

RENTAL AFFORDABILITY SNAPSHOT REGIONAL REPORTS 2025 \ SIXTEENTH EDITION



RENTAL AFFORDABILITY SNAPSHOT

Collated Regional Reports 2025

SIXTEENTH EDITION



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Snapshot: Anglicare NSW South, NSW West & ACT – ACT, Capital Region, Far West and Orana, Riverina and Murray

Introduction

Poverty and disadvantage are complex and can affect many areas of a person's life, meaning that a holistic approach is required to break the cycle of poverty. Anglicare NSW South, NSW West & ACT strives to meet critical needs and help our clients move towards positive long-term outcomes through various services:

- **Social and Affordable Housing:** working to increase social and affordable housing, particularly in vulnerable rural communities, and providing subsidised rental units for aged pensioners
- **Crisis Support:** providing crisis support to vulnerable individuals and families who are experiencing homelessness, family violence, financial hardship, and other forms of crisis
- **Disaster Relief:** providing assistance through effective and coordinated services in response to natural and man-made disasters (such as bushfires, floods, storms, major accidents, and throughout the COVID-19 pandemic), and facilitating government grants to assist in rebuilding housing to support communities to recover from disasters
- **Emergency Relief:** providing essential food and everyday items, and other food assistance programs, as well as low-cost recycled clothing and household items
- **Financial Counselling:** throughout the Riverina region, Snowy Valleys, and NSW South Coast, as well as interest-free loans to support people to buy household items and pay for essential services
- **Community Programs:** Health care services, youth engagement programs, parenting support, and life skills development, as well as providing a professional pastoral presence, spiritual and emotional care
- **Trauma-informed care:** offering specialised trauma-informed care through integrated and innovative programs that meet vulnerable individuals' needs

Methodology

Every year Anglicare NSW South, NSW West & ACT tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type, and compare that against listed properties that are suitable for each household



type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

Findings

On the Snapshot weekend of 15 March 2025, 1,978 private rentals were advertised for rent in ACT, Capital Region, Far West and Orana, Riverina and Murray. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

- 43 (two percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 260 (13 percent) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.



On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:

Households on income support payments (#1-10)	Households on minimum wage (#11-14)
43	260

Table 1: Rental Affordability, ACT, Capital Region, Far West and Orana, Riverina and Murray], by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	13	1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	3	0%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	27	1%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	4	0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
6	Single	Age Pension, Pension supplement and Energy supplement	6	0%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	4	0%
8	Single	JobSeeker Payment and Energy Supplement	0	0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	235	12%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	76	4%
13	Single	Minimum Wage	21	1%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	76	4%
Total No of Properties		1,978		



Discussion

In ACT, Capital Region, Far West and Orana, Riverina and Murray, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

People on income support, especially those who are out of work, have few options. We found that that no rentals were affordable for a person on the JobSeeker payment. This includes sharehouses. The shortage of affordable rentals will condemn people to make difficult decisions to keep a roof over their head.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford one percent of rentals. Single parents out of work face even tougher odds, with affordability at just zero percent. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.ⁱ

This year's results again show how brutal the rental market is for young people. A person on Youth Allowance looking for a sharehouse can afford none of the rentals. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford just four rentals at the time of our Snapshot.

The most generous of government payments is the Age Pension. Yet for a couple living on the Age Pension, only one percent of rentals were affordable. Single retirees have it even worse, with zero percent of listings left to compete for.

Working people are hardly better off. A single person working full-time on the minimum wage will find that only one percent of rentals are affordable. Of all of the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of 88 percent of rentals we surveyed.

Rental affordability is especially a growing issue in the Australian Capital Territory (ACT) and Queanbeyan. Data from this year's Snapshot shows that only families with two parents in full-time work would be able to afford any rentals in this region. Even then, a family with two parents in full-time work would only be able to afford one percent of rentals in the ACT and Queanbeyan.

In terms of rental legislation, the ACT has some of the most protective rental legislation in the country. The government has banned no-cause evictions and introduced rent control measures.ⁱⁱ However, our Snapshot indicates that until bolder choices are made by governments to play a role in providing affordable homes, housing precarity will continue to plague families on low incomes.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is part time for action to make housing more affordable.



Policy Implications

Raising JobSeeker and related payments over the poverty line

Across ACT, Capital Region, Far West and Orana, Riverina and Murray, people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that its trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

More social and affordable homes for ACT, Capital Region, Far West and Orana, Riverina and Murray

We are facing a major shortfall of affordable homes. The Australian Housing and Urban Research Institute has shown that we have a shortfall of social and affordable rentals across our region, and that number is expected to grow by 2036:

- Capital Region: 5,100
- Far West and Orana: 3,000
- Murray: 3,100
- Riverina: 3,700
- ACT: 8,500ⁱⁱⁱ

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.



Conclusion

This year's Rental Affordability Snapshot shows that the private rental market is failing people on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income, and providing enough affordable rentals for the people who need them.

It is clear that we must invest in social and affordable housing. The shortfall of social housing and affordable rentals in our region must be tackled. The sobering results of this Snapshot show that this investment is truly urgent.

Anglicare NSW South, NSW West & ACT is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

ⁱ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

ⁱⁱ ACT Government (2025) [The Renting Book](#).

ⁱⁱⁱ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.



Snapshot: Anglicare Central West – Central West NSW

Introduction

Anglicare Central West supports people in the Central West region of New South Wales, providing services across 63,262km². Some of these programs are Community Pantries (including The Church Pantry at Bathurst), Chaplains and Emergency Relief Support (including Orange Emergency Relief Service). We also offer a national no interest loan scheme (NILS) for those who cannot access mainstream credit from our Dubbo site, which can be used together with the Emergency Relief services.

Methodology

Every year Anglicare Central West tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type, and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

Findings

On the Snapshot weekend of 15 March 2025, 392 private rentals were advertised for rent in Central West New South Wales. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

- 34 (9 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 131 (33 percent) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.



On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:

Households on income support payments (#1-10)	Households on minimum wage (#11-14)
34	131

Table 1: Rental Affordability, Central West NSW, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	14	4%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	5	1%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	23	6%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	11	3%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	2	1%
6	Single	Age Pension, Pension supplement and Energy supplement	3	1%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	1	0%
8	Single	JobSeeker Payment and Energy Supplement	1	0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	120	31%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	56	14%
13	Single	Minimum Wage	12	3%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	56	14%
Total No of Properties		392		



Discussion

In Central West NSW, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

People on income support, especially those who are out of work, have few options. We found that that only one rental was affordable for a person on the JobSeeker payment. This includes sharehouses. The shortage of affordable rentals will condemn people to make difficult decisions to keep a roof over their head.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford four percent of rentals. Single parents out of work face even tougher odds, with affordability at just one percent. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.¹

This year's results again show how brutal the rental market is for young people. A person on Youth Allowance looking for a sharehouse can afford no rentals. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford zero percent of rentals at the time of our Snapshot.

The most generous of government payments is the Age Pension. Yet for a couple living on the Age Pension, only six percent of rentals were affordable. Single retirees have it even worse, with one percent of listings left to compete for.

Working people are hardly better off. A single person working full-time on the minimum wage will find that only three percent of rentals are affordable. Of all of the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of 69 percent of rentals we surveyed.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is part time for action to make housing more affordable.



Policy Implications

Raising JobSeeker and related payments over the poverty line

Across Central West NSW, people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that its trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

More social and affordable homes for Central West NSW

We are facing a major shortfall of affordable homes. The Australian Housing and Urban Research Institute has predicted that by 2036, we will have a shortfall of 5,300 social and affordable rentals across Central West NSW.ⁱⁱ

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.



Conclusion

This year's Rental Affordability Snapshot shows that the private rental market is failing people on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income, and providing enough affordable rentals for the people who need them.

It is clear that we must invest in social and affordable housing. The shortfall of social housing and affordable rentals in our region must be tackled. The sobering results of this Snapshot show that this investment is truly urgent.

Anglicare Central West is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

ⁱ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

ⁱⁱ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.



Snapshot: Anglicare New England North West – New England and North West NSW

Introduction

Anglicare New England North West provides social services in the New England North West region of NSW, covering Tamworth, Armidale, Inverell, Tenterfield, Narrabri and Moree; and outreach services to surrounding towns such as Glen Innes, Boggabilla, Mungindi, Gunnedah and Wee Waa.

Among the communities Anglicare serves, there are a number of people surviving on low incomes and facing high levels of unemployment. The services Anglicare provides assist people living with relationship stress, addiction, depression and mental health issues. Services include Families and Relationship Services; Family Law Counselling; Financial Counselling and Psychosocial Support Services for those with Mental Health issues.

Anglicare New England North West amalgamated into Anglicare Sydney on 1 July 2018.

Methodology

Every year Anglicare New England North West tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type, and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

Findings

On the Snapshot weekend of 15 March 2025, 371 private rentals were advertised for rent in New England and North West NSW. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

- 46 (12 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 184 (50 percent) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.



On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
46	184

Table 1: Rental Affordability, New England and North West NSW, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	4	1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	2	1%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	34	9%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	8	2%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	3	1%
6	Single	Age Pension, Pension supplement and Energy supplement	17	5%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	7	2%
8	Single	JobSeeker Payment and Energy Supplement	0	0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	159	43%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	50	13%
13	Single	Minimum Wage	27	7%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	50	13%
Total No of Properties		371		



Discussion

In New England and North West NSW, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

People on income support, especially those who are out of work, have few options. We found that that no rentals were affordable for a person on the JobSeeker payment. This includes sharehouses. The shortage of affordable rentals will condemn people to make difficult decisions to keep a roof over their head.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford one percent of rentals. Single parents out of work face even tougher odds, with affordability at just one percent. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.¹

This year's results again show how brutal the rental market is for young people. A person on Youth Allowance looking for a sharehouse can afford zero percent of rentals. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford two percent of rentals at the time of our Snapshot.

The most generous of government payments is the Age Pension. Yet for a couple living on the Age Pension, only nine percent of rentals were affordable. Single retirees have it even worse, with five percent of listings left to compete for.

Working people are hardly better off. A single person working full-time on the minimum wage will find that only seven percent of rentals are affordable. Of all of the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of 57 percent of rentals we surveyed.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is part time for action to make housing more affordable.



Policy Implications

Raising JobSeeker and related payments over the poverty line

Across New England and North West NSW, people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that its trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

More social and affordable homes for New England and North West NSW

We are facing a major shortfall of affordable homes. The Australian Housing and Urban Research Institute has modelled that by 2036, there will be a shortfall of 5,500 social and affordable rentals across New England and North West NSW.ⁱⁱ

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.



Conclusion

This year's Rental Affordability Snapshot shows that the private rental market is failing people on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income, and providing enough affordable rentals for the people who need them.

It is clear that we must invest in social and affordable housing. The shortfall of social housing and affordable rentals in our region must be tackled. The sobering results of this Snapshot show that this investment is truly urgent.

Anglicare New England and North West NSW is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

ⁱ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

ⁱⁱ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.



Snapshot: Newcastle Anglican – Newcastle, Hunter, Lake Macquarie, Central Coast and Mid Coast regions

Introduction

Newcastle Anglican is a faith-based organisation, serving the people of the Hunter, Central Coast and Mid North Coast regions. Our work takes place on the lands of various Aboriginal nations to whom we offer our respect.

Our vision is for people to flourish because of what we do, inspired by the way of Jesus. It's through our 54 parishes, agencies, and schools that our vision is brought to life.

Since 1947, the Anglican Diocese of Newcastle has offered a Christian presence to our people and communities. Our four schools provide quality education and an inclusive learning environment offering exceptional educational opportunities to more than 3,000 students. Through Anglican Care and Samaritans, we provide aged care, disability services, crisis and community support across several regions throughout New South Wales.

Samaritans offer a wide range of community support services that meet the unique needs of the local communities within Newcastle Anglican.

These services aim to help those in need and provide dedicated support that facilitates their wellbeing while ensuring they continue to remain active members of the community.

A range of Samaritans support services can be accessed by individuals or families which include youth services, adult services, assistance with homelessness and accommodation, foster care for children and support for domestic and family violence.

Methodology

Every year Newcastle Anglican tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type, and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.



Findings

On the Snapshot weekend of 15 March 2025, 1,976 private rentals were advertised for rent in Newcastle, Hunter, Lake Macquarie, Central Coast and Mid Coast regions. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

- 38 (1.9 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 185 (9.4 percent) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.



On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
38	185

Table 1: Rental Affordability, Newcastle, Hunter, Lake Macquarie, Central Coast and Mid Coast regions, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	0	0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	9	0%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
6	Single	Age Pension, Pension supplement and Energy supplement	29	1%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
8	Single	JobSeeker Payment and Energy Supplement	2	0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	118	6%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	12	1%
13	Single	Minimum Wage	67	3%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	12	1%
Total No of Properties		1,976		



Discussion

In Newcastle, Hunter, Lake Macquarie, Central Coast and Mid Coast regions, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

People on income support, especially those who are out of work, have few options. We found that that only two rentals were affordable for a person on the JobSeeker payment. This includes sharehouses. The shortage of affordable rentals will condemn people to make difficult decisions to keep a roof over their head.

People out of work are also facing a dire situation. An out-of-work couple with two children can afford zero percent of rentals. Similarly, single parents are unable to afford any properties. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.ⁱ

This year's results again show how brutal the rental market is for young people. A person on Youth Allowance looking for a sharehouse can afford no rentals. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford no rentals at the time of our Snapshot.

The most generous of government payments is the Age Pension. Yet for a couple living on the Age Pension, only nine rentals were affordable. Single retirees were able to afford one percent of rentals. Even then, those listings were rooms in share houses largely geared toward students. While these properties may appear affordable on paper, in practice, they're out of reach for older Australians.

Working people are hardly better off. Despite the higher proportion of sharehouses (approximately 10 percent) in these regions compared to the national average (2 percent), the situation remains bleak. A single person working full-time on the minimum wage could afford just 3 percent of rentals. This stark figure highlights just how severe the rental crisis is for singles across the country.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is part time for action to make housing more affordable.



Policy Implications

Raising JobSeeker and related payments over the poverty line

Across Newcastle, Hunter, Lake Macquarie, Central Coast and Mid Coast regions, people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that its trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

More social and affordable homes for Newcastle, Hunter, Lake Macquarie, Central Coast and Mid Coast regions

We are facing a major shortfall of affordable homes. The Australian Housing and Urban Research Institute has shown that we have a shortfall of social and affordable rentals across our region, and that number is expected to grow by 2036:

- Newcastle and Lake Macquarie: unmet need 6,300 at 2016, increasing to 8,500 by 2036.
- Hunter Valley: unmet need 5,800 at 2016, increasing to 7,300 by 2036.
- Mid-North Coast: unmet need 2,500 at 2016, increasing to 7,300 by 2036 (note that this includes areas outside the regions covered by this report).ⁱⁱ

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.



Conclusion

This year's Rental Affordability Snapshot shows that the private rental market is failing people on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income, and providing enough affordable rentals for the people who need them.

It is clear that we must invest in social and affordable housing. The shortfall of social housing and affordable rentals in our region must be tackled. The sobering results of this Snapshot show that this investment is truly urgent.

Newcastle Anglican is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

ⁱ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

ⁱⁱ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.



Snapshot: Anglicare North Coast– North Coast NSW

Introduction

Anglicare North Coast spans a diverse region from Port Macquarie in the south to Tweed Heads in the north. We offer a broad range of services focused on resilience-building and social equity. These include Community Housing, Financial Counselling, Problem Gambling Support, Emergency Relief, Disaster Recovery, and the Next Level and Multicultural Hub programs.

Our region is a mix of regional cities and smaller, more isolated townships. Infrastructure outside of major centres is limited, with poor public transport increasing the reliance on private vehicles, compounding the cost-of-living pressures for residents on low incomes.

The North Coast rental crisis has reached critical levels, with just 0.7% of rentals now affordable for those on income support. Three years after devastating floods, our communities continue to face unprecedented housing challenges. Many households remain displaced or in unstable housing, while others have left the region altogether. The slow pace of buyback programs, coupled with a limited supply of social housing, has left the private rental market overburdened. Along with the significant drop this year in total properties available, affordable options remain scarce for people on income support or in low-wage employment.

In response to persistent housing stress in flood-impacted areas, Anglicare North Coast continues to operate a community Hub in Chinderah. The Hub provides a regular low-cost food pantry, men's and women's lunches, and access to emergency relief and visiting services. Demand for these supports remains high, reflecting the long-term impact of housing instability on local residents. We are proud of our continuing partnership with Resilient Uki which strengthens community preparedness through local training and resources. These efforts align with our broader role in addressing housing vulnerability through place-based, community-led responses.

We also supported the early development of other local initiatives that emerged after the 2022 floods. This included seed funding and material support for Wardell CORE, now operating as a neighbourhood centre, and Murwillumbah CORE, which is still providing resilience and recovery support.

Methodology

Every year Anglicare North Coast tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each



household type and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

Findings

On the Snapshot weekend of 15th March 2025, 730 private rentals were advertised for rent on the North Coast NSW. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

- 4 (0.5%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 62 (8.5%) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

In 2024, 11 properties were affordable for households on income support and 113 for those on minimum wage. The 2025 Snapshot confirms that not only are very few properties affordable, but fewer are available at all.



On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:

Households on income support payments (#1-10)	Households on minimum wage (#11-14)
4	62

Table 1: Rental Affordability, North Coast NSW, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	2	0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	3	0%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
6	Single	Age Pension, Pension supplement and Energy supplement	0	0%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
8	Single	JobSeeker Payment and Energy Supplement	0	0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	62	8%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	12	2%
13	Single	Minimum Wage	0	0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	12	2%
Total No of Properties		730		

AVAILABILITY OF AFFORDABLE AND APPROPRIATE RENTAL PROPERTIES, BROKEN DOWN BY REGIONS IN THE NSW NORTH COAST OF NSW, AND BY HOUSEHOLD TYPE										
Regions surveyed	BALLINA	BYRON	CASINO	CLARENCE	COFFS	KEMPSEY	LISMORE	NAMBUCCA	PORT MAC	TWEED
Total number of properties	52	60	23	65	162	44	56	53	114	102
Couple, 2 children Jobseeker	0	0	1	0	0	0	0	0	1	0
Single, 2 children, Parenting Payment	0	0	1	0	0	0	0	0	0	0
Couple, Age Pension	0	0	0	0	0	0	2	1	0	0
Single, 1 child, Parenting Payment	0	0	1	0	0	0	0	0	0	0
Single, 1 child, Jobseeker	0	0	0	0	0	0	0	0	0	0
Single, Age pension	0	0	0	0	0	0	2	0	0	0
Single, 21 +, Disability Support Pension	0	0	0	0	0	0	0	0	0	0
Single, Jobseeker	0	0	0	0	0	0	0	0	0	0
Single, 18 +, Youth Allowance	0	0	0	0	0	0	0	0	0	0
Single (sharing), Youth Allowance	0	0	0	0	0	0	0	0	0	0
Couple, 2 children, Min wage, FTB A&B	0	0	11	15	0	12	7	11	6	0
Single, 2 children, Min wage, FTB A&B, Parenting Payment	0	0	4	5	0	0	2	0	1	0
Single, Min wage	0	0	0	0	0	0	0	0	0	0
Couple, 2 children, Min wage, Parenting Partnered FTB A&B	0	0	4	5	0	0	2	0	1	0

Discussion

In North Coast NSW, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

The North Coast faces unique regional pressures. This region has become one of the most desirable places to live in the country, attracting internal migration from cities and retirees seeking lifestyle change. The Northern Rivers region, part of the North Coast, has been recognised as the fastest-growing region in the state, with an expected population increase of approximately 76,200 residents by 2036.

The regional breakdown highlights stark contrasts in affordability across North Coast NSW. Inland towns like Casino show modest affordability for some household types, while coastal locations such as Byron, Ballina, and Tweed consistently show zero affordability—even for working families. This reflects the well-documented coastal premium on rents, driven by tourism, short-term letting, and high in-migration. However, inland affordability is not a simple solution. Towns like Casino often lack the infrastructure, transport options, and service networks available in larger coastal centres. For low-income households—especially those with children, disabilities, or limited



mobility—relocation to inland areas can mean reduced access to jobs, education, and support. Affordability without opportunity risks reinforcing disadvantage rather than alleviating it.

Natural disasters have compounded housing challenges in the region. It has been one of the hardest hit areas, particularly by the 2022 floods, which destroyed homes, displaced communities, and placed long-term strain on already limited infrastructure. Seven percent of the properties advertised in the Lismore area have been marked as impacted by floods which places their ongoing availability as risk. The two forces - disaster impact and population influx - have collided in the rental market, where demand far outstrips supply. This makes it even harder for people on low incomes to compete, recover, or remain in their own communities.

This year's Snapshot reveals a worsening trend. The number of rental listings dropped by more than 20% compared to 2024, shrinking from 924 to 730 properties. While fluctuations in rental listings are not uncommon, a decline of this size - nearly 200 properties-raises serious concerns.

The decrease in available rentals likely stems from multiple factors. It suggests that properties may be either being sold, converted to short-term holiday lets, or withheld from the rental market entirely due to investor caution or insurance complications still lingering from the flood recovery period. Regardless of the cause, the impact is felt most acutely by people with the least power in the housing system: those on low incomes.

Affordability has declined significantly since last year. In 2024, 1.2% of listings were affordable to those on income support. This year, it's just 0.5%. For those on minimum wage, affordability dropped from 12.2% to 8.5%. In real terms, that means fewer homes for more people competing-a situation that deepens insecurity and pushes many to the brink.

The data only captures part of the housing crisis reality. The Snapshot assumes full-time income where applicable, but casual work is now common across many sectors—particularly for women, migrants, and young people. Those on fluctuating incomes or short contracts face even higher housing stress than the data suggests.

Competition for affordable homes creates additional barriers. The Snapshot doesn't capture the competition for available homes. An "affordable" property may attract dozens of applications, pricing out tenants without strong rental histories or reliable documentation.

People on JobSeeker face non-existent housing options. People on income support, especially those who are out of work, have very few options. We found that just no rental property was affordable for a single person on JobSeeker. This includes shared housing. The ongoing shortage of affordable rentals forces people to make difficult trade-offs between housing and essentials like food, medicine, and transport—or to rely on informal and often unstable living arrangements.

Families out of work face a particularly dire situation. This year, only one property was affordable for a couple with two children relying on Parenting Payment Single. For a single parent without paid work, there were no affordable listings at all. This stark absence of suitable housing helps explain the link between low-income support rates and child poverty. One in six children in Australia lives in poverty, with children in JobSeeker-dependent households facing significantly greater risk.

Young people remain the most disadvantaged in the housing market. A person on Youth Allowance seeking a sharehouse had zero affordable options. Youth Allowance is the lowest of all government income support payments, and year after year the Snapshot confirms that young people are locked out of the housing market entirely.



People with disabilities face compounded challenges. No properties across the region were affordable for a person on the Disability Support Pension. Moreover, even if there were any affordable properties, many properties may not meet the physical access or proximity needs of people with disability. This further restricts independence and community participation.

Older Australians are increasingly vulnerable to housing stress. Couples on the Age Pension could afford just three properties across the entire North Coast, representing only 0.4% of total listings. Single retirees could afford none. Despite being one of the most stable and predictable income groups, many older renters remain highly vulnerable to price shocks and eviction.

Even full-time workers struggle to find affordable housing. A single adult working full-time on minimum wage could afford very few properties across the entire region. Dual-income families with two children had slightly more options but were still locked out of over 90% of all listings. These results challenge the assumption that employment alone is a reliable pathway out of housing stress.

This data represents a critical housing emergency. This is a wake-up call. For people on low incomes, the idea of finding a secure, affordable home in the private rental market has become a fiction. Without urgent government action, housing stress will only deepen, with growing social, health, and economic consequences across our region.

Policy Implications

Raising JobSeeker and related payments over the poverty line

The continuing unaffordability of rentals for those on JobSeeker and related payments is driving poverty and homelessness. Raising these rates above the poverty line is not only urgent but essential to ensure people can live with dignity and access basic housing.

More social and affordable homes for North Coast NSW

We are facing a major shortfall of affordable homes. According to the Australian Housing and Urban Research Institute, the Mid North Coast, Coffs Harbour–Grafton, and Richmond–Tweed regions face a shortfall of 16,200 social and affordable rentals—a figure projected to grow to 19,900 by 2036. This deficit demands a sustained and coordinated investment from state and federal governments.

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.



Conclusion

The 2025 Snapshot paints a bleak but familiar picture: our private rental market is not working for people on low incomes.

Despite small fluctuations in supply, affordability continues to decline. Most of the community simply cannot afford to live near work, family, or support networks—especially those recovering from floods, those living with disability, or those working low-wage jobs.

Anglicare North Coast continues to advocate for urgent action: to raise income support payments and to significantly increase the stock of social and affordable housing. Everyone deserves a safe and stable home—not just a roof over their head, but a place to live and belong.

The market alone cannot fix this. It is time for targeted public investment and policy reform to deliver homes for people—not just for profit.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

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Snapshot: Anglicare Sydney – Greater Sydney and the Illawarra

Introduction

Anglicare Sydney's Rental Affordability Snapshot covers Greater Sydney¹ and the Illawarra Region (including Shoalhaven and the Southern Highlands).² The aim of the Snapshot is to highlight issues of affordability and appropriateness for people on low incomes in rental accommodation.

According to the 2021 Census, there were over 1.8 million households in Sydney (including the Central Coast) and almost 180,000 in the Illawarra and surrounds – collectively accounting for about two-thirds (69%) of households in NSW. Nearly one-third of households in Sydney (32%) and over one-fifth of households in the Illawarra (22%) were privately renting their home.

Anglicare Sydney provides a wide range of services to people in Greater Sydney (not including the Central Coast), the Illawarra, Southern Highlands and Shoalhaven areas. We provide social and affordable housing for over 700 low-income residents, many of whom are women over 65 years of age, who were homeless or at risk of homelessness before moving into our housing. Anglicare Sydney also provides food and financial assistance to low-income households. Many private renters who come to our service are requiring more assistance with rental arrears than in previous years, especially households relying on income support payments.

Methodology

Every year, as part of Anglicare Australia's Rental Affordability Snapshot, Anglicare Sydney reviews rental affordability for low-income households across Greater Sydney and the Illawarra. We do this by identifying all residential properties listed for rent on *realestate.com.au* on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes. These household types include:

- Single people receiving the Disability Support Pension, Youth Allowance, JobSeeker, Age Pension or the minimum wage (6 household types);
- Single parents with one or two children receiving the Parenting Payment, JobSeeker or minimum wage (4 household types);
- Couples without children on the Age Pension (1 household type); and
- Couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources (3 household types).

To test whether listings are affordable, we calculate the income for each household type using government data. We use these figures to calculate the maximum affordable rent for each household type and compare that against listed properties which are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent should be no more than 30 percent of the household budget to be truly affordable for people on low incomes.

¹ Greater Sydney is here defined as the Sydney Greater Capital City Statistical Area (GCCSA) plus the Lithgow region (postcodes 2790, 2845 and 2847). It should be noted that Central Coast data has been excluded from this summary as it is within the Newcastle Diocese. Anglicare Sydney has also prepared a second report which includes the Central Coast of NSW; this second report and regional data tables can be viewed at www.anglicare.org.au

² The Illawarra Region is here defined as the Illawarra Statistical Area Level 4 (SA4), plus the Southern Highlands and Shoalhaven SA4. Postcodes 2536, 2579 and 2622 have been excluded from the Illawarra Region as these are part of Anglicare NSW South, NSW West and ACT.

Findings

On the Snapshot weekend of 15-16 March 2025, **12,733** private rentals were advertised for rent in Greater Sydney and the Illawarra. While a property could be affordable and appropriate for more than one household type, each unique property has only been counted once in the following tables. To this end, we found that in Greater Sydney and the Illawarra:

- **16 (0.1%)** unique properties were affordable and appropriate for people living on income support payments without placing them into housing stress. The majority of these properties were in Greater Sydney (n=15), with one in the Southern Highlands/Shoalhaven and none in the Illawarra.
- **227 (2%)** unique properties were affordable and appropriate for people living on the minimum wage without placing them into housing stress. The majority of these properties were in Greater Sydney (n=187), with the remainder in the Southern Highlands/Shoalhaven (n=37) and the Illawarra (n=3).

Among households receiving **income support payments**, single people on the Age Pension had the largest number of affordable and appropriate properties available to them across Sydney and the Illawarra (n=10), followed by couples on the Age Pension (n=5), couples with two children receiving JobSeeker Payment (n=2) and single people on the Disability Support Pension (n=1). No suitable properties were found for single parents with two children on the Parenting Payment, single parents with one child on either JobSeeker or Parenting Payment, or single people on JobSeeker or Youth Allowance.

Results revealed that **minimum wage earners** had a greater chance than people on benefits of obtaining housing without being put under rental stress. Prospects were best for couple families where both partners earned the minimum wage (n=208). Single people earning the minimum wage could afford only 19 appropriate properties.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
16	227

Table 1: Number of Affordable and Appropriate Private Rental Properties in Greater Sydney and the Illawarra, by household type

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both adults), Energy Supplement, FTB A & FTB B	2	0.02%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Pension Supplement, Pharmaceutical Allowance, FTB A & FTB B	0	0%
3	Couple, no children	Age Pension, Energy Supplement & Pension Supplement	5	0.04%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Pension Supplement, Pharmaceutical Allowance, FTB A & FTB B	0	0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A & FTB B	0	0%
6	Single	Age Pension, Energy Supplement & Pension Supplement	10	0.08%
7	Single aged over 21	Disability Support Pension, Energy Supplement & Pension Supplement	1	0.01%
8	Single	JobSeeker Payment & Energy Supplement	0	0%
9	Single aged over 18	Youth Allowance & Energy Supplement	0	0%
10	Single in share house	Youth Allowance & Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) & FTB A	208	1.63%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Pension Supplement, Pharmaceutical Allowance, FTB A & FTB B	22	0.17%
13	Single	Minimum Wage	19	0.15%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (one adult), Parenting Payment Partnered, Energy Supplement, FTB A & FTB B	22	0.17%
Total No. of Properties		12,733		

Share accommodation is an important source of housing for single people on low incomes. On the Snapshot weekend, an indicative search of share accommodation advertised on the website *Flatmates.com.au* was undertaken for the Sydney region and the Wollongong region.³ Of the 3,054 share properties advertised in the Sydney region, 95 were affordable for a single person on the Age Pension and 225 were affordable for a single person on the minimum wage. Four share properties were affordable for a single person on the JobSeeker Payment and only one share property was affordable for a person on Youth Allowance. In the Wollongong region, 7 out of 80 share houses were affordable for a person on the Age Pension and 20 were affordable for a person on the minimum wage. Only one share property was affordable for a person on JobSeeker or Youth Allowance. No analysis of appropriateness was conducted on these share-houses. From a more detailed analysis of the *Flatmates* website conducted in 2020,⁴ it is likely that a significant proportion of the listings would be inappropriate for the single person households in this Snapshot, for example, sharing a bedroom, or having conditions attached (e.g. females or students only).

The total number of share houses advertised on the *Flatmates* platform in Sydney and Wollongong increased by 18%, from 2,645 in 2024 to 3,134 in 2025. Since 2023, the number of share houses has more than doubled. However, the proportion of share houses which were affordable for a single person on the Age Pension has remained at 3% or lower in the last three Snapshots. In the same period, the proportion affordable for a person on the minimum wage has been 9% or lower. Shrestha *et al.* (2023) found that the median rent for share accommodation in Sydney advertised on the *Flatmates* website in August 2022 was \$300 per week,⁵ which is unaffordable for any single person living on benefits or the minimum wage in this study.

Discussion

The findings above show how difficult it is for people in Greater Sydney and the Illawarra regions of NSW living on low incomes to find appropriate and affordable rental accommodation. The situation is particularly difficult for people living on income support payments. Our Snapshot found that there were only two properties affordable and appropriate for a couple with two children living on the JobSeeker Payment, and no properties affordable and suitable for other households living on JobSeeker, Youth Allowance or Parenting Payment Single.

Within Greater Sydney, the affordable and appropriate rental properties for households dependent upon income support payments were in the Western Sydney (n=9), Sydney CBD & Surrounds (n=3), Greater Parramatta (n=1), South (n=1)⁶ and Lithgow (n=1) districts. There were no affordable and appropriate properties located in the North district of Sydney. There were no suitable properties in the Illawarra and only one in the Southern Highlands/Shoalhaven. These results confirm that, rather than presenting a cheaper housing alternative for households dependent upon government benefits, areas outside metropolitan Sydney such as the Illawarra and Shoalhaven also face their own critical lack of affordable and appropriate housing.

³ Flatmates regions used

⁴ Bellamy, J., Andersen, P. and Bijen, G. (2020) *Rental Affordability Snapshot 2020: Greater Sydney and the Illawarra*. Anglicare Sydney. <https://www.anglicare.org.au/research-and-advocacy/>

⁵ Shrestha, P., Gurran, N. & Nasreen, Z. (2023) From *flatmates* to *realestate*? *Platform capitalism* and the transformation of share housing. *Digital Geography and Society*, 5.

⁶ The five districts of Greater Sydney were those used by the NSW Department of Planning, Housing and Infrastructure; however, Western City is here renamed Western Sydney, Central City is here renamed Greater Parramatta and Eastern City is here renamed CBD & Surrounds. See <https://www.planning.nsw.gov.au/Plans-for-your-area/A-Metropolis-of-Three-Cities#inPageNav-2>

Affordable and appropriate rental properties for minimum wage households in this study were largely located in the Western Sydney (n=87) and Greater Parramatta (n=68) districts of Greater Sydney. In the Lithgow region, 20 suitable properties were identified and 8 in the South district, three in the CBD & Surrounds, and one in the North district of Sydney. A further 37 suitable properties were available in the Southern Highlands and Shoalhaven and three in the Illawarra region. Across Greater Sydney and the Illawarra, far fewer properties were available for a couple with children where only one of the partners was earning the minimum wage (n=22) or for a single parent earning the minimum wage (n=22) than for a couple with two children where both partners earned the minimum wage (n=208). This shows that unaffordable rentals and, hence, situations of rental stress are the norm for any household where there is only one, minimum wage income.

This year's Snapshot weekend had a higher number of properties listed for rent in Greater Sydney and the Illawarra than last year, from 10,160 in 2024 to 12,733 in 2025, an overall increase of 25%. However, the number of listings is still far below the pre-pandemic number of 22,911 in 2019. In both 2025 and 2024, the proportion of affordable properties for people reliant on government benefits was only 0.1% of overall listings and the proportion of affordable properties for people on the minimum wage was 2% of overall listings.

Sydney is the most expensive capital city rental market in Australia for both houses and units. The median rent for houses across Greater Sydney in the March quarter of 2025 showed an annual increase of +3.3% to \$775 per week and units increased by +3.6% to \$725 per week. In Wollongong, the median rent for houses increased by +4.5% to \$700 per week. In the Shoalhaven, the median rent for houses was \$570 per week.⁷ Rents in all areas remain high compared with income support payments and wages.

The crisis in the private rental market in Sydney and the Illawarra has been exacerbated by a post-pandemic influx of overseas migrants and international students. However, net overseas migration, including the arrival number of international students, has eased since last year.⁸ Three in five international students are housed in the private rental market, and account for 6% of private renters in NSW.⁹ A decrease in household size during the pandemic due to a demand for more space during lockdowns and for working from home¹⁰ is beginning to reverse due to affordability constraints, forcing people to form larger share households or delay moving out from the family home.¹¹ On the supply side, dwelling completions are lower than prior to the pandemic due to pressures on the building industry including supply chain issues, higher interest rates and labour shortages. Land availability is also an issue for the building of new dwellings.¹² These factors have together resulted in vacancy rates of 1.3% in Sydney and 0.9% in Wollongong in March 2025, which are slightly higher than last year but nevertheless remain very low.¹³

In conclusion, this year's Snapshot in Greater Sydney and the Illawarra shows very few affordable housing options for people reliant upon Government income support payments, a situation which remains unchanged since last year's Snapshot despite a higher number of rental listings. Regardless of large fluctuations in the number of listings, for more than a decade the Rental Affordability Snapshot has consistently shown that renting in the private market is unaffordable for

⁷ Domain (2024) *March 2025 Rental Report*. <https://www.domain.com.au/research/rental-report/march-2025/>

⁸ Australian Bureau of Statistics (2024) *Overseas Migration, 2023-24 financial year*, <https://www.abs.gov.au/statistics/people/population/overseas-migration/2023-24>

⁹ Mandala (2024) *Beyond the Visa Cap: Why restricting international students won't solve Australia's housing crisis*. Student Accommodation Council, <https://mandalapartners.com/reports/beyond-the-visa-cap>

¹⁰ Agarwal, N., Gao, R. & Garner, M. (2023) *Renters, Rent Inflation and Renter Stress*. RBA Bulletin, March 2023, <https://www.rba.gov.au/publications/bulletin/2023/mar/renters-rent-inflation-and-renter-stress.html>

¹¹ Corelogic (2025) *Quarterly Rental Review Report, Released April 2025*, <https://www.corelogic.com.au/news-research/reports/quarterly-rental-review>

¹² National Housing Supply and Affordability Council (2024) *State of the Housing System 2024*, <https://nhsac.gov.au/reports-and-submissions/state-housing-system-2024>

¹³ SQM Research (2025) *Residential Vacancy Rates*. https://sqmresearch.com.au/graph_vacancy.php?region=nsw%3A%3ASydney&type=c&t=1

people living on Government benefits. For households on the minimum wage, the number of affordable rental properties has dropped precipitously by 84% in five years, further limiting their options in a tight rental market and pushing them into housing stress. These results support the conclusion that there is a crisis in the private rental market,¹⁴ especially for people surviving on low incomes.

Policy Implications and Recommendations

Raise JobSeeker and related payments

This year's Snapshot has shown that there are very few or no affordable and appropriate properties for renters reliant on the JobSeeker Payment, Youth Allowance or Parenting Payment in Sydney and the Illawarra. As of 2024, Australia had the lowest unemployment payments as a percentage of average earnings in the OECD.¹⁵ Since the 1990's, the value of income support payments such as JobSeeker and Youth Allowance has eroded against the minimum wage, the average wage and an adequate standard of living, due to the indexation of support payments against the Consumer Price Index (CPI).¹⁶ Approximately 60% of households reliant on JobSeeker in Australia live in poverty.¹⁷

The Commonwealth Rent Assistance (CRA) payment, a fortnightly payment available to those receiving income supports to supplement rental payments, has not kept pace with increasing rents.¹⁸ Even after receiving rent support payments, 58% of JobSeeker recipients and 75% of Student Youth Allowance recipients are still paying at least 30% of their income in rent. More than 200,000 recipients of CRA in Australia are still using more than half of their income for rent.¹⁹

The Federal Government should greatly increase the rate of JobSeeker to 90% of the Age Pension. According to the Economic Inclusion Advisory Committee, this would return \$1.24 in economic and health benefits for every dollar spent.²⁰ In addition, the maximum rate of CRA should be greatly increased by 50% for couples, and 40% for singles. This would help alleviate housing stress for 700,000 income support recipients as well as 190,000 age pensioners. CRA should be indexed against the cheapest 25% of rentals in each capital city to reflect the true rental costs.²¹

Increase social and affordable housing in Sydney and the Illawarra

There is a significant shortfall of social and affordable housing in Australia. From the 2021 Census, more than 640,000 Australian households were in housing stress or homeless. By 2041 Australia is expected to have a shortfall of 940,000 affordable and social housing properties based on unmet

¹⁴ Longview and PEXA (2023) *Private Renting in Australia – a broken system*. White Paper 2. <https://longview.com.au/whitepaper-private-renting-in-australia-a-broken-system>

¹⁵ Bankwest Curtin Economics Centre. (2024). *Child poverty in Australia 2024. The lifelong impacts of financial deprivation and poor-quality housing on child development*. <https://bcec.edu.au/publications/child-poverty-in-australia-2024/>

¹⁶ Nicholas, J. (2021) *Why jobseeker is stuck 'in the early 90s' and leaving Australians behind*. The Guardian, 5 Mar 2021, <https://www.theguardian.com/news/datablog/2021/mar/05/why-jobseeker-is-stuck-in-the-early-90s-and-leaving-australians-behind>

¹⁷ ACOSS and UNSW. (2023). *Poverty in Australia 2023: Who is affected*. <https://povertyandinequality.acoss.org.au/poverty-in-australia-2023-who-is-affected/>

¹⁸ Productivity Commission. (2022). *In need of repair: The National Housing and Homelessness Agreement*. <https://www.pc.gov.au/inquiries/completed/housing-homelessness/report>

¹⁹ Economic Inclusion Advisory Committee (2025). *2025 report to government*. <https://www.dss.gov.au/committees/resource/economic-inclusion-advisory-committee-2025-report>

²⁰ Ibid

²¹ Coates, B., Bowes M. & Moloney, J. (2025). *Renting in retirement: Why rent assistance needs to rise*. The Grattan Institute. <https://grattan.edu.au/report/renting-in-retirement-why-rent-assistance-needs-to-rise/>



housing need.²² The waiting list for social housing in NSW continues to grow. As of March 2025, there were 65,853 households on the social housing waiting list, up from 57,401 in March 2024.²³ Currently, social housing stock makes up around 4% of all housing in Australia, down from 6% in the mid-1990s and below the current OECD country average of 7%.²⁴

Recently there have been some welcome changes to housing policy from both the Federal and NSW Governments. The Federal Government's Housing Australia Future Fund (HAFF), introduced in 2021, will be used to support 20,000 new social homes and 10,000 new affordable homes.²⁵ However, assuming targets are met, 4,000 new social homes per year will still fall short of the significant social and affordable housing need in Australia.²⁶ The Federal Government should double the size of the HAFF, thereby doubling the number of social and affordable houses being delivered over the next 5 years. The National Housing and Homelessness Agreement should also be reformed to ensure there is a clear framework for long-term investment and policy coordination across all levels of government with ambitious targets and a goal of zero homelessness.

The NSW Government's new Low and Mid-Rise Policy is expected to deliver 112,000 new homes, a step towards NSW's commitment under the Housing Accord.²⁷ Other State Government initiatives include the opening of Crown Lands across 8 areas in regional NSW,²⁸ the Building Homes for NSW program, expected to deliver 8,400 new public housing dwellings and 21,000 new market and affordable homes,²⁹ and the upcoming Homes for NSW 10-year plan. The NSW Government should increase its commitment to 25,000 new social and affordable dwellings over the next 5 years, to make substantial inroads into the need for social housing and, at the same time, create a downward pressure on rents across the private rental market. The Government should continue to expand access to Crown Lands in areas of greatest housing need for the delivery of social and affordable housing and introduce mandatory inclusionary zoning requirements across NSW for the creation of affordable housing, ensuring that all affordable houses remain so in perpetuity and that such dwellings are managed through recognised Community Housing Providers. The NSW Government should maximise the potential of the Community Housing Provider sector to deliver new and diverse housing supply through increased partnership and capital funding for projects.

Implement Protections for Vulnerable Older Renters

As a provider of aged care and housing services for older Australians, Anglicare Sydney is concerned about the increasing prevalence of older retirees who are either reliant upon the private rental market or are retiring with a mortgage. Termed the 'missing middle', these Australians aged 55 years and older are not poor enough to receive housing assistance but not wealthy enough to find secure housing.³⁰ From 2011 to 2021, the number of older people in the rental market almost doubled from 137,529 in 2011 to 239,937 in 2021. Concerningly, close to 120,000 of these older

²² Van Den Nouwelant, R., Troy, L. & Soundararaj, B. (2022). *Quantifying Australia's unmet housing need*.

<https://cityfutures.ada.unsw.edu.au/social-and-affordable-housing-needs-costs-and-subsidy-gaps-by-region/>

²³ Department of Communities & Justice. (2025). *Social housing waiting list data*. <https://dcj.nsw.gov.au/about-us/families-and-communities-statistics/social-housing-waiting-list-data.html>

²⁴ Pawson, H. (2024a). *How much social housing does Australia really need?* UNSW City Futures Research Centre. https://cityfutures.ada.unsw.edu.au/documents/757/CHIA_conference_preso_-_Hal_Pawson.pdf

²⁵ Housing Australia. (2025). *Housing Australia Future Fund Facility and National Housing Accord Facility*. <https://www.housingaustralia.gov.au/housing-australia-future-fund-facility-and-national-housing-accord-facility>

²⁶ Pawson, H. (2024b). *Housing policy*. *Journal of Australian Political Economy*, 92, 57-74.

²⁷ Planning NSW. (2025). *Low and mid-rise policy to unlock 112,000 homes in five years*. <https://www.planning.nsw.gov.au/news/low-and-mid-rise-policy-to-unlock-112000-homes-in-five-years>

²⁸ Crown Lands NSW. (2025). *Crown land housing projects*. <https://www.crownland.nsw.gov.au/whats-happening/projects/crown-land-housing-projects>

²⁹ Homes NSW. (2024). *Building homes for NSW*. <https://www.nsw.gov.au/departments-and-agencies/homes-nsw/building-homes-for-nsw>

³⁰ Veeroja, P., Reynolds, M. & Stone, M. (2024). *Not poor enough, not rich enough: Older people falling through the housing assistance eligibility gap*. Centre for Urban Transitions, Swinburne University.

https://figshare.swinburne.edu.au/articles/report/Not_poor_enough_not_rich_enough_older_people_falling_through_the_housing_assistance_eligibility_gap/27208371?file=49816173

renters in 2021 were in the two lowest income quintiles.³¹ As housing affordability continues to worsen, the proportion of people owning their home is decreasing. Population projections suggest that Australians aged 60-79 years will increase by 20% to 2031, meaning that the 'missing middle' category will continue to grow as more people approach retirement age without home ownership.³²

Housing instability for older Australians has been driven firstly by the need for home ownership to provide housing security. The shortfall of social and affordable housing also provides limited options for the 'missing middle' and increases competition at the bottom end of the rental market. Low-income households are often pressured into inappropriate accommodation where they are forced to compromise on housing quality, accessibility, energy usage and/or social isolation.³³ Individual factors are also important such as divorce, domestic violence, illness, ageism in the workforce and gendered financial disadvantage. Older women are particularly vulnerable because they may approach retirement age with low superannuation balances, having had significant time away from the workforce for caregiving responsibilities. Women who separate from their partners are also particularly vulnerable to losing home ownership.³⁴

Commendably, the Federal Government's HAFF program and the NSW Government's Building Homes for NSW program both have priority inclusions and targeted housing for women and children fleeing domestic violence. In addition, both tiers of government should prioritise social and affordable housing for older people, particularly older women. The NSW Government has also made recent changes to protect the rights of renters including ending no grounds evictions, making it easier for renters to have pets and placing limits on the frequency of rent increases. If properly enforced and monitored, these changes will positively contribute to housing security for older renters. The NSW Government should also fund an early intervention and homelessness prevention service for older people like the Home at Last program in Victoria,³⁵ and provide complementary funding for wrap-around support services to improve tenancy outcomes for those with complex housing needs. As a provider of the NSW Government's Social and Affordable Housing (SAHF) program for women over 55 years of age, Anglicare Sydney has seen firsthand the positive outcomes that wrap-around supports and Housing First policies have on tenant outcomes.³⁶

Conclusion

In the Greater Sydney and Illawarra regions of NSW, the trend of insufficient affordable and appropriate rental housing for people living on income support payments and the minimum wage has continued. The Snapshot highlights that there is a need for substantial, permanent increases to income support payments; a need for greater rental protections among a growing cohort of vulnerable older Australians, and long-term commitments by Federal and State Governments to greatly increase the supply of social and affordable housing.

³¹ NSW Ageing on the Edge Coalition. (2025). *Pre-budget submission NSW – 2025-26*.

<https://www.oldertenants.org.au/publications/ageing-on-the-edge-nsw-pre-budget-submission-2025-26>

³² Baker, E., Beer, A., Leishman, C., Vij, A., Stone, W., Morey, C., Veeroja, P., Indraratna, K., Dunn, J. & Pomeroy, S. (2024). *Planning for a two-tenure future*. AHURI Final Report No. 431. <https://www.ahuri.edu.au/research/final-reports/431>

³³ Crowe, A. & Rowley, S. (2024). *Measuring housing affordability: Scoping the real cost of housing*. AHURI Final Report No. 427. <https://www.ahuri.edu.au/research/final-reports/427>

³⁴ Coates, B., Bowes M. & Moloney, J. (2025). *Op. cit.*

³⁵ Housing for the Aged Action Group (2021) *Home at Last Cost Benefit Analysis*. <https://www.oldertenants.org.au/publications/home-at-last-cost-benefit-analysis#:~:text=housing%20the%20HAL%20delivers%20%242.4,costs%2C%20and%20improved%20wellbeing%20outcomes>.

³⁶ King, S., Bellamy, P., Yan, L., Andersen, P., Bellamy, J. & Linder, M. (2023) *More than shelter: A study of the impact of safe, secure and supported housing for older women*. Anglicare Sydney. <https://www.anglicare.org.au/research-and-advocacy/>



Rental Affordability in the Northern Territory

Snapshot Report 2025



Introduction

Anglicare NT is acutely aware of the significant and worsening housing challenges in the Northern Territory, where the struggle to find safe and affordable accommodation is more pronounced than ever. The NT has 12 times the national rate of homelessness, and of particular concern is the over representation of young people in the bleak statistics. Just under half of all homeless people in the NT are under 25.¹ At a time when they need support and guidance, too many young people are homeless, couch surfing or living in overcrowded and unsafe homes.

A lack of housing is a key contributor to worsening social issues, significantly impacting the wellbeing of Territorians. High crime, poor mental health, school truancy, domestic violence, unemployment and poor physical health are well known examples of the ill effects of unstable and unsafe living.

The private rental market remains largely prohibitive for low income households. Data from the Rental Affordability Snapshot on March 15th, 2025 shows only three of the 370 available rentals were affordable for households on income support. For households on the minimum wage, 29 rentals were affordable.

This year there was a marked drop in the number of rentals advertised on the Snapshot collection day: 578 rentals were advertised in 2024 compared to 370 in 2025. The drop in advertised properties could indicate a tighter housing market, and certainly a market that is not meeting demand. While this Snapshot suggests a potential trend emerging, to understand the full story other factors such as privately listed properties on alternative platforms like Facebook, flatmates.com and word of mouth need to be considered. However, recorded vacancy rates for the NT over the past 12 to 24 months show a steady decrease in availability. A report released by Domain in March 2025 states, "Darwin's vacancy rate has almost halved over the past year to 0.6% and is now the lowest for the month of March since 2022."² The current vacancy rate for the NT sits at 0.71%, which reflects an extremely tight market.³ In 2024, the vacancy rates dropped while enquiries for rentals were increasing. Realestate.com reported that "overall supply dropped 6.5 per cent year-on-year to sit 39 per cent below the decade average."⁴ With half of the Territory's population estimated to be living in rentals, NT Shelter has predicted that there is a shortfall of between 8,000 and 12,000 homes across the NT required to fix the housing system.⁵

Through a range of programs and services, Anglicare NT supports people to find temporary accommodation, keep their homes, and offers early intervention to prevent homelessness. We also collaborate with housing peak bodies and services to advocate for increased affordable housing, higher benefits, and additional funding to support those who are homeless or at risk of homelessness.

Methodology

Every year, Anglicare NT tests if it is possible for Territorians on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households include:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage;
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type and compare that against listed properties that are suitable for each household type.

The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

Research findings

On the Snapshot weekend of 15 March 2025, 370 private rentals were advertised for rent in the Northern Territory. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

3 (0.8 %) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress (#1-10).

29 (7.8 %) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress (#11-14).

Table 1 Northern Territory Rental Affordability 2025, analysed by household type

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	0	0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	3	1%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
6	Single	Age Pension, Pension supplement and Energy supplement	0	0%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
8	Single	JobSeeker Payment and Energy Supplement	0	0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) + FTB A	24	6%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
13	Single	Minimum Wage	5	1%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment (partnered), Energy Supplement, FTB A & FTB B	1	0%
Total no. of properties			370	

Who can afford a home?



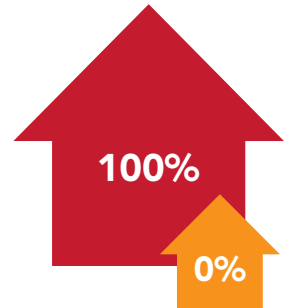
Matt, on a Disability Support Pension

0% of rentals were affordable and appropriate for a single person on the Disability Support Pension like Matt.



Eliza, single Mum on Parenting Payment

0% of listed properties were affordable and appropriate for a single parent on a Parenting Payment like Eliza.



Tina and Peter and their two children, on JobSeeker Payment

0% of rentals were affordable and appropriate for a couple on JobSeeker Payment like Tina and Peter.



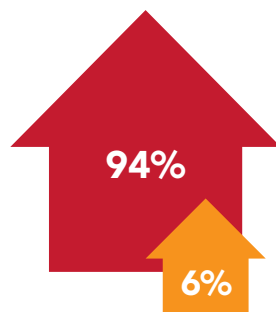
Mary, single parent on JobSeeker Payment

0% of rentals were affordable and appropriate for a single parent on JobSeeker Payment like Mary.



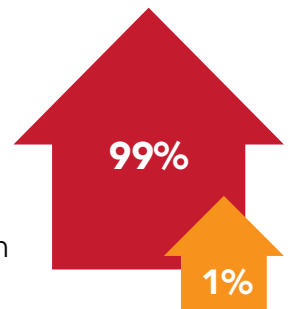
Fiona and Ted, working family

6% of listed properties were affordable and appropriate for a family with two adults and two children on minimum wages like Fiona and Ted.



Alfred and Jan, retired couple

1% of rentals were affordable and appropriate for a retired couple on the Age Pension like Alfred and Jan.



 Unaffordable  Affordable

Research discussion

In the Northern Territory, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market. The Northern Territory faces many unique challenges that are exacerbated due to its size, remoteness, small population, high cost of living, lack of resources and systemic racism.

People on income support, especially those who are out of work, have few options. We found that **0%** of rentals were affordable for a person on the **JobSeeker payment**. This includes sharehouses. The shortage of affordable rentals will force people to make difficult decisions to keep a roof over their head.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford **0%** of rentals. For single parents out of work, affordability is also **0%**. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.⁶

This year's results again show how brutal the rental market is for young people. A person on **Youth Allowance** looking for a sharehouse can afford **0%** of rentals. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

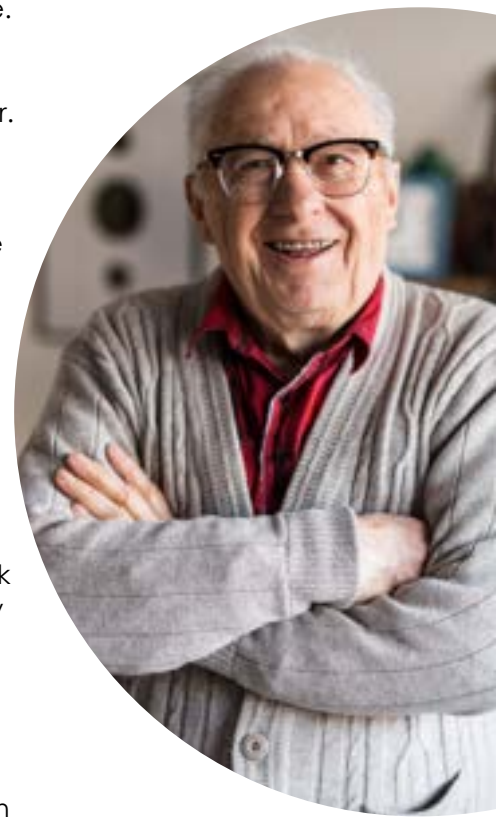
People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the **Disability Support Pension** is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford **0%** of rentals at the time of our Snapshot.

The most generous of government payments is the **Age Pension**. Yet for a couple living on the Age Pension, only **1%** of rentals were affordable. Single retirees have it even worse, with **0%** of listings left to compete for.

Working people are hardly better off. A single person working full-time on the **minimum wage** will find that only **1%** of rentals are affordable. Of all the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of 94% of the rentals surveyed.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is time for immediate action to make housing more affordable.



Policy implications

RAISING JOBSEEKER AND RELATED PAYMENTS OVER THE POVERTY LINE

Across the Northern Territory, people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that it is trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give desperately needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

MORE SOCIAL AND AFFORDABLE HOMES FOR THE NORTHERN TERRITORY

We are facing a major shortfall of affordable homes. Data from the Australian Housing and Urban Research Institute shows we have a shortfall of 10,800 social and affordable rentals across the Territory (3,100 in Greater Darwin and 7,700 in the rest of the Territory). By 2036, that number is expected to grow to 14,500.⁷

With the private rental market failing so many people, it is creating top-down pressure. As rental costs soar, higher income renters are forced to apply for properties that were once affordable for households on lower incomes. This in turn prices lower income households out of the private market altogether, who then must turn to social and affordable housing, adding further strain on an already under-resourced area. We must invest in homes for people that need them most.

Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis, boost regional economies and address disadvantage. While we welcome recent investment into housing and homelessness supports for the Northern Territory, more needs to be done at the national and local levels to end this shortfall.

Recent transfers of some public housing stock to Community Housing providers does contribute to the sustainability of these entities, however it does not increase overall stock.

RENT REGULATIONS

There have been some improvements in legislation recently, aimed at supporting tenants. Rent bidding is now illegal in the NT, and a landlord may only offer a tenancy at a fixed amount. This allows for greater transparency within the market, prevents lower income individuals being outbid at the last minute and deters drastic increases in rental prices. However, more reform is needed; the NT remains the only location in Australia where bond is held by the landlord, not an independent bond board which oversees the repayment/transfer of bonds to tenants in a fair and timely manner.

Public housing tenants in the NT face increased housing uncertainty, with the government planning to recoup \$39 million in rental arrears and fast-track evictions.⁸

FIXING TAX CONCESSIONS

Tax concessions like negative gearing and the Capital Gains Tax discount do little to incentivise affordable housing, instead providing more opportunity for wealth generation for investors.

These generous tax settings are expensive. Analysis from the Parliamentary Budget Office shows that negative gearing deductions and the Capital Gains Tax discount cost the government nearly \$11 billion in foregone revenue in 2023-24.⁹

By eliminating these elements of Australia's tax regime, the government can remove the incentives that are making housing unaffordable. In doing so, the government can generate revenue it is otherwise foregoing, and direct that into measures that would make renting affordable.

Conclusion

This year's Rental Affordability Snapshot shows the private rental market is failing Territorians on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income and providing enough affordable rentals for the people who need them. The sobering results of this Snapshot show investment is truly urgent.

Anglicare NT welcomes recent investment into housing and homelessness supports for the Northern Territory. However, much more needs to be done at the national and local levels to ensure all Territorians have a safe place to live.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have a place to call home.



¹ Australian Bureau of Statistics Census Data (2021) [Estimating Homelessness: Census](https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release) <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release>

² [Rental Report - March 2025](https://insight.domain.com.au/research-insights/reports/rental-report/march-2025-rental/) Domain Insight, 2 April 2025, <https://insight.domain.com.au/research-insights/reports/rental-report/march-2025-rental/>

³ [Investment Property Darwin City](https://www.realestateinvestar.com.au/property/darwin+city/), Real Estate Investar, <https://www.realestateinvestar.com.au/property/darwin+city/>, accessed 23 April 2025

⁴ [Darwin rental market tightens in 2024](https://www.realestate.com.au/news/darwin-rental-market-tightens-in-2024/), realestate.com.au, 4 February 2025, <https://www.realestate.com.au/news/darwin-rental-market-tightens-in-2024/>

⁵ Everybody's Home, NT Shelter, <https://ntshelter.org.au/everybodys-home-campaign/#:~:text=NT%20Shelter%20is%20proud%20to,the%20Sharing%20the%20Couch%20podcast>. Accessed 23 April 2025.

⁶ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

⁷ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.

⁸ ['NT Government planning to recoup public housing rent debts, evict tenants'](https://www.abc.net.au/news/2025-03-20/nt-public-housing-rent-debt-evict-crime-antisocial-behaviour/105078158) ABC, 20 March 2025, <https://www.abc.net.au/news/2025-03-20/nt-public-housing-rent-debt-evict-crime-antisocial-behaviour/105078158>

⁹ [Rental Affordability Snapshot National Report 2025](#), Anglicare Australia



AnglicareNT

Head Office

60 Winnellie Road, Winnellie NT 0820

T: 08 8985 0000

E: anglicare@anglicare-nt.org.au

f /AnglicareNT **in** @AnglicareNT

anglicare-nt.org.au

Snapshot: AnglicareCQ – Central QLD

Introduction

Central Queensland's diverse communities range from major population centres to isolated outback towns, each with their own unique set of housing affordability challenges. The region's economy revolves around industries such as mining, gas and associated fields, tourism, agriculture and beef production. Health and social services, retail and education are also major employers.

Anglicare Central Queensland (AnglicareCQ) services a 570,000 square kilometre region extending from the Capricorn Coast right across the state to the Northern Territory border. The agency's services cover child protection, community services including youth, financial supports, homelessness and mental health programs, and a housing portfolio of more than 550 properties. These properties range from short-term crisis accommodation for people who are homeless or otherwise in urgent need of a safe place to stay, to long term family homes. AnglicareCQ manages housing in Rockhampton and the Capricorn Coast, Gladstone and surrounding communities including Tannum Sands and Calliope, the Central Highlands communities of Emerald and Blackwater, and Barcaldine, Longreach in the state's west.

Methodology

Every year AnglicareCQ tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a Snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen (14) types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage, or a combination of these income sources
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

Findings

On the Snapshot weekend of 15-16 March 2025, 551 private rentals were advertised for rent in Central Queensland. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

When comparing these findings with previous years, it is important to note that the region has extended to the Isaac Region this year, unlike previous years.

To this end, we found that:

- 18 (3%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 170 (30%) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress. Noting this has decreased from 40% in 2024.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
18	170

Table 1: Rental Affordability, Central Queensland, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Jobseeker Payment (both adults)	8	1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	0%
3	Couple, no children	Age Pension	11	2%
4	Single, one child (aged less than 5)	Parenting Payment Single	2	0%
5	Single, one child (aged over 14)	Jobseeker Payment	0	0%
6	Single	Age Pension	1	0%
7	Single aged over 21	Disability Support Pension	1	0%
8	Single	Jobseeker Payment	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	169	31%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B + Parenting Payment ¹	39	7%
13	Single	Minimum Wage	1	0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	39	7%
Total No of Properties		551		

¹ Single parents earning the minimum wage may also be eligible for the Parenting Payment (Single). From 2024, the Snapshot includes Parenting Payment (Single) in our calculations.

Discussion

Over the past five years, Central Queensland has seen a significant decline in housing affordability across the region. This can be attributed to the low private rental vacancy rates across the region, with our major population centres maintaining under 1% (currently 0.7%) since August 2020. We've seen increased economy recovery projects in the region and people relocating to Queensland, particularly regional areas. This has seen rental prices increase across the region and particularly in the Rockhampton, Capricorn Coast, Emerald and Gladstone regions.

In Central Queensland, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

People on income support, especially those who are out of work, have few options. We found that that no rentals were affordable for a person on the JobSeeker payment. The shortage of affordable rentals will condemn people to make difficult decisions to keep a roof over their head.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford 8% of appropriate rentals. Single parents out of work face even tougher odds, with affordability of just eleven (11) properties across Central Queensland deemed suitable and affordable. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.¹

This year's results again show how brutal the rental market is for young people. A person on Youth Allowance looking for a share house can afford none of the available accommodation options. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford only one (1) rental at the time of our Snapshot.

The highest of government payments is the Age Pension. Yet for a couple living on the Age Pension, only 2% of rentals were affordable. Single retirees have it even worse, with only one (1) property of the listings left to compete for.

Working people are hardly better off. A single person working full-time on the minimum wage will find that only one (1) property of rentals are affordable. Of all the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of 93% of rentals we surveyed.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, it is known that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. The Snapshot also does not consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens or more applications.

All of this means that the current nightmare that is the housing crisis remains. Unfortunately, this year's Snapshot shows affordability continues to worsen and in fact in the private rental market affordability is a complete fiction for people on low incomes. It is past time for action to make housing more affordable.

Policy Implications

Raising JobSeeker and related payments over the poverty line

Across Central Queensland people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that its trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

More social and affordable homes for Central Queensland

We are facing a major shortfall of affordable homes. The Australian Housing and Urban Research Institute has shown we that we have a shortfall of 92,800 social and affordable rentals across Queensland. By 2036, that number is expected to grow to 174,900.ⁱⁱ

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.

Conclusion

This year's Rental Affordability Snapshot shows that the private rental market is failing people on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income and providing enough affordable rentals for the people who need them.

It is clear that we must invest in social and affordable housing. The shortfall of social housing and affordable rentals in our region must be tackled. The sobering results of this Snapshot show that this investment is truly urgent.

Anglicare Central Queensland is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

ⁱ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

ⁱⁱ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.

Snapshot: Anglicare North Queensland – North Queensland

Introduction

Anglicare North Queensland operates within the boundaries of the Anglican Diocese of North Queensland encompassing the entire Cape York Peninsula including the Torres Straits to the north, Mount Isa in the west and Mackay to the south. Anglicare North Queensland provides a range of services including Housing and Homelessness, Public Intoxication Diversionary Services, Community Outreach, Youth Services, Non-Family Based Care and Education Training and Employment. Together, Anglicare North Queensland pursues a common goal of ending homelessness and disadvantage by ensuring people in need of all ages can thrive.

Methodology

Every year Anglicare North Queensland tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type, and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

Findings

On the Snapshot weekend of 15th March 2025, 849 private rentals were advertised for rent in North Queensland. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

- 33 individual properties (3.9%) were suitable for at least one household type living on income support payments without placing them in housing stress.
- 231 individual properties (27.2%) were suitable for at least one household type living on minimum wage without placing them in housing stress.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
33	231

Table 1: Rental Affordability North Queensland by household type and percentage
Number and Percentage of Affordable & Appropriate Properties by Household Type

Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both) + Energy Supplements + FTB A + FTB B	6	1%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	0	0%
Couple, no children	Age Pension + Pension supplement + Energy supplement	19	2%
Single, one child (aged less than 5)	Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	3	0%
Single, one child (aged over 14)	JobSeeker Payment + Energy Supplement + Pharmaceutical Allowance + FTB A + FTB B	0	0%
Single	Age Pension + Pension supplement + Energy supplement	10	1%
Single aged over 21	Disability Support Pension + Energy Supplement + Pension Supplement	2	0%
Single	JobSeeker Payment + Energy Supplement	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%
Single in share house	Youth Allowance + Energy Supplement	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) + FTB A	209	25%

Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting Payment Single + Energy Supplement +Basic Pension Supplement + Pharmaceutical Allowance + FTB A +FTB B	48	6%
Single	Minimum Wage	22	3%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting Payment Partnered + Energy Supplement + FTB A + FTB B	48	6%
Total No of Properties		849	

Discussion

In North Queensland as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

The Snapshot shows that finding an affordable property in the private rental market continues to be a challenge for people on low incomes. Households, more so large sibling groups, are being forced into living conditions, which do not meet their needs due to the lack of suitable and sustainable options. At times these families are referred to Anglicare North Queensland wherein short-term accommodation is provided and a hotel room or rooms are secured. There is no security of tenure, schooling is often out of catchment, limited cooking facilities are available and this is all within the context of increasing accommodation rates as a result of the peak tourist season commencing in Far North Queensland. For those families fortunate enough to gain or retain a tenancy in the private rental market, a percentage are at risk of eviction due to ongoing high rent and the impacts of increased cost of living.

The 2025 floods within areas of North Queensland have further exasperated the current housing crisis with some rentals within these areas being damaged, removing housing stock from the market and tenants now having to seek alternative rentals in an already heavily stretched market. Out of the 849 listing, 80 of the properties listed are in areas that were impacted by the floods, while these properties were deemed appropriate and affordable at the time of this snapshot, they may now have been removed from the market or are potentially at risk from another natural disaster.

The housing crisis continues to be a pressing issue which affects many people across Australia. Whilst there has been an increase in listings, affordability continues to impact on households. People on income support, especially those who are out of work, have few options. We found that that zero percent of rentals were affordable for a person on the JobSeeker payment. This includes sharehouses. The shortage of affordable rentals will condemn people to make difficult decisions to keep a roof over their head.

The National Rental Affordability Scheme (NRAS) which offers financial incentives to build and rent dwellings to low to moderate income households at below market rents is due to cease in Queensland in June 2025, this means the remaining NRAS rental homes in Queensland will exit the scheme. Queensland holds the largest portion of properties in NRAS, equating to 30% of the national scheme, 7602 properties. None of the properties captured in this Snapshot are part of NRAS.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford one percent of rentals. Single parents out of work face even tougher odds, with affordability at zero percent. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.ⁱ

This year's results again show how brutal the rental market is for young people. A person on Youth Allowance looking for a sharehouse can afford zero percent of rentals. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford zero percent of rentals at the time of our Snapshot.

The most generous of government payments is the Age Pension. Yet for a couple living on the Age Pension, only two percent of rentals were affordable. Single retirees have it even worse, with one percent of listings left to compete for.

Working people are hardly better off. A single person working full-time on the minimum wage will find that only three percent of rentals are affordable. Of all of the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of 75 percent of rentals we surveyed.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is part time for action to make housing more affordable.

Policy Implications

Raising JobSeeker and related payments over the poverty line

Across North Queensland people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that its trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

More social and affordable homes for North Queensland

We are facing a major shortfall of affordable homes. The Australian Housing and Urban Research Institute has shown that by 2036, it is expected that there will be a shortfall of 20,800 social and affordable rentals across Cairns and Townsville SA4.ⁱⁱ

The introduction of the Federal Government's housing legislation (*Housing Australia Future Fund Bill 2023*) is a positive step towards addressing Australia's housing crisis for the provision of 30,000 properties over the next 5 years. However, there is still more to be achieved to ensure all Australians have access to safe and affordable housing. The \$10 billion fund will provide support for social and affordable housing yet there remains a strong need for more immediate solutions to address the shortage of public housing across Australia. This requires a holistic and ongoing approach to address the underlying causes of homelessness and housing insecurity such as affordability and appropriateness.

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.

Conclusion

This year's Rental Affordability Snapshot shows that the private rental market is failing people on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

Whilst there has been an increase in the amount of listings available, affordability remains an issue. In North Queensland, the lack of affordable and appropriate housing is contributing to homelessness, housing insecurity and financial stress for many households. This crisis is having an impact across the board (i.e. demographically), and families and particularly children are facing challenges in finding and more importantly, securing affordable and appropriate housing.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income, and providing enough affordable rentals for the people who need them.

It is clear that we must invest in social and affordable housing. The shortfall of social housing and affordable rentals in our region must be tackled. The sobering results of this Snapshot show that this investment is truly urgent.

Anglicare North Queensland is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

ⁱ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

ⁱⁱ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.

2025 | SOUTHERN QUEENSLAND

Rental Affordability Snapshot



Acknowledgement of Country

Anglicare Southern Queensland acknowledges Aboriginal and Torres Strait Islander peoples as the first Australians and recognises their culture, history, diversity, and deep connection to the land. We acknowledge the Traditional Owners and Custodians of the land on which our service was founded and on which our sites are operating today.

We pay our respects to Aboriginal and Torres Strait Islander Elders both past and present, who have influenced and supported Anglicare Southern Queensland on its journey thus far. We also extend that respect to our Aboriginal and Torres Strait Islander staff, clients and partners (past, present and future) and we hope we can work together to build a service that values and respects our First Nations people.

We acknowledge the past and present injustices that First Nations people have endured and seek to understand and reconcile these histories as foundational to moving forward together in unity.

Anglicare is committed to being more culturally responsive and inclusive of Aboriginal and Torres Strait Islander people and we are committed to embedding cultural capabilities across all facets of the organisation.

About Anglicare Southern Queensland

Anglicare Southern Queensland (Anglicare) has responded to the needs of our community through more than 150 years of delivering innovative, quality care services.

More than 3,000 Anglicare staff and volunteers operate across southern Queensland and in Townsville. Our comprehensive, integrated range of community services includes community aged care; residential

aged care; and community support programs, including youth justice, child safety, disability support, counselling and education, mental health, homelessness, and chronic conditions. Our services are designed to 'wrap around' clients in a comprehensive way, recognising their health needs but also addressing the social needs which contribute to wellness.

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Introduction

Since 2010, Anglicare Australia and a network of state and regional partners have conducted the annual *Rental Affordability Snapshot*. Now in its sixteenth year, findings across the country continue to expose an alarming trend in the private rental market.

In a 2017 article about that year's *Snapshot*, we observed: "What is distinctive about the *Snapshot* is the sheer consistency of the results, right across the country.... year after year, the private rental market has been shown to be out of reach of the vast majority of people in receipt of benefits or on minimum wage".¹

To this day, rental affordability has not improved – has in fact worsened – Australia-wide and in southern Queensland.

The connections between housing and wellbeing are tangible, and reveal the cascading impacts of a lack of rental affordability on our young people and our communities.

With the global economic conditions of the 2020s continuing to generate a cost-of-living crisis, the 2025 *Anglicare Southern Queensland Rental Affordability Snapshot* bears witness to Australia's high levels of poverty, food insecurity, and housing instability.² This report aims to capture some of those impacts in a region stretching from the Queensland–New South Wales border, north to Bundaberg, and west to the Northern Territory border.

Five years ago, Anglicare Southern Queensland (Anglicare) flagged the particular difficulties young people face in a competitive rental market, and noted that they were more likely than any other age cohort to be in precarious housing.³ As one young professional pointed out in a recent Anglicare cost-of-living survey, even those young people in full time work are struggling:

After having lived independently since the age of 18 ... I have sadly made the hard decision to move back in with my parents this year, at the age of 28. I have a good salary ... but see no other option with the current rental market in Brisbane... As a young professional with no dependants and almost no debt ... I am surprised to find that it has affected me too.⁴

Youth researcher Dr Intifar Chowdhury (herself a young researcher) observed recently:

Every generation thinks they had it tough, but evidence suggests young Australians today might have a case for saying they've drawn the short straw. Compared with young adults two or three decades ago, today's 18–35-year-olds may earn more, but they also grapple with soaring living costs, rising education expenses, precarious employment and mounting debt.⁵

These vulnerabilities are borne out in the statistics, and in youth attitudes toward their own future housing. Commentary from national real estate news outlet *Real Estate Business* observes:

Young Australians are bearing the brunt of the rent affordability crisis, with 84 per cent of households aged 15–24 renting with a lower income.⁶

According to the 2024 Australian Youth Barometer, only "31% of young people think it is likely or extremely likely that they will be able to afford a comfortable place to live in the next 12 months."⁷

Young people's fears about housing are certainly justified by our 2025 *Snapshot* findings. In this year's report, against a backdrop not only of cost-of-living challenges, but also a broader government and community narrative of suspicion and negativity directed at young people, we spotlight the cohorts of young people who are doing it especially tough. Unaffordable housing plays a major role in exacerbating the difficulties they face. Housing, as we have said in many previous *Snapshots*, is never simply a roof over one's head.

The bottom line

The lack of rental affordability for people on low incomes across southern Queensland continues to be extreme.

Of the 8646 rental properties surveyed, we found:

	Number of unique properties affordable and appropriate for households on income support.	Number of unique properties affordable and appropriate for those on minimum wage.
Brisbane (N, S, E, W, Inner) (3444 properties)	20 (0.6%)	75 (2.2%)
Logan–Beaudesert (701 properties)	2 (0.3%)	114 (16.2%)
Ipswich (703 properties)	1 (0.1%)	174 (25%)
Gold Coast (1563 properties)	0 (0%)	2 (0.1%)
Sunshine Coast (732 properties)	2 (0.3%)	7 (0.1%)
Moreton Bay (North and South) (799 properties)	2 (0.3%)	106 (13.3%)
Wide Bay (358 properties)	3 (0.8%)	70 (20%)
Darling Downs–Maranoa (343 properties)	11 (3.2%)	114 (33.2%)
Qld Outback (southern) (4 properties)	0 (0%)	4 (100%)
OVERALL (8646 properties)	41 (0.5%)	666 (7.7%)

Table 1. Unique properties affordable and appropriate for people on income support and minimum wage, southern Queensland regions.

Number and percentage of affordable & appropriate properties by household type

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both) + Energy Supplements + FTB A + FTB B	243	3%	5583	65%	6	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	109	1%	5583	65%	2	0%
Couple, no children	Age Pension + Pension supplement + Energy supplement	109	1%	8302	96%	14	0%
Single, one child (aged less than 5)	Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	67	1%	7532	87%	3	0%
Single, one child (aged over 14)	JobSeeker Payment + Energy Supplement + Pharmaceutical Allowance + FTB A + FTB B	37	0%	7532	87%	2	0%
Single	Age Pension + Pension supplement + Energy supplement	24	0%	8646	100%	24	0%
Single aged over 21	Disability Support Pension + Energy Supplement + Pension Supplement	24	0%	8302	96%	1	0%
Single	JobSeeker Payment + Energy Supplement	0	0%	8646	100%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	8646	100%	0	0%
Single in share house	Youth Allowance + Energy Supplement	0	0%	8646	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) + FTB A	1830	21%	5583	65%	621	7%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	748	9%	5583	65%	71	1%
Single	Minimum Wage	45	1%	8646	100%	45	1%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting Payment Partnered + Energy Supplement + FTB A + FTB B	748	9%	5583	65%	71	1%
Total No. of Properties		8646					

Table 2. Number and percentage of affordable and appropriate properties by household type, southern Queensland.

- A rental property may be affordable and appropriate for more than one household type.
- Household 12 (Single, two children: one aged less than 5, one aged less than 10) may also be eligible for the Parenting Payment (Single). From 2024, the Snapshot includes this payment in our calculations.

Of the **8646** rental properties surveyed across southern Queensland, we found:

0.5%

Only **41** unique properties (0.5%) were affordable and appropriate for households on income support.

7.7%

Only **666** unique properties (7.7%) were affordable and appropriate for those on minimum wage.



Anglicare's Hanging by a Thread: Our Search for Home

Young people from Anglicare's youth homelessness and youth justice services explore their personal perceptions of home and homelessness through photography, using "photovoice," in the [Hanging by a Thread: Our Search for Home](#) art exhibition.

The art that these young Queenslanders produced probes – and sometimes challenges – our understandings of home. The name of the exhibition reveals uncertainties and struggles, frustration and loneliness, as well as the sheer dogged resilience and courage that it takes to navigate a life between home and homelessness.

The impact of these young people's stories influenced the design of Anglicare's new youth accommodation for our [Youth Homelessness Project](#).

This exhibition and research project were founded in a collaboration with the Life Course Centre at The University of Queensland.

What did we find?

This year's *Snapshot* of rental affordability across regions in southern Queensland varies so little from last year's findings that improvements are effectively meaningless.

There are 0% affordable and appropriate homes available for every household category on income support. Across the region, the percentage of homes that are both affordable and available for singles and couples with young children on minimum wage and/or parenting payments remains negligible, with most at 1% and the best scenario still only 7%.

In the **Brisbane metropolitan** area, there are approximately the same number of rentals available this year as last year (3444 vs 3483). While the *number* of available properties that were affordable and appropriate for households on income support and households on minimum wage has increased slightly, the improvement has little impact on the overall *percentage* of available, suitable homes.

There is not one household category in Brisbane Metro nor **Ipswich** in which the median rent falls below the 30% benchmark for affordability.

Both these regions are seeing the emergence of new-build 'singles-only' accommodation, comprising a bedroom/kitchenette/small living area with access to a full communal kitchen and laundry facilities. Despite often being described in real estate advertisements as 'micro apartments' or studios, these are effectively 'rooming accommodation', subject to the same single occupancy fire and other regulations as boarding houses.

Coastal areas continue to be the least affordable across southern Queensland. Significant numbers of properties in these areas specified leases of six months or less, and were not therefore included in our calculations. Establishing a 'home' and a place in a community is an endeavour that can rarely be achieved with the knowledge that in less than 26 weeks one will be moving again, and forced moves have been shown to be highly detrimental to wellbeing.⁸

- Of 1563 properties for rent on the **Gold Coast**, there are 0 available for people on income support, and 2 properties for those on minimum wage. This year the Gold Coast offers the worst affordability in the state for a single person on Youth Allowance, with weekly median rent at 153% of income.
- As in 2024, there are 0%–1% affordable and appropriate properties on the **Sunshine Coast**, and not one household category can rent a property at median rent for less than 44% of the household income.
- **Wide Bay** has 3 affordable properties available for those on income support; and just 70 for those on minimum wage. Households in every one of our 14 categories commit from 33%–110% of their household income toward the median rent.
- A single person on Youth Allowance in **Moreton Bay** north and south region will be paying 110% of their income to match the weekly median rent for a one-bedroom property, and 94% of their income for a room in a share house. There are no properties for any household category in either **Moreton Bay** or **Logan–Beaudesert** that meet the 30% of household income cut off for affordability.
- Affordability hovers close to one third (30%-33%) of income for two households on minimum wage in the **Darling Downs–Maranoa** region, but every other household would pay from 38%-105% of their income to match the weekly median rent for appropriate accommodation.
- In this region and the **Queensland Outback SA4**, local availability becomes an even more pressing issue. The Darling Downs–Maranoa region covers more than 160,000 km², while the southern area of the Queensland Outback SA4 included in this report covers more than 500,000km² from Blackall across to the Northern Territory and South Australian borders. On the *Snapshot* weekend, as in 2024, there was a total of 4 properties available in the latter region: two in Blackall, one in Tambo and one in Cunnamulla.

Rental affordability and housing stress are having a profound impact on young Queenslanders

In every region in southern Queensland (apart from Outback Queensland, where there was no availability at all on the *Snapshot* weekend), the highest level of rental stress across all household categories is experienced by single people. While not all single people are young, at least half of our household categories are eligible for Youth Allowance, which cuts out at a maximum of 24 years old.⁹

A young person in a share house in Brisbane can pay 150% of their income to match the median rent for shared accommodation. The lowest proportion of any region, in the Darling Downs–Maranoa area, is still 83% of Youth Allowance, leaving 17c out of each dollar for food, utilities, transport, medication, and other essentials.

Even those working and earning minimum wage face significant challenges, with no region below the 30% benchmark for rental stress.

		Brisbane	Ipswich	Gold Coast	Sunshine Coast	Wide Bay	Moreton Bay	Logan	Darling Downs	Queensland Outback
		Median rent as a % of household income								
Single	JobSeeker	143%	101%	96%	83%	87%	88%	89%	76%	n/a
Single aged over 18	Youth Allowance	145%	117%	153%	134%	110%	120%	107%	105%	n/a
Single in share house	Youth Allowance	150%	108%	103%	89%	93%	94%	95%	83%	n/a
Single	Minimum wage	55%	39%	60%	48%	35%	40%	34%	33%	n/a

Table 3. Median rent as a % of household income — single people, all southern Queensland regions.

Data from the 2021 census also suggests that young people are overrepresented amongst unhoused Queenslanders.¹⁰ While census data is likely to be an under-estimate,¹¹ figures collated by the Queensland Youth Housing Coalition (Table 4) indicate that the percentage of young Queenslanders in need of housing ranged from 14.7% (Sunshine Coast) to 30.8% (Logan) of southern Queensland’s homeless population.¹² Aboriginal and Torres Strait Islander Youth represent between 4% (Gold Coast) and 83.9% (Queensland Outback Region) of southern Queensland’s homeless population.¹³

The only region that witnessed a reduction in youth homelessness between 2016 and 2021 was Brisbane (29.3%), with all other regions having an increase between 6.8% in Moreton and a dire 76.6% in Toowoomba.¹⁴

Region in Southern Queensland	Total Number of Homeless People	Total Number of Youth*	% Youth	# Aboriginal and Torres Strait Islander Youth	% Aboriginal and Torres Strait Islander Youth	% Increase / Reduction since 2016 Census	# Youth in "Other Marginal" Accommodation
Brisbane	4340	822	18.9%	83	10.1%	29.3% reduction	644
Ipswich	1503	415	27.6%	62	14.9%	39.3% increase	655
Gold Coast	1829	322	17.6%	13	4%	8.8% increase	308
Sunshine Coast	1378	202	14.7%	31	15.3%	32% increase	163
Wide Bay	1835	361	19.7%	79	21.9%	41.6% increase	311
Moreton	1433	316	22.1%	41	13%	6.8% increase	373
Logan	1718	529	30.8%	48	9.1%	49% increase	677
Toowoomba	821	226	27.5%	40	17.7%	76.6% increase	225
Darling Downs – Maranoa	499	91	18.2%	25	27.5%	56.9% increase	73
Queensland Outback Region (whole SA4)	1877	521	27.8%	437	83.9%	17.9% increase	319

Table 4. Queensland Youth Housing Coalition collated data from Australia’s 2021 census about youth homelessness in Queensland.

* Youth are defined as 12–24 years

This shift may indicate that young Queenslanders are moving from the city to the regions in an effort to find more secure housing, but this may be resulting in persistent youth homelessness becoming trenchant in more regional areas. The 2022 HBNC Fraser Coast Youth Survey, for example, notes that in their local area:

12.5% of young people reported experiencing homelessness, couch surfing or without a safe place to stay at some point in their lives. 1% were currently homeless, 8% had been homeless over 12 months ago, 2% were homeless within the last 6 months and 1% had been homeless within the last 12 months.¹⁵

Because lack of rental affordability and housing stress are directly linked to housing instability and homelessness, it is clear that many young Queenslanders are at risk.

Mission Australia's Youth Survey 2022 found more than half of young people facing housing challenges report high levels of psychological distress – more than double the rate of their peers with stable homes. They're also much more likely to be lonely and to feel negative about the future.

"Youth homelessness is a destabilising, isolating and often traumatic experience which can have ongoing impacts on a person's life, their wellbeing and their future." ([Major study reveals when young people are socially excluded, their mental health suffers - Orygen, Revolution in Mind](#))

This year's *Snapshot* also appears in the wake of major southern Queensland local councils taking significant steps to move on people experiencing homelessness. On 12 March 2025, the City of Moreton Bay repealed its Persons Experiencing Homelessness Camping Framework, making camping on public land illegal.¹⁶ The next day, the City of Brisbane Lord Mayor Adrian Schrinner vowed to evict campers from Brisbane parks within 24 hours.¹⁷ In mid April, the Gold Coast City Council issued move-on notices to people experiencing homelessness in Carey Park in Southport, and Mayor Tom Tate suggested offering the group a free bus ride to relocate to Byron Bay.¹⁸

In an article called 'The outsiders: more than one way to criminalise homelessness', Wood et al. discuss the way in which such actions against people experiencing homelessness can be seen as a means of physical and social exclusion. Public spaces have certain sanctioned, purposive uses — shopping, 'transiting', brief periods of sitting to rest or eat — that are often at odds with the way in which people in need of a home use such spaces. Their 'unsanctioned use' of public spaces marks people out as 'outsiders' to their own community, which has deeply harmful flow-on impacts, particularly for young people.¹⁹

Of the various forms of housing precariousness, forced moves, unaffordability, and neighbourhood hostility have been shown to have the greatest impact on wellbeing;²⁰ and there is extensive evidence that shows that positive community ties and support are key protective factors for young people at risk.²¹ The lack of secure housing is therefore a major contributor to other social issues of concern to government and the community, such as the current focus on children and youth exhibiting offending behaviours.

‘We would rather not have you here’²²

While legislation prohibits discrimination on the basis of gender, age, religion and ethnicity, in a competitive rental environment ‘living up to expectations’ means fulfilling an increasingly narrow set of economic, social, and personal characteristics.

It is little wonder that young people find it difficult to compete.²³

Social disadvantage in relation to rental affordability and homelessness is intersectional. Young people who are susceptible to adversity due to factors such as race, gender, or sexuality may experience other vulnerabilities,²⁴ and factors such as exposure to domestic and family violence and/or low income may compound the challenges of obtaining appropriate housing.

The following section highlights young people who are at particularly high risk of housing instability and homelessness, and some of the barriers they face.

Aboriginal and Torres Strait Islander youth

“Aboriginal and Torres Strait Islander young people ... face unacceptably high levels of housing instability and homelessness, which can be detrimental in a young person’s experiences of life, and their future.”²⁵

Between 2023 and 2024, Aboriginal and Torres Strait Islander young people were overrepresented amongst those seeking support from specialist homelessness services.²⁶

A recent study of Aboriginal and Torres Strait Islander residents in Brisbane and Logan confirms that these communities face intersecting barriers ranging from bureaucracy and service inaccessibility to discrimination, geographical location, and the need for comprehensive support.²⁷

Age is an intersectional factor, so when Aboriginal and Torres Strait Islander young people are seeking to access housing, youth may compound these barriers even further.

Care leavers

Being a care leaver places young people at significant risk of housing insecurity over their lifetime.

Young people who are leaving out-of-home care (OOHC) often encounter considerable challenges when seeking to secure suitable housing, leading to long-term housing instability and homelessness.²⁸

These trends become even more acute amongst those who ‘self-place’ while still in OOHC: that is, when young people leave formal placements to stay in unapproved locations, including rough sleeping or staying with friends, family, kin, or strangers.²⁹

Following [The Home Stretch](#), a successful national campaign to extend state support to care leavers until they are 21 years old, the Queensland Government committed to providing this additional support in late 2023.

Together with supportive relationships with social workers, counsellors, and residential care staff, extended care payments are critical in supporting care leavers to transition successfully from OOHC,³⁰ and improving outcomes relating to housing, relationships, education, physical and mental health, and overall wellbeing.³¹

LGBTIQ+ youth

LGBTIQ+ young people are also overrepresented in Queensland's youth homeless population.¹

Internationally, research suggests that major risk factors for LGBTIQ+ youth becoming in need of a suitable home include family breakdown and parental rejection, child abuse and neglect, mental health problems, drug use, and violence and sexual exploitation.³² In Australia, LGBTIQ+ youth who live in regional towns or rural or remote areas are at even greater risk.³³

Some LGBTIQ+ young people also experience discrimination when seeking rentals. As one young Queensland woman reflected:

It was so hard to find rent and my dad was with me at that time and my sister ... we were another race.... It was saying that ... "We would rather not have you here."³⁴

A study of LGBTIQ+ youth in Queensland suggests that those who resort to couch surfing often do not access social services as they do not necessarily consider themselves to be homeless; many may, however, trade chores, rent, or sex to maintain access to housing.³⁵

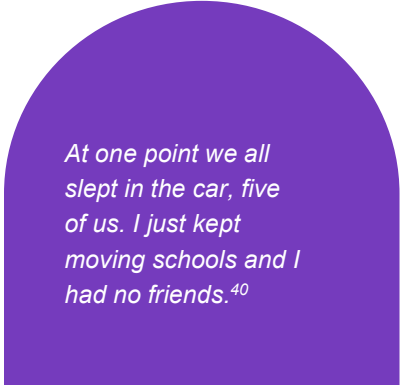
Refugee and migrant youth

The phenomenon of homelessness experienced by young people of refugee background is profoundly under-recognised.³⁶

Refugee and migrant youth experience many of the same challenges that their communities face in terms of rental and housing affordability. Research suggests that geographical locations that were previously considered "gateway cities" or "gateway suburbs" for recently arrived immigrants have now become inaccessible due to housing affordability.³⁷ These challenges are experienced even more acutely amongst recently arrived refugees and asylum seekers.

More than a decade ago, an Australia study found that nearly three-quarters of refugee-background respondents were already experiencing difficulties with rental affordability.³⁸ Housing remains a major factor contributing to health and wellbeing in refugees and asylum seeker communities.³⁹

For refugee and migrant youth, there are additional challenges. Young participants in a 2019 study talked about living in severely overcrowded housing, constant moves, and expectations to help other family members negotiate a new language, culture and systems, which required them to step up prematurely into 'adult' roles.⁴⁰



At one point we all slept in the car, five of us. I just kept moving schools and I had no friends.⁴⁰

¹ Anglicare proudly serves Queensland's LGBTQIA+ community. Alternative terminology, including LBGT and queer, is used when reflected in the literature. For our approach to fostering diversity, equity, inclusion, and belonging within this community see: Anglicare Southern Queensland. (2025). *LGBTQIA+*. Anglicare Southern Queensland. <https://anglicaresq.org.au/about-us/community-impact/diversity-equity-inclusion-belonging/lgbtqia/>

Pregnant youth and their children

Being a young Queenslanders who is pregnant and in need of a home compounds disadvantage from one generation to the next.

Many parents-to-be experience the same trajectories towards needing secure housing as their peers.⁴¹ Young Aboriginal and Torres Strait Islander women are overrepresented amongst pregnant youth who need suitable homes.⁴²

Housing instability also impacts the next generation. One North Queensland principal reflected on how stable housing relates to children's school attendance:

With the housing crisis, we have got a number of families who have some pretty dire living conditions ... tents, no running water, cars, multiple families in homes ... definitely impacts on coming to school, finding the uniform, washing the uniform ... even eating the night before, having a good sleep.... What we do need is to look at attendance as a community problem, not a school problem ... if we had somehow support for a whole family ... us [at schools] being part of [the solution], but not us running the stakeholders and driving the whole thing – because our resources are so depleted and it's only getting worse.⁴³

The children of young people who experience unstable housing may likewise be at risk of housing insecurity in the future.⁴⁴

Youth experiencing domestic and family violence

The pressures relating to rental affordability and the cost of living have the potential to exacerbate already existing pressures within families.

The prevalence of domestic and family violence in Australia is deeply concerning.⁴⁵ According to pioneering feminist journalist Dr Anne Summers, a profound gulf in opportunity exists between women who have experienced domestic violence and those who have not.⁴⁶

Children and young people who witness or experience domestic and family violence may be at greater risk of homelessness later in life.

Today, an alarmingly high proportion of young people between the ages of 16 and 24 years – 43.8% percent – have been exposed to domestic and family violence as children.⁴⁷ This is a form of child maltreatment. Witnessing or experiencing domestic and family violence as a child or a young person is a driver of youth homelessness.⁴⁸

According to Pam Barker of the Brisbane Youth Service, youth specialist homelessness services must respond to domestic and family violence “in the context of an emergency homelessness or housing response.”⁴⁹ Brisbane Youth Service data indicates 68% of their clients had experienced family violence.

Barker notes that young women and gender diverse youths are more likely to have current experiences of intimate partner violence than young men,⁵⁰ and that while 54% of young people 22–25 years old who access youth specialist homelessness services report experiences of family violence, 63% of young parents report intimate partner violence, leaving them at greater risk than those who are not parents.⁵¹

Young people with experience of the justice system

Rental affordability is an added complexity for young Queenslanders who have been involved in the youth justice system.

There is a longstanding correlation between homelessness and involvement in youth justice or incarceration, with the former often leading to the latter.⁵²

When leaving the youth justice system, young people may have difficulties re-entering the housing market, particularly due to rental affordability. One young Queensland man who had multiple points of contact with the youth justice system reflected on the supports he would find most useful after leaving:

[P]rograms like ... maybe try and get them into TAFE. Ah, programs teachin' them about rentals and all that, like gettin' houses.⁵³

The Queensland Family & Child Commission acknowledges that secure housing, as well as access to employment and education, are necessary to support young people make a successful transition out of the youth justice system.⁵⁴

Students

The sheer extent of the housing crisis means that challenges relating to rental affordability are increasingly touching young Queenslanders who may have not experienced these vulnerabilities in the past.

Many of the Queenslanders who are becoming vulnerable to housing insecurity are young adults who are engaged in study. Positive social, cultural, and economic environments and living in preferred accommodation improve student wellbeing, leading to better long-term employment outcomes.⁵⁵

Following the Federal Government's Job-Ready Graduates Package in 2021, however, the costs associated with higher education in Australia have skyrocketed, leading to greater financial pressures than ever before.⁵⁶

University students are increasingly experiencing housing stress and housing instability due to the unaffordable private rental market. This is exacerbated due to precarious employment, food insecurity, and high rent, with cascading impacts on academic achievement.⁵⁷ Researchers Purcell and Davidson identify a desperate need for research that focuses on housing insecurity and homelessness amongst young people in higher education.⁵⁸

International students face many of the same challenges relating to rental affordability, but these experiences can be exacerbated due to newly living in a different country.⁵⁹ International students are also more vulnerable to being exploited by landlords.⁶⁰

The unpaid nature of many university and vocational education student placements is a significant compounding factor in rental affordability.⁶¹ 'Placement poverty' refers to the financial stress, food insecurity, and accommodation challenges that many students experience while completing unpaid student placements, and it has significant impacts on student wellbeing.⁶² As one young Queensland woman reflected:

Trying to, you know, do [an] unpaid placement.... At the time I was living at home and trying to like put bills and stuff on top of that was just a lot.... Yeah, 40 hours of unpaid work and then going to my other to my actually paid job and do that.⁶³

In May 2024, the federal government introduced the Commonwealth Prac Payment to alleviate placement poverty for up to up to 68,000 university students and over 5,000 vocational education and training student students completing degrees in nursing, midwifery, social work, and teaching.⁶⁴ This does not cover all degrees that require placements.

‘Couches are not a long term living arrangement’⁶⁵



The responses of young people to housing precariousness are often ‘invisible’, untraceable in data, and highly insecure. These include couch surfing, informal housing, and living at home for longer — by necessity rather than choice.

Our discussion above reveals that share housing — a traditional rite of passage for many young people (particularly those in higher education) — has become so deeply unaffordable that it is often no longer a viable alternative for those on lower incomes. Research suggests that some young people may resort to Buy Now, Pay Later financial products to cover rent,⁶⁶ a strategy that often has significant impacts on the debt profile and financial vulnerability of users.⁶⁷

Couch surfing

Couch surfing, including temporary accommodation with friends, family, acquaintances, or strangers, is particularly concentrated within the youth population.⁶⁸

When compared to other specialist homelessness services clients, young people — especially those who presented to services alone between 2023 and 2024 — were most likely to be couch surfing.⁶⁹ Data from the 2018 census identified that young people in Moreton Bay, for example, were living in severely overcrowded premises, couch surfing, or in crisis accommodation, rather than sleeping rough.⁷⁰

For many, couch surfing is a response to rental affordability that is shaped by instability. A study of young Queenslanders who couch surfed suggests that instability, especially the number of places stayed at while couch surfing, leads many young people to experience psychological distress.⁷¹

Informal housing

Informal housing falls outside what we might usually think of as housing. Typically, this includes dwellings that are not included in the government’s control or regulation of housing.

Urban studies and planning research suggests that informal housing is “characterised by unauthorised or unregulated dwellings in urban and peri-urban areas.”⁷² Since this might include housing without legal title or with substandard infrastructure or precarious tenure, informal housing “presents complex issues related to housing quality, safety and access to essential services.”⁷³

These are properties excluded from the *Rental Affordability Snapshot* because they do not offer any semblance of the right to security and safety that should be core to an individual’s experience of ‘home’. They include garages, garden sheds, workshops, shops and warehouses.

Living at home for longer

Over the past few decades, there has been an established and growing phenomenon of young Australians continuing to live with their parents well into adulthood.

The 2017 Household Income and Labour Dynamics in Australia (HILDA) survey data identified that nearly one third of all young adults were “co-residing with their parents, either in a rent-free arrangement or pay[ing] board.”⁷⁴ By 2021, HILDA data suggested that “54% of young men and 47% of young women aged 18–29 remained living with their parents” – a significant increase in only four years.⁷⁵

One young woman told researchers from the Monash Centre for Youth Policy and Education Practice:

Being independent is an important step for young people but the cost for moving out makes it less achievable.... Government should take some intervention to control the house price and provide financial support for renting among young people.⁷⁶

The pressures associated with rental affordability may shape the need to remain in the family home for longer than young people (or their parents) may wish.

Lifting people out of crisis is a policy choice

The housing crisis is a problem with many parts and levers, including the housing and private rental markets, social and affordable housing supply, and housing and homelessness assistance, among other factors. Addressing the challenges therefore needs a holistic view across the whole housing spectrum, from homelessness and social housing through to affordable rental and home ownership; and to consider touchpoints with broader social issues such as economic hardship, employment, and education.

Federal Government

With a Federal election looming at the time of this *Snapshot*, housing has been a significant focus of election promises from the major parties. While reception from economic commentators has been mixed regarding the promised initiatives, it is welcome to see, after decades of housing inactivity, some further evidence of Federal recognition that the scale of the housing crisis is too great to be resolved by state governments alone.

As several housing experts have pointed out, however, underlying supply issues remain a critical issue, and the nature of policies designed to assist first time homeowners that stimulate demand are likely to add more pressure to markets and prices,⁷⁷ and subsequently on renters.

Both major parties are overlooking those who need the most help.

Recently released SGS Economics and Planning/National Shelter data shows the depth of the disparity between median rents and income growth across the country, with rents having risen at least 3.5 times faster than income in regional Queensland, and three times faster in Brisbane.⁷⁸

For those on income support, this effect is further exacerbated by the stagnation of Jobseeker and related payments.

Anglicare continues to advocate with numerous other voices for an increase to income support. As the Australian Council of Social Services points out, “income support should be there to support people through the tough times, not keep them in a struggle for survival”.⁷⁹

Routine indexation increases are clearly insufficient to cover even basics such as housing, food, bills, and transport, particularly in a cost-of-living crisis.

With the Australian Council of Social Service (ACOSS) and others, we support the call for all income support payments to be raised to at least the Pension rate (\$82 a day) so people can afford life's essentials and live with dignity. No one should have to make a choice between putting food on the table, or the medicine they need.

Queensland Government

The Queensland Government's direct and indirect policy responses to rental affordability have had variable impacts upon housing insecurity in Queensland.

The Queensland Government under the ALP made notable efforts to engage with rental affordability and housing insecurity issues in recent years. In their Queensland Budget 2025-2026 paper, the Queensland Council of Social Service (QCOSS) noted that "Independent expert analysis found that the former Queensland Government's Homes for Queenslanders plan [was] a credible broad-reaching housing plan that includes nation-leading social housing targets that, if implemented long-term, [could] end the housing crisis in Queensland."⁸⁰

Against an ongoing backdrop of a national housing crisis, the new LNP Government has continued to make a significant commitment to housing, with the ambitious commitment of one million homes over the next twenty years,⁸¹ including 53,500 new social housing dwellings by 2044.⁸² This involves delivering approximately 2,800 new social housing dwellings per annum for the next 19 years, estimated by QCOSS as a social housing commitment of at least \$1.86 billion p.a.⁸³

This *Snapshot*, however, among other reports, makes clear that despite commitments to date from both sides of government, **much more needs to be done**.

We urge the Queensland Government to provide more detail about the Securing our Housing Foundations Plan,⁸⁴ including a **commitment to timelines, specific funding commitments, and regular and transparent reporting**.

We look forward to regular publication of the outcomes of the recently established Homelessness Ministerial Advisory Council, which will comprise leaders from across government, councils, and the housing, health, and community sectors, to "help better target crisis response[s] and drive sustainable, long-term solutions to homelessness".⁸⁵ This is a positive move if it remains true to the intent described by Minister for Housing, The Hon. Sam O'Connor:

"It will help us deliver **practical solutions** which work on the ground and ensure we're co-ordinating our response to homelessness with both **urgency and compassion**."⁸⁶

Similarly, we look forward to the relief provided for Queenslanders in need of housing through 500 new homes to be built in on church and charity-owned land in the next two years, and 10,000 homes in total.⁸⁷ As the human services arm of the Anglican Church Southern Queensland, Anglicare is keen to understand how this initiative will look on the ground.

Local government

Recent policy responses at the local government level to criminalise public camping by people experiencing homelessness, discussed earlier in this report, compound disadvantage and put pressure on other social services. The recent actions of several southern Queensland councils to criminalise people living in encampments in public spaces⁸⁸ are particularly ill-timed given the rental crisis outlined in this report.

Recent commentary by Jackson Hills, Manager of Policy & Strategic Engagement at QShelter, notes that the tension between public use of parks and similar spaces, and the need for those experiencing homelessness to find a place to sleep safely, is a difficult issue and challenging to resolve. We agree with Hills that:

Given the increasing pressures of homelessness and housing instability, now more than ever, a coordinated, strategic, and long-term response is needed to ensure that every Queenslanders has a safe and stable place to call home.⁸⁹

For the sake of the individuals and families with no choice but to live in parks, there must be better ways than bulldozing their few belongings.⁹⁰

Anglicare Southern Queensland

Anglicare has long been, and remains, committed to supporting young Queenslanders who are in need of a suitable home.

Through the Anglicare [Youth Homelessness Project](#), we are committed to raising \$14 million to build a service in Logan that aims to address the escalating housing crisis. The new building features a modern build that is custom designed to support young people who are either experiencing, or at risk of experiencing, homelessness.

Quality housing is proven to have positive psychological and psychosocial impacts as well as enhancing independence and self-agency. Anglicare believes that every young person deserves to come home to a positive living environment where they know they are cared for and where they feel safe and supported.



A final word

Researchers from the Centre for Social Impact pre-empted Jackson Hill's words above in their 2021 'deep dive' into ending homelessness in Australia, writing:

[W]ithout inclusion of affordable renting across all markets (social, community, and private), systematic consideration of the structural and individual drivers of homelessness, and the levers available to address drivers across all levels and functions of government, homelessness is an inevitable outcome.⁹¹

This is especially the case for individuals and families who face particular challenges and vulnerabilities. In this report we have focused on young people who, despite a range of policies in recent years at both Federal and state level that have relevance to youth housing,⁹² still remain at significantly more risk of homelessness than adults.

Young people deserve more than to be one or two recommendations in an adult-focused policy. Brisbane Youth Service make a compelling case for a National Child and Youth Housing and Homelessness Plan to address the complex support needs of young people in a holistic way, recognising that wellbeing is more than a roof over one's head. Currently, the inadequacy of Youth Allowance, JobSeeker, and related payments undermines any opportunity of a home for those on income support; while young people from a range of backgrounds and life experiences often face high levels of housing insecurity, including Aboriginal and Torres Strait Islander young people, care leavers, LGBTIQ+ youth, refugee and migrant young people, pregnant youth and their children, students, and those with experience of family violence or the justice system.

Recent research based on interviews with community, government, consultancy, developer, and peak housing body representatives in southeast Queensland makes the case that local, state, and federal governments need to work proactively and strategically with the housing sector to plan for a resilient housing system with policies that prepare for shocks.⁹³

In the current housing crisis, in a world now intensely susceptible to such shocks – globally as well as nationally – the human right to a home is more important than ever.

Acknowledgements

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Appendix A: Summary tables by region

Brisbane Metro

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	130	4%	1764	51%	0	0%	68%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	70	2%	1764	51%	0	0%	78%
Couple, no children	Age Pension	72	2%	3185	92%	3	0%	62%
Single, one child (aged less than 5)	Parenting Payment Single	46	1%	2743	80%	1	0%	87%
Single, one child (aged over 8)	JobSeeker	26	1%	2743	80%	1	0%	95%
Single	Age Pension	30	1%	3444	100%	0	0%	89%
Single aged over 21	Disability Support Pension	17	0%	3185	92%	0	0%	89%
Single	JobSeeker	0	0%	3444	100%	0	0%	143%
Single aged over 18	Youth Allowance	0	0%	3444	100%	0	0%	145%
Single in share house	Youth Allowance	0	0%	3444	100%	0	0%	150%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	689	20%	1764	51%	43	1%	40%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	340	10%	1764	51%	5	0%	51%
Single	Minimum Wage	54	2%	54	2%	32	1%	55%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	340	10%	1764	51%	5	0%	52%
Total No. of Properties		3444						
households on income support payment		20						
household on minimum wage		75						

Table 5. Summary table, Brisbane Metro.

Logan–Beaudesert

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	21	3%	593	85%	1	0%	57%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	8	1%	593	85%	0	0%	65%
Couple, no children	Age Pension	8	1%	683	97%	1	0%	39%
Single, one child (aged less than 5)	Parenting Payment Single	2	0%	667	95%	0	0%	65%
Single, one child (aged over 8)	JobSeeker	1	0%	667	95%	0	0%	71%
Single	Age Pension	0	0%	701	100%	0	0%	59%
Single aged over 21	Disability Support Pension	0	0%	683	97%	0	0%	59%
Single	JobSeeker	0	0%	701	100%	0	0%	89%
Single aged over 18	Youth Allowance	0	0%	701	100%	0	0%	107%
Single in share house	Youth Allowance	0	0%	701	100%	0	0%	95%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	219	31%	593	85%	113	16%	33%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	62	9%	593	85%	3	0%	42%
Single	Minimum Wage	1	0%	1	0%	1	0%	34%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	62	9%	593	85%	3	0%	42%
Total No. of Properties		701						
households on income support payment		2						
household on minimum wage		114						

Table 6. Summary table, Logan–Beaudesert.

Ipswich

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	9	1%	627	89%	1	0%	56%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	0%	627	89%	0	0%	65%
Couple, no children	Age Pension	1	0%	688	98%	0	0%	44%
Single, one child (aged less than 5)	Parenting Payment Single	1	0%	656	93%	0	0%	63%
Single, one child (aged over 8)	JobSeeker	1	0%	656	93%	0	0%	69%
Single	Age Pension	0	0%	703	100%	0	0%	66%
Single aged over 21	Disability Support Pension	0	0%	688	98%	0	0%	66%
Single	JobSeeker	0	0%	703	100%	0	0%	101%
Single aged over 18	Youth Allowance	0	0%	703	100%	0	0%	117%
Single in share house	Youth Allowance	0	0%	703	100%	0	0%	108%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	245	35%	627	89%	173	25%	32%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	66	9%	627	89%	9	1%	41%
Single	Minimum Wage	1	0%	1	0%	1	0%	39%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	66	9%	627	89%	9	1%	42%
Total No. of Properties	703							
households on income support payment	1							
household on minimum wage	174							

Table 7. Summary table, Ipswich.

Gold Coast

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	5	0%	906	58%	0	0%	82%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	0%	906	58%	0	0%	93%
Couple, no children	Age Pension	1	0%	1555	99%	0	0%	69%
Single, one child (aged less than 5)	Parenting Payment Single	0	0%	1386	89%	0	0%	97%
Single, one child (aged over 8)	JobSeeker	0	0%	1386	89%	0	0%	105%
Single	Age Pension	0	0%	1563	100%	0	0%	97%
Single aged over 21	Disability Support Pension	0	0%	1555	99%	0	0%	97%
Single	JobSeeker	0	0%	1563	100%	0	0%	96%
Single aged over 18	Youth Allowance	0	0%	1563	100%	0	0%	153%
Single in share house	Youth Allowance	0	0%	1563	100%	0	0%	103%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	76	5%	906	58%	2	0%	50%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	26	2%	906	58%	1	0%	62%
Single	Minimum Wage	0	0%	0	0%	0	0%	60%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	26	2%	906	58%	1	0%	63%
Total No. of Properties		1563						
households on income support payment		0						
household on minimum wage		2						

Table 8. Summary table, Gold Coast.

Sunshine Coast

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	5	1%	514	70%	0	0%	73%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	4	1%	514	70%	0	0%	84%
Couple, no children	Age Pension	4	1%	724	99%	0	0%	55%
Single, one child (aged less than 5)	Parenting Payment Single	3	0%	684	93%	0	0%	85%
Single, one child (aged over 8)	JobSeeker	2	0%	684	93%	0	0%	92%
Single	Age Pension	2	0%	732	100%	0	0%	79%
Single aged over 21	Disability Support Pension	2	0%	724	99%	0	0%	79%
Single	JobSeeker	0	0%	732	100%	0	0%	83%
Single aged over 18	Youth Allowance	0	0%	732	100%	0	0%	134%
Single in share house	Youth Allowance	0	0%	732	100%	0	0%	89%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	63	9%	514	70%	4	1%	44%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	22	3%	514	70%	0	0%	55%
Single	Minimum Wage	3	0%	3	0%	3	0%	48%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	22	3%	514	70%	0	0%	56%
Total No. of Properties	732							
households on income support payment	2							
household on minimum wage	7							

Table 9. Summary table, Sunshine Coast.

Moreton Bay

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	13	2%	660	83%	0	0%	59%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	4	1%	660	83%	0	0%	68%
Couple, no children	Age Pension	4	1%	786	98%	0	0%	46%
Single, one child (aged less than 5)	Parenting Payment Single	3	0%	749	94%	0	0%	67%
Single, one child (aged over 8)	JobSeeker	3	0%	749	94%	0	0%	73%
Single	Age Pension	2	0%	798	100%	0	0%	68%
Single aged over 21	Disability Support Pension	2	0%	786	98%	0	0%	68%
Single	JobSeeker	0	0%	798	100%	0	0%	88%
Single aged over 18	Youth Allowance	0	0%	798	100%	0	0%	120%
Single in share house	Youth Allowance	0	0%	798	100%	0	0%	94%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	222	28%	660	83%	103	13%	34%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	66	8%	660	83%	4	1%	43%
Single	Minimum Wage	3	0%	3	0%	3	0%	40%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	66	8%	660	83%	4	1%	44%
Total No. of Properties	799							
households on income support payment	2							
household on minimum wage	106							

Table 10. Summary table, Moreton Bay.

Wide Bay

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	26	7%	256	72%	0	0%	57%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	6	2%	256	72%	0	0%	65%
Couple, no children	Age Pension	6	2%	346	97%	2	1%	41%
Single, one child (aged less than 5)	Parenting Payment Single	3	1%	326	91%	0	0%	63%
Single, one child (aged over 8)	JobSeeker	1	0%	326	91%	0	0%	69%
Single	Age Pension	1	0%	358	100%	0	0%	61%
Single aged over 21	Disability Support Pension	1	0%	346	97%	0	0%	61%
Single	JobSeeker	0	0%	358	100%	0	0%	87%
Single aged over 18	Youth Allowance	0	0%	358	100%	0	0%	110%
Single in share house	Youth Allowance	0	0%	358	100%	0	0%	93%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	162	45%	256	72%	69	19%	33%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	73	20%	256	72%	11	3%	42%
Single	Minimum Wage	1	0%	1	0%	1	0%	35%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	73	20%	256	72%	11	3%	42%
Total No. of Properties		358						
households on income support payment		3						
household on minimum wage		70						

Table 11. Summary table, Wide Bay.

Darling Downs–Maranoa

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	34	10%	259	76%	4	1%	52%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	15	4%	259	76%	2	1%	60%
Couple, no children	Age Pension	15	4%	331	97%	8	2%	38%
Single, one child (aged less than 5)	Parenting Payment Single	10	3%	317	92%	2	1%	62%
Single, one child (aged over 8)	JobSeeker	4	1%	317	92%	1	0%	68%
Single	Age Pension	2	1%	343	100%	0	0%	57%
Single aged over 21	Disability Support Pension	2	1%	331	97%	1	0%	57%
Single	JobSeeker	0	0%	343	100%	0	0%	76%
Single aged over 18	Youth Allowance	0	0%	343	100%	0	0%	105%
Single in share house	Youth Allowance	0	0%	343	100%	0	0%	83%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	189	55%	259	76%	110	32%	30%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	94	27%	259	76%	34	10%	38%
Single	Minimum Wage	4	1%	4	1%	4	1%	33%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	94	27%	259	76%	34	10%	39%
Total No. of Properties	343							
households on income support payment	11							
household on minimum wage	114							

Table 12. Summary table, Darling Downs – Maranoa.

Queensland Outback SA4 (southern area)

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	0	0%	4	100%	0	0%	44%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0	0%	4	100%	0	0%	51%
Couple, no children	Age Pension	0	0%	4	100%	0	0%	-
Single, one child (aged less than 5)	Parenting Payment Single	0	0%	4	100%	0	0%	-
Single, one child (aged over 8)	JobSeeker	0	0%	4	100%	0	0%	-
Single	Age Pension	0	0%	4	100%	0	0%	-
Single aged over 21	Disability Support Pension	0	0%	4	100%	0	0%	-
Single	JobSeeker	0	0%	4	100%	0	0%	-
Single aged over 18	Youth Allowance	0	0%	4	100%	0	0%	-
Single in share house	Youth Allowance	0	0%	4	100%	0	0%	-
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	4	100%	4	100%	4	100%	25%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	4	100%	4	100%	4	100%	32%
Single	Minimum Wage	0	0%	0	0%	0	0%	-
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	4	100%	4	100%	4	100%	32%
Total No. of Properties		4						
households on income support payment		0						
household on minimum wage		4						

Table 13. Summary table, Queensland Outback SA4 (southern area).

Appendix B: A note on methodology

This *Snapshot* was undertaken over the weekend of 16–17 March 2025 (the *Snapshot* weekend). Anglicare Australia again partnered with REA Group (who operate the realestate.com.au website) to collect data on rental listings across Australia. State- or region-based data from the total dataset was provided to participating Anglicare and affiliate organisations.

Anglicare Southern Queensland assessed a data set of 335 postcodes that comprised the following Australian Bureau of Statistics Statistical Area Level 4 regions: Brisbane (a combination of inner city, north, south, east, and west SA4 areas, comparable to previous Anglicare SQ Snapshots); Logan–Beaudesert; Ipswich; Gold Coast; Sunshine Coast; Moreton Bay north and south (combined); Wide Bay; Darling Downs–Maranoa; and the southern part of the Queensland Outback SA4, drawing a rough line from Blackall to the Northern Territory border.

Nationally, 51,238 properties were surveyed. The following property types were excluded from the data:

- Advertisements for ‘non dwellings’ such as workshops, garages, shops, warehouses etc.
- Duplicate advertisements for the same property.
- Properties that included conditions such as house cleaning or childminding.
- Short term leases (less than 6 months), holiday accommodation, boarding houses and student-only accommodation.
- Properties already listed as ‘leased’.

For the purposes of the Snapshot, we also applied the following assumptions to the dataset:

- Where rents are banded (e.g., the property was advertised as renting at \$500-\$520 per week) the higher rent in the band was used.
- Where rents were not stated in the advertisement, they were assumed to be too expensive.
- Where rents are listed as “from x” or “offers above x” or “x neg”, the figure given as ‘x’ was used.

Where multiple properties were advertised in the same advertisement (e.g., 2 rooms available in the one share house), these were counted as separate properties. The exception to this rule was where it was not clear from the advertisement how many properties were available. In these cases, they were counted as two properties.

Predefined tests of affordability and appropriateness were then applied to the survey data, resulting in the number of advertised properties on a given day which were adequate for households of different types living on a low income. For a dwelling to be determined as suitable, it had to satisfy tests of both affordability and appropriateness.

Affordability

The *Snapshot* uses a commonly used benchmark of housing affordability called the ‘30:40 indicator’.⁹⁴ That is, when housing costs are greater than 30% of disposable income and that household’s income is in the bottom 40% of the income distribution, the household is deemed to be in ‘housing stress’.⁹⁵

Household incomes are derived from the maximum rate of Centrelink pensions, allowances or net minimum wage combined with the Commonwealth Rent Assistance (CRA) and Family Tax Benefits (FTB) where applicable. Consistent with Australian Housing and Urban Research Institute (AHURI) research about the nature of housing assistance,⁹⁶ CRA was included in the household’s total income, rather than being treated separately as a specific housing allowance. The total resulting income for each household type was used to establish a maximum affordable weekly rent based on the 30% rule.

While any measure of affordability will have weaknesses, the Australian Housing and Urban Research Institute (AHURI) has found that the 30:40 measure (or the Ratio method) was a reasonable indicator of housing stress and was useful in identifying “households likely to be at risk of problems associated with a lack of affordable housing.”⁹⁷ The then Council of Australian Governments also used the ratio method in what was the National Affordable Housing Agreement, as its measure of affordability.⁹⁸

Appropriateness

We applied the following assumptions with regard to appropriateness:

- A room in a share house, bedsit or at least a one-bedroom property is suitable for a single person with no children.
- A room in a share house is not suitable for couples or those on a disability support pension.
- A 2-bedroom property is suitable for a single person or couple with one child.
- Households with 2 children require a 3-bedroom property. We assume that the children are of different gender, and that it is not appropriate for the children to share a room. We acknowledge that in cases where two children under 18 years are of the same gender, there will be slightly more suitable (2 bedroom) properties available.

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Snapshot: ac.care – Limestone Coast, Riverland, Murraylands

Introduction

ac.care provides specialist homeless services to clients across the Southern Country regions of SA. The three regions covered are: Limestone Coast, Murraylands, and the Riverland. The issues regarding homelessness and housing affordability are similar across all 3 regions.

Major issues faced by people on income support payments in regional South Australia include limited access to affordable and/or appropriate housing, limited employment opportunities, social exclusion, and isolation.

ac.care's homelessness services work closely with clients and real estate agents to ensure quality outcomes for those who are able to access private rental properties, and assist others to access SA Housing Authority and Community Housing properties. The homeless services also provide Early Intervention and prevention strategies to assist those facing eviction to maintain and sustain their tenancy, and Supported Transitional Housing to provide case management to address the issues which caused the initial homelessness.

New and innovative programs are required in regional areas in collaboration with other agencies, business etc to ensure available resources are used to achieve the best possible outcomes for clients. Some of those innovations are:

- Collaboration with Employers, Real estate Agents and Financial Counsellors to deliver the Tenancy Education Program (TED) to assist clients to obtain and sustain a tenancy and provide contacts within the community to pursue employment and social inclusion;
- Collaboration with education and other youth services via a vulnerable youth framework to provide transitional housing to young people while enabling them to remain engaged in education, training, or employment;
- Collaborating with the business community to provide opportunities for those who are disadvantaged;
- Engaging with the Vulnerable Persons Framework to provide rapid housing for rough sleepers and support them to sustain their tenancy.
- Providing access to services through local Aboriginal Controlled Health Organisations and schools
- Providing assistance with fresh food in collaboration with agencies such as Second bite
- Providing access to showers, coffee, hot meals.
- Access to wrap around services via other programs delivered by ac.care- Financial Counselling, Emergency Relief, Family support services, Aboriginal Youth services, Reconnect, Linker Program, Community Centres and Community Connections Programs.

As mentioned above, one of the main issues causing homelessness is the lack of affordable housing. ac.care conducted a rental affordability snapshot across the three regions, in conjunction with Anglicare Australia.



Methodology

Every year ac.care tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type, and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

Findings

On the Snapshot weekend of 15th March 2025, 132 private rentals were advertised for rent in Limestone Coast, Riverland and Murraylands region. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

- 22 (17 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 80 (61 percent) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.



On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
22	80

Table 1: Rental Affordability, Limestone Coast, Riverland and Murraylands by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	7	5%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	1%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	16	12%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	9	7%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	3	2%
6	Single	Age Pension, Pension supplement and Energy supplement	1	1%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	1	1%
8	Single	JobSeeker Payment and Energy Supplement	0	0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	74	56%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	36	27%
13	Single	Minimum Wage	7	5%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	36	27%
Total No of Properties		132		



Discussion

In Limestone Coast, Riverland, Murraylands regions, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

People on income support, especially those who are out of work, have few options. We found that no rentals were affordable for a person on the JobSeeker payment. This includes sharehouses. The shortage of affordable rentals will condemn people to make difficult decisions to keep a roof over their head.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford 5 percent of rentals. Single parents out of work face even tougher odds, with affordability at just 2 percent. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.ⁱ

This year's results again show how brutal the rental market is for young people. A person on Youth Allowance looking for a sharehouse won't be able to afford any rentals. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford one percent of rentals at the time of our Snapshot.

The most generous of government payments is the Age Pension. Yet for a couple living on the Age Pension, only 12 percent of rentals were affordable. Single retirees have it even worse, with one percent of listings left to compete for.

Working people are hardly better off. A single person working full-time on the minimum wage will find that only 5 percent of rentals are affordable. Of all of the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of 44 percent of rentals we surveyed.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is part time for action to make housing more affordable.



Policy Implications

Raising JobSeeker and related payments over the poverty line

Across Limestone Coast, Riverland and Murraylands people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that its trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

More social and affordable homes for Limestone Coast, Riverland and Murraylands

We are facing a major shortfall of affordable homes. The Australian Housing and Urban Research Institute has projected that by 2036, there will be a shortfall of 49,900 social and affordable rentals across South Australia.ⁱⁱ

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.



Conclusion

This year's Rental Affordability Snapshot shows that the private rental market is failing people on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income, and providing enough affordable rentals for the people who need them.

It is clear that we must invest in social and affordable housing. The shortfall of social housing and affordable rentals in our region must be tackled. The sobering results of this Snapshot show that this investment is truly urgent.

Ac.care is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

ⁱ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

ⁱⁱ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.

South Australia Rental Affordability Snapshot

CONFIDENTIAL
30 April 2025

Introduction

Access to safe, secure, and affordable home is a basic human right. However, this isn't the reality in a South Australia where affordability remains a significant concern in 2025, and the market remains in a housing crisis. Rental affordability has become more challenging in the private market, with rental assistance indexation not keeping pace with rising costs. In Adelaide, rents have increased by 8.8 percent year on year since the last snapshot weekend.¹ Worsening affordability² targets vulnerable groups, such as those on low income, aged pension, those fleeing domestic violence and our First Nations populations. It is clear that without further intervention the further tightening of the supply-demand balance will continue to lock these renters out of the market, driving them into homelessness and further from their families, friends and communities.

About Believe Housing Australia

Believe Housing Australia is one of the state's leading providers of social and affordable housing and tenancy services, including housing for older and younger people, Aboriginal housing services, specialist disability accommodation, families, and individuals with low to moderate income.

Believe Housing Australia was launched in March 2022 after more than 20 years of operation as AnglicareSA Housing. It is a fully owned subsidiary company of AnglicareSA and a nationally accredited Tier 1 Community Housing Provider, operating throughout metropolitan and regional South Australia.

About the Snapshot

To better understand the changes in the South Australian rental market, Believe Housing Australia and AnglicareSA conducts the annual Rental Affordability Snapshot. The Snapshot provides insights on whether people on low incomes have access to affordable and appropriate homes in the private market, and the housing implications for South Australians living on low incomes.

Methodology and affordability thresholds

To test if a listing is affordable, we take a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then calculate the income for each household type using government data and assess whether each property is affordable and suitable for fourteen types of households on low incomes:

- Single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- Single parents receiving the Parenting Payment or earning the minimum wage
- Couples without children on the Age Pension, and

¹ SQM Research <https://sgmresearch.com.au/weekly-rents.php?sfx=®ion=sa%3A%3AAdelaide+City&t=1>, accessed March 2025

² Housing affordability in South Australia has increased more than 50% in this decade <https://nhsac.gov.au/sites/nhsac.gov.au/files/2024-05/state-of-the-housing-system-2024.pdf> accessed April 15, 2025

- Couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

A home is considered affordable if it follows the internationally-accepted benchmark that housing requires less than 30% of a household's income. Paying rent of more than 30% of income puts the renter in housing stress and more than 50% is considered severe housing stress.

Findings

On the 15th March Snapshot weekend, large groups of individuals and families competed for only 1836 private rentals advertised in South Australia (a 12% increase compared to the previous year)

As is the case across Australia, renters on low incomes are dealing with the tough challenges that government payments, including the addition of the energy supplement in this year's Snapshot, have not kept up with the increase in housing costs, creating increased pressure on the acute shortage of affordable homes.

On Snapshot day,

- Only 19 properties, representing 1% of listings and an 11% increase compared to the previous year, were affordable for households on income support payments. Meanwhile, 234 properties, or 13% of listings, were affordable for households on a minimum wage, a 2% decrease compared to the previous year.
- Couples were in a stronger position than single people, including single parents:
 - A couple on minimum wage and family tax benefit A (FTB A) could apply for 218 (12%) of homes.
 - A couple on Minimum Wage and Parenting Payment Partnered + Energy Supplement + FTB A + FTB B saw their opportunities for an affordable and accessible home drop to only 23 homes (1%)
 - A couple with no children were locked out of the market with 3 homes (0%) affordable and available for application.
- Single people remain most affected. The inclusion of shared houses and units in available properties is not enough to overcome the constraints placed on a single person on minimum wage and/or income support payments.
 - Only 23 homes (1%) were available and affordable for single people with two children age under 10 on Minimum Wage and Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B
 - Only 16 homes (1%) were suitable for single people on minimum wage
 - 0% of properties were appropriate and affordable for a single person on parenting payment who have one or two children (0 properties), JobSeeker payment (0) or Youth Allowance (0).

- Only 3 properties (0%) were affordable and appropriate for those with the least capability to change their financial position, those on the government’s most generous benefit, the Age Pension + Pension supplement + Energy supplement.

On Snapshot day, the number of homes that were affordable and appropriate for:

Households on income support payments	Households on minimum wage
19 (1%)	234 (13%)

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both) + Energy Supplements + FTB A + FTB B	64	3%	1298	71%	2	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	36	2%	1298	71%	0	0%
Couple, no children	Age Pension + Pension supplement + Energy supplement	36	2%	1781	97%	3	0%
Single, one child (aged less than 5)	Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	24	1%	1691	92%	0	0%
Single, one child (aged over 14)	JobSeeker Payment + Energy Supplement + Pharmaceutical Allowance + FTB A + FTB B	16	1%	1691	92%	0	0%
Single	Age Pension + Pension supplement + Energy supplement	14	1%	1833	100%	14	1%
Single aged over 21	Disability Support Pension + Energy Supplement + Pension Supplement	14	1%	1781	97%	0	0%
Single	JobSeeker Payment + Energy Supplement	0	0%	1833	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	1833	100%	0	0%
Single in share house	Youth Allowance + Energy Supplement	0	0%	1833	100%	0	0%

Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) + FTB A	532	29%	1298	71%	218	12%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting Payment Single + Energy Supplement +Basic Pension Supplement + Pharmaceutical Allowance + FTB A +FTB B	158	9%	1298	71%	23	1%
Single	Minimum Wage	16	1%	1833	100%	16	1%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting Payment Partnered + Energy Supplement + FTB A + FTB B	158	9%	1298	71%	23	1%
Total No of Properties		1836					

Recommendations

1. Invest in more quality social and affordable housing

All South Australians have the right to a safe, secure and sustainable home. The South Australian Government's Housing Roadmap represents an important and welcome step forward, committing to deliver 4,817 units by 2026, including more than 1,100 new Housing Trust homes. This significant investment will help ease pressure on the state's growing Tier 1 social housing list and provides a strong foundation for future progress³.

However, with the current supply of new housing critically low and household incomes not keeping pace with rising housing costs, more action is needed. South Australia must continue to build on the momentum created by the Housing Roadmap by making further, sustained investments in social and affordable housing. It is vital that government policy continues to prioritise all South Australians, ensuring vulnerable individuals and families are supported and included in the state's future growth.

At the national level, the Housing Australia Future Fund (HAFF) is a significant initiative designed to deliver long term, secure funding for the construction of new social and affordable homes. The National Housing Accord and the investments made through HAFF are critical to addressing the housing crisis across Australia, including here in South Australia.

As the first HAFF funded homes become available, their positive impact is already clear. During the recent snapshot weekend, HAFF funded homes made up 8 of the 19 homes (42 percent) deemed affordable and appropriate for households on income support payments. This is a remarkable and welcomed outcome that demonstrates the importance of this investment.

³ https://www.dhud.sa.gov.au/_data/assets/pdf_file/0008/1078586/HousingRoadmap.pdf accessed March 31, 2025

Believe Housing Australia is proud to have delivered the Panorama development, comprising 18 affordable two-bedroom new homes through HAFF funding, bringing high quality affordable homes to South Australians. This achievement highlights the potential of strong partnerships between governments and Community Housing Providers (CHPs) to deliver real, tangible results.

We have a strong pipeline of future projects ready to be delivered and are actively pursuing additional HAFF opportunities. We urge the Federal Government to expand and quadruple HAFF funding and continue to support initiatives like this, which are delivering life changing benefits for communities. By strengthening partnerships with CHPs and scaling up programs like HAFF, we can create lasting change, ensuring more South Australians have access to the safe, secure and affordable homes they deserve.

2. Raising Rental Assistance, JobSeeker and other related payments over the poverty line

Many South Australians who are currently out of work rely on JobSeeker and other support payments to meet their daily needs. Ensuring that these payments are set at a level that reflects the cost of living, particularly in the rental market, would help people move out of housing stress and build greater stability in their lives.

Raising the rate of JobSeeker and related payments above the poverty line would not only provide immediate relief but also empower individuals to plan for their futures, participate more fully in their communities and contribute to a stronger, more inclusive South Australia. Access to safe and secure shelter is a fundamental human right, and improving income support settings is an important step toward achieving this for all.

3. Enforcement of Recent Rental Protections

South Australia's rental reforms delivered through amendments to the Residential Tenancy Act, addressed some important issues for renters, which provided unnecessary barriers to accessing homes. It is too early to quantify the effect of the laws on issues such as rent bidding. However, on Snapshot weekend one home listed that there would be: "NO PETS. NO QUESTIONS ASKED" and another that the home was too small for pets, with the only remedy available to the renter being a time consuming and cost-prohibitive application to SACAT - at additional time and cost in a tight rental market.

Government should protect renters with bolder measures, and compliance to existing measures should be better funded.

4. Increase support to Local Government planning departments to streamline approvals

A great deal is required from Local Government planning departments and with additional volume of building applications the state should increase support to facilitate new-build home

owners to get into homes and out of rental properties, opening space at the bottom of the market, without compromising good planning practices for the state.

5. Increase support for fee-free TAFE and other vocational training

South Australia has never been in such need of new housing. For the state to meet the challenge, it must invest in the housing workforce. The strong demand for housing has put pressure on the state's construction market, and we welcome the government's decision to increase investment in trades through both fee-free TAFE, school-based apprenticeships and planning apprenticeships.

This investment has the potential to speed building approvals, stabilise construction costs and reduce delays to build in the short term. However, there is a further opportunity to be found in this program, which is the ability for youth to undertake valuable skills training, particularly for youth who are post-care or those who are particularly vulnerable to unemployment and homelessness.

One area for consideration is the current structure of Fee Free TAFE, which is only available to school leavers, while those in years 10 to 12 must pay a subsidised fee to access stackable TAFE courses. This structure can delay access to vocational skills for students who may not be able to afford even subsidised fees, postponing their entry into the workforce and limiting their immediate earning potential. To strengthen the workforce pipeline and support vulnerable young people, government should consider extending Fee Free TAFE to students intending to enter the workforce directly after high school, particularly in key sectors like home building and community support services.

Discussion

This year's Snapshot data reveals a deeply concerning picture for South Australians with a low income. In the private rental market, demand continues to outstrip supply, with only 1,836 private rentals available across the state — a **12% increase year on year**, yet still insufficient to meet the growing needs of individuals and families searching for stable housing.

South Australia is a landlords' market. SQM Research⁴ reports that March 2025's rental vacancy rate in Adelaide is a stubbornly low 0.6%, increasing only 0.1% since the release of the Snapshot a year ago. The low supply drives prices up, and as incomes fail to rise at the same pace as rent, more South Australians are looking to the government for help - to increase supply and support higher incomes.

Affordability has deteriorated for both homeowners and renters, with HIA's affordability index reporting Adelaide's housing affordability has declined 4.5% year on year. Affordable private rents are disappearing at a rapid rate. SQM Research weekly rents index reported a median asking rate of \$626/week on 28th March, up 8.8% on the year before. Domain's quarterly rental report for March 2025 found that Adelaide's house rents accelerated in the March

⁴ https://sqmresearch.com.au/graph_vacancy.php?region=sa%3A%3AAdelaide&type=c&t=1, accessed April 15, 2025

quarter increasing by \$20, or 3.3% compared to the previous quarter, to \$620/week.⁵ Where there is a reprieve in the Domain data is in the units market, which showed a flat March quarter (0% quarter-on-quarter growth), remaining at a record average of \$500/week. However, the rental market's 0.4% overall vacancy rate in the March quarter, demonstrates increased competition and cost-pressure at the entry-level of the rental market, where young and low-income South Australians would ordinarily seek housing.

The competition for these limited listings remains fierce, with low-income earners and welfare recipients disproportionately disadvantaged.

The data underscores a stark reality: The decade-long decline in social and affordable housing stock, coupled with Commonwealth government payments and supplements that have not kept pace with inflation have created an intensifying housing affordability crisis. Despite the inclusion of the Energy Supplement in this year's analysis, only 1% of rentals (19 properties) were affordable for households reliant on income support payments, a marginal improvement of 11% year-on-year. This increase was partly supported by initiatives like the Housing Australia Future Fund (HAFF) but still of greater concern. Even for households on a minimum wage, only 13% of listings (234 properties) were deemed affordable, marking a 2% decline compared to the previous year.

The Snapshot highlights a broader, ongoing structural issue, where supply constraints have intensified the pressure on housing affordability. Meanwhile, increases in Commonwealth Rent Assistance (CRA) and other social payments have not kept pace with the growing need. The insufficiency of these supports is particularly troubling, as they serve as Australia's primary safety net for the nation's most vulnerable individuals.

The affordability gap between available and appropriate homes and income/payments, becomes even more pronounced when rental access is reviewed against household type. Couples generally had a better position in the market, but this advantage was still very limited:

- A couple on minimum wage with Family Tax Benefit A could afford 218 homes (12%), but
- When factoring in children and Parenting Payment plus other supports, affordable homes dropped to only 23 (1%).
- Couples without children were almost completely excluded, with just 3 properties (0%) within reach.

Single-parent households and single individuals remain the most vulnerable.

Despite the inclusion of shared accommodations, a single person on minimum wage with two young children had access to just 23 homes (1%), while a single person on minimum wage alone could only afford 16 homes (1%).

⁵<https://www.domain.com.au/research/rental-report/march-2025/#adelaide> accessed April 15, 2025

More alarmingly, there were zero properties (0%) affordable and appropriate for single parents on Parenting Payment, as well as individuals on JobSeeker or Youth Allowance

This reveals a systemic exclusion of some of the most financially vulnerable individuals from the private rental market, despite layered supports and supplements. This reinforces the urgent need for a broader structural response.

Older South Australians are locked out

Even those on the Age Pension, often considered among the more stable income supports, were effectively locked out of the market. Only 3 properties (0%) across the state were both affordable and appropriate for this group. This highlights the considerations raised in Believe Housing Australia's Over 55s Housing Roundtable Report [\[Link to report\]](#), that older Australians, despite their long-term contribution to society and limited capacity to increase income, face immense housing insecurity in the current market.

The Inadequacy of Commonwealth Rent Assistance

The consistently low affordability figures, even with the application of Commonwealth Rent Assistance (CRA) and other supplements, signal the inadequacy of government payments. The CRA has not been indexed to rental market inflation (currently indexed to CPI), leading to its declining real value. As rental prices have surged in recent years, these payments have not adjusted at a comparable rate, further entrenching inequality and housing stress for those already on the margins.

Conclusion

This Snapshot confirms what most South Australians already know: soaring rents, stagnant wages, and inadequate government supports are pushing ordinary people toward homelessness. When families are forced to choose between shelter and basic essentials like food, warmth, and hygiene, and the housing market is not just unaffordable — it is unsustainable. When families are forced to live in cars, tents, and motels, these are not just individual tragedies — they are social, welfare, cultural and economic risks that bring long-term consequences for the state.

South Australia is feeling the housing affordability crunch more acutely than many parts of the country. While every level of government has placed renewed focus on the housing issue in the state, this crisis demands more than attention — it demands action. Incremental increases in Commonwealth Rent Assistance and one-off supplements are not keeping pace with real-world pressures. Without systemic reform, thousands will remain locked out of safe, secure housing.

Now is the time to act. Along with the state's *Housing Roadmap*, the Housing Australia Future Fund Facility (HAFFF) offers a critical opportunity — one in which to accelerate delivery of social and affordable housing projects that will serve South Australians in generations to come.

Believe Housing Australia acknowledges and welcomes the work already underway, but the scale of today's crisis sets a generational challenge that requires a consistent, coordinated and

broad response. The work underway through the housing roadmap and HAFFF will contribute supply, but the response require further consideration and market reform.

Lead with Change. Create a Fairer South Australia



Snapshot: Anglicare Willochra – North & West Country SA

Introduction

Anglicare Willochra is the caring and welfare arm of the Anglican Diocese of Willochra, a large rural diocese covering a diversity of communities across 900,000 square kilometres of rural and regional South Australia. With a concern for the welfare of rural people, Anglicare Willochra partners with ministry groups in the Diocese, and with AnglicareSA to find ways to be 'good neighbours' within our communities.

Methodology

Every year Anglicare Willochra tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type, and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

Findings

On the Snapshot weekend of 15 March 2025, 252 private rentals were advertised for rent in North and West Country SA. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

- 86 (34 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 172 (68 percent) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.



On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:

Households on income support payments (#1-10)	Households on minimum wage (#11-14)
86	172

Table 1: Rental Affordability, North and West Country SA, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	58	23%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	33	13%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	61	24%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	24	10%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	7	3%
6	Single	Age Pension, Pension supplement and Energy supplement	3	1%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	3	1%
8	Single	JobSeeker Payment and Energy Supplement	0	0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	165	65%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	126	50%
13	Single	Minimum Wage	13	5%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	126	50%
Total No of Properties		252		



Discussion

In North and West Country SA, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

People on income support, especially those who are out of work, have few options. We found that that no rentals were affordable for a person on the JobSeeker payment. This includes sharehouses. The shortage of affordable rentals will condemn people to make difficult decisions to keep a roof over their head.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford 23 percent of rentals. Single parents out of work face even tougher odds, with affordability at just three percent. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.¹

This year's results again show how brutal the rental market is for young people. A person on Youth Allowance looking for a sharehouse cannot afford any rentals. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford one percent of rentals at the time of our Snapshot.

The most generous of government payments is the Age Pension. Yet for a couple living on the Age Pension, only 24 percent of rentals were affordable. Single retirees have it even worse, with one percent of listings left to compete for.

Working people are hardly better off. A single person working full-time on the minimum wage will find that only five percent of rentals are affordable. Of all of the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of 35 percent of rentals we surveyed.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is part time for action to make housing more affordable.



Policy Implications

Raising JobSeeker and related payments over the poverty line

Across North and West Country SA, people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that its trapping people in poverty and housing stress.

While rental prices in our region are among the most affordable in Australia—at a median of \$360 compared to \$580 across South Australia and \$630 nationally—the situation here is still grim. This highlights the depth of the rental crisis for all Australians.

Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

More social and affordable homes for North and West Country SA

We are facing a major shortfall of affordable homes. The Australian Housing and Urban Research Institute has shown by 2036, we will have a shortfall of 49,900 social and affordable rentals across South Australia.ⁱⁱ

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.



Conclusion

This year's Rental Affordability Snapshot shows that the private rental market is failing people on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income, and providing enough affordable rentals for the people who need them.

It is clear that we must invest in social and affordable housing. The shortfall of social housing and affordable rentals in our region must be tackled. The sobering results of this Snapshot show that this investment is truly urgent.

Anglicare Willochra is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

ⁱ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

ⁱⁱ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.

Rental Affordability Snapshot

Tasmania 2025

Selina Claxton, Mary Bennett and Ginny Toombs



WORKING FOR
A JUST TASMANIA



SOCIAL
ACTION &
RESEARCH
CENTRE

Anglicare Tasmania acknowledges and pays respect to the Tasmanian Aboriginal community as the traditional and original owners and continuing custodians of this land, Lutruwita/Tasmania, on which this project has taken place. We acknowledge Elders past and present, and Aboriginal people who have participated in and are connected with this research.

Acknowledgements

The assistance of staff of Anglicare Tasmania's frontline services in the preparation of this report is gratefully acknowledged. Thank you for the important work you do, and to the people you work with for their strength and resilience.

Content warning

This report discusses domestic and family violence. If the content raises any issues for you and you would like to speak to someone for support, the below services can be contacted 24/7:

1800RESPECT

Phone [1800 737 732](tel:1800737732), text [0458 737 732](tel:0458737732), online www.1800respect.org.au

Lifeline

Phone [13 11 14](tel:131114), online www.lifeline.org.au

13YARN

For Aboriginal and Torres Strait Islander people: phone [13 92 76](tel:139276)

Note on terminology

Family violence refers to violence between family members, typically where the perpetrator exercises power and control over another person. The most common and pervasive instances occur in intimate (current or former) partner relationships and are usually referred to as domestic violence.¹ We have endeavoured to use the term domestic and family violence (DFV) throughout this report.

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¹ AIHW (2018), 'Family Domestic and Sexual Violence in Australia', Australian Institute of Health and Welfare, accessed April 2025.

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Anglicare's experience in housing services and advocacy

Anglicare Tasmania is a large community service organisation in Tasmania with offices in Hobart, Glenorchy, Launceston, St Helens, Devonport, Burnie, Sorell and Zeehan and a range of programs in rural areas. Anglicare's services include accommodation support; mental health services; support services following a motor vehicle accident; aged and home care services; alcohol and other drug services; financial and gambling counselling; and child, youth and family support.

In addition, Anglicare's Social Action and Research Centre (SARC) conducts research, policy and advocacy with a focus on issues affecting Tasmanians on low incomes who are disadvantaged or vulnerable.

Anglicare Tasmania is committed to achieving social justice for all Tasmanians. It is our mission to speak out against poverty and injustice and offer decision-makers alternative solutions to help build a more just society. We provide opportunities for people in need to reach their full potential through our services, research and advocacy.

Anglicare delivers a range of housing services including the Housing Connect Front Door service statewide, long-term communal housing for people on a low income and Youth2Independence accommodation services. The Housing Connect Front Door is the entry point for people to access housing support, from emergency accommodation to a long-term home. This begins with an assessment to understand their individual circumstances and help match them with the most suitable options available. Anglicare publishes a quarterly [Housing Connect Front Door Service Snapshot](#) that provides an overview of this service.

SARC has published the Rental Affordability Snapshot every year since 2007. Our research projects have looked at the housing and accommodation needs of people experiencing mental health conditions, young people, unaccompanied homeless children, families trying to reunite and people escaping domestic and family violence and abuse.

Key findings

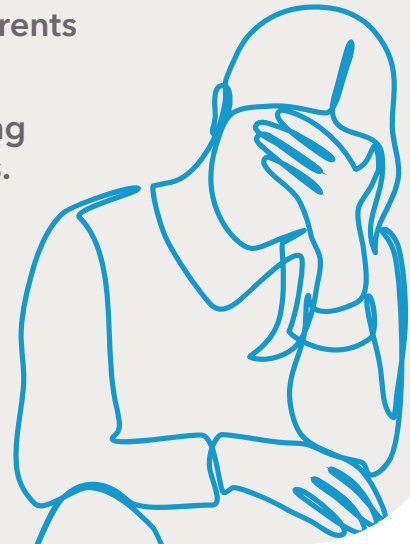
The number of affordable rentals has declined with a 25% drop in listings and record low vacancy rates in all regions.

For people on the lowest incomes there are no affordable private rentals and the gap between advertised rents and what they can afford is growing.

The lack of affordable rental properties is pushing Tasmanians into financial stress or homelessness.

It is also a barrier to addressing issues such as domestic and family violence, bed-block in the public hospital system and persistent disadvantage.

We need governments to deliver social housing at scale and to raise the rate of income support.



845 properties listed  25%

675 self-contained properties  35%

0%

of properties listed were affordable for:



Tasmanian families relying on Single Parenting Payment

Tasmanians relying on Disability Support Pension



Single Tasmanians receiving JobSeeker

Tasmanians receiving Youth Allowance



Single Tasmanians relying on the Age Pension wanting a place of their own



Every year Anglicare Tasmania, along with Anglicare Australia and other agencies across the country, runs the Rental Affordability Snapshot to test whether it is possible for people on low incomes to afford a home in the private rental market.

The Snapshot looks at all properties listed for rent on realestate.com.au and flatmates.com.au on a weekend at the end of March every year. We then assess whether each property is affordable and appropriate for 14 types of households on low incomes, including young people, single parents, working families, older people and those dependent on Centrelink benefits. For more details on our methodology, please see our FAQ (p. 43).²

Our report also presents the stories of Anglicare Tasmania clients who have been searching for housing in the private rental market. Their experiences show how the private rental market in Tasmania works, and doesn't work, for people today. All stories used in this Snapshot have names and details changed to protect client privacy.

² This year we have moved from using Gumtree, a declining platform that is producing lower volumes of listings in 2025, to flatmates.com.au, the current major site for sharehouse listings in Australia. We will note where that may have affected our data.

Availability

Following a moderate rise in the number of properties advertised over the past 2 years, the number of listings fell to 845 properties this year, 25% less than the 1,127 properties advertised in 2024.

For our main source of data, realestate.com.au, listings declined by 33%. Since this site does not capture most sharehouse listings, we use a secondary source of data. This year our source for sharehouse listings changed from Gumtree, which has declined in popularity, to flatmates.com.au. This switch may be masking a greater decline in overall listings.

The decline in listings is substantial and reflects the record low vacancy rates reported in all regions of Tasmania, which are even lower than 12 months ago.

Number of properties advertised in Tasmania in Snapshot week, 2013-2025

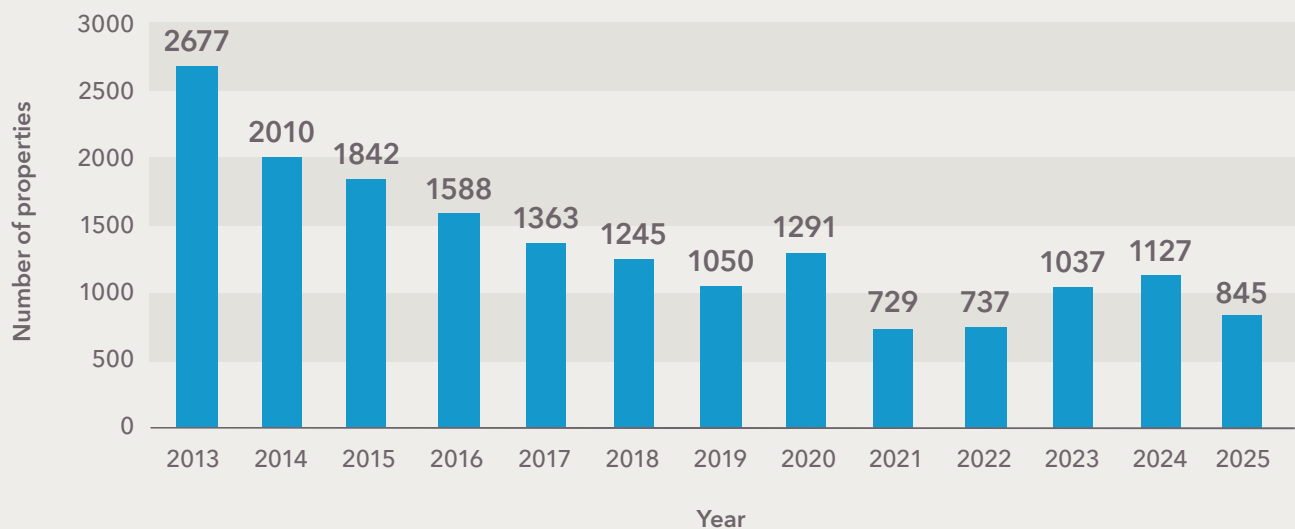


Chart 1: Number of advertised properties

■ Number of properties

There are virtually no rentals available at any price

The vacancy rate is the percentage of all rental properties that are vacant and available to rent. It is a good indicator of whether current housing policy is effective.

When the vacancy rate falls below 3%, there are generally more people looking for rentals than there are properties available. With more people competing for each property, rents tend to rise. The further the rate falls below 3%, the tighter the market becomes and the faster rents rise.

Over the past year we have seen vacancy rates fall to unprecedented lows in all regions. The vacancy rate can't fall below zero, but rates were virtually there in January 2025 with Hobart and Burnie recording 0.3% and Launceston recording 0.5%. Vacancy rates have remained below 1% in every region for the 6 months to February 2025.

Under these conditions it is hard for anyone to find a rental at any price. For people on low incomes, even the lowest priced rentals are not affordable, and they are often outcompeted for these properties by people on higher incomes.

As the gap between advertised rents and what people can afford increases, the number of people who are priced out of the private rental market grows.



A sustainable vacancy rate of around 3 per cent in the private rental market will help to stabilise rents and ultimately reduce pressure on household budgets.

*Tasmanian Housing Strategy 2023-2043*³



³ Tasmanian Government (2022) *Tasmanian Housing Strategy 2023-2043*.

Residential rental vacancy rate

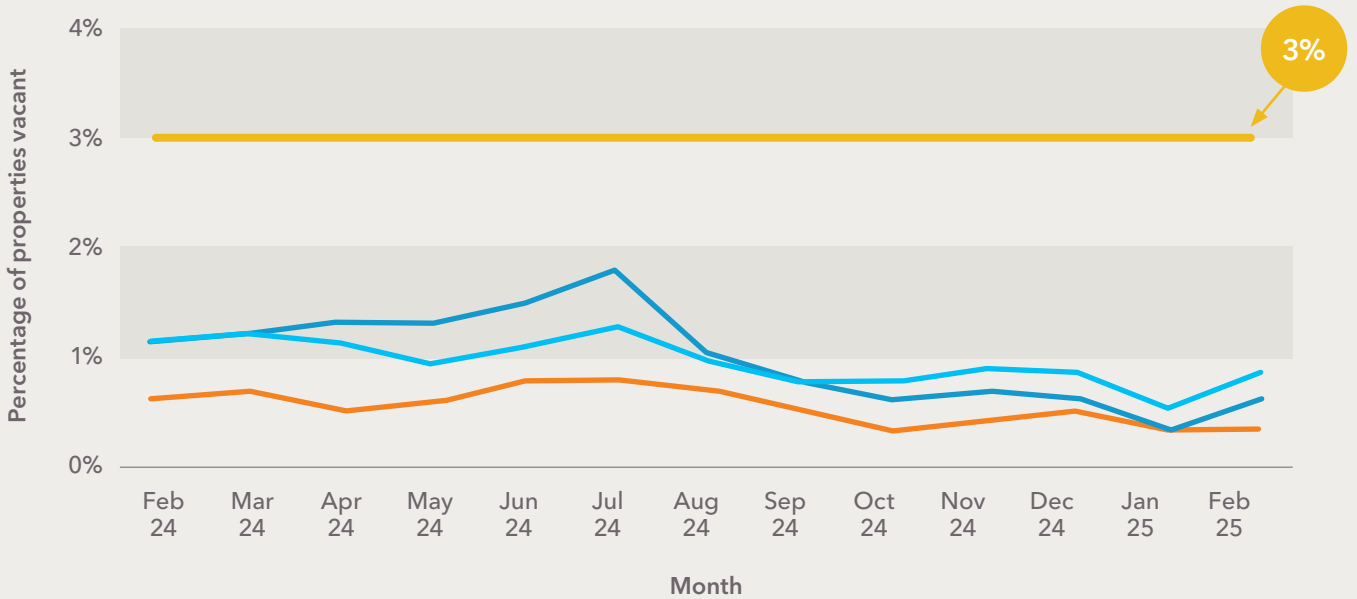
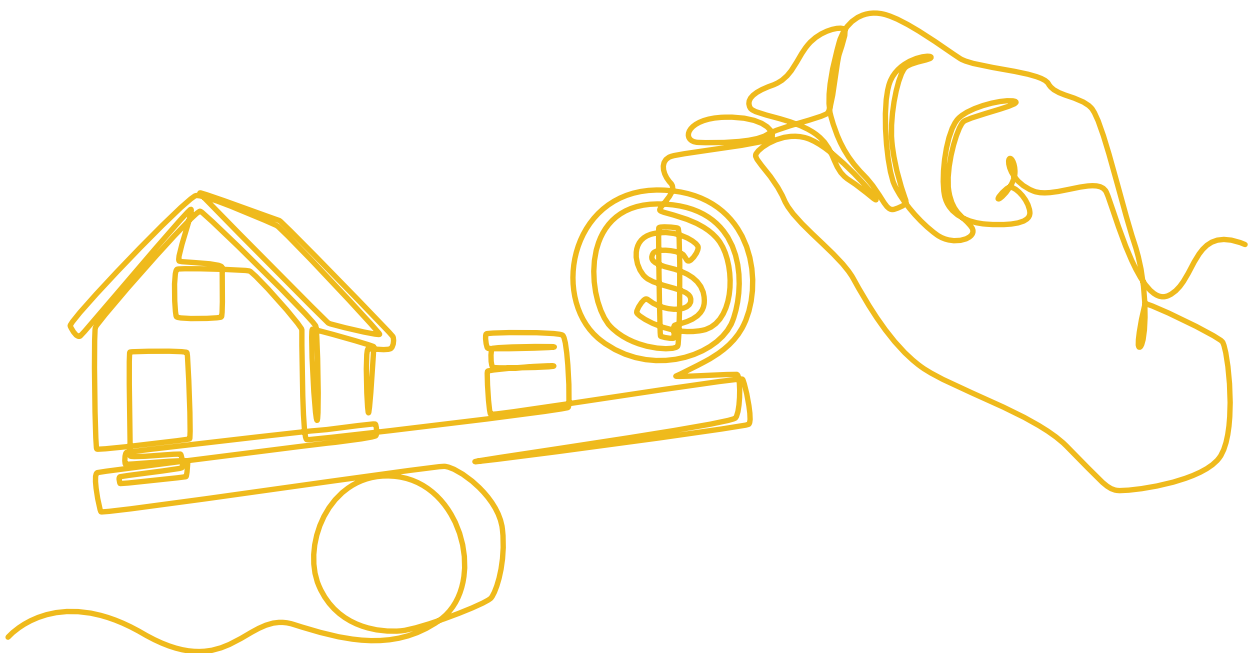
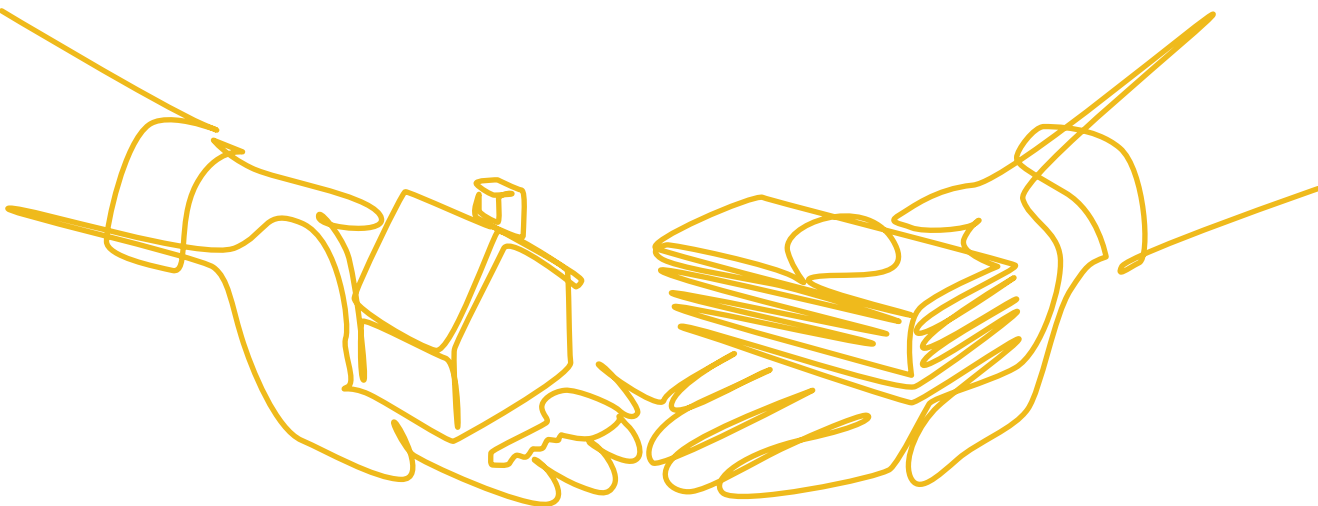


Chart 2: Vacancy rates
Source: Homes Tasmania Dashboard

- Hobart
- Burnie
- Launceston
- Target





Affordability

The percentage of properties advertised that are affordable and appropriate for 12 of the 14 types of low-income households is the same as in 2024. However, with fewer properties advertised, the number of affordable properties that are available has fallen.

For 7 of the 14 household types there are still no affordable private rentals

Single parents receiving Parenting Payment can afford \$251 a week, or \$287 if they have two children, while the average price for a 2-bedroom unit is \$460. Parents relying on the JobSeeker payment can afford \$335 a week for a family of two adults and two children. There are 6 properties they will find appropriate and affordable, mostly located on the West Coast.

A single person on JobSeeker can afford to pay \$131 and will need to find an unusually cheap sharehouse; there is just one in our sample at that price. Sharehouses are more likely to be over \$150 and may be as much as \$300. Young people aged 18 to 21 who are living away from home to study, to look for employment, or due to family conflict, can afford just \$108 a week in rent. The cheapest sharehouse we found is \$125 a week.

Some groups will find properties they can afford but they will be choosing from far fewer than last year

A lower and lower vacancy rate means some working families will need to spend more than they can afford to secure a property. Stretching a budget already pushed to the brink by power bills and grocery prices may have repercussions in other areas of family life.

Families with two parents in paid work full time for the minimum wage fall just short of many mid-priced properties. The average price of a 3-4 bedroom property is \$562 a week, just over the \$549 that these families can afford. Statewide, the number of affordable properties for them to choose from has dropped by 35% from 315 in 2024 to 202 this year.

Families with one wage-earner and one person receiving Parenting Payment from Centrelink can afford \$434 a week and will find only 56 properties to choose from, a 29% drop from 79 last year. A number of these properties are in regional or remote areas of the state such as Smithton, Sheffield or Strahan. These families may struggle to find a place to live close to work and school that they can afford. They will also be competing with single parents in paid work, who have the same budget and will be looking at the same properties.

Other households with a reasonable number of properties to choose from include singles on the minimum wage, who are likely to be able to afford a sharehouse room somewhere in the state. Sharehouses comprise 20% of our sample this year.⁴ Living alone is unlikely for a person on minimum wage, with only 3 unshared properties priced within their budget.

Single people receiving Age Pension can afford just \$201 a week, and for that price the only unshared properties are one bedsit in the Launceston area and one unit on the East Coast. Older people may have needs that make sharehousing unsuitable. Those who do choose to enter the sharehouse market will find that many advertisements specifically ask for working people.

Couples who both receive Age Pension will be looking for units priced under \$290 a week. They will find 19 to choose from statewide, often in regional areas, some of them bedsit/studios. It is increasingly apparent that the Age Pension does not pay enough for older people to live comfortably unless they are homeowners.



⁴ Collecting data from flatmates.com.au has increased the proportion of sharehouses in our sample this year to 20%, from 8% in 2024.

Table 1

Cohort	Household type	Income type	Max weekly rent	Number affordable and appropriate	Percentage affordable and appropriate	Number by region
Young people	Single (18+)	Youth Allowance	\$108	0	0%	South: 0 North: 0 North West: 0
	Single (in a share house)	Youth Allowance	\$108	0	0%	South: 0 North: 0 North West: 0
Single adults	Single	JobSeeker Payment	\$131	1	0%	South: 1 North: 0 North West: 0
	Single (21+)	Disability Support Pension	\$201	2	0%	South: 0 North: 2 North West: 0
	Single	Minimum wage	\$240	96	11%	South: 69 North: 18 North West: 9
Older people	Single	Age Pension	\$201	56	7%	South: 36 North: 11 North West: 9
	Couple (no children)	Age Pension	\$290	19	2%	South: 1 North: 10 North West: 8
Single parents	Single, one child (14+)	JobSeeker Payment	\$228	1	0%	South: 1 North: 0 North West: 0
	Single, one child (<5)	Parenting Payment Single	\$251	3	0%	South: 1 North: 0 North West: 2
	Single, two children (one <5, one <10)	Parenting Payment Single	\$287	3	0%	South: 0 North: 0 North West: 3
	Single, two children (one <5, one <10)	Minimum wage + FTB A and B	\$432	56	7%	South: 6 North: 27 North West: 23
Couples with children	Couple, two children (one <5, one <10)	JobSeeker Payment (both adults)	\$335	6	1%	South: 1 North: 0 North West: 5
	Couple, two children (one <5, one <10)	Minimum wage + Parenting Payment (partnered) + FTB A and B	\$434	56	7%	South: 6 North: 27 North West: 23
	Couple, two children (one <5, one <10)	Minimum wage + Family Tax Benefit A	\$549	202	24%	South: 59 North: 89 North West: 54

Regional analysis

South

Availability

The number of properties advertised has decreased by a third (32%) in the south of the state.⁵ This is the largest fall over the last decade, except for the pandemic-affected decline between 2020 and 2021.

Because the population of Greater Hobart has remained stable, the number of people applying for each property is likely to be much higher.

Number of properties advertised on Snapshot weekend in the South, 2013-2025

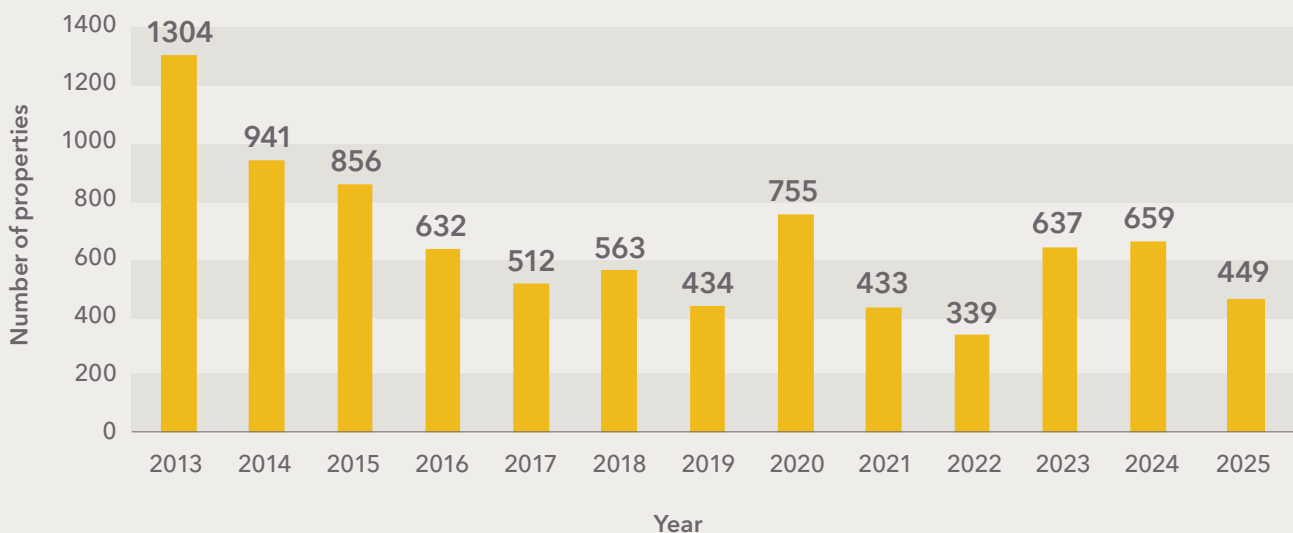


Chart 3: Number of advertised properties in the South

■ Number of properties

⁵ The sharehouses we have added this year from flatmates.com.au are mostly located in the South. If we consider realestate.com.au only, the reduction in the South from 2024 to 2025 is 43%.

Affordability



Singles

We found 121 sharehouse rooms advertised in the South this year, ranging from an unusually cheap \$125 to \$350 a week. The average price was \$233. This gives a person on minimum wage 69 affordable possibilities, 36 for a person on Age or Disability Pension, one for a person on JobSeeker, and none for a person on Youth Allowance. Not even a person working full-time earning minimum wage can afford an unshared unit; their budget is \$240 and the cheapest Hobart bedsit is \$285.

Older people

A couple on the Age Pension, looking for a small unit in Hobart, will find just 2 properties they can afford. One is the \$285 Hobart bedsit and the other is in Collinsvale almost 20km from the CBD. A ground floor unit in New Town close to public transport will cost them 42% of their income.



A single Age pensioner in Hobart cannot afford to rent a property unless they choose to live in a sharehouse. In practice, this is often not an appropriate option for people in this age group and fewer than 6% of renters in sharehouses are aged over 65 years.⁶



Single parent families

Single parent families will struggle to find an affordable rental even if they are in paid work. There are 6 properties in the south of the state that a single parent working for the minimum wage with two children can afford. Competition for them is likely to be high. Parents relying on income support payments will find one or two unusually cheap units they can afford, but if they are not able to secure one of these, they will be spending 45%-50% of their income on rent. This is classified as extreme rental stress and means their children will be growing up in poverty.

Couple families

Families in Hobart will find that 3-bedroom properties start around \$430 a week in Gagebrook, and average over \$600. A family with two adults earning full time minimum wage can afford 59, or just over 20%, of these properties. If only one adult is in paid work for the minimum wage and the other receives income support payments, this drops to just 6 properties.



If both parents become unemployed and go onto JobSeeker, their budget for rent goes from \$549 a week to just \$335. They will find only one appropriate property in the South they can afford and will be at risk of homelessness.

⁶ Dellow K (2024) 'More renters, homeowners turn to share accommodation to make ends meet', *Insights*, 28 November, accessed April 2025.

North

Availability

The number of properties advertised in the North has decreased by 8%, compared to the larger falls in the South and North West. Availability in the North has been relatively steady since the pandemic, although it has not recovered to pre-pandemic levels.

Number of properties advertised for rent on Snapshot weekend in the North, 2013-2025

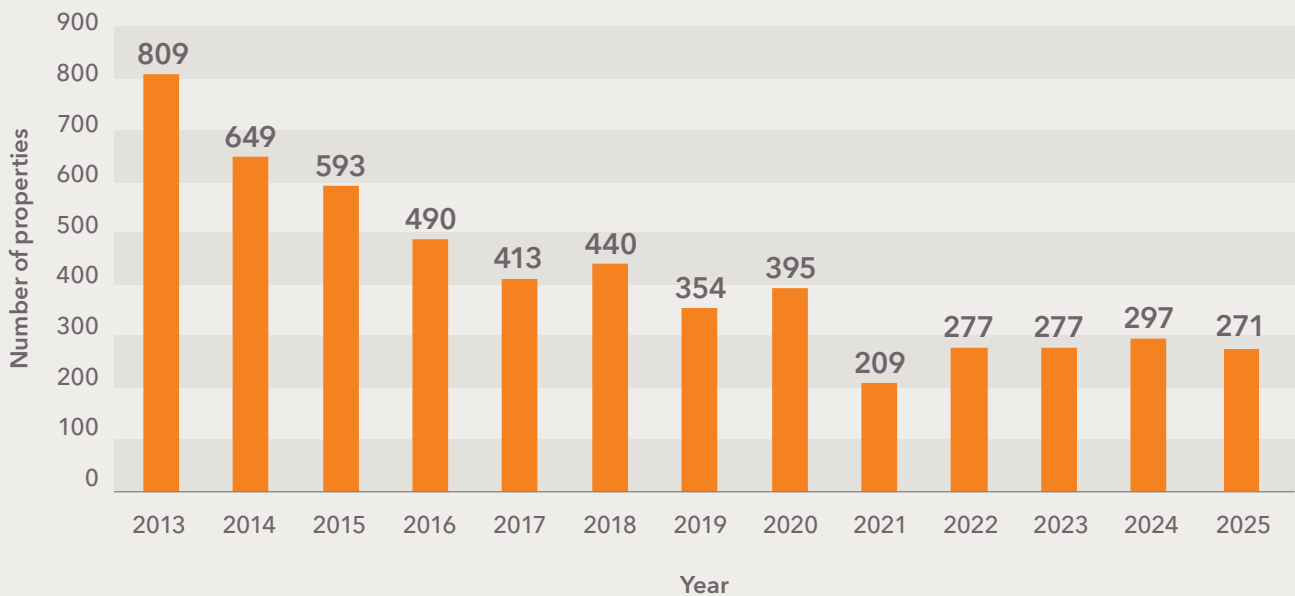


Chart 4: Number of advertised properties in the North

■ Number of properties

Affordability



Singles

Launceston has far fewer sharehouses for rent compared to Hobart, which impacts on affordability for single people. We found just 35 sharehouses advertised in the North, at an average of \$225 a week. Singles working for the minimum wage will find about half of them affordable, plus a few apartments. People receiving Age or Disability Support Pensions can afford 11 of all properties advertised, and those relying on JobSeeker or Youth Allowance will not find anywhere they can afford to live.

Older people

Older couples looking for a unit in the North will find about 10 affordable possibilities, although some of these are in regional locations such as Scamander or Bridport.

A single Age pensioner who wishes to live alone will find two affordable units. They are more likely to try to stretch their pension than live in a sharehouse and may be spending 40-50% of their income on rent.



Single parent families

Single parents in Launceston cannot afford a private rental property unless they are in paid work. A single parent who works full time for the minimum wage will find 26 3-bedroom properties within their budget, although finding one close to work and school may be more difficult.

Those who are unemployed, unable to work, or parenting full time will struggle to afford a rental property for their family. The cheapest two-bedroom apartment in Launceston is \$350, 49% of a single parent's income on Parenting Payment.

Couple families

A family with two parents in paid work for the minimum wage have a budget of \$549 for rent, which on paper will comfortably get them a 3-bedroom house in the Launceston area. Even a family with only one wage-earner can expect to find something in their budget. However, with only a limited number of homes on the rental market, families may struggle to find a suitable home, especially if they have specific needs such as a rental that allows pets.

Families in which the adults are not in paid work can expect to live in poverty, overcrowding, or homelessness in Launceston, because there is not a single appropriate rental property they can afford.



North West

Availability

There were 27% fewer properties available in the North West compared to last year. The North West suffers from a chronic lack of homes advertised for rent, exacerbated by the regional population distribution. With numerous smaller population centres, there are likely to be very few rentals available in any one town.⁷ In this year's sample, for example, there were only 30 properties in Devonport and 41 in Burnie.

Number of properties advertised for rent on Snapshot weekend in the North West, 2013-2025

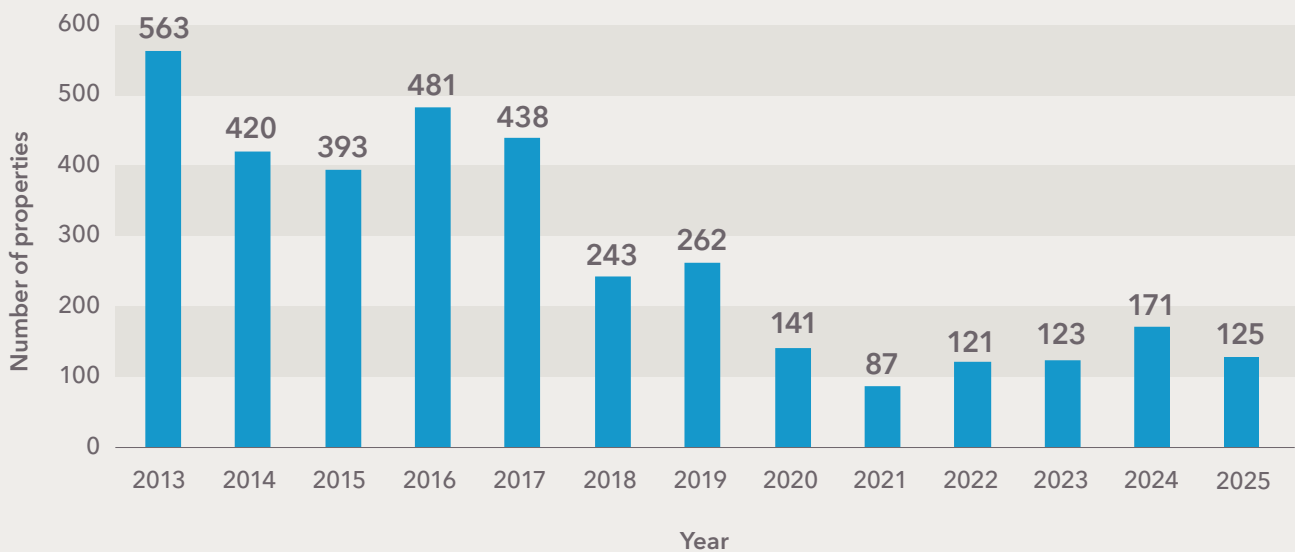


Chart 5: Number of advertised properties in the North West

■ Number of properties

⁷ Although most pronounced in the North West, the rest of the state is not immune to this problem. A person looking for a home in Sorell, Scottsdale or St Helens is also likely to have only a small number of rental properties to choose from.

Affordability



Singles

In the North West, 9 of the homes advertised are affordable for a person earning minimum wage. Eight are sharehouse rooms, and one is a large property in Queenstown. It may take weeks or months for something close to work to become available, and price may have to take second priority to location.

For those who are not in paid work, the cheapest property in the North West is a shiftworker's room in Rosebery for \$150, which is still beyond the budget of a person on JobSeeker or Youth Allowance. A person on the Disability Support Pension with needs that cannot be met in a sharehouse will need to spend 43% of their income for the cheapest flat we could find in Burnie, putting them in rental stress.

Older people

An older couple receiving the Age Pension can afford 8 properties in the North West, half of which are in Queenstown. If they require accessible features, have a small pet, or want to live in a particular area, maybe close to family, they may struggle to find a property that meets their criteria, even if they are willing to pay higher prices.

An older single person receiving the Age Pension cannot afford to live anywhere but a sharehouse.



Single parent families

The North West is the only region where single parents relying on Parenting Payments can afford to rent a home for their family. However, the appropriate and affordable properties are located on the West Coast, with limited access to transport and services. Burnie and Devonport have only one 2-bedroom home advertised for under \$300 a week. A single parent earning minimum wage can afford 23 appropriate houses in our sample, only some of which will be close to work and school.

Couple families

There are 74 homes with 3 or more bedrooms advertised in the North West. Of those 74, around 20 are unaffordable for low-income families. From the remainder, a family will be choosing from fewer than 14 homes in any one postcode.

A family relying on JobSeeker will find 5 affordable homes on the West Coast. If this location is not practical for them, the cheapest 3-bedroom house is \$335 a week in Burnie, only just outside their price range. However, the great majority will be over \$400.



Impacts on people and their lives

Anglicare's frontline workers see the impact of the lack of affordable housing on Tasmanians.

Our clients are diverse, and they each have unique experiences. However, there is an increasingly common factor in their stories. Whether they are seeking housing support, financial counselling, child and family services, mental health support, alcohol and other drug support, or are experiencing domestic and family violence, secure, affordable housing is often the single change that would make the most difference. Without it, other supports are less effective.

Anglicare Tasmania has operated the Housing Connect Front Door service statewide since 1 July 2024 and publishes a quarterly Snapshot of its operations. The first quarterly Snapshot, *More Houses Needed*, concluded that:

A lack of affordable housing is the key barrier to ensuring Tasmanians can be assisted into a secure home, are safe from domestic and family violence and can thrive and achieve their goals.

In Anglicare's 2024 report *Stretched Too Far*, frontline workers in other service areas reported that increased housing costs are a major factor driving the cost of living beyond the capacity of the family budget. This leaves families having to make choices between essentials such as heating their homes, buying food or seeing their GP.

“ Families are being forced to move into places with higher rent that are known to be unaffordable, just to get accommodation’

Financial Counsellor, Launceston

“ Some can't afford [medical care] because their rent is just too high’

Child and Family Worker, Devonport

Rental affordability has broad impacts in the community, especially people on low incomes, young people, people seeking employment, older people, and people with a disability.

The stories in this Rental Affordability Snapshot of Lance, and John and Marie, demonstrate some difficulties for older people on low incomes with additional needs in the current rental market.

To show in more depth how the lack of affordable private rentals impacts people accessing services other than housing, this year's Snapshot highlights some experiences of Anglicare clients who have experienced both domestic and family violence (DFV) and housing insecurity.

Older people and people with a disability may find nowhere they can afford

Lance

Recovering from a serious car accident isn't easy when you're 70. Lance needed emergency surgery and spent months in rehab learning to walk again. Ongoing injuries mean he's never going to be able to return to his former active lifestyle.

Lance hated being in hospital, and he was stuck there for longer than he needed to be. While other patients came and went, Lance couldn't go home, because home was a caravan that he could no longer physically enter. The hospital couldn't discharge him unless he had suitable accommodation, so he had to stay there, taking up a bed, while housing services struggled to find a place for him to live.

Eventually, the hospital social worker found a rental unit for him at a retirement village, which got him out of hospital and has enabled him to relearn how to do things around the house for himself. The problem is that it costs \$480 a week, which is 70% of Lance's income. That's not sustainable in the long term, especially since he's going to have ongoing medical costs to deal with.

To continue his long-term rehabilitation, Lance needs an accessible home close to shops, medical services and public transport. His injuries have forced him to give up his drivers licence. Everyone agrees he's not at the point of needing residential aged care, and he would like to keep his independence as long as possible.

Budget: \$201

Affordable: 0

Cheapest appropriate: \$210 (unit, Claremont, unknown if meets accessibility needs)



As an older person on the Age pension, Lance can't increase his income to afford more properties. People like Lance earning the lowest incomes are priced out of the rental market or outcompeted for the few affordable rentals by higher-earning applicants. An increase to social housing is urgently needed to provide secure rental housing for people on the lowest incomes.

The Australian Housing and Urban Research Institute (AHURI) completed a long-term analysis of Census data to examine changes in the supply of, and demand for, affordable and available private rental housing for lower-income households from 1996-2021. This analysis revealed the cumulative impact of market failure:



Relying on a private market to support the essential and basic need for housing for an ever-growing share of the population, including people in later life, is ultimately socially and economically unsustainable.⁸



⁸ Reynolds M, Parkinson S, De Vries J and Hulse K (2024) *Affordable private rental supply and demand: short-term disruption (2016-2021) and longer-term structural change (1996-2021)*, AHURI Final Report No. 416, accessed April 2025.

Families may have a wide range of needs

John, Marie, Zane and Patrick

John and Marie never expected to be raising children again in their 70s, but their grandsons needed a fresh start after some family issues, so that's what they're doing. They moved to Tasmania where a family member offered to rent them a property. That was five years ago, and now Zane is 11 and Patrick is 13. It's an expensive age, with school fees, sports and activities, technology, clothing and transport. Already they're just barely making ends meet.

Now the house they've been living in is going to be sold. John and Marie are facing a rental market that is not only unaffordable, but inaccessible in more ways than one. Neither of them is comfortable using the internet, so it's difficult to even find rental advertisements. When they do manage to view a property, it often turns out to be literally inaccessible - John is nearly 80 and can't climb steps.

Luckily they're located on the North West coast, where it's not impossible to find a 3-bedroom property in their price range. But there are very few available properties, not all are physically accessible, and lots of other families are also looking for cheap 3-bedroom rentals. Moving to another town would be a last resort, because Zane is stressed about starting high school soon and Marie's afraid he'll have a bad time if he has to leave his friends. The boys went through a lot when they were younger and for them to have a good future ahead, they need the stability of a roof over their heads.



Budget: \$423

Affordable: 42

Affordable and local: 3

Many families have additional needs to consider as well as affordability, including proximity to schools, support networks, and services. The adults in the household may not be able to increase their income to afford more suitable properties, like John and Marie, and may have to consider a property above their budget.

Why housing is important in addressing domestic and family violence

Domestic and family violence (DFV) is a major cause of homelessness. In 2023–24, 39% of all clients of Specialist Homelessness Services agencies in Australia had experienced family or domestic violence.⁹ Ideally people would not need to move from their home when experiencing DFV, but they often need to leave for their own safety.

Analysis from AHURI shows that many people who have left home due to a violent partner become homeless for a period. This includes staying at a friend or relative’s house, in a refuge or shelter, motel/hotel or caravan park, a boarding house, or sleeping rough.¹⁰ Availability of suitable affordable housing is critical to minimising harmful impacts of violence, including the impact on children.



Our 20-year Strategy aims to support Tasmanians most in need of assistance. In the first four years, we are focused on elevating assistance to Aboriginal Tasmanians, women and children, young people and households experiencing family violence.

Tasmanian Housing Strategy 2023-2043



⁹ AIHW (2025) *Family, domestic and sexual violence: Housing*, Australian Institute of Health and Welfare, accessed March 2025.

¹⁰ Australian Housing and Urban Research Institute (2022) *Housing, homelessness and domestic and family violence*, accessed March 2024.

Anglicare Tasmania operates the Housing Connect Front Door service statewide, the entry point for people to access housing support. From Front Door service data we know that statewide:



1 in 5 clients seeking housing support are experiencing DFV



DFV is the main reason 1 in 10 clients are seeking housing support¹¹

Research from Impact Economics and Policy commissioned by the Tasmanian Government in partnership with Shelter Tasmania and Hobart Women's Shelter found that 'an estimated 933 Tasmanian women are returning to a violent partner or entering homelessness after experiencing family violence each year due to a lack of housing.'¹²

Anglicare's recent research *Unsafe and Unhoused* found that a lack of affordable and available housing in North West Tasmania is a significant barrier to safety and recovery for people leaving DFV.¹³ Some stories featured in this report continue to highlight the issue in the region. Crisis accommodation options for people leaving DFV are often full and wait times for Rapid Rehousing for Family Violence and social housing can be long.

People leaving DFV have a lot to consider when seeking housing, including the needs of children, access to employment, access to services and support networks. They may be facing a lot of other costs such as moving, transport, and medical expenses, as well as progressing stressful legal matters and managing interaction with several services. Leaving a violent relationship is a time of emotional distress and the financial impacts of leaving can be significant.

11 Anglicare Tasmania (2025) *Housing Connect Front Door Service Snapshot December 2024*.

12 Impact Economics and Policy (2023) *Somewhere to Go: Meeting the housing needs of women & children in Tasmania*.

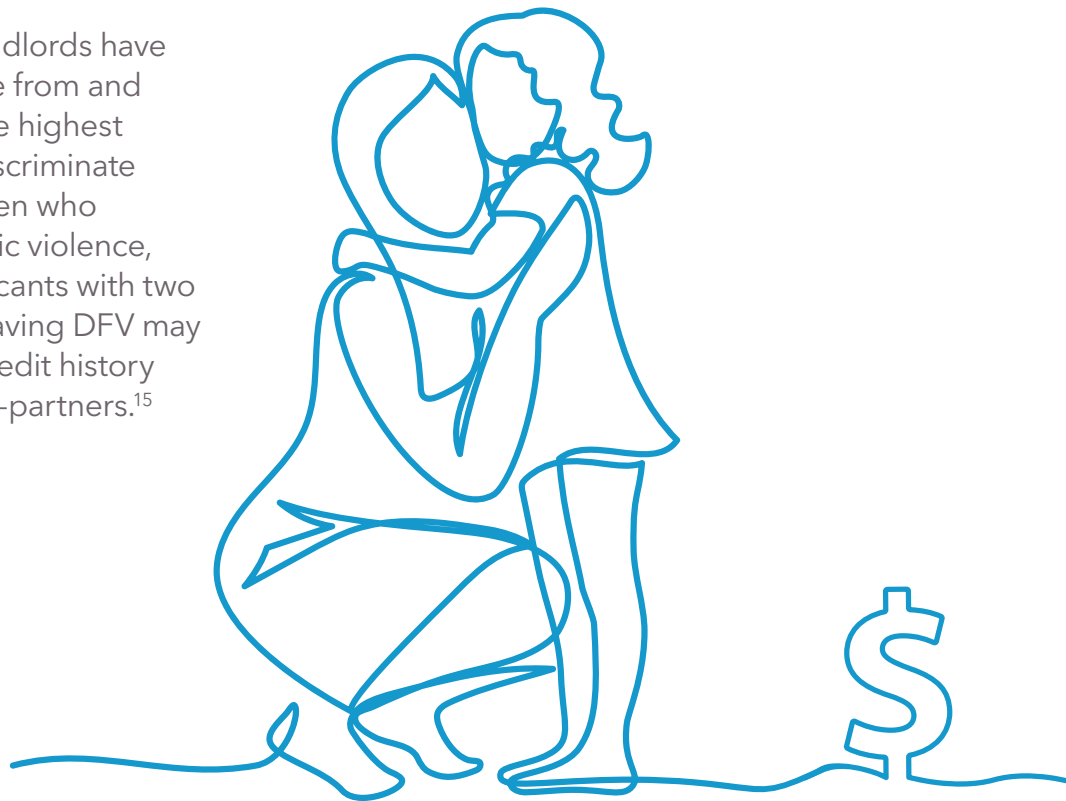
13 Toombs G (2024) *Unsafe and Unhoused*, Anglicare Tasmania.



'Access to stable and adequate housing is a basic human need. It has a significant impact on the health and wellbeing of families and children as it provides a safe environment, autonomy, and security which is needed for full participation in social, educational, economic, and community life. Research has linked negative home environments during the first 1000 days with a host of developmental issues, including (but not limited to): inferior language development; behaviour problems; insufficient school readiness; aggression, anxiety and depression; and impaired cognitive development.'¹⁴



In a tight rental market, landlords have many applicants to choose from and may select tenants with the highest income. Landlords may discriminate against people with children who have experienced domestic violence, preferencing couple applicants with two stable incomes. People leaving DFV may also have poor rental or credit history due to the behaviour of ex-partners.¹⁵



14 Moore TG, Arefadib N, Deery A, Keyes M and West S (2017) *The first thousand days: An evidence paper*, Centre for Community Child Health, Murdoch Children's Research Institute, Victoria, accessed March 2025.

15 Equity Economics (2021) *Nowhere to Go: The benefits of providing long term social housing to women that have experienced domestic and family violence*.

Choosing between homelessness or returning to a violent partner

Sam and her babies

Sam says that her ex-boyfriend used to be wonderful, but everything changed once she got pregnant. Sam had to leave for both her own safety and her unborn child.

Homeless at 36 weeks pregnant, Sam took her baby home from hospital to a women's shelter. It was a hard time, one that she never wants to repeat. But she went through transitional housing and then obtained a private rental property in another area. She felt safe and happy there and was able to start building a life with her child.

A year later, what Sam thought was a home turned out to be only a temporary sanctuary. Her landlord has told her that they are very sorry, but they're selling the property, and Sam will not be able to renew her lease. Sam has just found out she's pregnant again, and her ex-boyfriend is offering to let her move back in with him.

He says that this time it will be different, but Sam remembers her family violence worker telling her it was common for abusive behaviour to start or worsen during pregnancy, and Sam hasn't forgotten her experience during her first pregnancy. If she moves back in with him, she, her baby, and her new unborn child are at risk. If she doesn't, Sam and her babies are once again homeless.

Budget: \$251

Affordable: 3

Cheapest appropriate: \$285
(2-bedroom unit, Burnie)



If Sam moves back in with her ex-partner, she and her children will be at risk of experiencing abuse, which will further impact their ongoing health and wellbeing. Significant evidence indicates that children who are exposed to DFV are at increased risk of adverse lifelong outcomes.¹⁶ They may develop physiological responses and coping behaviours because of their unsafe environment that impact their long-term learning, mental and physical health and wellbeing.¹⁷

If Sam applies for the unit in Burnie, she may be knocked back as the landlord may prefer a tenant with greater income. AHURI found that 'even with subsidies and other support, affordability, competition and scarcity continue to present barriers for those perceived as less desirable tenants due to assumptions about risk. This includes women and children seeking to leave a violent relationship.'¹⁸



16 Moore TG, Arefadib N, Deery A, Keyes M and West S (2017) *The first thousand days: An evidence paper*, Centre for Community Child Health, Murdoch Children's Research Institute, Victoria, accessed March 2025.

17 National Scientific Council on the Developing Child (2020) 'Connecting the brain to the rest of the body: Early childhood development and lifelong health are deeply intertwined', Working Paper 15, Centre of the Developing Child, Harvard University.

18 Flanagan K, Blunden H, valentine k and Henriette J (2019) *Housing outcomes after domestic and family violence*, AHURI Final Report 311, Australian Housing and Urban Research Institute Limited, Melbourne, accessed April 2025.

Families with children need affordable stable housing to stay together

Michelle and her family

Michelle's been fighting for her family ever since she got pregnant at 18. That baby is 20 now, and her youngest just started school. For the last year, Michelle's been battling her ex-husband through the court systems: first in relation to domestic violence, then for custody of the kids, and now for child support. He's stalked her, damaged her car, and turned up at her workplace to make a scene. Her boss says that's not why she's been fired, but Michelle knows it can't have helped.

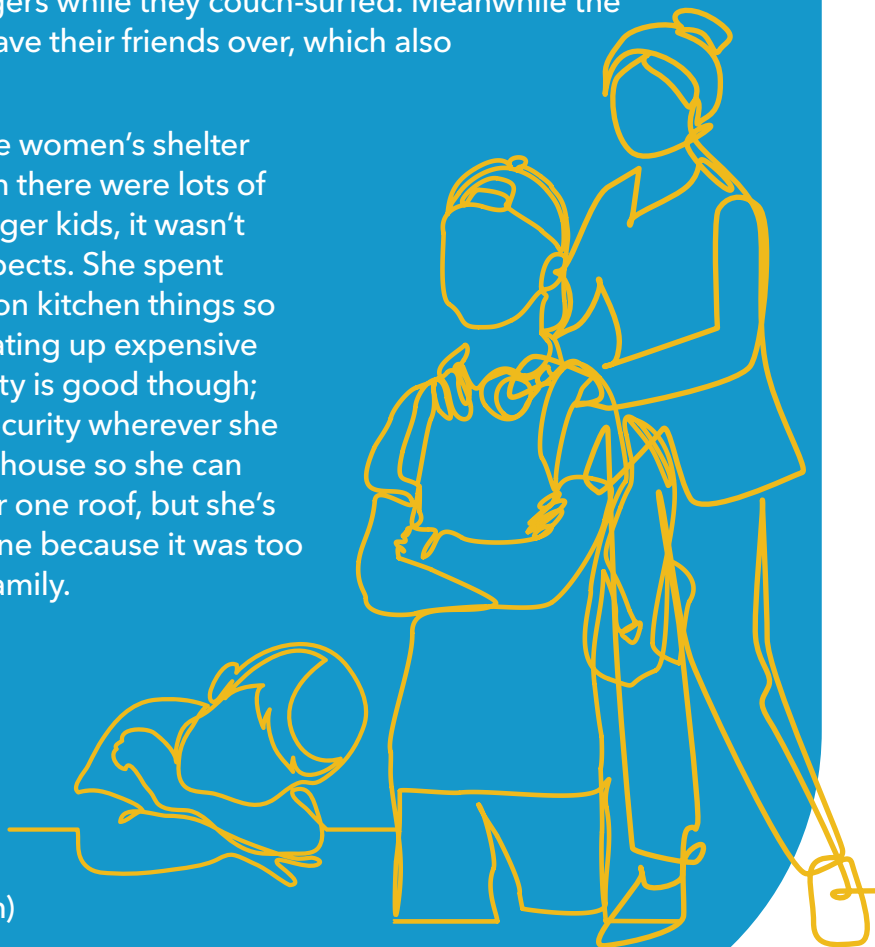
Through all of this, Michelle's managed to keep her family together, although it's been difficult with the older ones. Boys over 16 aren't allowed to stay at women's shelters with their mothers, and Michelle struggled to keep in touch with her older teenagers while they couch-surfed. Meanwhile the younger children want to have their friends over, which also isn't allowed in shelters.

Michelle says the staff at the women's shelter were amazing, but although there were lots of toys and lollies for the younger kids, it wasn't well-equipped in other respects. She spent most of her crisis payment on kitchen things so she can cook instead of heating up expensive prepared meals. The security is good though; Michelle's worried about security wherever she goes next. She wants a big house so she can have all her kids back under one roof, but she's already had to turn down one because it was too close to her ex-husband's family.

Budget: \$400

Affordable: 0

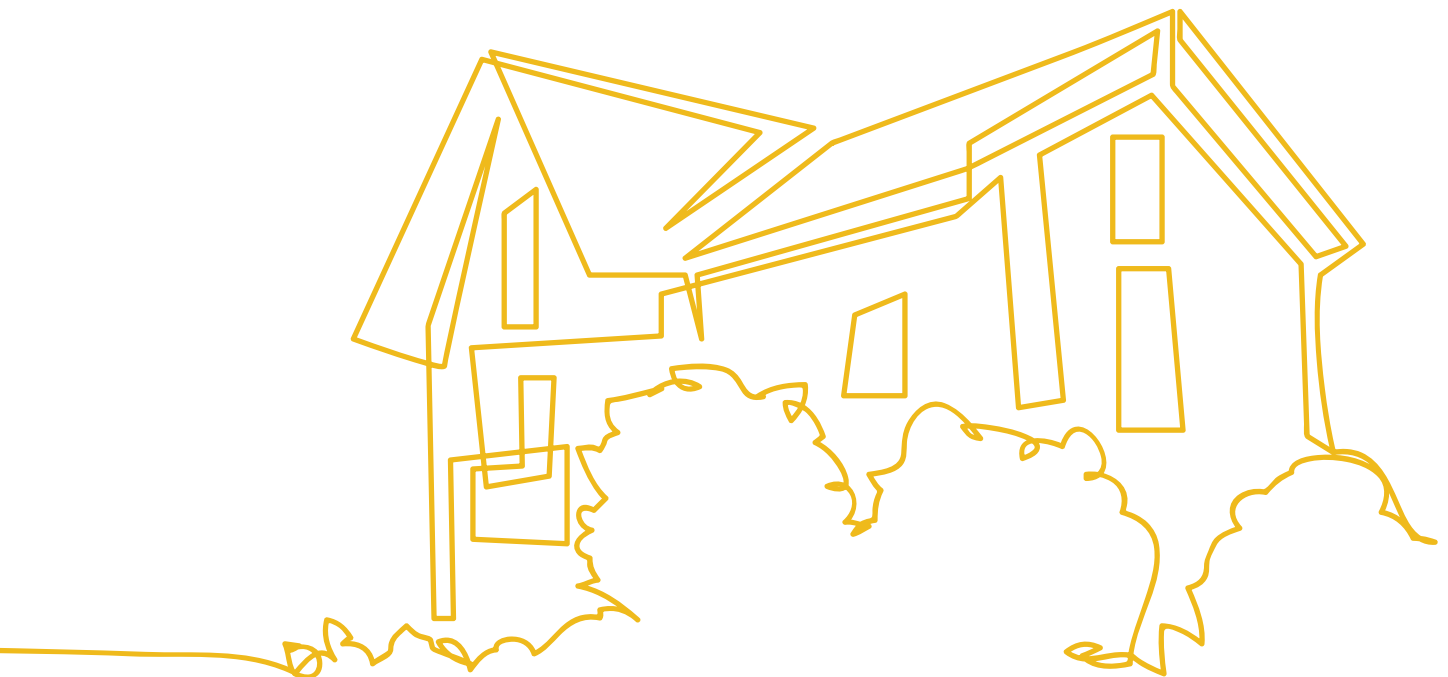
Cheapest appropriate:
\$550 (5 bedrooms, Penguin)



A stable and affordable long-term home would give Michelle a foundation to support her mental health recovery and the kids' wellbeing, but the lack of long-term options means she might have to stay in the women's shelter a long time.

Michelle has ongoing legal cases and personal appointments which limit her ability to gain full-time paid employment. Without employment, landlords might not consider renting a property to Michelle.

If Michelle is successful at renting the property in Penguin, her budget will be stretched, leaving little for other essentials for the kids.



Children need safe and stable housing with room to grow

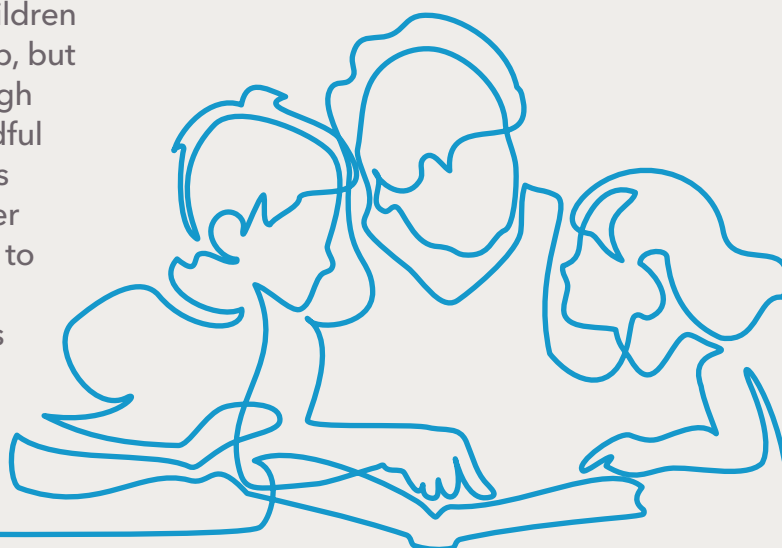
Mason, Mattie, and their mum Rose

Soon after his baby sister Mattie was born, Mason's mum took them to live with her parents. Mason was only 3 at the time, but he remembers hearing his mum screaming and his dad shouting while the baby cried.

Mason is 5 now, and Mattie is getting too big to sleep in her cot. All three live in Rose's childhood bedroom in her parents' house. Rose's younger brothers live there too, making 7 people in a three-bedroom house.

Mason knows he has to play quietly because his grandpa doesn't like noise, but he's only little and he sometimes forgets. His grandma is always picking on his mum for being bad at controlling the children, and Mason and Mattie have to stay in their room a lot. There's not enough space there for Mason to spread his toys out, and he and Mattie fight a lot when they can't get a break from each other.

Rose desperately wants to move out so she can make her own parenting decisions and give the children space to play and grow up, but she feels trapped. Although on paper there are a handful of 2- and 3-bedroom units around the state within her budget, she doesn't want to move to Queenstown or Scottsdale, where she has no social networks.



Budget: \$287

Affordable: 6 (regional locations)

Cheapest appropriate: \$360 (3-bedroom unit, Mowbray)

If Rose moves to a place she can afford in a regional area, she will be isolated from her social networks and have to spend more on transport. Rose knows that staying in the overcrowded house with her parents isn't an option. The children need access to room for study, play and uninterrupted sleep for their health and development. Research shows that overcrowding can lead to emotional and behavioural problems, as well as reduced school performance, and impact family relationships.¹⁹

If Rose rents the 3-bedroom unit in Mowbray, she will be pushed into rental stress and have much less available money to cover other expenses and meet the children's needs. Children in families experiencing housing stress are also at risk of negative health and wellbeing outcomes.²⁰ Rose feels like a failure at being unable to meet her children's needs no matter which way she turns.



19 AIHW (2022), [Australia's children: overcrowding](#), Australian Institute of Health and Welfare, accessed March 2025.

20 AIHW (2022), [Australia's children: overcrowding](#), Australian Institute of Health and Welfare, accessed March 2025.

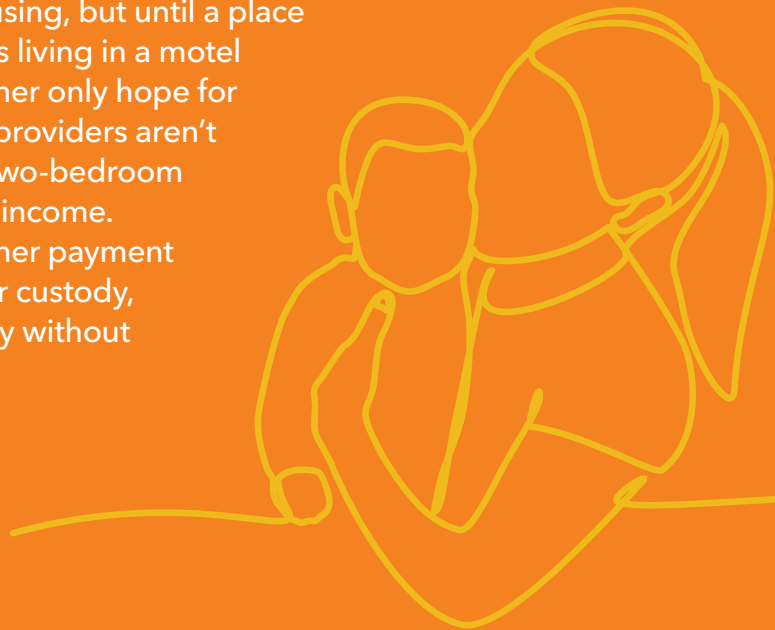
Children need access to safe caregivers

Nadeesha and her daughter Rami

Nadeesha met her Australian partner Paul while he was working in her home country. They came to Tasmania and moved in with his mother. Throughout the relationship, Paul was abusive, using coercive control and belittling Nadeesha. It got worse after their daughter Rami was born, until finally Paul and his mother drove Nadeesha out of the house. Paul said that in Australia it was illegal for Nadeesha to take Rami with her and she would go to jail if she tried.

Since then Nadeesha has learnt he was lying, but it doesn't change the fact that her baby is still in Paul's custody. Isolated from her family and with limited English, Nadeesha depends on family violence services and legal aid, who are advocating tirelessly on her behalf. They've advised her that she's unlikely to get full custody unless she has appropriate housing for Rami. They did succeed in getting a Family Violence Order taken out against Paul, and obtained Special Benefit from Centrelink for Nadeesha so she could have some income.

Special Benefit is paid at the same rate as JobSeeker (for people who aren't ordinarily eligible for Centrelink benefits, like newly arrived migrants), which makes private rentals unaffordable. Nadeesha's applied for Rapid Rehousing, but until a place becomes available she is living in a motel room. Social housing is her only hope for long-term housing, but providers aren't going to allocate her a two-bedroom property on her current income. Centrelink will increase her payment once she has Rami in her custody, but she can't get custody without a two-bedroom home.



Budget: \$131

Affordable: 0

Cheapest appropriate: \$285 (2-bedroom unit, Burnie)

The separation of a child from a safe parent should never occur simply because the parent does not have stable housing. The separation of a child from their primary caregiver causes immense stress for them both, and can lead to poor health outcomes, mental health issues, and impact the caregiving relationship.²¹

Until Nadeesha has stable and appropriate housing, she is unable to have Rami in her care, but she is stuck without the ability to pay for suitable housing without Parenting Payment. Anglicare Tasmania's previous research *In Limbo* demonstrated the income and housing challenges experienced by Tasmanian parents seeking reunification with their children, and recommended a suite of stable accommodation options for family reunification.



21 Moore TG, Arefadib N, Deery A, Keyes M and West S (2017) *The first thousand days: An evidence paper*, Centre for Community Child Health, Murdoch Children's Research Institute, Victoria, accessed March 2025.

Private rental options for people leaving domestic and family violence

It is important that people can leave an abusive relationship when they need to so that additional trauma and disruption to them and their children is minimised. This is made easier if there are enough suitable, safe and affordable rental properties available in the right location.

We looked at the options that were available on the Snapshot weekend for people on low incomes who are trying to leave domestic and family violence.



A single person leaving domestic and family violence needs to feel safe and secure to begin to recover from trauma. They are unlikely to seek shared accommodation with strangers.

On Snapshot weekend, 67 self-contained one-bedroom properties were advertised statewide with 32 in the South, 28 in the North and 7 in the North West.

Statewide, the median rent for a one-bedroom property was \$370 per week, which was:

- **6%** higher than in March 2024²²
- **3.4** times affordable rent for a person receiving Youth Allowance
- **2.8** times affordable rent for a person receiving JobSeeker
- **1.8** times affordable rent for a person receiving a pension
- **1.5** times affordable rent for a person working for the minimum wage.

Statewide, rents for the most affordable 25% of properties advertised (17 properties) were between \$190 and \$300 per week.

Compared to last year's Snapshot data, median rents in each region were:

- ⬆️ **13%** to \$330 per week in the North West
- ⬆️ **<1%** to \$408 per week in the South
- ⬆️ **<1%** \$320 per week in the North

²² Rents for one-bedroom properties have been compared with data from the 2024 Rental Affordability Snapshot to ensure that rents for the same type of properties are compared.



A single parent with one child needs a two-bedroom home. On Snapshot weekend, 201 one-bedroom properties were advertised statewide with 92 in the South, 79 in the North and 30 in the North West.



Statewide, the median weekly rent for a two-bedroom property was \$450, which was:

- 7% higher than was reported for the March quarter 2024²³
- 1.8 times the amount a single parent receiving income support payments with one child can afford if the child is aged under 5
- 2 times the amount a single parent receiving income support payments with one child can afford if the child is 14 or older.

Rents for the most affordable 25% of properties advertised were between \$210 and \$390 per week.

Compared to the March quarter 2024, median rents for two-bedroom properties:

- ↑ 15% to \$355 per week in the North West
- ↑ 8% to \$430 per week in the North
- ↑ 7% to \$480 per week in the South

²³ Rents on Snapshot weekend 2025 were compared to the median rents for the same property type in the March quarter 2024 as compiled and reported by the Tenants Union of Tasmania <https://tutas.org.au/wp-content/uploads/2019/11/RDA-Rent-Stats-Mar-2024.pdf>



A single parent with two children needs a three-bedroom dwelling. The Snapshot considers two-child families with one child aged under 5 years and a second aged under 10.

On Snapshot weekend, 314 three-bedroom properties were advertised statewide with 160 in the South, 101 in the North and 53 in the North West.

Statewide, the median weekly rent for a three-bedroom property was \$520, which is:

- 4% higher than was reported for the March quarter 2024²⁴
- 1.8 times the rent a single parent with 2 children can afford if they rely on income support payments
- 1.2 times the rent a single parent with 2 children can afford if they work for the minimum wage.

The most affordable 25% of properties advertised were between \$270 and \$460 per week.

Compared to the March quarter 2024, median rents for three-bedroom properties are:

- ⬆️ 13% to \$450 per week in the North West
- ⬆️ 9% to \$578 per week in the South
- ➡️ unchanged at \$480 per week in the North

²⁴ Rents on Snapshot weekend 2025 were compared to the median rents for the same property type in the March quarter 2024 as compiled and reported by the Tenants Union of Tasmania <https://tutas.org.au/wp-content/uploads/2019/11/RDA-Rent-Stats-Mar-2024.pdf>



Where do people escaping domestic and family violence go if there are no affordable rental options?



Move in with parents

Rose



Go to a shelter

Michelle



Live in a hotel

Nadeesha



Stay with or return to the person using violence

Sam

Living in overcrowded, inadequate, or temporary dwellings are considered forms of homelessness as defined by the ABS.²⁵ When people leaving domestic and family violence cannot find an affordable rental, they are likely to experience a form of homelessness while waiting for affordable housing options, such as social housing.

²⁵ AIHW (2025) *Homelessness and homelessness services*, Australian Institute of Health and Welfare, accessed March 2025.

What could be done to address the challenges for people on the lowest incomes?



If we do not address the current challenges in Tasmania's housing system, there will be prolonged adverse social and economic outcomes. The economy may be affected as industry will be less able to attract and retain staff because key workers will not be able to afford housing close to where they work. More people will experience housing stress as they are pushed out of the private rental market, creating more demand for housing and homelessness services.²⁶



Tasmanian Housing Strategy 2023-2043

Low rental availability and affordability has impacts across the housing system, including:

- people seeking to buy a home are renting longer, which increases the total number of people applying for rental properties
- more people need to apply for social housing as they are priced out of the rental market
- people are stuck in crisis or transitional accommodation longer as they can't exit to an affordable rental (like Michelle and her family)
- people stay in hospital longer than they need (like Lance)
- people exiting prison or other facilities may find nowhere to go
- people struggle to leave domestic and family violence.

Fixing the housing system is a complex task. A range of measures to address housing affordability for people on low incomes are outlined below. The first two measures will have the greatest impact and must be the highest priority to address housing affordability for people on low incomes.

²⁶ Tasmanian Government, 2022, *Tasmanian Housing Strategy 2023-2043*.

Increase social housing at scale

Government investment in social housing has failed to keep up with demand. In February 2025, there were 5043 applicants on the social housing register in Tasmania, increasing by 7.2% from 4705 in February 2024.²⁷ Anglicare's most recent [Housing Connect Front Door Service Snapshot](#) found that private renters were the largest group of people seeking housing support.²⁸ As people are unable to find available and affordable rentals, the demand for social housing grows.

For people on the lowest incomes, the private rental market does not provide secure, affordable housing.

Given the abject failure of the private market to provide affordable housing, it is past time for governments to invest in the development of social housing. This is the only way that every Australian can have a safe and secure place to call home.²⁹

The supply of social housing must be proportionate to the number of people who need it. Insufficient social housing is an Australia-wide issue. However, in Tasmania, the deficit in supply is even greater compared to need.

In Tasmania, there are only 1333 social houses per 10,000 people in the most socioeconomically disadvantaged decile, 14% fewer than the national average of 1544.³⁰

The Grattan Institute, which has championed a Social Housing Future Fund,³¹ recommends that the Federal Government:



...triple the Housing Australia Future Fund (the HAFF), from \$10 billion to \$30 billion³²



State and Federal Governments need to work together to increase the supply of social housing at the scale needed.

27 Tasmanian Government (2025) *Homes Tasmania Housing Dashboard February 2025*.

28 Anglicare Tasmania (2025) *Housing Connect Front Door Service Snapshot December quarter 2024*.

29 Anglicare Australia (2022) *Homes for all: A Roadmap to Affordable Housing*, accessed April 2025.

30 Calculated using data from Australian Government Report on Government Services and Australian Bureau of Statistics.

31 Coates B (2021) 'The compelling case for a future fund for social housing', *The Conversation*, accessed April 2025.

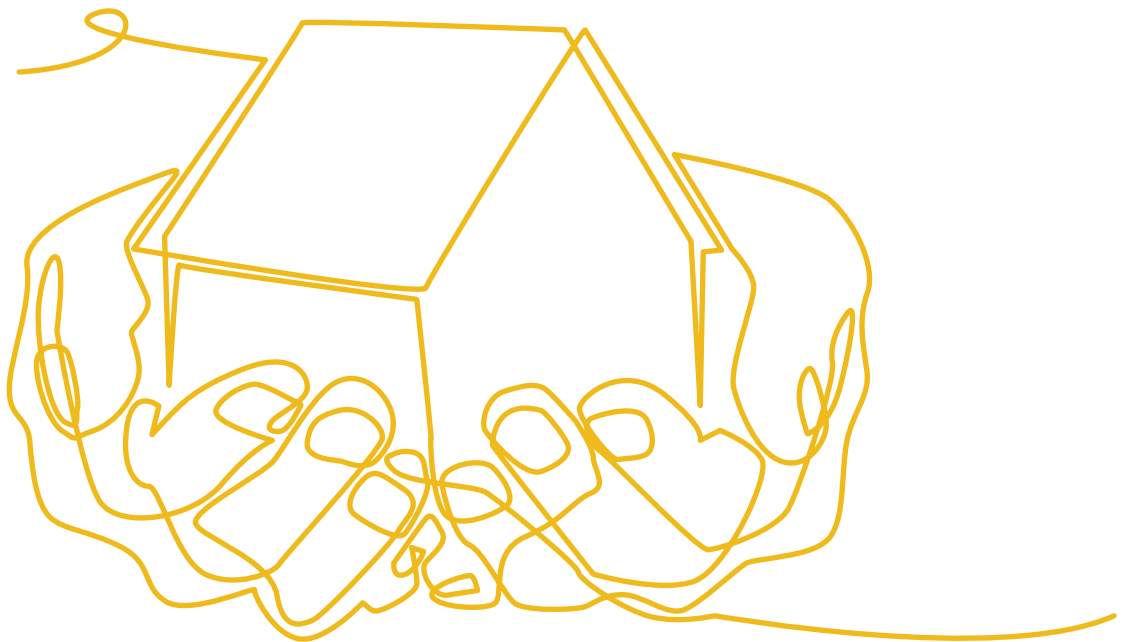
32 Sathanapally A, Bennett S, Breadon P, Coates B, Hunter J, Wood T and Griffiths K (2025) *Orange Book 2025: Policy priorities for the federal government*, Grattan Institute.

Increase income support payments

People on the lowest incomes, relying on government payments as their main source of income, are largely unable to afford private rental housing. Payments must be raised above the poverty line. Anglicare Australia states that raising JobSeeker, Parenting Payment and Carer Payment to the poverty line would pull almost 2.3 million Australians out of poverty, including 840,000 children.³³ This must be a priority for the next Federal Government.

It is important that the increases to support payments are accompanied by expansion in housing supply and a more sustainable vacancy rate or there is a risk that rent increases will absorb the increase to payments.

The Grattan Institute recommends an increase to maximum rates of Commonwealth Rent Assistance (CRA) by 50 percent for singles and sharers, and 40 percent for couples.³⁴ These changes would assist many people on low incomes, but would do little for people on the lowest incomes because rents are beyond their budgets, even with CRA. Reforms to the CRA would be welcome; however, they are not a substitute for increases to income support payments. Any changes to the CRA should aim to ensure that low income households spend no more than 30% of their income on rent.



33 Anglicare Australia 2025 *Investing in People: Anglicare Australia's Plan for Australia's Federal Budget*, accessed March 2025.

34 Sathanapally A, Bennett S, Breadon P, Coates B, Hunter J, Wood T and Griffiths K (2025) *Orange Book 2025: Policy priorities for the federal government*, Grattan Institute.

Better homes for renters

Renting for life is the norm for an increasing share of the population. Rental properties are people's homes and the housing stock and legislation should support the standard of living we want for all Australians. This requires ongoing work, including:

- improving the energy efficiency of rental housing stock, so people don't pay more on their energy bills just because they are renting
- improving the accessibility of rental housing stock, so there are plenty of options for people who are ageing or who live with a disability
- reforming legislation to enable renters to make minor modifications so that renters can make their homes comfortable and safe
- measures to encourage long-term leases
- reforming legislation to limit the frequency of rent increases to enable renters to plan with greater certainty.

Change tax system incentives to prioritise housing

The primary purpose of our housing system should be to provide homes for people to live in. Our current tax system has produced outcomes that are not supporting this objective. Recommended changes to the tax system include winding back negative gearing and capital gains tax discounts. At the State level, a switch from stamp duty to a broad-based land tax would be more equitable and encourage more efficient use of existing housing stock by removing a barrier to moving, including downsizing.³⁵ This is unlikely to be achieved without assistance from the Federal Government.

35 Eslake S (2024), [Independent review of Tasmania's state finances](#), accessed April 2025; Sathanapally A, Bennett S, Breadon P, Coates B, Hunter J, Wood T and Griffiths K (2025) *Orange Book 2025: Policy priorities for the federal government*, Grattan Institute.

Key Recommendations

Federal Government

Anglicare Tasmania calls on the Federal Government to:

1. Increase funding and work with States to deliver social housing at scale.
2. Raise the rate of income support payments above the poverty line.

State Government

Anglicare Tasmania calls on the State Government to:

1. Increase funding and work with the Federal Government to increase the number of social homes beyond the current commitment.



FAQ

What sort of properties are counted?

RAS counts houses, units, flats, bedsits and rooms in sharehouses that are advertised for long-term rental (at least 6 months). It does not count boarding houses, caravan parks, holiday accommodation, retirement villages, student accommodation run by UTAS or other educational institutions, or dedicated backpacker/fruitpicker accommodation. Sharehouses must offer private individual rooms, not just a bed in a shared room. Accommodation that asks for farm work, childcare etc instead of or in addition to monetary rent is not counted.

Where are properties advertised?

We get our properties from two sources: realestate.com.au and flatmates.com.au. Care is taken to ensure properties are not counted twice due to being advertised on both platforms. In previous years we have used Gumtree, but this platform no longer produces a high number of unique properties. The move from Gumtree to flatmates.com.au has slightly changed the nature of this year's data.

What does 'affordable' mean?

For lower-income people, a property is affordable if no more than 30% of income is spent on rent. This is a widely-recognised, internationally accepted standard that leaves sufficient income left over for a reasonable standard of living.

What does 'appropriate' mean?

An appropriate property is one that has enough bedrooms for the whole household (one bedroom for a single or couple, two bedrooms for a single or couple with one child, 3 bedrooms if there are two children). In addition, it is not considered appropriate for a person on DSP to live in a sharehouse, in recognition of the fact that some disabled people have special needs that cannot be easily accommodated in a sharehouse. We realise that this is not the case for all disabled people and that many would choose or prefer this style of living. (To see what is available when sharehouses are counted in, please refer to the 'Single on Age Pension' cohort, as the two have the same income.)

Why are sharehouses counted separately for people on Youth Allowance?

People on Youth Allowance receive a different amount of Commonwealth Rent Assistance depending on whether they live in a sharehouse.

Aren't sharehouses just for students? Can anyone live in a sharehouse?

In response to Tasmania's tight rental market, it is increasingly common for working singles or older adults to live in sharehouses. It is true, however, that many sharehouses are designed and set up for students and may be reluctant to accept non-students. In addition, it is common for advertisements to specify that applicants must be working, discriminating against people on income support benefits.

Some sharehouses ask for specific genders (for example, only women), ethnicities or other personal characteristics ("must be vegetarian or vegan"). We have omitted these as they are not truly 'available' to much of the population.

Do prices include power, water, internet etc?

This varies from one advertisement to another. Unfortunately, in most cases it is not possible to determine the base rent exclusive of utilities.

Snapshot: Anglicare Victoria

Introduction

Anglicare Victoria provides a range of services for individuals, children, youth, and families across Victoria. These include:

- Out-of-home care services for children and young people, and post-care support
- Family support services, including family counselling, case management and parenting education
- Family violence programs
- Disability support services and respite
- Alcohol-and-other-drug treatment services, mental health services and problem gambling services
- Emergency relief and financial counselling services.

Anglicare Victoria's 2025 Rental Affordability Snapshot (RAS) was conducted as part of the national Snapshot undertaken by Anglicare Australia on Saturday, 15 March 2025.

The aim of the Snapshot is to calculate the proportion of advertised rental properties that are both affordable and appropriate for different household types on the minimum wage, or on a Commonwealth income support payment or pension. These individuals and families make up much of Anglicare Victoria's client base within our family support programs, family violence services, alcohol-and-other-drug treatment programs, out-of-home-care services, and other program areas. These are some of the most vulnerable people in our society.

Methodology

Every year Anglicare Victoria tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on realestate.com.au on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households are:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

How was affordability defined?

The RAS defines an affordable rental as one which costs less than 30 per cent of the household's total income. The 30 per cent benchmark is commonly used as an indicator of housing stress amongst low-income households. Commonwealth Rental Assistance (CRA) was included as income for the purposes of this calculation. In addition, the energy supplement, pharmaceutical

supplement and pension supplements were added to the household income calculations this year.

How was appropriateness defined?

Appropriateness was defined according to the number of bedrooms required for each household type. Specifically:

- A room in a share house or a bedsit was considered only suitable for a single person and not for couples or those receiving the Disability Support Pensioners. Aged Pensioners were included
- A one- to two-bedroom property was considered suitable for a single person or couple, and
- a two- to three-bedroom property was considered suitable for parents with children, depending on the number of children in each family.

Findings

On the Snapshot weekend of 15 March 2025, 16,219 private rentals were advertised for rent in Victoria, across 31 local government areas (LGAs) in metropolitan Melbourne and 47 LGAs in regional Victoria. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

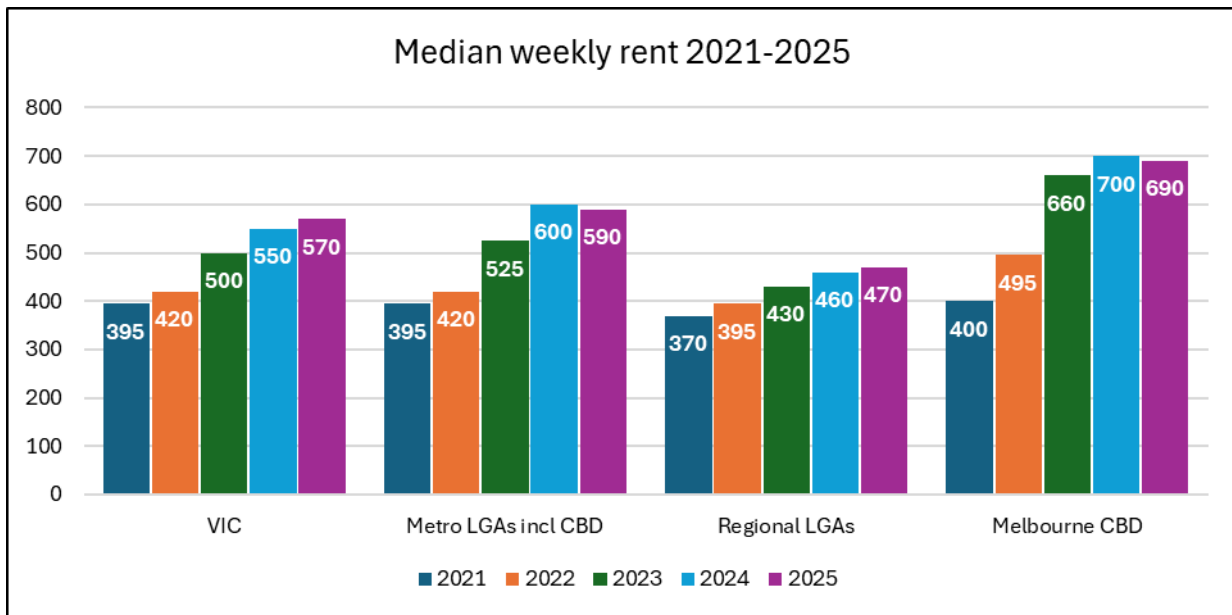
- 127 (0.8%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 3878 (24%) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

Compared to 2024, there is an increase in the number of rental properties available in Victoria, predominantly in metropolitan Melbourne including the CBD. Overall, the number of listings in Victoria increased by 26.3% (3,374 properties) over the previous year. This is a marked increase compared to the 10% increase nationally but is apparently consistent with the number of properties that were on the rental market prior to the pandemic.

Table 1: Number of private rental property listings in Victoria 2021-2025

TOTAL number of listings						
	2021	2022	2023	2024	2025	% change from 2024
Victoria	33,710	18,934	11,687	12,845	16219	26.3%
Metro LGAs incl CBD	32,288	17,511	9852	10,069	13468	33.8%
Regional Victoria	1422	1423	1835	2776	2751	- 0.9%
Melbourne CBD	9261	2584	1582	1835	2169	18.2%

At the same time, median weekly rent shows a slight increase (\$20 per week or 3.6%) overall in Victoria and in the regional areas of Victoria (\$10 per week or 2.2%). However, metropolitan Melbourne including the CBD recorded a slight decrease of \$10 per week or 1.7%.



While a property can be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. Accordingly, we found that:

- Across Victoria, 127 (0.8%) out of 16,219 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress. This figure was 1.4% in 2024.
- Across Victoria, 3878 (24%) out of 16,219 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress. This figure was 21.6% in 2024.
- Across metropolitan Melbourne, 27 (0.2%) of 13,468 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress. This figure was 0.3% in 2024.
- Across metropolitan Melbourne, 2587 (19.2%) out of 13,468 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress. This figure was 14.5% in 2024.
- Across regional Victoria, 100 (3.6%) out of 2751 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress. This figure was 5.3% in 2024.
- Across regional Victoria, 1291 (46.9%) out of 2751 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress. This figure was 48% in 2024.

Rental affordability summary – Victoria

On the Snapshot weekend, these are the number of unique properties, in Victoria, affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
127 (0.8%)	3878 (24%)

Table 2: Rental affordability, Victoria, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	25	0.2%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	12	0.1%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	80	0.5%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	5	0.0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.0%
6	Single	Age Pension, Pension supplement and Energy supplement	39	0.2%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	5	0.0%
8	Single	JobSeeker Payment and Energy Supplement	0	0.0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	3809	23.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	683	4.2%
13	Single	Minimum Wage	70	0.4%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	683	4.2%
Total No of Properties		16,219		

Rental affordability summary – metropolitan Melbourne (including Melbourne CBD)

On the Snapshot weekend, these are the number of unique properties, in metropolitan Melbourne, affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
27 (0.2%)	2587 (19.2%)

Table 3: Rental affordability, metropolitan Melbourne, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	4	0.0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	2	0.0%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	12	0.1%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
6	Single	Age Pension, Pension supplement and Energy supplement	13	0.1%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0.0%
8	Single	JobSeeker Payment and Energy Supplement	0	0.0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	2558	19.0%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	242	1.8%
13	Single	Minimum Wage	29	0.2%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	242	1.8%
Total No of Properties		13,468		

Rental affordability summary – regional Victoria

On the Snapshot weekend, these are the number of unique properties, in regional Victoria, affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
100 (3.6%)	1291 (46.9%)

Table 4: Rental affordability, regional Victoria, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	21	0.8%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	10	0.4%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	68	2.5%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	5	0.2%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.0%
6	Single	Age Pension, Pension supplement and Energy supplement	26	0.9%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	5	0.2%
8	Single	JobSeeker Payment and Energy Supplement	0	0.0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	1251	45.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	441	16.0%
13	Single	Minimum Wage	41	1.5%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	441	16.0%
Total No of Properties		2,751		

Rental affordability summary – Melbourne CBD

On the Snapshot weekend, these are the number of unique properties, in the Melbourne CBD, affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
3 (0.1%)	1 (0.05%)

Table 5: Rental affordability, Melbourne CBD, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	0	0.0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	3	0.1%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
6	Single	Age Pension, Pension supplement and Energy supplement	0	0.0%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0.0%
8	Single	JobSeeker Payment and Energy Supplement	0	0.0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	1	0.0%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
13	Single	Minimum Wage	0	0.0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	0	0.0%
Total No of Properties		2,169		

Affordability comparison 2024-2025 – Victoria

Table 6: Rental affordability, 2024-2025 comparison, Victoria*

Household Type	Payment Type	% Affordable & Appropriate 2024	% Affordable & Appropriate 2025
Couple, two children (one aged less than 5, one aged less than 10)	Jobseeker Payment (both adults)	0.3%	0.2%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment (Single)	0.1%	0.1%
Couple, no children	Age Pension	1.0%	0.5%
Single, one child (aged less than 5)	Parenting Payment (Single)	0.0%	0.0%
Single, one child (aged over 14)	Jobseeker Payment	0.0%	0.0%
Single	Age Pension	0.1%	0.2%
Single, aged over 21	Disability Support Pension	0.0%	0.0%
Single	Jobseeker Payment	0.0%	0.0%
Single, aged over 18	Youth Allowance	0.0%	0.0%
Single, in share house	Youth Allowance	0.0%	0.0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	21.1%	23.5%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B + Parenting Payment	2.3%	4.2%
Single	Minimum Wage	0.5%	0.4%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment (Partnered) + FTB A & B	3.9%	4.2%

*Household income calculations for 2025 include the energy supplement, pharmaceutical supplement and pension supplements.

Affordability comparison 2024-2025 – metropolitan Melbourne

Table 7: Rental affordability, 2024-2025 comparison, metropolitan Melbourne*

Household Type	Payment Type	% Affordable & Appropriate 2024	% Affordable & Appropriate 2025
Couple, two children (one aged less than 5, one aged less than 10)	Jobseeker Payment (both adults)	0%	0.0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment (Single)	0%	0.0%
Couple, no children	Age Pension	0%	0.1%
Single, one child (aged less than 5)	Parenting Payment (Single)	0%	0.0%
Single, one child (aged over 14)	Jobseeker Payment	0%	0.0%
Single	Age Pension	0%	0.1%
Single, aged over 21	Disability Support Pension	0%	0.0%
Single	Jobseeker Payment	0%	0.0%
Single, aged over 18	Youth Allowance	0%	0.0%
Single, in share house	Youth Allowance	0%	0.0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	14%	19.0%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B + Parenting Payment	0.4%	1.8%
Single	Minimum Wage	0%	0.2%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment (Partnered) + FTB A & B	1%	1.8%

*Household income calculations for 2025 include the energy supplement, pharmaceutical supplement and pension supplements.

Affordability comparison 2024-2025 – regional Victoria

*Table 8: Rental affordability, 2024-2025 comparison, regional Victoria**

Household Type	Payment Type	% Affordable & Appropriate 2024	% Affordable & Appropriate 2025
Couple, two children (one aged less than 5, one aged less than 10)	Jobseeker Payment (both adults)	1.3%	0.8%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment (Single)	0.3%	0.4%
Couple, no children	Age Pension	3.8%	2.5%
Single, one child (aged less than 5)	Parenting Payment (Single)	0.2%	0.2%
Single, one child (aged over 14)	Jobseeker Payment	0.1%	0.0%
Single	Age Pension	0.5%	0.9%
Single, aged over 21	Disability Support Pension	0.0%	0.2%
Single	Jobseeker Payment	0.0%	0.0%
Single, aged over 18	Youth Allowance	0.0%	0.0%
Single, in share house	Youth Allowance	0.0%	0.0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	46.3%	45.5%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B + Parenting Payment	9.3%	16.0%
Single	Minimum Wage	1.7%	1.5%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment (Partnered) + FTB A & B	14.5%	16.0%

**Household income calculations for 2025 include the energy supplement, pharmaceutical supplement and pension supplements.*

Metropolitan Melbourne

Table 9 provides a list of the top 10 most affordable LGAs in metropolitan Melbourne for households that rely on income support or pensions. Table 10 provides the list for households on minimum wage. The proportion of suitable listings was calculated based on the unique number of properties that were affordable and appropriate for individuals or families on income support.

Most affordable LGAs in metropolitan Melbourne for households on income support

Table 9: Ten most affordable LGAs for households on income support in metropolitan Melbourne

LGA	Percentage of listings affordable and appropriate to at least one household type receiving income support or a pension	Corresponding number of affordable properties	Total number of properties listed
Frankston	2.0%	5	246
Banyule	1.1%	3	282
Mornington Peninsula	0.9%	3	351
Monash	0.6%	3	472
Greater Dandenong	0.4%	1	253
Darebin	0.2%	1	427
Brimbank	0.2%	2	968
Whittlesea	0.2%	2	1004
Melton	0.2%	3	1602
Casey	0.2%	1	586

Most affordable LGAs in metropolitan Melbourne for households on minimum wage

Table 10: Ten most affordable LGAs for households on minimum wage in metropolitan Melbourne

LGA	Percentage of listings affordable and appropriate to at least one household type receiving minimum wage	Corresponding number of affordable properties	Total number of properties listed
Melton	71.9%	1152	1602
Whittlesea	46.1%	463	1004
Brimbank	40.7%	394	968
Hume	36.6%	105	287
Casey	22.0%	129	586
Frankston	20.3%	50	246
Hobsons Bay	18.7%	39	209
Cardinia	15.0%	64	428
Greater Dandenong	14.2%	36	253
Mornington Peninsula	8.8%	31	351

Across metropolitan Melbourne the rate of affordability remains very low, as in previous years. This indicates that people on income support do not have access to appropriate and affordable properties anywhere within the boundaries of metropolitan Melbourne. With so few affordable properties available across the city, many low-income Melburnians are likely to be paying more than 30 per cent of their income in rent, pushing them into housing stress.

Regional Victoria

Table 11 provides a list of the top 10 most affordable LGAs in regional Victoria for households that rely on income support or pensions. Table 12 provides the list for households on minimum wage.

Most affordable LGAs in regional Victoria for households on income support

Table 11: Ten most affordable LGAs for households on income support in regional Victoria

LGA	Percentage of listings affordable and appropriate to at least one household type receiving income support or a pension	Corresponding number of affordable properties	Total number of properties listed
West Wimmera	100.0%	6	6
Swan Hill	100.0%	1	1
Yarriambiack	66.7%	2	3
Hindmarsh	42.9%	3	7
Berrigan	33.3%	2	6
Strathbogie	33.3%	1	3
Southern Grampians	18.2%	2	11
Northern Grampians	16.7%	1	6
Benalla	12.5%	2	16
Gannawarra	10.0%	1	10

Most affordable LGAs in regional Victoria for households on minimum wage

Table 12: Ten most affordable LGAs for households on income support in regional Victoria

LGA	Percentage of listings affordable and appropriate to at least one household type receiving income support or a pension	Corresponding number of affordable properties	Total number of properties listed
Swan Hill	100.0%	1	1
Warrnambool	100.0%	1	1
West Wimmera	100.0%	6	6
Yarriambiack	100.0%	3	3
Hindmarsh	85.7%	6	7
Northern Grampians	83.3%	5	6
Macedon Ranges	71.4%	162	227
Ballarat	70.1%	234	334
South Gippsland	69.2%	9	13
Horsham	69.0%	20	29

A trend that continues from the previous years is the very low number of unique properties in the top regional and rural LGAs, despite the high proportion of affordable and appropriate rentals. This means that while low-income earners may not be priced out of the rental market in these areas, they nevertheless are likely to be competing for a very scarce resource.

Discussion

In Victoria, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market.

People on income support, especially those who are out of work, have few options. We found that none of the rental properties listed were affordable for a single person on the JobSeeker payment or Youth Allowance. This includes sharehouses. The shortage of affordable rentals will condemn people to make difficult decisions to keep a roof over their head.

The total number of properties available in the rental market rose from 12,845 in 2024 to 16,219 in 2025 (an increase of 26.3%). This means households on minimum wage have more options, with the number of properties affordable for this group increasing from 2778 (21.6%) in 2024 to 3878 (24%) in 2025. However, for households on income support affordability has declined from 1.4% (176 properties) in 2024 to 0.8% (127 properties) in 2025.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford 0.2% of rentals. Single parents out of work, with two children, face even tougher odds, with affordability at just 0.1%. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.ⁱ

This year's results again show how brutal the rental market is for young people. A person on Youth Allowance looking for a sharehouse cannot afford to rent any one of the 16,219 properties listed in Victoria. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford 0.03% of rentals at the time of our Snapshot.

The most generous of government payments is the Age Pension. Yet for a couple living on the Age Pension, only 0.5% of rentals were affordable. Single retirees have it even worse, with 0.2% of listings left to compete for.

Working people are hardly better off. A single person working full-time on the minimum wage will find that only 0.4% of rentals are affordable. Of all the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of almost 80% of rentals we surveyed.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is part time for action to make housing more affordable.

Policy Implications

Raising JobSeeker and related payments over the poverty line

Across Victoria, people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that the payment is so low that its trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

More social and affordable homes for Victoria

We are facing a major shortfall of affordable homes. Research by the Australian Housing and Urban Research Institute has shown that the unmet housing need in Victoria is expected to grow to reach a shortfall figure of 166,000 houses by 2036.ⁱⁱ Addressing this will require large programs of stock addition in the housing market including rentals.

With the private rental market failing so many people, we must invest in homes for people those need them most. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The Federal and State governments must work together end this shortfall.

Fixing tax concessions

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 percent of Australians.

Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.

Conclusion

This year's Rental Affordability Snapshot shows that the private rental market is failing people on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be considered a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income and providing enough affordable rentals for the people who need them.

We must invest in social and affordable housing. The shortfall of social housing and affordable rentals in Victoria must be tackled. The sobering results of this Snapshot show that this investment is truly urgent.

Anglicare Victoria is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.

ⁱ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

ⁱⁱ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). p.63



RENTAL AFFORDABILITY SNAPSHOT 2025

In Western Australia, we live in the wealthiest state in one of the wealthiest countries in the world.

It is time to ensure that people have access to safe, secure and affordable rental homes.

ABOUT THE SNAPSHOT

Each year the Rental Affordability Snapshot measures the likelihood of individuals with low incomes finding a suitable home to rent in the private market.

The 2025 Snapshot shows the number of properties listed for rent on 15-16 March 2025¹ and includes five regions covering the whole state:

- Perth Metro
- South West & Great Southern
- North West (Kimberley & Pilbara)
- Mid-West & Gascoyne
- Wheatbelt & Goldfields



The household types we consider include:

- Single people receiving the Disability Support Pension, Youth Allowance, JobSeeker or the Age Pension, or earning minimum wage.
- Single parents receiving the Parenting Payment or earning the minimum wage.
- Couples without children on the Age Pension.
- Couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.



For the first time, additional payment supports such as the Energy Supplement, Basic Pension Supplement, and Pharmaceutical Allowance are also included.

A property is considered **affordable** if it requires less than 30% of a household's income to rent. Paying more than 30% of your income is considered being in housing stress, while more than 50% is considered to be severe housing stress.

A property is considered **appropriate** if it has an adequate number of bedrooms.



Rental affordability is increasingly recognised as a significant issue in Australia. For many low-income Western Australians, this situation has reached a crisis level. Our 2025 Snapshot confirms the private rental market continues to fail them.

In 2024, positive progress has been made in enhancing social housing supply and amending the Residential Tenancies Act. Nevertheless, it is essential to accelerate housing development, reform rental laws further and substantially boost income support for renters.

Anglicare WA calls on both the Western Australian (WA) and Commonwealth governments to examine the 2025 Rental Affordability Snapshot and our policy recommendations as they shape their housing policies and plan their future budgets.



WESTERN AUSTRALIA KEY FINDINGS

- On the weekend of 15-16 March 2025, 3,523 private rentals were available to rent in Western Australia, 534 more properties than in 2024. However, most are still out of reach for households on income support or the minimum wage.
- We continue to have a rental affordability crisis for low-income Western Australians. The WA median rent is \$680 per week, up 5% from 2024 and 21% from 2023, but still well out of reach for most households on income support or the minimum wage.
- Many of the available properties at the lower-priced end of the market are for a room in a share house. Even renting a room in a share house is unaffordable for many households on benefits, with rents for a room ranging from \$200 to \$450 per week.
- This year's Rental Affordability Snapshot again shows that many people miss out on a place to call home because very few affordable and appropriate rental properties are available on the Western Australian rental market.

More rental properties are available in 2025 compared to 2024 except in the North West and Wheatbelt & Goldfields. However, a significantly smaller number of those properties are affordable and appropriate for each household type. Households on a wage fare the best in the Mid-West & Gascoyne and the Wheatbelt & Goldfields.

For households on income support:

- **Singles** | No affordable rentals are available for a single person receiving the JobSeeker payment, not even a room in a shared house.
- **Families** | A couple with two children on income support could afford 4 of the 3,523 appropriate rentals. Single parents with two children on income support face even tougher odds, with only 1 property available and appropriate.
- **Young people** | No properties, including shared accommodation, are available for a person on Youth Allowance. Youth Allowance is the lowest of all government payments, and year after year, young people consistently find themselves at the bottom of the affordability ladder.
- **Disability Support Pension** | A person on a Disability Support Pension could afford no appropriate properties across WA. People with disabilities face unique challenges in this market. Some individuals may find that the rentals listed in this Snapshot do not meet their needs, and for many, the Disability Support Pension is insufficient to afford a home that does.
- **The Age Pension** | 7 of the 3,523 rentals are affordable and appropriate for couples living on the Age Pension. Single retirees relying on the Age Pension have it even worse, with only 2 listings being affordable and appropriate.

For households on a minimum wage:

Working households are not much better off.

- **Singles** | 14 properties are affordable and appropriate for a single person earning minimum wage.
- **Single parents** | 42 properties are affordable and appropriate for a single parent with two children on a minimum wage.
- **Couples with children** | 42 properties are affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- **Couples with children** | 149 properties are affordable and appropriate for couples with two children, where both are earning a minimum wage.

AROUND THE REGIONS

Median rents continue to increase significantly across the State.

MID-WEST & GASCOYNE

+8%

24 MONTHS **+41%**

2025	2024	2023
\$520	\$480	\$370

PERTH METRO

+6%

24 MONTHS **+23%**

2025	2024	2023
\$688	\$650	\$560

WESTERN AUSTRALIA

+5%

24 MONTHS **+21%**

2025	2024	2023
\$680	\$650	\$560

NORTH WEST

+17%

24 MONTHS **+33%**

2025	2024	2023
\$995	\$850	\$750

WHEATBELT & GOLDFIELDS

+7%

24 MONTHS **+28%**

2025	2024	2023
\$575	\$535	\$450

SOUTH WEST & GREAT SOUTHERN

+5%

24 MONTHS **+25%**

2025	2024	2023
\$650	\$620	\$520

RENTAL AFFORDABILITY IN WA

Rental Affordability² Graph Definitions

- Commonwealth Rent Assistance (CRA):** A payment the Australian government provides to help individuals and families on income support payments who rent in the private rental market or community housing with the cost of rent. The graph illustrates that the CRA

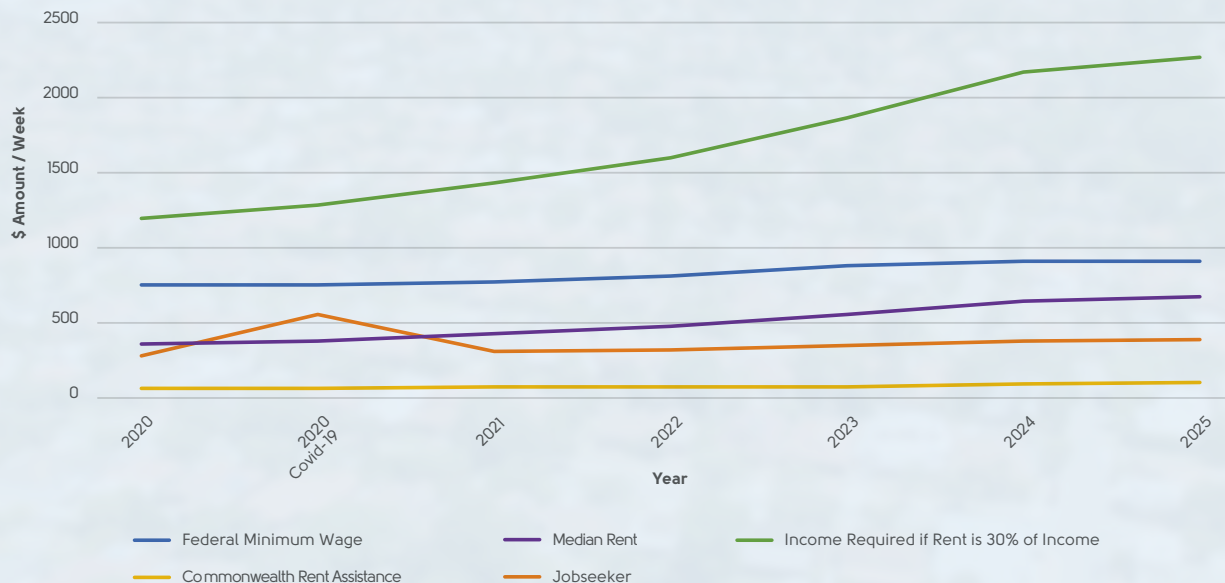
payment increase has been minimal and has not made weekly rents more affordable.

- Federal minimum wage:** Based on a 38-hour week and is being used to facilitate comparisons with federal income support payment levels. The WA State minimum wage typically aligns with the Federal minimum wage and, as a result, has not been included.

- Income Required if Rent is 30% of Income:** A property is considered affordable if it requires less than 30% of a household's income to rent. This line indicates the weekly household income needed to afford the median weekly rent.

- JobSeeker:** An income support payment the Australian government provides to people aged 22 to 66 who are unemployed, looking for work, or sick or injured and unable to continue their usual work or study.

- Median Rent:** The estimated middle value when all rent prices in a specific area are listed from lowest to highest. This represents a more accurate rental cost than using calculations for the average, which can be skewed by unusually high or low prices.



² Department of Social Services. (2025). *Social Security Guide*. Australian Government. <https://guides.dss.gov.au/social-security-guide/5/2>
 Fair Work Ombudsman. (2025). *Minimum wages*. Australian Government. <https://www.fairwork.gov.au>

*All figures are per week. **Income support payments are based on a single person with no children.

CAITLIN & DARCY

Caitlin lives with her children Darcy (20) and Imogen (17) in Caitlin's parents' South Perth home after being forced out of their long-term rental in East Victoria Park.


The family is squeezed into makeshift spaces: Darcy in a caravan in the front driveway, with Caitlin in a library/study with folding glass doors.

Caitlin rented a three-bedroom home in 2017, paying \$370 a week on a two-year lease. Over six years, the rent rose to \$460 per week. Not long before it came time to renew in 2024 and despite excellent tenancy records, a property manager with whom Caitlin had a difficult relationship issued her with a breach notice (later found to be wrongful). Although she was eventually offered a new lease, Caitlin's rent rocketed to \$650 a week - a 41.3% increase - and they refused to negotiate on price or term. "They told me I was 'lucky' it wasn't \$790."

Caitlin worked seven days a week and cancelled health insurance while her friends prepared food for the family, but she couldn't keep up. The stress of moving - with belongings split between storage and a donated shipping container - left her feeling like a "colossal failure." Her promise to her kids that "we'll always have a home" was shattered.

The house was recently advertised for \$790 a week.

Caitlin says the government needs to act to protect renters, calling for rent caps, minimum energy efficiency standards and an end to no-cause evictions. "Renting shouldn't be a trap. You should be able to thrive."



"I SAID WE'D ALWAYS HAVE A ROOF OVER OUR HEADS. IT NEVER OCCURRED TO ME THAT WE WOULDN'T, UNTIL WE DIDN'T."



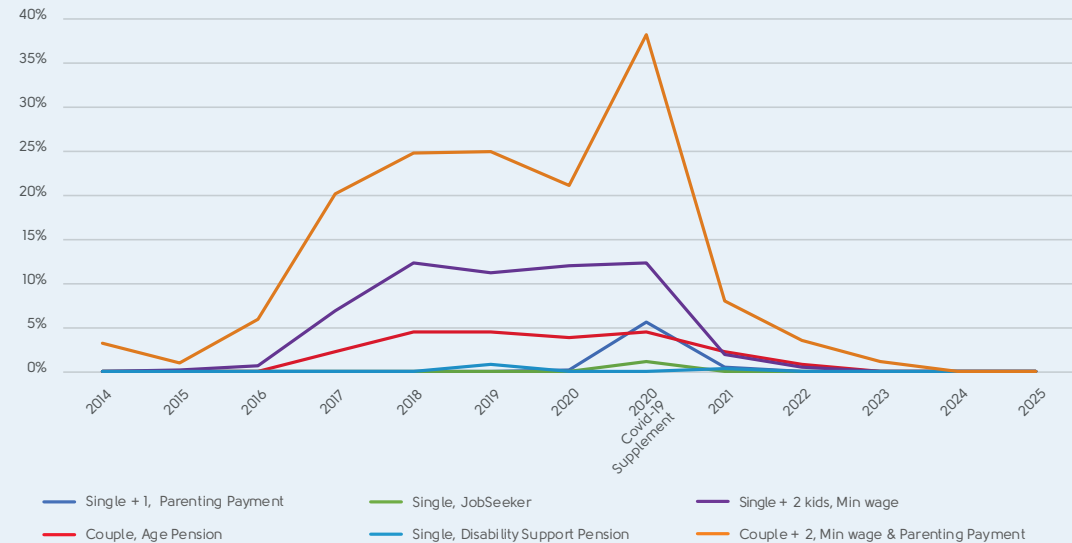
PERTH METRO

The number of available properties is **2,878**, which is 539 more than last year.

The median rent is **\$688** per week, up 6% from \$650 in 2024 and 23% from \$560 in 2023.

In the Perth metropolitan area, a shortage of affordable and appropriate homes for all household types is expected to persist in 2025.

Affordable and Appropriate Rentals by Household



For households on income support:

- There are **no** properties that are affordable and appropriate for any household type receiving JobSeeker.
- There are **no** affordable and appropriate properties for a single person on a Disability Support Pension.
- **2 properties** are affordable and appropriate for a single person on the Age Pension, but **no** properties are affordable and appropriate for a couple on the Age Pension.³

For households on a wage:

- **1 property** is affordable and appropriate for a single parent with two children on a minimum wage, and property is affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- **13 properties** are affordable and appropriate for a single person on a minimum wage.
- **57 properties** are affordable and appropriate for a couple with two children, where both are earning a minimum wage.

³ The two affordable and appropriate properties for a single person on the Age Pension are shared accommodation. While also affordable for a couple on the Age Pension, they are not appropriate as a couple require a property with at least one bedroom.



**"MY PARENTS
MOVED US OUT
HERE SO WE'D
HAVE A BETTER LIFE
IN THE COUNTRY,
YOU KNOW?"**



KRISTY

Kristy is a single mum with three kids, living in the South West. Kristy had to leave the family's three-bedroom West Busselton home when the rent climbed from \$400, to \$450 and then \$550 a week (and was recently advertised at \$650).

Forced to downsize to a cramped 2 x 1 in Geographe, Kristy is paying \$500 a week but faces another increase when her lease ends in six months. The prospect of three moves in two years, combined with the constant instability, stress, and pressure, is taking an emotional and psychological toll.

"I'm worried all the time. About if we'll have to leave, what it means for the kids and school."

Kristy's life, friends, and future plans are all based in the South West, but her hopes are fading.

"There's just nothing, nothing affordable in Busselton or even the region."

Kristy has accepted she may have to resettle her family to Perth, but the thought of entering the metro rental market is too much to think about.

"My family moved out here so us kids would have a country life, a better life," Kristy said. "Now I don't know what sort of life I can give my kids."



RENTAL
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2025

SOUTH WEST & GREAT SOUTHERN

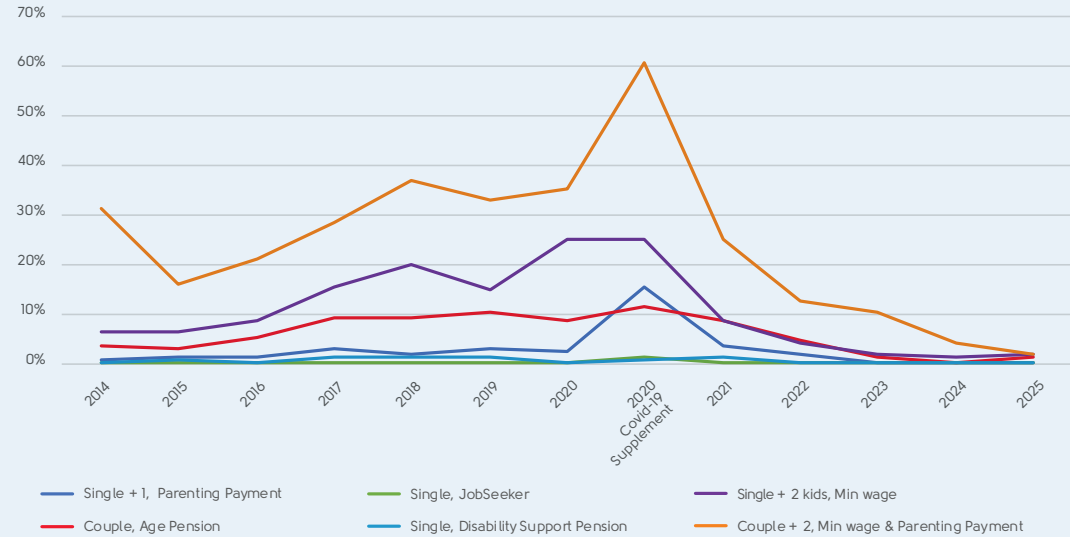
The number of available properties has risen from 202 in 2024 to **261** in 2025.

The median rent is **\$650** per week, up 5% from \$620 in 2024 and 25% from \$520 in 2023.

A notable trend is that even though more rental properties are available in 2025 compared to 2024, a significantly smaller number are affordable and appropriate.

For example, in 2024, 18% of rental properties were affordable and appropriate for a couple with children, both of whom earn the minimum wage, compared to 10% in 2025.

Affordable and Appropriate Rentals by Household



For households on income support:

- There are **no** affordable and appropriate properties for a single person on Jobseeker, a Disability Support Pension or the Age Pension.
- There are **no** affordable and appropriate properties for a couple on JobSeeker with two children.
- **2 properties** are affordable and appropriate for a couple with no children on the Age Pension.

For households on a wage:

- **6 properties** are affordable and appropriate for a single parent with two children on a minimum wage.
- **6 properties** are affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- **26 properties** are affordable and appropriate for a couple with two children, where both were earning a minimum wage.

JANE

Jane, a single mother of a child with special needs, has spent over a decade chasing housing security in the Pilbara.

In the past five years particularly, Jane has faced relentless upheaval: landlords selling, rents skyrocketing, and temporary housing revoked.

"I had to move back in with my ex-spouse to avoid living in a caravan park."


Her son struggles with constant moves.

"I feel ashamed I can't give him a safe home," Jane admits. She's heard of others staying in unhappy relationships just to keep a roof overhead.

Jane looked at buying a property with Keystart, drawing down on her super to afford the deposit, but was only approved for \$180,000. Unable to compete with dual incomes in the rental market, Jane took a small private rental but had break-ins, damage to her car and didn't feel safe.

She had some brief respite renting from a friend, but they now have to sell the property, with the "Pilbara Tax" on upkeep proving too much.

"We need more affordable family-friendly housing and priority rentals for single-parents," Jane said, "and more subsidised housing."



"IN THE LAST FIVE YEARS I'VE HAD TO MOVE HOUSE NINE TIMES DUE TO CIRCUMSTANCES OUTSIDE OF MY CONTROL AND WITHOUT A SINGLE BREACH OF MY LEASE."





RENTAL
AFFORDABILITY
SNAPSHOT
2025

NORTH WEST (KIMBERLEY & PILBARA)

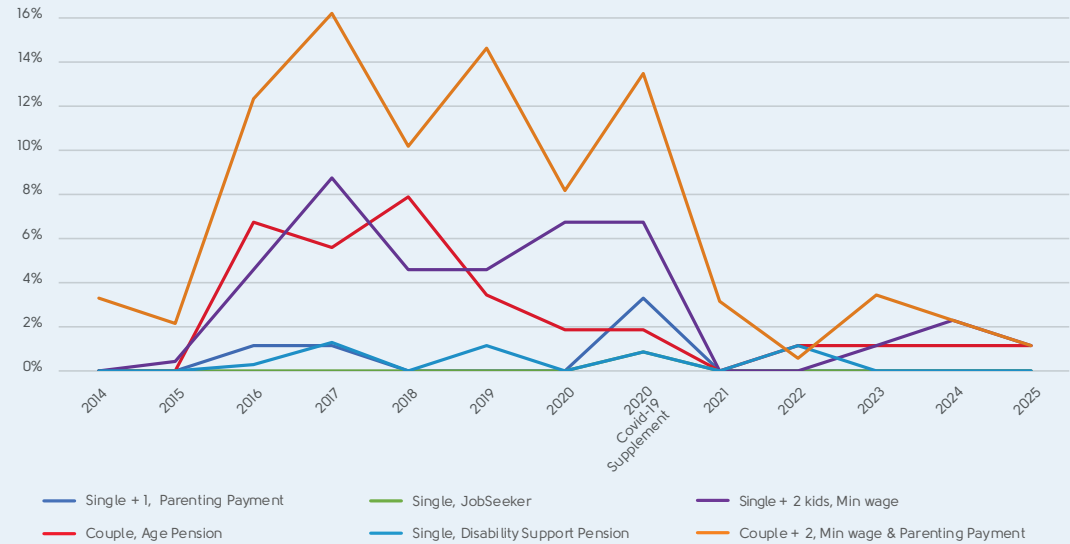
The number of available properties is significantly lower in 2025 at **178** compared to 258 in 2024.

The median rent is **\$995** per week, up 17% from \$850 in 2024 and 33% from \$750 in 2023.

The North West is facing significant challenges due to fewer rental properties being available.

Compared to 2024, an even smaller proportion of those available are affordable and appropriate for all household types.

Affordable and Appropriate Rentals by Household



For households on income support:

- There are **no** properties affordable and appropriate for a single person on Jobseeker, a Disability Support Pension or the Age Pension.
- There are **no** affordable and appropriate properties for a couple on JobSeeker with two children.
- There is **1** affordable and appropriate property for a couple with no children on the Age Pension.

For households on a wage:

- **1 property** is affordable and appropriate for a single parent with two children on a minimum wage.
- **1 property** is affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- **4 properties** are affordable and appropriate for a couple with two children, where both are earning a minimum wage.

This is the 3rd year the Snapshot has captured rental data for these two regions.

MID-WEST & GASCOYNE

The number of available properties is **82**, up from 62 in 2024.

Median rent is **\$520** per week, up 8% from \$480 in 2024 and up 41% from \$370 in 2023.



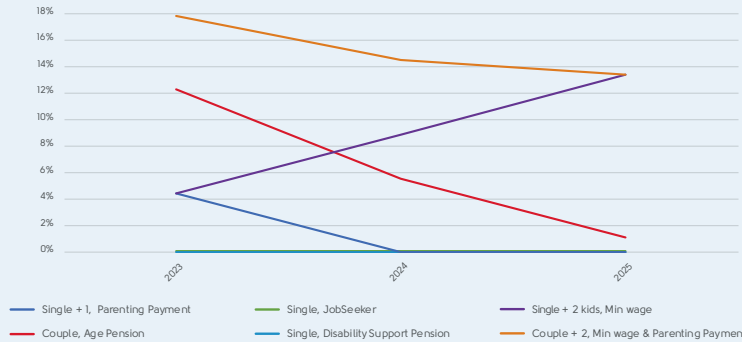
WHEATBELT & GOLDFIELDS

The number of available properties is **124**, the same as in 2024.

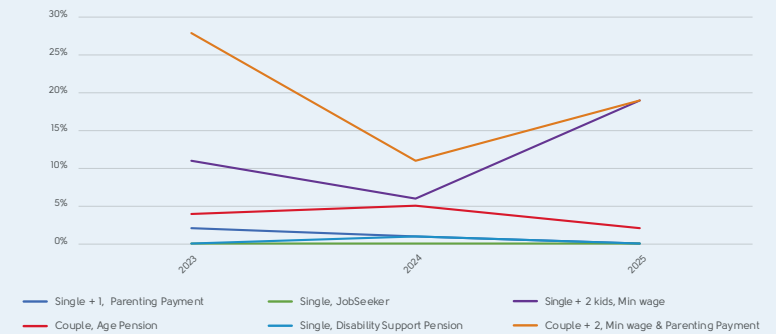
Median rent is **\$575** per week, up 7% from \$535 in 2024 and up 28% from \$450 in 2023.



Affordable and Appropriate Rentals by Household



Affordable and Appropriate Rentals by Household



For households on income support:

- There are **no** properties that are affordable and appropriate for a single person on Jobseeker, a Disability Support Pension or the Age Pension.
- There are **no** properties affordable and appropriate for a couple on JobSeeker with two children.

For households on a wage:

- **1 property** is affordable and appropriate for a single person on minimum wage.
- **10 properties** are affordable and appropriate for a single parent with two children on a minimum wage, and 10 (12%) properties are affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- **29 properties** are affordable and appropriate for a couple with two children, where both are earning a minimum wage.

For households on income support:

- There are **no** properties affordable and appropriate for a single person on JobSeeker or a Disability Support Pension.
- **4 properties** are affordable and appropriate for a couple on JobSeeker with two children.
- **3 properties** are affordable and appropriate for a couple with no children on the Age Pension.

For households on a wage:

- **24 properties** are affordable and appropriate for a single parent with two children on a minimum wage.
- **24 properties** are affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- **33 properties** are affordable and appropriate for a couple with two children, where both are earning a minimum wage.

AFFORDABLE & APPROPRIATE PROPERTIES

By household type, number and percentage

Household Type	Payment Type	Western Australia		Perth Metro		South West & Great Southern		North West		Mid-West & Gascoyne		Wheatbelt & Goldfields	
		#	%	#	%	#	%	#	%	#	%	#	%
Couple, two children	JobSeeker (both adults)	4	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	4	3.2%
Single, two children	Parenting Payment Single	1	0.03%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.8%
Couple, no children	Age Pension	7	0.2%	0	0.0%	2	1.0%	1	0.6%	1	1.2%	3	2.4%
Single, one child	Parenting Payment Single	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single, one child	JobSeeker	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single	Age Pension	2	0.1%	2	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single aged over 21	Disability Support Pension	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single	JobSeeker	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single aged over 18	Youth Allowance	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single in share house	Youth Allowance	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Couple, two children	Minimum Wage + FTB A	149	4.2%	57	2.0%	26	10.0%	4	2.3%	29	35.4%	33	26.6%
Single, two children	Minimum Wage + FTB A & B	42	1.2%	1	0.03%	6	2.3%	1	0.6%	10	12.2%	24	19.4%
Single	Minimum Wage	14	0.4%	13	0.5%	0	0.0%	0	0.0%	1	1.2%	0	0.0%
Couple, two children	Minimum Wage + Parenting payment (partnered) + FTB A&B	42	1.2%	1	0.03%	6	2.3%	1	0.6%	10	12.2%	24	19.4%
Total Number of Properties		3,523		2,878		261		178		82		124	
Median Rent		\$680		\$688		\$650		\$995		\$520		\$575	

RENTAL AFFORDABILITY CRISIS MAIN DRIVERS

- **Shortage of social housing.**

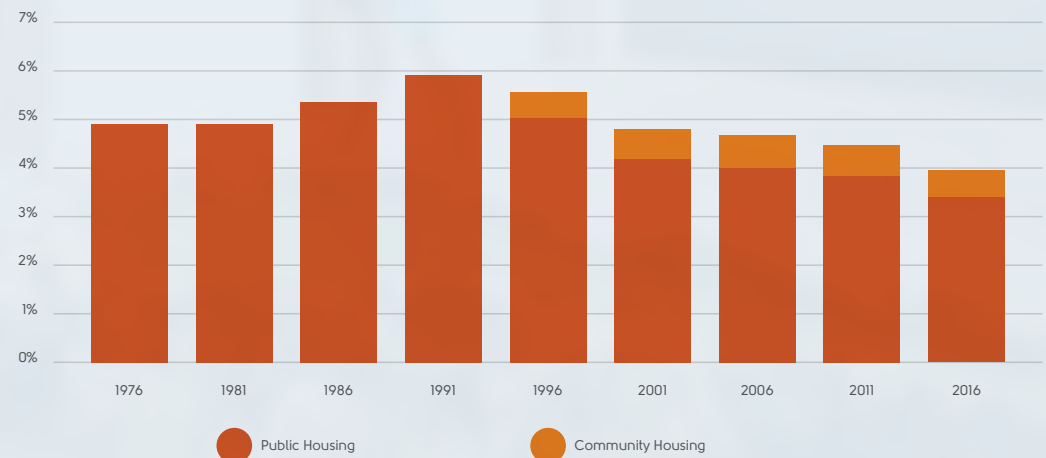
Despite the recent increase in investment in social housing by the WA and Commonwealth governments, decades of underinvestment and the non-replacement of decommissioned houses have resulted in a continued significant shortfall in the supply of social housing.

Unless governments increase the scale and pace of housing construction, achieving a sustainable level of available social housing will take decades.

IN DECLINE - WA Social Housing



IN DECLINE - WA Housing Stock



- Lack of private rental supply.**
 Construction delays and higher construction costs for new homes have reduced the supply of rentals and increased the cost of building new homes, making it harder for low-income earners to find affordable housing.
- Lack of housing diversity.**
 The limited variety of housing options in both social and private rental markets results in many properties not meeting households' needs.
- The end of the National Rental Affordability Scheme (NRAS).**
 The tapering down of NRAS by mid-2026 will place further pressure on the private rental market with an estimated loss of 3,766 affordable rental dwellings between 2023 and 2026.⁵

- Inadequate income support payments and cost of living.**
 Jobseeker, Parenting Payment, and other payments remain significantly below the poverty line, leaving people paying a critically high proportion of their income on rent or leaving them destitute. The combination of housing stress and the rising cost of living for other essential expenditures means that many Australians relying on income support payments are being pushed further into poverty.
- Commonwealth Rent Assistance (CRA).** CRA has contributed to rental stress for many recipients due to payments not keeping pace with rising rents. Furthermore, the scheme's eligibility requirements exclude those on the lowest incomes. For example, only one in three people on JobSeeker are eligible for the CRA payment⁶ while individuals living in public housing are not eligible.

*In the last two decades, the wealth of the top 20 percent has increased four times that of the wealth of the lowest 20 percent. Yet, instead of boosting the social security net, in recent years, federal governments have either neglected the lowest income earners or made insignificant changes in the margins.*⁴

Unemployment Benefits and Poverty for Single Adults

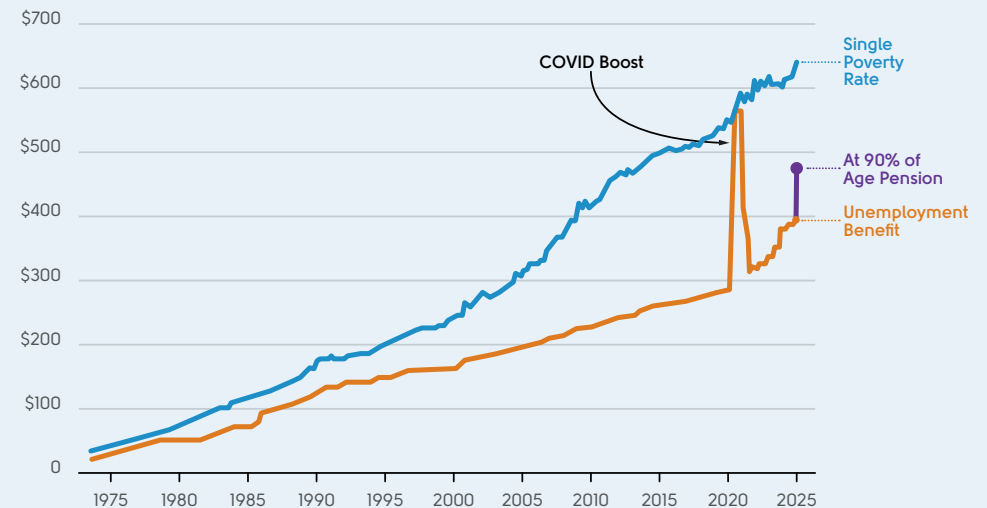


Chart | Greg Jerico • Source | Hilda, DSS

⁴ Anglicare Australia. (2025). Election 2025: Adequate Income. <https://www.anglicare.asn.au/research-advocacy/election-2025>

⁵ Shelter WA (2024). Pre-Budget Submission 2024-25. <https://www.shelterwa.org.au/wp-content/uploads/2023/11/Shelter-WA-2024-25-PBS-FINAL.pdf>

⁶ Anglicare Australia. (2023). Reforming Rent Assistance: Ending rental stress across Australia. <https://www.anglicare.asn.au/publications/reforming-rent-assistance/>

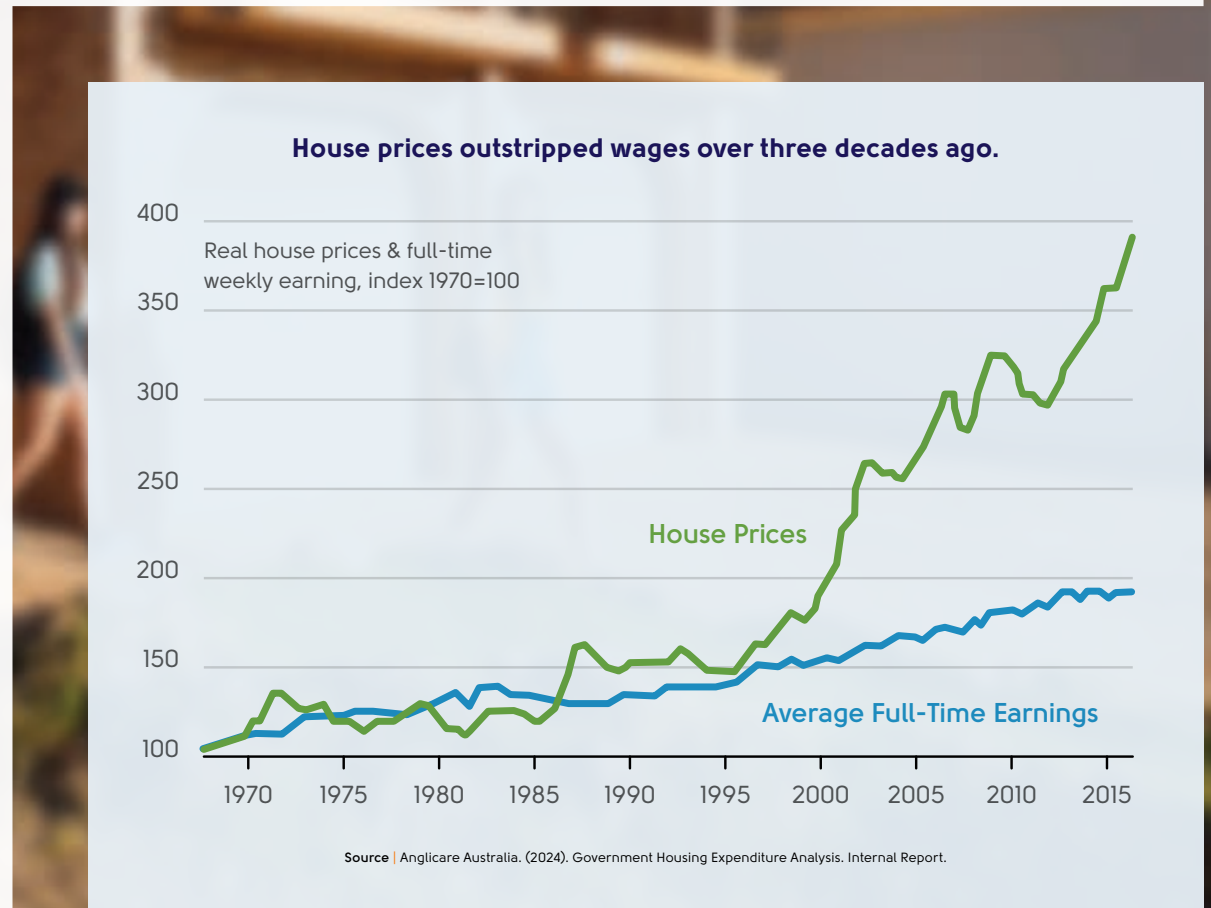
RENTAL AFFORDABILITY CRISIS MAIN DRIVERS

- **Increased demand.**

Anglicare Australia⁷ has modelled that median weekly rent is now approximately 40% of the average weekly income, up from under 20% in 1981. Alongside population growth, this has pushed more households into housing stress and increased competition for rentals for those at the lower end of the market.

- **Wage stagnation.**

From 2012 to 2022, wage stagnation meant that average annual earnings fell nearly \$12,000 short of where they would have been if wage growth had remained in line with historical patterns. This wage reduction is connected to the persistent housing crisis, leading to a 3.6% drop in wage share and a 6.9% rise over that ten-year period.⁸

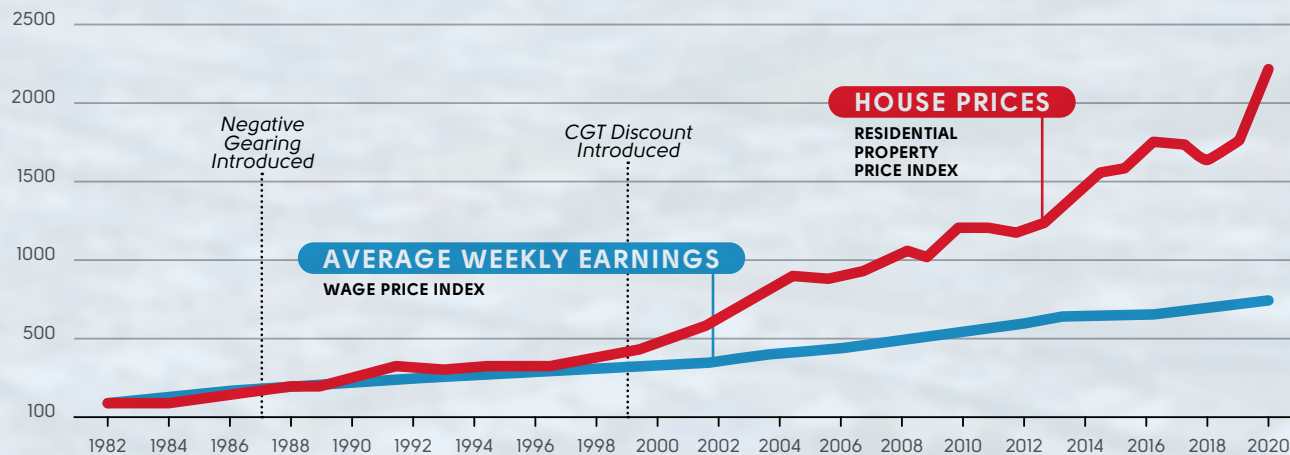


⁷ Anglicare Australia. (2024). Government Housing Expenditure Analysis. Internal Report.

⁸ Per Capita. (2025). The Lost Decade: How low wage growth stopped young Australians buying a home. https://percapita.org.au/our_work/the-lost-decade/

RENTAL AFFORDABILITY CRISIS MAIN DRIVERS

Changes in house prices and wages



Source | Everybody's Home. (2024). Written Off. The high cost of Australia's unfair tax system, p.10. <https://everybodyshome.com.au/wp-content/uploads/2024/01/Written-Off-Report-2024.pdf>

- Intergenerational impact.**
 Younger generations (Millennials and Gen Z), often facing higher student debt and slower wage growth, struggle to save for a first home deposit or enter the rental market. They are competing with older generations (Baby Boomers and Gen X) who have accumulated housing wealth and may invest in rental properties. Consequently, this creates a “generation rent” scenario where younger adults are priced out of homeownership and rely on the private rental market, often facing insecurity and high costs.⁹
- Negative gearing deductions and the Capital Gains Tax (CGT) discount.**
 First introduced in 1936, negative gearing was temporarily abolished in 1985 and CGT was introduced by the Commonwealth government as part of broader tax reforms to promote economic fairness and efficiency. However, negative gearing was reinstated in 1987, and a CGT discount was introduced over a decade later in 1999, with both influencing the private rental market in favour of investors. Australia loses \$11 billion annually due to negative gearing and CGT discounts,¹⁰ which could be used to provide housing for those who need it.

9 Per Capita. (2025). The Lost Decade: How low wage growth stopped young Australians buying a home. https://percapita.org.au/our_work/the-lost-decade/

10 Parliamentary Budget Office. (2024). Cost of Negative Gearing and Capital Gains Tax Discount. <https://www.pbo.gov.au/publications-and-data/publications/costings/cost-negative-gearing-and-capital-gains-tax-discount>

HOUSING POLICY FOR OUR FUTURE

The WA and Commonwealth governments have recently implemented several significant housing policies and funding initiatives to improve housing availability and support.

Key national highlights include the National Agreement on Social Housing and Homelessness, Housing Australia Future Fund, National Housing Accord Facility, National Housing Infrastructure Facility, and Australia's National Cabinet agreement to 'A better deal for renters'.

In Western Australia, the WA Housing Strategy 2020-2030 was developed with significant government investments in housing development and homelessness services.

The \$20 million WA Rent Relief Program and the first phase of rent reforms were announced and established for 2023-2024.

However, as more Western Australians become long-term renters and the available rentals have become more unaffordable or unsuitable for people on income support or minimum wages, it is essential to continue reforming housing policy and rental laws to ensure that affordable and appropriate rental homes become a reality for low-income tenants.

WHAT IS NEEDED?

Everyone deserves access to affordable and appropriate homes.

ACCESS TO AFFORDABLE HOMES

Solutions to the rental affordability crisis require a joint effort and a bold approach from Commonwealth and State governments.

ACCESS TO APPROPRIATE HOMES

Commonwealth:

- Ensure a liveable income above the poverty line for all Australians, including raising the rate of income support to \$82 per day and improving the minimum wage settings.
- Reinstate the NRAS, or create a state-based equivalent, to increase the supply of affordable rentals available to low and moderate-income tenants.
- Reform CRA by redirecting the CRA payment to increase working-age income support payments, as most income support recipients do not benefit from the CRA. If CRA is retained, the payments should be indexed to rental prices instead of inflation, and eligibility to access assistance be broadened.
- Implement a fair tax system that gradually decreases the Capital Gains Tax discount over the next ten years. Additionally, consider using negative gearing to promote investment in social housing, or potentially restrict its application to a select number of properties within a portfolio.

State:

- Reform the Residential Tenancies Act 1987 (WA) to:
 - Stop tenants being evicted without a valid reason and end no-grounds evictions.
 - Extend legal protection to boarders and lodgers.
 - Establish a rent stabilisation or capping mechanism.
- Continue the WA Rent Relief Program until the rental market vacancy rate is balanced between 2.5% and 3.5%.
- Establish a WA Housing Future Fund by setting aside \$1 billion of the state's surplus in perpetuity, using annual returns to fund new builds.

Both:

- Set a social housing target of 6% of total housing stock.

State:

- Introduce minimum standards for rental properties, house structure, facilities, health, safety and privacy.
- Ensure public, social and private rental housing in Western Australia accommodates climate change, including minimum efficiency standards to mitigate extreme weather-related health risks and reduce energy costs for tenants.
- Sign the National Construction Code 2022 so every new build meets minimum accessibility standards.

Both:

- Expand crisis, transitional and supported accommodation options for people living with complex needs, particularly in regional, rural, and remote areas with programs like Housing First approaches, Youth Foyers and Aboriginal community-controlled organisations.



RENTAL AFFORDABILITY SNAPSHOT 2025

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