 8% of unassisted renter households had indefinite tenure.

What kind of dwelling?

Separate houses are the predominant dwelling type for all tenures, including renters. However, in 2009–10 there were fewer households in social housing compared with other renter households living in separate houses (55% compared with 68% of CRA recipient households and 65% for private renters not receiving housing assistance). Households in social housing were also more likely to live in a townhouse (22% compared with 13% of CRA recipient households and 14% of unassisted renters). The proportion of households in flats was similar for each type of renter household.

...and in what condition?

In 2007–08, the condition of rental dwellings varied by landlord type, with major structural problems of all kinds being most frequently reported by 28% of renters in social housing, compared with 21% of renters receiving no housing assistance. In 2009–10, in terms of overcrowding, in accordance with the Canadian National Occupancy Standard,⁴ 3% of all Australian households required one or more extra bedrooms, compared with 9% of CRA recipient households and 6% of social housing and private renter households not receiving assistance. Households receiving some form of assistance were less likely to have spare rooms with only 54% having at least one spare bedroom compared with 64% of unassisted private rental households.

Housing assistance type by dwelling characteristics

	<i>Social housing households</i>	<i>CRA(a) recipient households</i>	<i>Unassisted private renter households</i>
	%	%	%
Major structural problems and need for repair(b)			
1 or more structural problems	28	22	21
No structural problems	69	74	75
No/low need for repairs	56	55	53
Moderate need for repairs	11	7	6
Essential need for repairs	14	15	15
Essential and urgent need for repairs	18	24	26
Overcrowding and spare rooms(c)			
At least 1 or more bedrooms needed	5	9	6
At least 1 or more bedrooms spare	55	54	64
No extra bedrooms required and none spare	40	37	30
Dwelling structure(c)			
Semidetached/ townhouse	22	13	14
Flat/unit/apartment	23	19	21
Separate house	55	68	65

(a) Commonwealth Rent Assistance.

(b) Data is for 2007-08.

(c) Data is for 2009-10.

Source: ABS 2007-08 and 2009-10 Survey of Income and Housing

Satisfaction and feelings of safety

On measures of satisfaction, renters living in households receiving some form of housing assistance were more satisfied with their dwelling compared with other renters. Unassisted private renters were most satisfied with their location (90%), but least satisfied with the size of their block (57%).

The feelings people have of safety or lack of safety when alone at home can relate to their understandings of local crime levels, previous experiences as a victim of assault or break-in, and in turn, their trust in, and relationships with, people in their local community as well as their personal sense of strength and ability to stay in control. In 2007-08, people living in social housing were less likely to feel safe at home alone after dark compared with

unassisted private renters (74% compared with 87% respectively).

Looking ahead

CRA and social housing are likely to continue to dominate housing assistance in Australia over the coming years. There is currently investment in the social housing sector, particularly the community housing sector, with government initiatives such as the Nation Building - Social Housing Initiative which provides funding for the construction of around 19,600 new social housing dwellings. However, governments are also pursuing other initiatives, such as the National Rental Affordability Scheme, to improve the supply of affordable private rental housing to low and moderate income households.³

Housing assistance type by feelings of safety and satisfaction – 2007-08

	<i>Social housing households</i>	<i>CRA(a) recipient households</i>	<i>Unassisted private renter households</i>
	% persons	% persons	% persons
Safe at home alone after dark	74	79	87
Safe at home alone during the day	86	92	95
Can easily get to the places needed	68	74	82
Satisfied with block	59	64	57
Satisfied with dwelling	81	77	75
Satisfied with location of dwelling	84	86	90

(a) Commonwealth Rent Assistance.

Source: ABS 2007-08 Survey of Income and Housing

Endnotes

- 1 Steering Committee for the Review of Government Service Provision, [Report on Government Services 2011](#), <www.pc.gov.au>.
- 2 Senate Standing Committee on Environment and Communications Legislation Committee, [Answers to questions on notice Sustainability, Environment, Water, Population and Communities portfolio](#), <www.aph.gov.au>
- 3 Department of Families, Housing, Community Housing, and Indigenous Affairs, [Regulation and Growth of the Not-For-Profit Housing Sector: Discussion Paper](#), viewed 1 September 2011, <www.fahcsia.gov.au>.
- 4 According to the Canadian National Occupancy Standard for housing appropriateness. See paragraphs 24 to 26 of the Explanatory Notes in ABS [Housing Occupancy and Costs, 2007–08](#), cat. no. 4130.0 <www.abs.gov.au>.

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<i>FAX</i>	1300 135 211
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