



Housing and income of adults with disability in Australia

In Australia, those with disability are more likely to be in housing stress, experience homelessness, and less likely to own their home, compared with non-disabled peers. They are also more likely to live in low-income households, rely on government allowances, and experience financial stress, compared with non-disabled peers.

This fact sheet is part of a series reporting on inequalities in health and the social determinants of health that people with disability face. Social determinants are the factors that affect health through the conditions in which people are born, grow, live, work, and age, and which are, in turn, shaped by political, social, and economic forces.

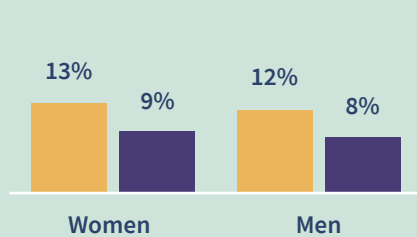
This fact sheet is based on data for Australian men and women aged 15-64 years. Data in this fact sheet come from the: Survey of Income and Housing 2017; Australian Institute of Health and Welfare 2021; General Social Survey 2014; and Census of Population and Housing 2016. We recognise not all people with disability are represented in these surveys.

Housing

Housing stress*

1 in 8 people with disability (13%) experience housing stress; this is 1.6 times more than those without disability (8%). Those with severe disability report similar levels of housing stress (14%) as people with disability.

People in housing stress



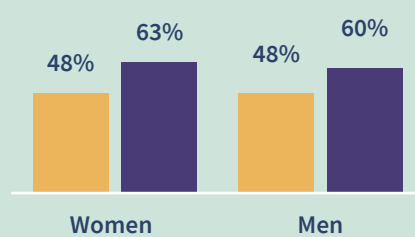
* Housing stress defined as living in a household with equivalised household disposable income in the bottom 40%, where housing costs account for more than 30% of disposable income.

** Home owners include those with or without a mortgage.

Housing tenure**

Around half of people with disability (48%) are homeowners. The corresponding rate for people with severe disability is 39%. By comparison, nearly two-thirds of people without disability (61%) own their own home.

People that are homeowners



Homelessness

Nearly a quarter of people with disability and nearly a third of those with severe disability have been homeless at some point.

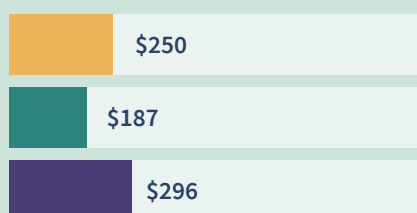
Adults who have never been homeless



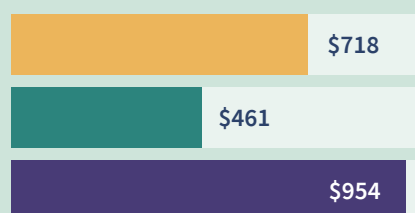
Personal material resources

Personal income

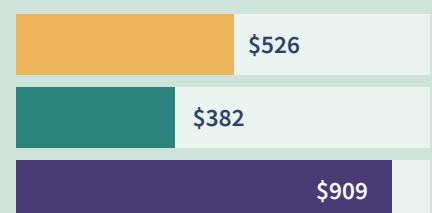
Mean weekly disposable income 15-24 years



Mean weekly disposable income 25-49 years



Mean weekly disposable income 50-64 years





Income source

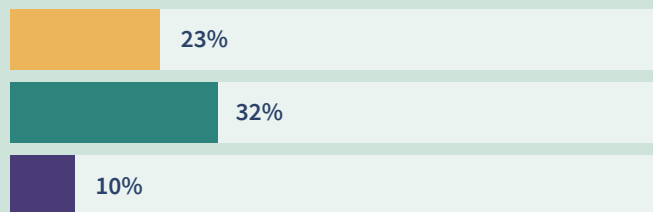
People with disability are 5 times more likely to rely on a government pension or allowance, compared with non-disabled people (37% vs 7%). For people with severe disability the ratio is 8.8, with 66% of this group relying on government income support.

Household material resources

Household income

Compared with people without disability, people with disability are more than twice as likely, and people with severe disability are more than three times as likely, to be living in low-income households.

Adults living in low-income households



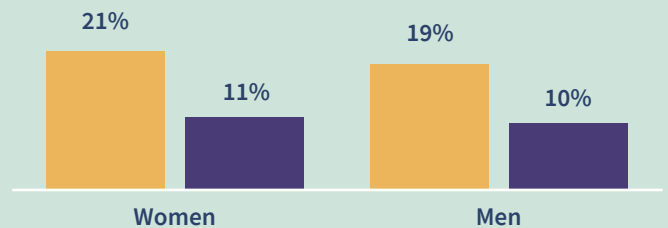
Legend

● with disability ● with severe disability ● without disability

Material assets

One in 5 people with disability (20%) live in a household that had difficulty paying bills in the last 12 months. This is double the rate for people without disability (10%). The proportion is still higher for people with severe disability at 28%.

People that have difficulty paying bills in the last 12 month



Housing and income data

This fact sheet uses data from the [Disability and Wellbeing Monitoring Framework: Baseline Indicator Data for Australians aged 18-64 years](#) report developed by the NHMRC Centre of Research Excellence in Disability and Health (CRE-DH). It provides a comprehensive structure for measuring and reporting inequalities between Australians with and without disability aged 18-64 years in relation to health and the social determinants of health.

The framework draws on Australian national population surveys that include disability identifiers and serves as a baseline for measuring change over time. Indicator data used in this fact sheet come from the: Survey of Income and Housing 2017; Australian Institute of Health and Welfare 2021; General Social Survey 2014; and Census of Population and Housing 2016. Certain groups of people with disability may be missing or under-represented in these data sources, including people living in very remote areas; discrete Aboriginal and Torres Strait Islander communities; or non-private dwellings; and people who need assistance to complete the surveys.

'Crude' or un-standardised percentages for people with disability and age-standardised percentages for people without disability are reported in this fact sheet. Where possible, data are reported for the subgroup of people with 'severe disability',

that is, people who have severe or profound core activity limitation. Due to higher standard errors associated with small sample sizes, data are not further disaggregated by gender for people with severe disability.

The Disability and Wellbeing Monitoring Framework and Indicators was developed with an Expert Panel of Advice capturing lived experience of disability. This Expert Panel identified other meaningful income topics that cannot be reported on as appropriate data are not available. These include wealth and future economic security indicators.

Further information

The CRE-DH generates evidence to guide social and health policy reform with the aim of improving the health of Australians with disability aged 15-64 years and reducing inequitable, avoidable health and wellbeing disparities between Australians with and without disability.

This fact sheet was produced by the CRE-DH team and funded by the NHMRC (GNT1116385).

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