

# RENTAL AFFORDABILITY SNAPSHOT REGIONAL REPORTS 2026 \ SEVENTEENTH EDITION





# RENTAL AFFORDABILITY SNAPSHOT

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Collated Regional Reports 2026

SEVENTEENTH EDITION





AnglicareWA

50 YEARS

A large, dark blue stylized outline of a house with a chimney, positioned above the title text.

# RENTAL AFFORDABILITY SNAPSHOT 2026

In Western Australia, we live in the wealthiest state in one of the wealthiest countries.

It is time to ensure that people have access to safe, secure and affordable rental homes.

# ABOUT THE SNAPSHOT

The Rental Affordability Snapshot is an annual report that measures the extent to which low-income households across Western Australia can find an affordable and appropriate home in the private rental market

The 2026 Snapshot shows the number of properties listed for rent on 14-15 March 2026<sup>1</sup> across the following five regions spanning the state:

- Perth Metro
- South West & Great Southern
- North West (Kimberley & Pilbara)
- Mid West & Gascoyne
- Wheatbelt & Goldfields

## **We assess each available property against a range of low-income household types.**

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 housing stress, while paying more than 50% is considered severe housing stress.

A property is considered **appropriate** if it has an adequate number of bedrooms for residents.

In 2026 the report considers each property for families and individuals that rely on income support, the minimum wage, or a combination of both including:

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

Other payment supports are the Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, and Family Tax Benefit Part A and Part B.

It is important to note that even if a property is affordable and appropriate, it may not be available. Within an extremely tight rental market, low-income households, especially those who receive income support, may face discrimination in favour of higher-income applicants competing for the same property. Consequently, low-income households lose out on a property that might need their needs.

1. Listings are drawn from [realestate.com.au](https://www.realestate.com.au).



# WESTERN AUSTRALIA KEY FINDINGS

This year's Snapshot shows that the private rental market continues to fail people on low incomes. Affordable options are largely unchanged and effectively out of reach for households on income support and barely accessible for minimum wage earners, leaving many without a home.

- 3,314<sup>2</sup> private rentals were available in Western Australia (WA), 209 fewer properties than 2025.
- No properties are affordable and appropriate across WA for any household type receiving JobSeeker, not even a room in a shared house.
- Median WA rent is \$747 per week, up 10% from 2025, 15% from 2024 and a staggering 74% from 2021.
- The North West is least affordable. Weekly median rent is \$1,025.
- The most affordable regions are the Mid West & Gascoyne and the Wheatbelt & Goldfields, with median rents of \$600 per week – still out of reach for most low-income renters.
- A room in a share house remains the most affordable rental option with a median weekly rent of \$280. Availability is heavily concentrated in the Perth Metro area, with only one listing outside the city in the Wheatbelt & Goldfields.<sup>3</sup>

PROPERTY TYPE	
Least to most affordable, median rent per week	
House / Townhouse	\$750
Unit / Flat / Apartment	\$720
Shared accommodation	\$280

REGIONS	
Least to most affordable, median rent per week	
North West	\$1,025
Perth Metro	\$750
South West & Great Southern	\$680
Mid West & Gascoyne	\$600
Wheatbelt & Goldfields	\$600

## Number of unique properties that are affordable and appropriate

Households on  
Income Support Payment

13

Households on  
Minimum Wage

128

### INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **Singles** | No properties for a single person on JobSeeker, not even a room in a shared house.
- **Families** | A single parent on the Parenting Payment with one child could afford just one rental. All other family types receiving income support had no rental options.<sup>4</sup>
- **Young people** | No affordable options are available to a young person on Youth Allowance, including shared accommodation.<sup>5</sup>
- **People with disabilities** | A single person on the Disability Support Pension could afford only one property across WA.<sup>6</sup>
- **Retirees** | Singles and couples on the Age Pension only had 7 listings available.

### MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- **Singles** | 13 properties for a single person earning minimum wage.
- **Single parents** | 24 properties for a single parent on minimum wage with two children.
- **Couples with children** | 24 properties for a couple with one child on one minimum wage and Parenting Payment.
- **Couples with children** | 115 properties for a couple with two children where both parents are earning a minimum wage.

2. Data from weekend 14-15 March 2026.

3. Shared accommodation is not appropriate for couples, households with children or people with disabilities – reducing their chances of securing housing.

4. Although a couple with children could afford more rentals, none met the requirement of 3-bedrooms as they were either shared accommodation or 1 or 2-bedroom units.

5. Youth Allowance is the lowest of all government payments, leaving young people consistently shut out from the private rental market.

6. This underscores the additional challenges people with disabilities face trying to secure an affordable home in the private market that meets their unique needs.



# AROUND THE REGIONS

Median rents continue to increase significantly across the State.

## MID WEST & GASCOYNE

# +15%

24 MONTHS +25%

2026	2025	2024
\$600	\$520	\$480

## PERTH METRO

# +9%

24 MONTHS +15%

2026	2025	2024
\$750	\$688	\$650

## WESTERN AUSTRALIA

# +10%

24 MONTHS +15%

2026	2025	2024
\$747	\$680	\$650

## NORTH WEST

# +3%

24 MONTHS +21%

2026	2025	2024
\$1,025	\$995	\$850

## WHEATBELT & GOLDFIELDS

# +4%

24 MONTHS +12%

2026	2025	2024
\$600	\$575	\$535

## SOUTH WEST & GREAT SOUTHERN

# +5%

24 MONTHS +10%

2026	2025	2024
\$680	\$650	\$620

# RENTAL AFFORDABILITY IN WA

## Rental Affordability<sup>7</sup> Graph Definitions

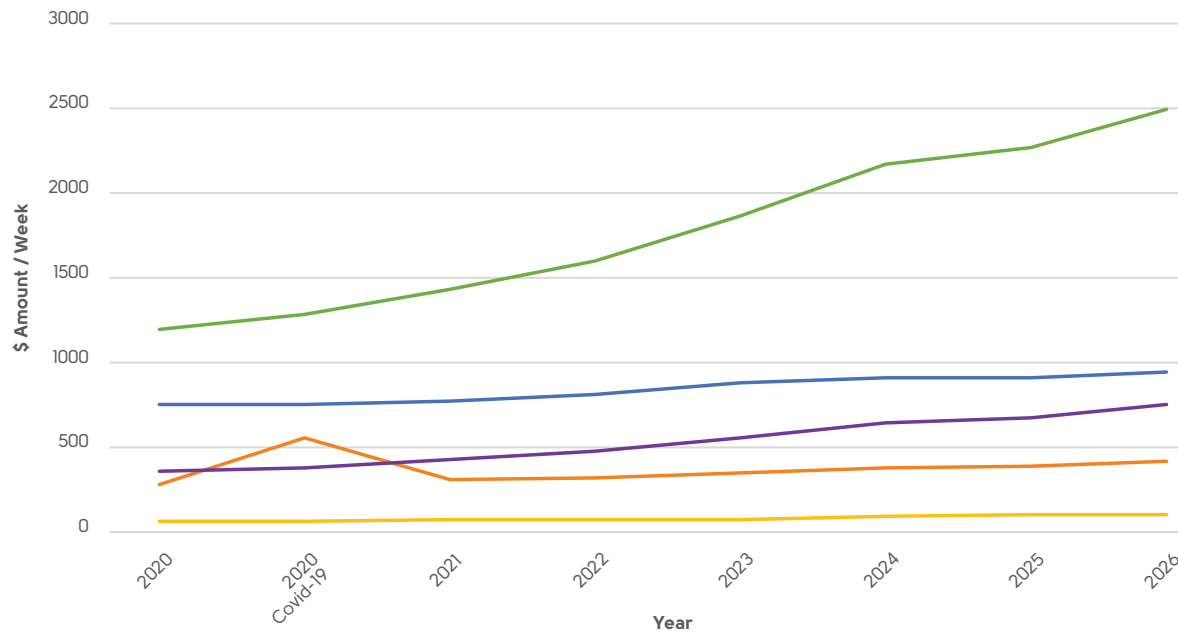
- **Commonwealth Rent Assistance (CRA)** A payment the Australian government provides to help individuals and families on income support payments who rent in the private rental market or community housing with the cost of rent. The graph illustrates that the CRA payment continues to be minimal and has not made weekly rents more affordable.

- **Federal minimum wage** Based on a 38-hour week. Is used to facilitate comparisons with federal income support payment levels. The WA 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. In 2026, a household would need to earn \$2,490 per week or approximately \$130,000 per year to afford the median 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.

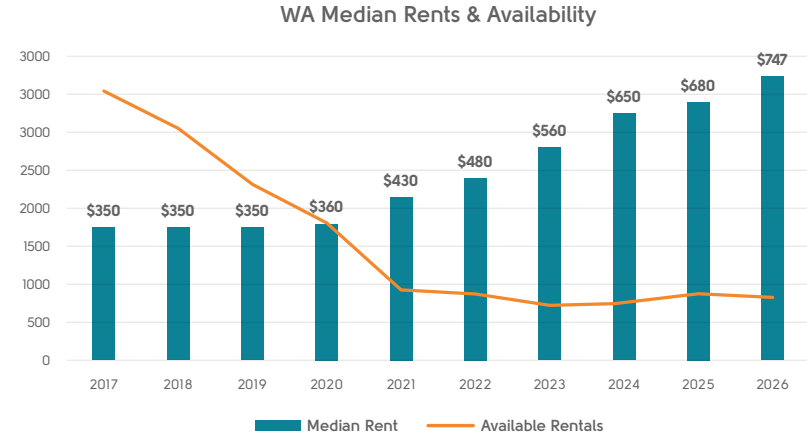


— Commonwealth Rent Assistance  
— Federal Minimum Wage  
— Income Required if Rent is 30% of Income  
— Jobseeker  
— Median Rent

7. Department of Social Services. (2026). *Social Security Guide*. Australian Government. [guides.dss.gov.au/social-security-guide/5/2](https://guides.dss.gov.au/social-security-guide/5/2). Fair Work Ombudsman. (2025). *Minimum wages*. Australian Government. [fairwork.gov.au](https://fairwork.gov.au). \*All figures are per week. \*\*Income support payments are based on a single person with no children.

## AFFORDABILITY VS AVAILABILITY

Rising rental prices and limited available properties have increased competition in the rental market. While the WA Government has capped rent increases to one per year, this high demand with limited supply puts pressure on renters and makes them vulnerable to rent hikes.



**+ \$55K** Since 2021, renters now need to earn an additional \$55,000 annually to keep pace with median rent rises.

## THE LAST 12 MONTHS

In WA, both state and federal 2025 elections focused attention on housing. These included record spending and election commitments to boost supply and affordability for first-home buyers.

However, these commitments have failed to reach those who are doing it tough, with little relief for those not in a position to buy and no action to address rising rents and the appropriateness of available dwellings. The rental crisis has become an economic crisis.

Income supports and rental assistance have not kept in step with rapidly rising rents. From 2025 to 2026,

the JobSeeker payment, CRA and minimum wage each increased 3.5%. That's an additional \$13.80 per week, \$3.70 per week and \$32.10 per week respectively. Meanwhile, median rents in WA increased by 10% (\$67 per week), far outpacing these small gains.

But these gaps are not new. Rents have exceeded wages and income support for many years. Since 2021, CRA payments have risen by 56% to \$109.70 per week. Over the same period median rents rose 74%, costing renters around \$16,500 more each year.

Across WA in 2025, only 4,441 homes were finished in the December quarter, a 25% decrease compared to 12 months

prior. WA is now 6,600 homes behind its National Housing Accord target and needs to build 6,500 homes every three months to keep pace.<sup>8</sup>

### The changing rental landscape

WA Government policy changes have started to impact the mix of rental options. Revised planning rules have eased planning approvals, which are attractive for many investors to increase income. This has resulted in a rise of accessory dwellings (e.g. 'granny flats') as primary housing for many renters.<sup>9</sup> Co-living is also becoming increasingly visible in WA's rental market.<sup>10</sup>

While these housing forms are often presented as innovative or flexible

responses to supply shortages, the 2026 Snapshot findings suggest they largely reflect households being forced to compromise on privacy, suitability and security to remain in housing.

### Regional differences

WA's housing market is diverse, reflecting region-specific economies, demographics and geography. While statewide action is needed, policy needs to also respond to regional differences.

8. Lane, O. (2026, April 9). [thewest.com.au/politics/state-politics/wa-slumps-to-fourth-consecutive-reduction-in-homes-completed-falling-further-behind-target-c-22117071](https://thewest.com.au/politics/state-politics/wa-slumps-to-fourth-consecutive-reduction-in-homes-completed-falling-further-behind-target-c-22117071).

9. Boda Building Group. (2025, July 28). [bodabuildinggroup.com.au/blog/guide-to-granny-flats-in-perth-new-rules-designs-costs-roi/](https://bodabuildinggroup.com.au/blog/guide-to-granny-flats-in-perth-new-rules-designs-costs-roi/); Kellner, H. (2025, December 18). [realestate.com.au/news/planning-reforms-unlock-36k-rental-income-from-backyard-granny-flats/](https://realestate.com.au/news/planning-reforms-unlock-36k-rental-income-from-backyard-granny-flats/).

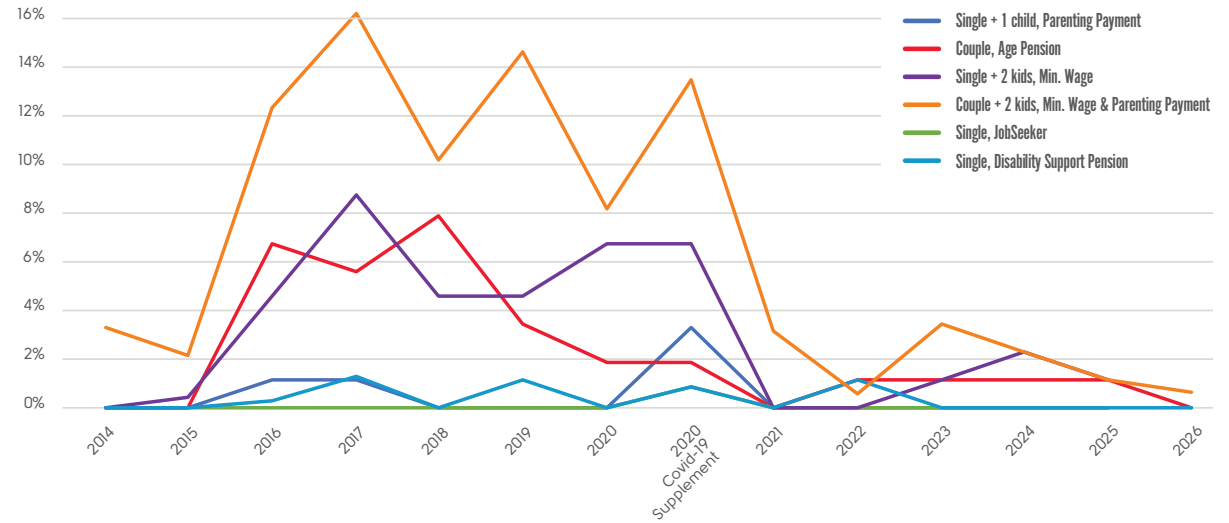
10. Martin, M. (2026, January 29). Broker News. [brokernews.com.au/news/breaking-news/coliving-booms-as-rents-hit-record-highs-288819.aspx](https://brokernews.com.au/news/breaking-news/coliving-booms-as-rents-hit-record-highs-288819.aspx); Hammond, J. (2024, July). [rac.com.au/horizons/lifestyle/our-changing-australian-dream](https://rac.com.au/horizons/lifestyle/our-changing-australian-dream).

# NORTH WEST (KIMBERLEY & PILBARA)

The number of available properties is **142**, down from 178 in 2025.

The median rent is **\$1,025** per week, up 3% from \$995 in 2025 and 21% from \$850 in 2024.

The North West has experienced a significant drop in available properties over the past year and the highest median rent in WA, making the region virtually unaffordable for all low-income households.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment

0

Households on Minimum Wage

3

### INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for any household type receiving JobSeeker.
- **No properties** for a single person on a Disability Support Pension or the Age Pension.
- **No properties** for a couple with no children on the Age Pension.

### MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for a single person on a minimum wage.
- **1 property** for a single parent or a couple with two children on minimum wage and the Parenting Payment.
- **3 properties** for a couple with two children, where both parents are earning a minimum wage.

## SYLVIA

**After relocating from Perth to Karratha in July 2025 to begin work with Anglicare WA, Sylvia and her nine-year-old son experienced prolonged housing instability. Despite working full-time, the private rental market was financially out of reach, with high rents and intense competition making it impossible to secure a home.**

Initially assessed as ineligible for service worker accommodation, they were forced into a series of temporary living arrangements, including backpacker-style accommodation.

These environments were unsafe and inappropriate for a child, exposing Sylvia and her son to overcrowding, poor hygiene and distressing behaviours such as alcohol and drug use, verbal aggression, and a constant turnover of unfamiliar residents.

Sylvia had constant concerns for her son's safety, and the instability had a significant emotional and psychological impact.

*"The housing circumstances also meant that I was unable to host or entertain friends, support building connections and networks having moved into a new town, with no existing family, or even host playdates for my son. This limited our social connections and contributed to feelings of isolation for both of us."*

Following sustained advocacy from Anglicare WA in Karratha, supported by local government, the family was finally approved for service worker accommodation. They moved in February, after six uncertain months.

While this is a short-term relief, Sylvia remains concerned about long-term housing security for community service workers with dependents in regional areas like Karratha.



**"BALANCING FULL-TIME COMMUNITY SERVICES WORK WHILE DEALING WITH HOUSING INSECURITY WAS EXHAUSTING AND EMOTIONALLY DRAINING."**

# RACHELE

Rachele and her husband moved to Kununurra from Melbourne in 2018 with their four children. Since then, they have lived in a series of unstable and substandard rental arrangements, shaped by a chronically tight housing market in the East Kimberley.

Their current private rental costs \$600 a week — considered cheap by local standards. The owners have flagged plans to sell and now only extend the lease six months at a time, leaving the family in a constant state of uncertainty.

The house is run down, with long-standing issues including faulty power points, broken cupboard doors, unsafe plumbing, ineffective air-conditioning and an oven that has not worked for over 18 months. Despite safety concerns, Rachele says they are reluctant to push for repairs for fear the lease will not be renewed or the rent increased.

Before this, the family cycled through multiple properties. One was an ageing house with ineffective cooling; another wasn't properly secure, with frequent intrusions into the yard and safety issues with people entering the property uninvited. At one point, unable to secure a rental at all, the family lived for several months in dorm-style workers' accommodation during the wet season.

Rachele describes the private rental market as exhausting and demoralising. High rents, intense competition and discrimination against families with children have made stability impossible to achieve. The insecurity has taken a financial and emotional toll, affecting the family's wellbeing, relationships and ability to plan for the future.

As their lease nears its end, Rachele says they are again facing the possibility of having to leave the town they love, not by choice, but because housing is increasingly out of reach.



*"HOUSING ISN'T JUST A ROOF AND WALLS, IT'S OFTEN CHILDHOOD MEMORIES FOR KIDS AND A SENSE OF 'THIS IS MY HOME' AND SHOULD FEEL COMFORTABLE AND SAFE."*

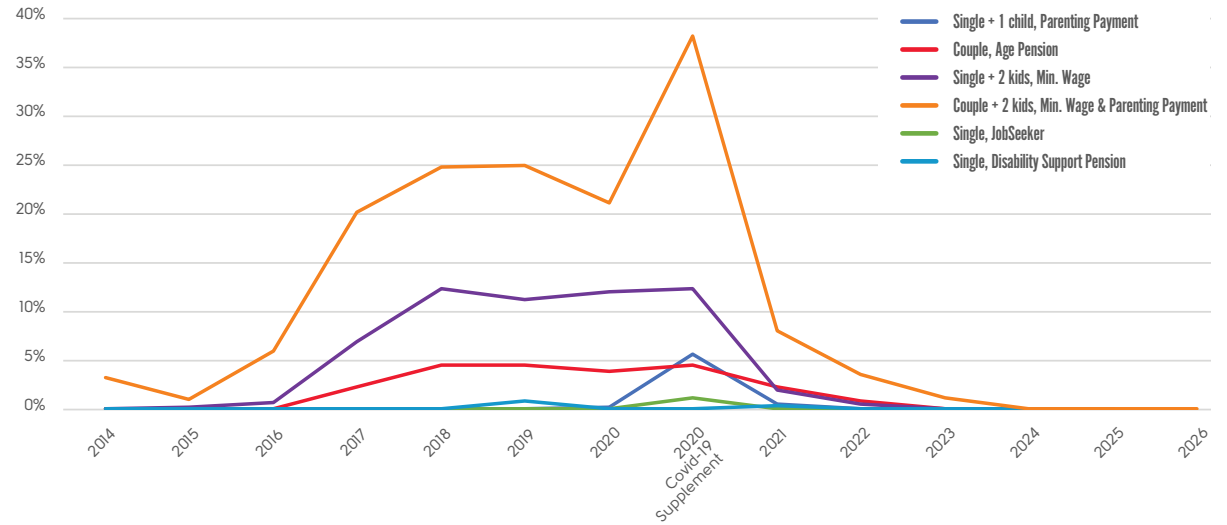
# PERTH METRO

The number of available properties is **2,763**, which is 115 less than last year.

The median rent is **\$750** per week, up 9% from \$688 in 2025 and 15% from \$650 in 2024.

The Perth metropolitan area continues to experience a shortage of affordable and appropriate homes for all household types.

Co-living properties, similar to boarding or lodging houses, are becoming increasingly common, but often fall under common law and do not afford the same protection as rental properties under the Residential Tenancies Act.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment  
**5**

Households on Minimum Wage  
**59**

### INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for any household type receiving JobSeeker.
- **No properties** for a single person on a Disability Support Pension.
- **5 properties** for a single person on the Age pension, but **no properties** are for a couple with no children on the Age Pension.<sup>11</sup>

### MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for a single parent on minimum wage and the Parenting Payment with two children, nor for a couple on one minimum wage and Parenting Payment with two children.
- **10 properties** for a single person on a minimum wage.
- **49 properties** for a couple with two children, where both parents are earning a minimum wage.

<sup>11</sup> The five 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.

*"THE PEOPLE IN POWER DON'T HAVE A SCOOBY DOO. THEY NEED TO COME AND HAVE A CHAT AND KNOW WHAT IT'S LIKE OUT THERE. THERE ARE PEOPLE LIVING IN TENTS, AND I'M LUCKY TO NOT BE ONE OF THEM."*



## NICOLETTE

**Nicolette, in her 50s, was a driving instructor in London before moving to Australia 20 years ago. She was diagnosed with multiple sclerosis (MS) in 2010 and receives support from MSWA and the NDIS, as well as a \$700 per week Disability Support Pension.**

After her marriage ended, Nicolette moved into a 3x2 in Butler with her two children, paying \$380 per week. There is an MSWA hub in the same suburb, which provides her with crucial support and social connection.

She had to move into another rental for \$480 per week just before Covid hit. The rent has since increased to \$600 and when she enquired with her agent earlier this year about continuing beyond when her current lease ends in July, she was told it would not be renewed.

*"We've been asked to leave this property and between here and my last place I've been with the same agents for 12 years and they don't want to help at all. No sympathy, no heart. It's all very clinical. I told them I'm terrified that there won't be anywhere to go and I will be homeless. They just said... 'We understand your situation'. – I just hope they can sleep at night."*

She has been looking for rentals in Butler, Alkimos and nearby areas, competing with dozens of others. Accessibility is also a significant factor, but with the state of the private rental market, Nicolette isn't even taking that into consideration in her search for somewhere to live.

It's getting harder and harder to find somewhere within her maximum budget of \$650 and even then, that leaves just \$50 per week to spare.

Nicolette relies on financial support from her family back home to survive, as well as help with groceries from her friends here.

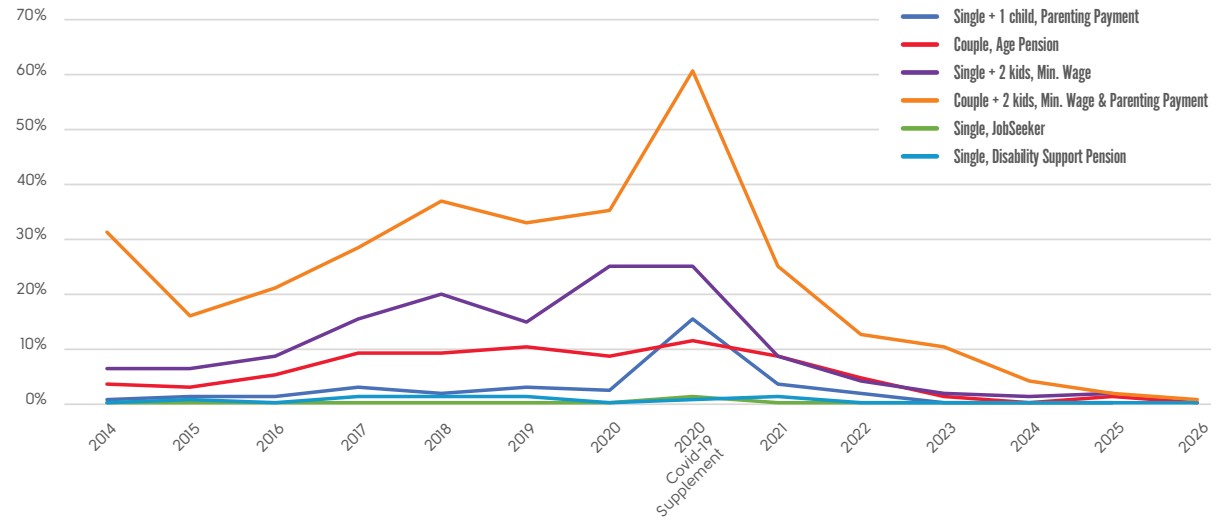
Nicolette has been unable to secure disability housing and has been on the social housing waitlist for seven years. She is now on the priority list and was recently told she is still two years away from being allocated a property.

# SOUTH WEST & GREAT SOUTHERN

The number of available properties has increased slightly from 261 in 2025 to **271** in 2026.

The median rent is **\$680** per week, up 5% from \$650 in 2025 and 10% from \$620 in 2024.

The South West & Great Southern continue to be the only region with increased rental availability over the past two years, however, properties remain unaffordable and are not appropriate for the majority of low-income households.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment

1

Households on Minimum Wage

31

### INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for any household type receiving JobSeeker.
- **No properties** for a single person on a Disability Support Pension or the Age Pension.
- **1 property** for a couple with no children on the Age Pension.

### MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for a single person on a minimum wage.
- **2 properties** for a single parent or a couple with two children on minimum wage and the Parenting Payment.
- **31 properties** for a couple with two children, where both parents are earning a minimum wage.



*"EVEN IF WE HAD  
MANAGED TO GET  
A PRIVATE RENTAL,  
IT WOULD HAVE PUT US  
UNDER SIGNIFICANT  
FINANCIAL STRAIN."*

## PATRICA & LYNSY

Patrica and Lyndsy are a couple in their 60s and 70s who have lived in a Water Corporation rental for more than 20 years. Recently, they were informed the property will be demolished, placing them at serious risk of homelessness.

Lyndsy is Patrica's carer and lives with multiple medical conditions. One requires him to be connected to power overnight; without it, his life would be at risk. He has also recently been diagnosed with cancer, compounding the stress and urgency of finding stable, long-term housing.

*"The private rental market has been extremely challenging. We have applied for more than 25 properties, all without success. The homes ranged from \$500 to \$700 per week, well beyond what we can realistically afford on the Pension."*

The emotional toll was profound. At one point, they began preparing to live in the back of their car, an unsafe and unviable option given Lyndsy's medical needs.

Anglicare WA's Great Southern housing team advocated on their behalf, working with Water Corporation to secure more time while alternative housing was sought.

This week, there was finally good news. Housing has been secured through a community housing provider, and Patrica and Lyndsy hope to move within the next two weeks.

They say they are deeply grateful for the Anglicare WA housing team's support. Without their advocacy, they believe they would now be homeless.

# HELEN

Helen is 57 and has lived in the South West for over 25 years. Until 2022, she supported herself through steady work in the wine and health industries and rented independently across Dunsborough, Yallingup and Capel.

In 2013, Helen was seriously injured in a car accident. Years of surgeries and recovery followed, alongside a diagnosis of an autoimmune condition that eventually forced her to stop working. In 2022, the three bedroom home she rented for \$350 a week was sold. By then, comparable rentals were advertising for \$750 to \$950, placing her completely out of the market.

With declining health, limited income and caring for her border collie Banjo, Helen was unable to secure alternative housing. For the first time in her life, she faced homelessness, living in her car and relying on friends for showers and meals. Twice over two years, she moved into temporary arrangements only to

lose them again due to owners' changing circumstances. The prolonged insecurity took a devastating toll on her physical and mental health. Living without a stable home left Helen isolated, anxious and fearful about her future.

After being assessed as a priority due to her health and homelessness, Helen was finally offered community housing in January 2026. Now lives in a one bedroom unit in Busseton, paying 25% of her Disability Support Pension in rent.

Helen says she is deeply grateful for the stability she now has but remains concerned about the growing number of older people facing homelessness in the South West, with limited emergency and affordable housing options available.

*"Low-income accommodation no longer exists in our regional tourist hotspots, so we now see a huge gap between the 'haves' and 'have-nots', stretching and fraying the fabric of our community."*



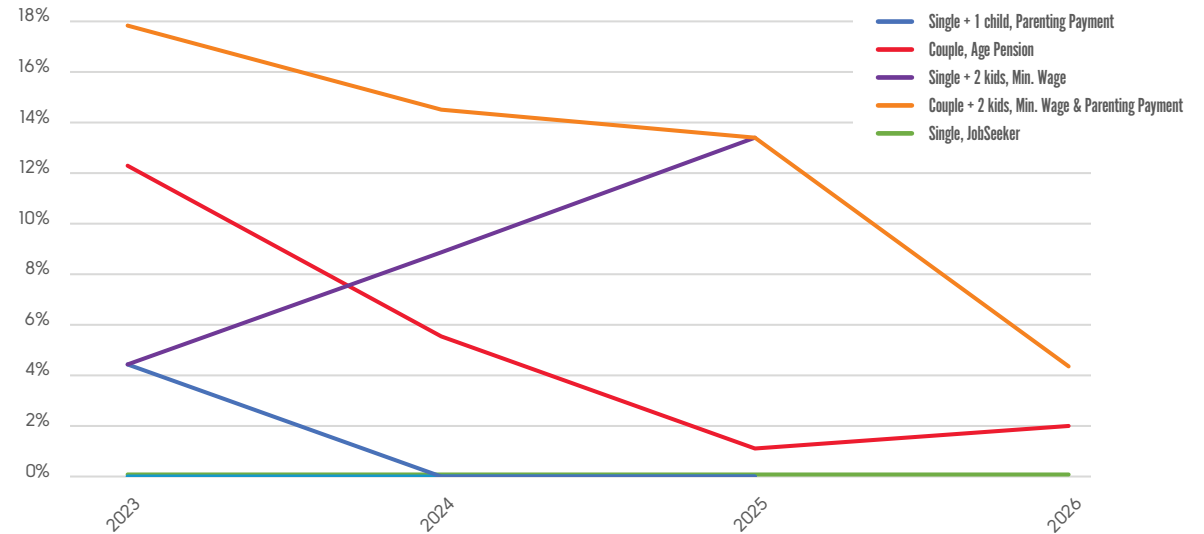
*"I AM ONE OF THE LUCKY ONES, BUT THERE ARE SO MANY OTHERS EQUALLY WORTHY, DESPERATE AND DESERVING OF A ROOF OVER THEIR HEAD."*

# MID WEST & GASCOYNE

The number of available properties is significantly lower in 2026 at 47 compared to 82 in 2025.

The median rent is \$600 per week, up 15% from \$520 in 2025 and 25% from \$480 in 2024.

Although it is one of the most affordable regions, the Mid West & Gascoyne has seen availability drop by almost 45% over the past year, leaving low-income households with limited choice.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment

1

Households on Minimum Wage

11

## INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- No properties for any household type receiving JobSeeker.
- No properties for a single person on a Disability Support Pension or the Age Pension.
- 1 property for a couple with no children on the Age Pension.

## MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- No properties for a single person on a minimum wage.
- 2 properties for a single parent or a couple with two children on minimum wage and the Parenting Payment.
- 11 properties for a couple with two children, where both parents are earning a minimum wage.

# WHEATBELT & GOLDFIELDS

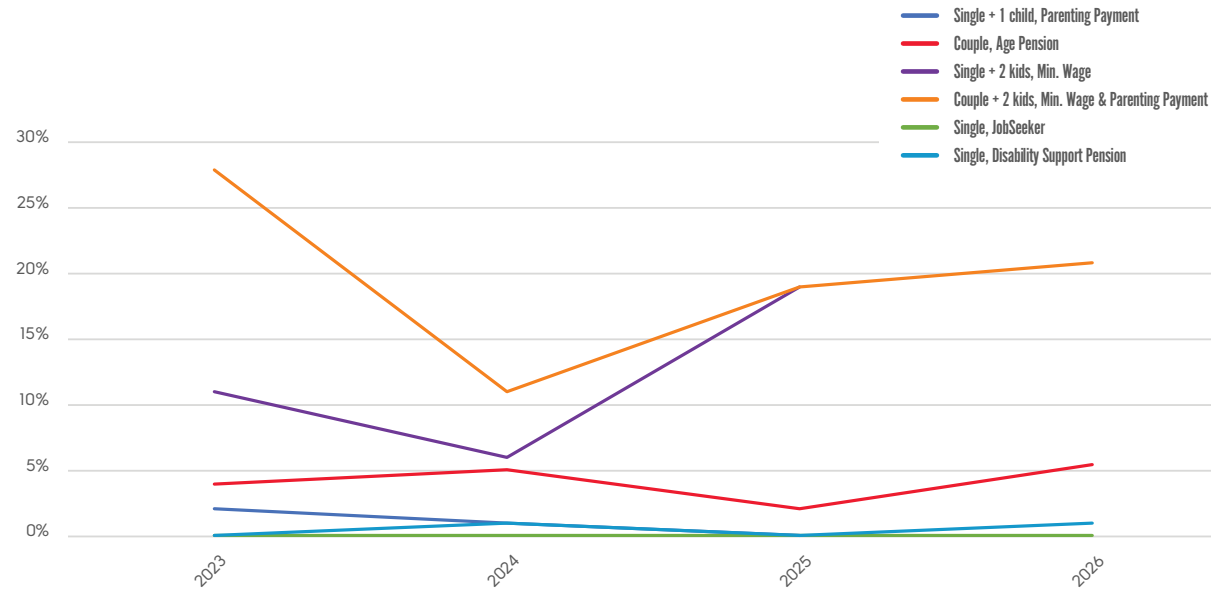
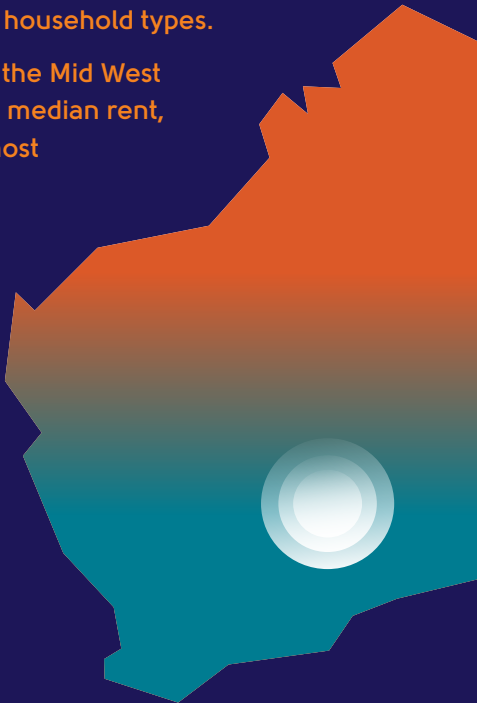
The number of available properties is **91**, down from 124 last year.

Median rent is **\$600** per week, up 4% from \$575 in 2025 and 12% from \$535 in 2024.

There are nominal increases in affordable and appropriate properties in the Wheatbelt & Goldfields across all household types.

This region is tied with the Mid West & Gascoyne for lowest median rent, making it one of the most affordable regions.

However, many households on income support are still locked out.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment

**6**

Households on Minimum Wage

**24**

## INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for any household type receiving JobSeeker.
- **1 property** for a single person on a Disability Support Pension.
- **2 properties** for a single person on the Age Pension and **5 properties** for a couple on the Age Pension.

## MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

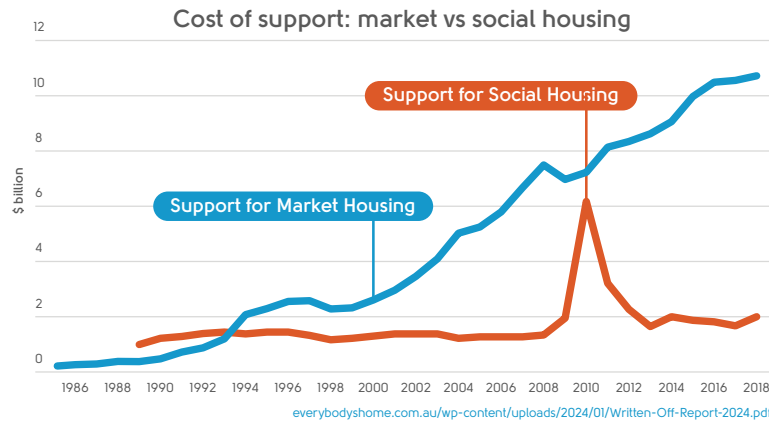
- **3 properties** for a single person on a minimum wage.
- **19 properties** for a single parent or a couple with two children on minimum wage and the Parenting Payment.
- **21 properties** for a couple with two children, where both parents are earning a minimum wage.

# 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	
		#	%	#	%	#	%	#	%	#	%	#	%
Single in share house	Youth Allowance + Energy Supplement	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single aged over 21	Disability Support Pension + Energy Supplement	1	0.03%	0	0%	0	0%	0	0%	0	0%	1	1.1%
Single	Age Pension, Pension + Energy supplement	7	0.2%	5	0.2%	0	0%	0	0%	0	0%	2	2.2%
Single	Minimum Wage	13	0.4%	10	0.4%	0	0%	0	0%	0	0%	3	3.3%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Basic Pension + Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.03%	0	0%	0	0%	0	0%	0	0%	1	1.1%
Single, two children*	Parenting Payment Single, Basic Pension + Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single, two children*	Minimum Wage, Parenting Payment Single, Basic Pension + Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	24	0.7%	0	0%	2	0.7%	1	0.7%	2	4.3%	19	20.9%
Couple, no children	Age Pension, Pension + Energy supplement	7	0.2%	0	0%	1	0.4%	0	0%	1	2.1%	5	5.5%
Couple, two children*	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Couple, two children*	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	24	0.7%	0	0%	2	0.7%	1	0.7%	2	4.3%	19	20.9%
Couple, two children*	Minimum Wage (both adults) and FTB A	115	3.5%	49	1.8%	31	11.4%	3	2.1%	11	23.4%	21	23.1%
<b>Total Number of Properties</b>		<b>3,314</b>		<b>2,763</b>		<b>271</b>		<b>142</b>		<b>47</b>		<b>91</b>	
<b>Median Rent</b>		<b>\$747</b>		<b>\$750</b>		<b>\$680</b>		<b>\$1,025</b>		<b>\$600</b>		<b>\$600</b>	

\*One child is aged less than 5 and the other child is aged less than 10



# RENTAL CRISIS MAIN DRIVERS

## Availability

- **Shortage of social housing.** Despite recent state and federal investment, decades of underinvestment in social housing — and insufficient replacement of decommissioned dwellings — have created a significant shortfall in housing supply. Housing policy has shifted away from providing secure, affordable public housing for low-income working households to a more limited model heavily reliant on the private rental market and limited to those with the highest needs. This has intensified pressure on both social housing and the private market, reducing options for low- and moderate-income households.

A substantial increase in the scale and pace of social housing construction is needed.

- **Lack of private rental supply.** Shortfalls in home construction completions in WA result in higher competition for fewer properties, placing increased pressure on low-income households.
- **Increased demand.** Anglicare Australia<sup>12</sup> has modelled that median weekly rent is now around 40% of the average weekly income, up from under 20% in 1981. Alongside population growth, this has pushed more renters into housing stress.

## Affordability

- **Negative gearing and the Capital Gains Tax (CGT).** These tax settings cost Australia around \$11 billion each year<sup>14</sup>, funds that could instead be redirected towards meeting

critical housing need. These taxes have hugely shaped the private rental market in favour of investors.

- **Ending of the National Rental Affordability Scheme (NRAS).** The tapering down of the NRAS by 2026 will place further pressure on the private rental market with an estimated loss of 3,766 affordable rental dwellings during 2023 and 2026.
- **Stagnation of Commonwealth Rent Assistance (CRA).** CRA payments have historically fallen short of making a meaningful contribution to the cost of rent. Increases to the CRA have not kept pace with rising rents and no longer covers a meaningful proportion of rental costs in most instances. The CRA's failure to increase alongside rising rents pushes many households into rental stress and excludes those on the lowest incomes.<sup>14</sup> CRA requires reform to establish a new baseline against current rental prices, with a mechanism for it to keep pace with future increases.
- **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.

- **Intergenerational impact.** As the rental affordability crisis continues, rental stress is becoming entrenched across generations. As rents consume a higher share of weekly income and wages stagnate, younger generations face major obstacles to saving, building wealth, and achieving home ownership. Many younger people now expect to be lifelong renters, competing in the rental market with older people who have accumulated housing wealth and may invest in rental properties.<sup>15</sup>

## Appropriateness

- **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. Policy responses focused on fast-tracking supply have resulted in a changing mix of rental types, particularly shared accommodation and co-living, which are not suitable for all households, particularly families.

12. Anglicare Australia. (2024). *Govt Housing Expenditure Analysis*. Internal Report.  
13. Parliamentary Budget Office. (2024). *Cost of Negative Gearing and Capital Gains Tax Discount*. [pbo.gov.au/publications-and-data/publications/costings/cost-negative-gearing-and-capital-gains-tax-discount](https://pbo.gov.au/publications-and-data/publications/costings/cost-negative-gearing-and-capital-gains-tax-discount).

14. Anglicare Australia. (2023). *Reforming Rent Assistance: Ending rental stress across Australia*. [anglicare.asn.au/publications/reforming-rent-assistance/](https://anglicare.asn.au/publications/reforming-rent-assistance/).

15. Per Capita. (2025). *The Lost Decade: How low wage growth stopped young Australians buying a home*. [percapita.org.au/our\\_work/the-lost-decade/](https://percapita.org.au/our_work/the-lost-decade/).

# FUTURE HOUSING POLICY

Rental affordability in WA has hit an all-time low. Rents are rising faster than wages and vacancy rates in Perth sit at 0.6%<sup>15</sup>, making WA one of the tightest rental markets in Australia. A shortage of affordable housing is driving many low-income Western Australians into financial distress and homelessness.

The rental affordability crisis has rapidly evolved into a broader economic crisis for WA, with lasting consequences for intergenerational wealth and equity if not addressed soon. Recently, WA has seen positive signs of progressing towards a fairer housing system, with new policy commitments from the state and federal governments.

These include the Housing Australia Future Fund and National Housing Infrastructure Facility, which have been welcome measures, as has the WA Rent Relief Program and recent news suggesting the WA Government will end no grounds evictions. However, more work is needed to support people right now as the market has worsened.

Anglicare WA calls for additional measures to strengthen gains, including addressing supply issues in regional WA, progressive and fairer tax reform and boosting renter income support.

## Availability

### Commonwealth:

- Implement a fair tax system that gradually decreases the CGT 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.
- Implement meaningful reform to CRA so that it provides meaningful support to low-income earners in the private rental market, with a new baseline and a mechanism for payments to keep pace with the private rental market.

### State:

- Establish a \$1 billion WA Housing Future Fund, by setting aside the

state's surplus in perpetuity using annual returns to fund new builds.

- Explore innovative options to increase supply for regional areas of WA, such as scaling modular homes appropriate to local needs (such as climate and population).

## Affordability

### Commonwealth:

- Ensure a liveable income above the poverty line for all Australians, including raising the rate of income support to at least \$82 per day and improving the minimum wage.
- Reinstate the NRAS to increase the supply of rentals affordable to low and moderate-income tenants.

### State:

- Continue the WA Rent Relief Program until the rental vacancy rate is between 2.5% and 3.5%.<sup>16</sup>
- 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 including protections for new rental products such as co-living arrangements.
  - Establish a rent stabilisation or capping mechanism.
- Create a WA equivalent to the NRAS to replace the affordable properties

lost as a consequence of the closure of the Commonwealth scheme.

### Both:

- Set a social housing target of 6% of total housing stock.

## Appropriateness

### State:

- Introduce minimum standards for rental properties to ensure adequate facilities, health, safety and privacy.
- Ensure public, social and private rental housing in WA 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.
- Implement the Ending Child and Youth Homelessness Coalition 2026-2027 Pre Budget Submission.

### 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.

15. At time of publication. Christopher, L. (2026, April 14). *National Vacancy Rate Falls to 1%*. SQM Research. [propertyupdate.com.au/rental-vacancy-rates/](https://propertyupdate.com.au/rental-vacancy-rates/).

16. REIWA considers a balanced market to have a vacancy rate between 2.5% and 3.5%. The last time it was 2.5% was September 2019. REIWA. (2024, August 12). *Perth's vacancy rate rises slightly*. [reiwa.com.au/news/perth-s-vacancy-rate-rises-slightly](https://reiwa.com.au/news/perth-s-vacancy-rate-rises-slightly)



Everyone deserves access to available, affordable and appropriate homes.  
Both State and Federal Governments are required to address the rental affordability crisis.  
A bold vision is needed, but sensible policy solutions are at hand.

A dark blue outline of a house with a chimney, positioned to the right of the title text.

**RENTAL  
AFFORDABILITY  
SNAPSHOT 2026**

[anglicarewa.org.au](http://anglicarewa.org.au)

@anglicarewa





**AnglicareNT**



# Rental Affordability in the Northern Territory

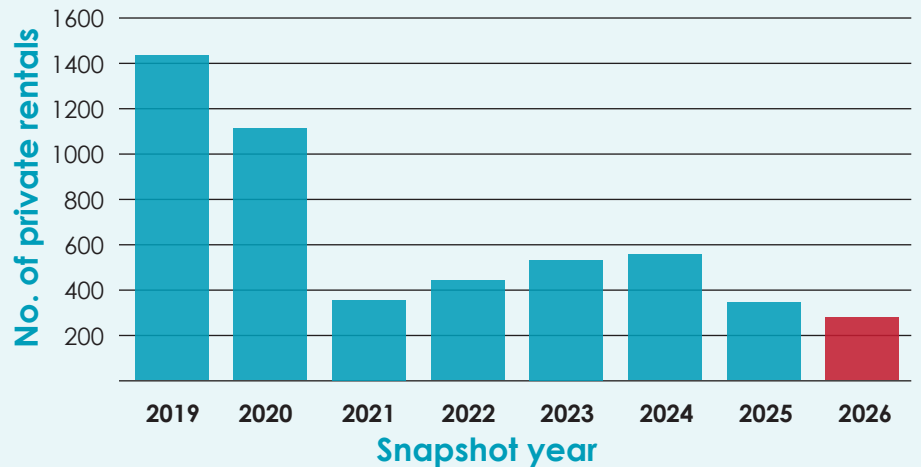
**Snapshot Report 2026**



## Key Findings - Northern Territory

On the Snapshot weekend, **257** private rentals were advertised for rent in the Northern Territory.

In the 2019 Snapshot, **1,409** private rentals were listed.



Of the **257** advertised private rentals in 2026:



**0%**

were affordable and appropriate for a **single person on income support payments or minimum wage**



**0%**

were affordable and appropriate for a **single person on the Disability Support Pension or Age Pension**



**0%**

were affordable and appropriate for a **single parent on Parenting Payment or JobSeeker Payment**



**0%**

were affordable and appropriate for a **couple with children on JobSeeker payment**



**5%**

were affordable and appropriate for a **couple with children on the minimum wage**



**2%**

were affordable and appropriate for a **couple on the age pension**

The average rental cost **keeps rising:**



## 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 becomes harder each year. The Northern Territory has a homelessness rate 12 times the national average. Of particular concern is the over-representation of young people, with just under half of all people experiencing homelessness in the NT under the age of 25.<sup>1</sup> Equally alarming is the proportion of First Nations Territorians affected: Aboriginal and Torres Strait Islander people represent 87 per cent of the homeless population.<sup>2</sup>

A lack of housing is a key driver of escalating social issues across the NT, significantly impacting the wellbeing of all Territorians. The impacts of homelessness are evident across the Territory and include poor mental health, barriers to accessing health services, disengagement from education, and increased rates of crime and domestic violence. These issues affect individuals, families and entire communities. Investment in housing delivers benefits beyond infrastructure, supporting better health, wellbeing and life opportunities.

There is an urgent need to strengthen pathways out of homelessness by increasing the supply of affordable and social housing, particularly in

response to the year-on-year decline in private rental market availability. The private rental market has become increasingly prohibitive for low income households. Data from this year's Rental Affordability Snapshot shows that only four of the available rental properties were affordable for households reliant on income support. For households on the minimum wage, only 13 rentals were affordable, down from 29 in 2025.

Each year, fewer properties are available for rent. On the Snapshot collection day this year, just 257 rentals were advertised, compared to 1,409 in 2019. Vacancy rate data illustrates a sustained decline in availability. A Domain report released in March 2025 found that Darwin's vacancy rate had almost halved over the previous year to 0.6 per cent.<sup>3</sup> In 2024, realestate.com reported that vacancy rates fell while demand increased: overall rental supply dropped 6.5 per cent year on year and sat 39 per cent below the decade average.<sup>4</sup>

The Northern Territory is reportedly facing an estimated shortfall of 9,000 social and affordable dwellings, a gap projected to grow to 14,500 over the next 15 years.<sup>5</sup>

## Research methodology

Every year, Anglicare NT 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](https://www.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 14-15 March 2026, 257 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:

**4 (1.5%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress (#1-10).**

**13 (5%) 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 2026, analysed by household type

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance and Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
3	Single	JobSeeker Payment and Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
5	Single	Age Pension, Pension Supplement and Energy Supplement	0	0%
6	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
7	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
8	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%
9	Couple, no children	Age Pension, Pension Supplement and Energy supplement	4	2%
10	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%
11	Single	Minimum Wage	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	1	0%
13	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%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	13	5%
<b>Total no. of properties</b>			<b>257</b>	

## Research discussion

In line with national trends, renters on low incomes in the Northern Territory are being left behind in the private rental market. The Territory faces unique challenges that are intensified by its size, remoteness, small population, high cost of living, limited resources and systemic racism. Of particular concern is the steady annual increase in average rental costs alongside a shrinking supply of available properties.

On the Snapshot weekend, of the 257 properties available, none were affordable for a **single person** on income support or the minimum wage, or a single person with one or two children. Single people must earn a minimum wage and have at least two children before being able to afford a single advertised property!

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.<sup>6</sup>

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 **2%** of rentals were affordable. Single retirees have it even worse, with **0%** of listings affordable.

Working people are hardly better off. A single person working full-time on the **minimum wage** will find that only **0%** of rentals are affordable. Of all the households featured in this Snapshot, families with two parents in full-time work on the minimum wage stand the best chance of finding an affordable home. Even they will find they are locked out of 95% of the 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 past time for 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 payments are so low they are trapping people in poverty and housing stress.

If all income support payments were raised to at least \$82 a day, people could afford to meet their basic needs.<sup>7</sup> 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 THE NORTHERN TERRITORY

We are facing a major shortfall of affordable homes. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>8</sup>

With the private rental market failing so many people, we must invest in homes for people who need them most. Social housing shortages in the NT are the most acute in Australia. In June 2025, more than 5,000 applicants were on the waitlist but only 197 homes were available – nearly 28 applicants per property – with average wait times of over 10 years.<sup>7</sup>

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 to 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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>8</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>9</sup>

Better targeting of 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.

## About Anglicare NT

Anglicare NT provides support and services to those impacted by homelessness. Our high-demand services include short to medium term accommodation, tenancy support, community housing, homelessness assistance and early intervention. We work closely with local providers of homelessness services to deliver wraparound support for those most in need.

We collaborate with peak bodies and other local service providers to advocate for rental reforms and increased access to safe, affordable and culturally appropriate housing across the Territory.

*Right: Anglicare NT staff organise a Couch Surfing event each year on Youth Homelessness Matters Day.*



## 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.

It is clear that we must invest in social and affordable housing. The sobering results of this Snapshot show that this investment is truly urgent.

Anglicare NT 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.



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

<sup>2</sup> NT Government NT Homelessness Strategy 2025-30 <https://families.nt.gov.au/homelessness/nt-homelessness-strategy-2025-2030>

<sup>3</sup> Rental Report - March 2025 Domain Insight, 2 April 2025, <https://insight.domain.com.au/research-insights/reports/rental-report/march-2025-rental/>

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

<sup>5</sup> 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.

<sup>6</sup> Phillips, B. and Narayanan, V. (2021) *Financial Stress and Social Security Settings in Australia*. Australian National University Centre for Social Research and Methods.

<sup>7</sup> NTCOSS NT Shelter Cost of Housing in the Northern Territory [https://ntcoss.org.au/wp-content/uploads/2025/10/2025-10-COL\\_Housing\\_FINAL.pdf](https://ntcoss.org.au/wp-content/uploads/2025/10/2025-10-COL_Housing_FINAL.pdf)

<sup>8</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount <https://www.pbo.gov.au/publications-and-data/publications/costings/cost-of-negative-gearing-and-capital-gains-tax-discount>

<sup>9</sup> Anglicare Australia (2023) A Costly Choice <https://www.anglicare.asn.au/publications/a-costly-choice/>



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# 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 the weekend of 14-15 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 14-15 March 2026, 1235 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:

- 42 individual properties (3%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 200 individual properties (16.9%) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.
- While a property may be deemed affordable at the time of advertising, it may become unaffordable due to scheduled rental increases.



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

Households on income support payments (#1,2,3,4,5,7,8,9,11,1)	Households on minimum wage (#6,10,13,14)
44	200

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

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance and Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
3	Single	JobSeeker Payment and Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	2	0%
5	Single	Age Pension, Pension supplement and Energy supplement	3	0%
6	Single	Minimum Wage	15	1%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
9	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%
10	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	27	2%
11	Couple, no children	Age Pension, Pension supplement and Energy supplement	42	3%
12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	3	0%
13	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	27	2%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	186	15%
Total No of Properties		1235		



## 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 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. North Queensland has continued to experience weather events such as Cyclone Koji and monsoonal rains which impacts the ongoing supply of rental properties.

While a property may appear affordable at the time of the listing, Queensland allowance of one rent increase per year (which is often prescheduled within lease agreement and with no cap on the amount) means that tenants may face a significant increase shortly after signing a lease. This can skew affordability data as dwellings recorded as affordable at the time of listing may not remain so. This means that our figures are likely to overstate the true number of properties that remain affordable over the course of the tenancy.

People on income support, especially those who are out of work, have few options. We found that that 0 rentals were affordable for a single 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 0 percent of rentals. Single parents out of work face even tougher odds, with affordability at just 0 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. [OBJ]

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 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 0 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 3 percent of rentals were affordable. Single retirees have it even worse, with 0 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 1 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 85 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 now 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. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>i</sup>

With the private rental market failing so many people, 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 – and boost our regional economy. The Federal and State governments must work together to 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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>ii</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>iii</sup>

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 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.

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<sup>i</sup> UNSW City Futures Research Centre (2022) Quantifying Australia's Unmet Housing Need: A National Snapshot.

<sup>ii</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount

<sup>iii</sup> Anglicare Australia (2023) A Costly Choice

## **Snapshot: AnglicareCQ – Central Queensland**

### **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 14-15 March 2026, 673 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.

To this end, we found that:

- 9 (1%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.

- 258 (38%) 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 (#1,2,3,4,5,7,8,9,11,1)	Households on minimum wage (#6,10,13,14)
9	258

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

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance + Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance + Energy Supplement	0	0%
3	Single (<55)	JobSeeker Payment and Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
5	Single	Age Pension, Pension supplement and Energy supplement	0	0%
6	Single	Minimum Wage	0	0%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
9	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%
10	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	40	6%
11	Couple, no children	Age Pension, Pension supplement and Energy supplement	8	1%

12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	1	0%
13	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	40	6%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	258	38%
Total No of Properties			673	

## Discussion

Over the past five years, housing affordability across Central Queensland has declined sharply. This deterioration has been driven by persistently low private rental vacancy rates, with all major population centres recording vacancy rates below 1 per cent since August 2020. At the same time, economic recovery projects and increased interstate and intrastate migration, particularly into regional Queensland, have placed further pressure on an already constrained rental market.

As a result, rents have risen steeply across Central Queensland, particularly in Rockhampton, the Capricorn Coast, Emerald and Gladstone. These increases have overwhelmingly disadvantaged low-income renters, who are increasingly being left behind and excluded from the private rental market.

### People on Income Support: Locked Out of the Market

People reliant on income support face extreme hardship. Our Snapshot found that there were no private rental properties affordable for a single person receiving the JobSeeker payment across the entire Central Queensland region at the time of the survey. With no affordable options available, people are being forced into impossible choices simply to keep a roof over their heads.

Families dependent on income support are in an equally dire position. An out-of-work couple with two children could afford just one rental property across Central Queensland. Single parents out of work faced zero affordable listings.

These findings help explain why income support adequacy, particularly the rate of JobSeeker, is such a critical driver of child poverty. One in six children now lives in poverty, with those in households reliant on JobSeeker facing a significantly heightened risk.

### Young People: Consistently at the Bottom of the Ladder

This year's findings again demonstrate the brutal reality of the rental market for young people. A person receiving Youth Allowance and seeking a room in a share house could afford none of the available options. Youth Allowance remains the lowest government income payment, and year after year young people continue to sit at the bottom of the housing affordability ladder.

### People with Disability and Older Renters

People receiving the Disability Support Pension fared no better, with zero affordable rental properties identified at the time of the Snapshot.

Even recipients of the highest government payment, the Age Pension, are struggling. For pensioner couples, only 1 per cent of rental listings were affordable, while single retirees had no affordable

properties available at all. Older renters, often with limited capacity to increase income, are being pushed into severe housing stress and insecurity.

### **Working Households Under Pressure**

Working households are not immune. A single person working full-time on the minimum wage could afford none of the advertised rental properties. Of all household types assessed, families with two full-time minimum-wage earners performed the best, yet even they were excluded from 62 per cent of available rentals.

It is important to note that this Snapshot is conservative. It assumes full-time employment, despite the growing prevalence of insecure and casual work. It also does not account for the intense competition for each listing. In an overheated market, even so-called “affordable” properties routinely attract dozens of applications, further limiting real access.

### **A Market Failure Requiring Urgent Action**

Together, these findings confirm that Central Queensland’s housing crisis is not easing, it is worsening. For people on low incomes, affordability in the private rental market is effectively a fiction.

Without decisive action to increase the supply of genuinely affordable housing and improve the adequacy of income support payments, the region will continue to see rising homelessness, entrenched poverty, and deepening inequality.

It is long past time for coordinated, meaningful action to restore housing affordability and ensure that everyone, regardless of income, has access to a safe, secure, and affordable home.

## **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. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>i</sup>

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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>ii</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>iii</sup>

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.

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<sup>i</sup> UNSW City Futures Research Centre (2022) Quantifying Australia's Unmet Housing Need: A National Snapshot.

<sup>ii</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount.

<sup>iii</sup> Anglicare Australia (2023) A Costly Choice.

2026 | 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

Now in its seventeenth year, Anglicare Australia's annual *Rental Affordability Snapshot* continues to find dire trends in the affordability of the private rental market across the country.

In the Anglicare Southern Queensland 2025 *Snapshot*, we revealed the cascading impacts of a lack of rental affordability on communities stretching from the Queensland–New South Wales border, north to Bundaberg, and west to the Northern Territory border. We focused particularly on the 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.<sup>1</sup>

This year, we spotlight the impacts of housing insecurity on an even younger age group. There is no question that a roof over a child's head is critical, but home is so much more than basic shelter: it is a retreat from which to negotiate all the other challenges of life. The United Nations Convention on the Rights of the Child (Article 27) describes children's right to food, clothing and a *safe home*; and in *The State of Australia's Children 2025*, from UNICEF Australia and ARACY, the authors note that "Children who have material basics live in *suitable, secure, stable* housing".<sup>2</sup>

While the physical aspects of a home are important to children's health, socially determined dimensions of housing may be equally important.<sup>3</sup> This year's Anglicare Southern Queensland *Rental Affordability Snapshot* spotlights the mounting evidence that children's physical and mental health, cognitive and social development suffer when their right to a safe, stable and secure home is challenged by issues related to rental stress, such as multiple moves or overcrowding. These elements of housing insecurity, experienced during childhood, can have negative health and other impacts right across an individual's lifespan.<sup>4</sup>

We make the case this year therefore not only for increased long term investment in social and affordable housing, to ensure families have a roof over their heads, but also for a more coherent policy focus that recognises the interlinked nature of housing, sufficient income, and child wellbeing.

A safe, stable home should not be a privilege for children: it is a right.

## The bottom line

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

Of the 8163 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 metro (N, S, E, W, Inner) (3027 properties)	9 (0.1%)	26 (0.3%)
Darling Downs–Maranoa (351 properties)	8 (0.1%)	105 (1.3%)
Gold Coast (1487 properties)	0 (0%)	1 (0%)
Ipswich (651 properties)	0 (0%)	95 (1.2%)
Logan–Beaudesert (741 properties)	2 (0%)	68 (0.8%)
Moreton Bay (North and South) (779 properties)	1 (0%)	70 (0.9%)
Qld Outback (southern) (4 properties)	3 (0%)	3 (0%)
Sunshine Coast (651 properties)	0 (0%)	0 (0%)
Wide Bay (472 properties)	3 (0%)	76 (0.9%)
<b>OVERALL (8163 properties)</b>	<b>26 (0.3%)</b>	<b>444 (5.4%)</b>

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

Of the 8163 rental properties surveyed across southern Queensland, we found:

**0.3%**

Only **26** unique properties (0.3%) were affordable and appropriate for households on income support.

**5.4%**

Only **444** unique properties (5.4%) were affordable and appropriate for those on minimum wage.



Figure 1: From Anglicare *Youth Voices* project ([anglicaresq.org.au/research-advocacy/projects/youth-voices](http://anglicaresq.org.au/research-advocacy/projects/youth-voices))

## Number and percentage of affordable & appropriate properties by household type

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	8163	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	8163	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	8163	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	13	0%	8008	98%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	13	0%	8163	98%	13	0%
Single	Minimum Wage	25	0%	8163	100%	25	0%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	18	0%	7308	90%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	41	1%	7308	90%	1	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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	67	1%	5378	66%	0	0%
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	449	5%	5378	66%	24	0%
Couple, no children	Age Pension, Pension supplement and Energy supplement	92	1%	8008	98%	12	0%
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	150	2%	5378	66%	2	0%
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	452	6%	5378	66%	24	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	1355	17%	5378	66%	419	5%
<b>Total no. of properties</b>	<b>8163</b>						

**Table 2.** Number and percentage of affordable and appropriate properties by household type, southern Queensland. (Note: A rental property may be affordable and appropriate for more than one household type.)

## What did we find?

Unsurprisingly, this year's *Snapshot* paints an even more dire picture of availability and affordability than in previous years.

There were 483 fewer rentals available across the whole of southern Queensland on the *Snapshot* weekend than there were in 2025,<sup>5</sup> with most regions seeing reduced availability. Only three regions had more rentals available than in 2025: Darling Downs–Maranoa (2.3% increase); Logan–Beaudesert (5.7%) and Wide Bay (32%).

Of the rentals available across southern Queensland, there were 0% affordable and appropriate homes available for every household category on income support and almost every household on minimum wage, with the sole exception of couple households where both adults are working.

In the **Brisbane** metropolitan region, there were 417 fewer properties available this year (from 3,444 to 3,027); and the affordability of appropriate housing also plummeted for households on both income support and minimum wage:

	Total rentals available on <i>Snapshot</i> weekend (Brisbane)	Number (%) of unique properties affordable and appropriate for households on income support.	Number (%) of unique properties affordable and appropriate for those on minimum wage.
2026	3027	9 (0.3%)	26 (0.9%)
2025	3444	20 (0.6%)	75 (2.2%) <sup>6</sup>

**Table 3:** Comparison of Brisbane availability and affordability/appropriateness 2025–2026

It is worth noting that this year has also seen rent increases being flagged in advance to take effect during the lease period, particularly in the Brisbane metropolitan area. This trend suggests that the raw number of affordable properties would be even lower than our figures indicate if the price rise signalled for after the *Snapshot* weekend was taken into account (see the following examples from real estate advertisements):

*Current rent \$310/w. Rent increase to \$540/w effective on 13/08/2026 [2 bedroom apartment, Brisbane metro]*

*Currently \$350/w. Rent increase to \$395 per week on 01/08/2026 [1 bedroom apartment, Brisbane metro]*

*Currently \$390/wk. Rent will increase to \$450 on 18/06/2026 [2 bedroom apartment, Brisbane metro]*

Both availability and affordability in coastal areas remains dismal in 2026. Significant numbers of properties in these areas specified leases of less than six months, and were not therefore included in our calculations. As we pointed out last year, and again in the section below, establishing a 'home' and a place in a community can rarely be achieved when individuals and families barely have time to settle in one place before having to move again.

- Of 1487 properties for rent on the **Gold Coast**, 0% of properties are affordable and appropriate in every household category, with a nearly 5% decrease in total availability (from 1563 properties to 1487).
- There were no properties on the **Sunshine Coast** that were affordable and appropriate for any of our 14 household types. The number of Sunshine Coast rentals advertised on the *Snapshot* weekend also dropped from last year, with an 11% decrease from 732 to 651.
- There are 0% affordable and appropriate properties in the **Moreton Bay** region for any household type apart from an adult couple who are both on minimum wage (9%).
- **Wide Bay** is the only region in which the number of available rentals increased on the *Snapshot* weekend from 2025 (358) to 2026 (472). Despite this, there was very little difference in the number of properties that were

affordable and appropriate, with only 6 additional homes available this year for those on minimum wage, and still only 3 for families on income support.

In **Ipswich** and **Logan–Beaudesert**, affordable and appropriate properties were only available for couple households on minimum wage, where both adults were working (14% and 9% of properties, respectively). There were no properties available in either region that were affordable and appropriate for any of the other 13 household types.

In the **Darling Downs–Maranoa** region, 0%–3% of properties were affordable for any single adult household, with or without children.

In the southern area of the **Queensland Outback** SA4 included in this report, which covers more than 500,000km<sup>2</sup>, there were 4 properties available — two in Blackall and two in Tambo. Lack of availability makes any discussion of affordability almost meaningless. For 10 of our 14 household types, even assuming they live in or near one of these two towns, the 4 homes are nevertheless unaffordable and/or inappropriate.

## What does this mean for Queensland children?

The dire situation outlined above has direct and long-term impacts on Queensland children. Many approaches to children's wellbeing emphasise the importance of children's experiences of their environments, and the particular significance of 'home'.<sup>7</sup> Research with children themselves, exploring their perceptions of home, consistently highlights that their living environment is rarely just a physical building: it is a 'fundamentally relational idea and experience'<sup>8</sup> that includes an environment that should foster a sense of belonging and safety.<sup>9</sup>

Rental stress, in its various forms, can seriously undermine children's right to a home that meets these criteria. In 2024, the national housing campaign Everybody's Home, in which Anglicare Australia is an active partner, convened a People's Commission into the Housing Crisis that heard and shared the direct experiences of more than 1,600 individuals and organisations. The final report from the Commission notes the prevalence of intersecting issues such as mental ill-health, domestic violence, family abuse, and homelessness that emerge as people struggle to keep a roof over their own and their family's heads. The impact on children is woven through the voices of parents and others, as they reported the impact of absorbing — or not being able to meet — rent increases; of substandard rental accommodation; of repeated moves; of overcrowding; and of the fear and anxiety that accompanies potential homelessness.

### Absorbing rent increases

Parents and carers regularly shared with the Commission the pressures they faced as they tried to maintain stability for their children by absorbing rental increases, often working excessive hours to do so. One witness, Lucie, took on three jobs in an effort to continue paying the rent, saying:

*Every chance I get I am working only to pay rent and bills. I have nothing left over. I am exhausted. I have had just four days off in six months ... We have a roof over our heads but I am struggling to pay all the basics. I sometimes do go without to provide for my kids, meaning skipping meals.<sup>10</sup>*

Housing researcher Amy Claire notes that high housing costs will 'crowd out' spending on other essentials, including food and educational resources.<sup>11</sup> Young people in Anglicare's Youth Voices research, which explored children's experiences of help, also highlighted these tensions:

*[Kids need help when] they are struggling with their parents at home running out of food and finding it hard to attend school.<sup>12</sup>*

### Substandard living conditions

In some situations, people will endure substandard living conditions to maintain a rental at all costs, putting up with pest infestations such as cockroaches and ants, leaks or flooding, mould or damp, and structural wear and tear, often in aged properties. A recent report, *Rights at risk: Rising rents and repercussions*, revealed that half of renters nationally live in homes that need repairs, with almost seven in ten people who rent privately worrying about asking for repairs in case they face a rent increase.<sup>13</sup>

The People's Commission into the Housing Crisis also heard of the hardships inflicted by inadequate insulation in many rental homes, making them too cold in winter and too hot in summer. As the Commission report notes:

*These conditions can contribute to health problems and exacerbate existing vulnerabilities, particularly for older people, children, and those with chronic illnesses.<sup>14</sup>*

Research from the Children’s Policy Centre, mentioned above, highlighted children’s\* own awareness of substandard housing, including structural problems and inadequate heating and cooling:<sup>15</sup>

It was winter and it was freezing. I didn’t have enough clothes to keep me warm, and there was no heating in the house. So I was kinda freezing. (*Atomic Bomb*, 12 years)

My dad is trying to fix it [the roof], like two months ago...there’s like cardboard there but it’s just a very bad smell, the filling they put in the roof for when it rains it smells. (*Suii*, 12 years)

An international review of evidence revealed that nearly four out of five (79.4 %) studies demonstrated a link between adverse or substandard housing conditions and mental health difficulties in children and young people including emotional and behavioural problems, and depression.<sup>16</sup> Other research points out that poor quality housing can also have effects on physical health: for example, children living in homes that suffer from damp or mould have been found to be at high risk of developing asthma.<sup>17</sup>

## Repeated, forced moves

Where rents increase beyond what can be managed, families may be faced with repeated moves. While the environment of the individual home is clearly important, researcher Amy Claire also notes the significance of connections *between* environments. Housing is both gatekeeper to and facilitator of other services, such as education, health care and public transport. For children, being forced to move repeatedly can mean leaving schools and friendship groups, denying them stability at a formative time in their lives.<sup>18</sup>

An AHURI–QShelter report that aims to monitor the impact of the upcoming Olympics in the Brisbane metro region discusses the concept of ‘displacement’, which involves “a process of un-homing that severs the links between residents and the communities to which they belong”.<sup>19</sup> Bessell et al, noting that frequent moving often results in children feeling unfamiliar with the streets around their home and not knowing their neighbours, cite the experience of a 10-year-old participant in their research, who explained that:

*after his family’s most recent move (one of many, due to housing insecurity) he felt afraid of his new neighbours, who were unfriendly and rude ... the most recent move had added stress to his life, and he described feeling worried and exhausted as a result.*<sup>20</sup>

For children and their families who are forced to move repeatedly, the process of ‘un-homing’ can be both real and damaging.

## Overcrowding

Overcrowding is more than two children sharing a room. It encompasses uncomfortable or irregular sleeping arrangements such as multiple children of different ages and sexes sharing bedrooms, parents required to share with their children, single adults or multiple couples sharing a room, and/or people forced to sleep in living, dining or other areas of the house not typically used as a bedroom.<sup>21</sup>

The *State of Australia’s Children 2025* notes an increase in the overall proportion of families with dependent children in overcrowded housing over the five years from 2015–2020, from 7% to 7.7%. There is a significant and

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\* Children who participated in the More for Children study chose their own research names.

disproportionate difference in the overcrowding experiences of Aboriginal and Torres Strait Islander individuals and families, with 17.2% living in overcrowded housing in 2021 compared to 6.2% of non-Indigenous Australians.<sup>22</sup>

In the Children's Policy Centre research noted above, children commonly described their experiences of overcrowding, and particularly their longing for a space of their own. One 11-year-old girl shared her view for example that doors are important, and explained that there was no door on her bedroom. A 14-year-old summed up their experience in saying they don't "really want a massive mansion, like just big enough to have our own space";<sup>23</sup> and a 12-year-old described her sleeping arrangements as follows:

*[My brother] sleeps on the couch, and I sleep on the ground on a mattress. She [younger sister] sleeps next to me.*

Overcrowding has been shown to have flow-on impacts on children, including education attendance and completion, and health outcomes.<sup>24</sup> A North American study found that emotional and behavioural problems were more common in children in low-income families who had moved in with other people because of financial difficulties than in children in similar families who had their own homes;<sup>25</sup> and the stress and anxiety of housing instability is hard to hide from children in an overcrowded space:

*Fourteen-year-old Blank said she hears her parents talking about money problems, explaining 'we live in a very tiny house, we all share bedrooms', so it is not possible to keep anything — including the deep stress of housing unaffordability and insecurity — secret.*

## Fear of homelessness

Many of the children in the More for Children research considered homelessness as a possibility that they may face, even if they had not experienced it previously. Home did not fulfil its promise as a place of security, as the researchers noted:

*Some children lived daily knowing that they could lose their house, many described homelessness as a genuine fear.<sup>26</sup>*

In the People's Commission into the Housing Crisis, parents talked about their children having high levels of anxiety, not sleeping well and being chronically unsettled. The risk of homelessness sometimes brought an added concern about attention from child protection authorities and custodial issues, and some mothers reported housing their children with relatives so they would not attract departmental attention<sup>27</sup> — adding an additional layer of instability and anxiety for children in these circumstances. Similarly, Bessell et al note that:

*Both children and parents spoke of their fears that lack of housing would be misunderstood as a child protection issue, and some lived in fear of being reported to authorities. Rather than being empowered to seek help, families feel forced to hide their need for support.<sup>28</sup>*

While there are often perceptions that children, particularly young children, are unaware or have limited knowledge of familial housing stress, and parents often attempt to protect their children from such worries, South Australian research has shown that children and teenagers are acutely aware of housing instability and the stress it causes their parents and carers.<sup>29</sup> In the recent QCOSS Raising Queensland research, young people explicitly linked unconditional Housing First approaches with opportunities to break cycles of poverty and disadvantage, and associated attempts for people to "make their life better".<sup>30</sup>

It is clear that children's experiences of housing instability can have significant and long-term impacts on their physical and emotional wellbeing. As Bessell et al point out:

*Housing insecurity impacts every aspect of children's lives and is deeply intertwined with the stress caused by poverty.<sup>31</sup>*

# ‘Kids need a safe place and a home to have an amazing life’

11-year-old Lily<sup>32</sup>

The housing crisis is a multifaceted issue with many layers of responsibility, strategies and levers. Effective solutions need to consider not only targeted responses, but also interactions across the whole housing spectrum, as well as broader social conditions such as economic hardship, employment, and education. This requires coordinated action by government (at every level and across almost every department); the not-for-profit and business sectors; and the community itself.

## Australian Government

### Increased long term investment in social and affordable housing

In recent years, the Australian Government has taken important steps to re-enter the housing policy space. There has been a welcome focus, after years of inaction, on the expansion of funding for social and affordable housing. Emeritus Professor of Housing Hal Pawson, from the University of New South Wales, points out that funding made available in the 2020s is impacting social housing “on a scale unparalleled since the 1980s”,<sup>33</sup> with an extra 55,000 good quality homes around Australia predicted to be available to people on the lowest incomes by 2030.<sup>34</sup>

National data however make clear that these measures are not keeping pace with need.

With the expiry of the National Rental Affordability Scheme, more than 30,000 individuals and families across the country face increased rents. All Queensland participants have already exited the scheme, and a final 4,591 Australian homes will be phased out of NRAS by June 2026.<sup>35</sup> News media have captured numerous stories of hardship as tenants face the impact of increased rents or eviction, demonstrating the urgency of immediate support as well as long term investment in social and affordable housing.<sup>36</sup>

As of November 2025, 889 homes under the federal government’s Housing Australia Future Fund (HAFF) had been completed, with a further 9,501 under construction.<sup>37</sup> It will take years to address the need created by the phasing out of NRAS, not to mention the thousands of homes required for others in need. As Professor Pawson notes:

*... even with the recent investment boom, we’re still not building enough to cut the backlog of need — leaving hundreds of thousands of Australians without an adequate, affordable home... Australian governments need to extend recent investment into the next decade and beyond at similar, or expanded, levels [and] to officially, transparently track social housing construction in more detail at a national level.<sup>38</sup>*

### Income adequacy

While boosting housing supply is essential, it cannot be considered in isolation from income adequacy. Rental affordability is driven not only by housing costs, but by what families have left after paying the rent. The Everybody’s Home policy platform rightly identifies low income support payments as a structural contributor to housing insecurity. Families relying on JobSeeker are being locked out of the private rental market entirely, regardless of the number of properties available, because the payment remains well below the level required to meet basic living and housing costs. For children, as the discussion above makes clear, this translates into prolonged instability, physical and mental health challenges, and potentially increased risk of contact with child protection systems.

A meaningful increase to the JobSeeker rate is therefore a child wellbeing reform as much as an economic one — it would immediately reduce rental stress and help families maintain stable tenancies. As the Queensland Family

and Child Commission points out in the *Growing Up in Queensland* discussion paper, which includes indicators of income sufficiency, housing affordability, overcrowding, and access to social housing:

*Having sufficient material basics to meet needs means that families have access to suitable housing and transport, nutritious food, clothing, technology and items such as school supplies or sporting equipment. It also means families have a household income that is adequate to pay their living expenses and to provide their children with access to essential resources.*<sup>39</sup>

The Australian Government needs to align its housing, income support and child wellbeing agendas into a coherent national response. As well as further scaling up direct investment in social and affordable housing, this multi-pronged approach include raising JobSeeker to provide a liveable income, so families are not set up to fail in an increasingly competitive rental market. 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.*<sup>40</sup>

## Queensland Government

In recent years, the Queensland Government has acknowledged the growing pressure on the housing system and its implications for families, with a range of initiatives and strategies including the current \$2 billion Residential Activation Fund and a commitment to deliver 1 million homes, including 53,500 social and community homes, by 2044.<sup>41</sup> This focused attention is essential and welcome.

Evidence shows however that too many of our children remain affected by housing stress, overcrowding and instability. The Raising Queensland research reinforces that housing insecurity interacts with other pressures — low income, service fragmentation and limited access to supports — compounding risk for families with young children.<sup>42</sup> Many of the services provided across multiple portfolios operate in silos, with limited mechanisms for shared accountability, joint planning or timely responses.<sup>43</sup>

We need stronger alignment between housing, families, and child wellbeing strategies, with housing stability embedded as a core outcome within policy frameworks. Focused investment in prevention and early intervention is essential to provide timely assistance for families experiencing rental stress, proactive tenancy support, and pathways that prevent eviction and homelessness before they occur. These are protective measures that keep children safe, connected to school, and supported within their communities.

The appointment of a new Queensland Minister for Families, and the addition of 'families' to the now Department of Families, Seniors, Disability Services, and Child Safety offers revitalised opportunities for collaboration across government agencies.<sup>44</sup> This includes prioritising family-appropriate social and affordable housing, strengthening place-based service integration, and ensuring children's voices and experiences are reflected in housing reform.

Without this stronger focus, housing insecurity will continue to undermine the wellbeing gains Queensland is seeking to achieve for children. We need to ensure that progress is assessed not only by dwellings delivered, but by whether housing for children and families is safe, stable and sustained over time.

## Anglicare Southern Queensland

The right to a safe and secure home has long been a key focus of Anglicare's advocacy and service delivery.

Complementing our existing homelessness and tenancy support services,<sup>45</sup> in 2026 we will complete a new 30-unit youth accommodation building in Beenleigh for up to 42 young people (16–25 years) experiencing homelessness. The complex will include high quality studio apartments for singles and couples, as well as one-bedroom apartments for young families.

Young people can stay for more than a year if needed, allowing them time to recover, develop life skills, and prepare for independence. Our focus is on long term impact and change, providing young people with the time, support, and skills to genuinely break the cycle of homelessness.<sup>46</sup>

We are also working with University of the Sunshine Coast researchers on the 'Anglicare Homeshare' project, which will respond to the housing crisis by bringing together older people with rooms to share, and younger people in need of a home. The project is exploring the opportunities and challenges of home sharing or 'co-housing' in Southeast Queensland, and developing a model that we aim to pilot.<sup>47</sup>

## **A final word**

Housing stability is not a peripheral issue for children — it is central to their capacity to thrive. A secure home is the base from which children attend school consistently, form relationships, and recover from adversity. National and international evidence is unequivocal: children's physical health, mental health and developmental outcomes are compromised when families experience housing stress, frequent relocations or homelessness.

Governments at both federal and state level need to take a holistic view of the interaction between safe, secure housing and child wellbeing; and to develop and prioritise policy and action that addresses the housing needs of families within that context.

Without this approach, children will continue to experience housing as a source of disruption and distress rather than safety and belonging, and will be left caught in the gap between policy ambition and lived reality.

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## Appendix A: Summary tables by region

### Brisbane Metro

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	3027	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	3027	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	3027	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	6	0%	2966	98%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	11	0%	3027	100%	6	0%
Single	Minimum Wage	18	1%	3027	100%	10	0%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	8	0%	2519	83%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	18	1%	2519	83%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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	30	1%	1572	52%	0	0%
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	152	5%	1572	52%	1	0%
Couple, no children	Age Pension, Pension supplement and Energy supplement	39	1%	2966	98%	3	0%
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	2966	0%	1572	0%	0	0%
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	155	0%	155	0%	1	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	371	12%	1572	52%	16	1%
<b>Total no. of properties</b>	<b>3027</b>						
Households on income support payment	9						
Households on minimum wage	26						

**Table 4.** Summary table, Brisbane Metropolitan area

## Darling Downs–Maranoa

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	351	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	351	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	351	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	4	1%	338	96%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	4	1%	351	100%	4	1%
Single	Minimum Wage	7	2%	351	100%	7	2%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	4	1%	331	94%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	9	3%	331	94%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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	9	3%	266	76%	0	0%
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	60	17%	266	76%	11	3%
Couple, no children	Age Pension, Pension supplement and Energy supplement	13	4%	338	96%	4	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%	266	0%	0	0%
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	60	0%	266	0%	11	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	173	49%	266	76%	98	28%
<b>Total no. of properties</b>	<b>351</b>						
Households on income support payment	8						
Households on minimum wage	105						

**Table 5.** Summary table, Darling Downs– Maranoa

## Gold Coast

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	1487	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	1487	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	1487	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%	1479	99%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	0	0%	1487	100%	0	0%
Single	Minimum Wage	0	0%	1487	100%	0	0%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	1370	92%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	1370	92%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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%	926	62%	0	0%
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	13	1%	926	62%	0	0%
Couple, no children	Age Pension, Pension supplement and Energy supplement	2	0%	1479	99%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	3	0%	926	0%	0	0%
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	13	0%	926	0%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	51	3%	926	62%	1	0%
<b>Total no. of properties</b>	<b>1487</b>						
Households on income support payment	0						
Households on minimum wage	1						

**Table 6.** Summary table, Gold Coast

## Ipswich

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	651	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	651	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	651	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%	629	97%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	0	0%	651	100%	0	0%
Single	Minimum Wage	2	0%	651	100%	2	0%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%	590	91%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	3	0%	590	91%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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	6	1%	559	86%	0	0%
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	61	9%	559	86%	1	0%
Couple, no children	Age Pension, Pension supplement and Energy supplement	9	1%	629	97%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	18	0%	559	0%	0	0%
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	61	0%	559	0%	1	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	179	27%	559	86%	93	14%
<b>Total no. of properties</b>	<b>651</b>						
Households on income support payment	0						
Households on minimum wage	95						

**Table 7.** Summary table, Ipswich

## Logan–Beaudesert

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	741	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	741	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	741	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	2	0%	711	96%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	2	0%	741	100%	2	0%
Single	Minimum Wage	3	0%	741	100%	3	0%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	2	0%	700	94%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	6	1%	700	94%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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	11	1%	601	81%	0	0%
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	54	7%	601	81%	1	0%
Couple, no children	Age Pension, Pension supplement and Energy supplement	12	2%	711	96%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	27	0%	601	0%	0	0%
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	54	0%	601	0%	1	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	196	26%	601	81%	65	9%
<b>Total no. of properties</b>	<b>741</b>						
Households on income support payment	2						
Households on minimum wage	68						

**Table 8.** Summary table, Logan–Beaudesert

## Moreton Bay

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	779	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	779	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	779	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	1	0%	769	99%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	1	0%	779	100%	1	0%
Single	Minimum Wage	3	0%	779	100%	3	0%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	3	0%	742	95%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	3	0%	742	95%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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	4	1%	637	82%	0	0%
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	37	5%	637	82%	3	0%
Couple, no children	Age Pension, Pension supplement and Energy supplement	6	1%	769	99%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	11	0%	637	0%	0	0%
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	37	0%	637	0%	3	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	173	22%	637	82%	67	9%
<b>Total no. of properties</b>	<b>779</b>						
Households on income support payment	1						
Households on minimum wage	70						

**Table 9.** Summary table, Moreton Bay

## Queensland Outback SA4 (southern area)

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	4	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	4	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	4	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%	4	100%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	0	0%	4	100%	0	0%
Single	Minimum Wage	0	0%	4	100%	0	0%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	4	100%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	25%	4	100%	1	25%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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	25%	3	75%	0	0%
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	4	100%	3	75%	3	75%
Couple, no children	Age Pension, Pension supplement and Energy supplement	2	50%	4	100%	2	50%
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	3	0%	3	0%	2	0%
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	4	0%	3	0%	3	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	4	100%	3	75%	3	75%
<b>Total no. of properties</b>	<b>4</b>						
Households on income support payment	3						
Household on minimum wage	3						

**Table 10.** Summary table, Queensland Outback SA4 (southern area)

## Sunshine Coast

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	651	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	651	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	651	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%	645	99%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	0	0%	651	100%	0	0%
Single	Minimum Wage	0	0%	651	100%	0	0%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	605	93%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%	605	93%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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%	459	71%	0	0%
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	15	2%	459	71%	0	0%
Couple, no children	Age Pension, Pension supplement and Energy supplement	4	1%	645	99%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	6	0%	459	0%	0	0%
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	15	0%	459	0%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	43	7%	459	71%	0	0%
<b>Total no. of properties</b>	<b>651</b>						
Households on income support payment	0						
Households on minimum wage	0						

**Table 11.** Summary table, Sunshine Coast

## Wide Bay

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
Single in share house	Youth Allowance + Energy Supplement	0	0%	472	100%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	472	100%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	472	100%	0	0%
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%	467	99%	0	0%
Single	Age Pension, Pension supplement and Energy supplement	0	0%	472	100%	0	0%
Single	Minimum Wage	0	0%	472	100%	0	0%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	447	95%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	447	95%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & appropriate	% Affordable & appropriate
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	1%	355	75%	0	0%
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	54	11%	355	75%	4	1%
Couple, no children	Age Pension, Pension supplement and Energy supplement	8	2%	467	99%	3	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	0%	355	0%	0	0%
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	54	0%	355	0%	4	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	180	38%	355	75%	76	16%
<b>Total no. of properties</b>	<b>472</b>						
Households on income support payment	3						
Households on minimum wage	76						

**Table 12.** Summary table, Wide Bay

## Appendix B: A note on methodology

This *Snapshot* was undertaken over the weekend of 14–15 March 2026 (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, 48,776 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’.<sup>48</sup> 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’.<sup>49</sup>

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,<sup>50</sup> 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.”<sup>51</sup> The then Council of Australian Governments also used the ratio method in what was the National Affordable Housing Agreement, as its measure of affordability.<sup>52</sup>

## **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: Anglicare North Coast - North Coast NSW**

### **Introduction**

Anglicare North Coast supports individuals and families across a diverse region stretching from Port Macquarie in the south to Tweed Heads in the north. We deliver a broad range of services focused on responding to hardship, strengthening community resilience, and improving access to safe and stable housing. These services include Community Housing, Emergency Relief, Financial Counselling including problem gambling support, Disaster Recovery, and place-based community programs such as the Next Level and Multicultural Hub initiatives.

Anglicare North Coast is a long-standing provider of Community Housing, managing homes across multiple locations on the North Coast. Recent Community Housing developments have been tenanted rapidly following completion, with demand significantly exceeding the number of homes available. In each case, many eligible households were unable to be housed, underscoring the depth of unmet need and the intense competition for secure, affordable housing.

In response to this ongoing pressure, Anglicare North Coast maintains a strong and continuing focus on the development of new Community Housing stock. We actively pursue opportunities for new housing projects, partnerships, and investment that can increase the supply of appropriate and affordable housing for people on low incomes. Expanding Community Housing is central to reducing long-term housing insecurity and alleviating pressure on crisis services.

Emergency Relief is a core component of Anglicare North Coast's response to financial hardship across the region. We operate a fixed food pantry at our head office, providing regular access to low-cost and emergency food assistance. In addition, our Emergency Relief teams deliver mobile services using outreach vans that travel into isolated and rural communities where access to services and affordable groceries is limited. This mobile model is critical in a region characterised by long distances, poor public transport, and high dependence on private vehicles.

Demand for Emergency Relief remains consistently high across both fixed-site and outreach services. Households engaging with Emergency Relief are increasingly affected by the compounding impacts of housing stress and rising living costs. As fuel prices increase, the flow-on effects are felt across essential household expenses, including food, power, and transport. These pressures are particularly acute in regional and remote communities, where access to services is limited, and higher travel costs reduce options for people on low incomes. Anglicare North Coast anticipates that these dynamics will continue to drive strong demand for Emergency Relief services across the region.

Through both Emergency Relief and Community Housing services, Anglicare North Coast sees the direct links between housing unaffordability, financial stress, and community wellbeing. Our work is focused not only on responding to immediate need, but also on supporting longer-term stability so individuals and families can remain connected to their communities and access the supports they need to thrive.

### **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 the weekend of 14-15 March 2026. 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 14-15 March 2026, 717 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:

- 12 (1.6%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 49 (6.8%) 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 (#1,2,3,4,5,7,8,9,11,1)	Households on minimum wage (#6,10,13,14)
12	49

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

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance and Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
3	Single	JobSeeker Payment and Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
5	Single	Age Pension, Pension supplement and Energy supplement	1	0%
6	Single	Minimum Wage	3	0%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
9	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%
10	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	7	1%
11	Couple, no children	Age Pension, Pension supplement and Energy supplement	11	2%
12	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%
13	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	7	1%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	46	6%
Total No of Properties		717		

## Breakdown of Data by Region

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	67	46	19	56	164	41	41	49	114	102
Single, share house	0	0	0	0	0	0	0	0	0	0
Single, 18+, YA	0	0	0	0	0	0	0	0	0	0
Single. Job seeker	0	0	0	0	0	0	0	0	0	0
Single 21+ DSP	0	0	0	0	0	0	0	0	0	0
Single, Age pension	0	0	0	0	0	0	1	0	0	0
Single, Minimum wage	0	0	0	1	0	2	1	1	0	0
Single, 1 child 14+, JSP	0	0	0	0	0	0	0	0	0	0
Single, 1 child < 5, SPP	0	0	0	0	0	0	0	0	0	0
Single, 2 children, 1<5, 1<10, SPP	0	0	0	0	0	0	0	0	0	0
Single. 2 children, 1<5, 1<10, Minimum Wage, SPP	0	0	2	1	0	1	0	2	1	0
Couple, Age pension	1	0	1	1	0	6	1	1	0	0
Couple, 2 children, 1<5, 1<10, JSP x 2	0	0	0	0	0	0	0	0	0	0
Couple, 2 children, 1<5, 1<10, Min Wage, PPP	0	0	2	1	0	1	0	2	1	0
Couple, 2 children, 1<5, 1<10, Min wage x 2	1	0	6	12	4	12	3	7	1	0



## Discussion

The 2026 Rental Affordability Snapshot confirms that the private rental market on the North Coast continues to fail people on low incomes. While overall rental availability declined only slightly compared to last year, this modest change did not translate into improved access for those most in need. Instead, the results show further erosion of affordability for working households and continued exclusion of people reliant on income support.

This year's Snapshot identified 717 rental properties advertised across the North Coast, compared with 730 in 2025. Although the size of the market remained broadly similar, affordability outcomes shifted in concerning ways. The number of properties affordable to households earning the minimum wage fell from 62 in 2025 to 49 in 2026, reducing affordability from 8.5 percent to 6.8 percent of listings. This decline indicates that even small movements in rental supply can have significant impacts on low-income working households, who are already locked out of most of the market.

For households on income support, there was a small increase in the number of properties deemed affordable in 2026. Twelve properties were affordable to at least one income-support household, compared with four the previous year. However, this increase did not represent a broad improvement in access. The additional affordability was primarily concentrated among couples receiving the Age Pension. There was no improvement for people on JobSeeker, young people on Youth Allowance, or people receiving the Disability Support Pension. For these cohorts, the private rental market remains effectively inaccessible.

The year-on-year comparison highlights the persistence of zero affordable options for several household types. People relying on JobSeeker and Youth Allowance continue to have no affordable or appropriate rental options anywhere on the North Coast. This pattern has now repeated for multiple years, regardless of fluctuations in overall rental availability. The ongoing absence of options points to a structural mismatch between income support payments and housing costs, rather than temporary market conditions.

The regional breakdown of the data shows continued differences between coastal and inland areas, but these differences do not resolve the affordability crisis. Coastal locations such as Byron Bay, Ballina and Tweed Heads consistently show little to no affordable or appropriate rental options for low-income households, including working families. These markets continue to be shaped by strong demand, tourism pressures, and short-term letting, driving rents well beyond the reach of people on low incomes.

Inland and regional centres occasionally show limited affordability for some working households, particularly dual-income families on the minimum wage. However, these opportunities remain scarce and unevenly distributed, and they do not extend to people on income support. Even where inland affordability appears marginally better, relocation is not a simple solution. Many inland towns have fewer employment opportunities, limited public transport, and reduced access to services, education, healthcare, and disability supports. For low-income households, particularly those with children, disability, or caring responsibilities, affordability without access to services does not equate to housing security.

Working households have traditionally had slightly better prospects in the Snapshot, but the 2026 results show these options narrowing further. Dual-income families on the minimum wage still have more opportunities than any other group, yet they remain excluded from more than 90 percent of rentals advertised across the region. For single people working full-time on the minimum wage, affordability remains close to zero. These findings reinforce that employment alone is no longer sufficient to secure affordable housing on the North Coast.



As in previous years, the Snapshot does not capture the level of competition for each affordable property. In markets where affordability is already extremely limited, an individual affordable listing may attract dozens of applications. This means that even the small number of affordable properties identified in the Snapshot likely overstates the real chances of securing a lease, particularly for people with limited rental histories, unstable employment, or complex support needs.

Taken together, the comparison between 2025 and 2026 shows that small changes in rental supply do not result in meaningful improvements for low-income households. Affordability for working families has declined, while people on income support remain almost entirely excluded from the private rental market. Regional differences between coastal and inland areas influence where the small number of affordable rental properties are located, but they do not increase the overall supply of affordable housing for people on low incomes.

Without substantial increases to income support payments and significant investment in social and affordable housing across both coastal and inland communities, people on low incomes will continue to face impossible choices between housing and other essentials. The 2026 Snapshot reinforces that the rental crisis on the North Coast is not easing for those at the sharp end of the market. It is becoming more entrenched and increasingly affecting working households as well as those out of work.

## Policy Implications

### *Raising JobSeeker and related payments over the poverty line*

Across North Coast 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 North Coast NSW*

We are facing a major shortfall of affordable homes. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>i</sup>

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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>ii</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>iii</sup>



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 North Coast 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.

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<sup>i</sup> UNSW City Futures Research Centre (2022) Quantifying Australia's Unmet Housing Need: A National Snapshot.

<sup>ii</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount

<sup>iii</sup> Anglicare Australia (2023) A Costly Choice



## **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 1847, 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, Anglicare Australia 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 the weekend of 14-15 March 2026. 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 14-15 March 2026, 1,933 private rentals were advertised for rent across the 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:

- 16 (0.8 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 162 (8.4 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 (#1,2,3,4,5,7,8,9,11,1)	Households on minimum wage (#6,10,13,14)
16	162

*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	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
3	Single	JobSeeker Payment and Energy Supplement	0	0.0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0.0%
5	Single	Age Pension, Pension supplement and Energy supplement	10	0.5%
6	Single	Minimum Wage	37	1.9%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
8	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%
9	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%
10	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	7	0.4%
11	Couple, no children	Age Pension, Pension supplement and Energy supplement	6	0.3%
12	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%
13	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	7	0.4%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	125	6.5%
Total No of Properties		1933		



## 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 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 zero percent of rentals. Single parents out of work face even tougher odds, with affordability also 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.<sup>i</sup>

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 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 0.3 percent of rentals were affordable. For single retirees, a mere 0.5 percent of rentals were affordable.

Working people are hardly better off. A single person working full-time on the minimum wage will find that only 1.9 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 93.5 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 past 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. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>ii</sup>

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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>iii</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>iv</sup>

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 access to the private rental market is largely unachievable for people on low incomes. Without government action, a growing number of locals will remain excluded from the private rental market altogether.

One of the keys to making housing more affordable is ensuring income keeps pace with the cost of living. At the moment, it falls desperately short.

It is clear that we must invest in social and affordable housing. Newcastle Anglican believes there is scope to utilise land held by public, charitable and faith-based organisations to support housing outcomes. The sobering results of this Snapshot show that this investment is truly urgent.

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 stable and affordable place to call home.

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

<sup>ii</sup> UNSW City Futures Research Centre (2022) Quantifying Australia's Unmet Housing Need: A National Snapshot.

<sup>iii</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount

<sup>iv</sup> Anglicare Australia (2023) A Costly Choice



# **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 the weekend of 14-15 March 2026. 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 14-15 March 2026, 381 private rentals were advertised for rent in New England and the North West region of 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:

- 39 (10.2 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 169 (44.4 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 (#1,2,3,4,5,7,8,9,11,1)	Households on minimum wage (#6,10,13,14)
39	169

*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	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
3	Single	JobSeeker Payment and Energy Supplement	0	0.0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	3	0.8%
5	Single	Age Pension, Pension supplement and Energy supplement	12	3.1%
6	Single	Minimum Wage	17	4.5%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.3%
9	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%
10	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	43	11.3%
11	Couple, no children	Age Pension, Pension supplement and Energy supplement	27	7.1%
12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	4	1.0%
13	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	43	11.3%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	152	39.9%
Total No of Properties		381		



## 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 just one percent of rentals. Single parents out of work face even tougher odds, with no affordable and appropriate 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.<sup>1</sup>

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 0.8 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 7.1 percent of rentals were affordable. Single retirees have it even worse, with 3.1 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 4.5 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 60.1 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 past 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, 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*

We are facing a major shortfall of affordable homes. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>ii</sup>

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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>iii</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>iv</sup>

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 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.

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

<sup>ii</sup> UNSW City Futures Research Centre (2022) Quantifying Australia's Unmet Housing Need: A National Snapshot.

<sup>iii</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount

<sup>iv</sup> Anglicare Australia (2023) A Costly Choice



# **Snapshot: Anglicare Central West – Central West region of New South Wales**

## **Introduction**

Anglicare Central West supports people in the Central West region of New South Wales (NSW), providing services across 63,262km<sup>2</sup>. 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 the weekend of 14-15 March 2026. 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 14-15 March 2026, 437 private rentals were advertised for rent in the Central West region of 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:

- 22 (5.0 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 146 (33.4 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 (#1,2,3,4,5,7,8,9,11,1)	Households on minimum wage (#6,10,13,14)
22	146

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

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
3	Single	JobSeeker Payment and Energy Supplement	0	0.0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	2	0.5%
5	Single	Age Pension, Pension supplement and Energy supplement	3	0.7%
6	Single	Minimum Wage	9	2.1%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.2%
9	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%
10	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	29	6.6%
11	Couple, no children	Age Pension, Pension supplement and Energy supplement	20	4.6%
12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	2	0.5%
13	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	29	6.6%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	137	31.4%
Total No of Properties			437	



## Discussion

In the Central West region of 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 0.5 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.<sup>1</sup>

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 0.5 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 4.6 percent of rentals were affordable. Single retirees have it even worse, with 0.7 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 2.1 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 68.6 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 past time for action to make housing more affordable.



## Policy Implications

### *Raising JobSeeker and related payments over the poverty line*

Across the Central Region of 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. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>ii</sup>

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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>iii</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>iv</sup>

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.

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

<sup>ii</sup> UNSW City Futures Research Centre (2022) Quantifying Australia's Unmet Housing Need: A National Snapshot.

<sup>iii</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount

<sup>iv</sup> Anglicare Australia (2023) A Costly Choice

# Snapshot: Anglicare Sydney – Greater Sydney and the Illawarra

## Introduction

Anglicare Sydney's Rental Affordability Snapshot covers Greater Sydney<sup>a</sup> and the Illawarra Region (including Shoalhaven and the Southern Highlands).<sup>b</sup> 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 800 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. We have also recently begun providing affordable housing for key workers in Sydney, with rents at a discount from the market rate. Anglicare Sydney additionally 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.

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<sup>a</sup> 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 <https://www.anglicare.org.au/research-and-advocacy/>

<sup>b</sup> The Illawarra Region is here defined as the Illawarra Statistical Area Level 4 (SA4), plus the Southern Highlands and Shoalhaven SA4.

## Findings

On the Snapshot weekend of 14-15 March 2026, **11,582** 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:

- **10 (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=7), with two in the Southern Highlands/Shoalhaven and one in the Illawarra.
- **166 (1%)** 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=137), with the remainder in the Southern Highlands/Shoalhaven (n=24) and the Illawarra (n=5).

Among households receiving **income support payments**, couples on the Age Pension had the largest number of affordable and appropriate properties available to them across Sydney and the Illawarra (n=8), followed by single people on the Age Pension (n=2). No suitable properties were found for couples with two children receiving the JobSeeker Payment, single parents with two children on the Parenting Payment, single parents with one child on either the JobSeeker or Parenting Payment, or single people on the Disability Support Pension, 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=159). Single people earning the minimum wage could afford only 7 appropriate properties.

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

Households on income support payments (#1,2,3,4,5,7,8,9,11,12)	Households on minimum wage (#6,10,13,14)
10	166

*Table 1: Number and Proportion 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	Single in share house	Youth Allowance & Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance & Energy Supplement	0	0%
3	Single	JobSeeker Payment & Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement & Pension Supplement	0	0%
5	Single	Age Pension, Energy Supplement & Pension Supplement	2	0.02%
6	Single	Minimum Wage	7	0.06%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A & FTB B	0	0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Pension Supplement, Pharmaceutical Allowance, FTB A & FTB B	0	0%
9	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%
10	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	3	0.03%
11	Couple, no children	Age Pension, Energy Supplement & Pension Supplement	8	0.07%
12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both adults), Energy Supplement, FTB A & FTB B	0	0%
13	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	3	0.03%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) & FTB A	159	1.37%
Total No. of Properties		11,582		

**Share accommodation** is an important source of housing for single people on low incomes. Around 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.<sup>c</sup> Of the 3,252 share properties advertised in the Sydney region, 73 were affordable for a single person on the Age Pension and 241 were affordable for a single person on the minimum wage. Two share properties were affordable for a single person on the JobSeeker Payment and two share properties were affordable for a person on the Youth Allowance. In the Wollongong region, 5 out of 103 share houses were affordable for a person on the Age Pension and 19 were affordable for a person on the minimum wage. No share properties were affordable for a person on JobSeeker or the Youth Allowance. No analysis of appropriateness was conducted on these share-houses. From a more detailed analysis of the *Flatmates* website conducted in 2020,<sup>1</sup> it is likely that a significant proportion of the listings would be inappropriate for the single person households in this Snapshot, for example, 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 7%, from 3,134 in 2025 to 3,355 in 2026. 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 four 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,<sup>2</sup> 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 no affordable and appropriate rental properties advertised on the Snapshot weekend for any of the households on any payment other than the Age Pension. These results highlight the entrenched disadvantage faced by working-age people on income support, who have virtually no chance of securing housing without experiencing rental stress.

Within Greater Sydney and the Illawarra, the 10 unique affordable and appropriate rental properties for households dependent upon income support payments were located in the South District (n=2), North District (n=1), Greater Parramatta (n=1), Western Sydney (n=1),<sup>d</sup> and the Lithgow region (n=2). There were no suitable properties in the CBD & Surrounds district. There was one affordable and appropriate property located in the Illawarra and two properties in the Southern Highlands/Shoalhaven region. These results confirm that areas outside metropolitan Sydney, such as the Blue Mountains, Illawarra and South Coast, cannot be relied upon as lower-cost alternatives, as they also face their own critical lack of affordable and appropriate rental housing.

Although minimum wage households had greater access to affordable rental properties than those on income support, the overall number of affordable and appropriate rentals in Greater Sydney and the Illawarra remains extremely limited. Only 166 unique rental properties were affordable and appropriate for these households, representing just 1.4% of the total. Suitable rental properties for minimum wage households in this study were largely located in the Western Sydney (n=74) and Greater Parramatta (n=42) districts of Greater Sydney. In the Lithgow region, 15 suitable properties

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<sup>c</sup> Flatmates regions used

<sup>d</sup> 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>

were identified, as well as three in the South District, two in the North District and one in the CBD & Surrounds. A further 24 suitable properties were available in the Southern Highlands and Shoalhaven and five 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=3) or for a single parent earning the minimum wage (n=3) than for a couple with two children where both partners earned the minimum wage (n=159). This shows that even full-time work paid at the minimum wage is insufficient to secure an affordable rental property, especially where there is only one income. The limited availability of affordable rental properties for such households increases the likelihood of rental stress, the acceptance of inappropriate housing and the experience of long commuting times.

This year's Snapshot weekend had a lower number of properties listed for rent in Greater Sydney and the Illawarra than last year, from 12,733 in 2025 to 11,582 in 2026, an overall decrease of 9%. The number of listings is still far below the pre-pandemic number of 22,911 in 2019. In both 2026 and 2025, 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 fell slightly from 1.8% to 1.4% of overall listings. In Snapshots since the COVID-19 pandemic, the proportion of affordable and appropriate properties for minimum wage households in Sydney and the Illawarra has been declining.

Sydney remains the most expensive capital city rental market in Australia for both houses and units. The median rent for houses across Greater Sydney in the December quarter of 2025 showed an annual increase of +3.9% to \$800 per week. Median rents for units in Sydney increased over the year to December 2025 by +7.1% to \$750 per week. In Wollongong, the median rent for houses increased by +5.6% over the year to December to \$750 per week and in the Shoalhaven the median rent for houses was \$580 per week in December 2025.<sup>3</sup> Rents in all areas remain high compared with income support payments and wages.

While some factors influencing rental demand and supply have shifted since the COVID-19 pandemic, the core drivers of unaffordability remain. Systemic failures mean that the private rental market is not delivering housing that is affordable for people on the lowest incomes. Inadequate investment in social and affordable housing, combined with income support payments and wages that lag far behind market rents, has left low-income households with few viable options in Greater Sydney and the Illawarra.

In conclusion, the 2026 Rental Affordability Snapshot shows very few affordable and appropriate housing options for low-income renters in Greater Sydney and the Illawarra. Regardless of fluctuations in the number of listings, for more than a decade the Snapshot has consistently shown that renting in the private market is unaffordable for people living on government income support payments. For households on the minimum wage, the number of affordable rental properties has declined markedly in recent years, further limiting their options in a tight rental market and pushing them into housing stress.

## Policy Implications and Recommendations

Greater Sydney and the Illawarra are facing an escalating rental affordability crisis that requires urgent and sustained action from both Federal and State Governments, working in partnership with community organisations and the housing sector.

### *Raise JobSeeker and related payments*

This year's Snapshot has shown that there are no affordable and appropriate properties for renters reliant on the JobSeeker Payment, Youth Allowance, Disability Support Pension or Parenting Payment in Sydney and the Illawarra. Despite massive government investment in new housing, this has so far failed to impact the affordability crisis in the private rental market. There remains a vast gap between the rate of growth in incomes and the rate of growth in housing costs.

Over the last 10 years, average wages have grown at around 2.6% annually,<sup>4</sup> barely keeping up with average inflation of around 3% annually,<sup>5</sup> meaning that real wages have stagnated or been in decline. Over the same period, average house prices grew by roughly 5% to 5.5% per year,<sup>6</sup> and rents grew by around 4% annually.<sup>5</sup> In practical terms, real incomes have stagnated or declined, while housing costs have risen significantly. The result is that housing has simply become less affordable for many Australians, particularly those on low incomes and government benefits. As housing is the greatest cost for most Australian households, this demonstrably impacts quality of life. Some 60% of people receiving the JobSeeker payment and 72% of people receiving the Parenting Payment live in poverty.<sup>7</sup>

The Federal Government should greatly increase the JobSeeker Payment to \$80 per day to ease pressure on Australians most acutely affected by poverty and cost-of-living pressures, providing social benefits to the most vulnerable in society and delivering \$1.24 in economic and health returns for every dollar spent.<sup>8</sup> It is also important to help younger Australians living out of home by increasing the Youth Allowance, to bring it into line with JobSeeker rates to support young people hit hardest by the rental market. In addition, the maximum rate of CRA should be increased by 50% for couples, and 40% for singles to relieve pressure on those worst affected by increasing private rents. CRA should be indexed to the cheapest 25% of rentals in the market to address realities faced by renters.

In 2025, the private rental sector in NSW underwent reform to end "no grounds" evictions, limit the frequency of rent increases, and make it easier for renters with pets, among other changes. The NSW Rental Commissioner has overseen important and overdue changes to the rental sector; however further reform is needed to ensure renters face less rental volatility. The NSW Government should continue to strengthen tenancy protections to improve security and stability for renters. This should include tighter limits on rent increases, stronger protections against unfair evictions, and improved dispute resolution processes, so that renters are better able to maintain stable housing in a tightening rental market. The NSW Government should also invest in wraparound support services for social and affordable housing tenants to ensure better sustained tenancy outcomes.

### *Increase social and affordable housing in Sydney and the Illawarra*

Australia's social housing system is unusually small by international standards. Australia ranks among the lowest in OECD countries for its proportion of social housing, sitting at 4% of total housing stock,<sup>9</sup> compared with around 16-17% in the UK. Despite national efforts that have increased the number of social dwellings, the proportion of social housing in Australia is actually falling, decreasing from around 4.8% of housing in 2011 to 4.1% in 2024.<sup>10</sup> It is estimated that there is a shortfall in social housing of 640,000 households nationally, with 144,700 in NSW alone.<sup>11</sup> Clearly, our nation needs further social housing provision to support a growing population that is under increased financial pressure in the housing system.

Alongside an acute need for more social housing, increased pressure across Australia's housing system has also created a growing need for affordable housing. Many households earn too much to qualify for social housing but cannot secure stable housing in the private rental market without experiencing significant financial stress. As a result, around 13% of all households live in housing stress;<sup>12</sup> a figure that rises to 82% among low-income rental households.<sup>13</sup> Affordable housing is designed to address this gap, providing homes at below-market rents for low- and moderate-income households who would otherwise struggle to meet their rental costs.

At the federal level, policy has increasingly focused on financing mechanisms to expand social and affordable housing supply. The central initiative is the Housing Australia Future Fund (HAFF), administered through Housing Australia, which aims to support the delivery of social and affordable homes. This is now in its final round of allocations, with no indication of further housing funding beyond then. The Commonwealth is also progressing the National Housing Accord, a national partnership with the States and industry to support the provision of 1.2 million new homes by 2029, including affordable housing commitments. In addition, the National Housing Infrastructure Facility provides concessional finance for infrastructure that unlocks housing development. While these are helpful in advancing the supply of social and affordable housing, they are unable to address the full scale of social and affordable housing needs in Australia.

The Federal Government should strengthen its commitment to the social housing sector. It needs to partner with the States and Community Housing Providers to deliver an additional 10,000 new social dwellings annually. In addition, the Commonwealth could generate significant funding for social and affordable housing by reforming existing tax concessions. Around \$800 million per year is currently foregone through Build-to-Rent (BTR) tax concessions.<sup>14</sup> Requiring projects to include at least 15% affordable housing as a condition of eligibility would reduce this fiscal cost while ensuring public subsidies deliver broader housing benefits. Similarly, Capital Gains Tax (CGT) discounts cost the federal budget around \$27 billion annually. Rebalancing these discounts to favour new housing supply over existing detached dwellings could both reduce foregone revenue and support additional housing construction.

At the state level, the NSW Government has introduced a range of planning and delivery mechanisms intended to support social and affordable housing. The state's approach is guided by the NSW Housing and Homelessness Plan and related housing strategies, alongside planning reforms such as the NSW Housing Pattern Book aimed at accelerating housing delivery. NSW also continues to use inclusionary affordable housing mechanisms in selected precincts, requiring developer contributions toward affordable housing.

The NSW Government should expand the use of suitable Government-owned land in areas of high housing demand to support the delivery of new social and affordable housing, ensuring public land contributes directly to addressing housing need. It should also introduce mandatory inclusionary zoning, requiring a proportion of homes in new developments and major rezonings to be reserved for affordable housing. These homes should remain as affordable housing into the long term and be managed by Community Housing Providers to ensure appropriate ongoing allocation and management. In addition, the NSW Government should increase capital funding and partnership opportunities with Community Housing Providers to expand their capacity to deliver and manage new social and affordable housing across NSW.

### *Prioritise vulnerable groups in our housing system*

As Australia's housing system sustains more pressure, the effects are felt unequally. Many groups are disproportionately affected by the negative outcomes in affordability, supply, and quality of housing, including low-income renters, single-parent households, older women, young people, people receiving income support, First Nations Australians, and people experiencing domestic and family violence.

As this Snapshot shows, across Australia people receiving JobSeeker can afford less than 1% of rental listings, highlighting the extreme mismatch between income support payments and the cost of private rental housing. Older women are one of the fastest growing groups experiencing homelessness in Australia, often due to lower lifetime earnings and superannuation balances, relationship breakdown, and insecure housing later in life.<sup>15</sup> First Nations Australians are also significantly more likely to experience homelessness, with rates around eight times higher than for non-Indigenous Australians.<sup>16</sup> Domestic and family violence (DFV) is the leading cause of homelessness among women and children in Australia, with large numbers approaching homelessness services each year after leaving unsafe living situations.<sup>17</sup> Without safe and affordable housing options, many victim-survivors face the impossible choice between homelessness and remaining in unsafe situations.

At the federal level, responses to housing vulnerability have largely focused on targeted support programs for people at risk of homelessness. Through the National Housing and Homelessness Agreement, the Commonwealth provides funding to states and territories to support homelessness services and housing assistance for vulnerable groups. Federal funding also supports programs addressing domestic and family violence and housing instability, including crisis accommodation and specialist homelessness services. While these programs provide critical support to people experiencing housing insecurity, they primarily respond to housing crises after they occur rather than addressing the structural drivers that place vulnerable groups at greater risk of homelessness.

The Federal Government should extend and expand the Housing Australia Future Fund Crisis and Transitional Accommodation Program and ensure it is funded at \$40 million per year until at least 2036. Sustained investment would support the development of additional crisis and transitional accommodation for people experiencing homelessness and those leaving unsafe domestic situations. The Federal Government should also amend eligibility criteria within the No Interest Loan Scheme (NILS) to remove continuity-of-address requirements for people fleeing domestic and family violence. This would enable victim-survivors to access immediate no-interest loans for essential relocation costs such as appliances, transport and household goods. In addition, the Federal Government should create a national pipeline of purpose-built long-term DFV recovery housing, funding at least 3,000 new dedicated social and affordable homes per year. Homes should be delivered through Community Housing Providers in partnership with specialist DFV services to ensure safe, long-term housing pathways.

At the state level, the NSW Government funds a range of homelessness and support services aimed at assisting people experiencing acute housing stress. These supports include crisis accommodation, transitional housing and specialist services for groups such as victim-survivors of domestic and family violence, young people and Aboriginal and Torres Strait Islander communities. NSW has also introduced targeted housing initiatives for vulnerable groups, including programs aimed at supporting people exiting homelessness services or leaving unsafe domestic situations. While these measures provide important frontline assistance, many services report demand significantly exceeding available support, reflecting the growing number of households at risk of homelessness.

The NSW Government should fund an early intervention and homelessness prevention service for older Australians, modelled on Victoria's *Home at Last* program. This program supports older people experiencing or at risk of homelessness later in life for the first time by providing housing information, advocacy, referrals and practical support. A cost-benefit analysis found that every dollar invested in *Home at Last* generated \$2.30 in social value.<sup>18</sup> The NSW Government should also invest in additional transitional housing programs for people leaving crisis accommodation or DFV services, ensuring that short-term crisis responses are connected to stable medium-term housing options. In addition, the NSW Government should establish planning and funding mechanisms that allow vacant government land and buildings to be temporarily repurposed for transitional accommodation while awaiting redevelopment. "Meanwhile Use" housing models can

provide rapid, flexible accommodation for people experiencing homelessness while longer-term housing supply is developed.

## 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 prioritising vulnerable groups in the housing system; and long-term commitments by Federal and State Governments to greatly increase the supply of social and affordable housing.

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# Rental Affordability Snapshot 2026

Anglicare NSW South, NSW West & ACT

From pressure to permanence:  
Rental affordability, a structural  
challenge for low-income Australians



[anglicare.com.au](http://anglicare.com.au)

## This year's snapshot

Each year, Anglicare NSW South, NSW West & ACT evaluates the private rental market to determine the affordability and appropriateness of rental properties for households on low incomes. This process involves taking a snapshot of thousands of rental properties listed on *realestate.com.au* on a single weekend. This year, our Snapshot occurred on the weekend 14/15 March 2026.

The 2026 Snapshot continues to highlight the severe lack of affordable options for low-income households, particularly those reliant on government income support and, increasingly, low-income working households earning the minimum wage. Across regions, these households are priced out of the private rental market, often paying unsustainable proportions of their income in rent or experiencing homelessness through sleeping rough, couch surfing, or severe overcrowding.

This Snapshot covers the following regions:

- ACT and Queanbeyan
- NSW South Coast
- Southern Tablelands (Goulburn Mulwaree, Yass and surrounds)
- Riverina (including the Snowy Mountains)

This report was developed in collaboration with Anglicare partner St John's Care, drawing on their experience delivering emergency relief services in Canberra.

## Overview of current rental affordability situation

Rental affordability in Australia remains under severe pressure in 2026, with the private rental market continuing to operate under conditions of chronic undersupply and sustained demand. While the pace of advertised rent increases has moderated in parts of the country since late 2024, this easing has not resulted in improved access to affordable housing for low-income households. Instead, evidence suggests that rental markets are stabilising at historically high price points, leaving affordability out of reach for many renters. (Australian Bureau of Statistics, 2025; SQM Research, 2026).

National vacancy rates remain at critically low levels. As of March 2026, Australia's residential vacancy rate stood at approximately 1.0 percent, well below the 2–3 percent range generally associated with a balanced rental market. Vacancy rates in Canberra and many regional and coastal markets remain similarly constrained, intensifying competition for available properties and limiting choice for renters. (SQM Research, 2026)

These market conditions disproportionately affect households on low incomes. National research consistently shows that rental dwellings are now classified as critically unaffordable for households reliant on income support payments such as JobSeeker Payment, Youth Allowance, Parenting Payment Single, Age Pension, and Disability Support Pension across nearly all regions of Australia. For these households, the private rental market offers little realistic opportunity to secure housing without experiencing severe housing stress.

Low-income working households are also facing increasing difficulty. Despite earning wages and, in some cases, accessing government supplements, these households are increasingly unable to compete for lower-priced rental properties. Research indicates that moderate-income households are remaining in the rental sector for longer, reducing turnover and displacing lower-income renters from the affordable end of the market.

Recent policy measures—including increases to Commonwealth Rent Assistance and indexation of income support payments—have provided some relief against rising costs, but have not kept pace with prevailing rental prices. Analysis from Anglicare Australia and other welfare organisations consistently shows that these measures have limited impact where affordable rental properties are largely unavailable. (Australian Government, Department of Social Services, 2025)

Rental unaffordability continues to place sustained pressure on homelessness services across Australia. When households are unable to access affordable private rentals, pathways out of homelessness are blocked, prolonging stays in emergency and temporary accommodation and increasing reliance on crisis services. This is particularly evident for families with children, women and children escaping domestic and family violence, and people exiting institutional settings, for whom access to affordable private rentals is often essential to achieve long-term housing stability.

Overall, current evidence indicates that rental affordability pressures are structural rather than short-term. Persistently low vacancy rates, insufficient construction of new rental housing and population-driven demand continue to outpace income growth for low-income households. As a result, access to affordable and appropriate private rental housing remains highly restricted in 2026, with the greatest impacts falling on those already experiencing financial vulnerability.

## What we found

The 2026 Rental Affordability Snapshot shows that access to affordable and appropriate private rental housing remains severely constrained across all four regions assessed. The findings indicate that the private rental market continues to fail households on the lowest incomes, while conditions have also worsened for many low-income working households.

### Very limited access for households on income support

Across all regions, households reliant on income support payments—including JobSeeker Payment, Youth Allowance, Parenting Payment Single, Age Pension and Disability Support Pension—have little to no access to affordable and appropriate rental properties.

In most cases, there were no properties available at all that met both affordability and suitability thresholds for these households. Where listings did exist, they represented a negligible share of the rental market, leaving households with no realistic options in the private sector without experiencing housing stress, overcrowding or homelessness.

These findings reinforce that income support payments remain well below the level required to secure housing in current market conditions, even when supplements and rent assistance are taken into account.



### Narrowing access for low-income working households

The Snapshot also shows deteriorating outcomes for low-income households in paid work, including single adults and single parents earning the minimum wage or combining wages with government payments.

While these households retain some access to the private rental market, that access is:

- limited to a small and shrinking proportion of listings,
- increasingly restricted to specific dwelling types or locations, and
- highly vulnerable to even modest rent increases.

This indicates that paid employment alone is no longer sufficient to ensure housing security for many low-income renters, particularly in markets characterised by tight supply and intense competition.

## Households with the lowest number of affordable and appropriate listings



### Dual-income households retain relative advantage, but face constraints

Households combining multiple income sources—particularly dual-income couples with children—continue to have greater access to affordable and appropriate rental properties than other household types.

However, even for these households, affordable options make up only a minority of total listings, indicating that the private rental market is becoming increasingly selective. This relative advantage highlights that housing affordability is now more strongly determined by income pooling than by wage growth or rental availability alone.

### A pattern of entrenchment across regions

Across all regions, the Snapshot reveals a consistent pattern:

- exclusion for households on income support is **persistent**,
- access for low-income workers is **diminishing**, and
- affordability pressures are **not easing**, despite moderation in rent growth or income indexation.

Together, these findings demonstrate that the rental affordability crisis in 2026 is structural rather than temporary. Without significant intervention—particularly increased investment in social and affordable housing—these pressures are likely to continue.

*The following sections examine how these findings play out across the four regions assessed in the 2026 Snapshot, highlighting both shared pressures and region-specific challenges.*

**TABLE 1.**  
**Rental affordability by household type**

Household Type	Payment Type	ACT and Queanbeyan		Riverina		South Coast		Southern Tablelands	
		No.	%	No.	%	No.	%	No.	%
Single	JobSeeker Payment	0	0	0	0	0	0	0	0
Single	Age Pension + Pension Supplement + Energy Supplement	0	0	3	0.6	0	0	1	0.9
Single aged over 18	Youth Allowance + Austudy	0	0	0	0	0	0	0	0
Single aged over 21	Disability Support Pension + Energy Supplement + Pension Supplement	0	0	2	0.4	0	0	1	0.9
Single in share house	Youth Allowance + Austudy	0	0	0	0	0	0	0	0
Single, one child (aged over 14)	JobSeeker Payment + Energy Supplement + Pharmaceutical Allowance + FTB A + FTB B	0	0	1	0.2	0	0	0	0
Single, one child (aged less than 5)	Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	0	0	3	0.6	0	0	0	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	0	0	1	0.2	0	0	0	0
Couple	Age Pension + Pension Supplement + Energy Supplement	0	0	14	2.9	0	0	1	0.9
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both) + Energy Supplements + FTB A + FTB B	0	0	2	0.4	0	0	0	0
Single	Minimum Wage	1	0.1	9	1.88	0	0	1	0.9
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 + FTB B	0	0	30	6.3	0	0	5	4.6
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) + FTB A	10	1	176	37	0	0	34	31
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment Partnered + Energy Supplement + FTB A + FTB B	0	0	30	6.3	13	16	5	4.6

## ACT and Queanbeyan

In ACT & Queanbeyan, the 2026 Snapshot confirms that rental affordability has shifted from acute pressure to structural exclusion, leaving low-income households with little realistic access to the private rental market.

While advertised rent growth in Canberra has slowed at points since late 2024, evidence suggests this reflects households reaching the limits of affordability rather than any meaningful improvement in housing supply. Rental supply in the ACT remains critically tight, with vacancy rates around 1.1 percent, sustaining strong upward pressure on rents and limiting choice for renters. (SQM Research, 2026)

Low-income working households face strong competition for a limited share of rental properties, as moderate-income households remain in the rental sector for longer, reducing turnover at the lower end of the market. Even for dual-income households, affordable and appropriate properties remain a minority of listings.

While the ACT has some of the strongest renter protections in Australia, the Snapshot reinforces that regulatory safeguards cannot compensate for a lack of affordable rental supply. Protections against no-cause evictions and limits on rent increases may improve stability for existing tenants, but they do not improve access for households locked out of the market entirely.

In the ACT, limited access to affordable private rentals is compounded by extended waiting periods for public housing. While applicants assessed as being in immediate crisis may be housed more quickly, overall wait times remain substantial and vary significantly by level of need and property requirements. Recent ACT Government data indicates that applicants assessed under standard public housing categories routinely face waits exceeding five years, while even households with high or complex needs may wait several years before being offered appropriate housing. Property size, household composition and preferred location further influence waiting times, particularly for families requiring larger dwellings. (ACT Government, 2026)

For residents in Queanbeyan, access to public housing is governed by the NSW system, where wait times for general applicants are also lengthy. As part of a high-demand allocation zone, general housing applicants commonly face waits of five to ten years or longer, depending on household size, property type and availability. While priority applicants experiencing acute need may be housed more quickly, demand continues to exceed supply across the region. The combination of limited affordable private rentals in Queanbeyan and prolonged public housing wait times leaves many low-income households with few realistic alternatives to secure stable housing. (NSW Government, Department of Communities and Justice, 2026)



of ACT and Queanbeyan properties are both affordable *and* appropriate across all household types

### Key findings: ACT and Queanbeyan

- **No properties** were affordable and appropriate for households reliant on Youth Allowance, JobSeeker Payment, Parenting Payment, Age Pension or Disability Support Payment
- Only **one property** (0.1 percent of listings) was affordable and appropriate for a single adult earning the minimum wage
- Even for dual-income families where both adults earned the minimum wage, affordable and appropriate properties accounted for **less than 1 percent of all listings**, demonstrating near-total exclusion from the private rental market

The findings indicate that the private rental market in the ACT and Queanbeyan is functionally inaccessible to low-income households, including those in paid employment. While regulatory protections provide greater stability for existing tenants, they do not expand access for those unable to secure a tenancy in the first place. For households on low incomes, particularly those reliant on income support, the private rental market in the ACT increasingly functions as a barrier rather than a pathway to housing security.

## Riverina (including the Snowy Mountains)

The Riverina rental market remains under sustained affordability pressure in 2026, with limited supply and persistently low vacancy rates constraining access for low-income households. Vacancy rates remain at or below 1 percent, maintaining strong competition and limiting renter choice.

Affordability pressures in the Riverina are intensified by incomes that sit below metropolitan averages. While rents may appear lower in absolute terms, these costs consume an unsustainable share of low-income household budgets, demonstrating that affordability must be assessed in relation to income adequacy as well as price.

Low-income working households also face increasing difficulty accessing rentals, as ongoing population pressures and limited new supply intensify competition for lower-priced properties.

Constraints in the private rental market are further compounded by lengthy public housing wait times across the Riverina. General applicants in the region commonly face waits ranging from five to more than ten years, with particularly long delays in high-demand centres such as Wagga Wagga. Available evidence indicates that two-bedroom properties in Wagga Wagga may attract wait times of up to a decade, while even smaller dwellings can involve several years of waiting, depending on household composition and availability (NSW Government, Department of Communities and Justice, 2026; Committee 4 Wagga, 2024). These extended wait times leave many low-income households with limited alternatives when private rental options are unaffordable or unavailable, increasing the likelihood of prolonged housing stress and reliance on temporary or insecure accommodation. (NSW Government, Department of Communities and Justice, 2026)

### Key findings: Riverina

- **No properties** were affordable and appropriate for a single person reliant on Youth Allowance or JobSeeker Payment
- **Less than 1 percent** of listings were affordable and appropriate for households reliant on Parenting Payment, Disability Support Payment or Aged Pension
- **Less than 2 percent** of listings were affordable and appropriate for single adults on the minimum wage
- Dual-income families had greater access, though affordable properties still accounted for just over a third of listings

Overall, in the Riverina the Snapshot illustrates how tightening rental conditions and below-average regional incomes intersect to constrain housing options for low-income households. Even where rents remain lower than in metropolitan areas, limited supply and low vacancy rates leave little flexibility for renters. Those on low-incomes face ongoing exclusion from the private rental market, with only limited and fragile access for some low-income working families.

## South Coast NSW

The South Coast continues to experience some of the most acute rental affordability pressures in the 2026 Snapshot. Limited housing supply, persistently low vacancy rates, disaster-related displacement and tourism-driven demand continue to constrain access for low-income households.

Lingering impacts from natural disasters and ongoing pressure from short-term letting reduce the availability of long-term rental housing, intensifying competition. For low-income households, this limits pathways out of crisis accommodation and into stable housing.

Public and social housing wait times on the NSW South Coast further intensify housing insecurity for low-income households in the region. Under the NSW social housing system, many South Coast locations—including parts of the Illawarra and surrounding coastal areas—are classified in the highest waiting-time categories, with general applicants commonly facing waits of ten years or more. Demand for social housing in regional NSW continues to exceed available supply, and the South Coast's high housing demand, driven by its coastal location and limited stock, places additional pressure on an already constrained system (NSW Government, Department of Communities and Justice, 2026)

In this context, prolonged social housing wait times significantly limit exit pathways for households unable to secure affordable private rentals. For low-income renters on the South Coast, extended waits for public housing compound the effects of rental market exclusion, increasing the likelihood of prolonged housing stress, overcrowding or reliance on temporary and crisis accommodation.

### Key findings: South Coast NSW

- **No affordable and appropriate properties** were available for households on income support
- Only a very small proportion of listings were affordable for low-income working households
- Dual-income families had the greatest access, but affordable options remained low, with just 13 listings meeting affordability and appropriateness thresholds

In the South Coast region, the Snapshot highlights a rental environment shaped by persistent supply shortages, strong competition and the lasting effects of disaster-related displacement. These pressures have narrowed the availability of long-term rentals and heightened competition at the lower end of the market. Overall, low-income households on the South Coast continue to face effective exclusion from the private rental market and demonstrate that regional and coastal areas can no longer provide an affordable alternative to metropolitan housing markets.

## Southern Tablelands (Goulburn Mulwaree, Yass and surrounds)

Rental affordability pressures have intensified in Goulburn, Yass and surrounding areas, reflecting the spread of housing stress into commuter-adjacent regional centres. Increased demand from households priced out of metropolitan markets, combined with limited supply and low vacancy rates, has reduced access for local low-income renters.

Competition is exacerbated by commuter demand, inter-regional housing placements, and constrained new supply, reinforcing displacement rather than alleviating it.

Public housing wait times further compound housing insecurity for low-income households in the Goulburn region, which is currently classified as a high-demand area. General applicants in this zone typically face wait times of five to more than ten years, depending on household size, dwelling type and location requirements (NSW Government, Department of Communities and Justice, 2026)

With limited access to affordable private rentals and prolonged waits for social housing, many low-income households have no viable pathway to secure housing, increasing the risk of prolonged housing stress, overcrowding and reliance on temporary or inappropriate accommodation.

### Key findings: Southern Tablelands

- **No affordable and appropriate properties** were available for families on Parenting Payment or JobSeeker Payment
- Single adults without dependents had limited access, largely constrained to small or shared dwellings
- Families reliant on a single minimum-wage income faced near-total exclusion

Taken together, the Snapshot findings show that low-income households in Goulburn, Yass and surrounding areas are increasingly caught between a highly competitive private rental market and prolonged waits for public housing. Growing commuter demand, limited new supply and restricted rental turnover have narrowed options for local renters on low incomes, leaving many households with few viable housing pathways. In this context, affordability challenges in the region are becoming more entrenched, particularly for families and single-income households, who face heightened risks of displacement and prolonged housing insecurity.

## Key findings across all regions

- Affordable and appropriate rental housing is scarce for all low-income households.
- Families with children, especially those reliant on income support, face the greatest disadvantage.
- Single adults are more likely than families to find affordable rentals, though options are limited and often unsuitable.
- Commonwealth Rent Assistance remains insufficient to bridge the gap between incomes and rents.
- Regional areas no longer provide consistent affordability relief for low-income renters.
- The private rental market is failing to meet the housing needs of people on low incomes.

## Conclusion

The 2026 Rental Affordability Snapshot demonstrates that housing affordability remains a severe and growing challenge across the ACT and southern New South Wales. Without substantial policy intervention—including increased investment in social and affordable housing, stronger renter protections and more adequate income support payments—low-income households will continue to be locked out of safe, stable and affordable housing.

Housing unaffordability has consequences far beyond shelter alone. Anglicare Australia has consistently highlighted the links between housing insecurity and poorer health outcomes, reduced workforce participation, increased demand on crisis services and long-term public cost. Without decisive action, the ongoing exclusion of low-income households from secure housing will continue to undermine social and economic wellbeing across communities.

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# 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 (AOD) treatment services, mental health services and problem gambling services
- Emergency relief and financial counselling services

Anglicare Victoria's 2026 *Rental Affordability Snapshot (RAS)* was conducted as part of the national Snapshot undertaken by Anglicare Australia.

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 our society's most vulnerable people.

## 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 a weekend of March. This year the snapshot was taken on the weekend of 14-15 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
- 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 RAS 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 in low-income households. Commonwealth Rental Assistance (CRA) is included as income for the

purposes of this calculation. In addition, the energy supplement, pharmaceutical allowance and pension supplements were added to the household income calculations.

### *How was appropriateness defined?*

Appropriateness was defined according to the number of bedrooms required for each household type. Examples include:

- 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 Pension
- a one to two bedroom property was considered suitable for a single person or couple
- 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 14-15 March 2026, 15,244 private rentals were advertised for rent in Victoria, across 32 local government areas (LGAs) in metropolitan Melbourne and 48 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:

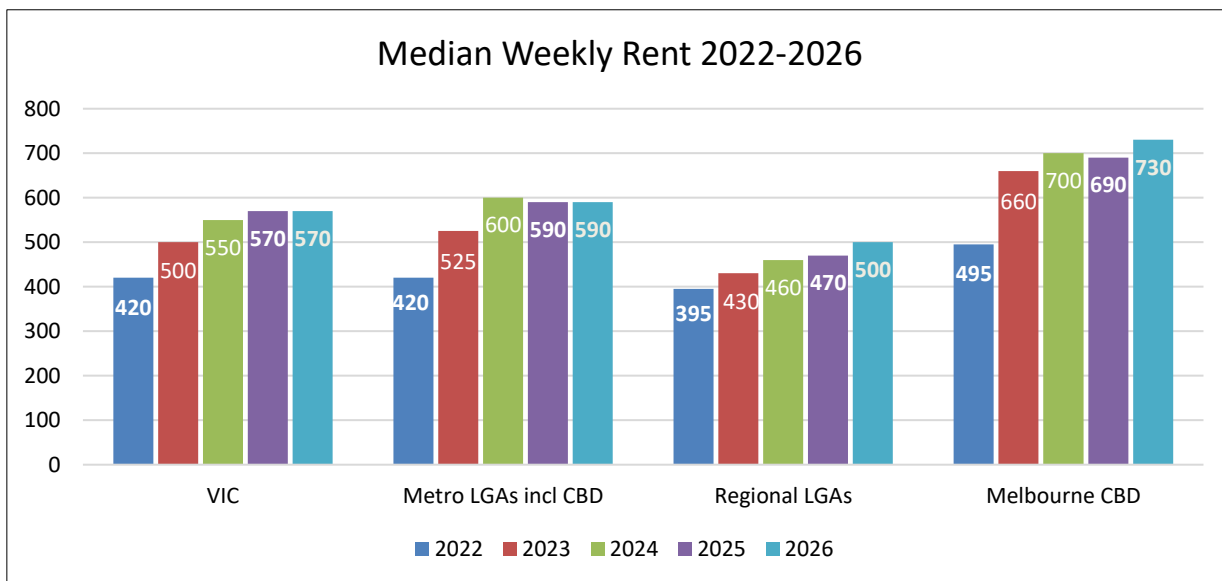
- 121 (0.8 per cent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 4706 (30.9 per cent) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

Compared to 2025, there was a marginal decline in the number of rental properties available in all areas of Victoria. The largest change from the year before was a decline in listings in the Melbourne CBD of almost a quarter (24.8 per cent) compared to the year before. However, this appears consistent with data variability in the CBD over the last five years.

*Table 1: Number of private rental property listings in Victoria 2022-2026*

<b>TOTAL number of listings</b>						
	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>% change from 2025</b>
Victoria	18,934	11,687	12,845	16,219	15,244	-6.01%
Metro LGAs incl CBD	17,511	9,852	10,069	13,468	12,562	-6.73%
Regional Victoria	1,423	1,835	2,776	2,751	2,682	-2.50%
Melbourne CBD	2,584	1,582	1,835	2,169	1,631	-24.80%

Compared to 2025, median weekly rent remained the same overall in Victoria, and in the Metropolitan areas. Regional Victoria had a slight increase in median weekly rent by \$30 (6.4%) over the previous year. Similarly, Melbourne CBD recorded an increase of \$40 per week (5.8%).



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, 121 (0.8 per cent) out of 15,244 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress. There was no change in affordability overall in Victoria for households on income support.
- Across Victoria, 4,706 (31 per cent) out of 15,244 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress. This figure was 24 per cent in 2025, indicating a modest improvement.
- RAS 2026 data show a marginal increase in affordability in Metropolitan Melbourne over the previous year for both households on income support and on minimum wage. Realistically, the numbers of affordable rentals for those on income support is so low that the potential difference is negligible. Across metropolitan Melbourne, 46 (0.4 per cent) of 12,562 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress. This figure was 0.2 per cent in 2025.
- Across metropolitan Melbourne, 3,381 (27 per cent) out of 12,562 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress. This figure was 19.2 per cent in 2025.
- Across regional Victoria, 75 (3 per cent) out of 2,682 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress. This figure was 3.6 per cent in 2025.
- Across regional Victoria, 1,325 (49 per cent) out of 2,682 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress. This figure was 47 per cent in 2025, indicating almost no change over the last 12 months.

<b>On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:</b>	
Households on income support payments (#1,2,3,4,5,7,8,9,11,12)	Households on minimum wage (#6,10,13,14)
<b>121 (0.79%)</b>	<b>4,706 (30.87%)</b>

*Table 2: Rental Affordability, Victoria, by household type and percentage*

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance and Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
3	Single	JobSeeker Payment and Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	1	0%
5	Single	Age Pension, Pension Supplement and Energy Supplement	23	0%
6	Single	Minimum Wage	83	1%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
9	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%
10	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	813	5%
11	Couple, no children	Age Pension, Pension Supplement and Energy Supplement	94	1%
12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	8	0%
13	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	836	5%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	4,623	30%
Total No of Properties			<b>15,244</b>	

### Metropolitan Melbourne (LGAs including Melbourne CBD)

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1,2,3,4,5,7,8,9,11,12)	Households on minimum wage (#6,10,13,14)
<b>46 (0.37%)</b>	<b>3,381 (26.91%)</b>

*Table 3: Rental Affordability, metropolitan Melbourne, by household type and percentage*

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance and Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
3	Single	JobSeeker Payment and Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
5	Single	Age Pension, Pension Supplement and Energy Supplement	15	0%
6	Single	Minimum Wage	50	0%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
9	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%
10	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	484	4%
11	Couple, no children	Age Pension, Pension Supplement and Energy Supplement	31	0%
12	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%
13	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	501	4%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	3,331	27%
Total No of Properties			<b>12,562</b>	

## Regional Victoria

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1,2,3,4,5,7,8,9,11,12)	Households on minimum wage (#6,10,13,14)
<b>75 (2.8%)</b>	<b>1,325 (49.4%)</b>

*Table 4: Rental Affordability, regional Victoria, by household type and percentage*

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance and Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
3	Single	JobSeeker Payment and Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	1	0%
5	Single	Age Pension, Pension Supplement and Energy Supplement	8	0%
6	Single	Minimum Wage	33	1%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
9	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%
10	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	329	12%
11	Couple, no children	Age Pension, Pension Supplement and Energy Supplement	63	2%
12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	8	0%
13	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	335	12%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	1,292	48%
Total No of Properties			<b>2,682</b>	

## Melbourne CBD

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1,2,3,4,5,7,8,9,11,12)	Households on minimum wage (#6,10,13,14)
<b>0 (0%)</b>	<b>1 (0.06%)</b>

*Table 5: Rental Affordability, Melbourne CBD, by household type and percentage*

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance and Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
3	Single	JobSeeker Payment and Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
5	Single	Age Pension, Pension Supplement and Energy Supplement	0	0%
6	Single	Minimum Wage	0	0%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
9	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%
10	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%
11	Couple, no children	Age Pension, Pension Supplement and Energy Supplement	0	0%
12	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%
13	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%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	1	0%
Total No of Properties			<b>1,631</b>	

## Affordability comparison 2025-2026 – Victoria

Table 6: Rental affordability, 2025-2026 comparison, Victoria

#	Household Type	Payment Type	% Affordable & Appropriate 2025	% Affordable & Appropriate 2026
1	Single in share house	Youth Allowance and Energy Supplement	0.0%	0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0.0%	0%
3	Single	JobSeeker Payment and Energy Supplement	0.0%	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0.0%	0%
5	Single	Age Pension, Pension Supplement and Energy Supplement	0.2%	0%
6	Single	Minimum Wage	0.4%	1%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0.0%	0%
8	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%
9	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	0.1%	0%
10	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	4.2%	5%
11	Couple, no children	Age Pension, Pension Supplement and Energy Supplement	0.5%	1%
12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	0.2%	0%
13	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	4.2%	5%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	23.5%	30%

## Metropolitan Melbourne

Table 7 provides a list of the top 10 most affordable LGAs in metropolitan Melbourne for households that rely on income support or pensions. Table 8 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 7: 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	1.9%	4	208
Maribyrnong	1.5%	4	259
Whitehorse	1.3%	6	451
Brimbank	1.1%	4	359
Greater Dandenong	0.8%	2	266
Darebin	0.6%	2	321
Banyule	0.6%	1	171
Casey	0.6%	4	711
Glen Eira	0.6%	2	357
Wyndham	0.5%	7	1,334

### Most affordable LGAs in metropolitan Melbourne for households on minimum wage

*Table 8: 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
Mitchell Shire (part)	88.1%	104	118
Melton	86.4%	910	1,053
Wyndham	72.8%	971	1,334
Hume	57.2%	463	809
Whittlesea	48.9%	300	614
Brimbank	45.7%	164	359
Cardinia	29.6%	63	213
Hobsons Bay	25.6%	50	195
Casey	21.8%	155	711
Greater Dandenong	14.7%	39	266

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 9 provides a list of the top 10 most affordable LGAs in regional Victoria for households that rely on income support or pensions. Table 10 provides the list for households on minimum wage.

### Most affordable LGAs in regional Victoria for households on income support

*Table 9: 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%	1	1
Hindmarsh	33.3%	1	3
Northern Grampians	26.7%	4	15
Towong	25.0%	1	4
Swan Hill	12.5%	2	16
Mitchell Shire (regional suburbs)	10.7%	3	28
Ararat	9.5%	2	21
Colac-Otway	9.4%	3	32
Horsham	8.7%	2	23
Indigo	8.3%	1	12

### Most affordable LGAs in regional Victoria for households on minimum wage

*Table 10: 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
Central Goldfields	100.0%	8	8
Hindmarsh	100.0%	3	3
West Wimmera	100.0%	1	1
Buloke	100.0%	1	1
Loddon	100.0%	1	1
Pyrenees	100.0%	1	1
Ararat	85.7%	18	21
Southern Grampians	83.3%	5	6
Towong	75.0%	3	4
Ballarat	73.0%	195	267

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 that no single property out of the 15,244 rentals were affordable for a person on the JobSeeker payment. This figure includes share houses. 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 0.1 per cent of rentals. Single parents out of work face even tougher odds, with affordability at just 0.01 per cent. 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.<sup>1</sup>

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 0 per cent 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 available don't meet their needs. 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 0.01 per cent of rentals at the time the snapshot was taken.

The most generous of government payments is the Age Pension. Yet even for a couple living on the Age Pension, only 0.62 per cent of rentals were affordable. Single retirees have it even worse, with 0.15 per cent of listings left to compete for.

Those on the minimum wage have an improved chance of finding a rental that meets their needs, but it's hardly a good news story. A single person working full-time on the minimum wage will find that only 0.54 per cent 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 nearly 70 per cent percent of rentals we surveyed.

Of course, this year's RAS 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 indicated by the available data. Nor does the RAS consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens – or even hundreds – of applications.

All of this should be a wake-up call. What this RAS shows is that finding an affordable home in the private rental market is a fiction for people on low incomes. A lack of social and public housing means competition at the lower ends of the market is fierce and stressful, as those with few resources or support networks face the very real possibility of homelessness in the current market conditions.

## 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. The data shows that the payment is so low that people are being trapped 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. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>ii</sup>

With the private rental market failing so many people, we are in need of increased public investment in housing for people who need it most. This includes vulnerable young people and those leaving state care, who make up a quarter of the homeless population yet receive only 3 per cent of the available social housing. Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy.

More affordable properties are required beyond the scope of the Victorian Government's Big Housing Build. While the Big Housing Build will include 12,000 new social and affordable housing units over four years, it falls well short of the number of new properties that are required and is failing to supply properties that are affordable for the poorest renters in the state. State and federal governments should work together to ensure the supply of public housing can meet demand.

### *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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>iii</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>iv</sup>

Better targeting of 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.

### *More support for young people at risk of homelessness*

More than 11,300 young Victorians were homeless or at risk of homelessness in 2023-24, with First Nations youth and those with mental health or drug problems over-represented in this group. We need a dedicated housing strategy aimed at addressing and preventing youth homelessness with a focus on the unique needs and risks faced by young people who are homeless, particularly those exiting the out-of-home care system.

### *A national plan for homelessness that targets priority groups*

More investment is needed in services to address social issues such as family violence, substance abuse, mental health, and disability, which can push people into financial stress and homelessness. The Victorian government should invest more in refuges for women fleeing family violence and older women at risk of homelessness, as well as facilities to support transgender and gender diverse people.

## 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 more investment is needed in social and affordable housing. The shortfall of social housing and affordable rentals in Victoria leaves vulnerable people with an inadequate safety net, and the consequences are an increased risk of homelessness and family breakdown. The sobering results of this year's data show that this investment is beyond urgent.

The Anglicare network 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.

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

<sup>ii</sup> UNSW City Futures Research Centre (2022) Quantifying Australia's Unmet Housing Need: A National Snapshot.

<sup>iii</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount

<sup>iv</sup> Anglicare Australia (2023) A Costly Choice

# Rental Affordability Snapshot

Tasmania 2026

Selina Claxton 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 experiences of people seeking housing and experiencing homelessness, including the effect on mental health. 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:

### Lifeline

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

### 13YARN

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

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# Anglicare's experience in housing services and advocacy

Anglicare Tasmania is a large community service organisation 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 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.

Anglicare delivers 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 service is funded by Homes Tasmania and is the entry point for people to access housing support, from emergency accommodation to a long-term home.<sup>1</sup> 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.

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 experiencing disadvantage. SARC has published the Rental Affordability Snapshot every year since 2007.

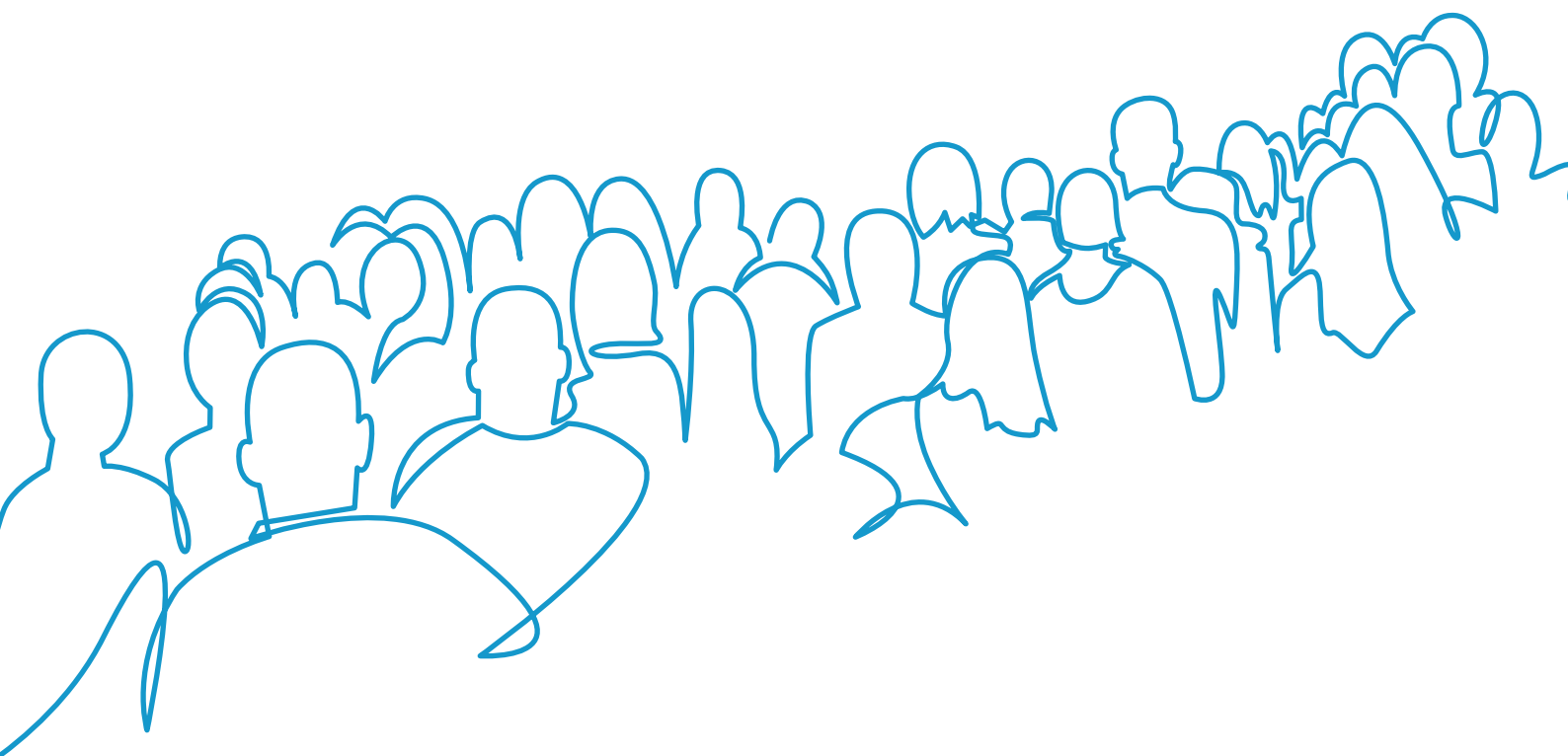
<sup>1</sup> The Housing Connect Front Door service assists Tasmanians to apply for housing options including crisis accommodation, private rental assistance and social housing, but does not directly provide housing or allocate social housing.

# Rental Affordability Snapshot methodology

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 in 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, families, older people and people with disability. For more details on our methodology, please see our Frequently Asked Questions section (page 37).

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



# Key findings

The number of affordable rentals has declined further, with 9% fewer listings than last year and less than half the number of properties that were available ten years ago.

For 13 out of 14 household types, the number of affordable properties was as low or lower than last year. This correlates with the unprecedented low vacancy rates that have persisted in every region of Tasmania.

The situation for older people has continued to worsen, with the number of affordable properties declining by 55% for singles on the Age Pension and 5% for couples on the Age Pension, compared to last year.

Rent growth is outstripping incomes. For the first time in the 20-year history of the Rental Affordability Snapshot, median rent on a room in a sharehouse is now unaffordable for low-income single households, including those on the minimum wage.

The lack of affordable rental properties is continuing to drive up demand for social housing and force Tasmanians into homelessness.



770 properties listed 9%

Less than half the number of properties available 10 years ago.

0%

of properties listed were affordable for:

Solo parent families receiving **Single Parenting Payment** or **JobSeeker**



Young Tasmanians receiving **Youth Allowance**



Single Tasmanians receiving **JobSeeker**



Tasmanians receiving **Disability Support Pension**

# Availability

Despite government efforts to increase the supply of housing in Tasmania, the private rental market has again shrunk in volume. We found just 770 properties advertised for rent, 9% less than last year and less than half the number of properties available ten years ago. With such a limited supply of properties, large numbers of people must compete against each other for available rentals. Lower income earners are at a disadvantage in this environment.

For 13 out of 14 household types, the number of affordable properties was as few or fewer than last year. Such a limited supply of properties results in extremely low vacancy rates and extreme stress for renters. The number of properties affordable and appropriate for each household type is shown in the table on page 9.

## Number of properties advertised in Tasmania on Snapshot weekend, 2013-2026

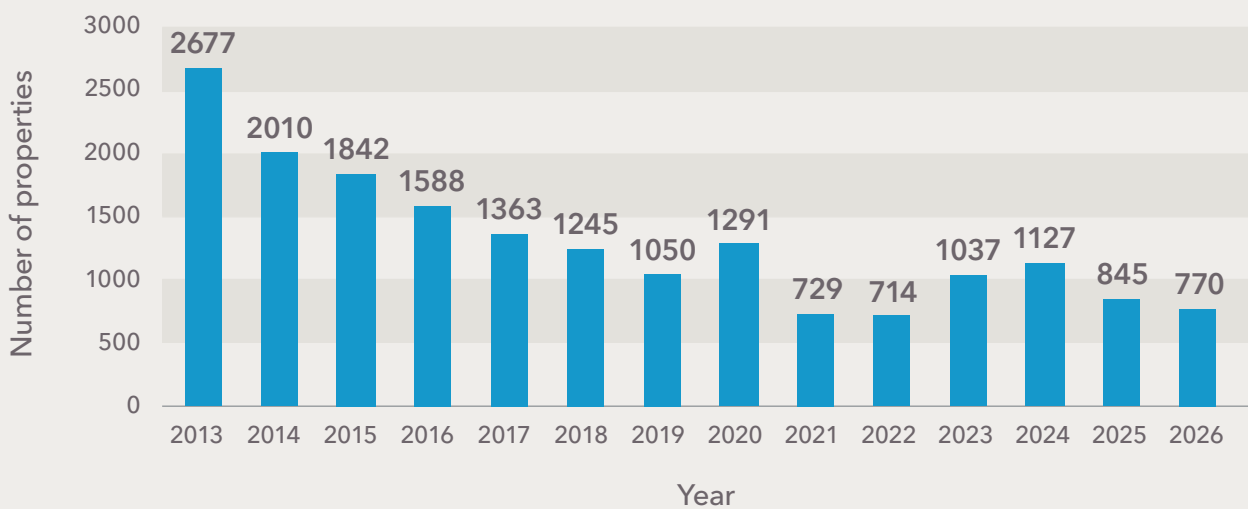


Figure 1: Number of advertised properties, Tasmania

Data source: Anglicare Tasmania, Rental Affordability Snapshot

■ Number of properties

# Affordability

The average price for a property in this year's Snapshot is \$508, from small units in Rosebery to large executive apartments in Hobart.

For a family with two children and two adults earning minimum wage, around 45% of the appropriate properties are affordable. They could expect to pay \$450-\$550 a week for a three-to-four-bedroom suburban house. However, if there is only one adult in the household earning minimum wage, their prospects fall dramatically. Now they can afford only 10% of appropriate properties, and those are more likely to be in rural areas.

Families with adults not in employment will struggle to afford a place to live, as the rate of Centrelink income support payments has not kept pace with the cost of living. Any who do secure a tenancy are likely to be raising their children in poverty as rent eats up their income. They will be competing with families on higher incomes, including those who may be searching for cheaper rentals while saving for a house deposit.

A couple with two children receiving JobSeeker and Family Tax Benefit have an income of a little over \$1,000 a week. In today's market, about half of that income would have to be spent on rent. Properties that are truly affordable for them are rare and will be in locations with fewer employment opportunities.

The only houses and units affordable for a single parent receiving Single Parenting Payment are located on the West Coast. Even a small two-bedroom unit in Geeveston, nearly an hour from Hobart, is outside their price range.

Single people in Tasmania are increasingly likely to live in sharehouses, which make up 18% of our sample and average about \$260 a week. About 40% of sharehouses will be affordable for a minimum wage earner, compared to 6% of unshared one-bedroom units. Those who cannot or will not live in a sharehouse, such as some older people or people with disability, will have difficulty finding a home and will likely end up paying more than they can afford. The cheapest unshared property, at \$200, located in Rosebery, is affordable for someone on Age or Disability Pension, but it is the only one in that price range.

The private rental market is not an affordable option for people on JobSeeker or Youth Allowance. Even the cheapest sharehouse, at \$145, is too expensive for them. An average sharehouse would cost 50% of income for a person on JobSeeker, and 63% of a young person's income on Youth Allowance. Their income support payments are already well under the poverty line and paying this level of rent results in significant hardship.

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	\$110	0	0%	South: 0 North: 0 North West: 0
	Single (in a share house)	Youth Allowance	\$110	0	0%	South: 0 North: 0 North West: 0
Single adults	Single	Jobseeker Payment	\$136	0	0%	South: 0 North: 0 North West: 0
	Single (21+)	Disability Support Pension	\$210	1	0%	South: 0 North: 0 North West: 1
	Single	Minimum wage	\$246	60	8%	South: 35 North: 19 North West: 6
Older people	Single	Age Pension	\$210	25	3%	South: 14 North: 7 North West: 4
	Couple (no children)	Age Pension	\$303	18	2%	South: 0 North: 9 North West: 9
Single parents	Single, one child (14+)	Jobseeker Payment	\$225	1	0%	South: 0 North: 0 North West: 1
	Single, one child (<5)	Parenting Payment Single	\$258	2	0%	South: 0 North: 0 North West: 2
	Single, two children (one <5, one <10)	Parenting Payment Single	\$296	3	0%	South: 0 North: 0 North West: 3
	Single, two children (one <5, one <10)	Minimum wage	\$444	42	5%	South: 5 North: 14 North West: 23
Couples with children	Couple, two children (one <5, one <10)	Jobseeker Payment (both adults)	\$346	7	1%	South: 1 North: 1 North West: 5
	Couple, two children (one <5, one <10)	Minimum wage + Parenting Payment (partnered)	\$446	43	6%	South: 6 North: 14 North West: 23
	Couple, two children (one <5, one <10)	Minimum wage	\$563	194	25%	South: 52 North: 77 North West: 65

# Vacancy rates have stayed at unprecedented lows

The vacancy rate is the percentage of all rental properties that are vacant and available to rent. When the vacancy rate falls below 3%, there are generally more people looking for rentals than there are properties available, and rents tend to rise. The further the rate falls below 3%, the tighter the market becomes and the faster rents increase. After dropping below 1% in every region in 2024,<sup>2</sup> vacancy rates have remained at unprecedented lows throughout the past 12 months, staying below 1% in every region of Tasmania.<sup>3</sup>

## Residential rental vacancy rates, past 12 months

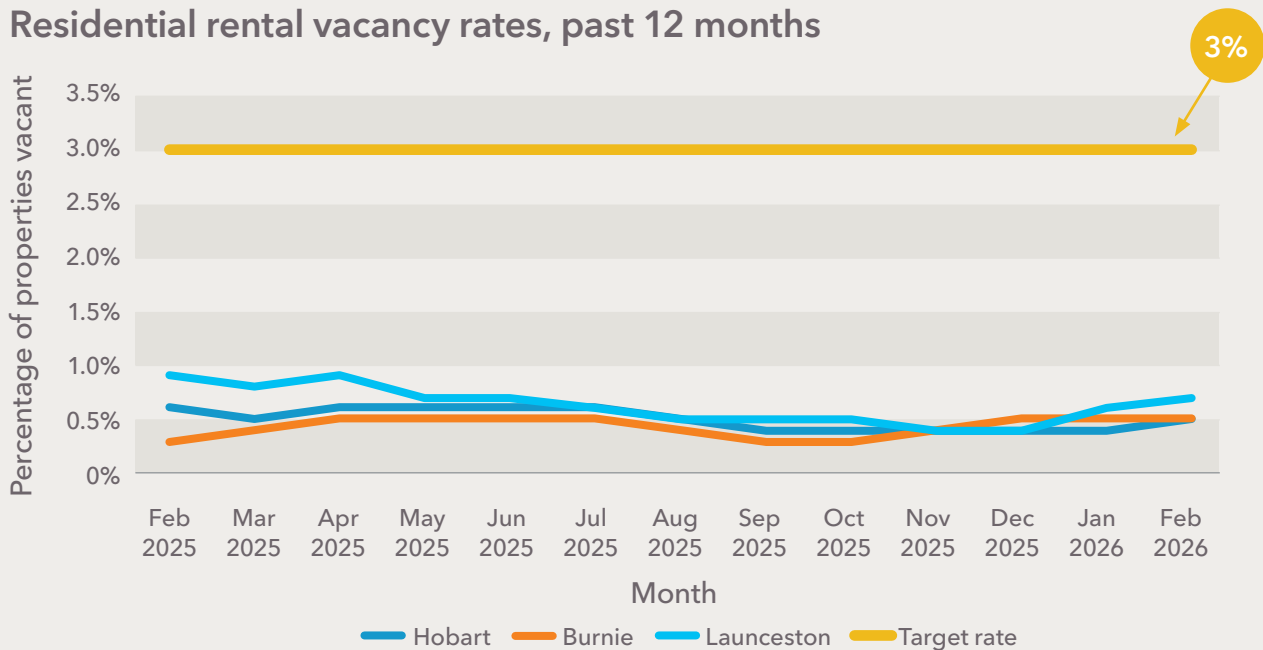


Figure 2: Residential rental vacancy rates<sup>4</sup>

Data source: Homes Tasmania Dashboard

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

The number of people who are priced out of the rental market grows as the gap increases between advertised rents and what people can afford. This results in more people applying for social housing, and more people experiencing various forms of homelessness.

2 Homes Tasmania (2025) [Homes Tasmania Dashboard June 2025](#), accessed April 2026.

3 Homes Tasmania (2026) [Homes Tasmania Dashboard February 2026](#), accessed April 2026.

4 Homes Tasmania (2026) [Homes Tasmania Dashboard February 2026](#), accessed April 2026.

# Regional analysis

## South

### Availability

The overall reduced number of properties in this year's Snapshot is due to a significant drop in the South of the state. There were only 370 properties advertised in the South this year, a reduction of 18%. This follows a drop of 32% the year before.

#### Number of properties advertised on Snapshot weekend in the South, 2013-2026

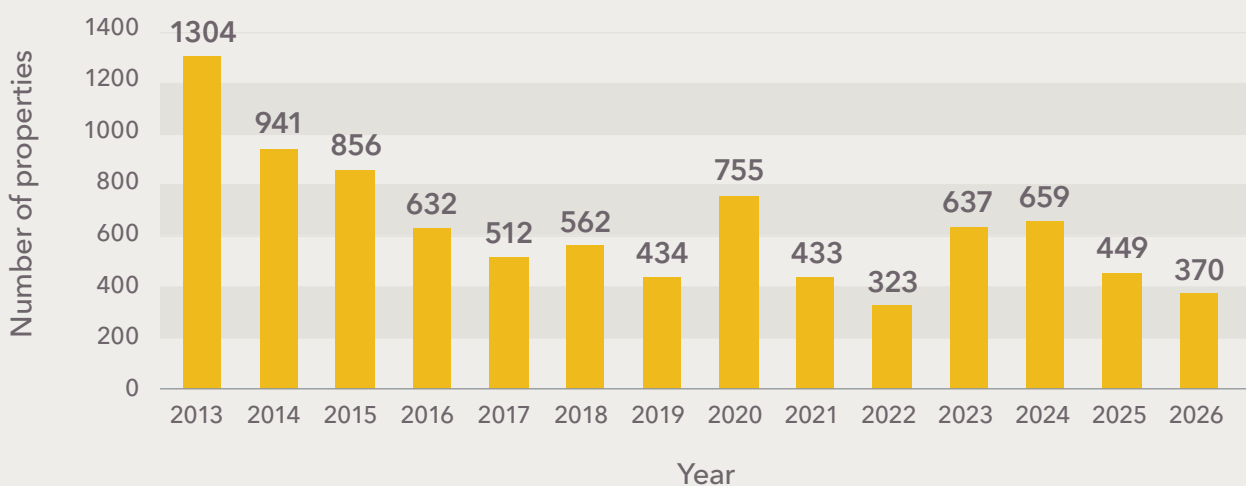


Figure 3: Number of properties advertised, South

■ Number of properties

Data source: Anglicare Tasmania, Rental Affordability Snapshot

# Affordability

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## Singles



The cheapest unshared property in the South is a studio for \$310, outside the price range of even a person working full-time for the minimum wage. If that person wants or needs to live alone they must go into rental stress, paying over 50% of their income for the average one-bedroom unit. **Even the average sharehouse is unaffordable for a minimum wage-earner at \$257 a week**, though there are 35 cheaper ones within budget. A person relying on an Age or Disability Pension will find less than 20% of sharehouses affordable, and those receiving the lower JobSeeker or Youth Allowance payments have no chance of securing an affordable place to live.

## Older people

The Age Pension is not high enough for an older person to secure an unshared rental property in the South, and less than 20% of sharehouses will be affordable for them. A couple on the Age Pension are a little better off. They have a joint income of just over \$1,000 a week, meaning a small one-bedroom or studio unit will be, at best, just over 30% of their income, but more likely about 40% of their income.



## Single parent families



A person receiving Single Parenting Payment cannot afford to rent in the South. To secure an appropriate private rental for their family will require up to 60% of their income. Even the cheapest three-bedroom home, located in Liawenee, is not affordable. For these families, social housing is a must. For a single parent working for the minimum wage, affordable properties are few and are in remote and rural areas out of commuting range of Hobart.

## Couple families

A couple with both adults earning minimum wage will find 52 out of 184 larger properties affordable for their family (28%). However, they are vulnerable if anything happens such as job loss or illness. If only one adult is earning a wage, they cannot rent a family-sized home without stress and hardship, as there are only 6 three-bedroom properties advertised in the South they can afford. If both parents become unemployed, the only affordable house is in the Central Highlands far from schools and services.



# North

## Availability

In the North, rental supply seems to have flatlined since recovering post-pandemic, while the South has seen greater volatility. The number of properties advertised has scarcely changed since last year, from 271 to 275.

### Number of properties advertised for rent on Snapshot weekend in the North, 2013-2026

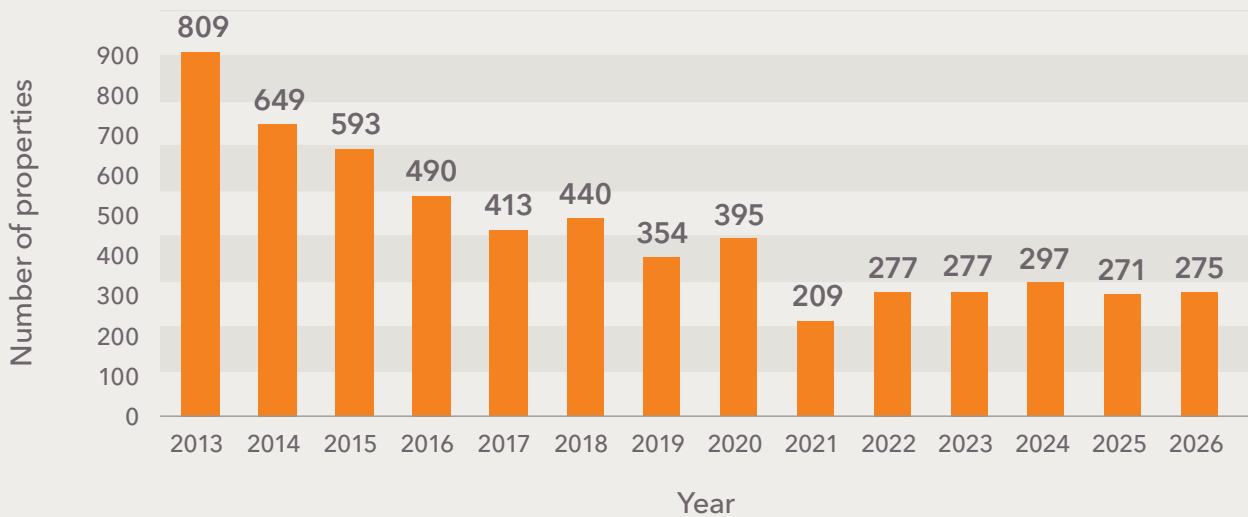


Figure 4: Number of properties advertised, North

Data source: Anglicare Tasmania, Rental Affordability Snapshot

■ Number of properties

# Affordability

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## Singles



There were 48 sharehouse rooms advertised in the North on Snapshot weekend, at an average price of \$266 a week. This is unaffordable for single people on Centrelink income support payments. A person receiving Youth Allowance or JobSeeker cannot afford any of these sharehouses. A person receiving Age or Disability Support Pension can afford 15% of the sharehouses, but even the cheapest unshared properties are out of their budget. Even a person earning a full-time equivalent minimum wage can only afford 19 of the advertised properties, only 2 of them unshared.

## Older people

An older couple on the Age Pension in the North will find 9 affordable properties, located in areas such as George Town or the East Coast. A one-bedroom unit in a Launceston suburb starts at \$320 a week, which would put them in rental stress. Such properties are also rare, with less than 10 advertised on the Snapshot weekend. An older person alone can afford \$210 a week in rent, which is only enough for the cheaper sharehouses.



## Single parent families



A single parent looking for a two-bedroom unit will probably need to pay over \$400 a week to live in Launceston. This is around 50% of weekly income for someone receiving Single Parenting Payment and over 50% for a person with an older child receiving JobSeeker. There were 122 three-bedroom properties across the North, starting at \$340 a week for rural Weldborough, and averaging \$564. A single parent working for the minimum wage will find just 14 of the properties affordable.

## Couple families

Couples with two children can afford \$563 a week if both adults earn a minimum wage, which puts them in a good position to afford the average three-bedroom property in the North. With their income, they will find 77 affordable and appropriate properties. However, if they have only one employment income, their options are reduced to the bottom 11% of the three-bedroom properties, where they will also be competing with those who have a higher income. Couples who are not in paid employment will either search for a rare cheap property in a rural area, or spend more than they can afford, resulting in financial hardship for their growing children.



# North West

## Availability

The number of available properties in the North West has not changed since last year. Apart from a spike in 2024, the number of properties advertised has remained similar since the pandemic. Under current conditions, there is little hope that the market might return to the relative plenty of ten years ago.

### Number of properties advertised on Snapshot weekend in the North West, 2013-2026

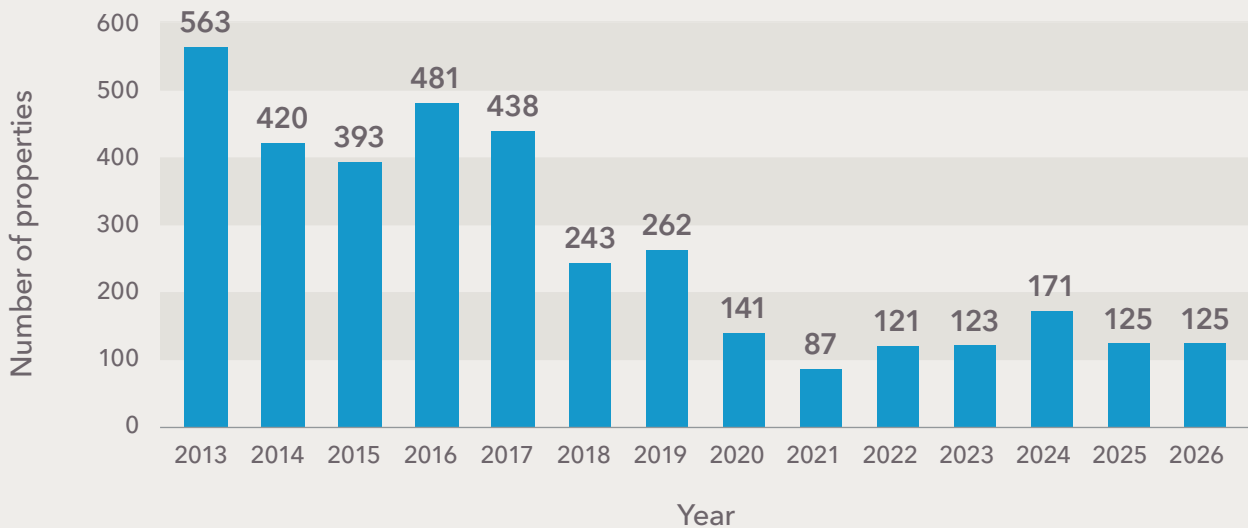


Figure 5: Number of properties advertised, North West

Data source: Anglicare Tasmania, Rental Affordability Snapshot

■ Number of properties

# Affordability



## Singles

The North West has very few properties available for anyone, and single households are worst off. Even a person earning a full-time minimum wage can only afford 6 of the advertised properties, and a person relying on Centrelink payments can afford just 4. One-bedroom units in Burnie or Devonport tend to be priced around \$300, which is over 35% of income for an employed person on the minimum wage. Those on lower Centrelink payments, such as JobSeeker or Youth Allowance, will not be able to afford any properties advertised, and if they apply for a more expensive place, will find their income uncompetitive compared to other applicants.

## Older people

Most properties in the North West are larger homes with three or more bedrooms. An older couple who have downsized, and cannot afford a big house in any case, will find only 20% of properties are smaller. At an average of \$363 a week, most of these properties will leave an older couple on the Age Pension in rental stress. An older person alone, perhaps widowed or divorced, will find the average small unit costs around 50% of their Age Pension, and even affordable sharehouses are rare.



## Single parent families

The North West is the only region where a person receiving Single Parenting Payment has a chance of finding an affordable property, but these few are exclusively located on the West Coast. A single parent looking to live in Burnie or Devonport, close to schools and services, is no better off than their counterpart in the South. An employed single parent working for the minimum wage has a budget of \$444 a week, which falls short of the average three-bedroom property, but still gives them 23 to choose from across the region.

## Couple families

There were 81 properties with three or more bedrooms advertised in the North West on Snapshot weekend, suitable for families. The average price for these larger properties was \$491, comfortably within budget for a family with two minimum wage-earners. For these families, availability may be more of a problem than affordability. Households who do not have two full-time employed adults cannot afford the average family-sized home and must look for cheaper options, often outside the main population centres. A family receiving only Centrelink payments will struggle, with the average property costing over 40% of their income. They are likely to be at a disadvantage when applying for properties, compared to employed applicants with higher incomes.



# Rising rents are outstripping incomes

Analysis of Rental Affordability Snapshot data from 2013 to 2026 shows that median rents are rising faster than incomes, and this trend has largely intensified since 2020.<sup>5</sup>

Limited rental affordability and availability have broad impacts in the community and the economy. Housing insecurity impacts people's mental health and wellbeing, financial security, ability to parent, and ability to engage in paid work and the community.

Those most affected are people on low incomes, young people, people seeking employment, older people, and people with a disability.

In this section we explore how rising rents for different property types are impacting Tasmanians on low incomes who are looking for housing.



<sup>5</sup> Median rent of listings from each Snapshot was calculated and compared against the maximum affordable rent for low-income households for whom the type of properties would be appropriate.

# People seeking one-bedroom rentals

Figure 6 below shows that **for the first time the median rent of a sharehouse is now unaffordable for low-income single households, including those on the minimum wage.** There is generally no cheaper category of housing in the private rental market than a sharehouse room.

**Median rents for sharehouse rooms on Snapshot weekend compared to maximum affordable rental price for various households, 2013-2026**

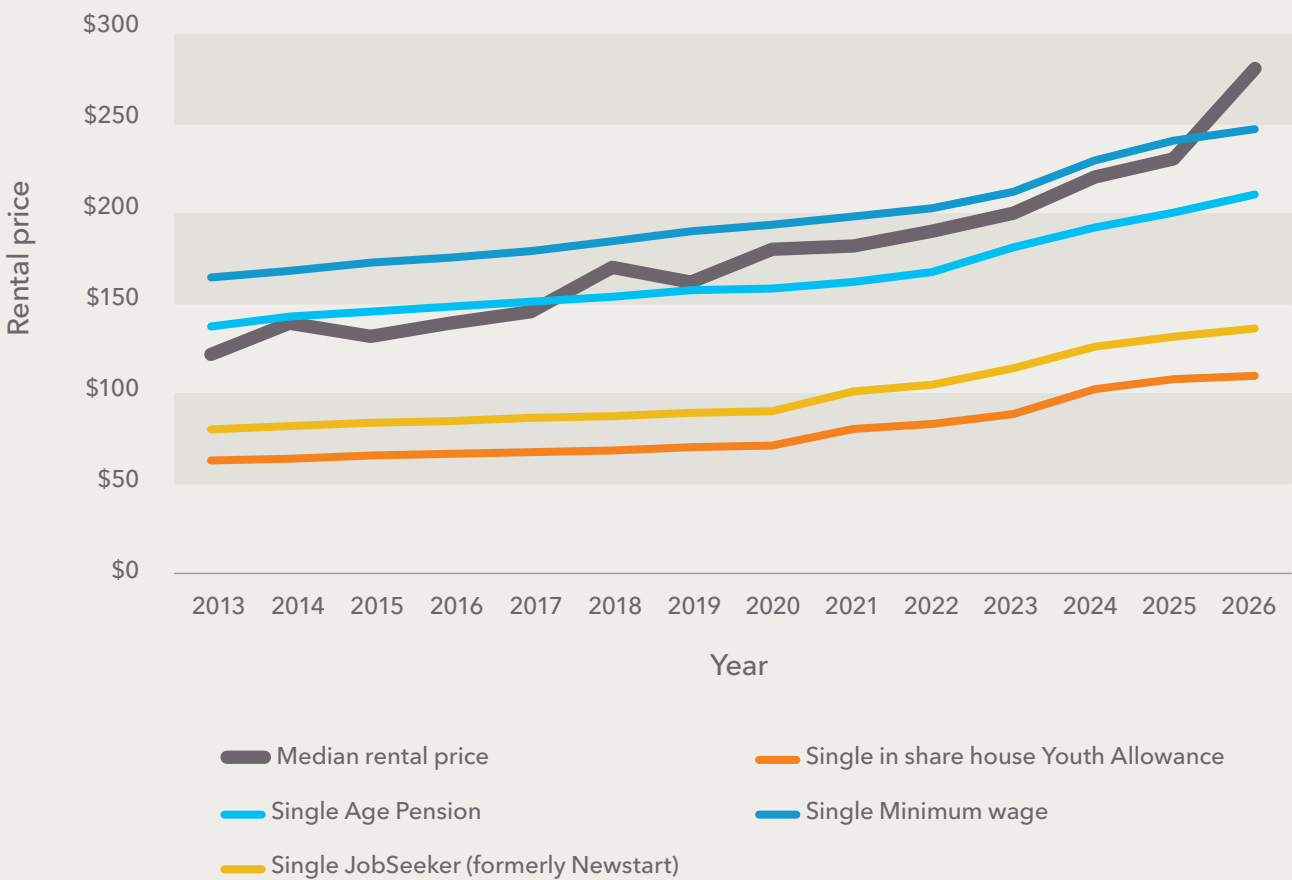


Figure 6: Median rents for sharehouse rooms in Snapshot week compared to maximum affordable rental price for various households, 2013-2026

Data source: Anglicare Tasmania, Rental Affordability Snapshot

Anglicare Tasmania's frontline workers support people experiencing housing instability and homelessness. Anglicare's [December 2025 Housing Connect Front Door Service Snapshot](#) found an increase of 41% in the number of Tasmanians seeking housing support through the service since the same time last year.<sup>6</sup>

People like Andy, who have not previously had difficulty finding a rental, are struggling in this market.

## Andy

Andy had moved before and thought finding a new rental property would be routine. They were a good tenant - neat and tidy, quiet, always paying their rent on time. It was true that they hadn't moved since the pandemic and the rental market had changed, but they were willing to be flexible about location and would even consider a sharehouse, although not all sharehouse situations would be suitable for their disability.

A month later, and Andy doesn't know what to do. The lease end date is fast approaching and they've applied for everything, even properties they can't really afford. They've been unsuccessful every time. Ten years ago, they would search for affordable units in the North West and find dozens. Now they're lucky to find more than one or two. They've attended property viewings that attracted crowds of people, each with their own story to tell.

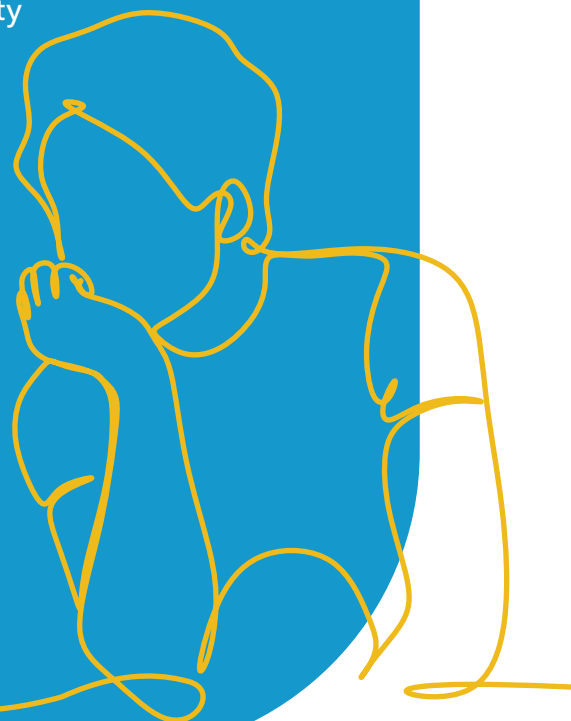
A one-bedroom unit in Devonport is likely to cost around \$350 a week. Even with Commonwealth Rent Assistance factored in, that would be about half of Andy's income. A sharehouse would be cheaper, but Andy has not yet found one they feel they can live in, given their ongoing health needs.

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**Affordable budget:** \$210

**Suitable properties within budget:**  
0 unshared; 2 sharehouses

**Cheapest suitable property:**  
\$280 (unshared); \$200 (sharehouse)



<sup>6</sup> Anglicare Tasmania (2026) *Housing Connect Front Door Service Snapshot December 2025*, Social Action and Research Centre, Hobart.

## Young people need a home to build a future

For young people, the challenge of securing a suitable home in the current private rental market is even greater. Finishing education, finding a home near employment and building a rental history is now near impossible for someone on Youth Allowance, like Sienna.

### Sienna

It's been years since Sienna last had a home. She's only 16 and preparing for her Year 10 Leavers Dinner. Just getting this far has been an achievement – lots of young people in her situation don't stay connected with school.

Her family of origin long ago ceased to be an option. Family members are unavailable or unsafe to be around. Sienna feels she can only rely on herself. She's working on improving her independence, by saving money and learning to cook, clean and manage a home. The staff at Sienna's youth crisis shelter are supporting her with this, but there's a limit to how long she can stay at the shelter.

Private rental is not a good option for Sienna. The only income support available to her is Youth Allowance, which gives her a very low income. A cheap sharehouse in Launceston is likely to cost around \$200 a week. Although this would qualify her for the highest rate of Commonwealth Rent Assistance, paying this much would only leave \$215 a week for bills, food, transport, and other essentials. That's not enough to live on and will leave her in extreme rental stress and poverty.

Sienna's options to escape homelessness are to hope she can find an unusually cheap sharehouse that will be safe for her, or to apply for supported youth accommodation. There are many young people in Launceston like Sienna, applying for the same sharehouses and the same supported accommodation programs.



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Affordable budget: \$110

Suitable properties within budget: 0

Cheapest suitable property: \$150

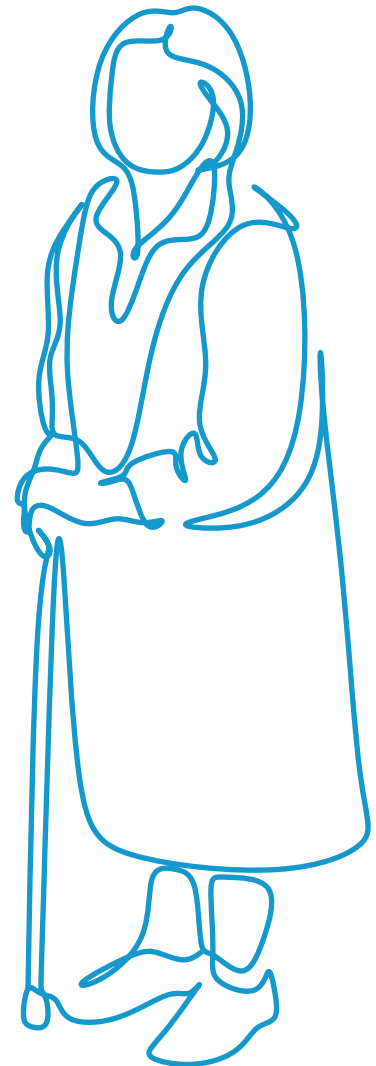
## The situation for older people has continued to worsen

The number of affordable properties has declined by 55% for singles on the Age Pension and 5% for couples on the Age Pension, compared to last year. For people like Joan (page 23), there are very few affordable properties.

Older people are largely unable to afford private housing on the Age Pension unless they are homeowners. Anglicare Tasmania, together with other stakeholders, flagged this in its 2024 policy brief [Housing Security for Older Tasmanians](#). It also found that moving has a significant negative impact on older people that is not seen in younger people.<sup>7</sup>

For many older people, a sharehouse is not an option.

Figure 7 below shows how median rent prices of one-bedroom unshared properties are continuing to rise at much faster rates than the incomes of households who may be seeking those properties.



<sup>7</sup> Anglicare Tasmania (2024) *Policy Brief: Housing Security for Older Tasmanians*, Social Action and Research Centre, Hobart.

## Median rents for unshared one-bedroom properties on Snapshot weekend compared to maximum affordable rental price for various households, 2013-2026

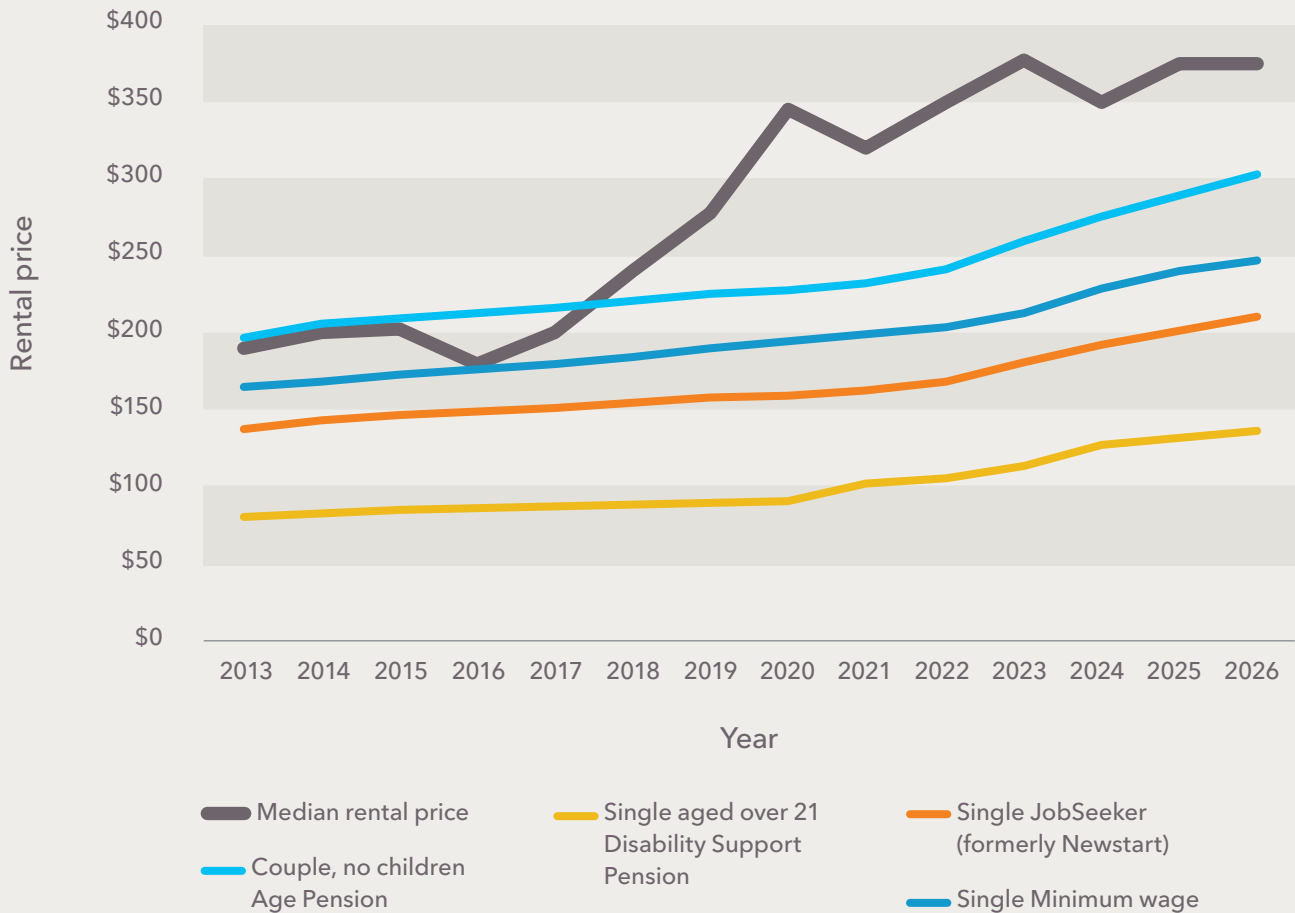


Figure 7: Median rents for unshared one-bedroom properties in Snapshot week compared to maximum affordable rental price for various households, 2013-2026<sup>8</sup>

Data source: Anglicare Tasmania, Rental Affordability Snapshot

<sup>8</sup> Both Single Age Pension and Single (aged over 21) Disability Support Pension households have the same income and are represented in this chart by the maximum affordable rent for Single (aged over 21) Disability Support Pension.

## Joan (and Ian)

Ian died three years ago, but Joan still feels his presence around the house. They lived together in the same rental property for three decades, turning it from just another rental into a home. Unfortunately Joan's landlord recently passed away. The property is to be sold and Joan will have to move on. Joan and Ian had no children, and her siblings have health problems that limit the support they can offer.

Caring for Ian through his final years took a toll on Joan's own health. She has developed chronic pain that also impacts her mental wellbeing. The stress of losing her home has led to some teary sessions with her supportive GP.

At the local library, she learned how to search for rental properties online. Fortunately her landlord's executors have given her several months to vacate the property, but that time is ticking away and she still hasn't found anywhere to live.

Joan's hoping she can stay in the same area, preferably the same suburb, where she and Ian were very much part of the community. But she knows that to get a roof over her head, she might have to relocate to an unfamiliar place. The future for Joan looks uncertain.

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**Affordable budget:** \$210

**Suitable properties within budget:**  
1 (unshared); 25 (statewide,  
including sharehouses)



## Stable housing is key to mental health and recovery

Anglicare's [Mind the Gap](#) report found that Tasmanians with mental health conditions who seek housing support from the Housing Connect Front Door service are significantly more likely to be experiencing homelessness, and are likely to have been homeless for longer periods compared to clients without a mental health condition.<sup>9</sup> It also found that increasing housing security is a feasible policy lever to improve mental health.<sup>10</sup>

Stable housing would be an effective mental health intervention for Gareth and for Mel and Jack, for whom homelessness is causing their mental health to deteriorate.

### Gareth

Gareth would rather live in a tent than a sharehouse. He's found that clashing needs and personalities cause so much drama, it's actively dangerous for his mental health. Even pitching his tent on a friend's property, he was exposed to conflict and abuse, until the situation became untenable. Gareth moved his tent to a local campsite, where he's paying \$20 a night.

He didn't always live in a tent. In fact, Gareth has a complete set of household furniture in storage, good quality stuff he'll need if he ever gets a house to put it in. He's paying over \$200 a month to store it. Strictly speaking, that might not be economical over the long term, but it's his stuff, a lifetime of belongings. If he can't keep it he'll have nothing to his name but one backpack.

Homelessness isn't good for anyone's mental health, and Gareth is struggling. The longer this goes on, the greater the danger for him. He knows that he has very little hope of finding a unit he can afford. On a Disability Support Pension, he can afford a bit over \$200 a week, which would only get him a unit if he was willing to live on the West Coast away from all his supports. That would be disastrous for his health, so he's looking at more like \$300 to stay in Burnie.

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**Affordable budget:** \$210

**Suitable properties within budget:** 0

**Cheapest available:** \$280 (unshared)



9 Anglicare Tasmania (2025) [Mind the Gap](#), Social Action and Research Centre, Hobart.

10 Anglicare Tasmania (2025) [Mind the Gap](#), Social Action and Research Centre, Hobart.

## Mel and Jack

Working in a rural business in the Midlands, Jack was provided with housing as part of his employment. When that job ended and there was no more work for him, Jack and his partner Mel moved to a motel as a temporary solution.

While he had employment and housing, Jack's mental health was stable. Now, the uncertainty is causing his illness to get worse again. Mel is watching him change by the day, putting a strain on their relationship. She's his carer as well as his partner, supporting him and keeping up with his medications, and it's distressing for her to see him deteriorate like this. It will also limit his prospects for getting paid employment in the future.

Mel has lived in rentals all her life and understands the process very well. She is putting in every application she can and is willing to consider properties all over the state. She just hopes landlords will be willing to consider them too. Jack's Disability Support Pension and Mel's Carer Payment give them an income of around \$1,000 a week, so an affordable rental would be about \$300. Fortunately they would be happy in a rural area; their budget isn't enough for Hobart or Launceston.

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**Affordable budget: \$300**

**Suitable properties within budget:**  
18 (statewide, unshared)



# Families seeking larger homes

Figure 8 below demonstrates that median rent prices of three-bedroom properties are continuing to rise at much faster rates than the incomes of households seeking those properties.

**Median rents for three-bedroom properties on Snapshot weekend compared to maximum affordable rental price for various households, 2013-2026**

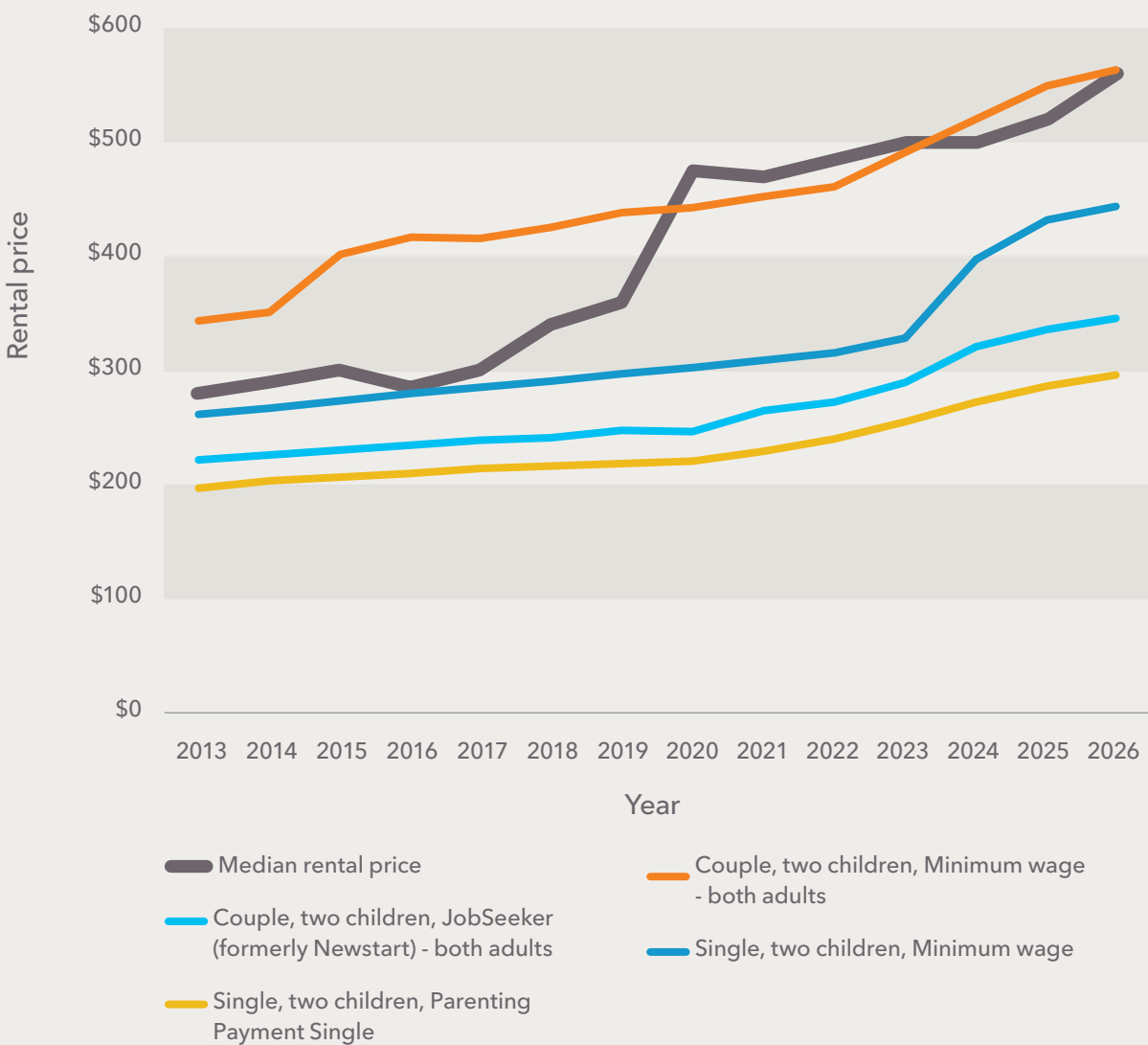


Figure 8: Median rents for three-bedroom properties in Snapshot week compared to maximum affordable rental price for various households, 2013-2016

Data source: Anglicare Tasmania, Rental Affordability Snapshot

## Families and children need a stable home to flourish

The impact of housing insecurity on children is profound. It affects their health, development, opportunities and relationships. This is demonstrated in the story of Harmony, Hayden and Miranda on page 28.



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**Tasmanians are well aware of the pressures created by the rising cost of living. For children in families already experiencing disadvantage, the impact is compounded by housing stress, and can compromise their education, wellbeing and development.<sup>11</sup>**



Recent research by SARC, [Secure Foundations](#), has found that homelessness for children in families is often hidden. It showed that in 2025, more than 3 in 10 people who presented to the statewide Housing Connect Front Door service were part of a family with dependent children. These families included 4,237 children.<sup>12</sup>



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**Many of these families are not living in shelters or other crisis accommodation, making them less visible than other groups. Instead, they are staying with family or friends (often in overcrowded conditions), paying for rental accommodation they cannot afford, or, in some cases, living in cars, cabins and tents.<sup>13</sup>**



11 Anglicare Tasmania (2026) [Secure Foundations](#), Social Action and Research Centre, Hobart.

12 Anglicare Tasmania (2026) [Secure Foundations](#), Social Action and Research Centre, Hobart.

13 Anglicare Tasmania (2026) [Secure Foundations](#), Social Action and Research Centre, Hobart.

## Harmony, Hayden, and Miranda

Harmony is 15. She lives in a Toyota sedan with her mum and her younger brother Hayden. Harmony used to enjoy school, but when people found out she was homeless, they started laughing about it and calling her names. The family often can't shower or change their clothes for days, and Harmony has had to leave the classroom in tears because people say she smells. She and Hayden no longer attend school as regularly as they once did and Harmony says she doesn't want to continue past Year 10 if it's going to be like this.

Harmony's mum Miranda has had her family on the waitlist for shelter accommodation ever since their lease ended and they couldn't secure a new rental. Her car is both her home and her lifeline, so she's had to ask for financial help to keep it registered. She also worries about parking fines and safety at night.

The family has been homeless now for two months and the impact on the kids' mental health is massive. Their diet is heavy on takeaway junk food, because it's cheap and doesn't require a kitchen to prepare. Miranda is constantly applying for rentals but has had no luck getting any. Single parent payments are too low for her income to be competitive in the private rental market, and once Hayden turns 14 she will only be eligible for the even lower JobSeeker payment.



**Affordable budget:** \$310

**Suitable properties within budget:** 0

**Cheapest suitable property:**  
\$445 (3 bedrooms); \$350 (2 bedrooms)

## Casual work and income support payments are not enough to secure a rental property

Even if Em and Ryan apply for the cheapest suitable property outside of their budget, it is probable they may not get selected by the landlord due to other applicants having higher, more stable incomes.

### Em and Ryan, and their growing family

Em always wanted a big family. It's how she grew up, and how she wants her kids to grow up. She has three beautiful young boys, and maybe another on the way – though her husband Ryan is hoping for a girl this time.

Em expects to work for as long as she possibly can through her pregnancy. The finances just don't stack up any other way. She and Ryan both have casual jobs, working irregular hours when they can get shifts. Some weeks they might have nearly full time hours, others almost nothing. Every hour has to be meticulously tracked and reported to Centrelink, as their JobSeeker payments go up and down accordingly. They rely on a network of family and friends for childcare, since paid childcare would be too expensive.

The private rental market is tough when you have small children. A three-year-old doesn't understand what a bond is and just wants to draw with his textas. Em and Ryan have struggled with hostile real estate agents and gone through a lot of stress from frequent moves. Their big focus is to keep their older boys at the same school, even if it means catching the bus across town. The school has been a lifesaver, providing the boys with supports like breakfast club.

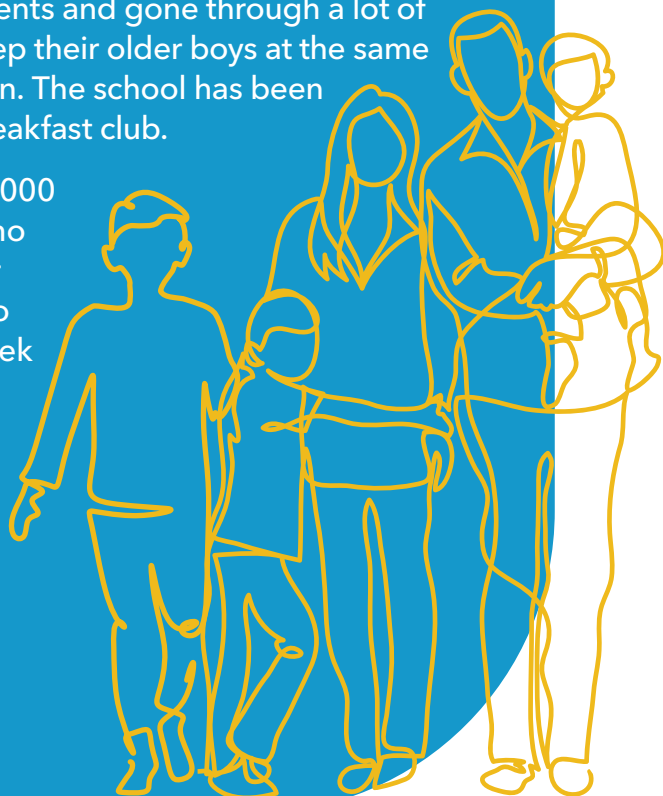
In a good week, Em and Ryan might earn nearly \$3,000 between them, but in a bad week they might have no more than the \$1,300 of their combined JobSeeker allowance. They can't rely on getting good hours, so they're reluctant to commit to more than \$400 a week rent. At the moment they can manage with a three-bedroom house, although it's a bit crowded, but when the new baby arrives they will need more space.

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**Affordable budget:** \$400

**Suitable properties within budget:** 0

**Cheapest suitable:** \$425 (3 bedrooms)



## Families may be forced into overcrowded dwellings

Housing instability, including overcrowding, can greatly impact health. Gaurika experienced significant health impacts while she was living temporarily with others. In this rental market, her family is unlikely to find an affordable rental with an appropriate number of bedrooms.

### Nuraj and Gaurika

A few years ago Nuraj and Gaurika brought their family to Australia following political unrest in Nepal. They settled in northern Tasmania, where Nuraj found casual farm work. Gaurika was happy she could get support for their two young daughters, who both have disabilities, and their older child was doing well at school.

When their landlord decided to terminate their lease, Nuraj and Gaurika applied for multiple properties, but were unable to secure a home before their lease expired. Moving in with friends, the family of five spent the summer crammed into one room. Gaurika became ill from stress and spent several nights in hospital. The two little girls suffered as routines necessary for their health were disrupted.

Nuraj earns less than a full-time wage, and Gaurika receives Carer Payment to look after the girls. A four-bedroom property would be ideal to give the children more space, but those usually cost well over \$500 a week. Nuraj and Gaurika can afford \$445, which is only enough for a three-bedroom.

They will be facing stiff competition, and meanwhile everyone's physical and mental health is declining in overcrowded conditions.



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**Affordable budget:** \$445

**Suitable properties within budget:** 9 (3 bedrooms)

**Cheapest suitable 4-bedroom:** \$470

# What do people do if they can't find a private rental?



Stay with others temporarily

**Nuraj and Gaurika**



Stay in a motel

**Mel and Jack**



Stay in a crisis shelter

**Sienna**



Stay in a tent

**Gareth**



Stay in a car

**Harmony, Hayden  
and Miranda**

All of the above options are forms of homelessness. Living in improvised dwellings and sleeping rough such as in tents are considered primary homelessness.<sup>14</sup> Living in overcrowded, inadequate, or temporary dwellings is considered a form of secondary homelessness.<sup>15</sup>

When people cannot find an affordable rental, they are likely to experience a form of homelessness while waiting for affordable housing options, such as social housing. Few of the above options will land the person's application for social housing in the highest priority category in Tasmania.<sup>16</sup>

There is no option in between the private rental market and social housing. For people who are priced out of buying a home, they can generally fall back on renting. For those priced out of renting, what can they fall back on?

14 AIHW (2025) [Homelessness services: Glossary](#), accessed April 2026.

15 AIHW (2025) [Homelessness services: Glossary](#), accessed April 2026.

16 Homes Tasmania (2024) [Social housing policy](#), accessed April 2026.

# Urgent action is needed to improve circumstances for people on the lowest incomes

For people on the lowest incomes, the private rental market does not provide secure, affordable housing. A range of measures to address housing affordability and availability for people on low incomes are outlined below. **Increasing the supply of social housing and raising the rate of income support payments will have the greatest impact and must be the highest priority.**

## Increasing supply of social housing

Government investment in social housing has failed to keep up with demand. As of February 2026, there were 5,408 applications on the housing register.<sup>17</sup> The supply of social housing must be proportionate to the number of people who need it.

Previous modelling by Anglicare Tasmania projected that the social housing register will exceed 8,000 applications by 2032.<sup>18</sup> Anglicare Tasmania has advocated for action by the Tasmanian government to address the harmful impacts of waiting for social housing, including by establishing targets to reduce the number of applicants on the social housing register.<sup>19</sup> Increasing the supply of social housing would address the distress of clients of housing and homelessness services and reduce the workplace trauma of frontline workers.<sup>20</sup>

**State and Federal Governments need to work together to increase the supply of social housing at the scale needed.**

17 Homes Tasmania (2026) *Homes Tasmania Dashboard February 2026*, accessed April 2026.

18 Anglicare Tasmania (2025) *Housing Connect Front Door Service Snapshot September 2025*, Social Action and Research Centre, Hobart.

19 Anglicare Tasmania (2025) *Housing Connect Front Door Service Snapshot September 2025*, Social Action and Research Centre, Hobart.

20 Batterham D, Barnes E, Hartley C, Flanagan K, Veeroja P, Robinson C and Mackelprang J (2026) *Workplace trauma on the social housing and homelessness frontline*, AHURI Final Report No. 455, Australian Housing and Urban Research Institute Limited, Melbourne.

# Increasing income support payments

Research has established that current income support payment levels are inadequate to meet the cost of living.<sup>21</sup>

The Australian Senate Community Affairs Committee explored the extent and nature of poverty in Australia and recommended that the Australian Government take urgent action to address it, including through considering the suitability, adequacy and effectiveness of the income support system.<sup>22</sup>

Anglicare will continue to advocate that **government income support payments must be raised above the poverty line.**

Anglicare Australia estimated in 2025 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.<sup>23</sup>

Increases to income support payments must be accompanied by expansion in housing supply and a more sustainable vacancy rate or there is a risk that rent increases would absorb the increase to payments.



21 Power ER, Mitchell E, Wiesel I and Mee KJ (2026) *Surviving in a cost-of-living crisis: Australia's fraying care infrastructures*, Western Sydney University.

22 Commonwealth of Australia (2024), *The extent and nature of poverty in Australia: Final report*, Senate Community Affairs Reference Committee.

23 Anglicare Australia (2025) *Investing in People: Anglicare Australia's Plan for Australia's Federal Budget*.

# Active government intervention to raise the vacancy rate toward a 3% target

Government responses to the reality being experienced at the Housing Connect Front Door should include:

- increasing social housing sufficient to reduce the number of people on the social housing register
- effective initiatives to provide appropriate housing for people with complex needs including those with mental health challenges or escaping domestic and family violence
- active government intervention to raise the vacancy rate toward a 3% target.<sup>24</sup>

Homes Tasmania states that delivering more affordable rentals and affordable home ownership will reduce pressure on the social housing system.<sup>25</sup> However this does not include targeted measures to increase the vacancy rate in the private rental market. Affordable rentals delivered by Homes Tasmania include Private Rental Incentives Scheme and Family Violence Rapid Rehousing properties.<sup>26</sup> Tasmanian Government efforts to increase the number of properties in these schemes have not resulted in the targeted increases.<sup>27</sup>

Measures to increase supply are required to raise the vacancy rate.

24 Anglicare Tasmania (2025) *Housing Connect Front Door Service Snapshot September 2025*, Social Action and Research Centre, Hobart.

25 Homes Tasmania (2026) *Homes Tasmania Dashboard January 2026*, accessed April 2026.

26 Homes Tasmania (2026) *Affordable private rentals*, accessed April 2026.

27 Anglicare Tasmania (2025) *Housing Connect Front Door Service Snapshot September 2025*, Social Action and Research Centre, Hobart.

## Addressing the impact of short-stay accommodation

The Tasmanian Government is introducing a levy on short stay accommodation.<sup>28</sup> When announcing the levy, Premier Rockliff stated ‘...there is no doubt that the increasing number of houses on the short stay market has reduced the availability of long stay rentals and contributed to higher rents.’<sup>29</sup>

The short stay levy will produce a new stream of revenue for the Tasmanian Government. Anglicare Tasmania has called on the Government to **directly target the revenue towards Tasmanians least able to afford housing**, better address the negative spillover impacts of the short stay rental market on rental affordability, and avoid further escalating house prices by:

- directing 100% of the revenue from the levy to fund the construction of social housing and homelessness services
- imposing a levy of 7.5% (an increase from the proposed 5%)
- ensuring that revenue from the levy does not assist the purchase of existing homes.<sup>30</sup>

## Change tax system incentives to prioritise those most in need of housing

The purpose of the housing system should primarily be to provide homes for people to live in. Housing is a human right and a social determinant of health. Government spending on housing would reduce spending in other areas, including on health and justice system costs.

The current tax system has produced outcomes that favour property investors over those who most need housing. Concessions for property investors include the Capital Gains Tax (CGT) discount and negative gearing. There is evidence that these concessions are fuelling inequality. For example, the CGT discount disproportionately favours the wealthiest households who are able to acquire and hold assets.<sup>31</sup>

Recommended changes at the federal level include winding back these concessions for property investors. 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 house, including downsizing.<sup>32</sup> This is unlikely to be achieved without assistance from the Federal Government.

28 Tasmanian Government (2026) [Short Stay Levy Bill tabled in Parliament](#), accessed April 2026.

29 Tasmanian Government (2026) [Making it easier for Tasmanians to own their own home - 5% Short Stay Levy](#), accessed April 2026.

30 Anglicare Tasmania (2026) [Submission to consultation on Short Stay Levy Bill 2025](#).

31 Azize, M (2026) [Rebalancing Capital Gains Tax: Housing, Inequality and the Case for Reform](#), Anglicare Australia, Canberra.

32 Eslake, S (2024) [Independent review of Tasmania's state finances](#).

# Key Recommendations

## Federal Government

Anglicare Tasmania calls on the Federal Government to:

1. Increase funding and work with states and territories 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 housing properties beyond the current commitment.



# Frequently Asked Questions

## 1. What sort of properties are counted in the Rental Affordability Snapshot (RAS)?

RAS counts houses, units, flats, bedsits and rooms in sharehouses that are advertised for long-term rental (at least 6 months) and are available within one month of the data collection date. It does not count boarding houses, caravan parks, holiday accommodation, retirement villages, student accommodation run by the University of Tasmania 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.

## 2. Where are properties advertised?

We get our property information 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. Since 2025 we have moved from using Gumtree, a declining platform producing lower volumes of listings, to flatmates.com.au, the current major site for sharehouse listings in Australia.

## 3. Is Commonwealth Rent Assistance included in income?

Yes. Incomes include all available government income support, including Rent Assistance, Family Tax Benefit, Energy Supplement, Pension Supplements, and Pharmaceutical Allowance, where eligible.

## 4. What does 'affordable' mean?

For people on lower incomes, 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 for a reasonable standard of living.

## 5. 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). We only count sharehouses as appropriate for singles, as many do not allow couples sharing a room. In addition, it is not considered appropriate for a person on the Disability Support Pension to live in a sharehouse, in recognition of the fact that some people with disability have needs that cannot be easily accommodated in a sharehouse. We realise that this is not the case for all people with disability 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.)

## **6. 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.

## **7. 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.

## **8. 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: 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 the weekend of 14-15 March 2026. 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 14-15 March 2026, 167 private rentals were advertised for rent in the Limestone Coast, Riverland and Murraylands 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:

- 18 (10.8 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 114 (68.3 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 (#1,2,3,4,5,7,8,9,11,1)	Households on minimum wage (#6,10,13,14)
18	114

*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	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
3	Single	JobSeeker Payment and Energy Supplement	0	0.0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	1	0.6%
5	Single	Age Pension, Pension supplement and Energy supplement	1	0.6%
6	Single	Minimum Wage	3	1.8%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.6%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.6%
9	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%
10	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	48	28.7%
11	Couple, no children	Age Pension, Pension supplement and Energy supplement	13	7.8%
12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	6	3.6%
13	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	48	28.7%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	111	66.5%
Total No of Properties		167		



## Discussion

Across the Limestone Coast, Riverland and Murraylands, 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 3.6 percent of rentals. Single parents out of work face even tougher odds, with affordability at just 0.6 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.<sup>1</sup>

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 0.6 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 7.8 percent of rentals were affordable. Single retirees have it even worse, with 0.6 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 1.8 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 33.5 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 past time for action to make housing more affordable.



## Policy Implications

### *Raising JobSeeker and related payments over the poverty line*

Across the 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 the Limestone Coast, Riverland and Murraylands*

We are facing a major shortfall of affordable homes. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>ii</sup>

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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>iii</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>iv</sup>

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.

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

<sup>ii</sup> UNSW City Futures Research Centre (2022) Quantifying Australia's Unmet Housing Need: A National Snapshot.

<sup>iii</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount

<sup>iv</sup> Anglicare Australia (2023) A Costly Choice

## **2026 Rental Affordability Snapshot – Believe Housing Australia**

### **Introduction**

Without a safe, secure, and affordable home, South Australians cannot hope to thrive. However, the 2026 Rental Affordability Snapshot finds that, in the Adelaide Metropolitan and surrounding areas, even full-time work is often insufficient to secure affordable housing in the private rental market for those on the lowest incomes<sup>1</sup>. While building activity and increases in rental supply are positive indicators for the state's economy, these headline figures can obscure the reality for those at the bottom of the market, where housing affordability continues to worsen and more people are being locked out.

More targeted home building, in partnership with the state's Community Housing Providers (CHPs), is needed to help address current market pressures impacting low-income South Australians. The South Australian Government's Housing Roadmap<sup>2</sup> has committed to delivering an additional 50,000 homes, of which only approximately 5,000 will be delivered through the South Australian Housing Trust pipeline. The question remains whether the projected supply is targeted well enough to meet current and future needs?

The 2026 Snapshot provides one answer to this question. On the Snapshot weekend (14–15 March 2026), just five properties were affordable for households on income support, and the private rental market, which prioritises profit and speculative development, remains substantially closed to those on the lowest incomes.

With the recent landslide election, the South Australian Government has the confidence of the community and a significant opportunity to make bold policy choices that prioritise stability, prevention, and the foundational housing needs of all South Australians.

### **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 incomes. 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.

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<sup>1</sup> Maximum affordable rent for a single person on minimum wage is \$246.56 and for a couple on minimum wage with FTB A is \$563.22.

<sup>2</sup> Department of Housing and Urban Development, Housing and Land Supply, accessed 15 April 2026 at <https://dhud.sa.gov.au/housing-roadmap/housing-and-land-supply>

## About the Snapshot

Every year Anglicare Australia 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 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, large groups of individuals and families competed for only 1,990 private dwelling rentals advertised in the Adelaide Metropolitan and surrounding areas<sup>3</sup>. Although this showed a modest improvement in supply over the 2025 snapshot<sup>4</sup> (up 8% cent year-on-year), South Australians on low incomes continued to face significant challenges, and single people continued to be disproportionately locked out.

Government income support payments have not kept pace with rising housing costs<sup>5</sup>, intensifying pressure on an already critical shortage of affordable homes meaning those on income support payments were less able to apply for a home in this year's snapshot than last (down 74% y-o-y).

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<sup>3</sup> Source: [Realestate.com](https://realestate.com.au) listings extract for South Australia.

<sup>4</sup> 2025 Believe Housing Rental Affordability Snapshot, accessed 17 April 2026, <https://believehousing.org.au/wp-content/uploads/2025/04/2025-Believe-Housing-Rental-Affordability-Snapshot.pdf>

<sup>5</sup> The Productivity Commission reported that "At end June 2025, 74.8% of low income households would have experienced rental stress without CRA, though 43.0% of low income households receiving CRA still experienced rental stress over the period." Report on Government Services 2026, PART G: RELEASED ON 29 JANUARY 2026 Accessed 17 April 2026, <https://www.pc.gov.au/ongoing/report-on-government-services/housing-homelessness/>

## On Snapshot day:

- only five properties (0% of listings), were affordable for households on income support payments (down 74% y-o-y)
- 282 properties (14% of listings) were affordable for households on a minimum wage (up 21% y-o-y)
- couples were generally in a stronger position than single people, including single parents, but affordability remained limited across all household types
  - a couple on minimum wage and Family Tax Benefit A (FTB A) could apply for 277 homes (14% homes), an increase of two per cent year-on-year
  - a couple on minimum wage receiving Parenting Payment Partnered, energy supplements, and FTB A and B could access 13 homes (1%), stable year-on-year
  - a couple with no children remained effectively locked out, with 3 homes (0%) affordable and available, no change year-on-year.
- Single people remain the most affected:
  - a single person on minimum wage could apply for five homes (1%), a decline of 11 homes (-30% y-o-y)
  - a single person with two children (one under 5 and one under 10) on minimum wage and Parenting Payment Single could access 13 homes (1%), no meaningful change from the previous year
  - no properties (0%) were affordable and appropriate for single people on Parenting Payment (with one or two children), Disability Support Pension (with energy supplement and pension supplement), JobSeeker, or Youth Allowance (unchanged, with no access in either year).
- For those with the least capacity to change their circumstances, affordability remained virtually non-existent:
  - a single person on Age Pension could access two properties (0%) and a couple on the Age Pension could access three properties (0%), unchanged year-on-year.

**Table 1**

**On Snapshot day (14 March 2026), these were the number of unique properties that were affordable and appropriate for:**

<b>Households on income support payments</b>	<b>Households on minimum wage</b>
<b>5</b>	<b>282</b>

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	On the are not that
Single in share house	Youth Allowance + Energy Supplement	0	0%	1987	100%	0	0.0%	household income pay
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	1987	100%	0	0.0%	
Single	JobSeeker Payment and Energy Supplement	1	0%	1987	100%	1	0.1%	
Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	2	0%	1969	99%	0	0.0%	
Single	Age Pension, Pension supplement and Energy supplement	2	0%	1987	99%	2	0.1%	
Single	Minimum Wage	5	0%	1987	100%	5	0.3%	
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	5	0%	1848	93%	0	0.0%	
Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	5	0%	1847	93%	0	0.0%	
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 and FTB B	11	1%	1391	70%	0	0.0%	
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	88	4%	1391	70%	13	0.7%	
Couple, no children	Age Pension, Pension supplement and Energy supplement	14	1%	1969	99%	3	0.2%	
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	17	1%	1391	70%	0	0.0%	
Couple, two children	Minimum Wage, Parenting	89	4%	1391	70%	13	0.7%	
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	629	32%	1391	70%	277	13.9%	
<b>Total No of Properties</b>		<b>1990</b>						

## Discussion

**The high cost and low supply of housing, and its effect on the lowest income South Australians, has become a defining policy issue for the state government**<sup>6</sup>. Though the state reports an increase in building approvals<sup>7</sup>, this is just one part of the equation: The real test of whether the policy is successful is whether this results in “keys in the door” for the lowest income and most housing-insecure South Australians. The 2026 snapshot data answers that question: rental affordability in South Australia remains critically constrained, with the private rental market continuing to exclude the participation of households on the lowest incomes.

**Though Believe Housing Australia acknowledges and welcomes the work already underway, the majority of new building activity does not address the challenges faced by the state’s most vulnerable to market forces.** Data from the Australian Bureau of Statistics<sup>8</sup> shows that 59 per cent of dwellings under construction in the December quarter 2025 were detached homes, with the overall value of the construction pipeline continuing to grow. At the same time, CoreLogic reports that Adelaide’s median dwelling value has reached \$937,021, increasing by 1.2 per cent in March and 11 per cent over the past year<sup>9</sup>. This rate of growth is higher than the combined capital city average of 9.3 per cent, with both houses and units rising at the same monthly pace<sup>10</sup>. When considered with the official cash rate from the Reserve Bank of Australia (RBA) at 4.10 per cent<sup>11</sup> for this period, it is evident that these homes will remain out of reach for low income South Australians.

**There are some signs that rent growth is slowing, however rents continue to increase from an already elevated base.** The Australian Bureau of Statistics<sup>12</sup> to January 2026 shows annual rent inflation of 4.8 per cent, down from 5.7 per cent, but still South Australia remains among the highest of all capital cities. CoreLogic similarly estimates that rents increased by 3.5 per cent over the year to March 2026<sup>13</sup>. The median weekly rent across all dwellings is now \$642<sup>14</sup>, an increase of 2.7 per cent over the past year. In practical terms, this means that for many renters, housing remains out of reach. While rental affordability has improved slightly for some households, the limited number of affordable listings shows that this reflects a slowing in rent increases rather than any meaningful improvement in access. Vacancy rates remain

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<sup>6</sup> Department of Housing and Urban Development, Housing and Land Supply, accessed 15 April 2026 at <https://dhud.sa.gov.au/housing-roadmap/housing-and-land-supply>

<sup>7</sup> February 2026 ABS Building Approvals showed a 10.4 percent year on year increase, Australian Bureau of Statistics, Building Approvals, Australia, accessed 1 April 2026, <https://www.abs.gov.au/statistics/industry/building-and-construction/building-approvals-australia/latest-release#key-statistics>

<sup>8</sup> Building Approvals Australia, latest release, accessed 15 April at [www.abs.gov.au/statistics/industry/building-and-construction/building-approvals-australia/latest-release](http://www.abs.gov.au/statistics/industry/building-and-construction/building-approvals-australia/latest-release)

<sup>9</sup> Cotality (CoreLogic) 2026, *Home Value Index – April 2026 (reporting March data)*, Cotality, Australia.

<sup>10</sup> Property Update, *The latest median property prices in Australia’s major cities*, accessed 15 April 2026 <https://propertyupdate.com.au/the-latest-median-property-prices-in-australias-major-cities>

<sup>11</sup> Reserve Bank of Australia 2026, *Statement by the Monetary Policy Board: Monetary Policy Decision, 17 March 2026*, RBA, Sydney.

<sup>12</sup> Australian Bureau of Statistics 2026, *Consumer Price Index, Australia – January 2026*, ABS, Canberra.

<sup>13</sup> Cotality (CoreLogic) 2026, *Home Value Index – April 2026 (Rental Insights)*, Cotality, Australia.

<sup>14</sup> SQM Research 2026, *Residential Vacancy Rates and Rents – February–March 2026*, SQM Research, Sydney.

extremely tight, sitting at 0.8 per cent in February 2026 (+0.1% y-o-y)<sup>15</sup>, and whilst this represents a slight increase, it continues to indicate a highly constrained rental market.

**On snapshot day, just five properties (0% of listings) were affordable for households on income support payments, representing a sharp 74 per cent decline in available and affordable listings, year-on-year.** Those relying on payments such as Disability Support Pension, JobSeeker, Youth Allowance, and Parenting Payment are effectively locked out of the market. Consistent with last year, no properties were affordable and appropriate for single people on these payments, reinforcing the fact that there is a persistent and systemic failure in the market to support this cohort.

**There has been some improvement for households on minimum wage, with 282 properties (14% of listings) affordable, a 21 per cent increase year-on-year.** However, this modest headline-gain masks significant variation across household types. In particular, single people on minimum wage remain highly constrained, with access to just 13 properties (1%). Similarly, a single person with two young children on minimum wage and Parenting Payment Single could access only 13 properties (1%), indicating no meaningful improvement for single-parent households.

Couples are generally in a stronger position, but affordability remains limited and uneven as even dual-income households, or those combining wages with income support, struggle to secure affordable housing. A couple on minimum wage receiving Family Tax Benefit A<sup>16</sup> could access 277 properties (14%), broadly unchanged from the previous year. For couples receiving Parenting Payment supplements, and Family Tax Benefits A and B, access was significantly lower at 13 properties (1%), also stable year-on-year. Notably, couples without children remain effectively excluded, with no properties available for those on job seeker<sup>17</sup> (both), energy supplements, and Family Tax Benefits A and B.

Those claiming the Age Pension<sup>18</sup> have the least capacity to increase their income and absorb the impact of an overheated market. On Snapshot weekend, single people claiming the age pension could access just two properties (0%) and couples could access just three properties (0%), unchanged from the previous year. This reflects the ongoing inadequacy of fixed incomes in a rental market where prices continue to outpace income.

**Taken together, the Snapshot demonstrates that while there has been a slight improvement for some couples, the overall system continues to lock out those on the**

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<sup>15</sup> SQM Research 2026, *Vacancy Rate Survey – February 2026*, SQM Research, Sydney

<sup>16</sup> A couple on minimum wage may be eligible for Family Tax Benefit Part A; however, payments are income-tested and reduce once family income exceeds \$66,722. Maximum rates in 2025–26 are \$227.36 per fortnight for a child aged 0–12 and \$295.82 for older children, though families on minimum wage typically receive a reduced part-rate payment.

<sup>17</sup> JobSeeker Payment for a single person without children is \$808.70 per fortnight as at March 2026, while partnered recipients receive \$740.30 each accessed 15 April 2026, Services Australia 2026, *How much JobSeeker Payment you can get*, Australian Government

<sup>18</sup> The maximum Age Pension is \$1,149.00 per fortnight for a single person and \$1,732.20 per fortnight for a couple combined as at March 2026 Services Australia 2026, *Age Pension rates*, Australian Government, viewed 15 April 2026.

**lowest incomes.** This is not a new finding, there is a persistence of zero per cent affordability for multiple cohorts such as those on Disability Support Pension, Job Seeker, or Youth Allowance, alongside declines for single-income households, points to a deepening structural divide.

The consistently low affordability figures are a result of structural inequality and a broken system of government payments. Commonwealth Rental Assistance (CRA) is currently indexed to CPI (which rises more slowly than rental market inflation), leading to its declining real value and further entrenching inequality and housing stress for those earning minimum wage or reliant on government payments and rental assistance.

### **Key recommendations should be considered to avoid further widening of the gap**

#### **Incomes and income support must keep pace with the cost of housing**

For people on income support and low wages, the level of income is the single biggest factor shaping access to housing. The Snapshot shows that even small increases in rent can eliminate what little access exists to South Australian homes.

Increasing the adequacy of Commonwealth payments, alongside fair indexation of wages at the lower end of the labour market, is essential. Without this, people will continue to be priced out of even the most modest rental options.

#### **Target concessions to those most in need**

When affordability is this constrained, the design of income supports matters, and assistance should be targeted to those most in need. In Adelaide, persistently tight rental conditions and strong dwelling price growth, have left many low-income and essential workers unable to access suitable housing.

Commonwealth Rental Assistance (CRA) remains inadequate and has not been indexed to rental market inflation (currently indexed to CPI), leading to its declining real value and further entrenching inequality and housing stress for those already on the margins.

Reforms are available within the current State and Commonwealth budgets that would give additional capacity to prioritise limited public resources towards those with the least capacity to absorb rising housing costs:

- in South Australia, the recent Concessions Review failed to address the growing evidence that broad-based concessions dilute the impact of assistance, particularly where housing costs are rising faster than incomes. We echo the South Australian Council of Social Service (SACOSS) recommendation to phase-out premium concessions (“welfare for the wealthy”) to increase assistance to those who need it most
- at the Commonwealth level, concessions such as negative gearing and the capital gains tax (CGT) discount encourage investment in existing housing stock, amplifying competition between investors and owner-occupiers and placing upward pressure on price. The combined cost of negative gearing and CGT concessions has grown substantially and is now estimated to exceed \$20 billion per year, representing a

significant and rising cost to the federal budget. Options exist, including limiting negative gearing and CGT concessions to new housing supply or introducing caps that reduce the benefit to high-income investors.

### **The increased supply of housing will not improve affordability without targeted delivery for low- and very-low-income households**

The private rental market cannot meet the needs of people on the lowest incomes. This Snapshot shows that even with an increase in listings, affordability has not improved.

Increases in supply alone do not improve affordability for low- or very low-income households: This requires a significant expansion in social and affordable housing by accelerating construction and strengthening partnerships with Community Housing Providers to deliver housing that is genuinely affordable.

### **National investment through the Housing Australia Future Fund (HAFF) must translate into homes on the ground**

The Housing Australia Future Fund represents a significant commitment to social and affordable housing. However, the urgency of the current crisis means that timing matters. Need continues to grow, and so without rapid delivery, national investment will not translate into improved access for those currently locked out of the market.

Accelerating project delivery, reducing barriers to construction, and rewarding the inclusion of affordable supply for low-income households by making planning decisions default to “approved” so long as they do not present a risk to public health or safety, and ensuring a strong forward pipeline of housing are critical to ensuring this investment has real impact.

### **Policy settings must respond to a worsening environment**

Housing outcomes are being shaped by broader economic conditions: Rising housing costs, higher interest rates, conflict in the Middle East affecting availability of fuel and increasing supply-chain costs of other construction supplies, and the ongoing uncertainty are affecting both renters and the delivery of new housing supply.

This points to the need for the South Australian Government to coordinate policy responses across departments, the Commonwealth, and the sector, that support the financial feasibility of housing delivery in a high-cost environment, reducing risk for community housing providers and home builders and supporting accelerated delivery of affordable dwellings.

### **Conclusion**

A safe, secure, and affordable home is a human right, not a commodity<sup>19</sup>. Still, after more than five years since Covid19 another Snapshot shows that low-income earners are restricted or locked out housing, rather than being enabled and thriving within one. Rental affordability influences every element of life - where people can live and work, their access and proximity to

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<sup>19</sup> <https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing> accessed April 18, 2026

services, their health and safety, and whether the children in these families grow up with more opportunities than the previous generation.

As one participant of our 2022 Youth Housing Solutions Roundtable noted “change happens too slow<sup>20</sup>” and four years later, faced with persistent zero per cent rental housing availability for this cohort, their words add further weight to the argument for government intervention in a failed market, to improve rental assistance and availability of community housing stock.

Although new construction and affordable housing is critical for the success of South Australia’s economy, all levels of government and the sector must join to patch the cracks in the walls of a critical service. Without significant policy and funding interventions to increase income support payments and the market mix and supply of community housing, safe and stable housing will remain inaccessible to those most in need.

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<sup>20</sup> Believe Housing Australia, Youth Housing Solutions Roundtable 2022, accessed April 18, 2026 at <https://online.flippingbook.com/view/129743820/18-19/>



# Snapshot: Anglicare Willochra – North & West Country South Australia

## 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 (SA). 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 the weekend of 14-15 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 14-15 March 2026, 240 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:

- 72 (30.0 percent) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 156 (65.0 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 (#1,2,3,4,5,7,8,9,11,12)	Households on minimum wage (#6,10,13,14)
72	156

*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	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
3	Single	JobSeeker Payment and Energy Supplement	0	0.0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	3	1.3%
5	Single	Age Pension, Pension supplement and Energy supplement	3	1.3%
6	Single	Minimum Wage	13	5.4%
7	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.4%
8	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	6	2.5%
9	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	19	7.9%
10	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	107	44.6%
11	Couple, no children	Age Pension, Pension supplement and Energy supplement	51	21.3%
12	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	44	18.3%
13	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	107	44.6%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	146	60.8%
Total No of Properties			240	



## 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 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 18.3 percent of rentals. Single parents out of work face even tougher odds, with affordability at just 0.4 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.<sup>1</sup>

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 1.3 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 21.3 percent of rentals were affordable. Single retirees have it even worse, with 1.3 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 5.4 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 39.2 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 past 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.

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. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>ii</sup>

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 are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>iii</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>iv</sup>

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.

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

<sup>ii</sup> UNSW City Futures Research Centre (2022) Quantifying Australia's Unmet Housing Need: A National Snapshot.

<sup>iii</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount

<sup>iv</sup> Anglicare Australia (2023) A Costly Choice

