

Housing Australia factsheet

A quick guide to housing facts and figures

Homelessness

There were estimated to be 105,237 people experiencing homelessness on Census night in 2011.

Page 2

Social housing

There were 217,536 applicants waiting for social housing in 2013. The number of social housing applicants has increased between 2008 and 2013 by 8.7%.

Page 5

Private rental

Between 2002 and 2012, the average nominal rent increased by 75.8% for houses and 91.8% for other dwellings (mostly flats/apartments), while average earnings rose by 57% and house prices rose by 69%.¹

Page 9

Housing stress

In 2009–10, 60% of lower-income rental households in Australia were in rental stress.

Page 11

Homeownership

In 2010–11, only 5.2% of homes sold or built nationally were affordable for low-income households.

Page 12

Homelessness

There were 105,237 people experiencing homelessness in Australia on the night of the Census in 2011.

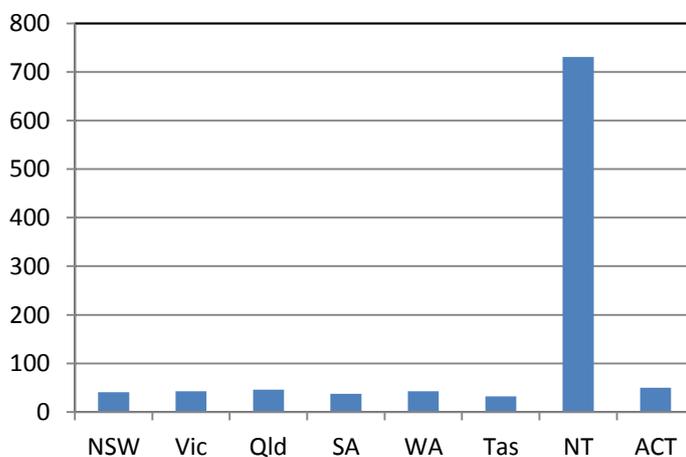
New South Wales had the largest number of homeless people in Australia at 28,190 (26.8% of the homeless population), and Tasmania had the smallest number at 1,579 (1.5% of the homeless population). The Northern Territory had the highest rate of homelessness in Australia at 730.7 homeless people per 10,000 of the population, and Tasmania had the lowest rate, at 31.9 homeless people per 10,000 of the population.²

The high rate of homelessness in the NT is mainly due to severe overcrowding, which accounts for 85% of homelessness in the NT.³

Number of homeless people, by state and territory, 2011



Rate of homelessness per 10,000 of the population, by state and territory, 2011

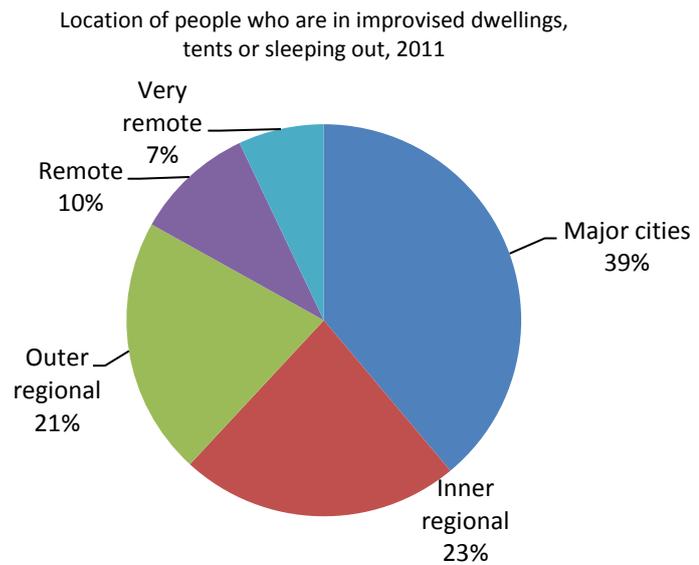
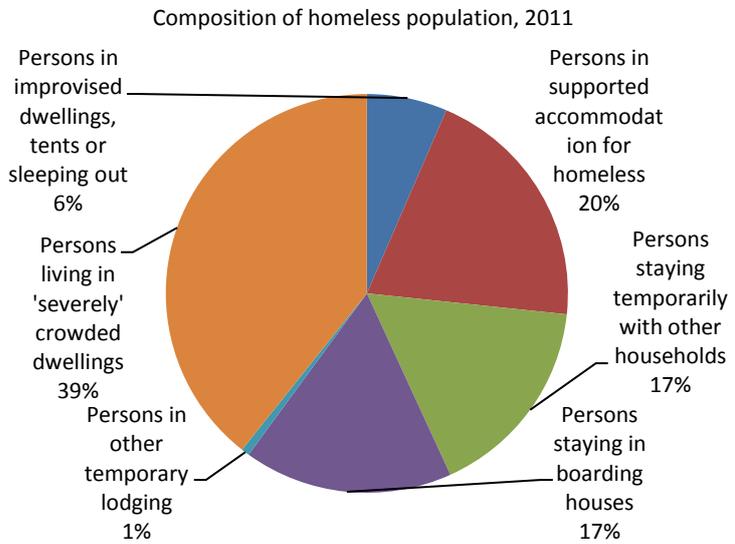


Homelessness

The homeless population in Australia in 2011 was comprised of people living in improvised dwellings or sleeping rough (6%), as well as other groups such as people staying in homelessness services (20%) and people living in severely overcrowded dwellings (39%).⁴

In 2011, 39% of the people living in improvised dwellings or tents, or who were sleeping out were living in major cities.⁵

Aboriginal and Torres Strait Islander (ATSI) people are 'over-represented' in the population of homeless people in Australia. In 2011, 25.4% of the homeless population were ATSI⁶, whereas only 2.5% of the total population identified as ATSI.⁷



Homelessness

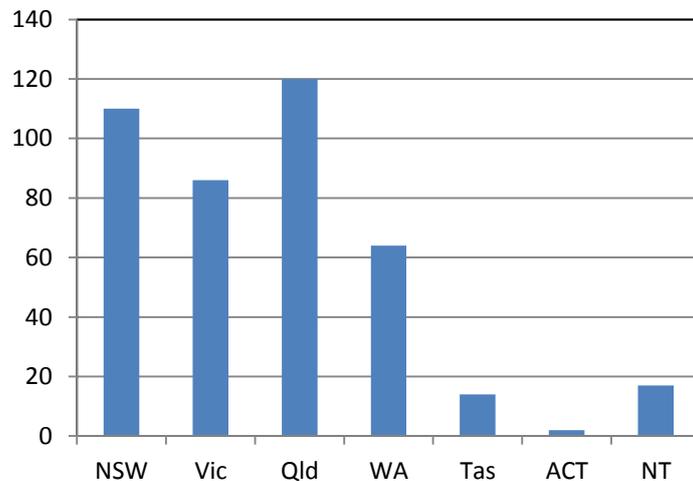
In 2012–13, 244,000 people (or one in every 96 Australians) used homelessness services.⁸ There was an average of 417 requests for services from homelessness agencies per day that could not be assisted in 2012–13.⁹

The most common reasons for seeking assistance from homelessness services in 2012–13 were:

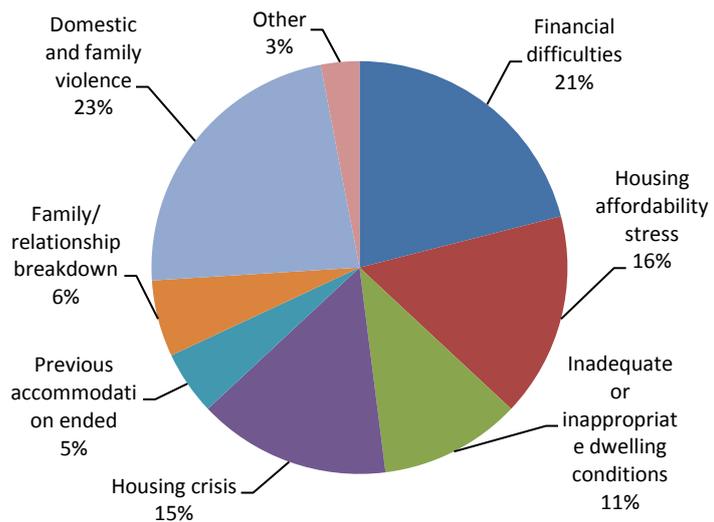
- domestic and family violence (23%);
- financial difficulties (21%); and
- housing affordability stress (16%).¹⁰

In 2012–13, there were 666 ATSI persons per 10,000 who used homelessness services, compared to a rate of 70 per 10,000 for the overall population of Australia.¹¹

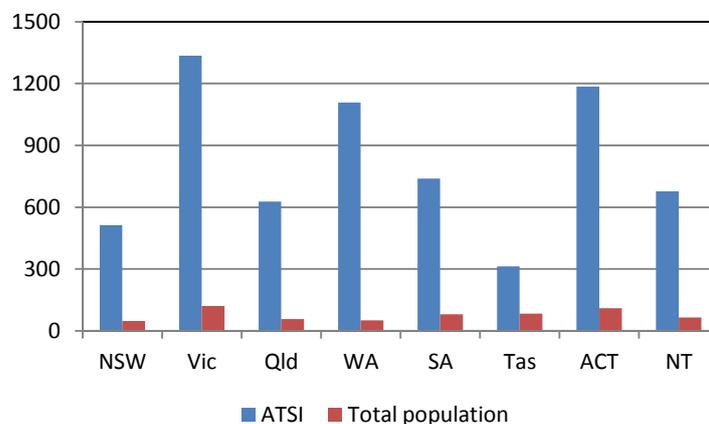
Daily average of unmet requests for assistance by state and territory, 2012-13



Main reason for seeking assistance from homelessness services, 2012-13



Rate of ATSI clients of homelessness services per 10,000 of the population, compared to overall population, 2011-12

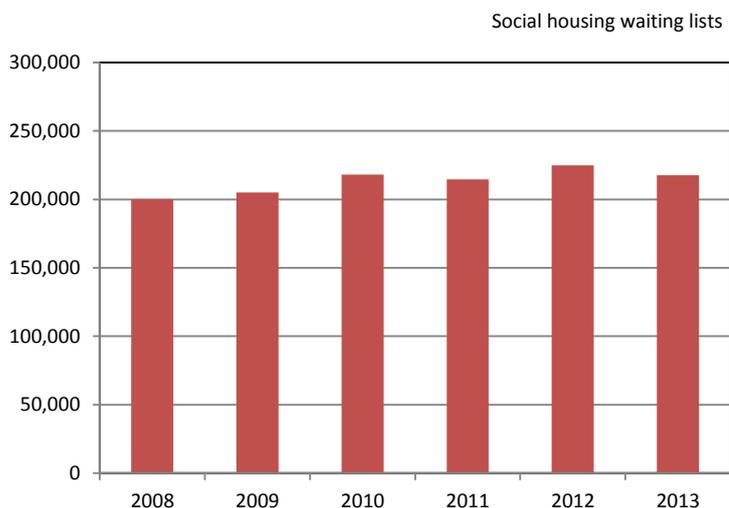
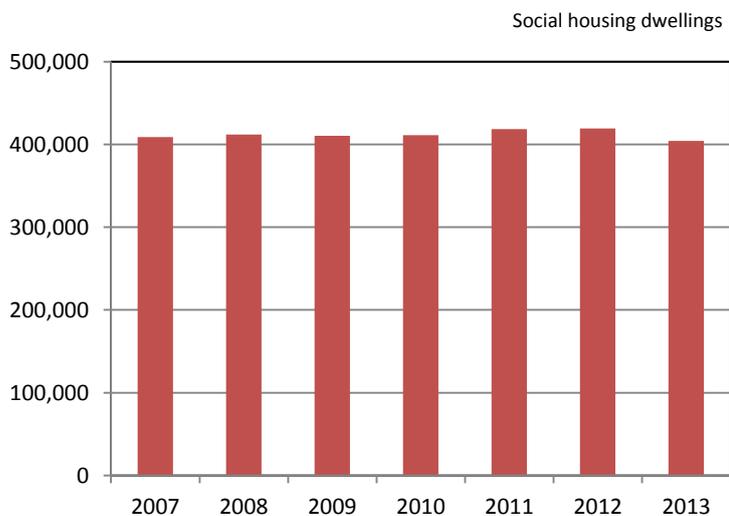


Social housing

Social housing includes public housing, community housing, state-owned and -managed ATSI housing, and ATSI community housing.

In 2013, there were 404,289 social housing dwellings in Australia (this total does not include data for ATSI community housing organisations, as it was not available for 2013).¹²

There were 217,536 applicants waiting for social housing in 2013. The number of social housing applicants has increased between 2008 and 2013 by 8.7%.¹³



Social housing

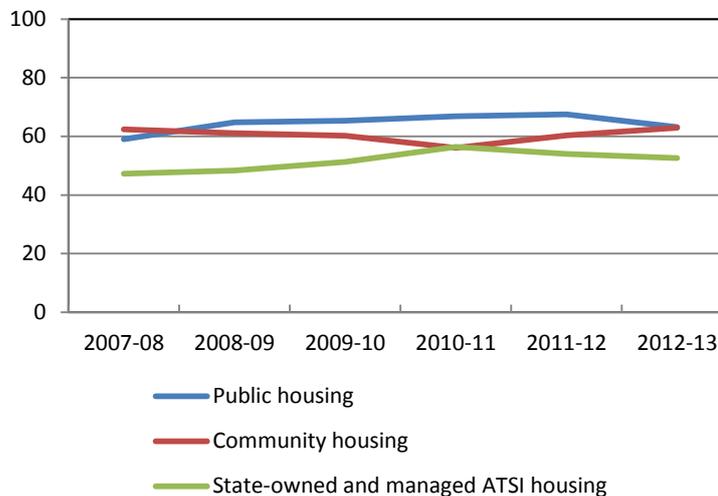
Households with ‘special needs’ are given preference in the allocation of social housing. Of new allocations in 2012–13, 63.1% in public housing, 62.9% of households in community housing and 52.6% of households in state-owned and -managed ATSI housing were to households with special needs.¹⁴ ‘Special needs’ households are defined as:

- for public and community housing — households that have a member with a disability, a main tenant aged 24 years or under, or 75 years or over, or one or more ATSI members;
- for state-owned and -managed ATSI housing — households that have a member with a disability or a main tenant aged 24 years or under, or 50 years or over.¹⁵

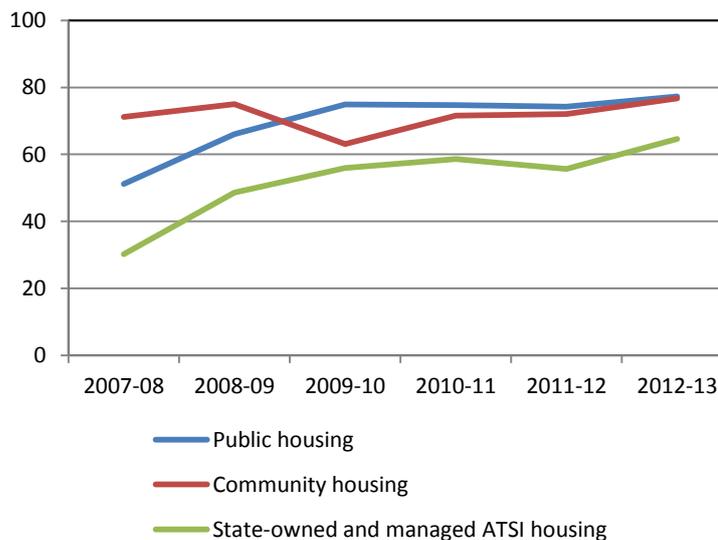
Households in ‘greatest need’ are also given priority in the allocation of social housing (reasons for ‘greatest need’ include homelessness, health conditions being aggravated by housing, and life or safety being at risk in accommodation). In 2012–13:

- 77.3% of newly-assisted households in public housing, and 76.7% of newly-assisted households in community housing, were considered to be in ‘greatest need’;
- 64.6% of newly-assisted households in state-owned and -managed ATSI housing were in ‘greatest need’.¹⁶

Special needs allocations in social housing as a proportion of all new allocations, percentage



Greatest need allocations in social housing as a proportion of all new allocations, percentage

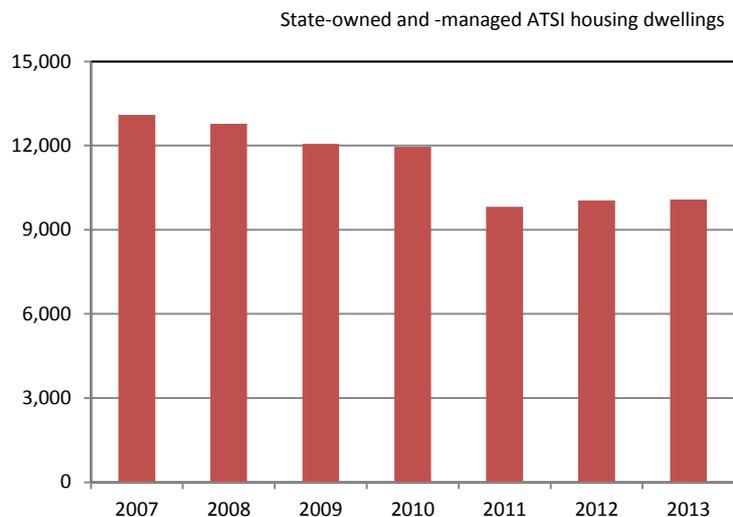
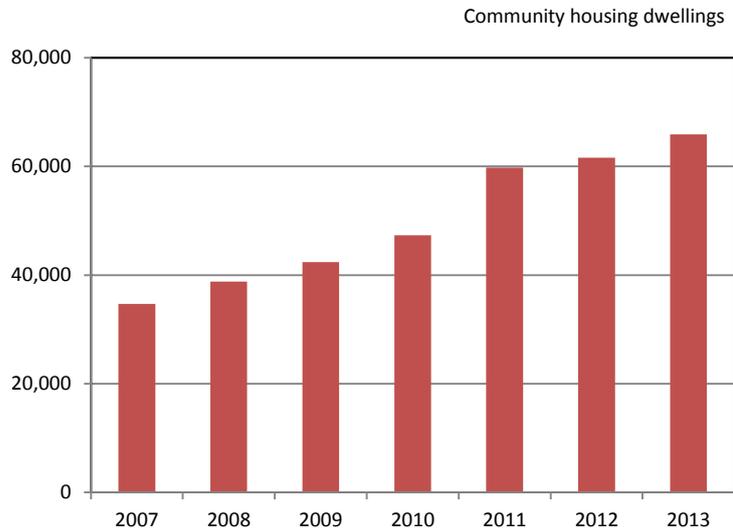
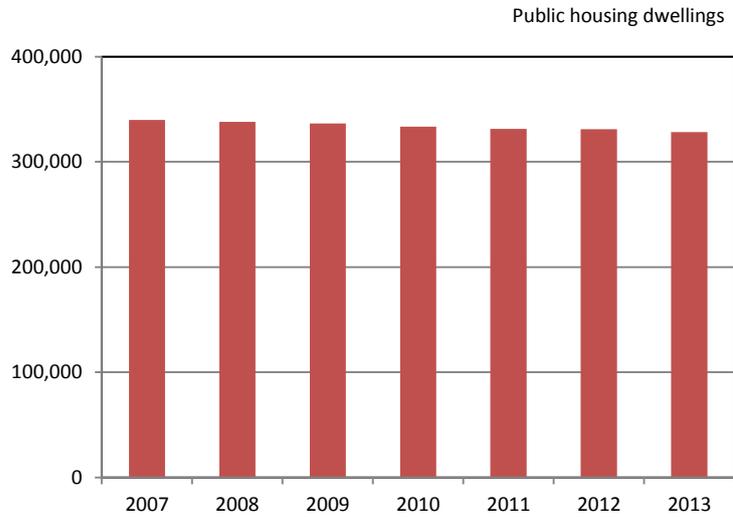


Social housing

In 2013, public housing comprised 81.2% of the social housing dwellings (including public housing, community housing, and state-owned and -managed ATSI housing). There were 328,340 public housing dwellings nationally in 2012. There has been a 3.1% decrease in supply in the public housing sector between 2006 and 2013.¹⁷

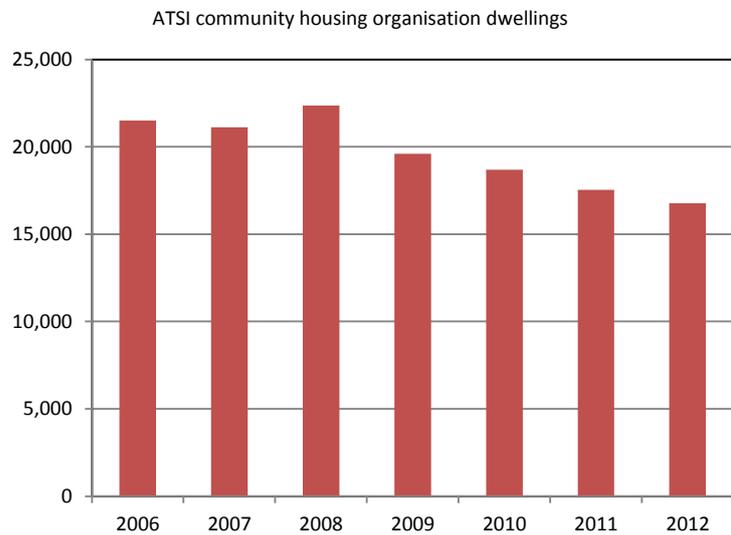
Community housing comprised 16.3% of social housing dwellings (including public housing, community housing, and state-owned and -managed ATSI housing) in 2013. The community housing subsector had 65,865 dwellings in 2013. There has been a 118.8% increase in supply in this sector between 2006 and 2013.

State-owned and -managed ATSI housing comprised 2.5% of the social housing dwellings (including public housing, community housing, and state-owned and -managed ATSI housing) in 2013. The state-owned and -managed ATSI housing sector had 10,084 dwellings in 2013. There has been a 21.8% decrease in supply in this sector between 2006 and 2013.¹⁸



Social housing

The Indigenous community housing organisation subsector had 16,773 dwellings in 2012. There has been a 22% decrease in supply in this sector between 2006 and 2012.¹⁹



Private rental

The median weekly rent for private rental was \$350 for Australia in 2011/12, up from \$190 in 2006.²⁰ The highest median weekly rent in 2011/12 was in the ACT at \$430, and the lowest median weekly rent was in Tasmania at \$278.²¹

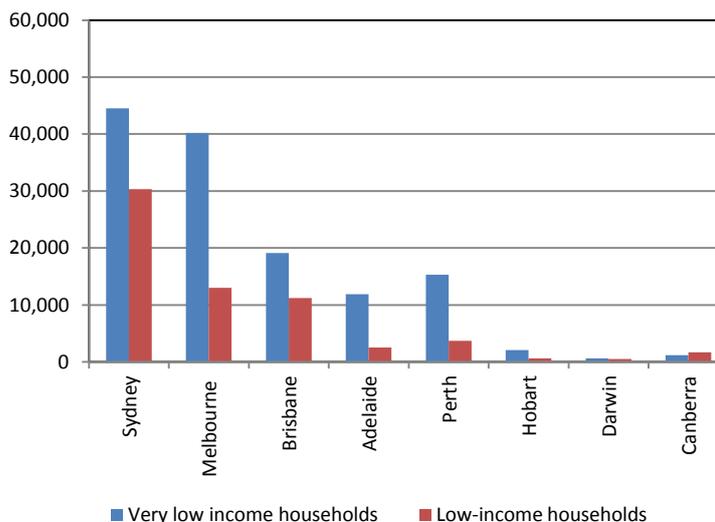
Between 2002 and 2012, the average nominal rent increased by 75.8% for houses and 91.8% for other dwellings (mostly flats/apartments), while average earnings rose by 57% and house prices rose by 69%.²²

There is a shortage of affordable and available dwellings for rental in the private market for households with lower incomes. In 2009–10, there was a shortage of 539,000 private rental dwellings that were both affordable and available for renters with gross incomes at or below the bottom 40% of income distribution.²³

Median weekly rents, by state and territory, 2011/12



Shortage of affordable and available private rental stock for very low and low-income households, capital cities, 2009-2010



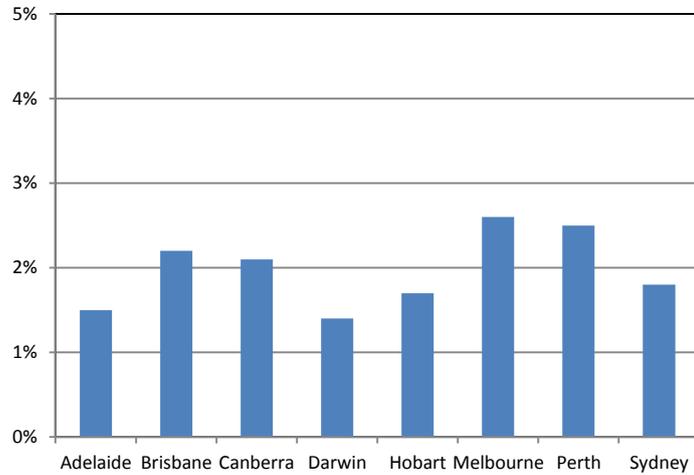
Private rental

The national vacancy rate for dwellings in the private housing market was 2.3% in July 2014.²⁴

A vacancy rate of 3% is considered to indicate a balance between supply and demand, which provides leeway for households to move between homes.²⁵

Vacancy rates for dwellings in capital cities varied in July 2014, ranging from 1.4% in Darwin to 2.6% in Melbourne.²⁶

Vacancy rates for private rental housing, capital cities, July 2014



Housing stress

Housing stress is experienced by lower-income households (households in the bottom 40% of income distribution) who pay more than 30% of their gross income on housing.²⁷

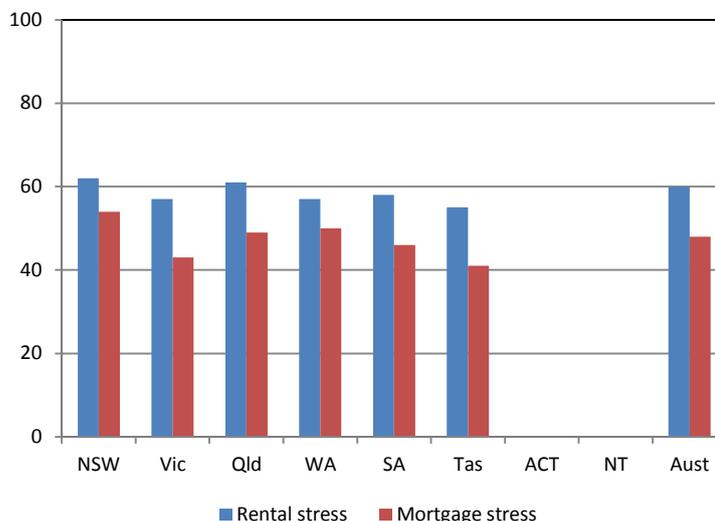
Housing stress varies by tenure. In 2009–10:

- 60% of lower-income rental households were in rental stress²⁸; and
- 48% of lower-income homeowner households were in mortgage stress.²⁹

This compares to 10% of all households that pay more than 30% of their income on rent payments.³⁰

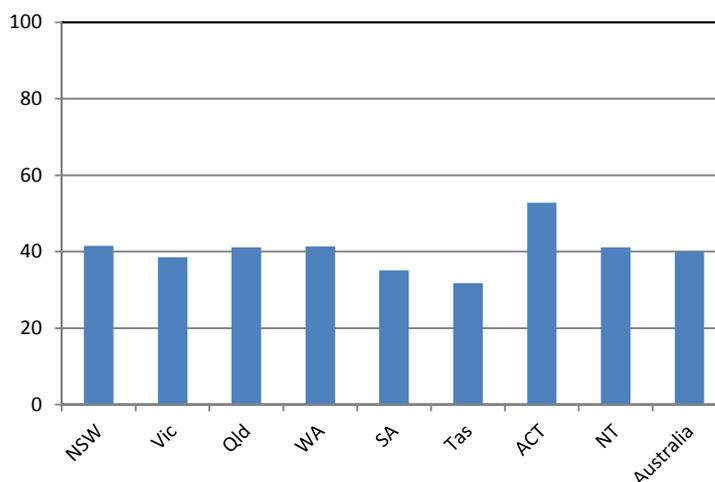
In 2013, 40.1% of households receiving Commonwealth Rent Assistance were in rental stress.³¹

Percentage of lower-income households in rental stress and mortgage stress, 2009-10



Small sample sizes mean that data for the ACT and Northern Territory is not reliable enough for publication.

Percentage of income units receiving CRA paying more than 30% of income on rent, 2013



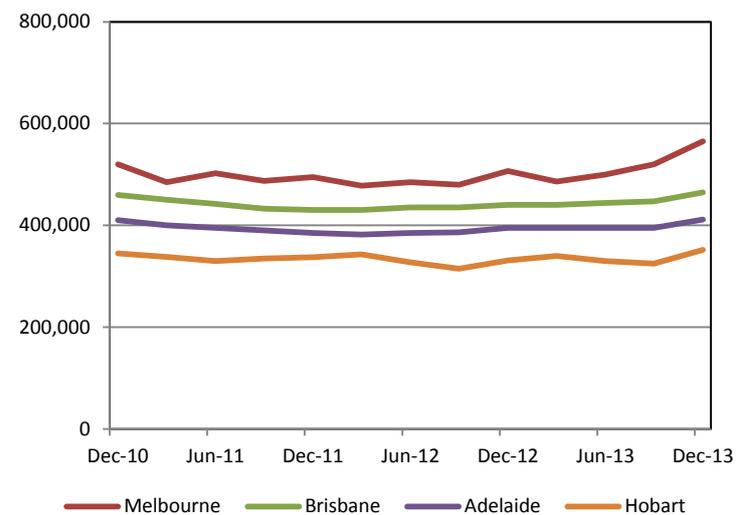
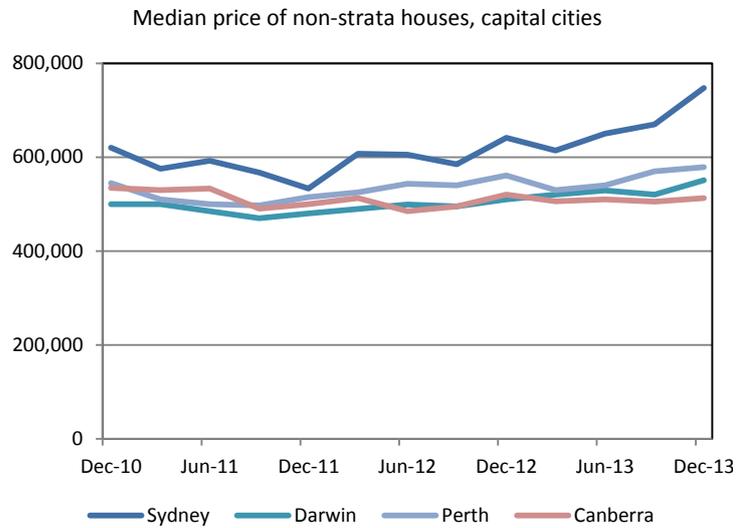
Homeownership

In the last decade, house prices in Australia grew by 147% and household income grew by just 57%.³²

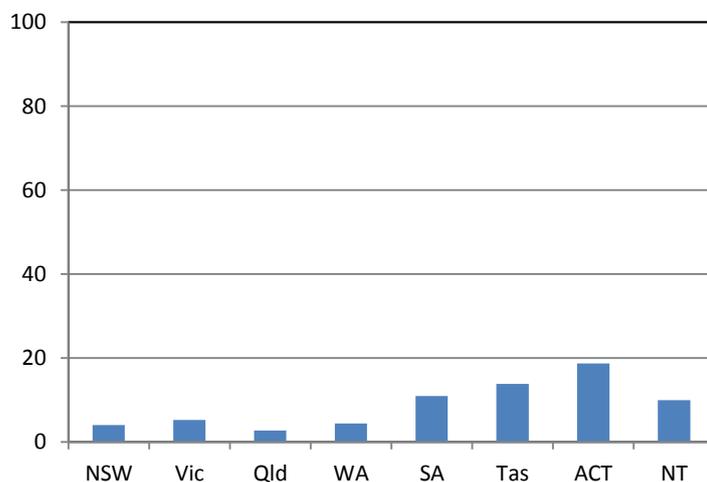
The most heated market for private housing among capital cities is Sydney where the median house price jumped to \$747,300 in the last quarter of 2013 – a 11.5% increase. After Sydney, the most expensive capital cities were Darwin, Melbourne and Perth.

Except for Canberra, all capital city markets have seen an increase in private housing prices in the year up until December 2013. House prices in Hobart, Darwin and Perth have grown most rapidly over the last decade.

In 2010–11, only 5.2% of homes sold or built nationally were affordable for low-income households.³³



Proportion of homes sold or built that are affordable by low-income households, percentage, by state and territory, 2010-11



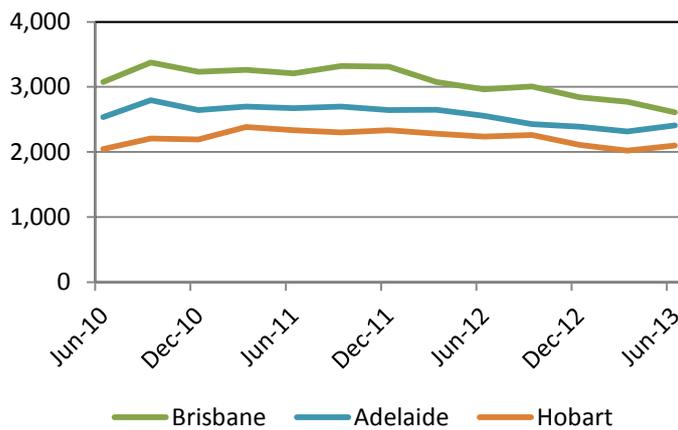
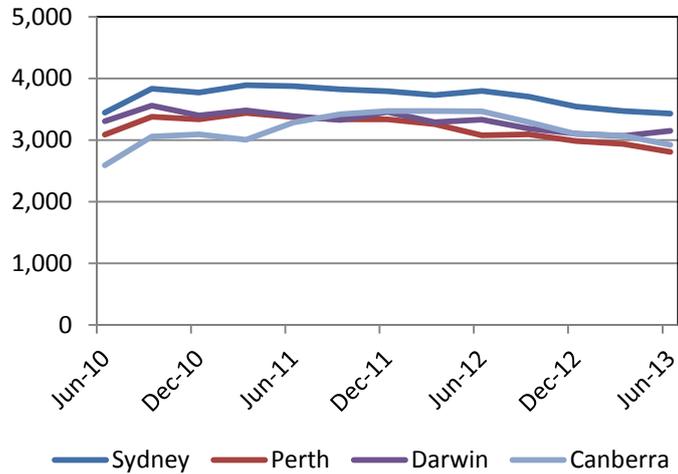
Homeownership

The median house price in 1991 was 4.7 times the median income. By 2011, it was 7.3 times the median income.³⁴

The amount that first time homebuyers borrow has increased. The average loan to a first time homebuyer in 2001 was \$131,000 compared to \$280,000 in 2011.³⁵

Monthly loan repayments for dwellings bought at a median price with the help of a loan from the Commonwealth Bank in March 2014 varied from \$2,007 in Hobart to \$3,440 in Sydney. Monthly mortgage repayments have fallen since a peak in December 2010.³⁶

Monthly loan repayments for median-priced dwellings, dollars, capital cities



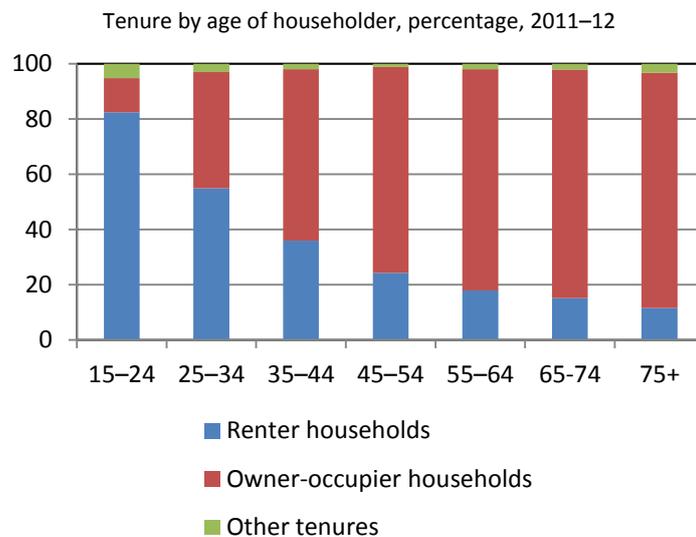
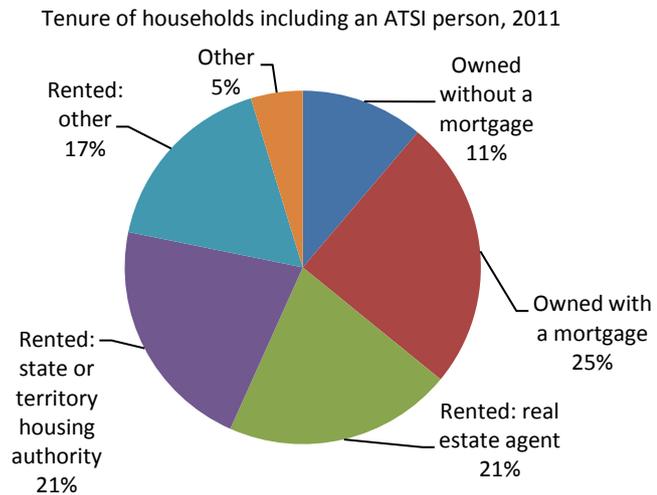
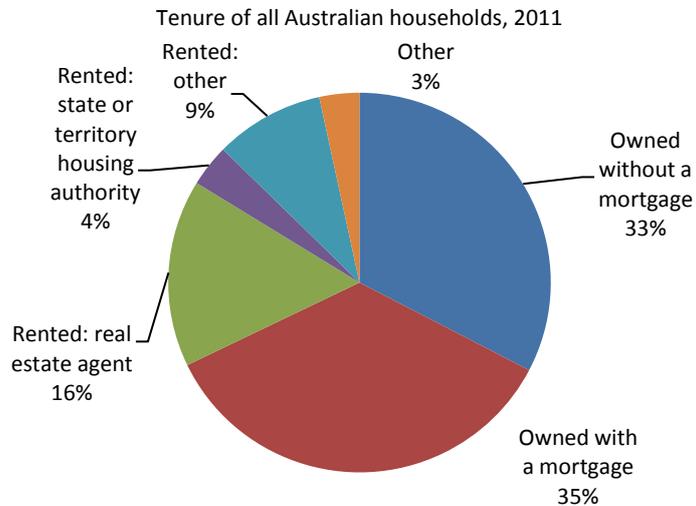
Homeownership

Australia’s homeownership rate is declining slightly. In 2011, the homeownership rate in Australia was 67% — compared to 68.1% in 2006.³⁷

Households that include an ATSI person differed from total Australian households. In 2011, they were:

- less likely to be homeowners (36%, compared to 67% of Australian households generally);
- more likely to be in private rental (21%, compared to 16% of Australian households generally); and
- more likely to be in public housing (21%, compared to 4% of Australian households generally).³⁸

There is a direct relation between age and tenure. Households headed by a younger person are much more likely to be in rental housing than households headed by an older person.³⁹



Sources for charts and tables

Homelessness

Number of homeless people, by state and territory, 2011. Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', November 2012, table 3.1, p. 16. See note 33.

Rate of homelessness per 10,000 of the population, by state and territory, 2011. Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', November 2012, table 3.3, p. 22.

Composition of homeless population, 2011. Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', November 2012, table 1.1, p. 12. See note 39.

Location of people who are in improvised dwellings, tents or sleeping out, 2011. Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011, remoteness', 28 November 2012, table 1.

Daily average of unmet requests for assistance by state and territory, 2012–13. Australian Institute of Health and Welfare, 'Specialist homelessness services, 2012–13: Australia, supplementary tables', 17 December 2013, table S6.4, p. 90. The data is adjusted for non-response. SA data is not included.

Main reason for seeking assistance from homelessness services, 2011–12. Australian Institute of Health and Welfare, 'Specialist homelessness services, 2012–13: Australia, supplementary tables', 17 December 2013, table S2.14, p. 8.

Clients and support periods, by Indigenous status and state and territory, 2012–13, adjusted for non-response. Australian Institute of Health and Welfare, 'Specialist homelessness services, 2012–13: Australia, supplementary tables', 17 December 2013, table S4.2, p. 37.

Estimated and projected ATSI population, States and Territories, Australian Bureau of Statistics, 'Estimates and Projections, Aboriginal and Torres Strait Islander Australians, 2001 to 2026, 12 June 2014, ABS cat. no. 3238.0, table 1.3. The table presents average annual growth rates for ATSI populations from 2011 to 2026.

Social housing

Social housing dwellings. Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', Productivity Commission, 28 January 2014, table 17A.3. See note 23. ATSI community housing organisation data for 2012 is not yet available.

Social housing waiting lists. Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', Productivity Commission, 28 January 2014, tables 17A.5, 17A.6 and 17A.7. See note 24.

Special needs allocations in social housing as a proportion of all new allocations, percentage. Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', Productivity Commission, 28 January 2014, tables 17A.9, 17A.10 and 17A.11.

Greatest need allocations in social housing as a proportion of all new allocations, percentage. Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', Productivity Commission, 28 January 2014, tables 17A.12, 17A.13 and 17A.14.

Public housing dwellings. Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', Productivity Commission, 28 January 2014, table 17A.3.

Community housing dwellings. Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', Productivity Commission, 28 January 2014, table 17A.3. See note 23.

State-owned and -managed ATSI housing dwellings. Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', Productivity Commission, 28 January 2014, table 17A.3. See note 30.

ATSI community housing organisation dwellings. Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', Productivity Commission, 28 January 2014, table 17A.3.

Private rental

STATES AND TERRITORIES, Capital city, housing costs by tenure and landlord type. Australian Bureau of Statistics, 'Housing Occupancy and Costs, 2011-12', cat. no. 4130.0, table 20, p. 45.

Shortage of affordable and available private rental stock for very low and low-income households, capital cities, 2006. Maryann Wulff, Margaret Reynolds, Darmalingam Arunachalam, Kath Hulse and Judith Yates, 'Australia's private rental market: the supply of, and demand for, affordable dwellings', Australian Housing and Urban Research Institute, May 2011, AHURI final report no. 168, table 3 and table 4, pp. 15, 17 (based on 2006 Census data).

Location of shortage of affordable and available rental dwellings for renters with gross incomes at or below the 40th percentile, 2009–10. National Housing Supply Council, 'Housing supply and affordability — key indicators, 2012', table 5.8, p. 48.

Vacancy rates for private rental housing, capital cities, July 2014. SQM Research, <www.sqmresearch.com.au>, viewed 4 September 2014.

Housing stress

Percentage of lower-income households in rental stress and mortgage stress, 2009–10. National Housing Supply Council, 'Housing supply and affordability — key indicators, 2012', 2012, tables 5.2 and 5.4, pp. 42, 45.

Percentage of income units receiving CRA paying more than 30% of income on rent, 2013. Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', Productivity Commission, 28 January 2014, table GA.25.

Homeownership

Median price of non-strata houses, capital cities. Australian Bureau of Statistics, 'Residential Property Price Indexes: Eight Capital Cities' — June quarter 2014', 12 August 2014, ABS cat. no. 6416.0, table 7, p. 12. The table presents data for unstratified (city-wide) median prices for established houses, by city, by quarter.

Proportion of homes sold or built that are affordable by low-income households, percentage, by state and territory, 2010–11. Valuer-General and Australian Bureau of Statistics, Survey of Income and Housing 2009–10, from Steering Committee for the Review of Government Service Provision, 'National Agreement performance reporting: National Affordable Housing Agreement, 2010–11', Productivity Commission, December 2011, table NAHA 2.1.

Monthly loan repayments for median-priced dwellings, capital cities. HIA–Commonwealth Bank, 'HIA–Commonwealth Bank affordability report', March 2014 quarter, <www.commbank.com.au/corporate/research/economics/business-and-industry-surveys/hia-housing-report.html>

Tenure of all Australian households, 2011. Australian Bureau of Statistics, 'Census of Population and Housing: Aboriginal and Torres Strait Islander Peoples (Indigenous) profile, 2011', cat. no. 2002.0, table I10.

Tenure of households including an ATSI person, 2011. Australian Bureau of Statistics, 'Census of Population and Housing: Aboriginal and Torres Strait Islander Peoples (Indigenous) profile, 2011', cat. no. 2002.0, table I10.

ALL HOUSEHOLDS, Selected household characteristics by age of reference person. Australian Bureau of Statistics, 'Housing and occupancy costs, Australia, 2011–12', cat. no. 4130.0, table 9, p. 31.

ABS Quick Stats 2011, Australia

Notes

- ¹ National Housing Supply Council, 'Housing supply and affordability issues, 2012–13', 2013, p. 7.
- ² Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', table 3.3, pp. 22–23.
- ³ Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', table 3.3, pp. 22–23.
- ⁴ Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', table 1.1, p. 12.
- ⁵ Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011, remoteness by state and territory of usual residence', 28 November 2012, table 1.
- ⁶ Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', table 1.1, p. 12. The experiences of homelessness by ATSI peoples can differ from those of other Australians, due to the distinct causes and contexts for their experiences. Keys Young have formulated five types of homelessness experienced by ATSI peoples which cover: spiritual homelessness (relating to separation from traditional land or family); overcrowding; relocation and transient homelessness (due to mobile lifestyles as well as the necessity of a larger proportion of ATSI peoples having to travel to obtain services); escaping unsafe homes; and lack of access to stable housing. Compared to homelessness experienced by others, homelessness experienced by ATSI peoples is a broader issue because it encompasses the experiences of individuals, families and communities, as well as the intergenerational impact of colonisation and dispossession (Keys Young, 'Homelessness in the Aboriginal and Torres Strait Islander context and its possible implications for the Supported Accommodation Assistance Program', Department of Family and Community Services, 1999, pp. iv, 129).
- ⁷ Australian Bureau of Statistics, '2011 census quickstats'.
- ⁸ Australian Institute of Health and Welfare, 'Specialist homelessness services, 2012–13', 17 December 2013, p. 7.
- ⁹ Australian Institute of Health and Welfare, 'Specialist homelessness services, Australia, supplementary tables, 2012–13', table S6.4, p. 90.
- ¹⁰ Australian Institute of Health and Welfare, 'Specialist homelessness services, 2012–13: Australia, supplementary tables', table S2.13, p. 20.
- ¹¹ Australian Institute of Health and Welfare, 'Specialist homelessness services, 2012–13: Australia, supplementary tables', 17 December 2013, table S4.2, p. 37.
Australian Bureau of Statistics, 'Estimates and Projections, Aboriginal and Torres Strait Islander Australians, 2001 to 2026', 12 June 2014, ABS cat no. 3238.0, table 1.3.
The number of ATSI clients accessing specialist homelessness services was taken from table S4.2 of the AIHW report. To determine the rate per 10,000, the number of clients were assessed against ABS population projections calculated by extrapolating 2011 baseline data, using the 'series b' as the annual growth rate for each state and territory contained in table 1.3.
- ¹² Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', table 17A.3 (see note (a)). Crisis and transitional housing is a form of social housing. Funding for the Crisis Accommodation Program (CAP) was separately reported under the Commonwealth–State Housing Agreement (the National Affordable Housing Agreement commenced operation on 1 January 2009). Crisis Accommodation Program data was last reported in the Australian Institute of Welfare, 'Crisis Accommodation Program' (Housing assistance data development series) 2008–09 report, but the Australian Institute of Welfare data has not been used in calculating the total social housing supply in this factsheet. Data for crisis and transitional housing is not separately identified in 'Report on government services 2014', but it may be indirectly reported under other forms of social housing. The community housing dwelling data in the 'Report on government services 2014' may include dwellings which provide crisis accommodation, but there is currently no way of identifying and reporting these types of dwellings separately. Government-owned and managed ATSI housing does not comprise the entire ATSI social housing sector: it refers to that part financed through the Commonwealth–state/territory multilateral funding agreements. Government-owned and managed ATSI housing does not include social housing provided by ATSI organisations (such as land councils) with finance from other sources. Government-subsidised community housing does not comprise all of the non-profit non-government affordable rental housing sector: it refers to social housing provided through the Commonwealth–state/territory multilateral funding agreements by non-ATSI organisations, and does not include affordable rental housing provided by

- community organisations with finance from other sources; it specifically does not include submarket rental housing provided under disability and aged care programs. The number indicates the number of dwellings as at 30 June of each financial year.
- ¹³ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', tables 17A.5, 17A.6 and 17A.7. No waiting list data is available for ATSI community housing organisations (see table 17A.8). The public housing waiting lists data and the state-owned and -managed ATSI housing waiting list data excludes applicants for transfer — but the community housing waiting lists data includes applicants for transfer.
- ¹⁴ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', tables 17A.9, 17A.10 and 17A.11.
- ¹⁵ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', page 17.18.
- ¹⁶ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', tables 17A.12, 17A.13 and 17A.14.
- ¹⁷ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', table 17A.3.
- ¹⁸ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', table 17A.3. Government-owned and managed ATSI housing does not comprise the entire ATSI social housing sector: it refers to that part financed through the Commonwealth–state/territory multilateral funding agreements on housing, and does not include social housing provided by ATSI organisations (for example, land councils) with finance from other sources.
- ¹⁹ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', pp. 17.2 and 17.11, table 17A.3 and table 17A.8 page 5. Data does not represent all ATSI community housing organisations for each jurisdiction. Data for dwellings in 2012 is not yet available. During 2008–09, approximately 4,000 dwellings were transferred from Aboriginal community housing to remote public housing; these dwellings were not captured by the ATSI community housing data collection or the public housing data collection.
- ²⁰ Australian Bureau of Statistics, 'Housing and occupancy costs, 2011–12', p. 45.
- ²¹ Australian Bureau of Statistics, 'Housing and occupancy costs, 2011–12', p. 45.
- ²² National Housing Supply Council, 'Housing supply and affordability issues, 2012–13', 2013, p. 7.
- ²³ National Housing Supply Council, 'Housing supply and affordability — key indicators, 2012', 2012, table 5.8, p. 48.
- ²⁴ SQM Research, <www.sqmresearch.com.au>, viewed 4 September 2014.
- ²⁵ National Housing Supply Council, 'State of supply report 2011', 2011, p. 134.
- ²⁶ SQM Research, <www.sqmresearch.com.au>, viewed 4 September 2014.
- ²⁷ National Housing Supply Council, 'State of supply report 2010', 2010, pp. 223–224. The '30/40 rule' defined in 'Housing affordability in Australia' refers to a 30% housing cost ratio to determine potential affordability problems, defines lower-income households as those in the lowest two quintiles of the equivalent disposable income distribution, and assesses housing costs in relation to *gross* household income (Judith Yates and Michelle Gabrielle, 'Housing affordability in Australia', Australian Housing and Urban Research Institute, Research Paper 3, 2006, p. 14).
- ²⁸ National Housing Supply Council, 'Housing supply and affordability — key indicators, 2012', 2012, table 5.4, p. 45. The table shows the proportion of renters in lower 40% of income distribution with housing costs of more than 30% of income. Small sample sizes mean that data for the ACT and Northern Territory is not reliable enough for publication.
- ²⁹ National Housing Supply Council, 'Housing supply and affordability — key indicators, 2012', table 5.2, p. 42. The table shows the proportion of mortgagors in the lowest 40% of the income distribution facing direct housing costs of 30% or more of income. Small sample sizes mean that data for the ACT and Northern Territory is not reliable enough for publication. Mortgage stress may differ from rental stress in some respects. Some low-income households spend more than 30% of their income on mortgage payments by choice (and so repayment of the principle component of the loan may be considered a form of saving rather than a housing cost). Also, low-income households spending more than 30% of their income on mortgage payments may also have high wealth, and therefore they may have access to economic resources other than just their income to meet their consumption needs. In both cases, they may not necessarily be experiencing financial stress.
- ³⁰ ABS Quick Stats 2011, Australia

- ³¹ Steering Committee for the Review of Government Services Provision, 'Report on government services provision, 2014', table GA.24.
- ³² Phillips, B. (2011), The Great Australian Dream - Just a Dream? AMP.NATSEM Income and Wealth Report, Issue 29, July, Sydney, AMP, p.3.
- ³³ Steering Committee for the Review of Government Services Provision, 'National agreement performance reporting: National Affordable Housing Agreement, 2010–2011', table NAHA 2.1, p. 259.
- ³⁴ Phillips, B. (2011), The Great Australian Dream - Just a Dream? AMP.NATSEM Income and Wealth Report, Issue 29, July, Sydney, AMP, p.3.
- ³⁵ Phillips, B. (2011), The Great Australian Dream - Just a Dream? AMP.NATSEM Income and Wealth Report, Issue 29, July, Sydney, AMP, p.3.
- ³⁶ HIA–Commonwealth Bank, 'HIA–Commonwealth Bank affordability report', March 2014 quarter.
- ³⁷ Australian Bureau of Statistics, '2011 census quickstats', <<http://www.abs.gov.au/websitedbs/censushome.nsf/home/quickstats?opendocument&navpos=220>>, viewed 1 February 2013.
- ³⁸ Australian Bureau of Statistics, 'Census of Population and Housing: Aboriginal and Torres Strait Islander Peoples (Indigenous) profile, 2011', cat. no. 2002.0, table I10.
- ³⁹ Australian Bureau of Statistics, 'Housing and occupancy costs, 2011–12', p. 43.