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Recent trends in known homelessness drivers & risk factors

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Australian Homelessness Monitor, 2026

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Executive Summary

- This working paper presents preliminary findings from the *Australian Homelessness Monitor 2026*, based on analysis of changes in housing market conditions and socio-economic risk factors that are known to influence homelessness.
- As evident across a range of indicators, housing market stresses intensified during the early 2020s, thereby placing growing numbers of Australians at risk of homelessness
- The period saw a sustained spell of private rent inflation at record rates. On one index, the six years to May 2026 saw the national median advertised weekly rent for all property types rise from \$410 to \$692 – a 69% cash terms increase – or 34% in real terms. Across the wider body of existing tenancies, annual rent inflation out-ran the Consumer Price Index from mid-2023 to mid-2025.
- Indicating disproportionately intensified competition for lower price dwellings, another index showed that the median (advertised) rent for tenancies in the least expensive market decile escalated by 61% during the six years to 2024-25, as compared with only 44% for the most expensive decile.
- With rent increases running well ahead of incomes during the early 2020s, median (advertised) rents as a share of median incomes had risen to 33.4% by September 2025, the highest ratio on record, and far above the 20-year norm (29.2%).
- The proportion of advertised private rental dwellings affordable to most of the low income groups identified in Anglicare’s annual survey has declined to minimal levels over recent years. For example, only 0.7% of all rentals available to let in March 2026 were affordable to a couple on the Age Pension.
- Thanks to real terms increases in CRA payment ceilings in 2023 and 2024, the proportion of payment recipients remaining in rental stress after receipt of CRA was cut from 41% in 2022 to 39% in 2024. However, with the resumption of inflation-only indexation in 2025, the proportion of CRA recipients remaining in post-CRA rental stress rose once again to 42%.
- At the national level and in Australia’s largest cities, vacancy rates trended steeply downwards in the period immediately following on from the pandemic. Subsequently, during the period 2023-26, rates remained at low levels unseen for almost two decades.
- The past seven years (2018-2025) saw 4% growth in Australia’s social housing stock, reflecting a narrow surplus of new construction over property sales and demolitions. However, since total households were projected to grow by 12%, social housing as a proportion of all housing has continued to drift downwards.
- The combined impact of post-2020 federal and state/territory government investment programs is, however, expected to generate a net increase of 55,000 social rental dwellings by 2030, almost three times the equivalent figure for the 2010s. This should halt, although not reverse, the sector’s previously declining share of all housing.
- To the benefit of homeless households and other high priority applicants, new social housing coming onstream under post-2020 investment programs will expand the overall

pipeline of lettable social housing vacancies by 20-29% during the second half of the 2020s relative to ten years earlier.

- Both households experiencing poverty and people subject to domestic violence, two population groups disproportionately exposed to homelessness, appear to have expanded during the early 2020s
- Social security recipients subject to payment suspensions, and children exiting out of home care – two other groups similarly at higher risk of homelessness – were, however, on the decline.

1. Introduction

This working paper presents preliminary findings from the *Australian Homelessness Monitor 2026* (AHM 2026). It is the first of series of outputs from the project that will culminate in the publication of the full AHM 2026 report – the fifth of its kind – in late 2026.

The AHM is a biennial study that, since 2018, has periodically analysed the changing patterns and drivers of homelessness in Australia, as well as recent developments in the policies and practices deployed to address it. Consistent with previous editions in the series, AHM 2026 entails a mixed-methods research design comprising the following stages:

1. Statistical analysis of housing market and other socio-economic drivers
2. Desktop review of published policy documents
3. Qualitative interviews with key sector stakeholders
4. Online survey of Specialist Homelessness Services (SHS) providers
5. Statistical analysis of the incidence and patterns of homelessness

This working paper presents the findings of the first of these stages. Specifically, it presents an analysis of the changing housing market conditions and socio-economic risk factors that are known to influence the incidence and nature of homelessness.

The analysis presented here is informed by a wide variety of published statistics, including data originating from government departments and private sector sources, as well as from the ABS and the AIHW as official statistical agencies. Where possible, the analyses span the period 2019-26 in order to contextualise market developments associated with pandemic disruption and in its aftermath with respect to pre-COVID baselines. In some instances, however, data availability limitations restrict the duration of our analyses. In other cases, longer time series have been included for reasons explained in the text.

Recognising that the cost and availability of rental housing is a key structural driver of homelessness at the population level (Batterham et al, 2024; Colburn & Aldern, 2022; Johnson et al, 2019), Sections 2-5 analyse recent housing market conditions and trends in Australia. First, Section 2 looks at private market rent trajectories during the early 2020s, at both national and sub-national scales. Complementing this, Section 3 summarises recent patterns in private rental property availability. To complete our coverage of the rental housing market, Section 4 examines change in social housing sector capacity. Section 5 then assesses the impacts of recent market trends on private rental affordability for low-income renters potentially vulnerable to homelessness. Moving on from the housing market focus of preceding sections, Section 2.6 presents trend over time analyses covering various population cohorts known to be heightened

risk of homelessness, including people experiencing poverty, domestic violence, welfare sanctions, and those transitioning from institutions (prison and out of home care) (Bramley & Fitzpatrick, 2018; Batterham, 2019; Pawson et al, 2024). Finally, drawing on the preceding evidence, Section 7 concludes the paper with a summary overview and brief contemplation on future prospects.

2. Private rent levels and trends

2.1. National trends¹

Following on from a period of unusually low growth during the late 2010s, the first half of the 2020s saw a dramatic spike in private market rent inflation, as shown in Figure 1. In this section we analyse the nature and extent of these developments. This underpins our subsequent analysis of resulting rental affordability trends in Section 5.

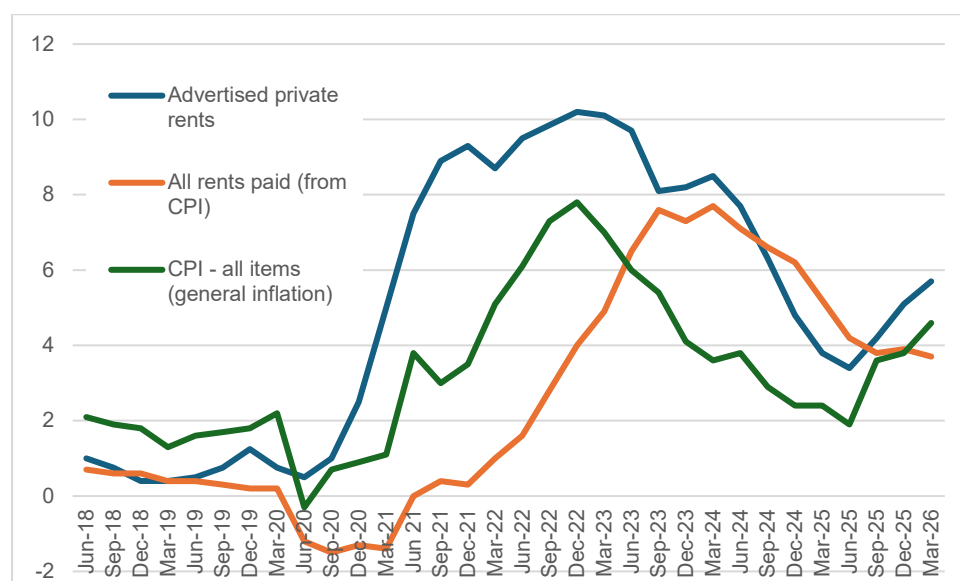
Initially reflected in advertised rents for available tenancies, but subsequently feeding through into the wider market, the period 2021-26 has witnessed rental prices rising at rates unseen since 2008. Thus, in the six years to May 2026, SQM data show that the national median advertised weekly rent for all property types rose from \$410 to \$692 – an increase of 69% in cash terms – or 34% in real terms. Meanwhile, annual inflation in all rents paid² exceeded general inflation from mid-2023 to mid-2025 (see Figure 1).

These trends have reflected an excess of demand over supply in the rental market. This was initially fuelled by changing housing consumption behaviour during the pandemic, as COVID-19 lockdowns, together with enhanced scope for working from home prompted property sharers to seek self-contained accommodation (Pawson et al, 2022). The resulting sharp reduction in average household size effectively expanded rental housing demand, even at a time when the closure of Australia's international border had eliminated one key source of new demand for tenancies. This was compounded by resurgent overseas migration that followed from the re-opening of the border in early 2022. As shown in Figure 1, during 2022 and 2023, the higher rents being charged for newly let dwellings from 2020-21 washed through the wider rental housing market.

¹ There are several different ways of calibrating private rent levels and, thus, rent inflation (or deflation). Firstly, there are 'asking rents' statistics that refer to the advertised rent for properties available to let. This is the rents metric commonly reported by property data firms (e.g. Cotality, Domain, SQM). For clarity, we use the term 'advertised rents'. Secondly, there are 'agreed rents', the rents actually contracted at tenancy commencement, as recorded in rental bond lodgement; these data are published by some state governments. Both of the above are usually presented in terms of a median or quartile value. Both measure 'entry rents' for new tenancies at (or just before) their initiation. In this way, these metrics contrast from the third rent monitoring statistic: mean or median rents actually charged/paid across the full cohort of existing tenancies at any one time (e.g. as recorded in the ABS consumer prices index).

² It should be noted that the 'all rents' series drawn from the ABS Consumer Prices Index dataset relates to capital cities only. Also, because of the treatment of Rent Assistance in the CPI calculation methodology, the extraordinary 15% and 10% increases in RA maximum rates enacted by the Commonwealth Government in 2023 and 2024 will have had the effect of dampening recorded levels of 'all rents' inflation in 2023-24 and 2024-25.

Figure 1: Annual % change in advertised rents, rents paid, and all consumer prices, 2018-26

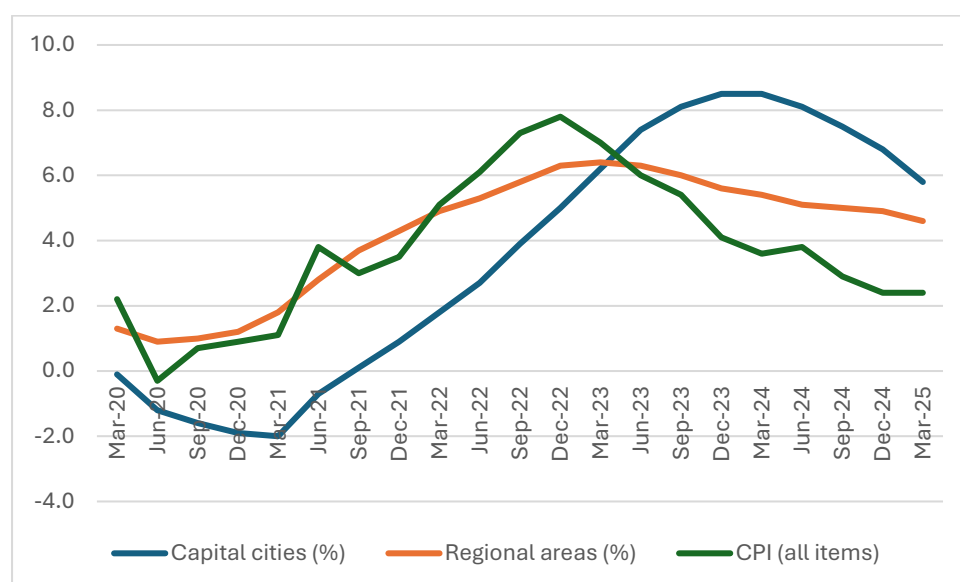


Sources: Rents – CoreLogic/Cotality monthly chartpack series; All rents paid and CPI (all items) – ABS (2026a)

2.2. Capital cities versus regions

Having experienced a more profound shock in the early part of the pandemic, rents paid by capital city tenants escalated more steeply than regional rents during the period 2021-24 – see Figure 2. Moreover, while rent inflation in both capital cities and regions had peaked by this time, rents were continuing to escalate at rates above CPI during 2023 and 2024.

Figure 2: Annual % change in all rents (median value), capital cities versus regions, 2020-2025



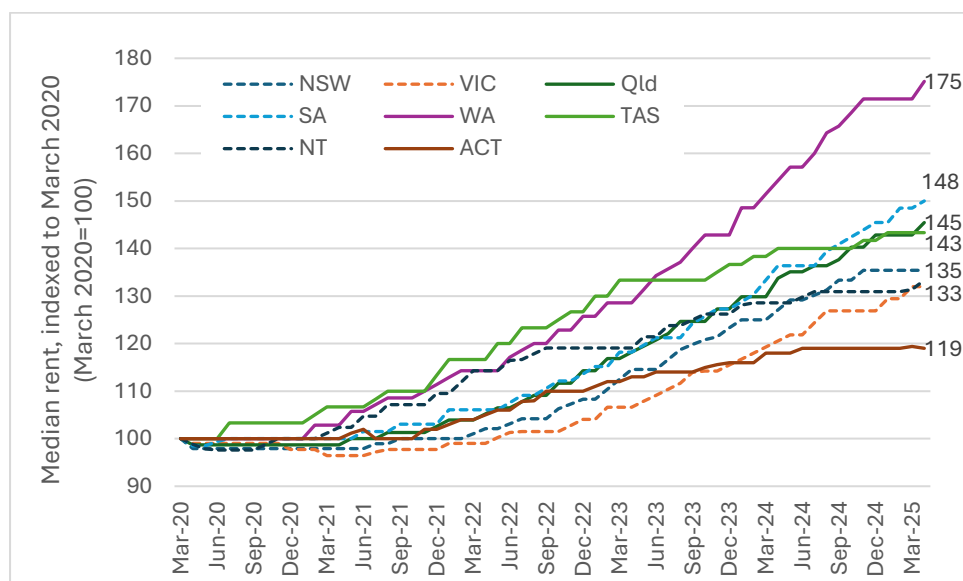
Sources: ABS (2025b; 2026a).

2.3. State level trends

The early 2020s also saw rent inflation patterns that varied substantially across Australia at state/territory level. Taking the onset of the pandemic as a starting point, the period to April 2025 most notably saw rents rising much faster in Western Australia than elsewhere – up by 75% (in cash terms) over the period (see Figure 3).

Even among the other seven jurisdictions there was significant diversity between the 19% increase seen in ACT and the 48% increase seen in South Australia.

Figure 3: All rents paid (median values), trends over time at state/territory level 2020-25 indexed to March 2020 (March 2020=100)



Source: [Latest insights into the rental market | Australian Bureau of Statistics](#)

2.4. Market segments

Charts 1-3 quantify the scale of rent inflation experienced in Australia during the early 2020s and provide some indication of its regional diversity. However, the direct relevance of such indices to those income groups most at risk of homelessness is somewhat limited by their calibration in terms of median rent values. Importantly, in relation to implications for homelessness, Figure 4 reveals notable variations in inflation rates affecting different segments of the market. Thus, while (advertised) rents for the most expensive market decile rose by 44% during the period, they escalated by 61% for the least expensive decile. This indicates a disproportionate intensification of competition for ‘more affordable’ dwellings during the period.

Figure 4: Advertised rents – % growth by market segment, FY 2018-19 – 2024-25



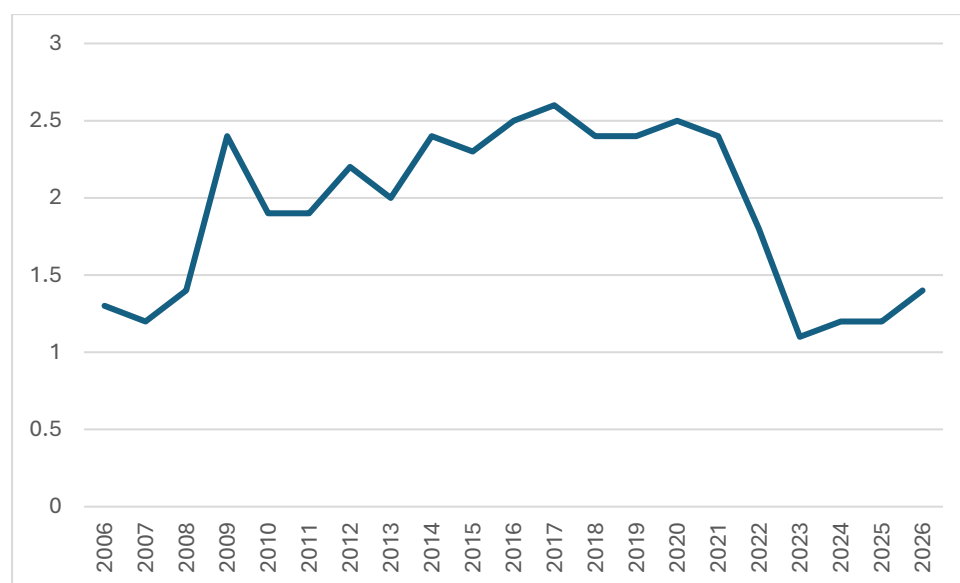
Source: Moore (2026)

3. Private rental property availability

Another indicator of rental market pressure is the rental property vacancy rate. This gauges the number of properties available to let as a proportion of the total stock of rental properties at any given time. Low or falling vacancy rates are typically associated with rent inflation since, unless the number of people seeking tenancies also falls in tandem with property availability, the laws of supply and demand dictate that rent prices will rise as a result.

At the national level and in Australia's largest cities, vacancy rates trended steeply downwards in the period immediately following on from the pandemic (see Figure 5). Subsequently, during the period 2023-26, rates remained at levels unseen for almost two decades.

Figure 5: Private rental percentage vacancy rates, 2006-2026



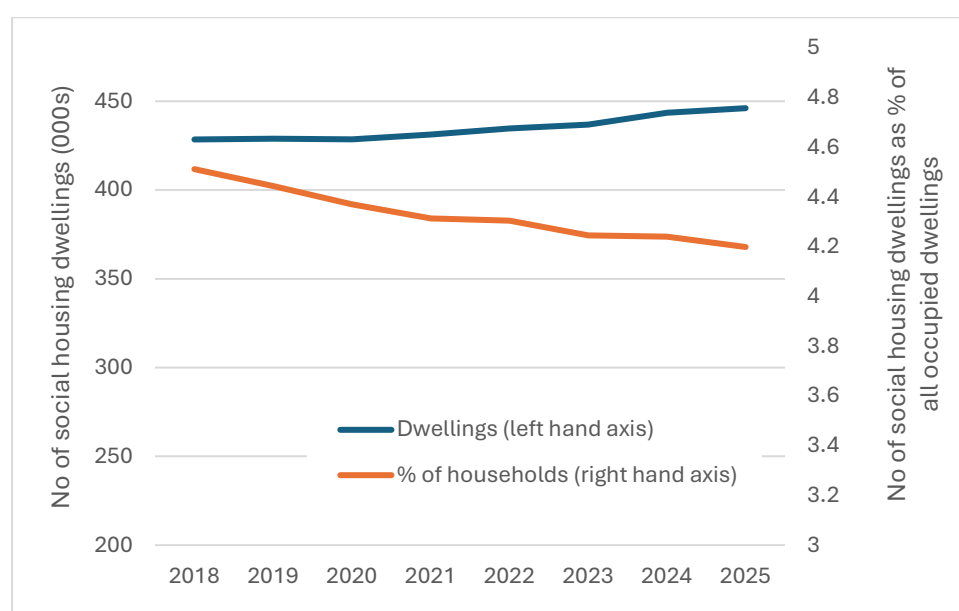
Source: SQM free property data <https://sqmresearch.com.au/free-statistics.php> Note: entries relate to January each year.

4. Social housing supply

Given its role in providing relatively secure tenancies usually priced well below market rates, social housing has special importance in accommodating socio-economically disadvantaged households who would be placed at risk of homelessness in the private rental market. In the Australian context, social housing includes dwellings managed by state governments, not-for-profit community housing organisations, and Indigenous rental providers.

According to official figures, the past seven years (2018-2025) saw marginal growth in Australia's social housing stock from 428,000 to 446,000 (Productivity Commission 2026a). This reflects the fact that new construction narrowly exceeded property sales and demolitions. However, this proportionate increase (4%) is far below the projected growth of total households (12%) for the equivalent period (ABS 2024). Consequently, the proportionate share of social housing has recently continued to drift downwards, as also shown in Figure 6.

Figure 6: National social housing portfolio, 2018-2025



Sources: AIHW (2025), ABS (2026b). Note: Social housing as a proportion of all occupied dwellings calculated according to total social housing stock in relation to total households.

As calibrated elsewhere, however, the combined impact of post-2020 federal and state/territory government investment programs is anticipated as generating a net increase of 55,000 social rental dwellings during the decade, almost three times the net growth in social rental dwellings in the 2010s (Pawson and Martin 2026). This should be sufficient to halt, although not reverse, the sector's previously declining representation during the current decade.

Beyond the simple calibration of portfolio size, another measure of social housing supply is the annual flow of lettable vacancies. This is a more direct measure of changes in the sector's capacity to accommodate newly arising demand from people subject to homelessness and others. The annual flow of lettable social housing vacancies comprises newly built homes being rented out for the first time plus existing dwellings being re-let after falling vacant. Between the early 1990s and the early 2020s, for example, published figures indicate that annual social housing lettings to new tenants declined from over 50,000 to only around 30,000, a reduction of more than a third.³ Proportionate to population, however, this equates to a decline of 60%⁴.

For most of the past 30 years, with few new homes being built each year, the vast bulk of social housing vacancies have involved older homes being re-let after the departure (or death) of the former tenant. The diminishing flow of lettings over this period has resulted mainly from the declining social housing 're-let rate' – the tenancy turnover rate within the existing housing stock. This, in turn, reflects fewer existing social renters being able to move into private accommodation each year, as market housing has become increasingly unaffordable to lower income groups. By the late 2010s, the national annual re-let rate had declined to around 6%; that is, around 28,000 existing social rental homes were being re-let in a typical year⁵ – equating to around 6% of total social rental dwellings.

³ Sources: 1991: AIHW (1993) Table 3.22; 2021: Productivity Commission (2022) Tables 18A5, 18A6, 18A7.

⁴ Making reference to ABS estimated resident population statistics, social housing lettings declined from 30 per 10,000 people in 1991 to 12 per 10,000 people in 2020-21 – a drop of 60%.

⁵ This assumes that net additions to the social housing stock during the 2010s averaged around 2,000 dwellings per year. This is consistent with the net increase in social housing dwellings totalling 20,000

As noted above, post-2020 federal and state/territory social housing investment programs are expected to generate a net increase of some 55,000 dwellings across Australia by 2030. In Victoria, where the state government's Big Housing Build was initiated in 2020, the consequentially expanded flow of newly-built homes will have begun to feed through into lettable vacancies by 2022. The consequential impact appears evident from the Victorian Government statistics recording an increase in public and community housing lettings to new tenants from 2,775 in 2020-21 to 5,079 in 2022-23 and 5,695 in 2023-24 (Homes Victoria n.d.).

Across Australia, the output of newly completed or acquired homes under post-2020 investment programs will mainly flow through into lettable vacancies during the second half of the decade – that is, between 2026 and 2030. How much of an impact will result in terms of the supply of social lettings?

The first step in assembling such an estimate is to allow for the fact that around 15,000 of the 55,000 net additional units expected to flow into the social housing stock during the decade under both federal and state/territory programs (Pawson and Martin 2026) will have been already completed and let by the end of 2025. Taking that into account, the following five years should see the pipeline of lettable vacancies consequently expanded by around 40,000 units in addition to re-lets of existing homes over that period (55,000 – 15,000).

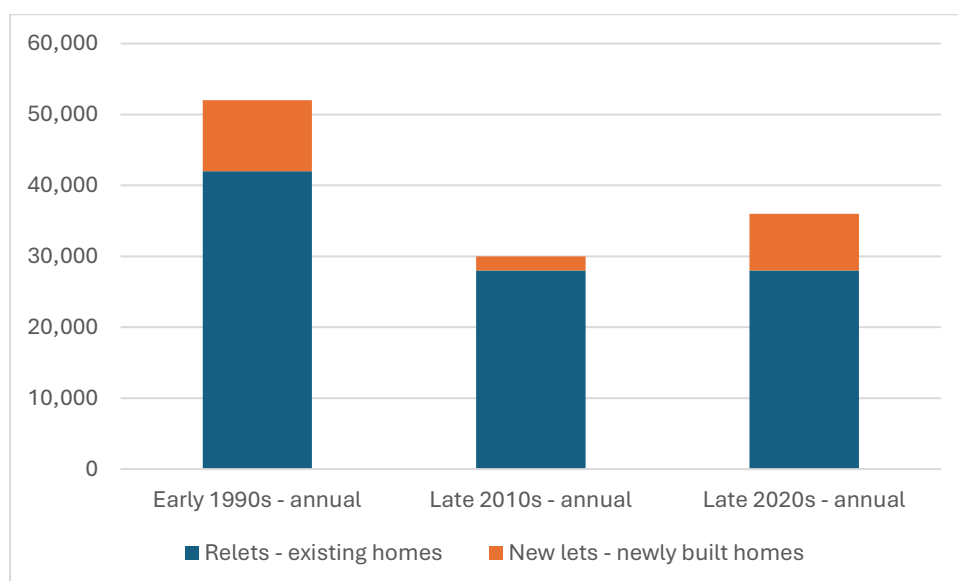
As noted in an earlier paragraph in this section, that ongoing pipeline of existing homes being re-let is estimated at around 28,000 per year. Thus, over five years existing homes being re-let will total (5 x 28,000) around 140,000.

Adding together these two components of social housing letting supply (40,000 + 140,000) should result in a total of around 180,000 homes available for new tenant lettings 2026-30. That would equate to a 29% increase in the overall lettable vacancy pipeline compared with a counter-factual scenario of no newly built homes (beyond the number required to replace demolished units). If, instead, we include in our baseline the small number of net annual additions to the social housing stock of the late 2010s (around 2,000), the much higher new build/acquisition output of the current period (8,000) would equate to an increase of 20%. Expressed in annual terms, as shown in Figure 7, this represents an increase in total yearly lets from 30,000 in the late 2010s to 36,000 in the late 2020s.

Thus, the increment to the supply of social housing lettings projected for the second half of the 2020s as a result of federal and state/territory investment programs ongoing during this period, as compared with the late 2010s is in the range 20-29%. This is a direct measure of the extent to which currently ongoing construction programs will expand the scope for state/territory governments and SHS agencies to assist people experiencing or at risk of homelessness into secure and affordable tenancies during this period, relative to ten years earlier.

over the decade. Thus, while total dwellings let to new tenants in the late 2010s averaged around 30,000, some 28,000 of these will have involved existing homes being re-let, with around 2,000 being newly built dwellings.

Figure 7: Annual social housing lettings, early 1990s, late 2010s, late 2020s – estimated



Sources: estimates informed by AIHW, Productivity Commission ROGS, author's research (Pawson and Martin 2026). Note: new lets in newly built homes during late 2020s adjusted to allow for the rehousing impacts of public housing demolition programs – see above cited research.

It is also worth noting that resources underpinning the Housing Australia Future Fund will have been exhausted by the end of 2026. That is, annual returns from the \$10 billion HAFF capital market stake invested in 2023-24 will have been fully pre-committed for the next 25 years to support the projects approved in HAFF Rounds 1-3. At the same time, most of the state/territory self-funded social housing investment commitments made during the first half of the decade will be similarly expiring during the second half of the 2020s⁶.

Thus, having funded construction and acquisition averaging 8,000 new social units per year 2026-30, this number will subsequently fall sharply unless there are new federal and state/territory funding commitments to prevent this. In the absence of such action, the start of the next decade would see an abrupt reduction in social housing vacancies available for SHS clients and others in need to only slightly above the level recorded during the late 2010s.

5. Rental housing affordability

5.1. Affordability impacts of rising rents

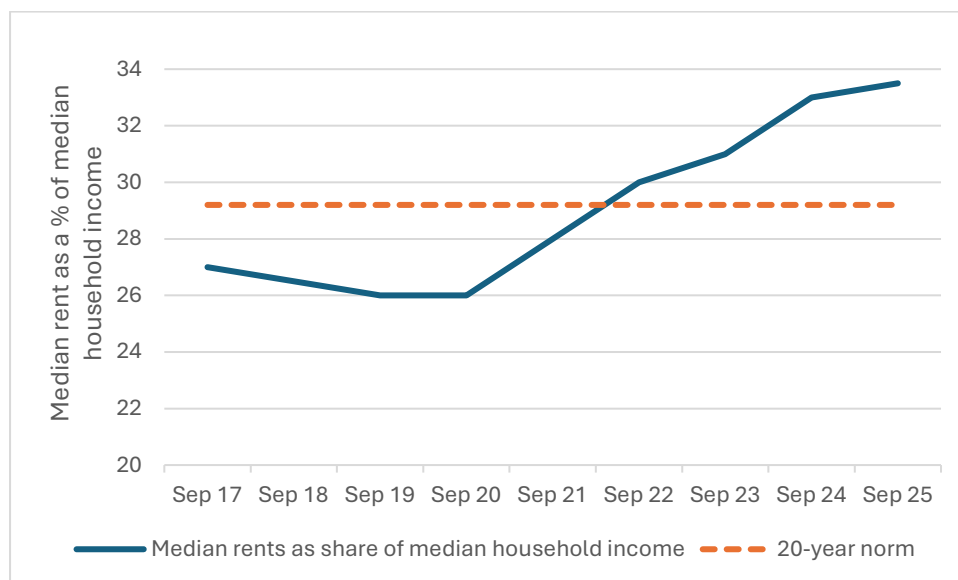
The rent analyses summarized in Figures 1-4 indicate that Australia has been subject to significant rent inflation since 2021. Thus, median advertised rents rose by 69% in the six years to May 2026. Incomes also generally grew during this period, but at a much slower rate. ABS statistics show average weekly earnings (total earnings, all adults, full time) rising from \$1,748 in May 2020 to \$2,129 in November 2025 – a (cash terms) increase of only 20% (ABS 2026c).

The resulting increase in the ratio of (advertised) rents to earnings implies a general, and quite substantial, decline in rental affordability affecting those needing to find a new rental home

⁶ Albeit that, because it is aligned with a long-term social housing growth target, Queensland's program might be an exception

during this period, as graphed in Figure 8.⁷ Notably, since 2022, median rents as a share of median incomes have tracked increasingly in excess of the 20-year norm (29.2%). By September 2025 the figure had reached 33.4%.

Figure 8: Rental affordability trend (advertised rents), Australia, 2017-25



Source: Cotality (2025)

Meanwhile, as shown in Figure 1, rising advertised rents began to wash through the entire rental market from 2021. By 2023 annual rent inflation rates for this much larger body of tenancies exceeded general inflation, meaning that real terms rent escalation was now occurring. By March 2025, notwithstanding the brief deflation seen during mid-2020, the capital city median rent (all rents paid) was 22% higher than in March 2020. The equivalent increase for regional Australia was 26%, likewise exceeding the increase in earnings recorded over this period (18%).

All of the trends discussed above will have been tending to ratchet up pressure on household finances across Australia's renter population during the early 2020s. Some tenants will have responded by downsizing, by moving from self-contained to shared accommodation or by retreating to parental homes. At the margin, however, the market conditions seen since 2020 will have exposed many low-income Australians to an increased risk of homelessness.

5.2. Affordability stress for lower income renters

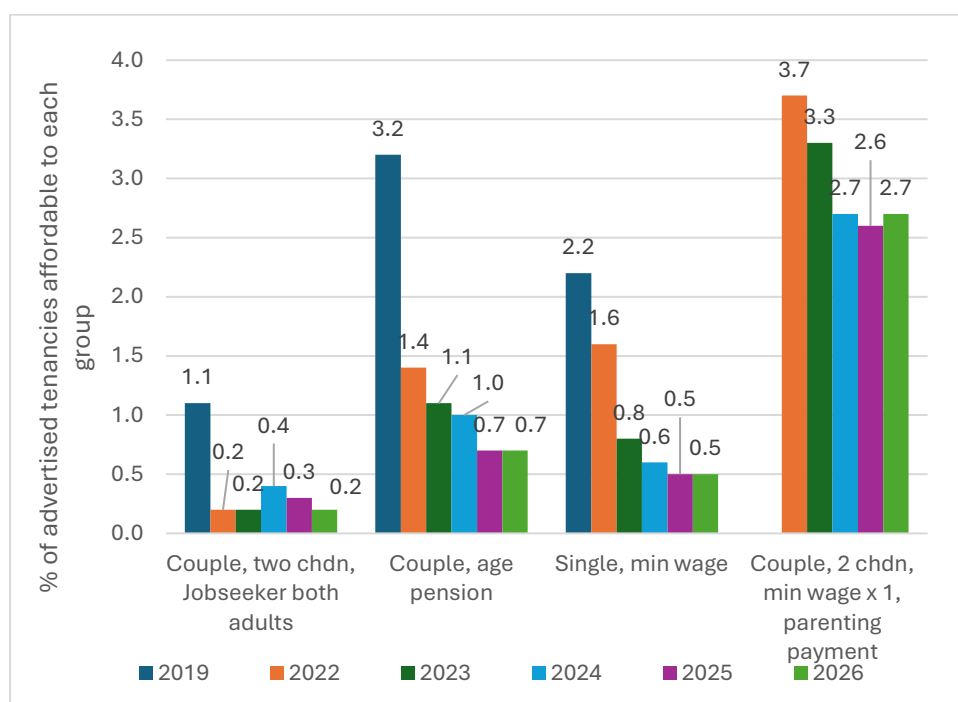
The preceding section presented market-wide analysis of rental affordability trends in the early 2020s. However, while this is indicative of changing rates of rental stress affecting lower income households, it is possible that reference to median incomes and rents does not fully reflect the situation for this population cohort. Indeed, as shown in Figure 4 there is evidence that the lowest part of the market has been subject to disproportionate rent inflation over recent years.

Historically, a key reference point for rental affordability analysis focused on lower income households was provided by the two-yearly ABS Survey of Income and Housing. Unfortunately, however, due to pandemic disruption the most recently published statistics available from this

⁷ As advised by Cotality (2025), this uses the median imputed rent value across all dwellings in Australia, not the median of rents paid or advertised.

source at the time of writing relate to 2019-20. In this section we are therefore forced to rely on other more narrowly-scoped data sources.

Figure 9: Percentage of advertised private tenancies affordable to (selected) low-income household types, 2019-2026



Source: Anglicare annual Rental Affordability Snapshot - <https://www.anglicare.asn.au/research-advocacy/rental-affordability/> Note: Because there have been some changes in Anglicare's household typology, 2019 entries are not available for all of the selected 2022-24 categories.

A conceptually simple way of calibrating rental housing affordability for low-income populations involves gauging the extent to which advertised rental properties are offered by landlords at prices (rents) within the means of households on statutory incomes (e.g. Age Pension or JobSeeker benefit) or in low-waged employment. Here, for each household type in scope, affordability is calibrated on the basis of 30% of household income. Thus, for each household type, the analysis enumerates the proportion of available (and suitable) rental properties advertised at a rent equal to or less than that amount.

Using the approach described above, Anglicare's annual survey showed that, of the 49,000 properties being marketed for let across Australia in March 2026, just 0.7% would be affordable to a couple on the age pension – see Figure 9. As shown here, the already minimal share of private rental properties affordable to the low-income groups identified has tended to shrink steadily over recent years as advertised rents have run ahead of social security benefit rates and minimum wage incomes.

5.3. Commonwealth Rent Assistance

One final aspect of the rental affordability picture relevant to consider here concerns Commonwealth Rent Assistance (CRA). CRA is a social security payment to lower-income tenants (other than those living in public housing) in rental stress. However, eligibility is limited to those in receipt of other social security payments (e.g. Age Pension, Jobseeker) or Family Tax Benefit. For eligible applicants, CRA is payable at the rate of 75 cents for every dollar of rent above a minimum rent threshold, up to a specified maximum amount.

Due to long-term under-indexation, the effective value of CRA has been substantially eroded over time. What this means is that maximum payment rates have slipped further and further below market rents over time, thereby degrading the payment's impact in relieving rental stress. Thus, while the December 2025 rental stress rate for CRA recipient households (% paying more than 30% of income in rent) before receipt of the payment was 74%, the figure was 42% even after taking CRA into account.

However, in 2023 and 2024, the Australian Government instituted maximum payment increases of 15% and 10%, respectively (over and above standard indexation). While insufficient to negate the accumulated effect of under-indexation, these real terms increases will have significantly shielded many low-income renters from Australia's post-2020 rent surge detailed earlier in this chapter. Thus, the proportion of payment recipients remaining in rental stress after receipt of CRA was cut from 41% in 2022 to 39% in 2024 (Economic Inclusion Advisory Committee 2026).

During 2025, though, when CRA was increased only by standard indexation, the proportion of recipients remaining in post-CRA rental stress rose once again to 42%. 'That is, all the improvement that occurred in reduced rental stress as a result of the increases in 2023 and 2024 has been reversed and the level of this measure of rental stress is now the same as it was in December 2022' (ibid p45). Moreover, changes limited to modest real terms increases in maximum payments fail to acknowledge the case for more far-reaching structural reform of the payment – e.g. expanding its scope to encompass low-paid single person households in rental stress and adjusting payment rates to allow for the marked variation in rental market conditions across Australia (Ong Viforj et al. 2020; Bradbury 2023).

6. Population groups vulnerable to homelessness

In this section we briefly review published statistics providing insights on recent trends in the size of population groups known to be at heightened risk of homelessness in Australia. Data on such groups is collated by a variety of agencies and is subject to a variety of limitations. These include inconsistent or discontinuous metrics (e.g. in relation to poverty rates), restricted geographical coverage (e.g. domestic violence statistics) and short time series (Jobseeker mutual obligations non-compliance figures). As readers will also note, with respect to the changing size of the population cohorts vulnerable to homelessness, the overall picture suggested by these indicators is mixed.

6.1. Poverty

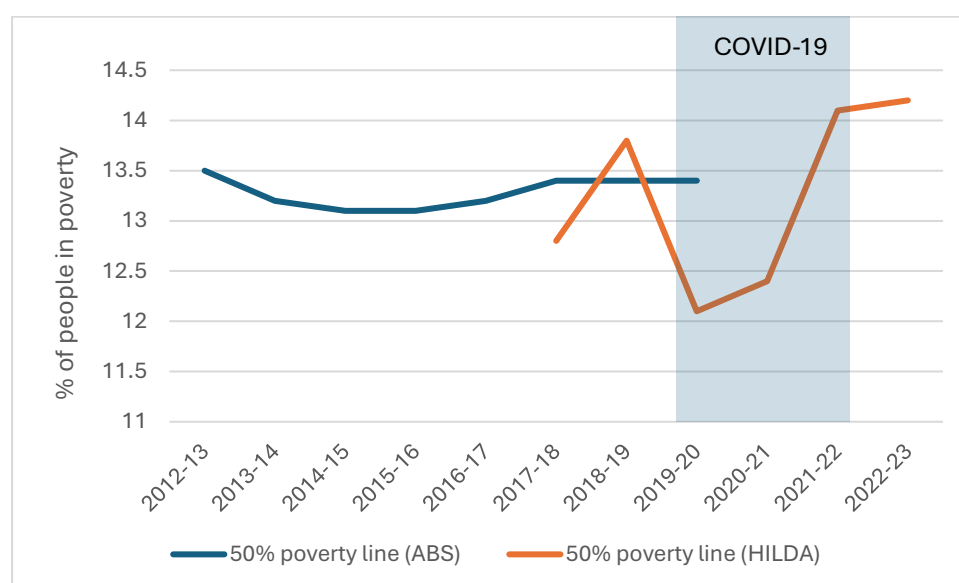
The central role that poverty plays exposing people to the risk of homelessness is also now well-established (Bramley and Fitzpatrick 2018). Poverty is often defined as experienced by households whose earnings are less than half of median household income across the broader population.⁸ Applying this measure in the Australian context indicates a fairly stable poverty rate during the 2010s. The COVID-19 pandemic period saw this pattern disrupted, primarily due to temporarily increased social security payment rates. Discounting this disruption, and allowing for possible volatility affecting the first two years of the HILDA series, Figure 10 indicates an upward trend since 2018-19. However, as explained by Davidson and Bradbury (2025, pp22-23),

⁸ Statistical definitions of poverty lines are 'benchmarks for the adequacy of incomes to meet the minimum needs of households of different sizes' (Davidson and Bradbury 2025 p.15). Where a household's income falls below the relevant poverty line, and unless they can draw on other resources, the household is considered 'unlikely to reach a generally acceptable minimum standard of living' (ibid).

the increased poverty rate in 2022-23 was primarily attributable to the effect of rising rents in expanding the number of renter households with insufficient income to pay for other essentials after allowing for housing costs. A secondary – albeit more structurally embedded – component of the explanation is the gradually rising incidence of older households reliant on private rental housing, a group especially vulnerable to poverty (ibid).

Thus, after a period of stability, poverty has trended upwards since 2018-19. Rising rents have had a material impact on this trend as they have decreased people's after-housing income. Rising poverty has also been partly a result of the growing numbers of older private renters, who are especially vulnerable.

Figure 10: Percentage of all people in poverty from 1999-00 to 2022-23 (50% of median income poverty line, minus housing costs)



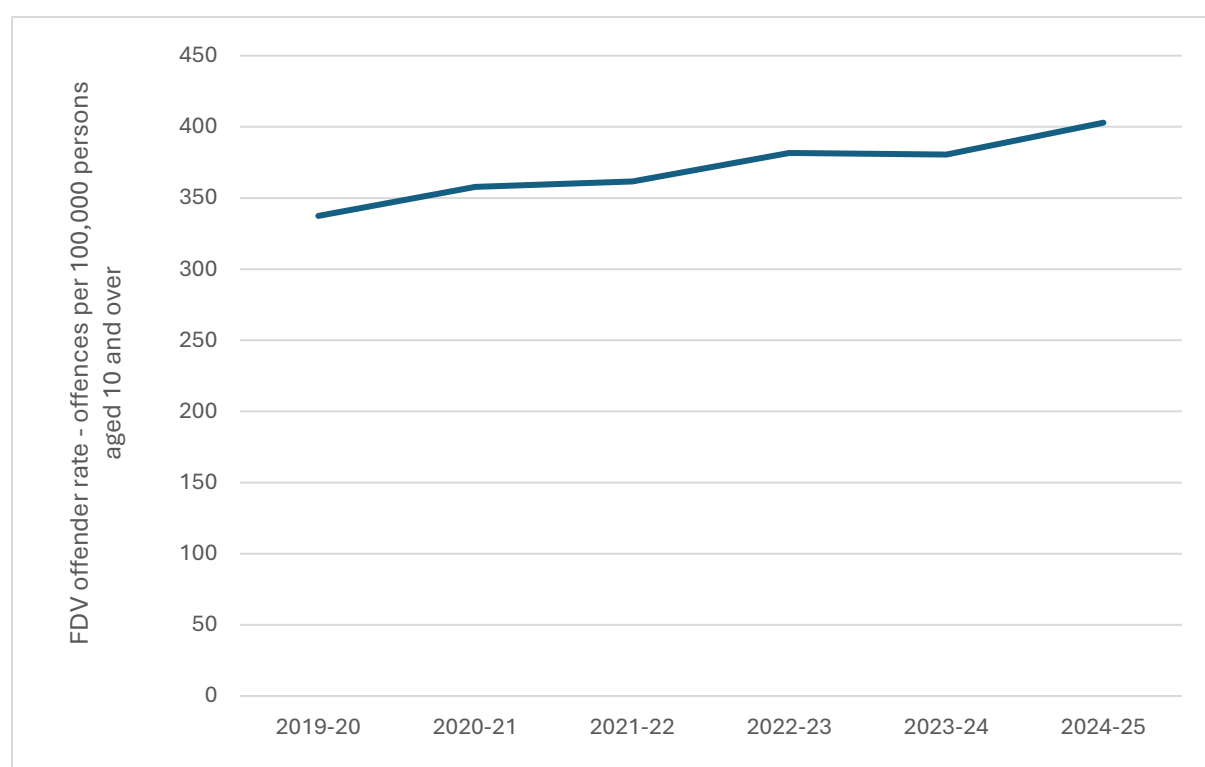
Source: Davidson and Bradbury (2025).

6.2. Domestic violence

Loss of accommodation due to domestic violence forms the largest identifiable immediate trigger for homelessness among people seeking assistance from Specialist Homelessness Services in Australia (AIHW, 2025).

As illustrated in Figure 11, recent years have seen a steadily rising FDV offender rate across the Australian community. Thus, in 2024-25 there were 97,800 offenders proceeded against by police for at least one family and domestic violence (FDV) related offence, an offender rate equating to 403 per 100,000 population (aged 10 and over). As shown in Figure 10, the five years to 2024-25, saw a 19% increase in this rate. The extent to which this reflects change in the underlying incidence of the problem – as opposed to a higher rate of reporting – is however uncertain. To the extent that the recorded trend, in fact, reflects a real underlying increase in the incidence of FDV offences, it will have contributed to growing homelessness pressures experienced across Australia during the early 2020s.

Figure 11: Family and Domestic Violence offending rates per 100,000 persons, Australia, 2019-20 - 2024-25



Source: ABS (2026).

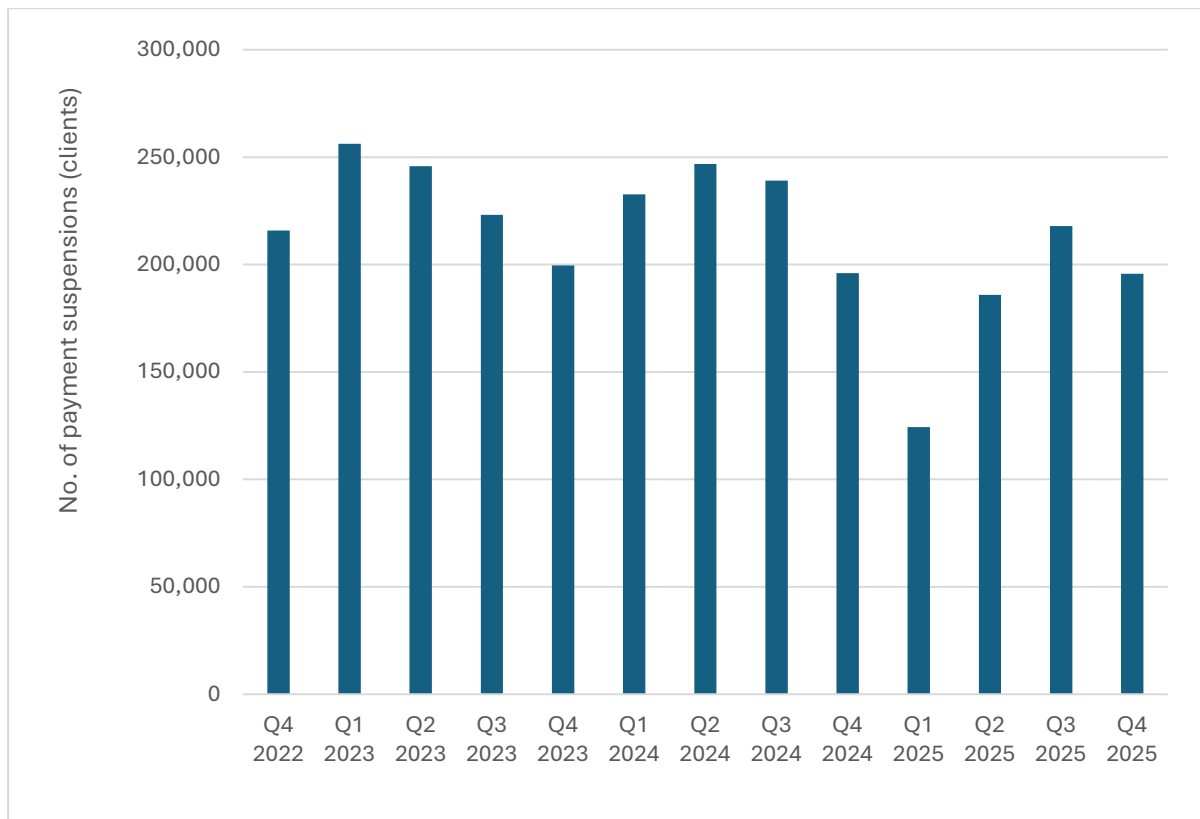
6.3. Centrelink mutual obligations sanctions

Another specific subgroup of Australia’s low-income population exposed to higher risk of homelessness is the cohort of Jobseeker applicants who have their income support payments suspended due to non-compliance with the Commonwealth Government’s ‘mutual obligations’ regime.⁹ ‘Mutual obligations’ refers to mandated requirements that Jobseeker recipients must meet in order to remain payment-eligible, such as providing evidence of job applications lodged or attending meetings with employment services. These obligations also apply to some Youth Allowance and Parenting Payment recipients. While payment suspension duration may be short (e.g. days), it can be imposed for longer periods and, in such cases, place affected claimants at increased risk of homelessness.

Latest published statistics on mutual obligation payment suspensions show that these totalled over 700,000 in 2025 – see Figure 12. Unfortunately, however, statistics focused on the longer term suspensions that would place claimants at particular risk of homelessness are not routinely published. The recent trend for payment suspensions of any duration indicate something of a downward trend – see Figure 12.

⁹ For a detailed discussion of how payment sanctions impact on homelessness, see Pawson et al, 2018, Section 3.2.1.

Figure 12: Centrelink mutual obligation payment suspensions



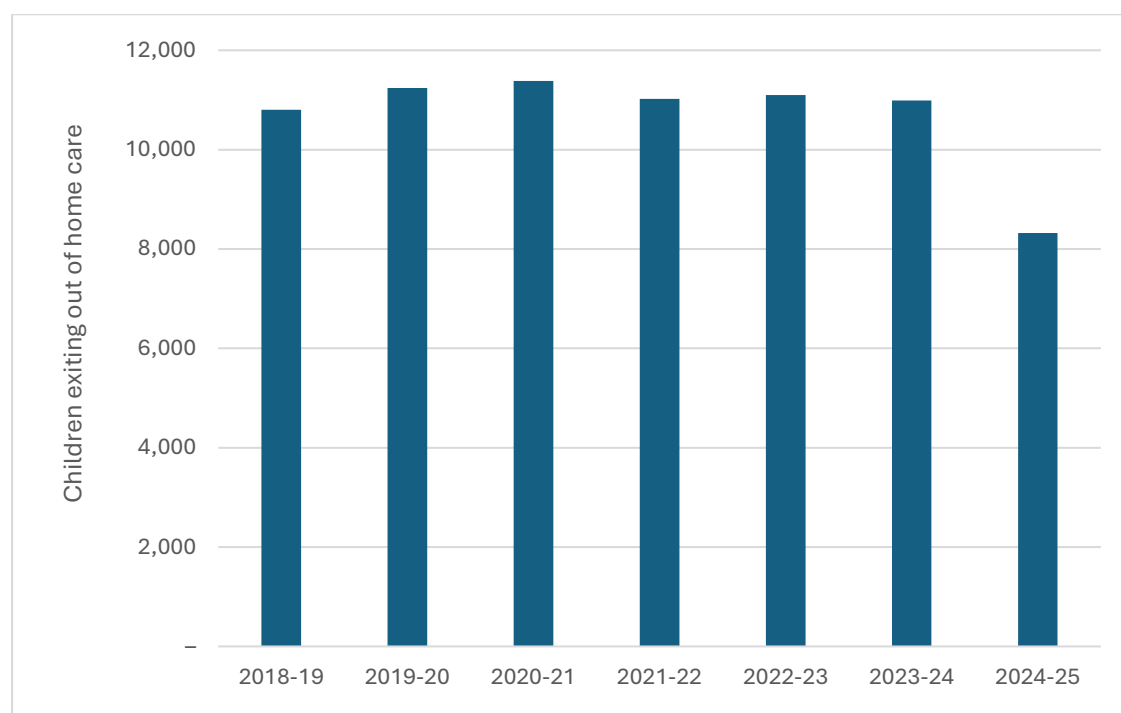
Source: Department of Employment and Workplace Relations (n.d.)

6.4. Children exiting out of home care

It is well-known that exit from institutional care creates a high risk of homelessness for those affected (Johnson et al, 2009; Mendes & Johnson, 2008). This refers, in particular, to people leaving (long term stays in) hospital, out of home care and prisons. While data on the numbers of people affected is highly incomplete, two of these groups are covered below.

As shown in Figure 13, between 8,000 and 12,000 children aged under 18 are discharged from care each year. As it would appear, however, the recent trend has been flat or downward.

Figure 13: Children aged 0–17 years discharged from out-of-home-care



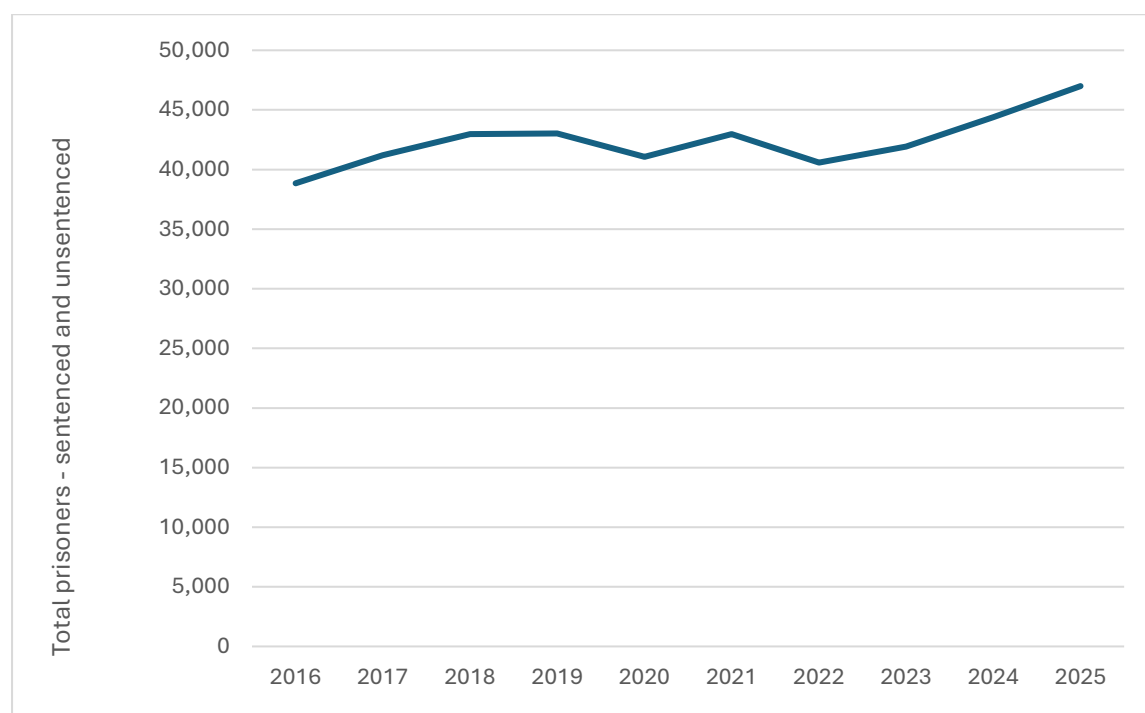
Source: Productivity Commission (2026b)

6.5. People exiting prison

People exiting prison form another group subject to institutional discharge that often places them at risk of homelessness (Martin et al. 2021). The latest official statistics on prison discharges indicate that for 48% of those released in 2022, their immediate destination was either rough sleeping (3%) or ‘short term or emergency accommodation’ (45%) (AIHW 2023).

Unfortunately, since there are no routinely published statistics on the number of ex-offenders discharged from prison each year, we can only infer this with reference to the changing size of Australia’s total imprisoned population to gauge its potential influence on changing rates of homelessness. As shown in Figure 14, this has tended to trend upwards during the early 2020s – rising by 16% in the three years to 2025. At the same time, as an indicator of discharge numbers, this may be to some extent nullified by changing sentencing policy and practice – if that is seeing any tendency towards longer prison terms.

Figure 14: Prisoners – sentenced and unsentenced



ABS (2025a)

7. Conclusion

This chapter has indicated a number of recent trends in socio-economic phenomena and rental housing market conditions that appear likely to have escalated the risk of homelessness in the years following the COVID-19 pandemic. Some – although not all – population cohorts unusually vulnerable to homelessness appear to have been expanding over this period.

Meanwhile, such pressures have been compounded by the generally declining affordability and availability of rental housing. Indeed, these two dimensions of our analysis are highly related, in that a recent rise in poverty-affected households is largely explained by the effect of rising rents that have left a growing number of low-income households with inadequate residual income to meet the cost of other basic essentials.

Although these trends can be partly attributed to the COVID-19 pandemic and subsequent market disruption, recently worsening rental affordability for low-income earners cannot be solely attributed to the pandemic. While somewhat fragmentary in nature, Anglicare’s annual national survey indicates that this in fact represents only the continuation of a longer running trend.

Looking to the future, it would be hoped that the modest expansion of non-market rental housing supply set to come onstream during the mid-late 2020s under federal and state/territory investment programs will slightly ease rental price pressures at the lower end of the market.

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