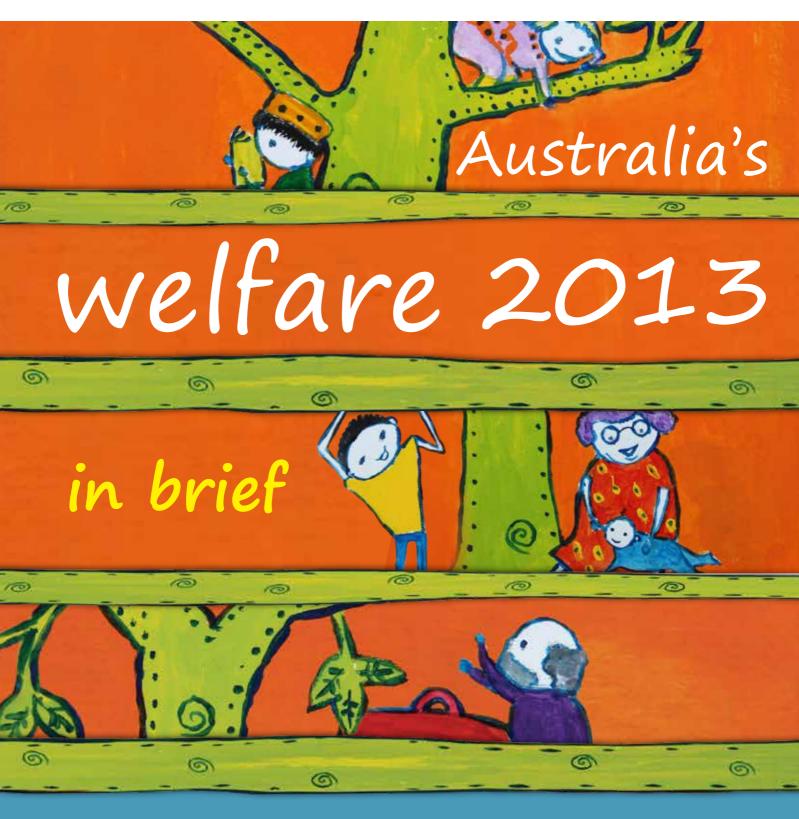


Australian Government

Australian Institute of Health and Welfare



### Introduction

Every two years the Australian Institute of Health and Welfare produces its *Australia's welfare* report. We are required to do this by law.

Australia's welfare 2013 is the 11th report that we have produced in this series, and continues to be the nation's most comprehensive and authoritative source of facts, figures and related information on welfare services.

It's essentially about how, and how much, we as a nation look after those of us who for one reason or another are at risk of missing out on the benefits of participating fully in the community and society.

In an ever-changing and developing society, the way we live—and what we expect—means that the welfare services that governments and others provide will also change.

This Australia's welfare 2013—in brief companion booklet presents a statistical picture of the main trends that affect the demand for welfare services, as well as outlining the main features of, and changes in, the services themselves.

For more detailed information you can always go to the main *Australia's welfare 2013* report available free on our website at <www.aihw.gov.au>. You will find many other welfare-related publications on the site, as well as our health publications we produce around 150 reports covering health and welfare every year. © Australian Institute of Health and Welfare 2013

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## **1** Key trends and facts

#### Population

- The Australian population passed the 23 million mark in April 2013.
- Our population continues to grow because people are living longer, and because of migration.
- There are proportionally more older people in the population and fewer young people than 40 years ago.
- Our birth rate of 1.9 children per woman in 2011 was higher than a decade before, but still less than the replacement rate of 2.1.

#### Life and community

- Australians still live mostly in the major cities—around 7 in every 10 people.
- In 2009, 4 million Australians (18.5% of the population) had some form of disability.
- Outside the major cities, death and disability rates are higher, while incomes and labour force participation are lower.
- Among Indigenous households, home ownership is rising and overcrowding is falling. Education and labour force participation rates are improving.
- Adoptions have fallen to their lowest level ever—just 333 adoptions in 2011–12 compared with around 9,800 in 1972.
- The number of children in substantiated (confirmed) abuse and neglect cases rose by 18% between 2007–08 and 2011–12. The number of children living in out-of-home care is also rising, with a 27% increase between 2008 and 2012.
- The community services workforce grew by 24% between 2006 and 2011.
- Government pensions and allowances were the main source of income for 1 in 4 households in 2009–10.
- Governments in Australia spent an estimated \$119.4 billion on welfare, including welfare services, in 2010–11. They spent an estimated \$90.1 billion on health in the same year.









#### Learning and earning

- We are increasingly well educated—nearly three-quarters of school leavers aged 15–24 completed Year 12 in 2012, and 59% of people aged 15 to 64 had a non-school qualification in that same year compared with 48% in 2002.
- More than 8 in 10 students across Years 3, 5, 7 and 9 achieved national minimum standards for reading, persuasive writing, language conventions and numeracy in 2012.
- People in their 60s are increasingly choosing to work rather than retire. Women are taking less time off work after having children, and are doing this later in life. But young adults continue to struggle to get a foothold in employment.
- Just under 1 in 3 workers was working part time in 2012, almost double the proportion in 1982.



#### Housing

6

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- The average number of people per household dropped between 1986 and 2001, and then remained steady to 2011 at 2.6.
- The average size of houses and flats is growing—30% of homes had 4 bedrooms or more in 2011, doubling from 15% in 1986.
- There are more households with a mortgage (36%) than households who own their homes outright (33%). Ten years ago the reverse was true.
- More people are renting homes—29% of households in 2009–10 compared with 26% in 1994–95.
- More lower income households were in 'housing stress' in 2009–10 than in 2003–04 (22% compared with 19%).
- There were around 105,000 homeless people in Australia in 2011.
- Specialist homelessness services helped around 229,000 people, including those who were homeless or at risk of homelessness, in 2011–12.

9

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## **2** Who and where are we?

The Australian population continues to change in numbers and composition, in how and where we live, and with whom.

Understanding these factors is critical to planning and delivering services that meet our changing needs. In this section we look at some key facts about Australia's population, with a focus on recent changes and where things seem to be heading.

#### More of us

In April 2013, the Australian population reached 23 million people.

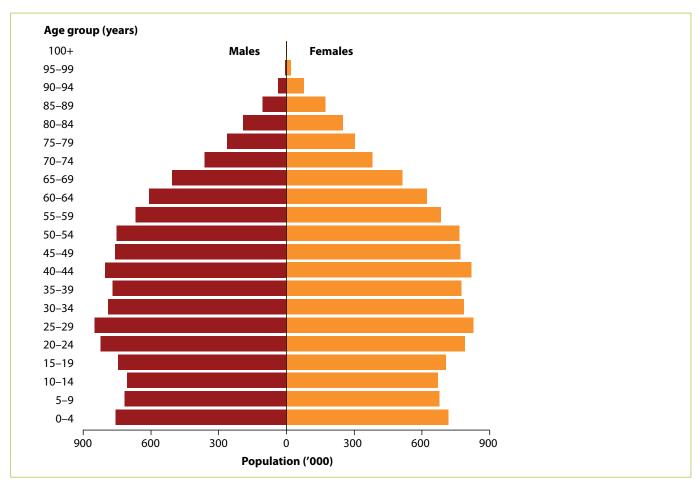
About 3% of the total population are Indigenous Australians (around 670,000 people in 2011).

The population is growing mainly because people in Australia are living longer, and because of migration.

Our birth rate is 1.9 births per woman, less than the replacement rate of 2.1, but higher than our lowest rate of 1.7 in 2001.



Births per women 2001 and 2011



#### **Population structure**

6 Who and where are we?

#### Living longer

Australian life expectancy for a boy born between 2009 and 2011 was 79.7 years, and for a girl 84.2 years—among the highest in the world.

There are now more than 3 million people in Australia aged 65 and over, nearly 3 times as many as 40 years ago. They make up 14% of the population now compared with 8% then.

Between 1972 and 2012, the number of people aged 85 and over rose sixfold, from around 70,000 people to nearly 424,000.

In contrast, the number of people aged under 25 rose by only 21%, from 6.1 million to 7.4 million. Young people made up 32% of the total population in 2012 compared with 46% 40 years ago.

### Extending the working life

In December 2012, there were 11.7 million employed people in Australia, which was 1.3% more than in the previous December.

At the moment there are around 2 adults of 'traditional working age' (15–64) for every person of 'dependent' age (over 65 or under 15). By 2032 this figure will drop to 1.7 adults of traditional working age for every person of dependent age.

But we also know that people aged 65 and over are increasingly choosing to work and the concept of 'traditional working age' is changing. For example, the labour force participation rate for people in this age bracket has doubled in the decade leading up to 2012 (from 6% to 12%).

# More than a quarter of Australians born overseas

In 2011, 27% of Australians were born overseas. Among Australians aged 65 and over, 36% were born overseas.

Older migrants in Australia are most likely to have been born in European countries, while younger people are more likely to have been born in New Zealand or an Asian country.

### Living with disability

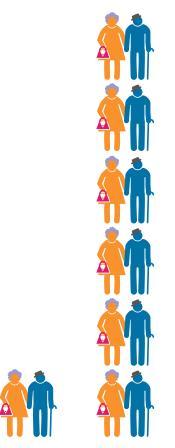
In 2009, 4 million Australians (18.5% of the population) had some form of disability, including:

- 0.5 million children and young people aged 0–24 (7% of people in this age group)
- 2.0 million people aged 25–64 (17%)
- 1.6 million people aged 65 and over (54%).





**Life expectancy** Boys and girls born 2009–2011



People aged 85+ Sixfold increase from 1972 to 2012

7

### Families and households changing

In 2011, 72% of Australia's 7.8 million households were family households (with or without children), 24% were lone-person households and the rest were group households.

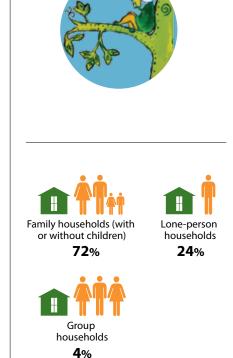
Of the 5.7 million families in Australia in 2011, 45% were couple families with children, 38% were couple families without children, and 16% were one-parent families with children. A small proportion of families (2%) were some other type of family, such as adult siblings living together.

Due to the ageing of our population, couple families without children in the household are projected to exceed the number of couple families with children by 2014.

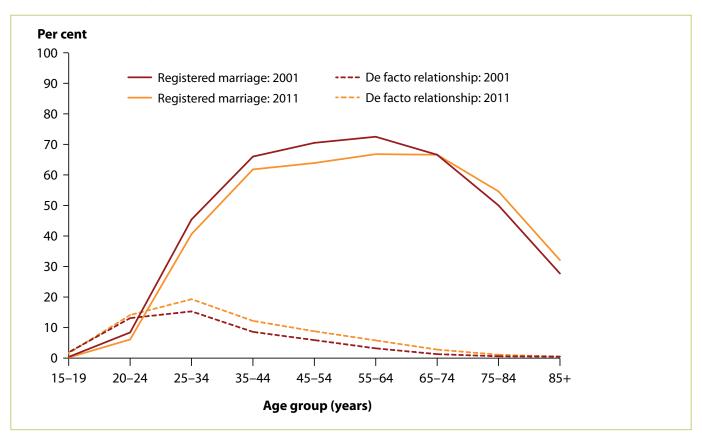
Further, lone-person households are expected to be the fastestgrowing household type in coming decades.

In 2009–10, 1 in 5 children lived in a one-parent family—this rate has not changed for more than 10 years now.

Grown-up children are staying in the family home longer—between 1997 and 2009–10, the proportion of non-dependent children living in families rose from 20% to 23%.



#### Australian households

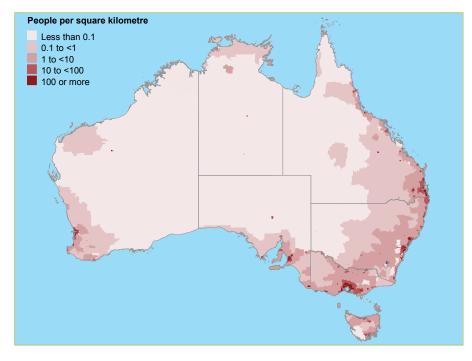


#### **Changes in family composition**

**8** Who and where are we?

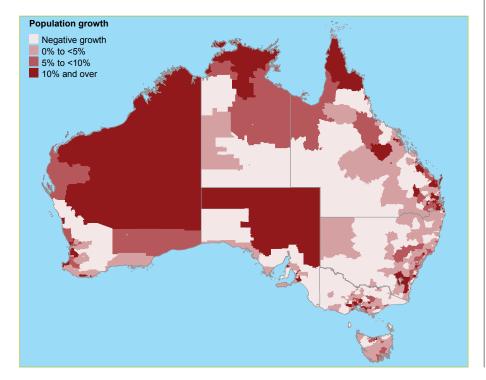
#### Still living in the cities

The Australian population is heavily concentrated in the south-east of the country, especially in urban areas.



In 2012, 70% of the Australian population lived in major cities, 18% in inner regional areas, 9% in outer regional areas, 1% in remote areas and 1% in very remote areas.

Between 2007 and 2012, growth in population size was notably higher than the national average in many regions of Western Australia and on the fringes of capital cities. Falls in population numbers were mainly in particular inland rural areas in Queensland, New South Wales and Victoria.





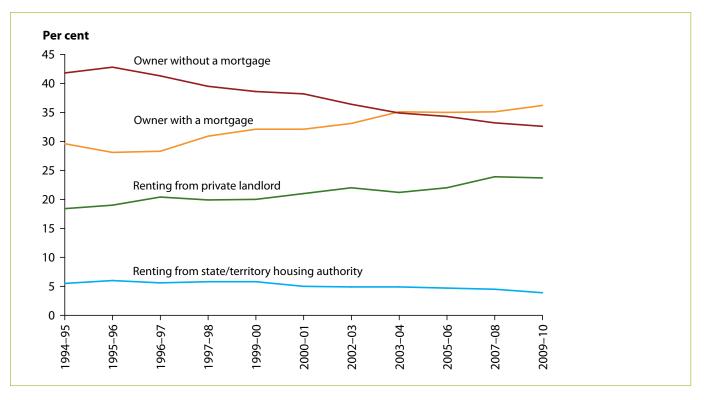
### Did you know?

Capital cities have younger populations than the rest of the country. This is largely due to the high proportion of people in their 20s and 30s living in cities—in 2011, almost 30% of people living in capital cities and surrounds were aged 20–39 compared with 23% living outside the capital cities.



Young people aged 20-39 living in capital cities

#### Selected tenure and landlord types



#### Bigger homes and more with a mortgage

The average number of people per household fell in Australia between 1986 and 2001, from 2.8 to 2.6, and then remained steady to 2011. The halt in this trend may be partly due to young people staying at home longer due to falling housing affordability.

Between 1986 and 2011, the size of dwellings grew, with the proportion of homes with 4 bedrooms or more doubling from 15% to 30%.

In 2009–10, 69% of households owned their own home (36% with a mortgage, 33% without), 24% were renting from a private landlord and 4% were renting from a state/territory housing authority.

Between 1994–95 and 2009–10, the proportion of households who owned their home has remained fairly steady at around 70%. However, from 2003–04 onwards there were more owners with a mortgage (36% of households in 2009–10) than without a mortgage (33% in 2009–10). Previously the reverse was true.

In June 2011, an estimated 228,000 more dwellings were needed to fill the gap between the number of households in Australia and the number of dwellings available.



### Did you know?

Most people aged 65 and over live in private dwellings (owned, rented, with family/ friends, etc.). In 2011, only 6% lived in non-private dwellings such as residential aged care facilities.

#### But some people miss out

More than 105,000 people (1 in 204 Australians) were homeless on Census night in 2011, 56% of whom were male. Seventeen per cent were aged under 12 and one-quarter (26%) were aged 45 and over.

Of those identified as homeless on Census night, 39% were living in severely crowded dwellings and 20% were in supported accommodation. One in 17 were staying in improvised dwellings, tents or sleeping out.

In addition to those who were homeless, at least 78,000 additional people were at risk of becoming homeless on Census night because they were living in housing conditions that are referred to as 'marginal'(for example, some people living in caravan parks are considered to be in marginal housing).

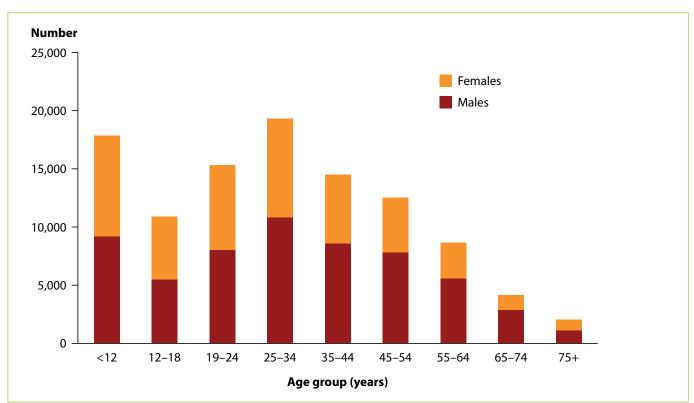
Specialist homelessness services helped around 229,000 people in 2011–12 by providing accommodation, counselling, health and medical services, and other support services.

Most people helped by homelessness services were female (59%). The reasons most commonly given for seeking help were related to interpersonal relationships (51% of clients), particularly 'domestic and family violence'.



### Did you know?

Estimates of homelessness also include people living in improvised dwellings or on the streets as well as those living in other conditions—such as in supported accommodation for the homeless, in boarding houses or in severely crowded dwellings if they do not have suitable accommodation alternatives.



#### Homeless people on Census night, by age and sex, 2011

Who and where are we? 11

# **3** What about Indigenous Australians?

On the whole, Indigenous Australians experience greater disadvantage and have a shorter life expectancy than other Australians. There have been improvements in some areas such as education and housing. We look here at some of the key facts available on the wellbeing of Indigenous Australians, all of which are fundamental to planning effective and useful welfare services.

#### Around 3% of the population, and younger

The Aboriginal and Torres Strait Islander population is around 669,700 people, or 3% of the total Australian population in 2011.

The Indigenous population is much younger than the Australian population overall—in 2011, 56% of Indigenous people were aged under 25 compared with 32% for the total Australian population.

An estimated 3% of the Indigenous population is aged 65 and over compared with 14% of the total population.

Differences in the population age profiles are due to higher birth rates and earlier deaths among Indigenous people.

The fertility rate among Indigenous women in 2011 was 2.7 births per woman compared with 1.9 for the population as a whole.

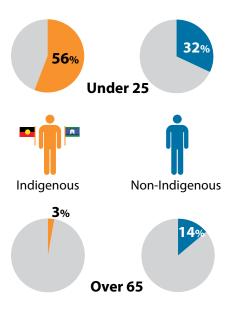
#### Life expectancy improving, but gap remains

Life expectancy for Indigenous Australians has improved, but there is still a gap between Indigenous and non-Indigenous Australians. The latest data available indicate that life expectancy for Indigenous boys born between 2005 and 2007 was around 11.5 years lower than that of non-Indigenous boys, and for girls it was 9.7 years lower (67.2 years for males and 72.9 for females).

The death rate for Indigenous infants fell by 46% between 2001 and 2011—from 11.2 to 6.6 per 1,000 births.

Although death rates for Indigenous adults have fallen, among those aged 25–54 they were 4 to 5 times as high as for non-Indigenous people in 2007–2011.





Proportion of Indigenous and non-Indigenous young people and older people

12 What about Indigenous Australians?

#### Disability rates high

Taking into account differences in age structures, Indigenous Australians aged under 65 were 2.4 times as likely to need help with core activities as non-Indigenous Australians under 65 in 2011.

Indigenous Australians comprised 6% of disability support service users in 2011–12, double their 3% representation in the Australian population.

#### Living mostly in or near cities and towns

Nearly one-third of Indigenous Australians live in major cities, while about two-fifths live in or near other cities and towns. Around one-quarter live in remote or very remote areas.

New South Wales was home to the largest proportion of Indigenous people in 2011 (31%), just like it was home to the largest proportion of all Australians (32%).

However, compared with the general population, a higher proportion of Indigenous Australians lived in Queensland (28% compared with 20% of all Australians) and the Northern Territory (10% compared with 1%), while a substantially lower proportion lived in Victoria (7% compared with 25%) in 2011.



### Did you know?

Indigenous Australians are much less likely than non-Indigenous Australians to live alone (14% live in one-person households compared with 25%).

Among one-family households, Indigenous households were more than twice as likely than other households to be one-parent families (36% compared with 15%) and about half as likely to be a couple family with no children (20% compared with 38%).

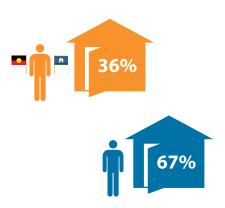
# Home ownership rising, overcrowding falling

Home ownership (with or without a mortgage) has risen from 32% of Indigenous households in 1996 to 36% in 2011.

But home ownership among Indigenous households is still lower than for all Australian households (36% compared with 67%).

The rate of overcrowding in Indigenous households is falling (13.7% of Indigenous households in 2006 compared with 11.8% in 2011).

More than one-fifth (22%) of specialist homelessness services clients in 2011–12 were Indigenous, more than 7 times their representation in the population.



Home ownership Indigenous and non-Indigenous

#### **Education improving**

Year 12 attainment rates have improved markedly for Indigenous Australians in the last few years. In 2011, 54% of Indigenous people aged 20–24 had attained Year 12 or Certificate II (or above), up from 47% in 2006.

An increasing proportion of Indigenous students in Years 3 and 7 are achieving minimum standards for reading, but these proportions are still below those for non-Indigenous students. Between 2008 and 2012, there have been some reductions in the gap in Years 3 and 7 for reading and in Year 5 for numeracy.

Despite the improvements, Indigenous Australians continue to have lower levels of education than other Australians. In 2011, 26% of Indigenous Australians aged 15 and over had completed a non-school qualification compared with 49% of non-Indigenous Australians. For more information on education, see Section 5.

In 2011, around 3% of Indigenous Australians had a Bachelor degree compared with 14% of non-Indigenous Australians.

#### Labour force participation up

Labour force participation rates among Indigenous Australians aged 15 to 64 have risen over time—from 52% to 65% between 2001 and 2008.

However, the participation rate for Indigenous people was still lower than the rate for non-Indigenous people in 2008 (79%).

At the same time, unemployment rates were 4 times as high for Indigenous people aged 15 to 64 as non-Indigenous people in the same age range (17% and 4%).

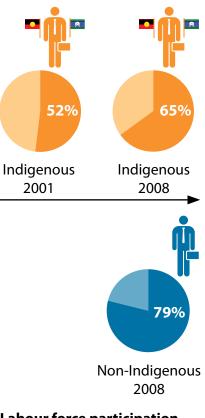
About 1 in 4 Indigenous young people aged 15–24 were unemployed in 2008, about 3 times the rate for non-Indigenous youth.

#### Lower incomes

Indigenous households tend to have lower incomes than other households, after adjusting for household size.

About 13% of Indigenous people had a weekly household income of \$1,000 or more compared with 33% of non-Indigenous people in 2011.





#### Labour force participation

Indigenous labour force participation up, but still lower than among non-Indigenous Australians

14 What about Indigenous Australians?

#### **Over-represented in child protection**

Indigenous children are over-represented in the Australian child protection system.

In 2011–12, the rate of substantiated (confirmed) child abuse or neglect for Indigenous children was almost 8 times the rate for non-Indigenous children.

Indigenous children were also 10 times as likely to be in out-of-home care as non-Indigenous children in 2011–12.

# Over-represented in prison and youth justice systems

Indigenous Australians comprise 27% of the total prison population in Australia.

Around 38% of young people aged under 25 in prison were Indigenous.

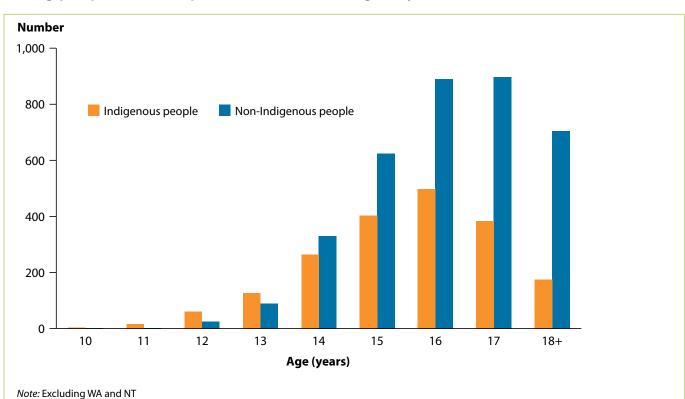
Women make up only 6% of the prison population aged under 25, and nearly half of these young women (47%) are Indigenous.

Indigenous young people were 16 times as likely as non-Indigenous young people to be under youth justice supervision—either in the community or in detention—on an average day in 2011–12.



### Did you know?

A substantiation of child abuse indicates there is reasonable cause to believe that the child has been, or is likely to be, abused, neglected or otherwise harmed.



#### Young people under supervision on an average day in 2011–12

What about Indigenous Australians? 15

# **4** Are things different outside the major cities?

Around one-third of Australians live in regional and remote areas. This section looks at the wellbeing of people living in regional and remote areas of the country compared with people living in the major cities.

#### Death and disability higher

People living in regional, remote and very remote areas generally have higher mortality (death) rates than people living in major cities.

In 2010, after taking different population age structures into account, the death rate among people living in remote and very remote areas was 1.2 times that of people living in major cities.

For people living in inner and outer regional areas, the death rate was 1.1 times that of people living in major cities.

The difference was greatest for young people (aged 15–24), with death rates around 2 to 4 times those of the major cities.

Disability is also more common in regional areas even after taking different age structures into account. Among people aged under 65, those living in inner regional areas had the highest rates of disability in 2009.

#### **Educational performance and employment**

Students in Years 3, 5, 7 and 9 in remote and very remote schools were less likely than those in metropolitan schools to meet the national minimum standards for reading, writing and numeracy in 2012.

The proportion of these students meeting the minimum standards in remote areas was 9 to 19 percentage points lower than for students in metropolitan areas (depending on Year level). For students in very remote areas the proportions were 34 to 51 percentage points lower.

Labour force participation was slightly higher in capital cities than in other areas, and unemployment rates were lower.



### Did you know?

In regional and remote areas, Indigenous people make up a relatively large percentage of the population.

Of all people who live in very remote areas, almost half (47%) are Indigenous people. And of those living in remote areas, 15% are Indigenous.

The age profile of the population varies between different regions of Australia, with areas outside capital cities generally having older populations.

Of people living outside capital cities in 2011, 23% were aged 60 and over compared with 18% in capital cities.

16 Are things different outside the major cities?

#### Household income lower

Household income tends to be lower in regional and remote areas than in capital cities, after adjusting for household size. In 2009–10, the median disposable household income of people living in Australia's capital cities was \$765 per week compared with \$650 per week in other areas.

One in 4 people (25%) living in regional and remote areas were in lower income households compared with around 1 in 6 people (17%) living in capital cities in 2009–10.

Outside capital cities, 14% of the population lived in higher income households in 2009–10, while in capital cities the proportion was 23%.

# Homeless people in remote areas more likely to sleep rough

In 2011, 58% of all homeless people were in major cities, 22% were in inner and outer regional areas, 4% were in remote areas and 16% were in very remote areas of Australia.

Compared with other regions, homeless people in remote areas were relatively more likely to be staying in an improvised dwelling, tent or sleeping out (16% compared with 4% in major cities and 3% in very remote areas).







Household income per week comparing capital cities with other areas



Major cities **62%** 



Inner regional areas **22%** 



Outer regional areas **12%** 



Remote or very remote areas **4%** 

0

#### Distribution of specialist homelessness services

Are things different outside the major cities? 17

## **5** Learning and earning

Education and employment are strongly associated with individual and family wellbeing, as well as with the economic and social strength of Australia as a whole. In this section we look at education and engagement in the labour force by Australians of all ages.

#### Better educated, gender gaps narrowing

Australians are better educated than a decade ago: 67% of people aged 25 to 64 held a non-school qualification in 2012 compared with 54% in 2002.

In 2012, 68% of men and 65% of women aged 25 to 64 had a nonschool qualification. The corresponding proportions in 2002 were 59% for men and 50% for women.

Among young people aged 15–24 who had left school in 2011, 74% had completed Year 12—an increase from 70% in 2002.

In 2010, Australia ranked equal 7th among Organisation for Economic Co-operation and Development (OECD) countries for people aged 25 to 64 who had a tertiary qualification (38% compared with the OECD average of 31%).

#### Most kids go to preschool

In 2011, 85% of Australian children aged 4 to 5 who were not yet in school attended long day care or other preschool programs.

# More than 8 in 10 students meet minimum standards

In 2012, most students across Years 3, 5, 7 and 9 (82% to 95%) achieved national minimum standards for reading, persuasive writing, language conventions (spelling, grammar, punctuation) and numeracy. These results were largely similar to previous years.

#### But we could be doing better at school

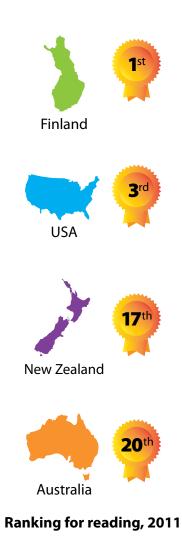
In 2011, based on results for Year 4 students, Australia ranked 20th out of 25 OECD countries for reading, 13th out of 26 countries for maths and 18th out of 26 countries for science.

In 2012, more than one-fifth (22%) of children in their first year of school were considered to be 'developmentally vulnerable' in at least 1 of 5 areas (including communication skills, and physical health and wellbeing). This suggests these children may have difficulty in Year 1.



### Did you know?

A 'non-school' qualification is any qualification awarded for educational attainments other than those of preprimary, primary or secondary education. These could be degrees, certificates or diplomas.



**18** Learning and earning

#### You can earn more if you learn more

People with higher educational qualifications were less likely to be unemployed. The unemployment rate for people aged 25 to 54 with a Bachelor degree was 2.7% in 2012, and for those with a graduate qualification it was 3.2%. These rates were less than half the unemployment rate for those whose highest qualification was Year 11 or below (6.6%).

The median weekly earnings of employed people with a Bachelor degree was \$1,351 in 2009—22% higher than the median for all employed people aged 15–64 who were not still at school.

In contrast, employed people whose highest qualification was Year 10 or below had a median income of \$907 per week.

#### Men, women and families at work

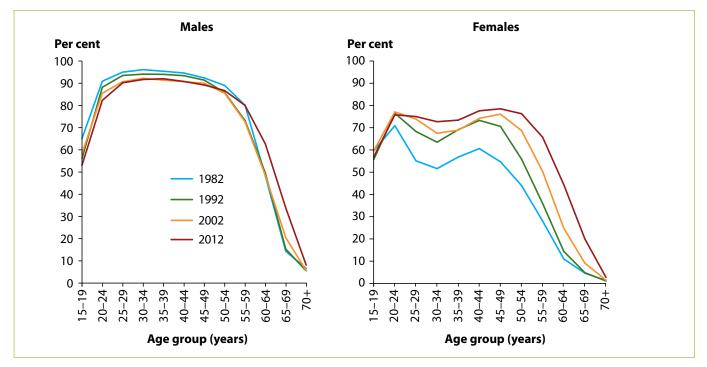
Between 1982 and 2012, the labour force participation rate for males aged 15 to 64 fell from 86% to 83% but for females it rose from 52% to 70%.

In the decade to 2012, the male labour force participation rate for those aged 15 to 64 stabilised while the female rate was still rising, though at a slower pace than in the 1980s.

Women are taking less time away from the labour force to have children, and this is happening later in life. In the 1980s, women were more likely to take time away when aged in their 20s; now it is more likely to be in their 30s.



#### Labour force participation rates, by age and sex, 1982 to 2012 (selected years)

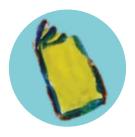


Learning and earning 19

Between 1999 and 2011, the proportion of couple families with children aged under 15 in which both parents were employed increased from 55% to 63%.

One-parent families with a child under 15 were much more likely to be jobless (39%) than couple families (5%) in 2011. The situation for one-parent families is better than in 2005, when the proportion was 46%.

The data suggest that the number of jobless families of all types with a child under 15 fell from 2005 to 2008, but rose between 2008 and 2009 (the time of the global financial crisis). There have been some slight falls since, though the rate was still higher in 2011 than it was in 2008.



### \$('000) 1,200 1,000 -800 -600 -400 -

55-64

65-74

75+

#### Components of household wealth, 2009–10

#### Older people working for longer

35-44

In the past decade, among men aged 60–64, labour force participation rates rose considerably from 48% in 2002 to 63% in 2012.

45-54

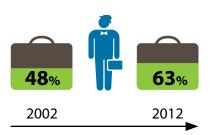
Age of reference person

For men aged 65–69, the rise was from 20% to 34%.

Among women aged 60–64, participation rates rose from 25% in 2002 to 44% in 2012.

For women aged 65–69, the rise was from 9% to 20%.

In 2012, just over half (53%) of employed people aged 65 and over worked part time, with women more likely to do so than men (69% compared with 45%).



Other non-financial assets

Owner-occupied dwelling

Other financial assets

Superannuation

Liabilities

Labour force participation rates for **men aged 60–64** 

**20** Learning and earning

200

0

0

-200

15 - 24

25 - 34

#### More people working part time

In 2012, almost 1 in 3 (30%) employed people worked part time (less than 35 hours per week), almost double the proportion in 1982 (17%).

Women were almost 3 times as likely as men to be employed part time (46% compared with 16% in 2012).

Between 1999 and 2012, the proportion of casual workers rose among males but fell for females.

Young people were more likely to be unemployed, underemployed and working part time.

In 2012, the youth (15–24) unemployment rate was more than double the national rate (11.7% compared with 5.2%).

The youth underemployment rate (meaning that they would prefer, and are available for, more hours of work than they have) was also around double that for the overall population (13.7% compared with 7.3%).

In recent generations there have been big rises in the number of employed young people who work part time. In 2012, 70% of employed people aged 15–19 were part time, compared with 24% in 1982. For those aged 20–24, the proportions were 35% in 2012 and 11% in 1982.

This is at least partly because more young people are studying after they leave school than 30 years ago, and more are combining study with part-time work.

#### Fewer apprentices and trainees

Fewer young people aged 15–24 are undertaking apprenticeships or traineeships (5% in 2012 compared with 7% in 2007).

# Around half of people aged 15 to 64 with disability are employed or looking for work

In 2009, the labour force participation rate for people aged 15 to 64 with disability was 54% compared with 83% among people without disability.

The unemployment rate was higher for people with disability (8%) than for people without disability (5%).



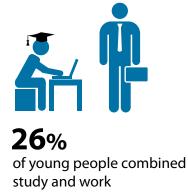
### Did you know?

In 2012, casual workers, whether on full-time or parttime hours, comprised 20% of employed people: 17% of employed males and 23% of employed females.

### Did you know?

Despite higher levels of unemployment and underemployment compared with other workers, the Australian labour force participation rate for younger workers (15–24) was among the highest in the OECD, in 2011.

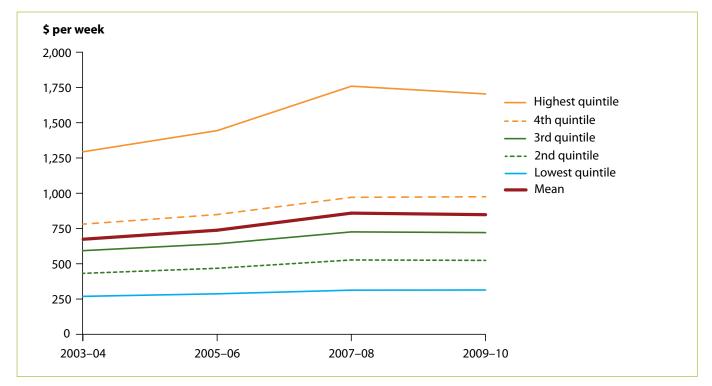
In 2012, 26% of young people aged 20–24 combined study and work, similar to the proportion in 2003 (24%).



#### Household incomes vary—a lot

In 2009–10, the mean (average) income, after tax, of the one-fifth of households with the lowest incomes was \$314 per week compared with \$1,704 per week for the one-fifth of households with the highest incomes, after adjusting for household size.





#### Average equivalised disposable household income

# Government support the main source of income for 1 in 4 households

One in 4 households (25%) reported in 2009–10 that government pensions or allowances were their main source of household income. Some received more than one type of payment.

Of these households with government support as their main income:

- more than half (56%) received an age pension
- almost 1 in 3 (31%) received disability or carer payments
- 1 in 5 (20%) received family support payments
- 1 in 7 (14%) received unemployment or study payments
- 18% received other government payments.



#### **25%** of households received their main source of income

from government payments

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# **6** For richer, for poorer

While most Australians are doing well, some are not. This section outlines the social and economic difficulties faced by some groups that, overall, are not doing so well.

#### Some Australians living in poverty

In 2009, 13% of the Australian population was classified as being in relative income poverty—that is, having an annual disposable household income of less than \$19,967, after adjusting for household size.

The experience of living in poverty varies substantially by family type.

More than half of one-parent families with children and two-thirds of people aged 60 and over had experienced poverty for one or more years between 2001 and 2009.

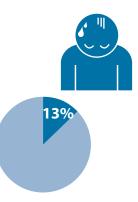
Older single people were much more likely to experience poverty for 5 or more years over the 9-year period than single parents with children and couples with children.

# More than 1 in 5 lower income households in housing stress

More than 1 in 5 (22%) lower income households were considered to be in housing stress in 2009–10, slightly up from 19% in 2003–04.

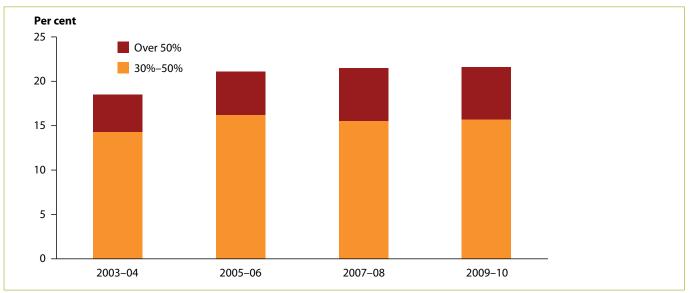
Social housing helps alleviate housing stress by providing lowcost rental accommodation for those in need of housing. For more information on social housing, see Section 7.





#### **13%** of the Australian population was classified as being in relative income poverty in 2009

# Lower income households that spent more than 30% of their gross income on housing costs



For richer, for poorer 23

# Older Australians have lower income, but are more likely to own their home

When people retire, their main source of income shifts to superannuation, savings, investments and government pensions.

Households with a reference person aged 65 or over tend to have lower disposable incomes than other households, but are also more likely to have greater wealth.

In 2011, 71% of households with an older reference person owned their home outright compared with 32% of all households.

Households with a reference person aged 65 or over were also more likely to be able to raise \$2,000 within a week for something important, and less likely to have taken actions that reduced assets in the previous 12 months.

# Primary carers can be more vulnerable financially

The capacity of primary carers to earn income and accumulate wealth may be affected by their caring role.

In 2009, 45% of primary carers reported that their caring role had either reduced their income (21%) or created extra expenses (24%).

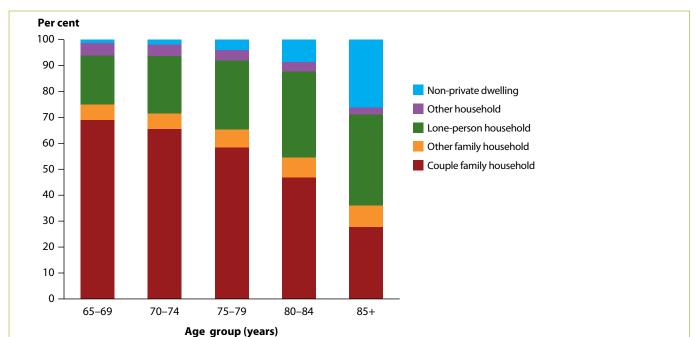
Around 45% of primary carers aged 15 to 64 and 78% of those aged 65 and over relied on a government pension or allowance as their own main source of income. For more information on informal carers, see Section 7.



### Did you know?

In 2010, 6.1 million adults had been a volunteer in the previous 12 months—more than 1 in 3 (36%) adults. Women were more likely than men to volunteer (38% compared with 34%).

Of those who had volunteered, 1.3 million adults (or 8% of all adults) had volunteered for welfare and community organisations. Volunteers in these types of organisations tended to be older than the average volunteer (median age of 54 compared with 46 for all volunteers).



#### Household types of older people

**24** For richer, for poorer

# **7** Caring for people in need

Services for people in need are provided by workers in the community services sector, such as child care workers, and aged and disabled care workers. Family members and other informal carers also provide assistance to people in need, as do volunteers.

# Community services workforce growing rapidly

In 2011, there were more than 755,000 workers in community services occupations in Australia—an increase of 24% since 2006.

Aged and disabled care workers was the largest occupational group in community services industries with 86,300 workers, followed by child care workers (80,600).

Workers in community services occupations were more likely to be female (87%), employed part time (57%), older and generally earning less than the average Australian worker.

#### A nation that cares

In 2009, 2.6 million Australians (12% of the population) were informal carers who provided help with activities (such as personal care and transport) to an elderly person or to a person with disability or a long-term health condition.

The majority—about 6 in 10—of informal carers were women. And many carers were aged 45 to 64.

Of informal carers, 771,000 were primary carers—that is, they provided the most assistance to the person in need.

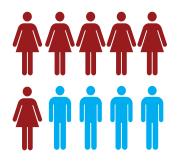
In the same year, around 303,000 out of 771,000 primary carers were living with disability themselves, including 68,000 who needed help with core activities.

#### Social housing as a safety net

At 30 June 2012, about 411,000 households were being provided with social housing. At the same time, 225,000 applicants were waiting to either enter or transfer within social housing programs.

The majority of social housing dwellings are public rental housing (331,000 out of 423,000 dwellings in 2012). However, since 2004, the number of public housing dwellings has dropped, while the overall number of community housing dwellings has risen. Governments are aiming for up to 35% of all social housing to be community housing by 2014.





6 in 10 carers are **women** and **many are aged 45 to 64** 

### Did you know?

Social housing is the term used for housing provided by state and territory governments and community organisations.

Public housing is provided by governments, and community housing is provided by non-government community organisations (often partly funded by governments).

#### Support for the homeless

Specialist homelessness services include a range of support and accommodation services to assist people who are homeless or at risk of homelessness. There are around 1,500 specialist homelessness services agencies around Australia.

In 2011–12, specialist homelessness services helped about 229,000 people.

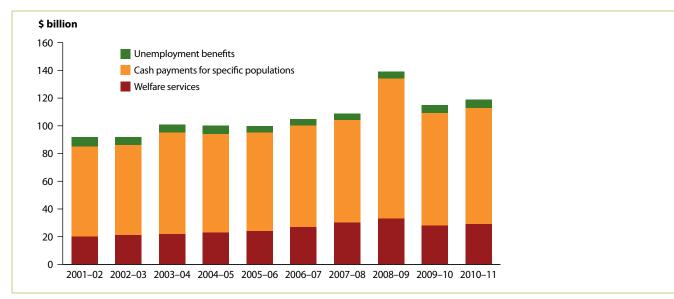
More females than males were supported by specialist homelessness agencies (59% to 41%)—this is mainly due to the number of women seeking support as a result of domestic and family violence.

Not everyone who requests assistance is able to receive support from homelessness services. On an average day in 2011–12, there were about 374 requests from people for assistance from specialist homelessness agencies that were not able to be met.



#### Government spending on welfare exceeds health

Welfare spending by governments in Australia was estimated at \$119.4 billion in 2010–11 compared with an estimated \$90.1 billion on health in the same year.



#### Trends in welfare spending

About \$90.0 billion (75%) of government welfare spending in 2010–11 was for cash payments (including unemployment benefits) to Australians, and \$29.4 billion (25%) was for the provision of welfare services.

The average amount spent by governments on welfare services per Australian in 2010–11 was \$1,308.

The higher welfare spending in 2008–09 coincided with the economic security strategy provided in response to the global financial crisis.

**26** Caring for people in need

#### Growth in the use of disability services

The number of people using disability support services grew by 29% over the 5 years to 2011–12 to around 317,600 people.

Among the clients of these services, the most common types of 'primary or other significant disabilities' were intellectual (33%), physical (32%) and psychiatric (28%).

Three-fifths (59%) of disability support service users were male.

#### Protecting vulnerable children

The number of children in substantiated (confirmed) abuse and neglect cases rose by 18% between 2007–08 and 2011–12.

The number of children living in out-of-home care is rising—there was a 27% increase between 2008 and 2012.

### Support for older people

There is a continuing emphasis in Australia on providing home-based care to help older people remain independent and living in their own communities for as long as possible.

The Home and Community Care (HACC) program provides services to support this aim. In 2010–11, there were about 719,000 HACC clients aged 65 and over (77% of all HACC clients).

Residential aged care facilities provide care to older Australians whose needs are such that they can no longer remain living in the community. At 30 June 2011, there were 158,700 permanent residents aged 65 and over (96% of permanent residents) in Australian Government-subsidised residential aged care facilities.

Among those aged 65 and over, women accounted for two-thirds of permanent residents in aged care facilities and of HACC clients in 2011.

Dementia is a significant health problem among older Australians, with numbers of people with dementia projected to rise from about 298,000 in 2011 to around 900,000 in 2050. Support for people with dementia will therefore become increasingly important. In 2011, around 70% of people with dementia lived in the community.



### Did you know?

Of people with disability, around one-third (1.3 million people) needed help with core activities of daily living. That means they sometimes or always require personal help or supervision with activities that people undertake at least daily—that is, the core activities of self-care, mobility and/or communication.



Women make up **two-thirds** of permanent residents in aged care

# 8 What are we doing to find out more?

The AIHW is always seeking to improve knowledge and understanding about the welfare needs of Australians through developing and analysing new and existing sources of data.

Here is a selection of some of the new things we are working on:

- establishing a National Aged Care Data Clearinghouse to increase the availability, accessibility and coordination of aged care data
- introducing a disability 'flag' in data collected by specialist homelessness agencies in order to better understand the circumstances of clients of these services. The 'flag' is based on a short set of questions to identify people who have difficulty with everyday activities because of a long-term health condition or disability
- enhancing child protection data to enable accurate counts of children involved across the system, and provide information on the educational achievements of these children to allow comparison with their peers
- developing information on youth justice recidivism (returning to the system after being in it before) to learn more about the risk factors and about potential preventive measures that could protect against re-entry into the youth justice system
- developing a linked national data set on children from birth to the early years of schooling to enable research on early childhood development across health, human services, education and care. There will be a focus on the transition to school
- reporting workforce data on nurses, psychologists and Aboriginal and Torres Strait Islander health practitioners working in community services through the National Registration and Accreditation Scheme.



**28** What are we doing to find out more?

# Australia's welfare 2013 in brief

