Housing affordability
Keeping a home on a low-income

28 August 2014
The impact of unemployment and underemployment on housing options

Mr Phil Fagan-Schmidt
Executive Director, Housing SA
Maslow’s view in 1943

- Physiological
- Safety
- Social
- Esteem
- Self Actualisation

Informing Australia’s housing and urban futures
Jimmy Barnes view in 1985

‘Workin’ hard to make a living, bringing shelter from the rain’
SA’s housing & employment policy experience

“The widespread belief that one needed to be a ‘government employee’ (usually in the tramways or railways), married, with two children was not far off the mark”

“The unemployed and pensioners were too risky all together”

Sue Marden, Business, Charity and Sentiment
Changing Policy

Public Housing as % of housing stock

% of tenants on Discounted rent

1.6%

18%

11%

89%

6.2%

Dominant / Emerging policy themes

• Review the roles of Commonwealth and States in Housing
• Welfare - Compassion (public policy) versus tough love (private markets)
• From Government to markets
• Using housing as a policy tool in remote communities