
ABORIGINAL AND TORRES STRAIT ISLANDER PATHWAYS THROUGH HOUSING

Insights by Aboriginal and
Torres Strait Islander people
into housing pathways



ACRONYMS

ABS – Australian Bureau of Statistics

ACHP – Aboriginal Community Housing Providers

AHURI - Australian Housing and Urban Research Institute

AIHW – Australian Institute of Health and Welfare

IBA – Indigenous Business Australia

ICHO – Indigenous Community Housing Organisation

NATSIHA – National Aboriginal and Torres Strait Islander Housing Authority

NATSIHS – National Aboriginal and Torres Strait Islander Housing Survey

NATSISS – National Aboriginal and Torres Strait Islander Social Survey

SA3 – Statistical Area 3, an ABS geographic category

SOMIH – State Owned and Managed Indigenous Housing

DEFINITIONS

Aboriginal and Torres Strait Islander person/people

– A person or people who self-identify in the Census or in another dataset as being Aboriginal and/or Torres Strait Islander.

Aboriginal and Torres Strait Islander family

– A family that has one or more Aboriginal and/or Torres Strait Islander people who make up part of the family.

Aboriginal and Torres Strait Islander household

– A household that has one or more Aboriginal and/or Torres Strait Islander people who reside within it.

DATA ROUNDING

At times data provided in the figures and tables will be mentioned in the text of the document. For ease of reading, we have rounded the figures in the text and so may be slightly different to the data in the figures and tables.

A NOTE ON TERMINOLOGY

The United Nations Permanent Forum on Indigenous Issues estimates there are more than 370 million Indigenous people spread across 70 countries worldwide.

In considering the diversity of Indigenous people, an official definition of ‘indigenous’ has not been adopted by any United Nations (UN) system or body.

According to the UN, the most fruitful approach is to identify, rather than define, Indigenous people. This is based on the fundamental criterion of self-identification as underlined in several human rights documents.

Australia's Indigenous people are two distinct cultural groups made up of Aboriginal and Torres Strait Islander people. But there is great diversity within these two broadly described groups exemplified by more than 250 different language groups spread across the nation.

Indigenous Business Australia (IBA) uses the primary term of Aboriginal and Torres Strait Islander people to refer to our customers, in line with the *Aboriginal and Torres Strait Islander Act 2005* (ATSIA Act), which acknowledges the distinct cultural differences and diversity across Australia. In recognition of the societal shifts occurring in Australia, IBA has adopted the secondary term of First Nations.

ACKNOWLEDGMENT OF RESEARCH PARTNERS

This research project was delivered by a joint team of First Nations and non-First Nations researchers from IBA, AHURI and Lanigiroba Consulting, a First Nations business, that conducted qualitative research for the project. IBA would like to thank AHURI and Lanigiroba Consulting for their excellent work on this project.

CONTENTS

About Indigenous Business Australia (IBA)	2
Paving the way for long-term change and impact	2
Executive summary	3
Background	3
Key findings: First Nations people share the same aspirations as other Australians but have distinctive experiences	4
Recommendations	5
Aboriginal and Torres Strait Islander housing and the ‘housing continuum’	6
Housing outcomes	8
Home ownership now the dominant tenure	8
Tenure trends	9
Growth in tenure types for Aboriginal and Torres Strait Islander people	11
Key tenures by location	12
Decreasing affordability in city fringes where higher proportion of Aboriginal and Torres Strait Islanders are buying homes	14
Geographic distribution of Aboriginal and Torres Strait Islander households	16
Higher rates of mobility but stable patterns	16
Housing related stress: overcrowding and homelessness	17
Bigger families	19
Case study 1	20
Housing aspirations	21
Aboriginal and Torres Strait Islander households aspire to own their own home	21
Socioeconomic circumstances are critical to enabling home ownership	22
Case study 2	23
A lack of experience in home ownership and other tenures can temper aspirations	24
Social housing may provide a sense of ownership, though some want standard ownership	25
Regional differences in land tenure—especially remote areas—on aspirations for home ownership	25
Case study 3	26
Tenures offering more benefits and security: Aboriginal and Torres Strait Islander households	27
Private rental	29
Public housing	29
Community housing	30
Shared equity	30
Home ownership.....	31
Conclusion	33
References	34
Appendix: Demographic drivers and socioeconomic circumstances	36
Rapid growth in population	36
Aboriginal and Torres Strait Islander households are more likely to have children or be headed by a single parent or single carer	38
Opportunity for young First Nations people to improve their housing situation as they enter adulthood.....	39
First Nations people provide greater care to family and community	40
Employment and income	41

ABOUT INDIGENOUS BUSINESS AUSTRALIA (IBA)

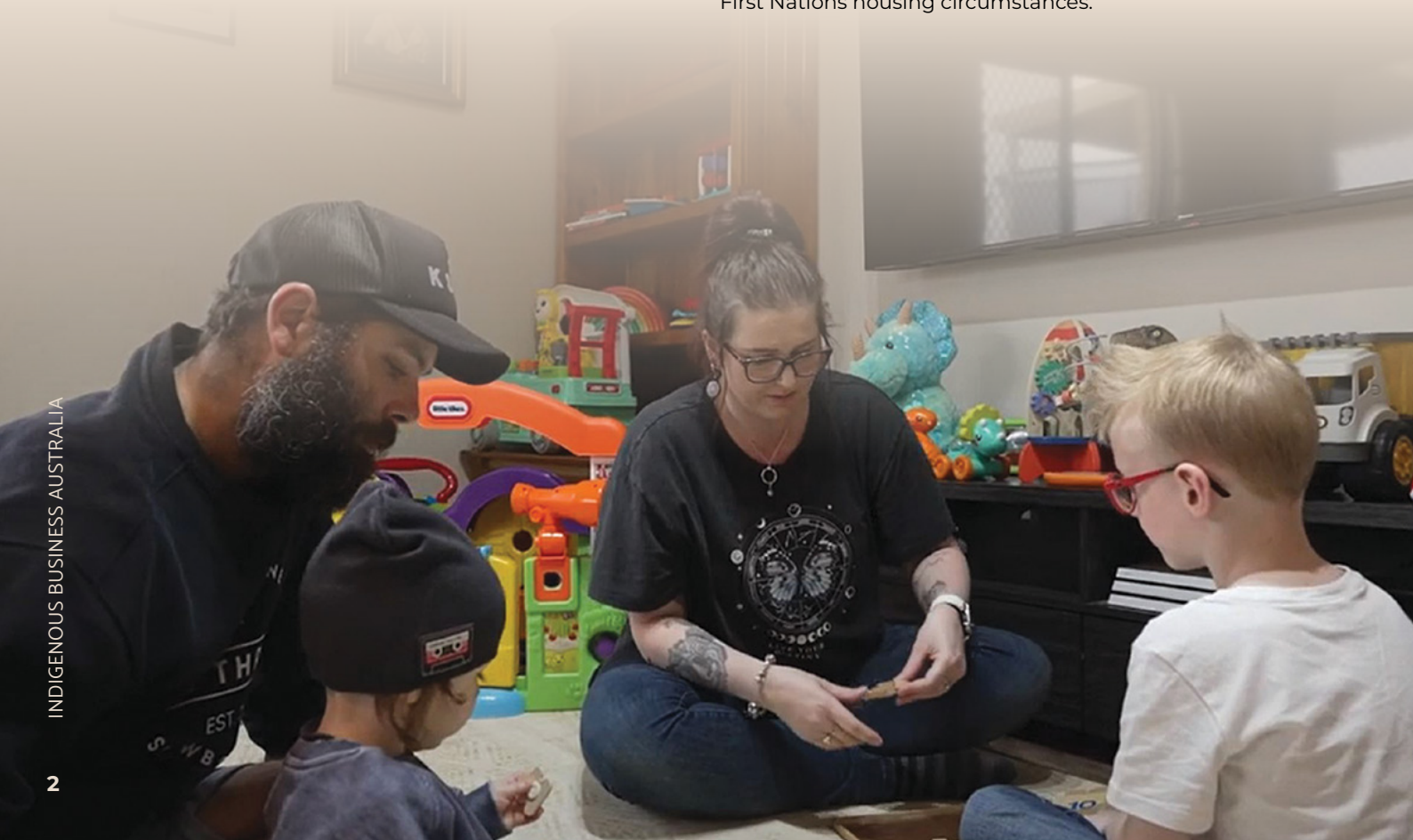
IBA was established under the *Aboriginal and Torres Strait Islander Act (2005)*. We exist to enable Aboriginal and Torres Strait Islander people to engage with economic and wealth-building activities when they choose. We continue our original intent to 'engage in commercial activities and to promote and encourage Indigenous self-management and self-sufficiency'. The act specifically sets out our purpose:

- To assist and enhance Aboriginal and Torres Strait Islander self-management and economic self-sufficiency.
- To advance the commercial and economic interests of Aboriginal persons and Torres Strait Islanders by accumulating and using a substantial capital asset for the benefit of Aboriginal and Torres Strait Islander peoples.

Paving the way for long-term change and impact

IBA serves Aboriginal and Torres Strait Islander people to achieve their economic and financial goals. We work with First Nations people, organisations, and communities to establish their own economic security, create jobs, and grow wealth. Through home ownership, business financing and commercial activities, investment and asset management activities and partnerships, we play a critical role in enabling Aboriginal and Torres Strait Islander people to achieve economic self-determination.

Fulfilling our role requires a strong understanding about the pathways into housing and home ownership for Aboriginal and Torres Strait Islander people. These insights inform our strategic direction, to ensure we are appropriately meeting the increasing aspirations of First Nations people. This report shares the latest available research to provide new insights into Aboriginal and Torres Strait Islander housing. We hope that it provides readers with a better understanding of the long-term structural changes to First Nations housing circumstances.



EXECUTIVE SUMMARY

Background

IBA engaged the Australian Housing and Urban Research Institute (AHURI) to jointly research how it can best support Aboriginal and Torres Strait Islander people to access secure, affordable, and appropriate housing.

This report highlights the following:

- housing aspirations of Aboriginal and Torres Strait Islander people
- numbers of Aboriginal and Torres Strait Islander persons living in different housing tenures, including documenting the significant rise in home ownership outcomes
- benefits and challenges of different tenure types for Aboriginal and Torres Strait Islander households.

The insights from the research will inform how to develop a plan for IBA and other parties to support and better respond to current and future demand for private home ownership by assisting Aboriginal and Torres Strait Islander people to secure a home loan.

The research also builds an understanding of the potential business and investment opportunities to assist the market supply secure and affordable rental properties to support the transition pathways for Aboriginal and Torres Strait Islander people into home ownership.





KEY FINDINGS:

First Nations people share the same aspirations as other Australians but have distinctive experiences

- Aboriginal and Torres Strait Islander self-determination in housing is increasing. It is expressed through a growing number of First Nations people enjoying more options and making active choices about location, dwelling type, and tenure, including increased entry to home ownership.
- The number of Aboriginal and Torres Strait Islander households in home ownership has grown from around **46,150** in **2001** to **145,100** in **2021**, more than **tripling** in 20 years.
- The proportion of Aboriginal and Torres Strait Islander households who are homeowners has grown rapidly from **33%** in **2001** to **41%** in **2021**. First Nations homeowners are now the largest single category by tenure type. The growth reflects a strong desire in First Nations communities to own their own homes.
- The benefits of home ownership are considerable including **security of tenure**, the building of **intergenerational wealth**, and the **freedom** to make their own choices about how to live – which is critical to **self-determination**. These are similar aspirations to other Australians.
- Targeted marketing to First Nations people about opportunities into home ownership could increasingly normalise buying a home and adjust stereotypes in the wider community.
- Pathways into home ownership are linked to income, previous family experiences, having children, and a stint in private rental (but not always). Aboriginal and Torres Strait Islander people affordably entering home ownership have the same characteristics as non-First Nations people, particularly:
 - Higher incomes
 - Higher labour force participation.
- Historical dispossession resulting in disconnections from land, culture and family have affected present housing experiences of Aboriginal and Torres Strait Islander people. Exclusionary policies and practices across Australia continue to create barriers and limit the ability for Aboriginal and Torres Strait Islander people to access housing, education, training, and employment opportunities, leverage assets and grow wealth, and reach economic independence.
- It has meant that Aboriginal and Torres Strait Islander populations are experiencing socioeconomic circumstances that are **marginalising them** from being able to enjoy housing outcomes that best reflect their aspirations. It makes the rise in home ownership for Aboriginal and Torres Strait Islander people over the last decade more significant. It is a great testament to the **strength, tenacity, and resilience** of First Nations people to achieve their housing aims and provide for their families.
- Due to the rapid increase in house prices over the last few years, many Australians who become homeowners rely on wealth transfers from parents to help them buy or pay off a home. The **unaffordability** challenges facing all Australians speak to the growing trend of stagnating or declining home ownership rates across the wider population. **Fewer** Aboriginal and Torres Strait Islander households have parents with sufficient wealth to assist in purchasing a home. The growth in First Nations home ownership rates becomes even more significant in this context.
- Home ownership is not always within reach of all First Nations people. **Other tenure types** can offer **meaningful** alternatives, and in some circumstances may be preferable to home ownership, including private rental and community housing. However, these tenures can also present **costs** and **restrictions** on self-determination, freedom of expression, and movement.
- A **falling** proportion of First Nations families only have the choice of living in state or community social housing. Because of the rental and housing crisis underway across the country, a growing number of Australians are drawing upon the dwindling pool of available social housing, which is not keeping pace with demand. This can create a disproportionate strain for First Nations families who are in state or community social housing.

Recommendations

While progress is occurring, systemic change is needed to improve housing wellbeing and longer-term housing outcomes, including lifting ownership rates further for those who wish to own their home. There are several key areas to improve the housing wellbeing of Aboriginal and Torres Strait Islander households:

- Economic empowerment and employment
- Improving education and financial literacy
- Appropriate housing design and ongoing maintenance

- Connection to Country, kin, and culture
- Secure, affordable, and stable housing
- Healthy, stable families.

A holistic approach to housing stability means more than just improving housing tenure access. It also means addressing a broad range of contributing factors to improve Aboriginal and Torres Strait Islander housing wellbeing.

The table below provides recommendations for IBA, partners and the broader sector to address key areas.

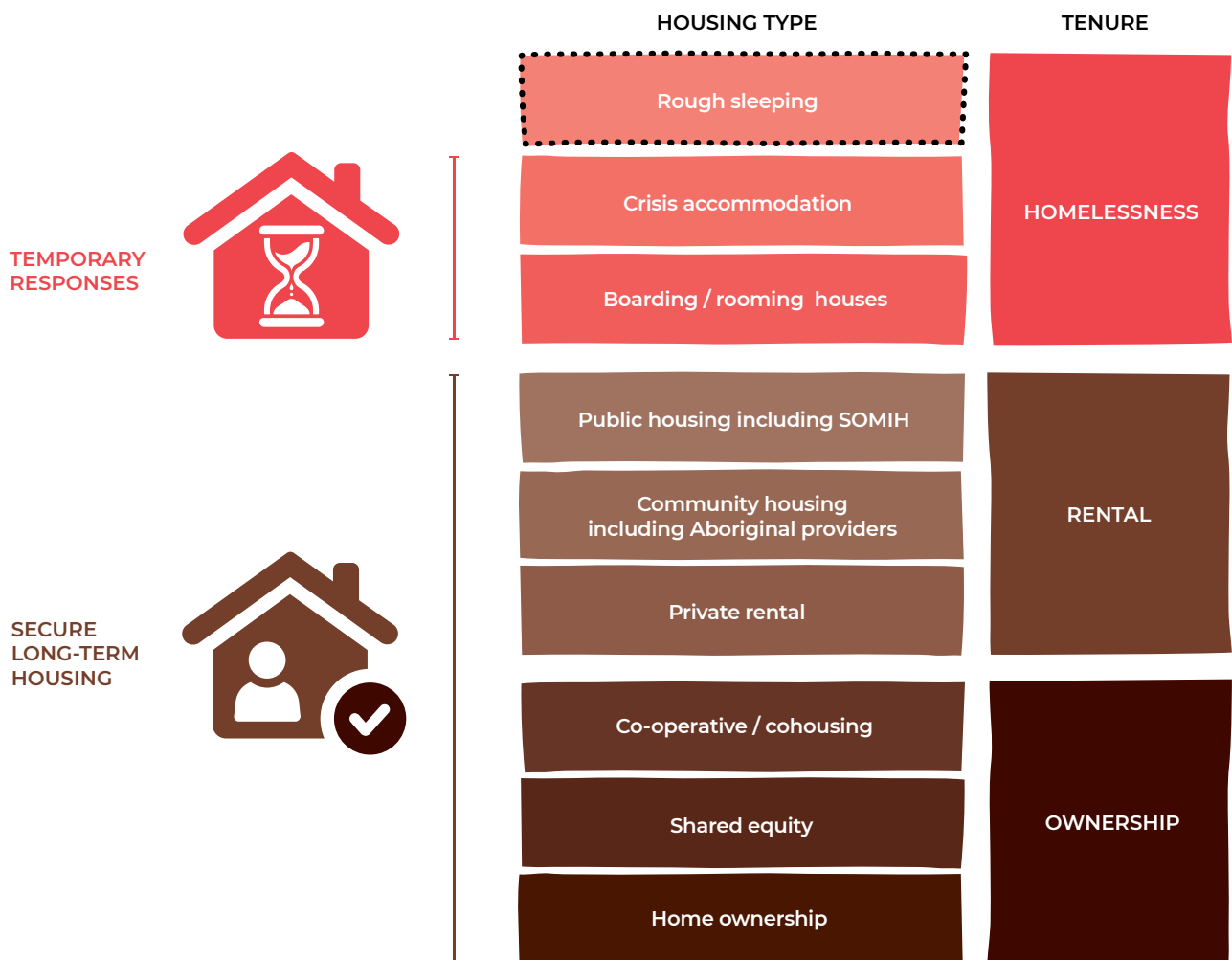
Area to address	Recommendation
Increase place-based, community-led economic empowerment and employment opportunities	<ol style="list-style-type: none"> 1. Investigate ways to establish new place-based, community-led partnerships and strengthen existing partnerships with community and economic development groups at a local level. 2. Contribute to place-based, community-led, commercially viable investment opportunities to assist First Nations owned businesses to grow and create employment opportunities.
Improve education and financial literacy	<ol style="list-style-type: none"> 3. Strengthen financial literacy, understanding the benefits of intergenerational wealth and property ownership. 4. Deliver training, workshops, and knowledge sharing, partnering with organisations campaigning and providing practical guidance.
Invest in appropriate housing design and ongoing maintenance	<ol style="list-style-type: none"> 5. Consider ways to support First Nations people and businesses in providing design, construction, and maintenance services of housing.
Support connection to Country, kin, and culture	<ol style="list-style-type: none"> 6. Use community-led solutions by supporting First Nations organisations and businesses who want to assist in providing housing options relevant to Country, culture and kinship values.
Improve cross sector collaboration to provide secure, affordable and stable housing	<ol style="list-style-type: none"> 7. Investigate ways to support organisations that help to improve access to stable, affordable, and appropriate housing across a range of land and housing tenure types. Support could be in the form of enabling transition pathways between renting, saving, and moving into home ownership.
Increase access to quality health and family support services especially in regional and remote locations to ensure healthy, stable families	<ol style="list-style-type: none"> 8. Help establish pathways with First Nation families to access suitable, long-term, secure housing options that consider and can adapt to the health and kinship caring circumstances unique to many First Nation families and households.

ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING AND THE 'HOUSING CONTINUUM'

The 'housing continuum' is a concept used to consider different housing tenures and types. Stages along the continuum are interconnected and are not isolated from each other. It is important to recognise that households do not typically take a linear transition through the continuum toward home ownership.

Households may move between housing tenures and types depending on their circumstances and needs across points in their life.

The housing continuum helps to categorise different housing tenures and types and see the benefits and challenges of the housing system.





The needs of Aboriginal and Torres Strait Islander households are unique and diverse. Careful consideration is needed when using a housing 'continuum' to understand their housing needs, transitional pathways, and aspirations across all walks of life, generations, and locations. This continuum term has been widely used in housing literature since the Western Australian Government's affordable housing strategy (Rowley 2017; NATSIHA 2018). However, it implies that people move in one way through the stages of the continuum. This makes private rental a step before ownership, which is often incorrect.

Another way to show improved outcomes for Aboriginal and Torres Strait Islander households is with the pathway from insecure to secure housing

(see Productivity Commission model reproduced in NATSIHA 2018:16). Another useful concept is that of housing bundles, where tenure is one of a 'bundle' of attributes used to measure outcomes (Stone et al. 2020b). This bundle may include:

- legal rights associated with tenure
- housing equity
- proximity to Country or kin
- sense of control or autonomy.

The Appendix covers a range of distinct demographic factors and socioeconomic circumstances for Aboriginal and Torres Strait Islander communities, which have bearing on housing circumstances.

HOUSING OUTCOMES

Home ownership now the dominant tenure

In 2021, 145,100 Aboriginal and Torres Strait Islander households were in home ownership. Figure 1 below shows that in 2021, 41% of all households with Aboriginal and Torres Strait Islander people were buyers or outright owners (13.8% were outright owners and 27.5% were buying their house).

While this is still low by comparison to non-First Nations people (67% of non-First Nations households were homeowners with 31.6% owning their house outright, and 35.3% buying), ownership is now the most accessed tenure for Aboriginal and Torres Strait Islander people.

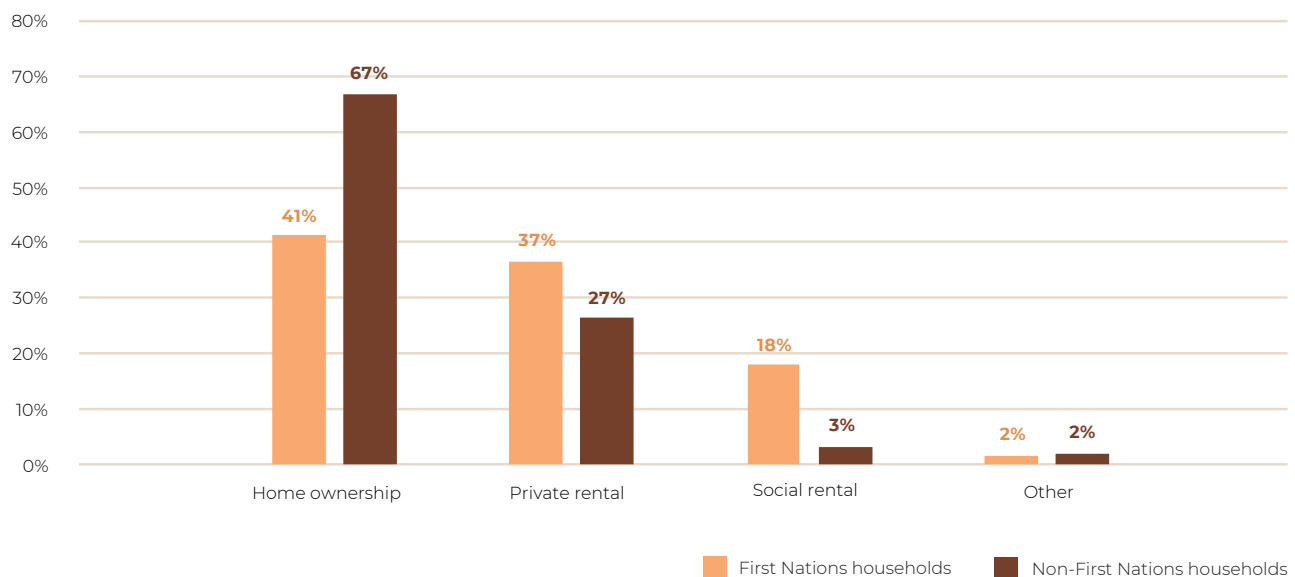
A small number of Aboriginal and Torres Strait Islander people were in shared ownership (4.4% of all households). WA has been operating shared equity programs for many years and has received positive engagement with First Nations people across the state.

Private rental is the next most accessed tenure for Aboriginal or Torres Strait Islander people with 129,430 households (37% of all households) either renting from:

- a real estate agent
- another person or company.

The reliance on private rental is higher than for non-First Nations households (27% of households).

FIGURE 1: HOUSEHOLDS WITH ABORIGINAL AND TORRES STRAIT ISLANDERS IN DIFFERENT HOUSING TENURES (COMPARED TO OTHER HOUSEHOLDS), 2021



Source: ABS Census of Population and Housing 2021.

The Census counts 63,300 (18%) of Aboriginal and Torres Strait Islander households to be in social rental. While many Aboriginal and Torres Strait Islander households still rely on this tenure for secure housing, only 3.2% of non-First Nations households are in social housing. Most Aboriginal and Torres Strait Islander households in social housing are in public housing (14.1%) and community housing (3.9%). Around 1.6% of Aboriginal and Torres Strait Islander households are in other tenures (rent free or a life tenure scheme) compared with 2% of non-First Nations households.

The role of First Nations specific forms of social housing is also important. Public housing and mainstream community housing are the main housing sources for Aboriginal and Torres Strait Islander people. However, the Indigenous Community Housing Organisation (ICHO) and State Owned and Managed Indigenous Housing (SOMIH) are also critical (Australian Institute of Health and Welfare [AIHW] 2018:3). According to AIHW, on 30 June 2020, there were 58,212 Aboriginal and Torres Strait Islander households receiving social housing, with:

- 34,824 households in public housing
- 13,822 in SOMIH
- 9,566 in community housing.

Tenure trends

While changes in the absolute number of Aboriginal and Torres Strait Islander households in different tenure types is important, it is also important to show the relative growth in each sector. Figure 2 compares tenure types over time as a share of the number of First Nations households. Note, Figure 2 excludes tenure type not stated. Results in this section are therefore slightly different to the headline figures provided in other parts of the report.

Figure 2 reveals that in 2001, the proportion of First Nations households who owned their own home was broadly equivalent to the proportion in private rental and in social housing. Since that time:

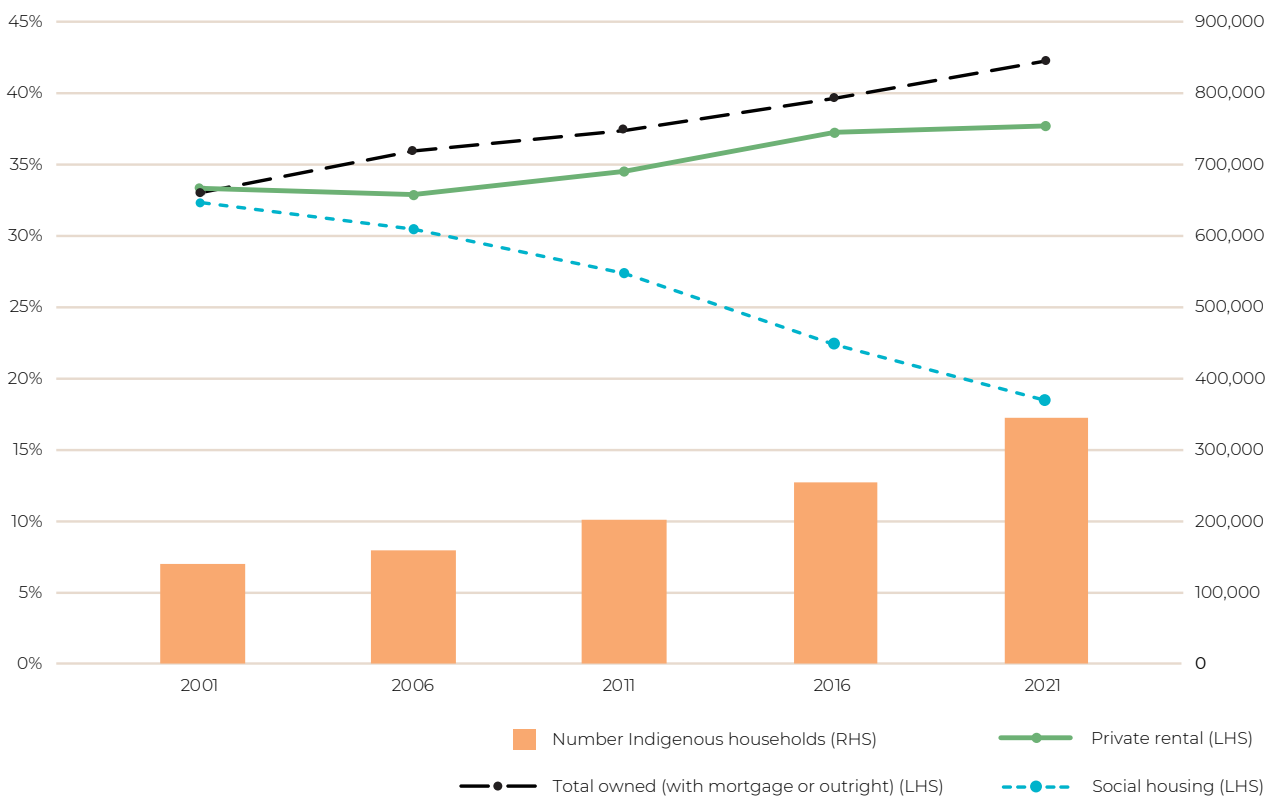
- The proportion of Aboriginal and Torres Strait Islander households who are owners or buyers has grown from 33% in 2001 to 42% in 2021.
- The proportion of Aboriginal and Torres Strait Islander households who are private renters has increased from 33% in 2001 to 38% in 2021.
- The proportion of First Nations households using social housing (public rental and community housing) declined from 32% in 2001 to 18% in 2021.

The phenomenal expansion in Aboriginal and Torres Strait Islander households who own their homes, coupled with the growth in private rentals and the declining share in social housing is a testament to the tenacity and aspirations of First Nations families. IBA has played a part in supporting families to enter home ownership, providing home loans to just under 22,000 families since 1975. While it is difficult to know exactly, today, many of the people who today access a commercially provided home loan may be the children or grandchildren of First Nations people who received a home loan from the Indigenous Home Ownership Program over the last 49 years. It is an indication of the intergenerational wealth that has been built over time, and the transition of many families into commercial home lending.

Census data has revealed the home ownership rate of the wider Australian population has stagnated over the last 15 years to 2021, reaching around 67% at the latest Census. In contrast, while the First Nations home ownership rate remains lower than that of non-First Nations people, the level has more than tripled. The close to 9-percentage points rise in the home ownership rate is all the more staggering given that the number of First Nations households grew by over 110%.

Economic and social exclusion has meant that Aboriginal and Torres Strait Islander people have had limited access to economic opportunities, let alone the means to access home ownership. That has had direct implications on the ability of communities to build and pass on wealth. Without the benefit of financial inheritances, most Aboriginal and Torres Strait Islander people have effectively had both arms tied behind their back when it comes to accessing home ownership. Given this history, the growth in Aboriginal and Torres Strait Islander home ownership has been remarkable.

FIGURE 2: TENURE AND LANDLORD TYPE OF ABORIGINAL AND TORRES STRAIT ISLANDER HOUSEHOLDS, 2001-2021



Source: ABS Census of Population and Housing 2006-2021. Chart excludes households with tenure-type not stated.

Growth in tenure types for Aboriginal and Torres Strait Islander people

Table 1 shows there has been a 93% increase in the number of Aboriginal and Torres Strait Islander households owning their home (a rise of 70,000 households or 93%) in the last decade. The main growth was for buyers with a mortgage (44,900 households or 87%).

Over the same period, there was a significant increase in the number of Aboriginal and Torres Strait Islander households renting, which includes social and community housing (a rise of 68,600 or 55%). This has mostly come from increased private renting from real estate agents (51,400 or 118%).

Specifically in relation to social rental, there was a rise in the number of households of just under 8,400 or 15%. This has mainly been through a modest increase in occupation of public housing (4,500 or 10%).

While the absolute number of households in social rental housing grew, the share of First Nations families in social rental have fallen (Figure 2).

TABLE 1: NUMBERS OF DWELLINGS OCCUPIED BY HOUSEHOLDS WITH ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE BY TENURE CATEGORY, 2011-2021

	2011	2021	Change	% change
Owned outright	23,331	48,452	25,121	108%
Owned with a mortgage	51,763	96,647	44,884	87%
Total owned	75,094	145,099	70,005	93%
Rented: Real estate agent	43,387	94,758	51,371	118%
Rented: Person not in same household	17,455	25,488	8,033	46%
Rented: Other landlord type	6,235	7,808	1,573	25%
Rented: Landlord type not stated	2,130	1,379	-751	-35%
Rented: State or territory housing authority	45,011	49,542	4,531	10%
Rented: Community Housing Provider	9,881	13,727	3,846	39%
All social rental	54,892	63,269	8,377	15%
Total rented	124,099	192,702	68,603	55%
Other tenure type or tenure not stated	12,498	14,234	1,736	14%
Total	211,691	352,035	140,344	66%

Source: ABS Census of Population and Housing 2011-2021

Key tenures by location

Stepping away from the headline figures, comparing home ownership by geography provides a more nuanced perspective.

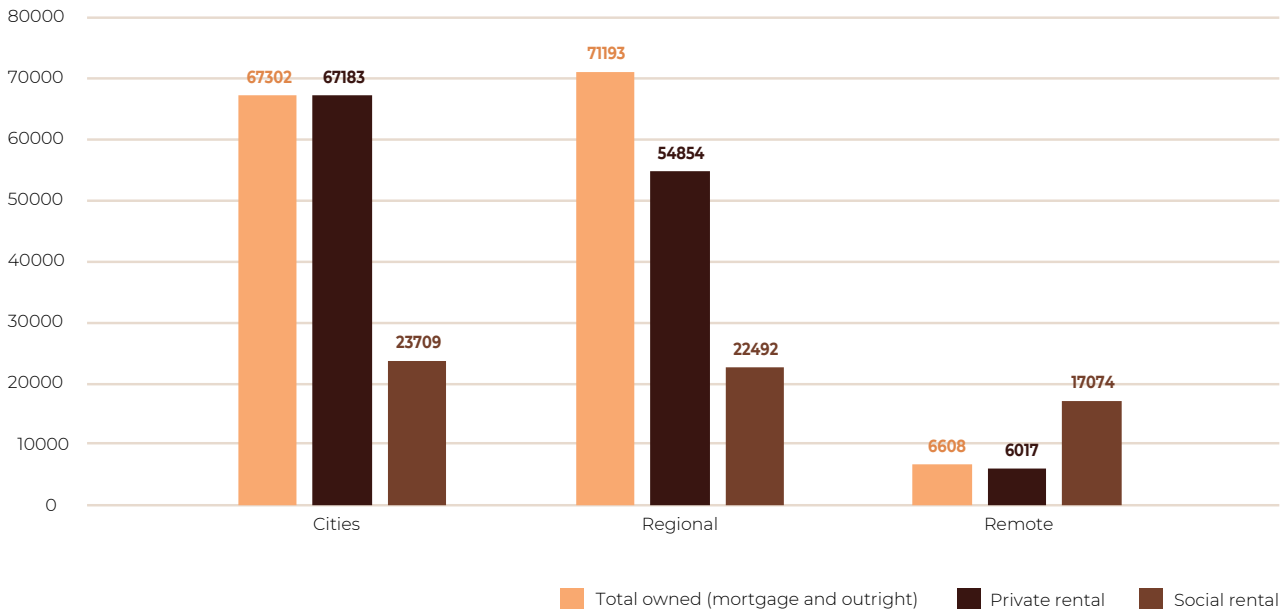
Figure 3 shows:

- a significant number of Aboriginal and Torres Strait Islander households in home ownership in cities and regional areas

- relatively few households are in home ownership in remote areas
- private rental tenure is very common in cities and regions, but social rental housing is much more common in remote areas.

The total number of remote First Nations households in social rental housing is greater than the other three tenure types in remote areas combined. It reveals the important role that social housing plays in remote First Nations communities.

FIGURE 3: GEOGRAPHIC LOCATION OF HOUSEHOLDS WITH ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE, BY TENURE TYPE, 2021

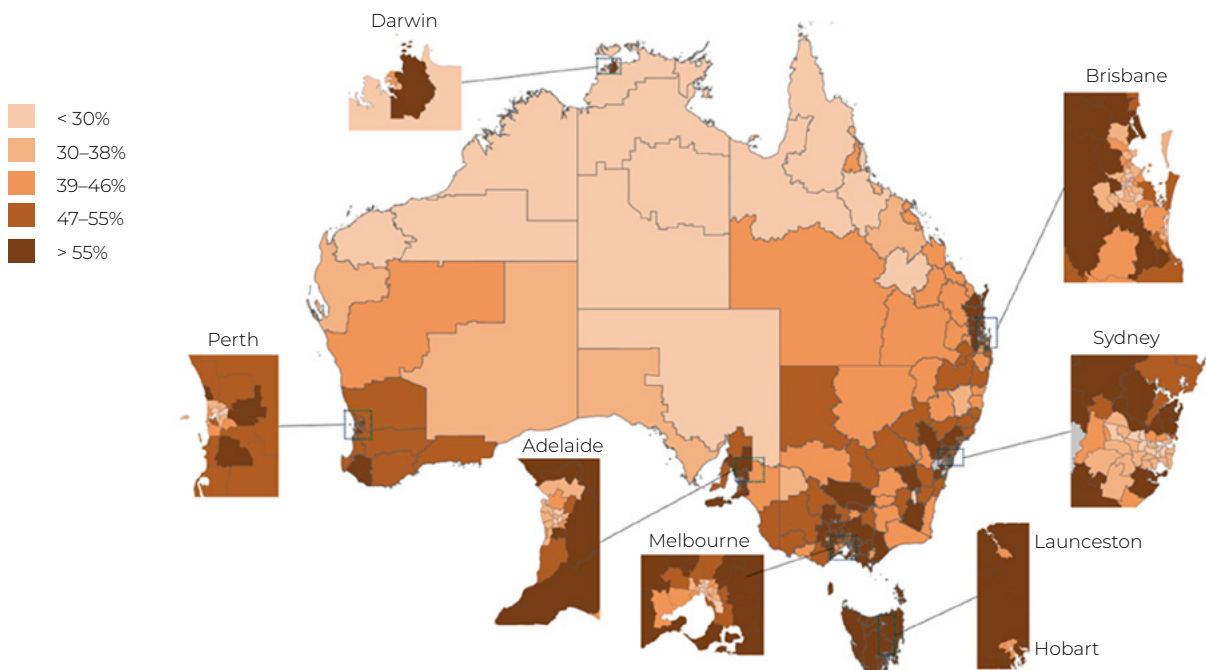


Source: ABS Census of Population and Housing 2021

Figure 4 shows how First Nations home ownership rates vary across the country.

- Cities and regional areas, particularly in NSW, Victoria, and Queensland tend to have higher rates of home ownership.
- Home ownership rates are very low in remote areas in the Northern Territory, northern Western Australia, remote South Australia, and north Queensland.
- Within cities, rates are lower in the inner metropolitan areas. First Nations home ownership rates increase in the outer suburbs.

FIGURE 4: PROPORTION OF ABORIGINAL AND TORRES STRAIT ISLANDER HOUSEHOLDS IN HOMEOWNERSHIP BY SA3, 2021



Source: ABS Census of Population and Housing 2021

Decreasing affordability in city fringes where higher proportion of Aboriginal and Torres Strait Islanders are buying homes

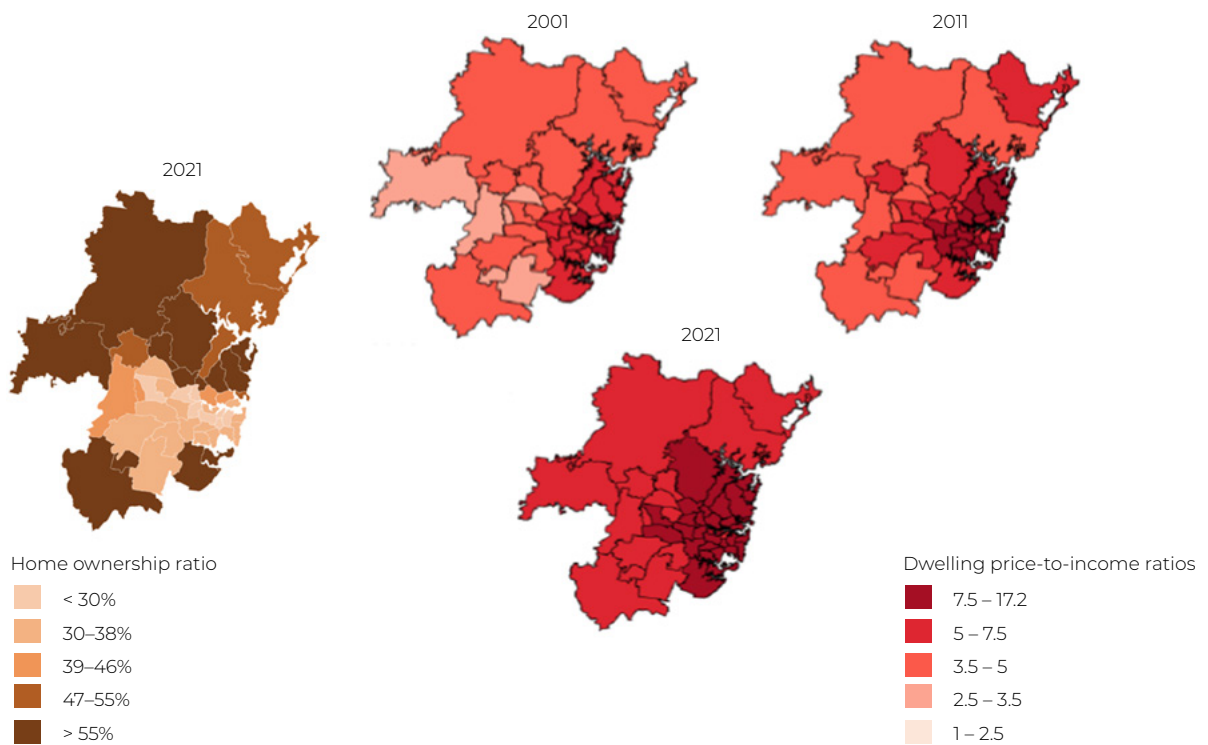
Housing affordability challenges are affecting all non-homeowners across the country. For existing homeowners, the benefit from rising property prices has increased their on-paper wealth. For people who are looking to enter the housing market, significant contractions in available supply for housing along with increases in inflation and interest rates, are making it even more difficult for people to access home ownership.

These challenges are arguably greater for regional communities where incomes are generally lower, and where property price growth has been unabated over the last three years. A higher proportion of Aboriginal and Torres Strait Islander families are located in the regional areas, and in outer metropolitan parts of cities.

The maps of Sydney and Melbourne regions in Figures 5 and 6 respectively show:

- higher home ownership (dark brown)
- the growing dwelling price-to-income ratio over the last two decades (dark red).

FIGURE 5: SYDNEY AREA HOMEOWNERSHIP AND DWELLING PRICE TO INCOME RATIO



Source: ABS Census of Population and Housing 2021 and AHURI (2023).

The outer metropolitan and semi-regional areas of Sydney and Melbourne are where the highest proportion of Aboriginal and Torres Strait Islander households own properties. These areas have also seen the highest increases in price to income ratios over the last two decades.

In Sydney, the dwelling price-to-income ratio in:

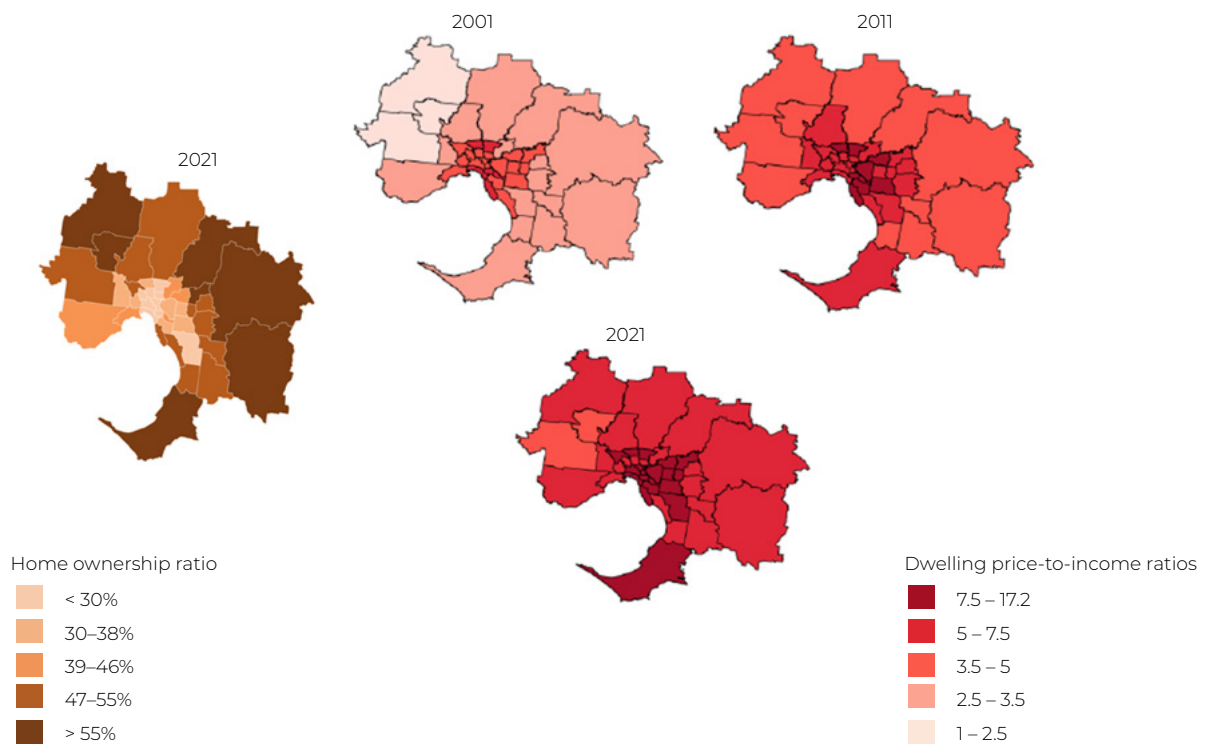
- suburbs at the outskirts of Sydney increasing from around 3.5-5 in 2001, to 5-7.5 in 2021
- outer metropolitan suburbs (western and southwestern Sydney) increasing from 5-7.5 in 2001 to 7.5-17.2 in 2021.

In Melbourne, the increase in unaffordability has been even more stark, with the dwelling price-to-income ratio in:

- suburbs at the outskirts of Melbourne increasing from around 2.5-3.5 in 2001, to 5-7.5 in 2021
- outer metropolitan suburbs increasing from 3.5-5 in 2001 to 7.5-17.2 in 2021.

The increase in prices in areas of Sydney and Melbourne where Aboriginal and Torres Strait Islander home ownership is concentrated may be beneficial for existing homeowners. However, first home buyers, who are generally younger people and others not in home ownership are having an increasingly harder time entering those markets than compared with previous generations.

FIGURE 6: MELBOURNE AREA HOMEOWNERSHIP AND DWELLING PRICE TO INCOME RATIO, 2021



Source: ABS Census of Population and Housing 2021 and AHURI (2023).

Geographic distribution of Aboriginal and Torres Strait Islander households

Figure 7 shows that almost half of all households with Aboriginal and Torres Strait Islander people (46%) were in major cities. However, 44% are in regional areas and 9% of households are in remote areas.¹ By contrast, 73% of all non-First Nations people live in major cities, 26% in regional areas and just above 1% in remote areas.

The tendency to live in regional and remote areas is a chance for Aboriginal and Torres Strait Islander households to:

- connect with Country and kin
- improve health outcomes
- manage and improve land holdings.

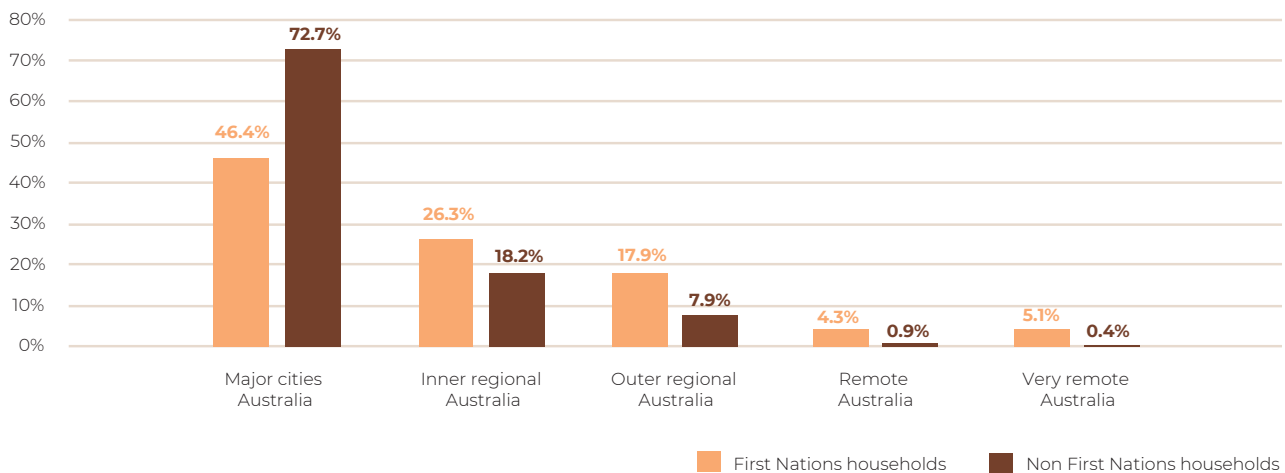
However, there are also challenges associated with living in regional and remote areas. These include accessing suitable long-term employment and providing appropriate housing where market responses are poor and the cost of building is high (see Beer et al. 2011).

Higher rates of mobility but stable patterns

Compared to older households, younger households are more likely to move. Mobility can happen for a range of reasons including:

- to take up new work opportunities
- education
- visit regional centres for health visits
- relationship changes
- culture (to visit country)
- seasonal reasons.

FIGURE 7: HOUSEHOLDS WITH ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE AND NON-FIRST NATIONS HOUSEHOLDS BY REMOTENESS AREA, 2021



Source: ABS Census of Population and Housing 2021

¹ Note 'regional areas' combines 'inner regional Australia' and 'outer regional Australia', and 'remote areas' combines 'remote Australia' and 'very remote Australia'.

Despite a higher mobility rate than non-First Nations people, studies show the relatively stable attachments and patterns of movement of First Nations people in remote locations. This is in contrast to non-First Nations 'homeless' persons who have been described as 'chronically transient' (Memmott, Long and Thomson 2006:107, 82).

Birdsall-Jones et al. (2010) made the important distinction between mobility because of homelessness and mobility for the purpose of keeping the unity of a kin community. These patterns of mobility mean secure tenancy is even more important for Aboriginal and Torres Strait Islander people (Moran et al. 2016).

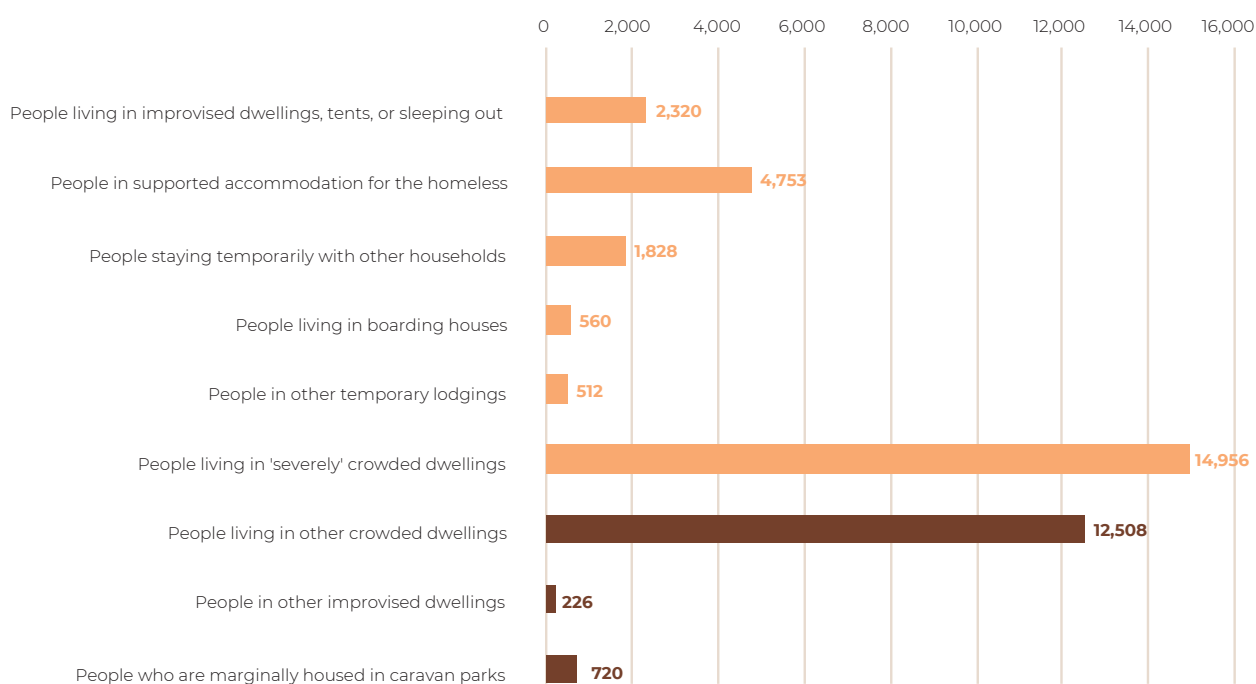
Housing related stress: overcrowding and homelessness

Aboriginal and Torres Strait Islander people experience a high degree of homelessness with 24,900 persons homeless in 2021 (adding together the orange bars in figure 8).

Figure 8 shows that:

- most (14,960 or 60%) were in severely crowded dwellings
- a large number were in supported accommodation (4,750 or 19%)
- many were rough sleeping (2,320 or 9%)
- some were staying temporarily with other households (1,830 or 7%).

FIGURE 8: HOMELESSNESS AND MARGINAL HOUSING—ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE, 2021



Source: ABS Census of Population and Housing 2021

Another 13,500 First Nations people were in marginal housing (adding together the brown bars in figure 8). Of these, 12,510 (93%) were in other crowded dwellings. Rates of overcrowding have been declining over time, although it remains the major form of homelessness for Aboriginal and Torres Strait Islander people.

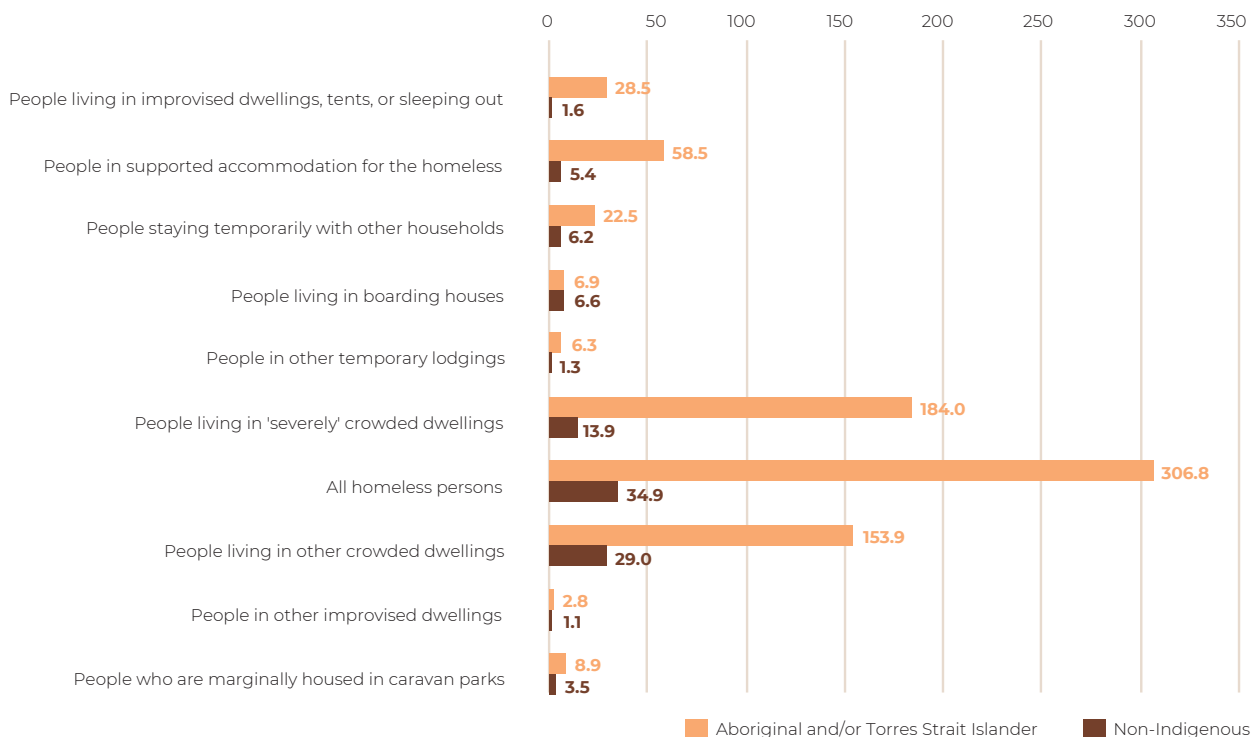
Note that overcrowding is a subjective term. While different states of overcrowding are included in Australia's official definitions of homelessness, living with many family and community members in the one home is a norm in many parts of Australia and around the world. This is further discussed in 'bigger families' (page 19).

Figure 9 shows:

- the rate of homelessness for Aboriginal and Torres Strait Islander people is 307 per 10,000 people—much higher than for non-First Nations people at 35 per 10,000 people
- 'severe' overcrowding is more than 10 times higher for Aboriginal and Torres Strait Islander people at 184 per 10,000 people—14 per 10,000 for non-First Nations people.

There are differences across all types of homelessness, especially with severe overcrowding and marginal housing.

FIGURE 9: RATES OF HOMELESSNESS AMONG ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE AND OTHER PERSONS PER 10,000 PEOPLE, 2021



Source: ABS Census of Population and Housing 2021

Bigger families

'Overcrowding' is a subjective term. Many Aboriginal and Torres Strait Islander families contain more people than the standard household of two parents and their children. Indeed, it is common across Aboriginal and Torres Strait Islander families to live in multi-generational households that also have adult siblings, cousins and extended family living and visiting for extended periods.

Housing needs to accommodate for First Nations ways of living and being. However, government provided social housing may not necessarily consider the broader needs of Aboriginal and Torres Strait Islander families to have housing that meets their familial circumstances (i.e. fit for purpose). Rather, much of the social housing provided in remote Australia is designed around the non-Indigenous standard of a nuclear family.

This is an example of how housing arrangements set by governments, and primarily non-Indigenous decision-makers, do not accommodate appropriately for the living circumstances of Aboriginal and Torres Strait Islander families. As such, when First Nations families are assigned social housing, particularly in remote areas, the available space and amenities is insufficient to meet their needs. This can result in the challenges associated with overcrowding.

Having more people in a household does not pose a challenge in itself. It can create problems if the housing available is inappropriate to meet the needs of Aboriginal and Torres Strait Islander families and ways of living.



CASE STUDY 1

JESS: 'I WOULD LOVE TO BUY MY OWN PROPERTY'



32
YEARS OLD

Jess (not her real name) is a single person, aged 32 years. Jess lives in a regional town in Victoria. Most of her family live in that town but she lives on her own.

Private rental is expensive.

Jess has always rented privately. The house meets her needs, but it is 'very expensive'. She works three jobs, and her full-time job 'barely covers' her costs noting, 'If I want to do anything else I need to work weekends'.

Owning means doing 'something for yourself', and having the freedom of location and capacity to alter.

Jess says she 'would love to buy my own property'. She would like to own a home 'with a bit of land' and 'to have some bush near me'. Her motivation to own comes from a desire to do something for herself, and so she can 'do what she wants with it'.



REGIONAL
VICTORIA

Constraints to saving for a deposit.

Jess has thought of ownership and has been saving. But it is hard to save when she is paying such high rent: 'things pop up and it feels too hard...there's no way I could buy a house at the moment. When I do have savings, I don't know what to do with it—having a house seems too far away, it would be easier with a partner'.

Lack of information and positive family experience about home ownership.

Jess believes it would be easier to get into home ownership if she had access to financial advice and more information: 'for me, I just don't have enough information and don't know where to start'. She had not heard of IBA before but was interested in finding out more. Her family's experience of ownership was fraught: 'my mum, my parents lost two houses that we owned. She [Mum] was mentally unwell and had a breakdown and just left the house and didn't pay for it.' Her mum had not passed on any information about how to buy a house or discussed ownership with her.

Jess's experience is an illustration of the costs of intergenerational trauma on opportunities for the next generation of First Nations people.



EMPLOYED
FULL TIME

HOUSING ASPIRATIONS

Aboriginal and Torres Strait Islander households aspire to own their own home

Many Aboriginal and Torres Strait Islander households aspire for home ownership. Due to the rapid increase in house prices over the last few years, many Australians who become homeowners rely on wealth transfers from parents to help them buy or pay off a home. The unaffordability challenges facing all Australians speak to the growing trend of stagnating or declining home ownership rates across the wider population. Fewer Aboriginal and Torres Strait Islander households have parents with sufficient wealth to assist in purchasing a home. The growth in First Nations home ownership rates becomes even more significant in this context.

Reasons for wanting to own can vary. Some renters, like Jess (not her real name) in case study 1, want ownership as part of setting personal goals. But complex issues can affect an individual on a journey to home ownership. They may want to make personal choices about the property, including renovating. However, low income limits their ability to save for a deposit or price rises can mean the deposit is insufficient at the time of purchase. Past negative family experiences with ownership can also affect confidence in achieving that goal. For Jess, more information and support would help, including understanding the financial benefits and full costs of ownership.

Not all households who aspire to full home ownership can achieve it. Entry depends on a range of factors, such as:

- income
- affordability of local housing markets
- capacity to save for a deposit.

Any promotion around home ownership should target those best equipped to take up the options. The introduction of new products such as Shared Equity widen the opportunities for people on lower incomes or with a small deposit to access home ownership sooner.

Recent modelling ACIL Allen conducted for IBA reveals that there may be around 92,000 more First Nations families that could be homeowners today based on sharing similar income and demographic profiles to non-First Nations homeowners.

However, this group of households may face other non-income and non-demographic barriers that limit their access, in particular:

- Historical discrimination affecting their parents or families' ability to support them into home ownership through inheritance, a deposit, mortgage guarantee and financial knowledge transfers
- Lack of awareness about the opportunities to access home ownership, including through IBA
- Other priorities limiting their ability to save sufficiently for a deposit.

In addition, Figures A6, A7 and A8 (in the Appendix, pages 42-44) illustrate that structural factors may be behind the chasm in home purchasing power for First Nations people resulting from:

- First Nations people with a tertiary qualification making up a relatively small share of the overall First Nations population
- First Nations people have a higher proportion of people with a high school qualification than non-First Nations people
- First Nations people have lower average incomes at almost every educational level.

Socioeconomic circumstances are critical to enabling home ownership

The socioeconomic circumstances of Aboriginal and Torres Strait Islander people are critical to home ownership aspiration. Home ownership becoming the largest single form of tenure for First Nations people is a great testament to the strength, tenacity, and resilience to achieve their housing aims and provide for their families. For instance, the 2021 Census reveals that Aboriginal and Torres Strait Islander people who have a university education (i.e., postgraduate, bachelor, and graduate diploma levels) had higher employment to population ratios than non-First Nations people (figure A5, page 41). Employment rates remain higher for non-First Nations people who have certificate and high school levels of education. But the socioeconomic circumstances, heavily affected by historical exclusion, mean fewer Aboriginal and Torres Strait Islander people find themselves in tertiary qualified positions, and relatively more with a certificate or high school level of education.

Historical disconnection from land, culture, and family have affected the socioeconomic status of Aboriginal and Torres Strait Islander people, and impact on their present housing experiences. It means fewer First Nations people are enjoying the same starting preconditions that many other Australians take for granted. This is linked with historical policies of colonisation, protection, and assimilation. It has meant that Aboriginal and Torres Strait Islander populations are experiencing socioeconomic circumstances that are marginalising many from being able to enjoy housing outcomes that best reflect their aspirations. Even decisions today that may seem disconnected can have profound socioeconomic implications for First Nations people seeking home ownership (as illustrated in case study 2, when funding cuts in a remote community meant the loss of a job, which dashed Janelle's (not her real name) aspiration and opportunity to go into home ownership. Stories like Janelle's are not uncommon, and it makes the rise in home ownership for Aboriginal and Torres Strait Islander people over the last decade more significant, particularly IBA's role in supporting home ownership in remote Australia.

CASE STUDY 2

JANELLE: FUNDING CUT, 'I GAVE UP' ON HOME OWNERSHIP



60
YEARS OLD

Janelle lives in public housing after getting off the mission.

Janelle is aged 60 and has lived in a country town in outback NSW most of her life. She has raised her two children in public housing. There were advantages as the town was small and close to all family who 'got off the mission' to live in town. However, there are significant social issues in the part of town where most public housing is located. This relates to the problems of people from different tribal groups living in the same area.



OUTBACK
NSW

Janelle pursued home ownership with IBA even though it was not encouraged in her community.

When she was younger, Janelle had a stable job and applied for an IBA loan. She says, 'They were really helpful. At the time the deposit was only \$1,000...I had \$3,000 to put down (on a deposit). I was the only family member thinking about owning a house at the time, as it was not the done thing to do. My family lived on the mission, or in town in a public housing estate, so it was not encouraged.'

Loss of job meant she had to give up her dream.

Her dream home was 'a big yard, three bedrooms, a carport and a pool' (as it is hot in the town). Unfortunately, she lost her job as the government organisation ran out of funding, and this meant IBA were not able to approve the loan. 'I gave up and didn't think any more of it until my children got much older and started encouraging them to get a home loan. My daughter is now 45 years old, and she has been looking into it.'



UNEMPLOYED

A lack of experience in home ownership and other tenures can temper aspirations

As shown in case study 1, family experiences of housing affect the housing aspirations of many Aboriginal and Torres Strait Islander people. Case study 2 reveals that the socio-economic consequences of government program funding ceasing in a regional or remote town can also have a catastrophic impact on achieving home ownership aspirations, which in Janelle's case may have delayed achieving home ownership by a generation. 'Family ideology' has a big effect on Aboriginal and Torres Strait Islander housing journeys. Researchers suggest that the ongoing involvement of family in the housing journey is different for First Nations families compared to non-First Nations families (Birdsall-Jones et al. 2008:48).

A recent study of housing aspirations among renters across the Australian population found that aspirations are shared across the population. However, 'Indigenous Australians find it more difficult to reach their housing aspirations than others in the same life stage' (Stone et al. 2020a:17). Several interview participants spoke of a 'longing to "return to Country" and to live on the land that their ancestors occupied'. (Stone et al. 2020a:17).

A sense of ownership may be a positive aspect of community housing while limiting the aspirations of First Nations families. Birdsall-Jones and Corunna (2008:1) argue that Homeswest (public housing) was the 'goal to be achieved' in some participants'

housing journeys. This was despite dissatisfaction with the level of service and housing stock. Aboriginal and Torres Strait Islander participants said they were 'less as consumers with a range of choices they must make in a field open to their own domination, than as petitioners with needs they must fulfill from a narrow range of service and resource providers' (Birdsall-Jones and Corunna 2008:36).

The study of private rental in Victoria found mixed results on whether private rental was an aspiration for Aboriginal and Torres Strait Islander peoples. However, it was clear that growing up in social housing affected this possibility (Stone et al. 2020b, 48). As Moskos et al. (2022:1) found, 'Indigenous people's housing aspirations differ according to where they are located on their housing pathway'.

For Aboriginal and Torres Strait Islander people who aspire to own a home, a lack of awareness and experience can hinder achieving this goal (Memmott et al. 2009), and can mean being in a situation quite different to the circumstances of their community. Social expectations can also play a role in tempering aspirations to enter home ownership, but may not necessarily dissuade a person who is motivated to purchase and has a means to do so.

Targeted marketing directed at First Nations people could be a means of supporting greater housing aspiration. One respondent in Birdsall-Jones and Corunna's study (2008:38) repeatedly received brochures about a Homeswest scheme to buy a home. In the end they went into the office to find out what it was about and the respondent did buy a house. While they told their friends about the scheme, none took it up at the time of the study.



Social housing may provide a sense of ownership, though some want standard ownership

In the early 2000s, reports noted the need to increase home ownership to improve an array of outcomes for Aboriginal and Torres Strait Islander people. The reports also acknowledged that ‘not all Indigenous people aspire to home ownership, particularly people living in remote parts of Australia’ (SCRGSP 2003:3.33 cited in Long et al. 2007:74; Sanders 2005:2).

The meaning of ownership in an Aboriginal and Torres Strait Islander context is also often different, especially in some remote areas. Intergenerational transfer may at times be more important than wealth accumulation benefits. Memmott et al. (2009) interviewed Aboriginal householders on communal and non-communal title land. The study found that ‘the most prominent positive social value of home ownership...was being able to pass the house down the family’. Further, unlike non-First Nations families, ‘home ownership was regarded as a social investment for the family which, by default, precluded home ownership as an economic investment for re-sale’ (Memmott et al. 2009:3).

Some people in social housing have a sense of ownership over that housing, which can often be provided to future generations of the same family. One study found many examples of people living long-term in Homeswest (public housing) properties, sometimes ‘passed down’ over generations or between siblings. There was a sense of achievement in these stable, family tenancies, and a sense of identity with certain areas of housing. These long-term family occupancies represent ‘a deeply felt ownership, whether ownership in law has been achieved or not’ (Birdsall-Jones and Corunna 2008:40-41).

When surveying Town Camp residents about their aspirations to own a home, Crabtree and Moore et al. (2015:1-4) found that many ‘felt that they owned their homes already due to underlying perpetual leases and their capacity to self-govern in the past’. Memmott et al. (2009:3) also found evidence of long-term rental property being thought of as informally belonging to a family.

Some First Nations people want to formalise social or rental relationships through a form of home ownership. In case study 3, June (not her real name) lives in social housing, in the same house her mother lived in. The house is appropriate to her needs, but renting is the ‘only option’ unless a form of ownership becomes available. Such an option might give greater motivation to work for an asset. Although she approached IBA and the banks, her previous efforts were not successful.

Regional differences in land tenure—especially remote areas—on aspirations for home ownership

Fantin’s 2016 study on Palm Island shows key financial factors for Aboriginal and Torres Strait Islander people thinking about home ownership, especially in remote or isolated areas. While there was a good general awareness of the home ownership initiative amongst locals, interviewees with full-time employment ‘were more interested, and knew more about it, than those who did not have jobs and were on welfare payments’ (Fantin 2016:22). Participants applying for home ownership were cautious. Maintenance costs were a concern as they may need to hire a contractor to fly in from Townsville (Fantin 2016:22), raising the costs and the potential for delays to affect ownership outcomes.

Of the 86 participants in the study of ownership on community title lands, Memmott et al. (2009:56-59) reported that:

- 57 commented on the financial burden of home ownership
- 24 of 86 indicated less financial burden as an advantage of rental
- eight of the 86 specified economic investment as a positive attribute of home ownership.

The authors worked out the minimum income needed to join a remote home ownership scheme. This led them to conclude that, although many study participants were interested in buying new homes, the costs were likely to be beyond most (Memmott et al. 2009:2), given the remoteness factors and income opportunities.

CASE STUDY 3

JUNE: 'THE ONLY OPTION IS RENTING UNLESS I...GO INTO OWNERSHIP'



ELDERLY

June is an older woman living in a country town in NSW. She rents social housing and lives with her son. She has lived in this house for 17 years. The house she lives in used to be rented by her mother.

Current house is suitable for her needs.

June is happy with her current house. It is 'in a very quiet part of town where I like to live. I can maintain it, it's manageable. It's in town, it's accessible to the appropriate services'.

Social housing is affordable, but it limits incentives to work.

June thinks her current house is affordable but 'the concern is the changes when you start to work. That'd be my concern, how the rent will be adjusted to your income'. She feels that social rental remains 'the only option...unless I take another avenue of possibly going into home ownership'.



OUTBACK
NSW

Ownership is of interest but there are current barriers.

June has looked into home ownership, including talking to banks and IBA. Keeping her present home would be 'very beneficial', and if given the option to buy, she would like to buy it for 'sentimental reasons'. The home was her mother's, and she raised her family there. The housing provider was able to put June's name on the lease when her mother was the principal tenant with June taking it over. However, she believes her age, lack of finances and work prospects would limit access to ownership.



UNEMPLOYED

Helpful to visualise how to get into ownership.

June felt that when she spoke with IBA and the bank, the bank gave more information about options and was 'willing to work with me around other ways to get a home loan'. IBA was more 'strenuous'. She felt it would be helpful to have more information, like a pamphlet that provided 'personal testimony from a person who went into home ownership' and how they got through the barriers. She was happy that organisations (like IBA) were still advocating for home ownership for First Nations customers because it seems 'so far (out) of reach for some of our mob'.

TENURES OFFERING MORE BENEFITS AND SECURITY: ABORIGINAL AND TORRES STRAIT ISLANDER HOUSEHOLDS

This section seeks to describe the benefits and challenges of different tenure types for Aboriginal and Torres Strait Islander households. Recent research found that the most common indicators of successful tenancies for Aboriginal and Torres Strait Islander people were:

- health, social and intergenerational benefits to tenants and their family
- access to traditional lands (Moskos, Isherwood et al. 2022:3).

Therefore, security might be broader than just security of tenure. It might also take into account other benefits of the tenure that may add to security, such as:

- housing affordability
- amenity
- appropriate housing for families (and those with health issues)
- location near kin or Country
- avoiding excessive overcrowding.

In relation to housing circumstances, many Aboriginal and Torres Strait Islander people prioritise:

- their connection to Country
- the importance of kinship relationships
- the role of mobility to manage various cultural obligations and needs.

These cultural factors inform their preferences and decisions around housing.

Figure 10 describes the main tenure types and their key benefits and challenges, particularly relating to securing good outcomes for Aboriginal and Torres Strait Islander households. These are discussed further in the sections below.

FIGURE 10: HOUSING TENURE BENEFITS AND CHALLENGES FOR ABORIGINAL AND TORRES STRAIT ISLANDER HOUSEHOLDS

	BENEFITS	CHALLENGES
PRIVATE RENTAL	<ul style="list-style-type: none"> • Some choice (depending on location) • Potential for autonomy • Decent quality options • Legal rights for maintenance • Few rules around who can stay 	<ul style="list-style-type: none"> • Constrained choice - regional markets • Difficult to access and discrimination • Poor affordability • Insecure tenure - eviction, rent increase, forced moves • Competitive • Overcrowding
SOCIAL RENTAL	<p>Mainstream public and community</p> <ul style="list-style-type: none"> • Secure tenure (legal right to stay) • Affordable (income based) • Some transferability of home to next generation 	<ul style="list-style-type: none"> • Some housing stress • Overcrowding • Lack of control and autonomy (rules around visitors and time away) • Location - lack of choice • Availability of stock • Appropriateness of stock for household / cultural appropriateness • Poor quality of stock • Maintenance challenges • Demand / waiting lists
	<p>ACHP / SOMIH</p> <ul style="list-style-type: none"> • Sense of collective ownership • Culturally appropriate 	
SHARED EQUITY	<ul style="list-style-type: none"> • Secure tenure • Greater autonomy / control • Equity • More affordable 	<ul style="list-style-type: none"> • Limited availability • Limited knowledge of tenure option • Mortgage stress • Additional costs • High maintenance costs in some regions
HOME OWNERSHIP	<ul style="list-style-type: none"> • Secure tenure • Autonomy / control • Equity • Transferability of home / wealth to next generation • Control over maintenance or renovation 	<ul style="list-style-type: none"> • Mortgage stress • Deposit constraint / low savings limit access • Lack of choice in some regions • Maintenance cost high in some areas



Private rental

Aboriginal and Torres Strait Islander people are increasingly using private rental. Studies have found some positive experiences of private rental (Birdsall-Jones and Corunna 2008). Private rental is a useful tenure to enable mobility. It is often a transition tenure into home ownership for Aboriginal and Torres Strait Islander people (Crawford and Biddell 2016). Feelings of safety, density of occupation and storage space were stronger benefits in private rental compared to other tenure types (Moskos et al. 2022).

Aboriginal and Torres Strait Islander people still face issues in private rental, including:

- discrimination
- unaffordability
- instability
- overcrowding.

For those First Nations families who are in private rental accommodation, many can feel 'trapped', even if it is not suitable to meet their needs. It may reflect the discrimination they may experience if they seek new private rentals, and the increasing unaffordability arising from low incomes not keeping pace with rental price growth. The compounding effect is that many may feel as if they cannot 'escape' to find more affordable or suitable housing (Birdsall-Jones and Corunna 2008).

One recent study found private rental was the least stable tenure (by duration of tenancy) for Aboriginal and Torres Strait Islander households (Moskos et al. 2020).

Such observations have led to some indicating that private rental is the most problematic tenure for long-term occupation (Sanders 2005).



Public housing

Public housing is sometimes seen as a 'tenure of last resort' targeted only to the most disadvantaged and aimed at stabilising tenures for people who experienced housing instability. However, this may not be as relevant for public housing in many Aboriginal remote communities where it is the mainstream tenure. As Sanders (2005:17) states, high rates of people living in social housing does not simply indicate disadvantage. It can also be the result of successful government programs that are responding to the market conditions in those areas, particularly in remote areas where there is a lack of sufficient housing provided by the market to meet the needs of a permanent population and also accommodate temporary workers.

Providing security of tenure and affordability despite many families' unstable incomes can provide stability and contribute to wider social goals. As Moskos et al. (2022:1) argue, occupancy should not be the only indicator of a successful outcome. Meeting the needs of a person and their family is equally important.

Even in urban environments, there is evidence that social housing has benefits of increasing housing stability for Aboriginal and Torres Strait Islander households (Andersen et al. 2018).

Some literature has found that providing public housing has been linked to improved wellbeing outcomes such as health, education, maintenance, and service provision (Brackertz 2016; Brackertz, Wilkinson and Davison 2017). Studies have looked at outcomes for Aboriginal and Torres Strait Islander households in both:

- mainstream public housing (Flatau et al. 2005; Birdsall-Jones and Corruna 2008)
- Indigenous housing organisations (Gronda 2008; Milligan et al. 2011; Moran et al. 2016).

These have, in large part, been built on the idea that public and community housing offers security of tenure.

Despite benefits of secure tenure and affordability, public housing still has high rates of overcrowding (AIHW 2019). Housing needs to accommodate for First Nations ways of living and being. However, government provided social housing does not often consider the broader needs of Aboriginal and Torres Strait Islander families to have housing that meets their larger families (i.e. having housing that is fit for purpose). Rather, much of the social housing provided across Australia is designed around the non-Indigenous standard of a nuclear family. That is why public housing dwellings were most likely to have three bedrooms, followed by two bedrooms (AIHW 2023).²

Social housing is more likely to be of poor quality (poor structural quality, damp, and mildew) and often poorly maintained, compared with private rental. In addition, in many remote regions, the cost of building and maintaining properties can be exorbitant for relevant authorities. This creates the potential for poor health outcomes. Recent studies have found that poor quality housing contributes to poorer health outcomes in urban areas (Andersen et al. 2018) as well as in remote areas.

Some of the issues with public housing relate to a lack of control or ownership over housing. Public housing authorities may also have in place rules that may be culturally insensitive, prohibitive and assimilationist (for example, around absences for cultural obligations). This can limit the autonomy and sense of control for families on how to live their lives, which would come from owning one's home or in private rental situations. Researchers have looked at concepts for getting improved outcomes for Aboriginal and Torres Strait Islander people in social housing (Habibis et al. 2013, Moran et al. 2016), including:

- conditionality (the conditions required to receive state welfare)
- a 'recognition space' (a space where the understanding and goals of all parties cohere).

However, it is unclear if such approaches necessarily provide the means for improving housing outcomes for Aboriginal and Torres Strait Islander families.



Community housing

Community housing includes:

- Aboriginal controlled community housing organisations (which in many cases are smaller organisations managing small numbers of houses)
- larger mainstream community housing providers.

Benefits of having Aboriginal and Torres Strait Islander tenancy managers of community housing may include:

- cultural safety for tenants
- financial benefits around subsidised rent
- housing being located on Aboriginal and Torres Strait Islander owned or managed land close to Country.

Many of the same benefits as public housing—like security of tenure and affordability—are also felt by residents of community housing. However, community housing still has:

- significant issues with overcrowding (AIHW, 2019)
- a large number of residents who are stressed about cost.

As community housing covers many of the qualities Aboriginal and Torres Strait Islander people are seeking, community housing may result in greater Aboriginal and Torres Strait Islander autonomy, contributing to improved self-determination.



Shared equity

Shared equity tenures are a form of 'hybrid' tenure. It sits between full home ownership (the primary purchaser also has 100% of equity in the dwelling and land) and community or public rental (the government or community housing provider has equity in the house or the land).

A range of models of shared equity exist in Australia, including:

- government schemes
- community land trust models.

² Housing assistance in Australia, Social housing dwellings - Australian Institute of Health and Welfare (aihw.gov.au)



Government schemes

Government sponsored schemes are the most prevalent. In this model, equity buyers get approval and buy a conventional house. The government takes a portion of the dwelling value (for example, 25%) as an equity stake. This popular ‘step up’ model allows the buyer to increase their equity stake, buying out the government’s equity stake over time. These are some of the benefits:

- The buyer might be able to afford to enter the housing market earlier or buy a property they otherwise might not be able to afford.
- There is flexibility to allow full ownership as household financial circumstances change.
- The buyer has choice over the property and the ability to alter or renovate over time—with consent from the equity partner, which can partially constrain options and autonomy for families.

Community land trust models

Community land trusts involve community organisations keeping the land value of the property in trust so only the dwelling is bought by the owner and sold later. The sale price is often prescribed. These models, especially those fitted for First Nations people’s use, might offer these benefits:

- The house stays affordable (since the cost of land is taken out of the equation).
- A person can acquire an asset that can be traded or given to others.
- The land stays Aboriginal and Torres Strait Islander owned.

However, this model does not allow for full ownership. It also may have more constraints over redevelopment or renovations as they might require community consent.



Home ownership

Within a First Nations cultural frame, home ownership is valued and sought after, and is increasingly being achieved. Home ownership presents a unique set of opportunities to meet the aspirations of Aboriginal and Torres Strait Islander people, placing value on:

- security of tenure
- intergenerational transfer of housing (passing a house not a mortgage down to children)
- A sense of ownership, resulting in greater self-determination and autonomy
- control over the asset (e.g. capacity to make repairs or alterations) and choice, including the ability to renovate to cater for changing family needs
- ability to choose housing in a place and design that suits family needs
- achieving something for themselves and their family.

However, there can be issues that cause stress with this tenure, such as:

- high costs of construction (and repair in regional housing markets)
- high costs of purchasing, and high interest rates in the current macroeconomic environment
- accessibility to or costs of insurance (including in locations at risk of natural hazards such as cyclone, flood and bushfire).

There are also risks when income earners leave the household or become unemployed. This creates financial pressures and an inability to pay the mortgage. The risks of exiting from home ownership and entering homelessness rise. The financial risks might also make other stresses worse for families. This contrasts with social housing where income-based rents help balance the pressure.

Less is known about other features of owning a house for Aboriginal and Torres Strait Islander people around improving housing security, such as:

- location near kin or Country
- appropriateness of housing and its quality.

Strengths, challenges, opportunities, and threats to home ownership

The table below shows key strengths and challenges, opportunities and threats to increasing home ownership for Aboriginal and Torres Strait Islander households.

STRENGTHS

- Growing base of working households
- Ownership of significant land holdings
- Stable housing tenures/intergenerational transfer
- Strong community/kinship values (facilitate mutual aid and resource sharing)

CHALLENGES

- Socioeconomic barriers resulting from dispossession and exclusion affecting starting points for First Nations people
- Limited knowledge/experience of home ownership
- Difficulties navigating processes such as finance and legal issues
- Housing and government employment income thresholds may be turn offs for participation and change
- Lack of suitable housing supply in remote areas
- Costly construction/lack of maintenance in remote areas
- Land title/leasehold issues complicate development
- Lack of appropriately designed housing (such as for co-living)

OPPORTUNITIES

- Young people about to enter prime earning years
- Entry into higher education will result in improved employment outcomes, support higher incomes and home ownership
- Stable rental histories (help access loan approvals)
- Government policies to improve opportunities (e.g., Shared Equity).
- New building technologies and innovative use of building materials, pre-fabrication to cut cost

THREATS

- Increasing house prices/income ratios mean less affordability even in town fringes
- Lack of intergenerational wealth to assist market entry
- Private rental stress undermines saving for deposit
- Mortgage stress undermines ongoing affordability
- Vulnerabilities to family breakdown/poor health (increases exit)

CONCLUSION

Aboriginal and Torres Strait Islander people's housing outcomes are profoundly impacted by the effects of colonisation, protection and assimilation. Rates of ownership are lower than for non-First Nations people. Insecurity in housing, as shown by high rates of homelessness and housing stress, is higher.

However, with greater access to appropriate products, pathways, choice and self-determination, housing outcomes are already starting to change. Rates of overcrowding and homelessness are declining and ownership is increasing. Aboriginal and Torres Strait Islander households want to enjoy the benefits of home ownership, such as security of tenure, capacity to alter and renovate, and ability to pass on the asset to kin. Many of these features are already available in social housing (particularly

community-based), but greater choice and autonomy are required to elevate the wellbeing outcomes associated with social housing. Private rental housing is also important in supporting high rates of residential mobility.

To improve longer-term housing outcomes—including lifting ownership rates—means using existing strengths to take advantage of opportunities, while addressing challenges and mitigating threats. A holistic approach to housing stability means more than just improving housing tenure access. It also takes into account related factors (education, health, Country, design/maintenance, secure stability, and economic opportunity). These elements need to be addressed to improve Aboriginal and Torres Strait Islander housing pathways and wellbeing.



REFERENCES

- ABS (2023) Understanding change in counts of Aboriginal and Torres Strait Islander Australians: Census. 4 April 2023. [Understanding change in counts of Aboriginal and Torres Strait Islander Australians: Census, 2021 | Australian Bureau of Statistics \(abs.gov.au\).](#)
- ABS (2019) Estimates and Projections, Aboriginal and Torres Strait Islander Australians. <https://www.abs.gov.au/statistics/people/aboriginal-and-torres-strait-islander-peoples/estimates-and-projections-aboriginal-and-torres-strait-islander-australians/latest-release>
- ABS (2019) Australian Census Longitudinal Dataset. <https://www.abs.gov.au/about/data-services/data-integration/integrated-data/australian-census-longitudinal-dataset-acld#:~:text=What%20is%20the%20ACLD%3F,Australian%20society%20changes%20over%20time.>
- ABS (2021) Census of Population and Housing 2021.
- ABS (2016) Census of Population and Housing 2016.
- ABS (2011) Census of Population and Housing 2011.
- ABS (2006) Census of Population and Housing 2006.
- ABS (2001) Census of Population and Housing 2001.
- AHURI (2023) Inquiry Report 408: Inquiry into financing first home ownership: opportunities and challenges, 2001–2021. ABS Census and CoreLogic house price data.
- AIHW (2023), National Indigenous Australians Agency. Tier 2- Determinants of Health – 2.01 Housing. <https://www.indigenoushpf.gov.au/measures/2-01-housing>.
- AIHW (2019) Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness, Cat. no. HOU 301, Canberra, AIHW. [Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness \(full publication; 27Mar2019edition\) \(AIHW\).](#)
- AIHW (2018) National Social Housing Survey: key results, Cat. no. HOU 311, Canberra, AIHW. [National Social Housing Survey 2018, Summary - Australian Institute of Health and Welfare \(aihw.gov.au\).](#)
- Andersen, M.J., Williamson, A.B., Fernando, P. et al. (2018) Housing conditions of urban households with Aboriginal children in NSW Australia: tenure type matters. BMC Public Health 18, 70. <https://doi.org/10.1186/s12889-017-4607-y>.
- Australian Human Rights Commission (2020) Wiyi Yani U Thangani – Women’s Voices – securing our rights securing our future. https://wiyiyaniuthangani.humanrights.gov.au/sites/default/files/2023-03/ahrc_wiyi_yani_u_thangani_report_2020.pdf.
- Beer, A., Tuully, S., Rowley, S., McKenzie, F., Schlapp, J., Birdsall-Jones, C., and Corunna, V. (2011) The drivers of supply and demand in Australia’s rural and regional centres, AHURI Final Report No. 165, Australian Housing and Urban Research Institute Limited, Melbourne. [The drivers of supply and demand in Australia’s rural and regional centres | AHURI](#)
- Biddle, N. (2012) CAEPR Indigenous population project 2011 Census papers, Paper 3, Indigenous housing need, Centre for Aboriginal Economic Policy Research, ANU. https://caepr.cass.anu.edu.au/sites/default/files/docs/2011CensusPaper03_Housing_Web_1.pdf.
- Birdsall-Jones, C., and Corunna, V. (2008) The housing careers of Indigenous urban households, AHURI Final Report No. 112, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/112>.
- Birdsall-Jones, C., Corunna, V., and Turner, N. (2010) Indigenous homelessness, AHURI Final Report No. 143, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/143>
- Brackertz, Nicola (2016), Indigenous Housing and Education Inquiry. Final Report for Department of the Prime Minister and Cabinet. AHURI, Melbourne. https://www.pc.gov.au/_data/assets/pdf_file/0018/201294/sub074-education-evidence.pdf
- Brackertz, N. and Wilkinson, A. 2017. Research Synthesis of social and economic outcomes of good housing for Aboriginal and Torres Strait Islander People. AHURI. [research-synthesis-social-economic-outcomes-housing.docx \(live.com\)](#)
- Brackertz, N., Davison, J., and Wilkinson, A. (2017) How can Aboriginal housing in NSW and the Aboriginal Housing Office provide the best opportunity for Aboriginal people?, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/research-papers/how-can-aboriginal-housing-in-nsw-and-the-aboriginal-housing-office-provide-the-best-opportunity-for-aboriginal-people>.

- Crabtree, L., Moore, N., Phibbs, P., Blunden, H., and Sappideen, C. (2015) Community Land Trusts and Indigenous communities: from strategies to outcomes, AHURI Final Report No. 239, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/239>.
- Crawford and Biddle, 2016, 'Home ownership transitions and Indigenous Australians', Centre for Aboriginal Economic Policy Research, ANU. <https://caepr.cass.anu.edu.au/research/publications/home-ownership-transitions-and-indigenous-australians>
- Fantin, S. (2016) Housing conditionality, Indigenous lifeworlds and policy outcomes: Palm Island case study, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/260>.
- Flatau, P., Cooper, L., McGrath, N., Edwards, D., Hart, A., Morris, M., Lacroix, C., Adam, M., Marinova, D., Beer, A., Tually, S., and Traee, C. (2005) Indigenous access to mainstream public and community housing, AHURI Final Report No. 85. Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/85>.
- Gronda, Hellene (2008) Indigenous social housing delivery. AHURI research synthesis for Housing NSW.
- Habibis, D., Memmott, P., Phillips, R., Go-Sam, C., Keys, C., and Moran, M. (2013) Housing conditionality, Indigenous lifeworlds and policy outcomes: towards a model for culturally responsive housing provision, AHURI Final Report No. 212, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/212>.
- Long, S., Memmott, P., and Seelig, T. (2007) An audit and review of Australian Indigenous housing research, AHURI Final Report No. 102, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/102>.
- Markham, F., & Biddle, N. (2018). Recent changes to the Indigenous population geography of Australia: evidence from the 2016 Census. *Australian Population Studies*, 2(1), 1-13. [Recent changes to the Indigenous population geography of Australia: Evidence from the 2016 census | Australian Population Studies \(informit.org\)](https://www.informit.org/australia-evidence-from-the-2016-census/).
- Memmott, P., Long, S., and Thomson, L. (2006) Indigenous mobility in rural and remote Australia, AHURI Final Report No. 90, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/90>.
- Memmott, P., Moran, M., Birdsall-Jones, C., Fantin, S., Kreutz, A., Godwin, J., Burgess, A., Thomson, L., and Sheppard, L. (2009) Indigenous home ownership on communal title lands, AHURI Final Report No. 139, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/139>.
- Milligan, V., Phillips, R., Easthope, H., Liu, E., and Memmott, P. (2011) Urban social housing for Aboriginal people and Torres Strait Islanders: respecting culture and adapting services, AHURI Final Report No. 172, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/172>.
- Moran, M., Memmott, P., Nash, D., Birdsall-Jones, C., Fantin, S., Phillips, R., and Habibis, D. (2016) Indigenous lifeworlds, conditionality and housing outcomes, AHURI Final Report No. 260, Australian Housing and Urban Research Institute Limited, Melbourne. <https://www.ahuri.edu.au/research/final-reports/260>.
- Moskos, M., Isherwood, L., Dockery, M., Baker, E. and Pham, A. (2022) 'What works' to sustain Indigenous tenancies in Australia, AHURI Final Report No. 374, Australian Housing and Urban Research Institute Limited, Melbourne, doi: 10.18408/ahuri3122901. <https://www.ahuri.edu.au/research/final-reports/374>.
- NATSIHA (2018) Submission on the Closing the Gap refresh targeting housing and homelessness, Inquiry into homelessness in Australia, Submission 162.
- Rowley, S., James, A., Phibbs, P., Nouwelant, R., and Troy, L. (2017) Government led innovations in affordable housing delivery, AHURI Final Report No. 289, Australian Housing and Urban Research Institute Limited, Melbourne, doi:10.18408/ahuri-8113101 <https://www.ahuri.edu.au/research/final-reports/289>
- Sanders, W. (2005) 'Housing tenure and Indigenous Australians in remote and settled areas', Centre for Aboriginal Economic Policy Research, Canberra. <https://openresearch-repository.anu.edu.au/server/api/core/bitstreams/4e4bd4e9-3495-494d-9476-d4a7d97be1d5/content>
- Stone, W., Rowley, S., Parkinson, S., James, A., and Spinney, A. (2020a) The housing aspirations of Australians across the life-course: closing the 'housing aspirations gap', AHURI Final Report No. 337, Australian Housing and Urban Research Institute Limited, Melbourne, doi:10.18408/ahuri-5117001. <https://www.ahuri.edu.au/research/final-reports/337>
- Stone, W., Rowley, S., James, A., Parkinson, S., Spinney, A., Reynolds, M. and Levin, I. (2020b) Mid-life Australians and the housing aspirations gap, AHURI Final Report No. 336, Australian Housing and Urban Research Institute Limited, Melbourne, doi: 10.18408/ahuri-5117201. <https://www.ahuri.edu.au/research/final-reports/336>

APPENDIX: DEMOGRAPHIC DRIVERS AND SOCIOECONOMIC CIRCUMSTANCES

Rapid growth in population

The Aboriginal and Torres Strait Islander population has experienced significant growth over the last 15 years. The Census records that the First Nations population grew from 455,028 people in 2006 to 812,728 people in 2021 (a rise of 78%). In the last five years it has risen by 163,600 (25%).

More than 75% of the recent increase was people aged 0 to 19 (especially new births aged 0 to 4). This suggests that natural population growth is the main source of population growth. However, 25% occurred due to:

- more people identifying as Aboriginal and Torres Strait Islander
- the larger Census coverage and response rate (ABS Census of Population and Housing 2006-2021).

The locations with the strongest First Nations population growth between 2016 to 2021 are listed below. Most of the change in these areas (except Perth) was due to non-demographic factors.

1. Brisbane (30,195 people)
2. NSW central and north coast (25,942 people)
3. Sydney (19,191 people)
4. Perth (9,886 people)
5. Victoria excluding Melbourne (9,244 people)

ABS Census of Population and Housing 2006-2021

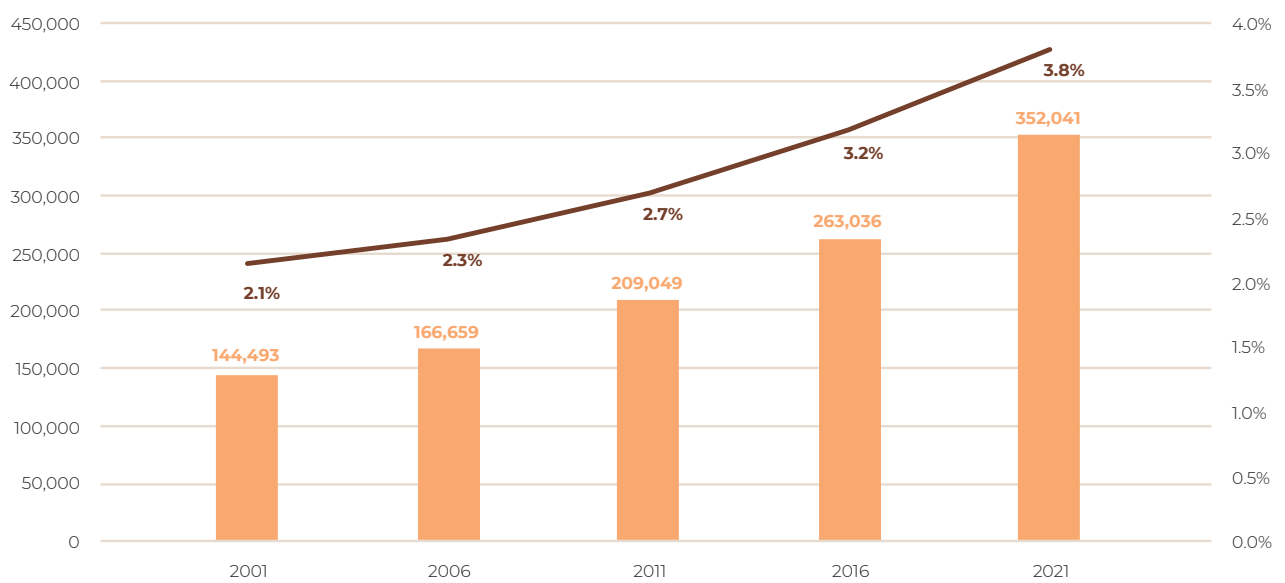
In 2021, the estimated residential population (ERP) of Aboriginal and Torres Strait Islander people was 983,700, which adjusts for the undercount of First Nations people in the Census.

The growth in the Aboriginal and Torres Strait Islander population is driving the high growth in housing. This is shown in the higher number of dwellings with Aboriginal and Torres Strait Islander people in them.

Figure A1 shows that dwellings with Aboriginal and Torres Strait Islander people have rapidly increased in number over the last 20 years. They have more than doubled from around 144,500 households in 2001 to 352,000 households in 2021. This increase has happened much faster than dwellings in the wider Australian population (growing from 2.1% to 3.8% of Australian dwellings). Given the Census undercounts Aboriginal and Torres Strait Islander people, and the high rates of homelessness, demand for housing from Aboriginal and Torres Strait Islander households is likely much higher than this.

High population and household growth is likely to continue (ABS 2019).

FIGURE A1: DWELLINGS WITH ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE– NUMBER AND PERCENTAGE OF TOTAL AUSTRALIAN DWELLINGS 2001 TO 2021



Source: ABS Census of Population and Housing 2006–2021.

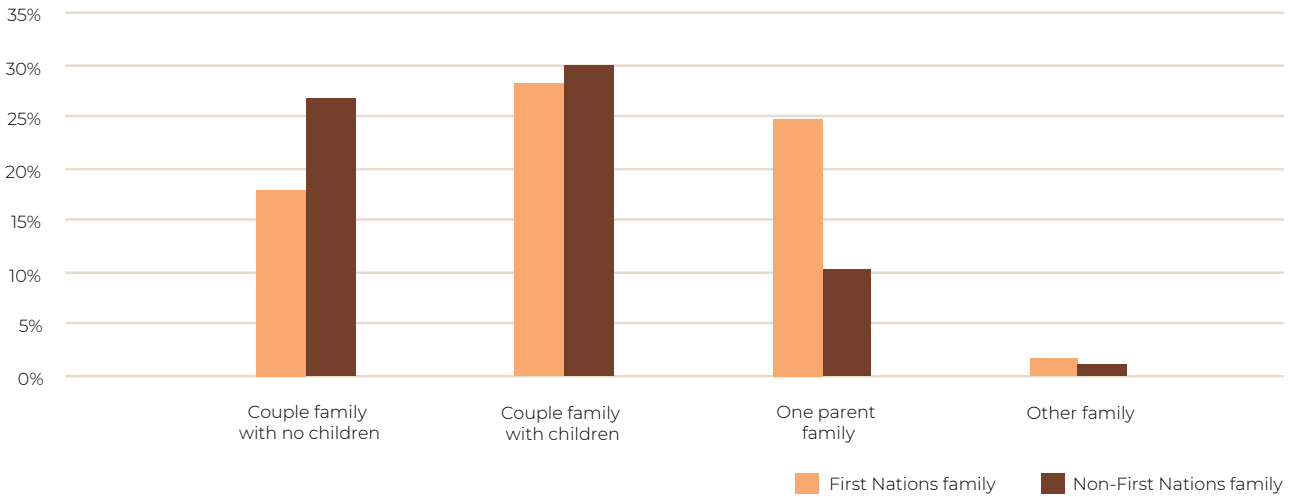
Aboriginal and Torres Strait Islander households are more likely to have children or be headed by a single parent or single carer

Aboriginal and Torres Strait Islander people generally have strong family and community values. The family structure for Aboriginal and Torres Strait Islander people often includes extended family such as aunts, uncles, cousins, and grandparents. This is different to the western nuclear family structure, with two parents and children only living in the household.

Figure A2 shows Aboriginal and Torres Strait Islander households are more likely to have children (53% compared to non-First Nations households (40%). There is a higher proportion of single-parent and single-carer First Nations families (25%) compared to non-First Nations households (10%). These factors increase the need for:

- dwelling types and locations suitable for children
- stable and secure housing, especially for single carers and parents.

FIGURE A2: FAMILY TYPE OF FIRST NATIONS AND NON-FIRST NATIONS HOUSEHOLDS, 2021



Source: Census of Population and Housing 2021.

Opportunity for young First Nations people to improve their housing situation as they enter adulthood

Aboriginal and Torres Strait Islander people tend to be younger than non-First Nations people (see Figure A3). A large proportion of First Nations people (43%) are under 20 years of age (compared to 24% of non-First Nations people) which means a higher rate of dependency.

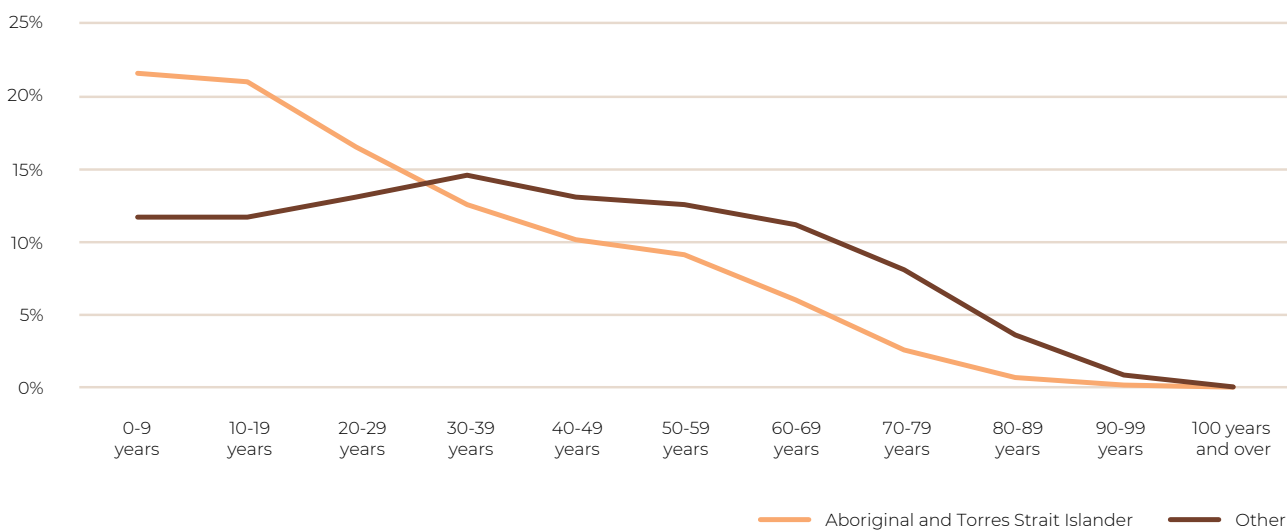
Compared to the non-First Nations population, fewer are in the prime age range of adulthood (linked with forming new households and having a mortgage or lease). However, this will change as they grow up and enter work and the housing market. The median age was 22.9 years in 2016, and the ABS project an increase to between 25.5 or 26.5 years by 2031. The ABS (2019) and Markham and Biddle (2018) estimate that Aboriginal and Torres Strait Islander people in the prime age category (who form new households) will grow by just over 2.2% each year to 2031.

Younger First Nations people might have better health outcomes and better engagement with education and employment with the right approaches and opportunities. For example, connections to culture, kin and Country. These might influence better housing outcomes, including more home ownership.

The Aboriginal and Torres Strait Islander population is still growing and is far younger than the wider Australian population – with a median age of 24 in 2021 (compared with 38 years for the rest of the country). The Treasury’s intergenerational report expects the median age of First Nations households to grow over coming decades, but not significantly.

The ABS estimates the proportion of people aged over 55 is expected to grow over coming decades as First Nations’ life expectancy improves resulting in a slight ageing of the population (4.4% each year). This will also require better secure housing pathways for older Aboriginal and Torres Strait Islander people.

FIGURE A3: AGES OF ABORIGINAL AND TORRES STRAIT ISLANDER AND NON-FIRST NATIONS PEOPLE, 2021

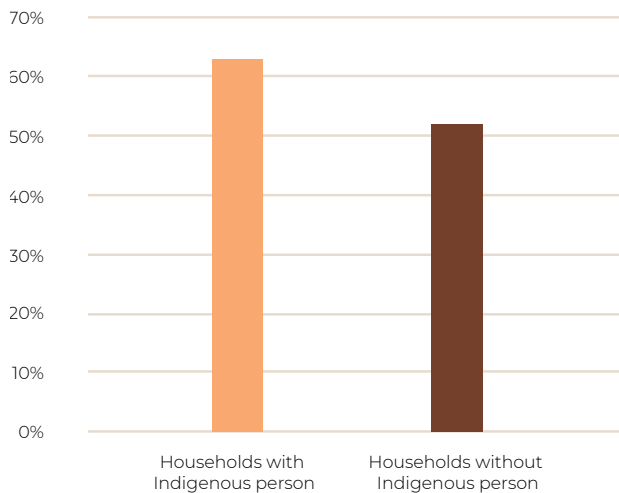


Source: Census of Population and Housing 2021.

First Nations people provide greater care to family and community

Figure A4 shows that around 63% of households with Aboriginal and Torres Strait Islander people have at least one person with a long-term health condition. For non-First Nations households, it is just over 50%.

FIGURE A4: ALL HOUSEHOLDS WITH AT LEAST ONE ADULT WITH A LONG-TERM HEALTH CONDITION, 2021



Source: Census of Population and Housing 2021.

Given the importance of:

- kinship relationships across family and community, and
- recognition that the healthcare system does not always provide the most suitable or culturally appropriate services to First Nations families, many Aboriginal and Torres Strait Islander family members take on caring responsibilities.

While caring for family is paramount, it can limit the opportunities for many carers to earn an income. Many households may require housing that meet the needs of people with disability. This is especially relevant for Aboriginal and Torres Strait Islander women who often take a disproportionate (and unpaid) caring role in their community (Australian Human Rights Commission, 2020).

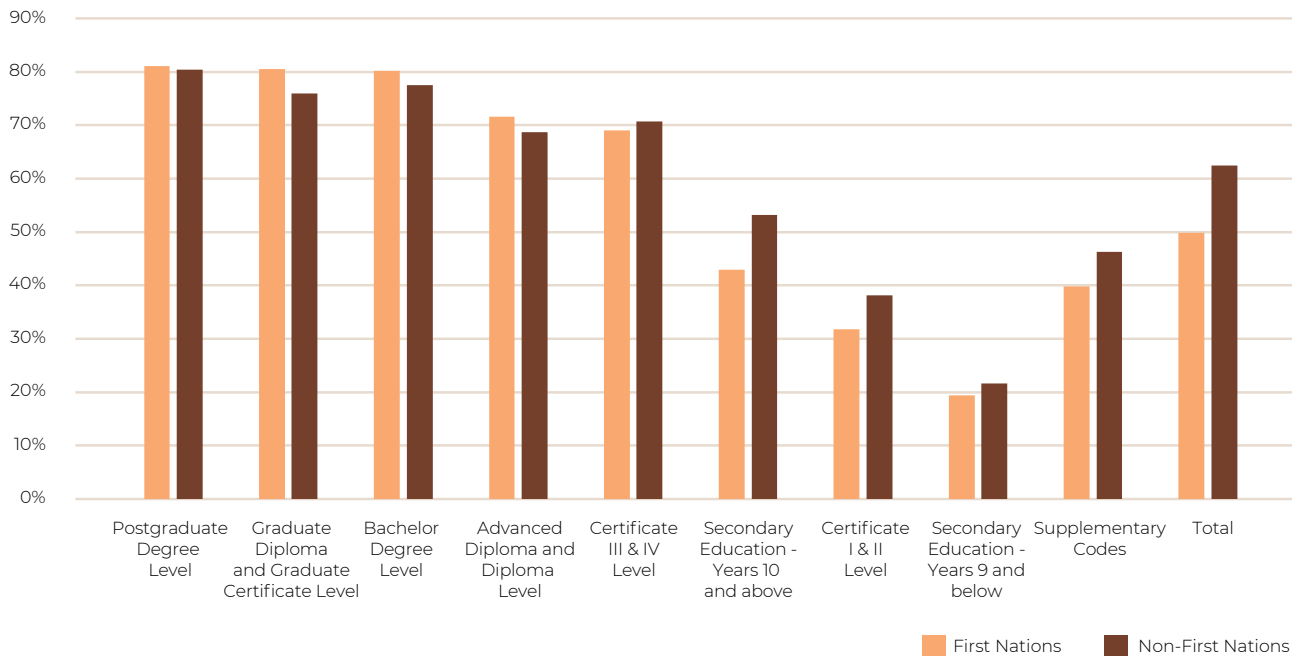
The cultural obligations many Aboriginal and Torres Strait Islander people have extend to caring for those with acute or long-term health issues. This may in part stem from inadequate housing. For example, because Aboriginal and Torres Strait Islander people are more likely to be located more in regional and remote settings, they can experience heat stress in housing without proper cooling. In addition, regional and remote communities have fewer health services available on hand, which means that the family unit is taking on even more of the caring burden. It makes having appropriate housing that works towards enhancing health outcomes all the more important. At the very least, the housing circumstances should not contribute to poorer health outcomes, which can often be the case in remote social housing.

Employment and income

Overall, the First Nations employment rate is 50% compared with 62% for non-First Nations people. The Census allows us to compare employment rates based on education levels. Figure A5 reveals that people generally who have a higher level of education tend to have higher employment rates.

In addition, the chart reveals Aboriginal and Torres Strait Islander people who have a university level education (postgraduate, bachelor and graduate diploma levels) had higher employment to population ratios than non-First Nations people. As such the gap has not just been closed, employment rates have been surpassed when a First Nations person has a tertiary qualification, including at diploma level.

FIGURE A5: EMPLOYMENT RATES BY HIGHEST LEVEL OF EDUCATION FOR THE 15+ POPULATION, 2021

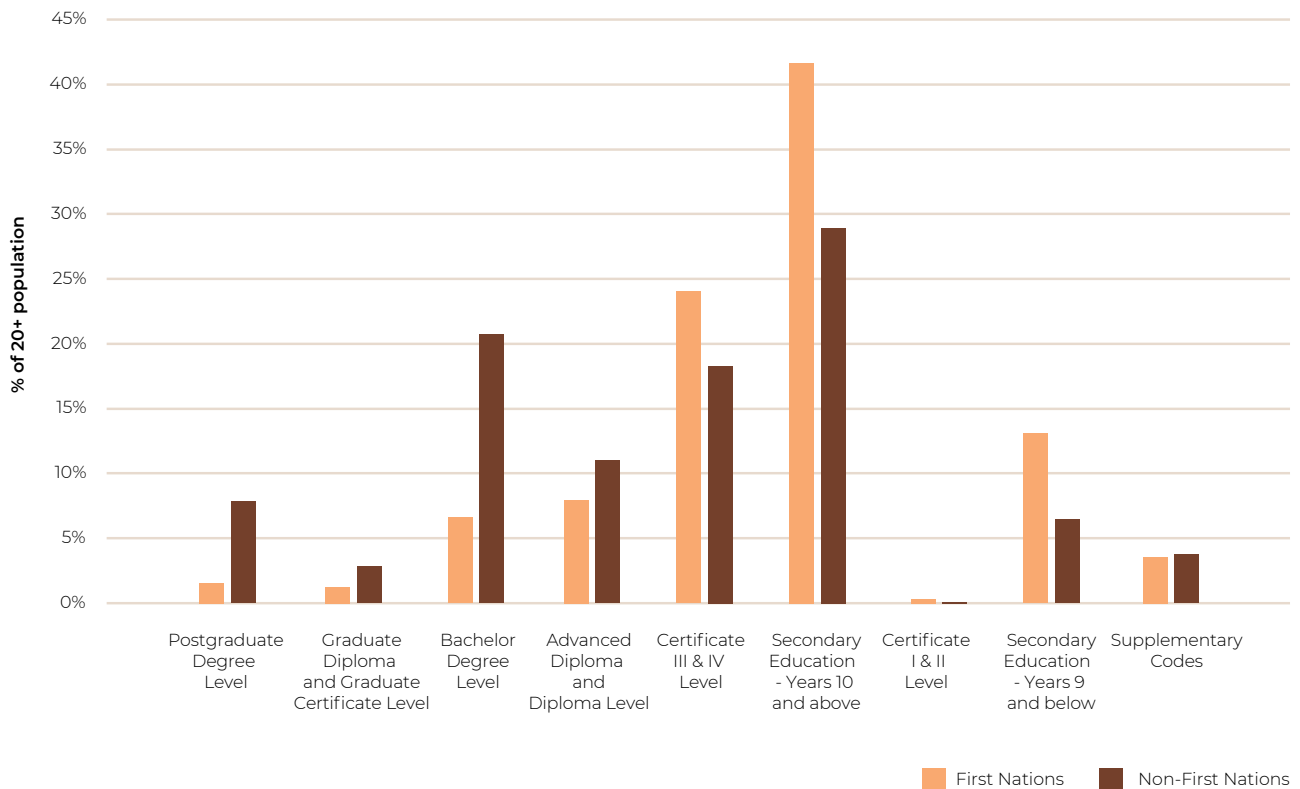


Source: ABS Census of Population and Housing 2021.

Note that while people with a high school education (year 9 and below, and years 10-12) have a lower level of employment, non-First Nations people with that qualification tend to have more opportunities in employment. It is indicative of statistical discrimination, suggesting that structural exclusionary factors are limiting First Nations people from accessing the same employment opportunities in sectors that employ other Australians with a high school level qualification. As such, with lower rates of employment, it may be structurally difficult for Aboriginal and Torres Strait Islander people with a high school level of qualification to purchase a home.

Figure A6 displays the share of each population by qualification for the 20+ years population. Looking at the 20+ years population accounts for the high proportion of younger First Nations people who are currently in secondary education. The figure reveals that the proportion of Aboriginal and Torres Strait Islander people whose highest level of qualification is a tertiary qualification (i.e., bachelor degrees, postgraduate degrees and graduate diplomas and graduate certificate) is lower than non-First Nations people. At the same time, the proportions of First Nations people with Certificate III and IV level qualifications as well as secondary education are higher.

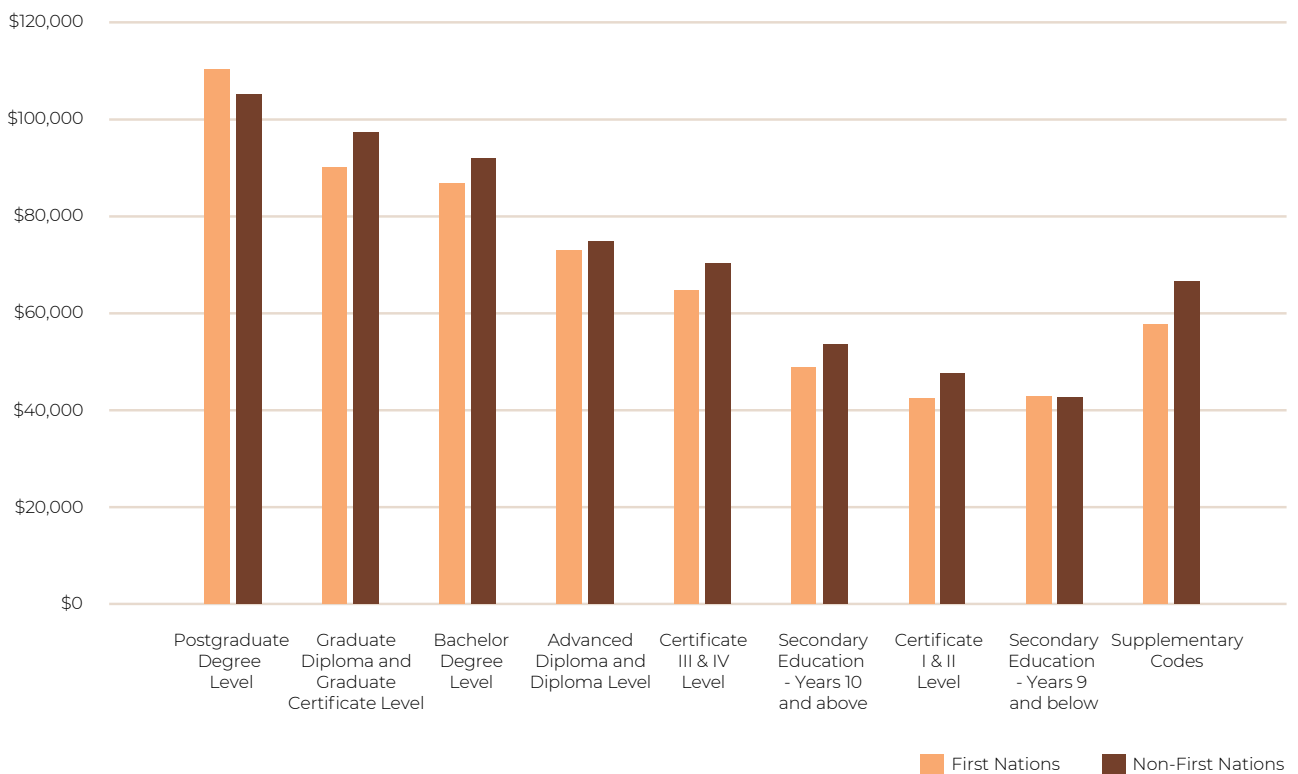
FIGURE A6: HIGHEST LEVEL OF EDUCATION AS A SHARE OF THE 20+ POPULATION, 2021



Source: ABS Census of Population and Housing, 2021

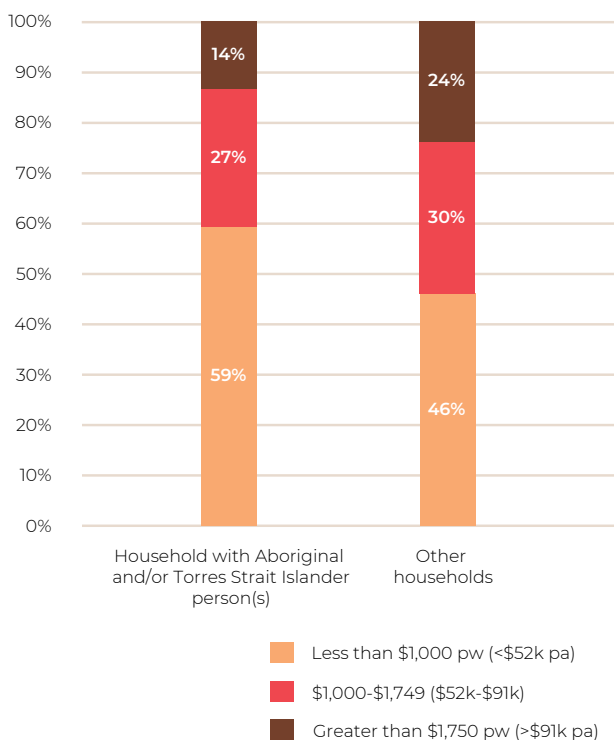
Income levels are also an important indicator of being able to purchase a home. Figure A7 illustrates that despite having the same qualifications, incomes are on average lower for First Nations people than non-First Nations people at every education level except at Postgraduate and Secondary education (Years 9 and below) level. This difference also points to the structural exclusion in workplaces that can result in lower incomes and opportunities for advancement for Aboriginal and Torres Strait Islander people compared to other Australians.

FIGURE A7: INCOME BY HIGHEST LEVEL OF EDUCATION, 2021



Source: ABS Census of Population and Housing, 2021

FIGURE A8: EQUIVALISED HOUSEHOLD INCOME DISTRIBUTION OF FIRST NATIONS AND OTHER HOUSEHOLDS, 2021



Source: ABS Census of Population and Housing, 2021

Figure A8 shows the equivalised household income for First Nations households in 2021 was lower than for non-First Nations households. More people had lower income distribution (59% earned less than \$1,000.00 per week).

Figures A6, A7 and A8 illustrate that structural factors may be behind the chasm in home purchasing power for First Nations people resulting from:

- First Nations people with a tertiary qualification making up a relatively small share of the overall First Nations population
- First Nations people have a higher proportion of people with a high school qualification than non-First Nations people
- First Nations people have lower average incomes at almost every educational level.

