



Poverty and Housing in South Australia

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**Centre for
Equitable
Housing**
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FIGHTING INEQUALITY IN AUSTRALIA

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About Per Capita

Per Capita is an independent progressive think tank, dedicated to fighting inequality in Australia. We work to build a new vision for Australia based on fairness, shared prosperity, community and social justice.

Our research is rigorous, evidence-based and long-term in its outlook. We consider the national challenges of the next decade rather than the next election cycle. We ask original questions and offer fresh solutions, drawing on new thinking in social science, economics and public policy.

Our audience is the interested public, not just experts and policy makers. We engage all Australians who want to see rigorous thinking and evidence-based analysis applied to the issues facing our country's future.

We acknowledge and pay our respects to the Traditional Owners and Elders on whose land we live and work.

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POVERTY AND HOUSING IN SOUTH AUSTRALIA

Executive Summary

South Australia is experiencing rising levels of housing stress, poverty, and homelessness, driven by a combination of low incomes, rapidly increasing rental costs, limited housing supply, falling provision of social housing and under-resourced support systems. This briefing paper provides an overview of the current context, identifies key cohorts and regions most affected, and outlines opportunities for targeted, high-impact philanthropic investment.

The purpose of this paper is to refine next steps in The Wyatt Trust's granting decisions.

Key cohorts

Based on current government priorities and evident need, the below cohorts are most likely to benefit from philanthropic support. People within these cohorts have overlapping identities or characteristics (i.e. are First Nations and a single parent or have a disability and are survivors of family violence) and should be considered from an intersectional lens. Cohorts include:

- First Nations South Australians
- Single parents (usually women) caring for children
- Children and young people under 24 years old
- People receiving government support payments, particularly those on lower rates such as Job Seeker and Youth Allowance
- Women over 55
- People with a disability
- People who are unemployed or outside of the workforce
- Victim survivors of family and domestic violence
- People exiting other service systems such as young people leaving out of home care, ex-prisoners exiting the justice system and people exiting hospitals and mental health systems
- Households experiencing poverty in regional and rural locations
- Single person households

Existing services

The social welfare, homelessness and housing system in South Australia is not effectively meeting the needs of South Australians. For example, from 2014 to 2019, the rate of returning homelessness services clients increased from 55% to 63%, and the rate for clients requiring 46 days or more of support increased from 52.6% to 57.2%. South Australia's rate in both metrics is significantly higher than the national average¹.

South Australia's household median incomes and median full-time wages remain below the national average and one in four South Australians over the age of 15 relies on government benefits and allowances as their main source of income.²

¹ SA Housing Authority, *Future Directions for Homelessness* (Government of South Australia, 2020).

² Australian Bureau of Statistics (2021) *ISAP Main Source of Personal Income (administrative data) by STATE (EN)* [Census TableBuilder], accessed March 2025.

South Australia is experiencing a housing crisis with rapidly rising rates of housing stress, especially for renters. The SA Government formed The Department of Housing and Urban Development 'housing super portfolio' partially to address this issue. Beyond this, the South Australia Housing Trust and the Department of Human Services are responsible for building and managing public housing and funding and supporting homelessness partners to deliver key services to those experiencing and at risk of homelessness.

Current SA priorities include:

- Infrastructure funding and planning activities to rapidly boost housing construction
- Social housing delivery, including growth of government-owned public housing stock
- Transitional housing, particularly targeted at young people, victim survivors of family violence and First Nations people
- Private rental assistance programs
- Affordable housing

Key programs at the Federal, State and Local level include:

- The Housing Australia Future Fund (Federal Government)
- The Social Housing Accelerator Program (SA Housing Trust)
- The Homelessness Supportive Housing Program (SA Housing Trust)
- The Transitional Housing Program (SA Housing Trust)
- The Adelaide Zero project (City of Adelaide, City of Port Adelaide and SA Housing Authority)

Gaps and Opportunities

This report has identified a range of potential areas for further investigation or prioritisation, with recommendations designed to reflect the unique role of philanthropy in intervening in housing stress and poverty.

Roles for Philanthropy

Taking on Risks

A higher risk appetite or capacity can seed greater innovation and less constrained problem solving than existing bureaucracies.

Filling Gaps

It is not the job of philanthropy to tackle systemic and large-scale policy and funding issues but rather to fill gaps, provide linkages and bring together disparate resources and partners to address issues and capitalise on opportunities.

Proving concepts and seeding projects

Philanthropy can function as a catalyst to unlock further funding and buy-in from other sectors. Philanthropy also has a role in supporting the creation of new products or programs.

Options for addressing poverty and housing stress



Fund or co-fund strategic staff roles and support services



Strengthen existing partnerships or catalyse new ones



Support high-need cohorts and geographies



Prioritise prevention over crisis response



Seed or scale innovative models



Fund flexible brokerage models

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Introduction

This paper has been developed to support discussions with key stakeholders about potential funding priorities for The Wyatt Trust.

The Wyatt Trust is a South Australian Public Benevolent Institution that has been providing direct and indirect support to people experiencing poverty since 1886. Through grant making, advocacy, and systems influence, Wyatt works to support South Australians to live free from poverty.

Wyatt's approach is grounded in the belief that people experiencing financial hardship and poverty have the desire—and the right—to work towards an alternative future. Wyatt believes that with access to resources, learning opportunities, and meaningful connections, people can build the capacity, agency, and choice required for self-determination.

Wyatt's work is guided by five core practice principles:

1. **Deep, sustained support** – prioritising strong connections over spreading resources too thinly.
2. **Self-determination and choice** – centring people's own goals and voices, rather than assuming what they need.
3. **Lived experience leadership** – embedding lived experience in decision-making and across the system.
4. **Truth and reconciliation** – acknowledging and addressing difficult truths rather than covering them up.
5. **Partnership and coalition-building** – collaborating to create systemic change rather than working in isolation.

Current Program Context

Wyatt currently delivers a Housing Program (brokerage) with annual funding of \$500,000. This program partners with Specialist Homelessness Services, who distribute brokerage funds as part of a broader suite of support for individuals and families experiencing or at risk of homelessness.

Typical allocations range from \$1,500 for single-person households to \$2,500 for larger households, and can be used for a range of essential needs including rent arrears, rent in advance, utility connection costs, and expenses related to education, employment, or community engagement.

The program has been operating since 2004 and is scheduled for evaluation in the 2025/26 financial year. While Wyatt is open to continuing the program, the Trust is currently assessing whether this is the most effective use of its resources—or if other approaches could better support South Australians experiencing poverty.

Wyatt seeks to understand how their funding may interact with the local, state and federal policy frameworks that drive the systems that low-income South Australians are navigating. They are seeking an evaluation of the use of these funds to inform their future work, in line with their strategy and their principles.

Purpose and Objectives of this paper

This paper provides a high-level overview of the housing and homelessness landscape in South Australia. Its objectives are to:

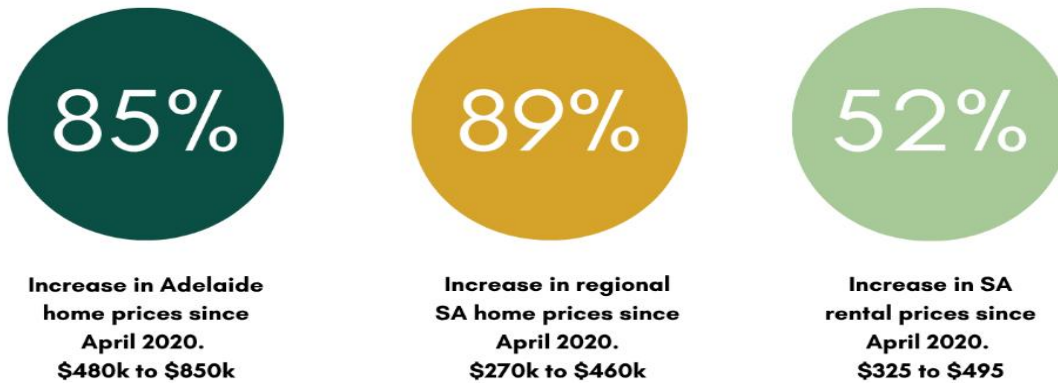
- Understand the local, state, and federal policy settings influencing the housing, homelessness, and welfare systems in SA;
- Explore how philanthropic trusts currently support—and can enhance—government investment in housing and homelessness services;
- Identify funding gaps or opportunities within the philanthropic and social impact ecosystem;
- Inform Wyatt’s advocacy efforts and coalition-building with partners;
- Investigate alternative ways for Wyatt to invest in housing security and strengthen people’s agency and long-term capacity; and
- Guide future housing program design and broader funding priorities for the Trust.

By mapping the current policy and service context, this paper aims to support informed engagement with key stakeholders and invite feedback to help shape Wyatt’s future grant making strategy in housing and homelessness.

The context of poverty, housing stress and homelessness in South Australia

As Figure 1 illustrates, the landscape of housing and poverty in South Australia has changed significantly over the past five years. Once considered relatively affordable, Adelaide’s housing market has shifted rapidly, with both house prices and rental costs rising sharply. Access to affordable housing—previously a key strength of the state—has diminished dramatically in a short period, placing increasing pressure on low-income households.

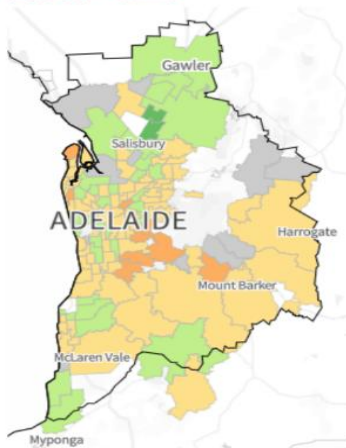
Figure 1: Visual summary of the SA housing context



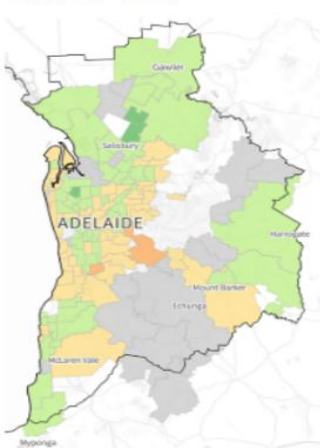
Rental affordability over time

Average rental household:

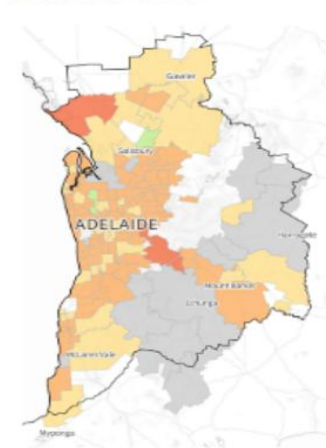
2019 Q2



2021 Q2



2024 Q2



Bowden, T. (2025, May 25). \$74k more than last year - SA home values up again. The Advertiser. <https://www.realestate.com.au/news/74k-more-than-last-year-sa-home-values-up-again/>
 Australian Bureau of Statistics. (2025, May 28). Latest insights into the rental market. Articles. <https://www.abs.gov.au/articles/latest-insights-rental-market>
 Map source: [sgsep.com.au/projects/rental-affordability-index](https://www.sgsep.com.au/projects/rental-affordability-index)

RENTAL AFFORDABILITY INDEX

Very affordable	200 or above
Affordable	150 to 200
Acceptable	120 to 150
Moderately unaffordable	100 to 120
Unaffordable	80 to 100
Severely unaffordable	50 to 80
Extremely unaffordable	50 or less
Data not available	N/A

□ Metropolitan Areas

The below section highlights the main cohorts experiencing poverty, homelessness and housing stress in South Australia. The paper uses the following definitions for these terms:

- **Poverty:** Poverty may be defined in a variety of ways. Internationally, poverty lines of 50% or 50% of median income are common. Within this paper, a household may be considered to be in poverty if they earn less than 50% of median income for an area. Below this level, households and individuals are unlikely to have enough money or resources for the basic needs of life, including food, housing, education and health expenses³.
- **Housing stress:** Housing stress is said to occur if an unreasonable proportion of household income is required to pay housing costs. Housing stress is often defined using the '30/40' rule. This rule states that housing stress occurs when a household earning in the lowest 40% of incomes is paying more than 30% of their income on housing expenses such as rent or mortgage repayments. Households experiencing housing stress are often, but not always, living in poverty⁴.
- **Homelessness:** According to the ABS, homelessness occurs when a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement: is in a dwelling that is inadequate; has no tenure, or if their initial tenure is short and not extendable; or does not allow them to have control of, and access to space for social relations.' This definition includes primary homelessness (i.e people sleeping rough or in improvised shelters), secondary homelessness (people frequently moving from one temporary shelter to another) and tertiary homelessness (people living in inadequate housing including those in severe overcrowding)⁵.

The objects of The Wyatt Trust are to provide assistance to persons experiencing poverty or financial hardship, with an eye to people having the means to meet their daily needs, but also the resources to participate and contribute in community and the economy equitably. While these standard definitions are useful in their work, The Wyatt Trust also has a broader interpretation of their work in housing and poverty.

Who experiences poverty?

Across Australia, 1 in 8 adults and 1 in 6 children live in poverty. Within this, the following groups are at greater risk of poverty than others:

- 62% of households in which the main income-earner is **unemployed** are in poverty.
- 60% of households reliant on **JobSeeker payment** are in poverty.
- 52% of tenants in **public housing** are in poverty.
- 34% of **sole parent** households are in poverty.
- 25% of **people with disability** are in poverty.

³ ACOSS and UNSW, 'Poverty in Australia', *Poverty and Inequality* (2025) <<https://povertyandinequality.acoss.org.au/poverty/>>.

⁴ Australian Housing and Urban Research Institute, 'Glossary', *Glossary* (2025) <<https://www.ahuri.edu.au/glossary?page=3#:~:text=Housing%20stress%20is%20said%20to,30%2F40'%20affordability%20rule.>>>.

⁵ Australian Bureau of Statistics, 'Homelessness Operational Groups', *Census Dictionary* (2021) <<https://www.abs.gov.au/census/guide-census-data/census-dictionary/2021/>>.

Who experiences homelessness or housing insecurity in South Australia?

On Census night 2021, an estimated 7,408 people in South Australia were experiencing homelessness, and a further 5,158 were marginally housed.⁶ Among this group:

- 53.3% were male, and 46.7% were female.
- 15% were Aboriginal or Torres Strait Islander.
- Nearly one in four (24%) were aged 20-29.⁷

These cohorts are significant as they demonstrate disproportionate experiences of homelessness and severe housing insecurity. For example, Aboriginal and Torres Strait Islander people are 6.5 times more likely to experience homelessness than the broader population and young people aged 20 to 29 constitute 23% of those experiencing homelessness but only 13% of SA's population.⁸

According to 2021 Census estimates, the homelessness rate in South Australia is slightly lower than the national rate, at 42 per 10,000 people compared to 48 per 10,000 nationwide. However, the rate for Indigenous South Australians is higher than the national Indigenous rate and is the third highest in the country, behind the Northern Territory and Western Australia.⁹ (See appendix A for further data on homelessness rates across cohorts).

While these statistics are useful, they may not accurately capture the scale or diversity of homelessness in SA as homelessness is difficult to capture through a census and certain groups are more likely to be captured in the data than others. We extend this data with information from the Australian Institute of Health and Welfare.

Between 2023-2024, 18,717 people (11,106 women (59%) and 7,611 men (41%)) sought support from specialist homelessness services in South Australia. Of these:

- The largest cohort among women was single parents with children (35.3% or 3,842 women).
- The largest cohort among men was lone persons (37.8% or 2,821 men).
- 79% of those aged 15 and over relied on government benefits as their main source of income, with one in five receiving JobSeeker.
- 46.5% were unemployed, and 38.9% were not in the labour force.
- 23% were Indigenous.¹⁰

As Figure 2 and Figure 3 demonstrate, the largest household types seeking Specialist Homelessness Services (SHS) in South Australia are lone persons (30%) and one parent with child/ren (30%). Women are more likely to present for support than men, with the largest population being women aged 25 to 44, often presenting with their children.

⁶ The terms "homelessness" and "marginally housed" is based on ABS methodology. ABS uses six homeless operational groups for presenting estimates of people enumerated in the Census who were likely to have been homeless on Census night (people living in improvised dwellings, tents or sleeping out; people in supported accommodation for the homeless; people staying temporarily with other households; people living in boarding houses; people in other temporary lodgings; and people living in 'severely' crowded dwellings) and three groups for people who may be marginally housed but are not classified as homeless (people living in other crowded dwellings; people in other improvised dwellings; and people marginally housed in caravan parks).

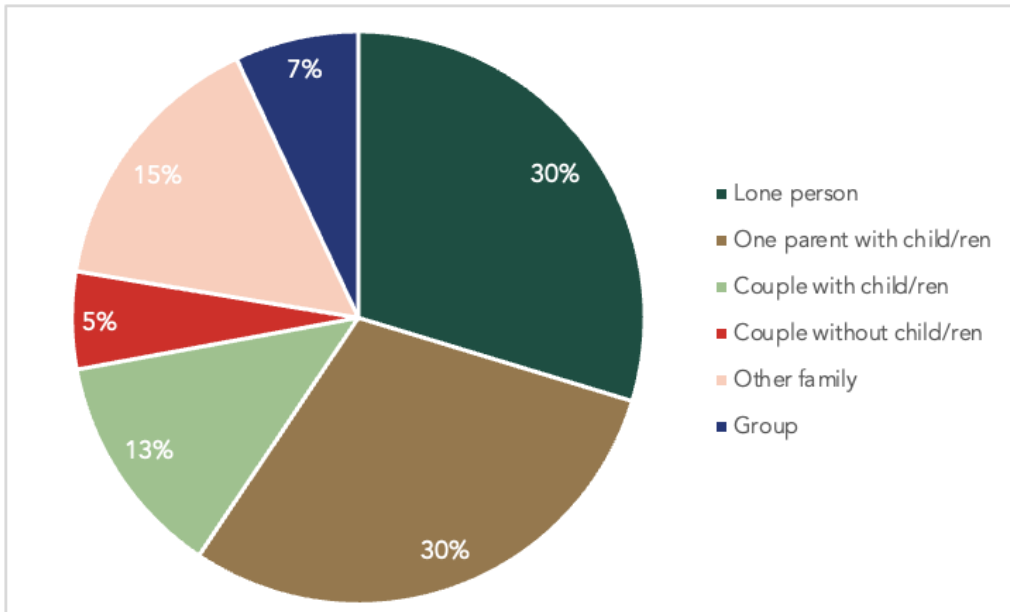
⁷ Australian Bureau of Statistics, 'OPGP Homelessness Operational Groups by SA4', *Census TableBuilder* (March 2025).

⁸ Ibid.

⁹ Ibid.

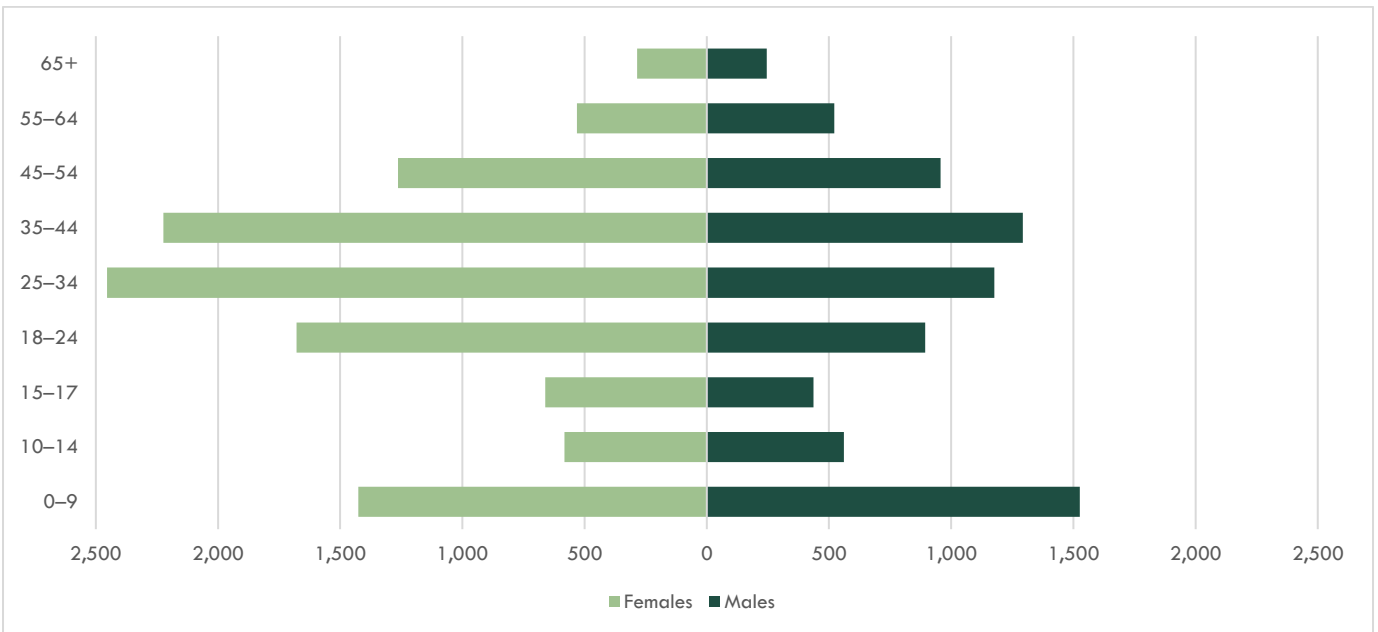
¹⁰ Australian Institute of Health and Welfare, *Specialist Homelessness Services Annual Report 2023-24* (Data Tables, 11 March 2025).

Figure 2: SHS Clients , by living arrangement, South Australia, 2023–24



Source: AIHW, SHS 2023-24, Data Tables, CLIENT 10

Figure 3: SHS Clients, by age and gender, South Australia, 2023–24



Source: AIHW, SHS 2023-24, Data Tables, CLIENT 1

Across these cohorts, those with more vulnerability are the most likely to become homeless. Major risk factors include unemployment, experiences of trauma or violence, living with disability, acute mental illness, drug or alcohol issues. In contrast, having higher levels of education, a history of being employed and strong social support protect against homelessness ¹¹.

¹¹ Homelessness Australia, *National Housing and Homelessness Plan Submission* (Homelessness Australia, 2023).

Drivers of poverty, housing stress and homelessness

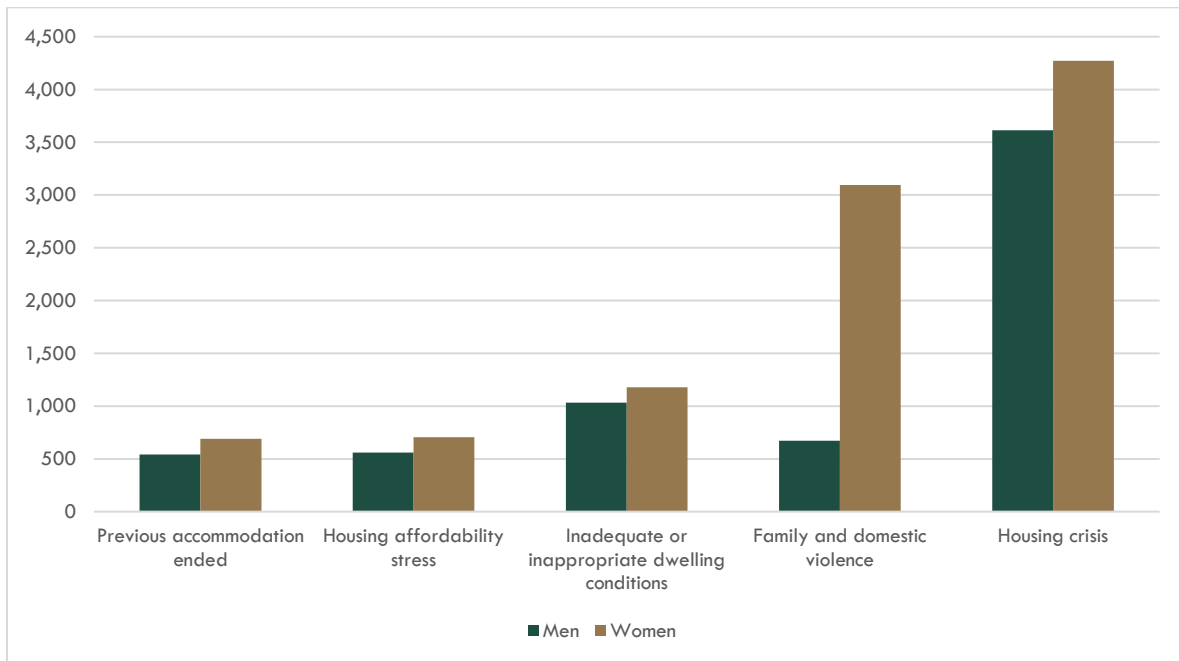
Why do people seek Specialist Homelessness Services?

The primary reasons for seeking support from homelessness services in South Australia 2023-2024 services were:

- Accommodation related issues (71.8%), most commonly due to housing crisis such as an eviction (53.7%).
- Interpersonal relationship issues (37.5%), most commonly because of family and domestic violence (25.5%).
- Financial difficulties (29.9%), most commonly due to housing affordability stress (16.2%).¹²

As shown in Figure 4, the main reason people seek support in SA is due to housing crisis (42.1%), followed by family and domestic violence (20.1%).¹³

Figure 4: Top five main reasons for seeking support, by gender, number of people, South Australia, 2023-24



Source: AIHW, SHS 2023-24, Data Tables, CLIENT 22

Structural Drivers

The following structural drivers help to explain why homelessness and housing stress is increasing in SA.

Declining Homeownership

Limited access to, and availability, of affordable housing is a major driver of housing insecurity, poverty, and homelessness in South Australia. The growing gap between housing costs and household income has pushed more people into financial distress, while declining home ownership rates leave young people more vulnerable to housing insecurity than older generations were at the same age.

¹² Australian Institute of Health and Welfare, *Specialist Homelessness Services Annual Report 2023–24* (Data Tables, 11 March 2025) CLIENT 21

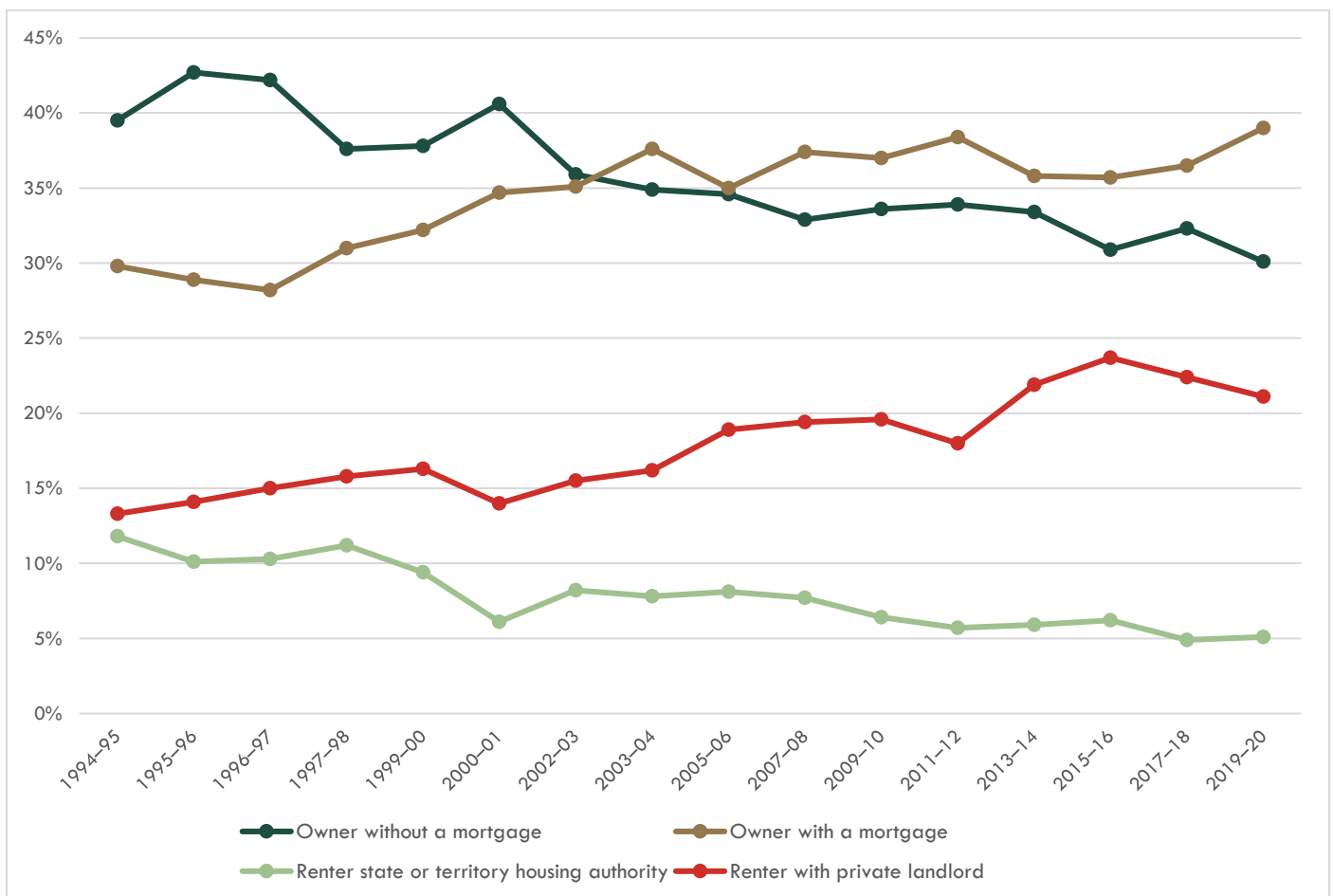
¹³ *Ibid*, CLIENT 22.

For example, 71.2% of South Australians born from 1947-1951 owned their homes by the time they were 34 years old, but only 55.5% of South Australians born from 1987-1991 owned their homes by the time they were the same age (See Figure 11 in Appendix A for a graph showing declining homeownership rates).¹⁴

Additionally, between 1999–2000 and 2019–20, there was a decline in the proportion of South Australian households owning their homes outright (without a mortgage), while the number of households with mortgages increased (Figure 5).¹⁵

Over this period, the median outstanding mortgage rose by 116%, from \$100,000 to \$216,000 (in 2019-2020 dollars), while the average weekly household income grew by just 49% from \$1,338 to \$1,989 (in 2019-2020 dollars).¹⁶ By 2021, 44% of low-income mortgage holder households in South Australia were in housing stress.¹⁷

Figure 5: Proportion of households by housing tenure type, South Australia, 1994–95 to 2019–2020



Source: ABS, *Housing Occupancy and Costs 2019-20*, Table 12.12

¹⁴ Australian Institute of Health and Welfare, *Home Ownership and Housing Tenure* (Web Report, 12 July 2024) <https://www.aihw.gov.au/reports/australias-welfare/home-ownership-and-housing-tenure>.

¹⁵ Australian Bureau of Statistics, *Housing Occupancy and Costs 2019-20 Financial Year* (Catalogue No, 4130.0, 25 May 2022) Table 12.12.

¹⁶ *Ibid*, Table 12.10

¹⁷ Australian Bureau of Statistics (2021) *DWTD Dwelling Type, HIED Equivalised Total Household Income (weekly) and MAID Mortgage Affordability Indicator by CED (EN)* [Census TableBuilder], accessed March 2025. Housing stress occurs when a household earns under 60% of the median equivalised income (~\$650/week) and spends over 30% on mortgage.

Falling rental affordability and falling rates of social housing

Today more young people are renting for longer than their parents' generation did. In a private rental market that lacks affordable and suitable housing for low-income households, young people today face a higher risk of housing insecurity than previous generations at the same stage of life.

In 2021, 62% of low-income renter households in South Australia were in rental stress, spending 30% or more of their income on rent.¹⁸ Rising rental costs, coupled with wages that haven't kept up, have made it increasingly difficult for households to escape rental stress.

Over the past decade, the median weekly rent in South Australia has increased by 76% from \$295 to \$520, while the median weekly wage for a full-time worker has risen by just 29% from \$1175 to \$1520.¹⁹

A shortage of affordable private rentals, coupled with a declining supply of social housing, has further exacerbated the risk of poverty and homelessness across the state.

Anglicare SA's 2024 *Rental Affordability Snapshot* found that in March 2024:

- No rental properties were affordable and appropriate for single people on Youth Allowance, JobSeeker, or the Disability Support Pension;
- Of the 1,615 rental properties reviewed, only four were affordable and appropriate for a single person on the Age Pension, and just one was affordable for a single parent with a child under five;
- For a full-time minimum wage worker, only eight properties (0.5%) were affordable; and
- A single parent with two children could afford just 21 properties (1.3%).²⁰

Meanwhile, social housing stock has been in decline despite population growth. In 2006, there were 51,080 social housing dwellings in South Australia, making up 7.5% of all private dwellings. By 2021, the number of social housing dwellings had fallen by 4,508 making up just 5.8% of all private dwellings. Total social housing stock has continued to decline to 45,908 by 2023,²¹.

¹⁸ Australian Bureau of Statistics (2021) *DWTD Dwelling Type, HIED Equivalised Total Household Income (weekly) and RAID Rent* [Census TableBuilder], accessed March 2025. Housing stress occurs when a household earns under 60% of the median equivalised income (~\$650/week) and spends over 30% on rent.

¹⁹ South Australia Housing Trust, Government of South Australia, *Private Rent Report: Rental Bond Data Set of the Tenancies Branch, Office of Consumer and Business Services, provided by Data Analytics, SA Housing Authority* (Data Tables, 2015-2024) accessed March 2025 <<https://data.sa.gov.au/data/dataset/private-rent-report>>; Australian Bureau of Statistics, *Employee Earnings August 2024* (Catalogue No 6337.0, 9 December 2024) Table 1

²⁰ Anglicare Australia, *Rental Affordability Snapshot: Collated Regional Reports 2024* (Report, April 2024) 84-103 <<https://www.anglicare.asn.au/wp-content/uploads/2024/04/Rental-Affordability-Snapshot-Regional-Reports.pdf>>.

²¹ Australian Institute of Health and Welfare, *Housing assistance in Australia 2024* (Data Tables, 12 July 2024) DWELLINGS 2; Australian Bureau of Statistics, South Australia 2021 Census All Persons QuickStats (Web Page, accessed March 2024); Australian Bureau of Statistics, South Australia 2006 Census All Persons QuickStats (Web Page, accessed March 2024).

Rising cost-of-living pressures

The rising cost of living has also contributed to growing poverty and homelessness.

South Australia's household median incomes and median full-time wages remain below the national average and one in four South Australians over the age of 15 relies on government benefits and allowances as their main source of income.²²

Rising food insecurity in South Australia is a symptom of poverty and highlights the growing cost-of-living pressures pushing more households into financial stress. Foodbank's *2024 Hunger Report* shows that 272,543 South Australian households (35% of all households) struggled to afford enough food in the previous year, up from 255,000 households in 2023, with 173,890 experiencing severe food insecurity, (regularly skipping meals or going an entire day without eating) up from 150,000 in 2023. Single-parent households are the worst affected, with 69% facing food insecurity and 41% experiencing severe food insecurity.²³

Failures within support systems and services

Australia's low rates of income support and pension payments are widely and consistently identified as an important contributor to homelessness. Living at or below the poverty line, many households may be just one shock away from an experience of homelessness.

In addition to economic and structural drivers, social drivers like family and domestic violence also play a significant role. In 2023–2024, 38% of women seeking homelessness support in South Australia reported experiencing family and domestic violence.²⁴ Despite this, most victim survivors who flee violence don't receive the support and housing they need to escape a violent home. Many women return to violence because they have no money and nowhere else to go. Others want to leave a violent home but remain because they have no safe alternatives.

Despite the clear evidence of high vulnerability to homelessness, people involved with other service systems are continuing to fall into homelessness at unacceptably high rates. For example, across Australia,

- In 2021-22, almost 8,000 children on a care and protection order and 6,000 young people leaving out-of-home care used a homelessness service.
- Ex-prisoners have been the fastest growing category of homelessness service users over the past decade, with a 17% increase in the last four years. Over half (54%) of prisoners expect to be homeless on release. In 2021-22, 9,000 people exiting custody used homelessness services.
- People with psycho-social health conditions are among the fastest growing groups of people using homelessness services. Gaps in community mental health support, significant access barriers to the NDIS, and difficulty navigating and purchasing individual support for those on the Scheme mean many are not being adequately supported²⁵

²² Australian Bureau of Statistics (2021) *ISAP Main Source of Personal Income (administrative data) by STATE (EN)* [Census TableBuilder], accessed March 2025.

²³ RAA Daily, 'RAA and Foodbank join forces for food donations as new hunger stats released', RAA (Web Page, 16 October 2024)

<<https://daily.raa.com.au/media-resources/raa-and-foodbank-join-forces-for-food-donations-as-new-hunger-stats-released/>> citing FoodBank, *Hunger Report 2024* (Report, 15 October 2024).

²⁴ Australian Institute of Health and Welfare, *Specialist Homelessness Services Annual Report 2023–24* (Data Tables, 11 March 2025) FDV 1.

²⁵ Homelessness Australia (n 11).

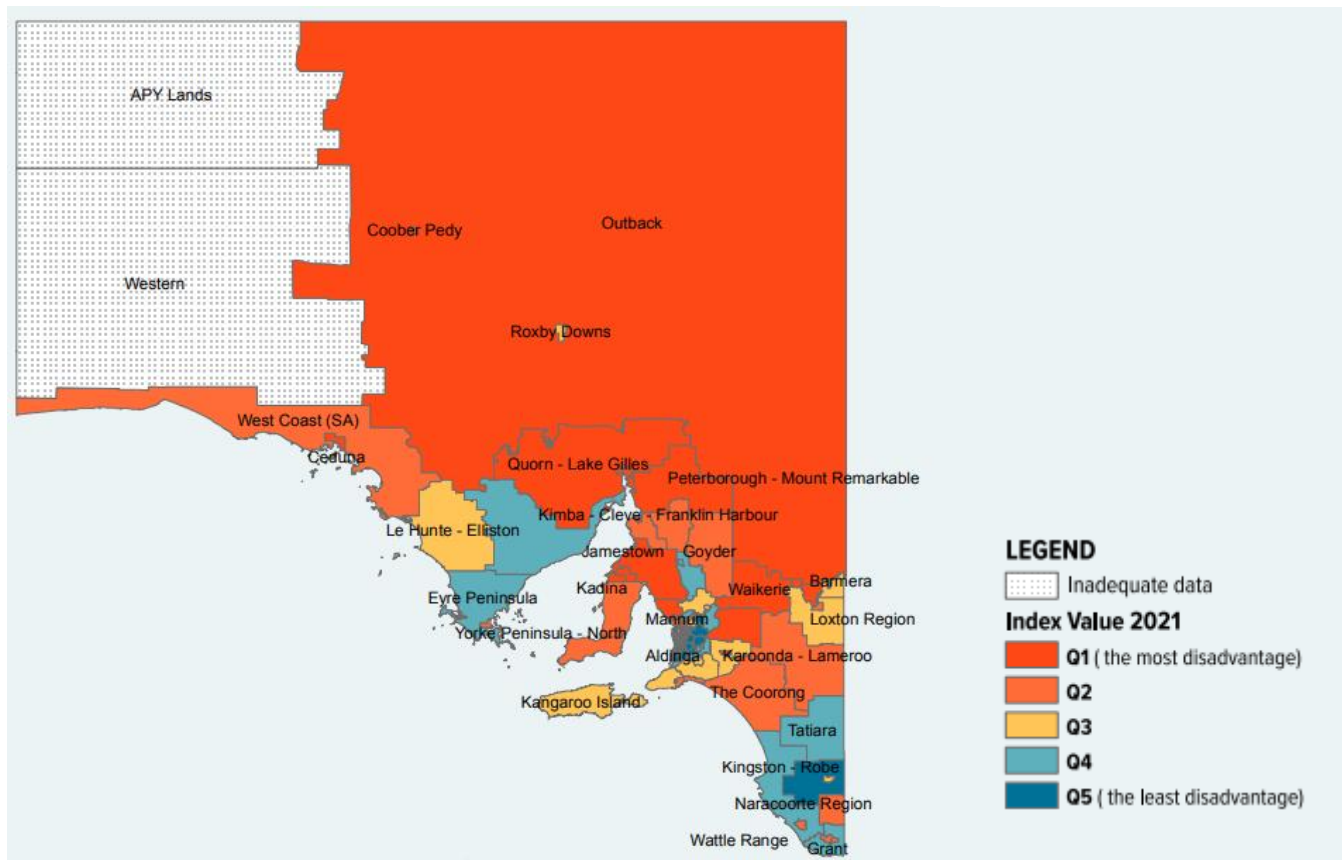
Where is poverty, housing stress and homelessness most prevalent?

Households and individuals in regional and rural South Australia are more likely to be low-income than households within Adelaide. For example, 30% of households within metropolitan Adelaide are low-income while 41% of the rest of the state are low income.²⁶

In contrast, three quarters of all clients presenting to Specialist Homelessness Services do so within metropolitan Adelaide. This is partially a reflection of the greater concentration of homelessness services within Adelaide. For a more detailed breakdown of low-income households across SA, see 6 to Table 1010 in Appendix A.

As Figure 6 and Figure 7 show, disadvantage in South Australia is clustered in the state’s far north, far western and the outer-north and outer-south suburbs of Adelaide. Advantage is clustered in central Adelaide, the Barossa, Southern Mallee, the Lower Eyre Peninsula and in the State’s south east.

Figure 6: Relative Socio-economic disadvantage across South Australia



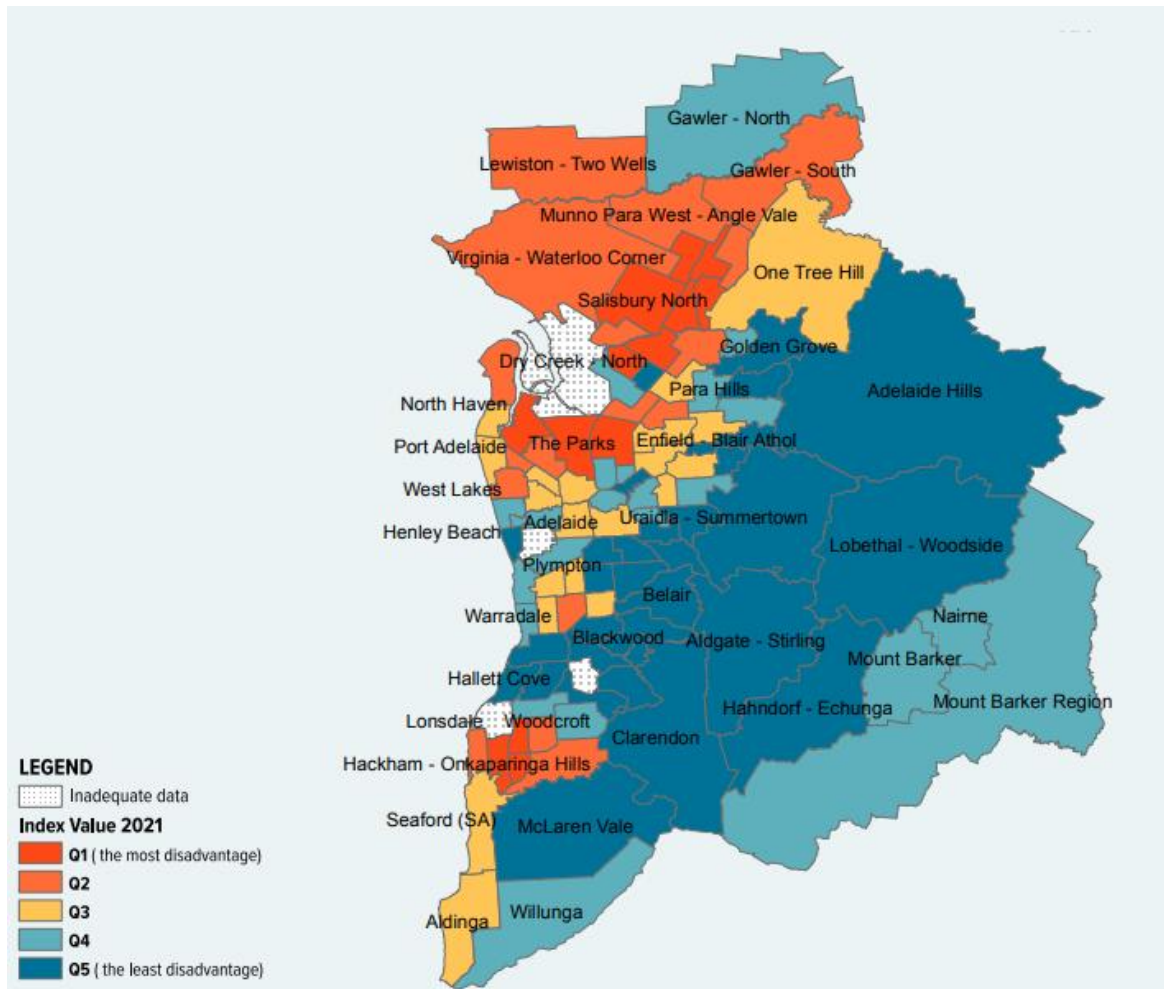
Source: Jesuit Social Services, 2021²⁷

²⁶ Australian Bureau of Statistics (2021) *DWTD Dwelling Type, DWTD Dwelling Type and HIED Equivalised Total Household Income (weekly) by CED (EN)* [Census TableBuilder], accessed March 2025.

²⁷ Jesuit Social Services, *Dropping off the Edge 2021 South Australia Fact Sheet* (Jesuit Social Services, 2021)

<<https://static1.squarespace.com/static/6170c344c08c146555a5bcbe/t/6192d8058f98624785b954c6/1637013513918/DOTE+FACT+SHEET+-+SA+v3.pdf>>.

Figure 7: Relative Socio-economic disadvantage across Adelaide



Source: Jesuit Social Services, 2021²⁸

The Dropping off the Edge project highlights the top 20 most disadvantaged locations in South Australia, as shown in Table 1.²⁹ These locations broadly match the target regions recently identified by the SA Government for prioritisation for crisis accommodation projects: Adelaide’s outer-north and outer-southern suburbs, Mount Gambier and Whyalla.³⁰

²⁸ Ibid.

²⁹ Ibid.

³⁰ South Australian Government, *South Australia Statement of Priorities* (South Australian Government, 2025).

Table 1 – Top 20 most disadvantaged locations in South Australia

Band	SA2 Name	Population	Location
1	Christie Downs	9,758	Greater Adelaide
	Coober Pedy	1,820	Rest of SA
	Davoren Park	18,291	Greater Adelaide
	Hackham West - Huntfield Heights	7,674	Greater Adelaide
	Murray Bridge	19,414	Rest of SA
	Port Augusta	13,397	Rest of SA
	Port Pirie	14,086	Rest of SA
	Renmark	4,806	Rest of SA
	Salisbury	18,579	Greater Adelaide
	Walleroo	4,301	Rest of SA
2	Berri	4,230	Rest of SA
	Ceduna	2,550	Rest of SA
	Elizabeth East	2,484	Greater Adelaide
	Enfield - Blair Athol	24,758	Greater Adelaide
	Mannum	6,529	Rest of SA
	Moonta	5,194	Rest of SA
	Outback	2,484	Rest of SA
	Salisbury North	18,149	Greater Adelaide
	The Parks	19,341	Greater Adelaide
	Whyalla ³¹	21,478	Rest of SA

Source: Jesuit Social Services, 2021

³¹ Adelaide's outer-north and outer-southern suburbs, Mount Gambier and Whyalla

Existing Support and Services

The following section provides an overview of key Federal, State and Local initiatives relevant to housing and homelessness.

Federal Government

Federal-level priorities and problem framing

The Federal Government has recently committed substantially greater funding and policy attention to social and affordable housing than previous Federal Governments. Different political parties frame housing and homelessness challenges in divergent ways. For example, the current Labor Government has taken a more interventionist approach to affordable and social housing, led by Housing Australia. In contrast, the Coalition frames housing as a supply issue, focusing on supporting infrastructure delivery as its key mechanism for addressing housing issues.

The Federal Government has not traditionally taken a strong leadership role in social and affordable housing in Australia, devolving much responsibility for funding and planning of housing to State Governments. For example, Australia has never had a National Housing and Homelessness Strategy³². Federal involvement in housing is mainly delivered through The National Agreement on Social Housing and Homelessness (NASHH), an agreement between the Australian, state and territory governments under the Federal Financial Relations Act 2009.

Through the NASHH, the Australian and state and territory governments work towards a common goal to:

- help people who are experiencing, or at risk of, homelessness
- support Australia's social housing and homelessness services sectors to operate effectively

The NASHH gives states and territories flexibility to deliver services that best meet the needs of their communities and to respond to emerging challenges and opportunities. Under the agreement, the Australian Government provides around \$1.8 billion each year to states and territories. This includes a homelessness funding component of around \$400 million a year nationally. States and territories are required to match their share of homelessness funding.

³² Chris Martin et al, 'Towards an Australian Housing and Homelessness Strategy: Understanding National Approaches in Contemporary Policy' [2023] (401) *AHURI Final Report* <<http://www.ahuri.edu.au/research/final-reports/401>> ('Towards an Australian Housing and Homelessness Strategy').

Key Federal Stakeholders

Table 2 provides an overview of key departments and stakeholders involved in the funding and planning of housing and homelessness programs in Australia.

Table 2: Federal Stakeholders

Department	Details
The Department of Social Services	This department is responsible for social housing, rent assistance and homelessness.
Department of the Treasury	This department is responsible for housing supply and affordability.
Housing Australia	On 12 October 2023, the National Housing Finance and Investment Corporation (NHFC) was renamed Housing Australia. Housing Australia is part of the Treasury portfolio of agencies and reports to the Minister for Housing and Minister for Homelessness, the Hon Clare O'Neil MP (Minister). Housing Australia works together with stakeholders who have a shared ambition to facilitate more housing for more Australians. It brings together all levels of government, institutional investors, lenders, community housing providers, faith-based organisations, private sector developers and construction companies to facilitate and support delivery of more social and affordable housing.
Minister for Housing and Homelessness, Clare O'Neil MP	<p>The Hon Clare O'Neil MP is the member for Hotham, first elected to the House of Representatives in 2013. Since 2024, O'Neil has assumed the position of Minister for Housing and Homelessness, and in 2025 she gained the portfolio for Minister of Cities.</p> <p>As Minister of Housing, O'Neil has led efforts to increase funding, investing in efforts to speed up housing construction and provide more affordable housing options to renters and first home buyers.</p>

Major Federal Initiatives

Table 3 provides an overview of key initiatives funded by the Federal Government in relation to housing and homelessness programs.

Table 3: Major Federal Initiatives

Initiative	Details
Help to Buy Expansion	A central pillar of the Labor housing strategy is the Help to Buy Scheme – a shared equity program that aims to support 40,000 first home buyers to purchase a home over the next four years. The program allows the Commonwealth Government to take an up to 30% equity stake in existing homes and 40% equity stake in new build homes. This reduces barriers to saving for a deposit and reduces the on-going cost of servicing the mortgage for first home buyers.
Commonwealth Rental Assistance	Commonwealth Rent Assistance (CRA) is a financial support payment provided by the Australian Government to eligible individuals and families who receive certain income support payments or Family Tax Benefit and pay rent in the private rental market, community housing, or residential parks. CRA is designed to help reduce rental costs but is not available as a standalone payment—it is only accessible as a supplement to other Centrelink payments. The

	<p>amount received depends on how much rent a person pays and their household situation, with payments increasing as rent rises, up to a capped maximum. The maximum amount of CRA has increased 45% since 2022 as the Federal Government has responded to rapidly rising rental prices across the country.</p>
Housing Australia Future Fund	<p>The Housing Australia Future Fund (HAFF), established on November 1, 2023, is a \$10 billion initiative by the Australian Government aimed at enhancing the nation's social and affordable housing stock. Managed by the Future Fund Board of Guardians, the HAFF is designed to generate returns that will fund the construction of 30,000 new social and affordable rental homes over its first five years. The fund prioritizes support for vulnerable groups, including women and children fleeing domestic violence, older women at risk of homelessness, and veterans experiencing or at risk of homelessness. Additionally, it addresses acute housing needs in remote Indigenous communities. The HAFF represents the largest investment in social and affordable housing in Australia in over a decade, reflecting the government's commitment to tackling housing affordability and homelessness³³.</p>
National Housing Accord	<p>The National Housing accord is an agreement between the Australian Government and states and territories, local government, institutional investors and the construction sector. The Accord includes an initial aspirational target agreed by all parties to build 1.2 million new well-located homes over 5 years from mid-2024. National Cabinet also endorsed the Commonwealth providing \$3.5 billion in payments to state, territory and local governments to support the delivery of new homes towards this target. As part of the Accord the Commonwealth has committed to:</p> <ul style="list-style-type: none"> - \$350 million over 5 years from 2024-25 to support the delivery of 10,000 affordable homes. State and territory governments have agreed to build on this commitment to support delivery of up to an additional 10,000 affordable homes. Within the accord, SA agreed to build 700 affordable homes. - A one-off \$2 billion payment to states and territories through the Social Housing Accelerator payment to deliver a permanent increase in the stock of social housing. - The Commonwealth is undertaking a whole-of-government process to identify surplus Commonwealth land that could be used to support more housing³⁴
Social Welfare payments	<p>While not directly related to housing, the Australian Government administers support payments such as Jobseeker, Disability Support Payments, Family Tax Benefits and Youth Allowance. Almost all recipients of government support payments are in the lowest 20% of household incomes and are therefore likely to experience housing stress. For example, nearly 42 per cent of low-income households that received Commonwealth Rent Assistance (CRA) were still paying more than 30 per cent of their income on rent in 2023-24.</p>

³³ Australian Government Department of Finance, 'Housing Australia Future Fund', *Australian Government Investment Funds* (April 2025) <https://www.finance.gov.au/government/australian-government-investment-funds/housing-australia-future-fund?utm_source=chatgpt.com>.

³⁴ Australian Government Treasury, 'Delivering the National Housing Accord', *Housing* (April 2025) <<https://treasury.gov.au/policy-topics/housing/accord>>.

<p>Department of Social Services supports</p>	<p>The Department of Social Services (DSS) provides a range of services and programs including the Leaving Violence Program for victim-survivors of intimate partner violence, the Reconnect Program aimed at preventing youth homelessness, and the keeping women Safe in their Homes program. The Australian Government also supports targeted programs such as and also administers that National Disability Insurance Scheme through the National Disability Insurance Agency.</p>
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South Australian Government

State-level priorities and problem framing

Support services and systems in South Australia cover housing, homelessness and income support systems.

The Housing Road Map (2024) frames SA’s housing crisis as an outcome of demand outstripping supply. This is occurring for a range of reasons, including:

- SA’s economic growth
- The return home of South Australians during COVID-19
- The rebound of overseas migration after the pandemic
- Demographic changes including increases in smaller households
- A shortage of serviced and well-located land
- Rising interest rates
- Skills shortages in construction industry
- Escalating costs for building materials
- Competition for housing by short-term accommodation and vacant properties ³⁵

The South Australian Aboriginal Housing Strategy 2021 – 2031 is committed to ensuring that Aboriginal people: have a greater voice in how the housing sector operates within their communities; are equal beneficiaries of the economic opportunities of the housing sector; and can equitably access secure and affordable housing. The strategy identified the following findings:

1. A desire for self-determination and self-governance of housing outcomes
2. A lack of culturally responsive and appropriate services and issues with service coordination and case management
3. Insufficient emergency housing support
4. A strong desire to support Aboriginal homeownership
5. A desire for increased opportunities for economic participation³⁶

Issues in the homelessness sector are a function of a lack of services and an inability to meet increasing demand for housing and services as a direct result of limited funding. This has led to a crisis-lead system with the following issues:

³⁵ Government of South Australia, *More Homes for South Australians: Housing Roadmap* (Government of South Australia, 2024).

³⁶ Government of South Australia, *South Australian Aboriginal Housing Strategy 2021-2031* (SA Housing Authority, 2021).

1. **The issue of flow.** There are not enough suitable options of shelter in South Australia. This has created a bottle neck in the housing and homelessness system and perpetuated a state of crisis in relation to homelessness with the homelessness sector stalled through funding, increased demand for housing and inability to respond holistically to trauma and mental health barriers homeless people are experiencing.
2. **Ability to respond.** The inability of being able to respond in a crisis led system, when people are ready, is leading to more crises. It's a situation where the crisis itself is perpetuating the crisis, leading to a 'stuck' system ³⁷
3. **Potential to improve the management, planning and monitoring of service delivery:** The SA Auditor General recently concluded that there is a lack of strategic planning for homelessness services, no analysis is being undertaken to identify service gaps and limited oversight or guidance provided by SAHT to service providers ³⁸.

These factors result in prioritization of crisis response over intervention or longer-term solutions.³⁹ This is despite early intervention and longer-term care initiatives being shown to cost less and substantially reduce individual suffering and long-term impacts.⁴⁰

This issue is also shown in changes to how the homelessness sector functions. South Australian service data from the Australian Institute of Health and Welfare (AIHW) shows that in recent years, there has been an increase in the percentage of returning clients to specialist homelessness services, and those receiving assistance have required longer periods of support ⁴¹. From 2014 to 2019, the rate of returning clients increased from 55% to 63%, and the rate for clients requiring 46 days or more of support has increased from 52.6% to 57.2%. South Australia's rate in both metrics is significantly higher than the national average. ⁴² In 2022-23, 71% of specialist homelessness services clients did not have their need for long-term housing met. ⁴³

Key State-level Stakeholders

As shown in Figure 8, the new 'housing super portfolio,' the Department of Housing and Urban Development, is responsible for housing and homelessness. The South Australia Housing Trust is responsible for facilitating better housing choices for South Australians. SAHT is part of the department of Housing and Urban Development portfolio, led by the Hon Nick Champion MP. From 1 July 2024, homelessness services transitioned from the SAHT to DHS.

³⁷ TACSI, 'Case Study: Understanding the Lived Experience of Homelessness' (2019) <<https://www.tacsi.org.au/our-work/case-study/understanding-the-lived-experience-of-houselessness>> ('Case Study').

³⁸ Audit Office of South Australia, *Managing Homelessness Services: Report of the Auditor General* (Audit Office of South Australia, 2024).

³⁹ TACSI (n 34).

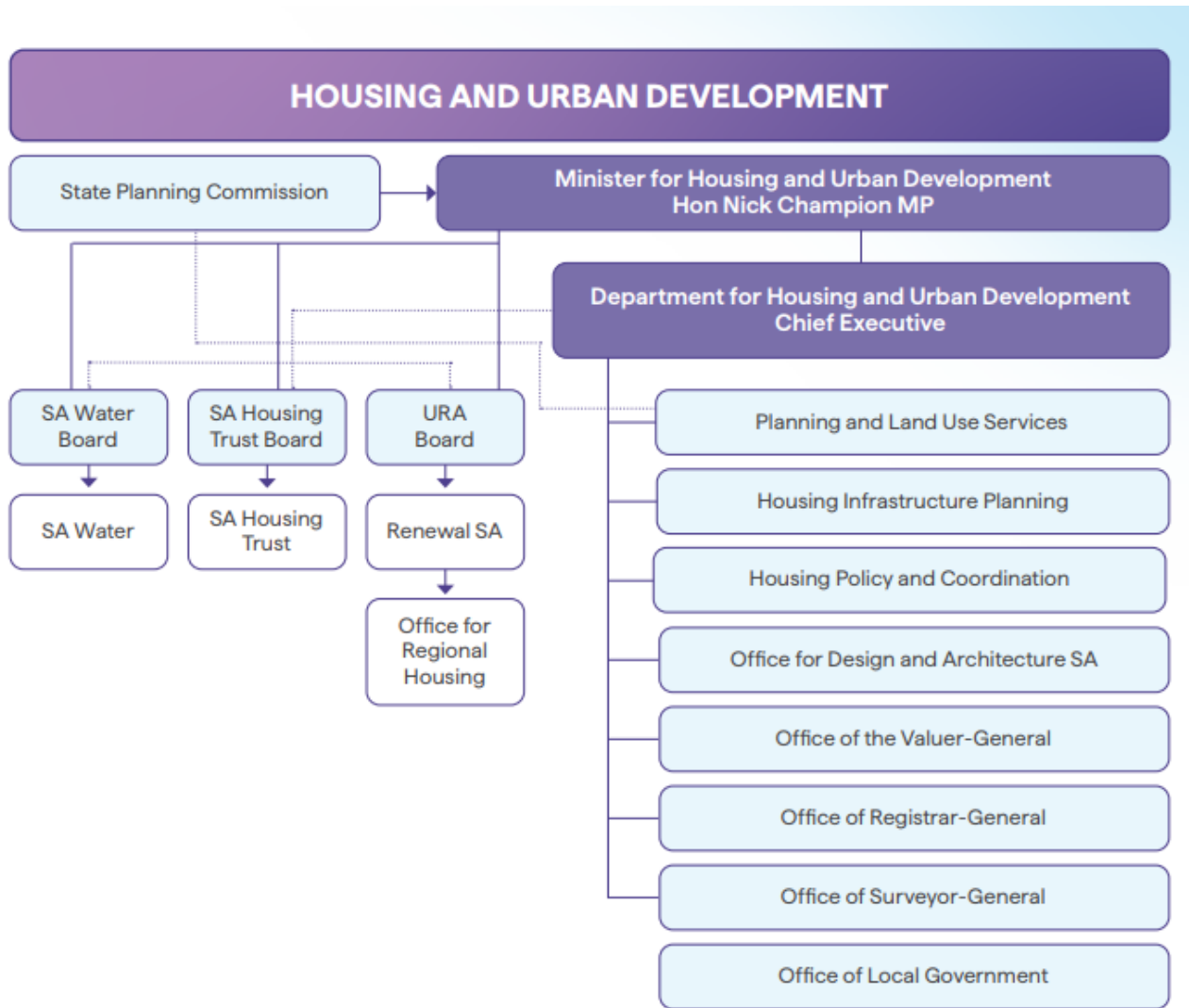
⁴⁰ Angela Spinney et al, 'Ending Homelessness in Australia: How Can the Homelessness Service System Be Redesigned and Implemented to Be Effective for Different Groups across the Life Course?' [2020] (347) *AHURI Final Report* <<http://www.ahuri.edu.au/research/final-reports/347>> ('Ending Homelessness in Australia').

⁴¹ SA Housing Authority (n 1).

⁴² Ibid.

⁴³ Audit Office of South Australia (n 38).

Figure 8: Housing and Urban Development governance structure



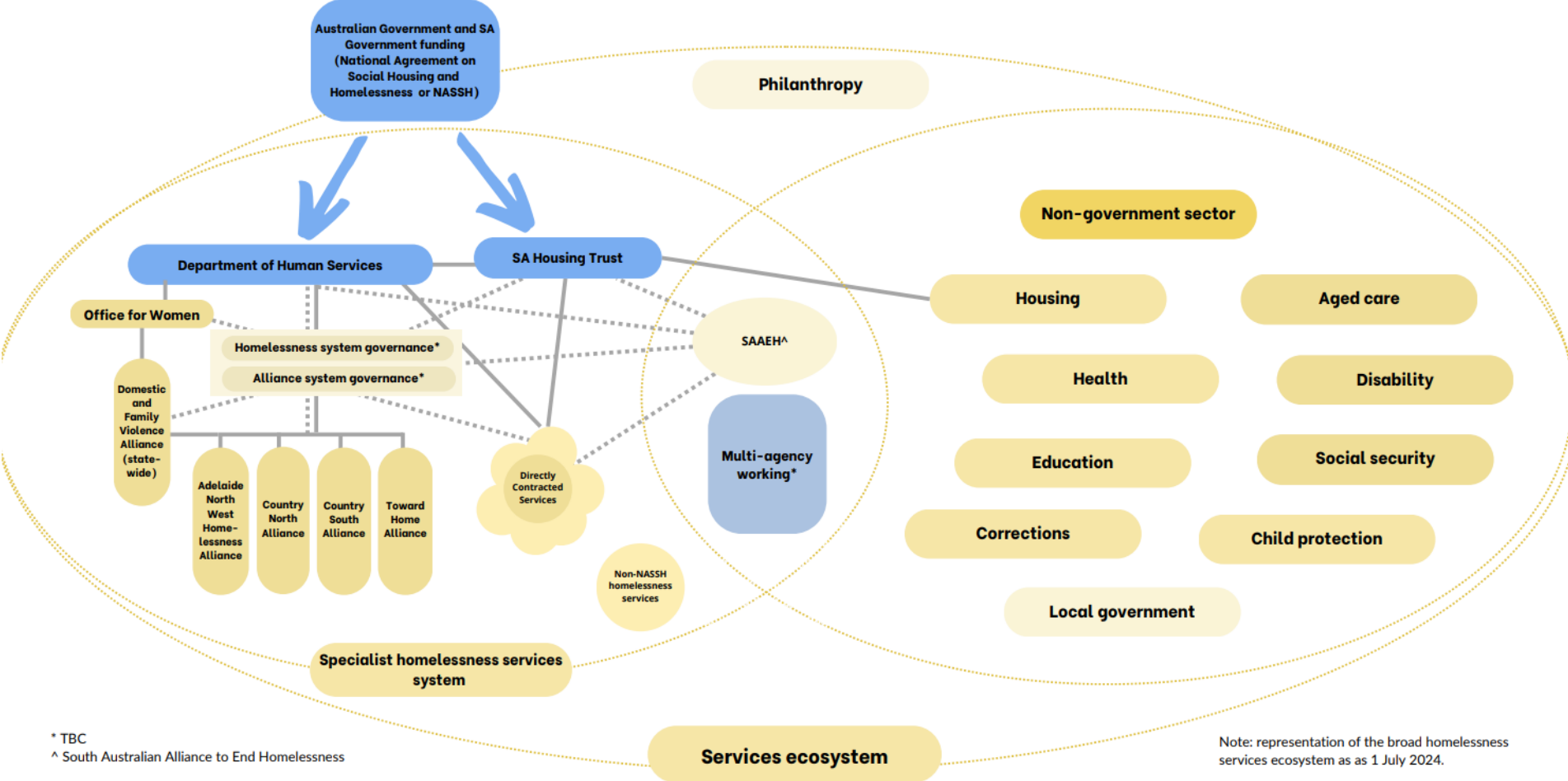
Source: Government of South Australia⁴⁴

SA’s homelessness landscape was reformed from 2020. Five homelessness alliances were established as the key vehicles for delivering government-funded homelessness services, alongside several directly contracted services. Other agencies across the human services (broadly defined) also deliver services to people experiencing and at risk of homelessness. The diagram below provides an indication of how the homelessness services landscape looked at 1 July 2024 and is subject to change/review⁴⁵.

⁴⁴ Government of South Australia, ‘More Homes for South Australians: Housing Roadmap’ (n 35).

⁴⁵ LGA South Australia, *UNDERSTANDING HOMELESSNESS: A GUIDE FOR LOCAL GOVERNMENT* (LGA South Australia, 2024) <https://www.lga.sa.gov.au/__data/assets/pdf_file/0023/1660226/1-FS-Understanding-homelessness-2.pdf>.

Figure 9: Homeless Services Landscape



Source: LGA South Australia

Table 4 provides an overview of key SA Government departments with relationships to housing and homelessness.

Table 4: Key South Australian Departments

Department	Details
The Department for Housing and Urban Development	The newly formed 'housing super portfolio,' established to deal with an identified housing crisis in SA. It has the following priorities: <ul style="list-style-type: none"> - Reforms to provide efficiency and certainty for development - Synchronization of land release and infrastructure - Government-led housing initiatives - Housing for all South Australians - Future planning ⁴⁶
The Department of Human Services	The Department of Human Services (DHS) brings together a range of services, funding and policy responsibilities which together support fairness, opportunity and choice for all South Australians. From 1 July 2024, homelessness services transitioned from the SAHT to DHS.
The South Australia Housing Trust (SAHT)	Works to enable South Australians to access appropriate housing. SAHT's responsibilities include public housing provision and management, funding and support for homelessness services, and provision of crisis and transitional housing. The SAHT's objectives are: Model a strong, fair and inclusive housing system that delivers on community expectations; Equip our people to provide efficient and effective services for our customers; Invest in sustainable housing to provide greater choice and better customer outcomes that support State growth; Make it easier for South Australians to get the housing assistance they need, when they need it, for the time they need it; Design and deliver new homelessness service models with our partners to assist people to remain in or achieve sustained housing.
Home Start	Home Start is back by the SA Government. The department is focused on reducing barriers to homeownership by providing homestart loans, graduate loans and low deposit loans. SA is unusual within Australia for the length and consistency of this initiative.
Renewal SA	The development arm of the SA Government. Through leveraging projects with access to Federal Government funding, including the HAFF, Renewal SA aims to increase the supply of social and affordable housing.

Major South Australian Initiatives

The SA Government is pursuing a range of initiatives and programs to improve housing delivery and alleviate poverty and homeless in the state. They are summarised below in Table 5.

Table 5: Major South Australian Initiatives

Initiative	Details
Dwelling and infrastructure supply	Much of the current policy emphasis in South Australia is on increasing the supply of homes as quickly as possible, to balance housing demand and supply. The Housing Roadmap focuses on expediting access to serviced land, addressing skills shortages and investing in infrastructure to support new housing. Land release under a Better Housing Future Plan include:

⁴⁶ Government of South Australia, 'More Homes for South Australians: Housing Roadmap' (n 35).

	<ul style="list-style-type: none"> - 2,000 homes in Onkaparinga Heights - 10,000 homes in Concordia - 1,700 homes at Sellicks Beach - 10,000 homes at Dry Creek <p>These developments, often on the outskirts of Adelaide will host much of the State’s future population growth. Social issues typically associated with new-build master planned estates or communities on city peripheries include things such as a lack of transport, jobs, amenities and education facilities for early residents, high concentrations of mortgage stress, higher-than average family violence and lower social cohesion ⁴⁷.</p> <p>The SA government is also emphasizing regional housing development through a new Regional Key Worker Housing Scheme.</p>
<p>Social Housing Delivery</p>	<p>South Australia experienced a net 5% loss in total social housing stock from 2012 to 2021. There has been a recent policy shift in SA, placing renewed emphasis on public housing. The government is on track to deliver the biggest investment in public housing in decades, fast tracking over 1000 homes projected for completion by 2026.</p> <p>Key initiatives include:</p> <ul style="list-style-type: none"> - The Public Housing Improvement Program (437 new public housing homes and 350 upgraded homes in Adelaide and regional SA by 2026) - Social Housing Accelerator Program: South Australia will receive \$135.8 million through the Australian Government’s Social Housing Accelerator Program (SHAP) to increase the supply of social housing. New housing funded through this program has been delivered by a range of partners including SAHT, Renewal SA, Housing Choices SA, Uniting SA, Prospect, Community Housing Ltd⁴⁸
<p>Transitional Housing</p>	<p>The most recent round of HAFF funding focuses on crisis and transitional housing projects. The SA Statement of Priorities includes the following priority cohorts</p> <ul style="list-style-type: none"> - Young people at risk of homelessness, particularly those existing residential care settings, linked with support for young people to acquire the skills and resources they need to progress into independent housing in the longer term. South Australia’s homelessness data demonstrates high rates of unmet need for short-term accommodation amongst youth, particularly Aboriginal youth, including in regional areas such as Mount Gambier and Whyalla and Adelaide’s outer-north and outer-southern suburbs. - Women and children experiencing domestic and family violence. South Australia is seeking to reduce reliance on hotel/motel accommodation for victim-survivors of domestic and family violence.

⁴⁷ Laurie Buys, Cameron Newton and Nicole Walker, ‘The Lived Experience of Residents in an Emerging Master-Planned Community’ (2021) 13(21) *Sustainability* 12158.

⁴⁸ South Australia Housing Trust, ‘Social Housing Accelerator Payment’ (2025) <<https://www.housing.sa.gov.au/public-housing/social-housing-accelerator-payment>>.

	<ul style="list-style-type: none"> - Aboriginal people, including women and families experiencing domestic and family violence requiring respite accommodation. There is a lack of culturally appropriate short stay accommodation in metropolitan and regional centres appropriate for Aboriginal people, including people travelling from remote communities to access services and Aboriginal women experiencing family violence who may be seeking a period of respite to support family healing ⁴⁹
Private Rental Assistance Program	The Private Rental Assistance Program provides financial assistance to eligible households who either have difficulty meeting the upfront costs associated with renting privately OR need help to maintain their accommodation. This is an essential program. However, eligibility is constrained with income and rental cost limits applied.
Affordable Housing	The SA Government Affordable Housing Initiative will deliver just over 1,000 affordable homes aimed at low-to-middle income households. SA is extending the Affordable Housing Overlay to more areas to apply the 15% affordable housing requirement. Further, the Park Court build-to-rent project in Eastwood will deliver 151 homes including 50 social housing, 71 affordable housing and 30 market rentals.
Homelessness services	<p>The Alliance approach involves multiple non-government partners coming together to develop integrated service networks with supporting behaviours and practices. It will see the transformation of a fragmented system with a large number of program-based contracts, to 5 alliance-based contracts comprised of providers working together in a formal and structured way, both at a system and geographical level.</p> <p>Key focus areas include transitioning to outcomes-focused service model, piloting homelessness prevention models, targeted responses for people who experience chronic homelessness, supporting safety first approaches and implementing housing first approaches ⁵⁰.</p> <p>Homelessness Programs supported by SAHT include:</p> <ul style="list-style-type: none"> - the Homelessness Supportive Housing Program that provides accommodation and support for customers with complex needs who require intensive case management. The program is delivered through a partnership between the SA Homelessness Alliances, SA Housing Trust and community housing providers. The Alliances, which involve multiple support providers, include four regional homelessness alliances and a state-wide domestic and family violence alliance. - The Transitional Housing Program that provides accommodation to customers who are homeless or at risk of homelessness and need a period of transitional support in establishing and maintaining a tenancy. The program is delivered through a partnership between Specialist Homelessness Services (support provider) mainly within the SA Homelessness Alliances, SA Housing Trust and Community Housing providers. Community Housing Providers are responsible for the property and tenancy management. <p>SAHT committed \$115 million over 2 years to homelessness alliances in 2023. The average number of monthly specialist homelessness services clients increased by 9% between 2019-20</p>

⁴⁹ South Australian Government (n 30).

⁵⁰ Government of South Australia, *Our Housing Future 2020-2030* (Department of Human Services, 2020).

and 2022-23 while SA Government funding for these services decreased in real terms. Substantial gaps in the capacity for SA services to meet homelessness needs suggests that the sector is still underfunded.

Local Government

Local government has a part to play in ending homelessness. While they are not the lead agency, they can and do support initiatives that can make a difference. The City of Adelaide is providing leadership in this space.

The City of Adelaide is explicitly investigated in ending rough sleeping. In November 2017, the City of Adelaide signed a Memorandum of Understanding with the Institute of Global Homelessness (IGH) to become Vanguard City. In 2018 Adelaide became the first Australian community to use the Advance to Zero framework to count down to the goal of ending homelessness⁵¹. The Port of Adelaide Enfield signed on as a project Zero partner in July 2024, joining a collaboration between state government, Adelaide North West Homelessness Alliance, the City of Port Adelaide Enfield and the SA Alliance to End Homelessness.

The Vanguard Program is led by the Institute of Global Homelessness that supports cities to commit to goals to reduce rough sleeping, measure homelessness effectively, benefit from global knowledge exchange, and be part of a global effort. Adelaide and South Australia's inclusion in this program points to local commitment to reducing rough sleeping and is linked to the Adelaide Zero Project.

⁵¹ Don Dunstan Foundation, 'Adelaide Zero Project', *Adelaide Zero Project* (April 2025) <<https://www.dunstan.org.au/adelaide-zero-project/a-vanguard-city/>>.

Conclusion: Gaps or Opportunities to Consider

This paper has identified the existing landscape of housing and homelessness in South Australia. Based on the above analysis, it presents the below gaps of opportunities for further discussion. These areas are summarized below in Figure 10 and expanded on in the following sections. The below infographic summarizes key opportunities, tailored to philanthropic organisations with limited funds to invest but with a desire to seed maximum impact.

Figure 10: Recommendation Summary

Roles for Philanthropy

Taking on Risks

A higher risk appetite or capacity can seed greater innovation and less constrained problem solving than existing bureaucracies.

Filling Gaps

It is not the job of philanthropy to tackle systemic and large-scale policy and funding issues but rather to fill gaps, provide linkages and bring together disparate resources and partners to address issues and capitalise on opportunities.

Proving concepts and seeding projects

Philanthropy can function as a catalyst to unlock further funding and buy-in from other sectors. Philanthropy also has a role in supporting the creation of new products or programs.

Options for addressing poverty and housing stress



Fund or co-fund strategic staff roles and support services



Strengthen existing partnerships or catalyse new ones



Support high-need cohorts and geographies



Prioritise prevention over crisis response



Seed or scale innovative models



Fund flexible brokerage models

Funding for wrap-around services

While there are promising increases in government support to build social, affordable and supportive housing, this funding often covers construction costs without extending to on-going maintenance or service delivery costs. Consider funding services attached to new social housing development. Stakeholders interested in investing in housing outcomes in SA could **prioritise funding for tenant support, community health initiatives, housing first services and on-site legal services in partnership with housing providers.**

Funding to 'top up' funds or support partnerships

Critique of the HAFF has emphasized the market-led evaluation of projects that has prioritized the greatest 'bang for buck' in numbers of units delivered. This funding has prioritized lower need or higher income cohorts rather than targeting those most in need. Consider partnering with CHPs or service providers who target more vulnerable groups to 'top up' less competitive projects. Stakeholders interested in investing in housing outcomes in SA **could consider**

partnering with CHPs or faith-based groups who intend to apply for funding from Housing Australia or other funding initiatives to allow for leveraging of government grants.

Cohort-specific and location-specific funding

This study has identified the following cohorts as groups most likely to benefit from philanthropic support:

- First Nations South Australians
- Single parents (usually women) caring for children
- Children and young people under 24 years old
- People receiving government support payments, particularly those on lower rates such as Job Seeker and Youth Allowance
- Women over 55
- People with a disability
- People who are unemployed or outside of the workforce
- Victim survivors of family and domestic violence
- People exiting other service systems such as young people leaving out of home care, ex-prisoners exiting the justice system and people exiting hospitals and mental health systems
- Households experiencing poverty in regional and rural locations
- Single person households

Similarly, Adelaide's outer-north and outer-southern suburbs, Mount Gambier, SA's outer north region and Whyalla have been identified as having high levels of poverty and high need for additional housing and support. Stakeholders interested in investing in housing outcomes in SA **could design programs to specifically target these groups and places.**

A focus on youth

44% of SA SHS clients were children or young people aged 0 to 24. This is higher than other states. The focus on children was also acknowledged in the most recent HAFF funding round for transitional housing that noted that 'there is demand for transitional youth housing models in South Australia to support young people, particularly those exiting guardianship/care arrangements. South Australia's homelessness data demonstrates high rates of unmet need for short-term accommodation amongst youth, particularly Aboriginal youth, including in regional areas'⁵². Stakeholders interested in investing in housing outcomes in SA **could prioritise programs that support children and young people. Examples include Youth Foyers, Kids Under Cover models and support for single parents and victim survivors of family violence and support for young people exiting custody or out of home care.**

A focus on prevention and early intervention

From 2014 to 2019, the rate of returning clients increased from 55% to 63%, and the rate for clients requiring 46 days or more of support increased from 52.6% to 57.2%, seeing SA's rate significantly higher than national averages for both. In response, SAHT is emphasising prevention and early intervention. In 2020, \$20m was committed over 10 years to a prevention fund, aimed at providing a greater emphasis on early intervention and prevention. SA's crisis-lead system has been identified in multiple assessments. Stakeholders interested in investing in housing outcomes in

⁵² South Australian Government (n 30).

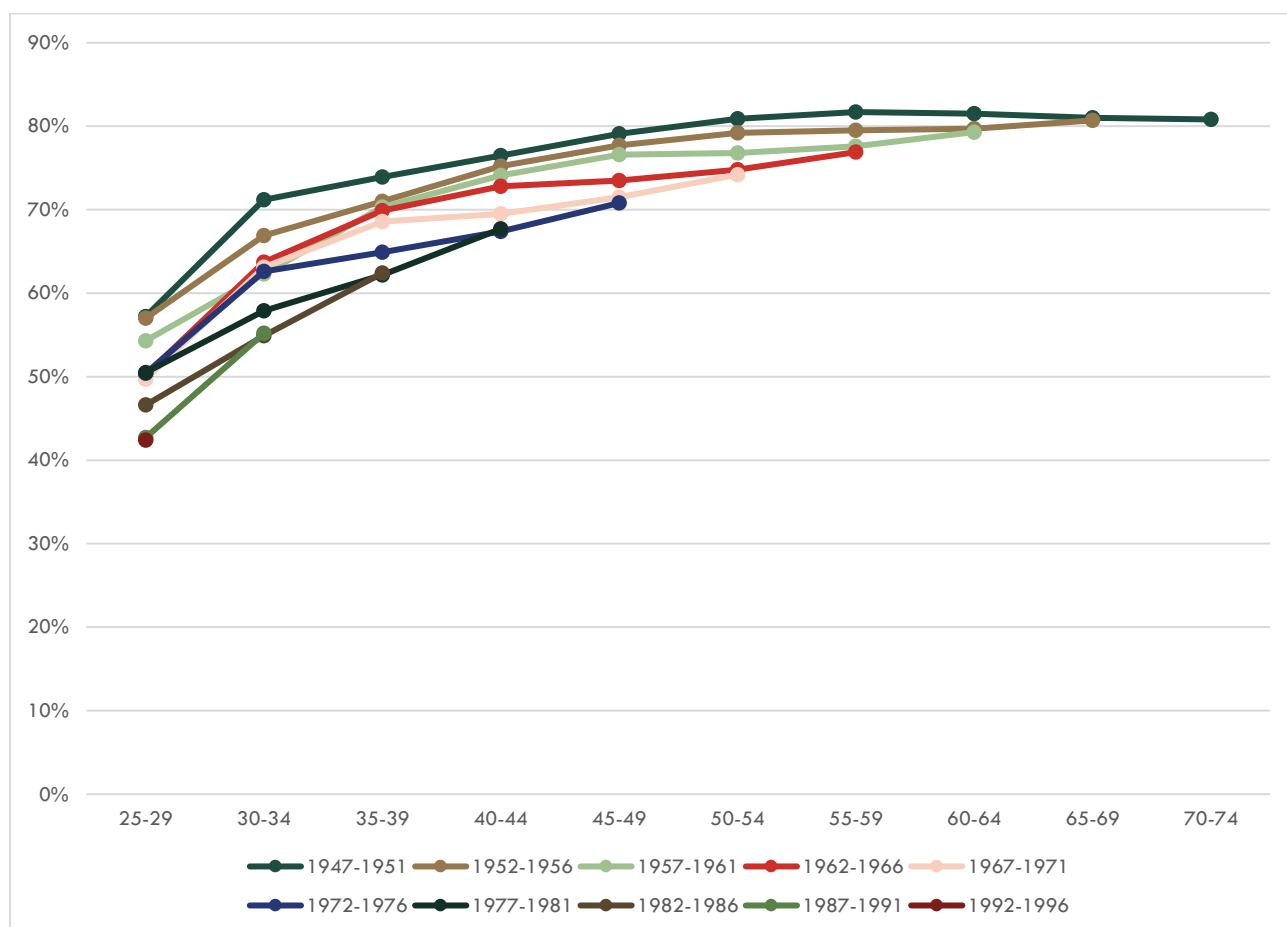
SA could prioritise programs that focus on longer-term housing solutions or interventions designed to divert homelessness crises. These include brokerage programs, supportive housing models like Youth Foyers, private rental assistance and better connections between housing and systems like jails, hospitals and out of home care systems.

A focus on supporting affordable home ownership

Both the Federal Government (through the Help to Buy Scheme) and the State Government through the (Home Start Loan) are focused on supporting homeownership. This paper has identified falling homeownership in SA, especially for young people. Stakeholders interested in investing in housing outcomes in SA **could consider ways to support cohorts who struggle to qualify for mortgages to access homeownership.**

Appendix A

Figure 11 - Home ownership rate by birth cohort and age group, South Australia



Source: AIHW, Home Ownership and Housing Tenure

Table 6: Selected homelessness rates in South Australia, 2021

	All South Australia	Male	Female	Aboriginal or Torres Strait Islander	People under 40 years old
Number	7,408	3,943	3,464	1,348	5,198
Rate (per 10,000)	42	45	39	324	60
% of total South Australians experiencing homelessness	N/A	53.2%	46.8%	18.2%	70.2%

Source: ABS (2021) Homelessness Operational Groups [Census TableBuilder].

Table 7: Percentage of low-income individuals, SA, 2021

	Adelaide - Central and Hills	Adelaide - North	Adelaide - South	Adelaide - West	Barossa - Yorke - Mid North	South Australia - Outback	South Australia - South East
Male	22%	25.65%	23.01%	23.25%	26.40%	25.18%	25.74%
Female	27.72%	32.59%	28.10%	28.16%	31.64%	30.62%	31.24%
Total	24.98%	29.18%	25.66%	25.78%	29.04%	27.89%	28.53%

Source: ABS (2021) INCP Total Personal Income (weekly) by SA4 (UR) [Census TableBuilder]

Table 8 - Presenting to homeless support services, SA, 2023-24

	Adelaide - Central and Hills	Adelaide - North	Adelaide - South	Adelaide - West	Barossa - Yorke - Mid North	South Australia - Outback	South Australia - South East
Homeless	1,557	2,209	1,591	973	430	818	832
At risk	891	2,616	1,677	1,162	512	989	1,514

Source: AIHW, SHS 2023-24, Data Tables, CLIENT 22

Table 9- Percentage of low-income households, SA, 2021

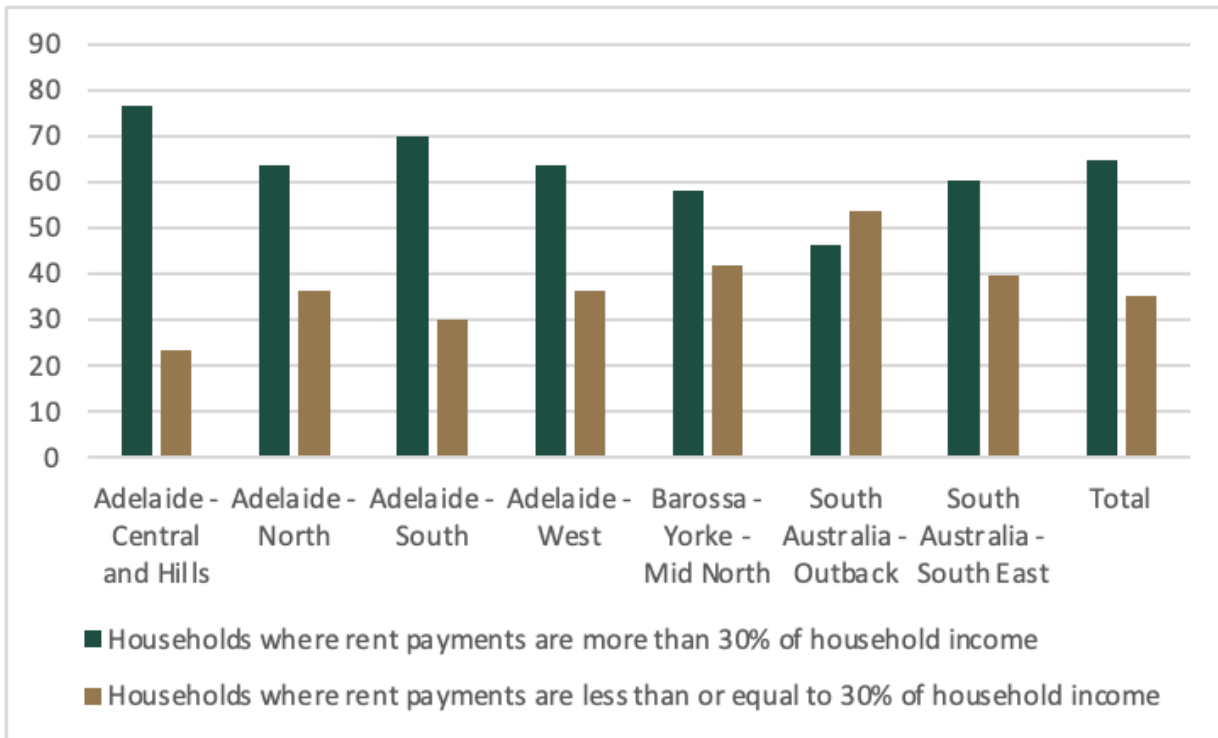
	Adelaide - Central and Hills	Adelaide - North	Adelaide - South	Adelaide - West	Total metro	Barossa - Yorke - Mid North	South Australia - Outback	South Australia - South East
Households	25.24	34.76	29.89	31.27	30.59	41.55	38.16	41.32

Table 10: Percentage of low-income households summary, SA, 2021

	Total metro	Total rest of state
Households	30.59	40.76

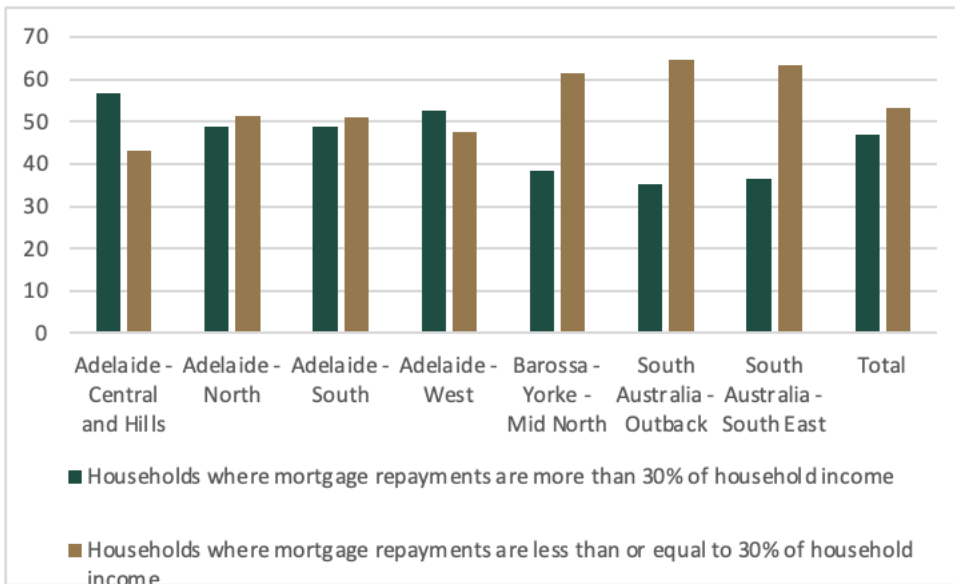
Source: ABS (2021) HIED Equalised Total Household Income (weekly) by CED (EN) [Census TableBuilder]

Figure 12 – SA households in housing stress (Rent), 2021⁵³



Source: ABS (2021) HIED Equivalised Total Household Income (weekly) and RAID Rent Affordability Indicator by CED (EN) [Census TableBuilder]

Figure 13 – SA households in housing stress (mortgage), 2021⁵⁴



Source: ABS (2021) HIED Equivalised Total Household Income (weekly) MAID Mortgage Affordability Indicator by CED (EN) [Census TableBuilder]

⁵³ Housing stress occurs when a household earns under 60% of the median equivalised income (~\$650/week) and spends over 30% on rent.

⁵⁴ Housing stress occurs when a household earns under 60% of the median equivalised income (~\$650/week) and spends over 30% on mortgage.