



Rental Affordability Snapshot

Brisbane metropolitan area
April 2019



Anglicare
Southern Queensland
Support for the life you want

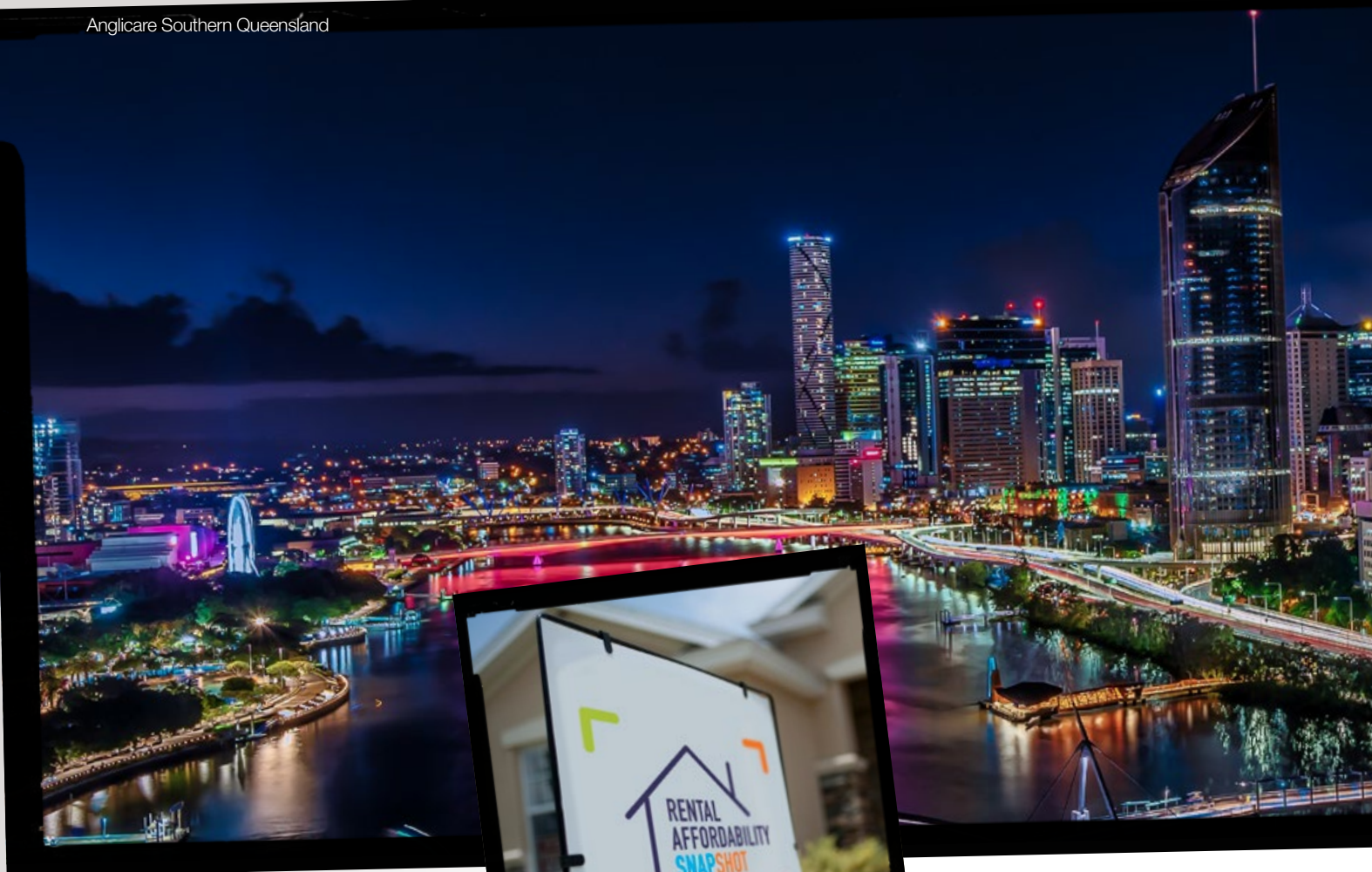


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Introduction

For the past decade, the Anglicare Australia *Rental Affordability Snapshot* (the ‘Snapshot’) has highlighted the lived experience of looking for housing on a low income.

On a ‘Snapshot weekend’ each year, Anglicare organisations across the country assess thousands of rental properties¹ from the property website *realestate.com.au* for affordability and appropriateness.²

This year, on 23 March 2019, Anglicare Southern Queensland surveyed more than 6,000 rental properties in the Brisbane metropolitan area.³

We found that the vast majority of Queenslanders on income support or minimum wage still cannot afford a home in the private rental sector without putting themselves in severe financial stress.

Against this dire backdrop, young people are even more disadvantaged.

This report provides an overview of our findings across a range of different household types. We focus especially however on what these findings mean for young people, and particularly those transitioning into adulthood out of statutory care or from challenging or traumatic family circumstances.

The bottom line

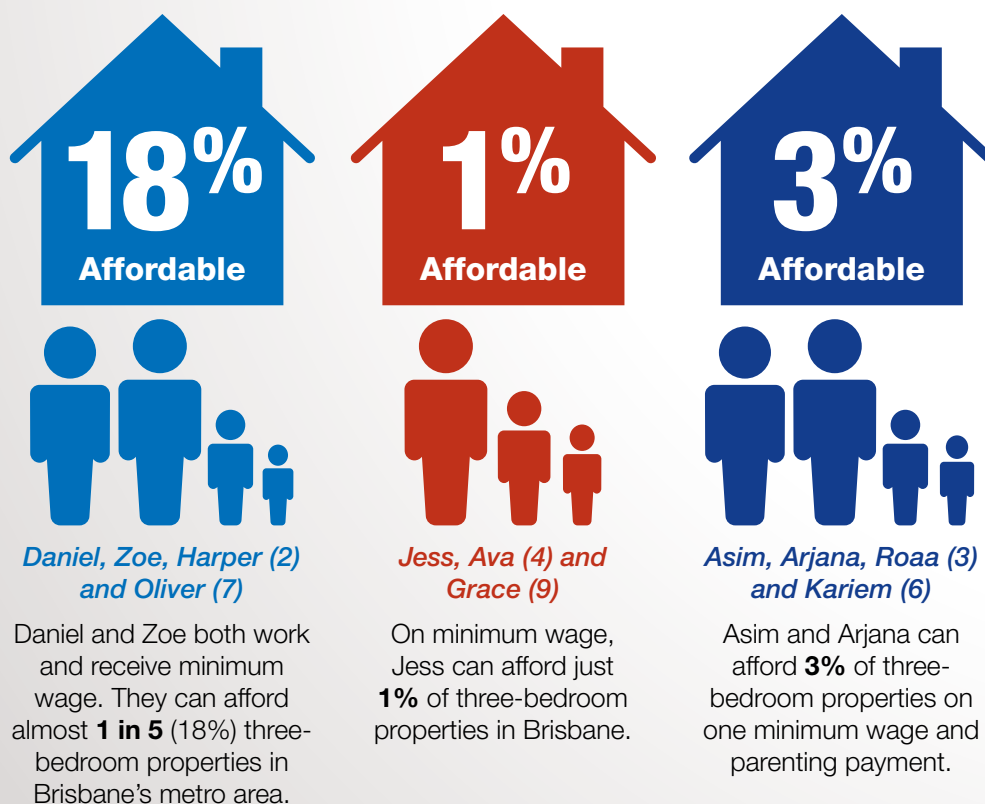
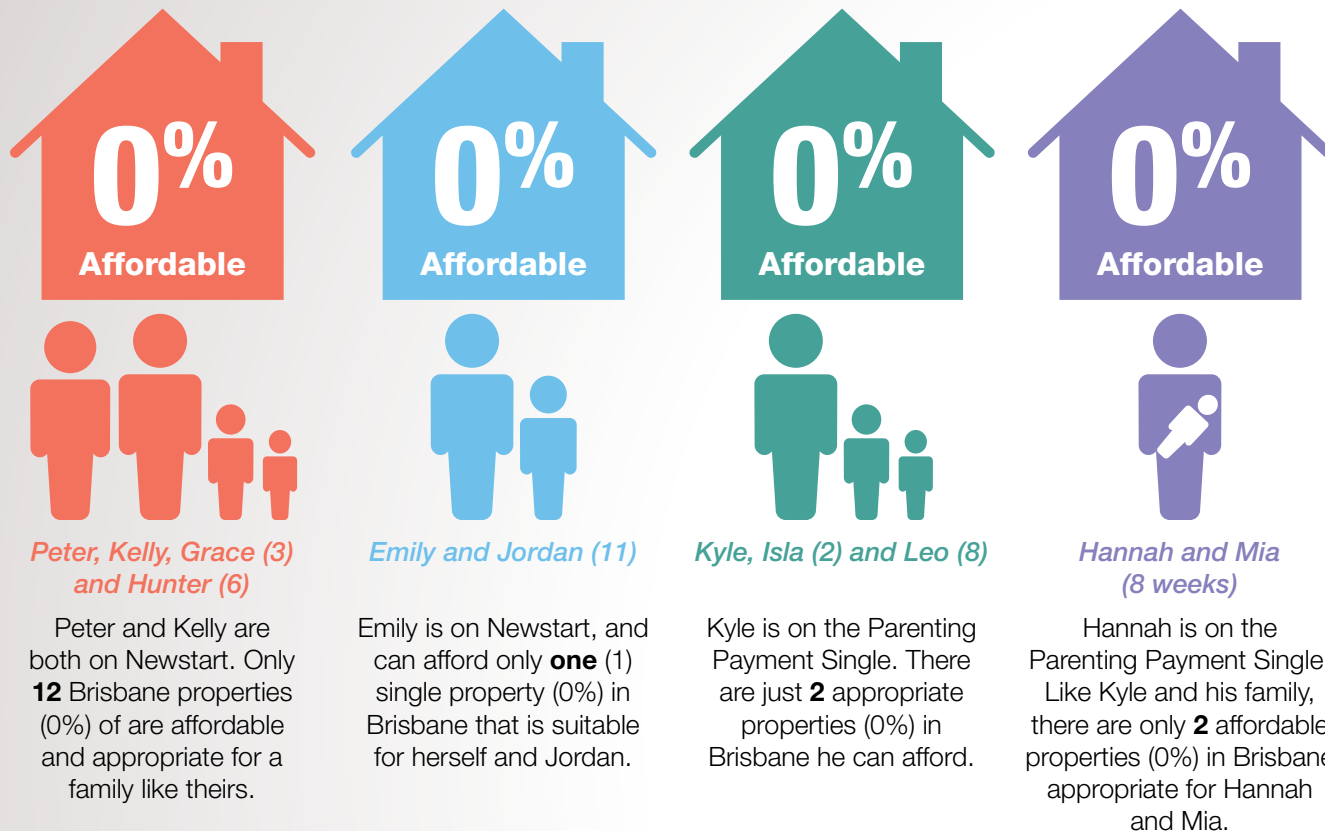
The rental situation for people on a low income remains dismal. Of the 6490 rental properties surveyed, we found:

- only **143 unique properties (2%)** were affordable and appropriate for households on income support.
- Only **1313 unique properties (20%)** were affordable and appropriate for those on minimum wage.

Meet some Brisbane renters

(see Appendix 1, Table 1 for summary)

Households with children



Households on the Age Pension



Barbara

Barbara can afford **1%** of 1- bedroom properties in Brisbane on the Age Pension.



Bob and Elsie

Bob and Elsie are on the Age Pension. **2%** of appropriate properties in Brisbane are affordable for couples similar to them.

Singles



Luke (28)

Luke lives by himself on a Disability Support Pension. There are only 17 (0%) one-bedroom properties available in Brisbane that he can afford.



Ben (36)

Ben is on Newstart. He cannot afford one single property in Brisbane, including a shared rental, which would cost 63% of his income.



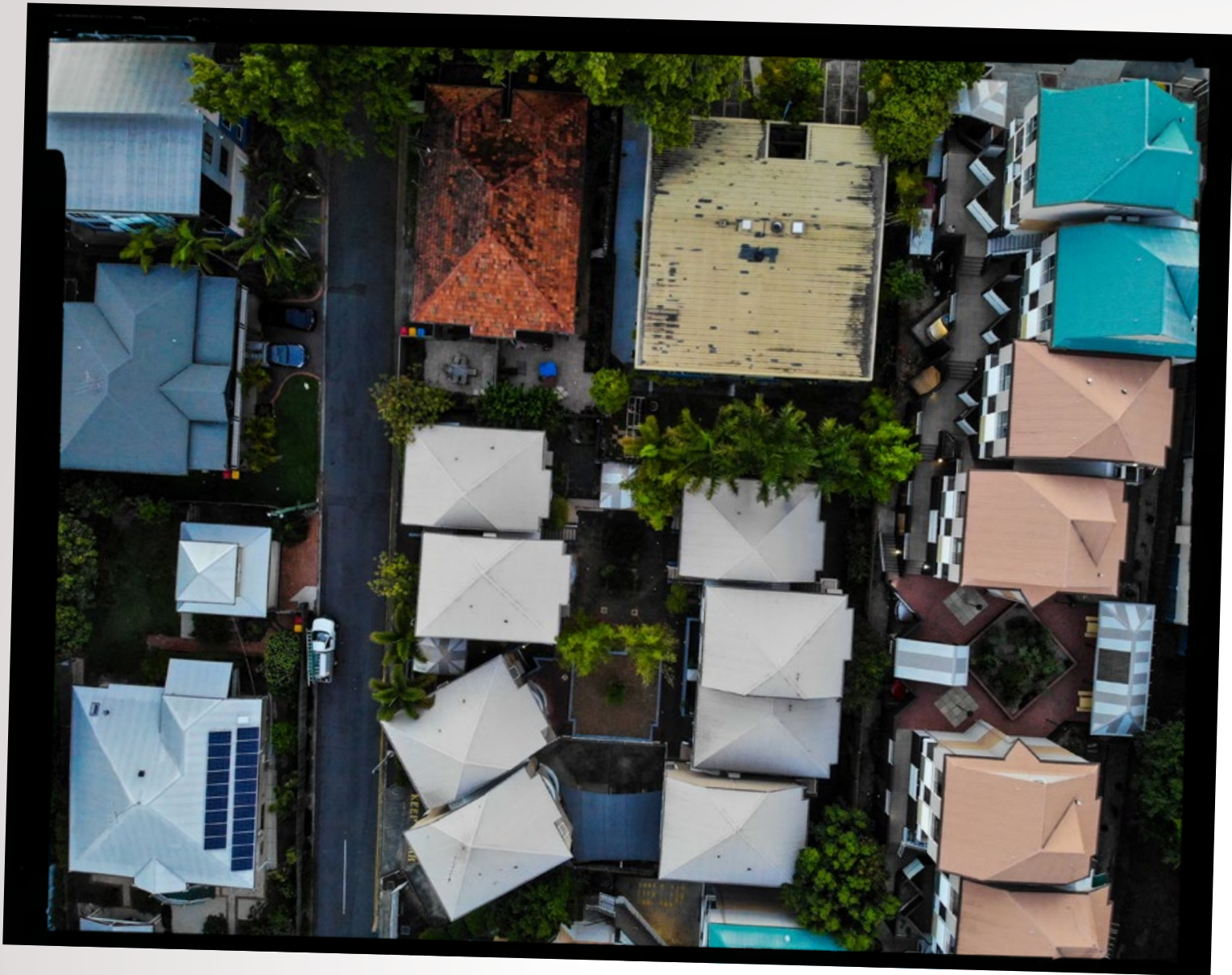
Karen (21)

On Youth Allowance, Karen cannot afford a one-bedroom property (110% of her income) anywhere in Brisbane, or even a shared rental (75%).



Arjun (40)

Arjun is on minimum wage, and can afford just **2%** of 1 bedroom properties.



What did we find?

Overall, median weekly rents in metropolitan Brisbane have been almost unchanged over the past three years, fluctuating in the range \$425–\$430 (see Appendix 1, Table 2).

This stability obscures the increases for shared rentals and one-bedroom properties largely appropriate to singles, including young people. The median advertised rent for a room in a shared rental property was \$190/week in Brisbane in 2019.

The single people we met in the section above are paying \$10/week more than last year, and \$25/week more than in 2017 for a shared rental.

For Luke, who lives alone on a Disability Support Pension, the \$15/week increase for a one-bedroom property (from \$325 to \$340) is significant. While this is lower than previous years, rent still absorbs two-thirds of his income. Of the 17 Brisbane properties theoretically available to him, at least some will not meet other requirements Luke may have for accessible housing, reducing his pool of rental accommodation still further.

Regardless of household type, people living on Newstart continue to be at high risk of rental stress. Given that Newstart has not increased in real terms for 25 years, this is unsurprising.⁴

Our findings confirm other research also highlighting the risks of poverty for Queensland seniors who rely on the age pension and rent in the private market. As QCOSS pointed out in their *Cost of Living Report – Special Edition: The cost of living and age pensioner households*, Bob and Elsie are likely to be “forced to make tough decisions every day as to whether to pay their electricity bill, buy medication or put decent food on the table”.⁵ As a sole pensioner, Barbara’s situation is even worse, paying approximately 65% of her income for a one-bedroom property in Brisbane.



As a young family on Newstart, Emily and Jordan face tough competition for the single (1) affordable property in Brisbane found to be appropriate for their needs on the Snapshot weekend, and may be otherwise paying 75% of their income toward rent. Their family income has decreased since Jordan turned 8 years old, and Emily was transitioned from Parenting Payment Single to Newstart.

Other families with children, living on low incomes, face equal difficulties finding an affordable rental property, with 0%-3% of Brisbane homes suitable for their needs.

Daniel and Zoe, with their children Harper and Oliver, are in the 'best' position on their two minimum wages, with 18% of homes being potentially both affordable and appropriate for their family of four. (This does not take into account other issues related to appropriateness, such as distance to work, school and shops; costs of transport; health requirements, or pet ownership.)

This year's survey revealed a significant overall drop in the numbers of rental properties listed on the Snapshot weekend in most regions across the city (see Appendix 1, Table 3). Property websites note that, even allowing for seasonal variation, Brisbane vacancy rates have been trending downward in recent years, from 4.1% in December 2016,⁶ for example, to 3.1% in January 2018⁷ and 2.2% in March 2019.⁸ The tighter supply of available rentals, as well as increasing competition for properties across the market, gives landlords "the upper hand" in terms of bargaining power.⁹

Ten years of *Snapshots* have demonstrated, however, that regardless of market fluctuations, there is rarely any bargaining power for those on income support or minimum wage.

What does this mean for young people?

Young people are among the most vulnerable of the renters we met earlier in this paper. For a young adult on Newstart or Youth Allowance, there was not a single property in Brisbane that was affordable. The median rent for one bedroom properties continues to exceed 100% of the entire weekly income of a young person over 18 on Youth Allowance, and even a shared rental will absorb 75% of that young person's weekly income.

For many young people, as for other vulnerable groups, however, the issue is not only affordability, but also obtaining or sustaining private rental accommodation.

For landlords, there is no shortage of advice online about choosing the right tenant. As one article puts it: "How do you go about choosing a tenant that lives up to your expectations?"¹⁰

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

Websites advise landlords to check that prospective tenants have the 'discipline' to pay rent on time and in full; and "to look at the things that are hard to fake, like their body language, their clothes, if they're healthy and even the condition of their car". Families and "households with expectant mums" are "dream tenants", as are those with the "perfect rental history".

It is little wonder that young people find it difficult to compete. Recent research by the Consumer Policy Research Centre noted that for young renters under 30:

*[T]he market is truly a "take it or leave" one ... they will be consistently outperformed by people who are older and have better jobs. As a result of low vacancy rates, landlords are not obliged to lower prices to attract applicants for old and poorly maintained stock. Instead, for young renters, housing prices are stable, but they accept "lemons" for the same price because more attractive applicants take the better housing first.*¹¹

Young people are more likely to be in precarious housing than any other age cohorts – more likely to be in unaffordable private rental, overcrowded households, and to have experienced a recent forced move.¹² There is increasing evidence that young people's experience of insecure housing, like that of other age groups, impacts on their mental and physical health.¹³ Young people who are Aboriginal and Torres Strait Islander or come from other cultural backgrounds, are LGBTIQ, have a disability or mental health issues can be particularly vulnerable. Young people born in New Zealand who are Australian residents but not citizens, and therefore receive no allowances, are also anecdotally a growing population among those who are homeless or precariously housed.

Many young people deal with this situation by staying in the family home for longer¹⁴ or 'boomeranging' home, often multiple times.¹⁵ For the lucky ones, this is a safety net. For others, it can mean returning to a violent or unsafe environment to avoid the prospect of homelessness.

The 2016 Census found that 1163 young people are homeless in Brisbane on any given day,¹⁶ a figure the ABS acknowledges is likely to be underestimated. Research suggests that more than 60% of those young people have a history of being in state care,¹⁷ and that homelessness is only one of a multiplicity of inter-related factors that can impact on young people's life outcomes after care, including a history of abuse or neglect, poor mental and/or physical health, unemployment and poverty.¹⁸

The housing options for young people without a safety net are few. Private rentals are clearly unaffordable. Young people comprise only 2.9% of main leaseholders in mainstream social and public housing, options which are often inappropriate and largely inaccessible due to long waitlists and a lack of support.¹⁹ What is left is couch-surfing, short term crisis accommodation, or unregistered rooming houses — ordinary suburban houses let by the room, often at exploitative rents.²⁰ While Brisbane City Council regularly updates their regulations regarding safe rooming accommodation, a contributor to a recent property forum commented: "We have found many loopholes over the years to allow more flexible options but they keep getting closed in each revision and we have to find more."

The current *Queensland Government Housing Strategy 2017-2027*²¹ includes a specific focus on young people, particularly those leaving statutory care who are at high risk of homelessness; and young people in public housing. The Action Plan includes the establishment of new regional youth foyers for 16-25 year olds, the expansion of the Logan foyer, pathways to training and employment for "targeted young people" in public housing, including Aboriginal and Torres Strait Islander young people, as well as exploring new investment models such as a social benefit bond to support delivery.²² Youth housing, particularly for vulnerable young people, is further addressed through the *Queensland Youth Strategy Action Plan*, of which housing is a priority "building block".²³

While these are important and positive moves, further attention and support will be required to tackle the broader housing challenges for a generation of young people in Brisbane and elsewhere as they move toward independence.

Kirsty, youth tenancy worker

Many young people are forced to return to unsafe housing situations (that they originally left due to family and domestic violence) or to move into situations that are unsafe as there are no other options available eg caravan parks with a reputation of drug dealing and criminal activity.

Some of our young people are also forced to move to areas that are a long way from their supports, public transport and basic services in order to attain accommodation that is affordable. This is the case with the Moreton Bay islands. Housing is cheap but the other issues that can come with moving there outweigh the affordable rents. Social isolation is a very real issue impacting on young people's mental health.

Anita (17)

I really want to do something with my life. I really want to live in a house of my own. But getting a house is a lot of things. You need to have money, a job. I've been in supported accommodation with Anglicare for three months and they've been very supportive. The course I'm doing is for 6 months - if I can find a job in those months maybe I'll be able to afford to move out.



Cherise (25)

I've lived in Anglicare accommodation since I was 16 and I'm now 25. I don't have a rental history. I looked at houses on the southside mainly because my whole life has been there, and it's daunting to move somewhere else because that's all I've known. But the houses were out of my price range. And you've got to incorporate all your electricity, internet ... I worked out all the budgeting and I just couldn't afford it...

Sam (19)

Sam has found out that she's 3 months pregnant. Her father has disowned her and has instructed the entire family not to engage with her. She is temporarily staying with the family of a trusted friend but this arrangement is drawing to an end as she's starting to show, and the male head of the household is very good friends with her father. Her Newstart income is insufficient to rent accommodation on her own and Sam has no rental history as their family lease was in her parent's name. Culturally, she is concerned about shared accommodation, and it's not a long term solution with a baby on the way. Her application for social housing isn't guaranteed of success as she's technically not 'homeless' yet and still has a roof over her head. With this combination of factors, Sam will find it very difficult to find a home.



Mariam (21)

Mariam came to Australia with her mother and a younger sibling nine years ago from Afghanistan.

At 19 she started studying at QUT's Kelvin Grove campus. Because of the distance from home, and the cost of transport, her family tried to rent accommodation closer to the campus for her, but it was simply unaffordable. Trying to maintain her studies, Mariam decided to move out of home into a share house closer to the campus. This was very much against her mother's wishes - culturally, it was unacceptable for unrelated women and men to live together.

Now finished her studies, Mariam is on Newstart, looking for work. Not only does she live below the poverty line, but she has also lost a relationship with her mother and her community.



What can be done?

The link between health and housing is undeniable.²⁴ When young people have no place to make their own, with the stability and security to take on the challenges of adulthood, it impacts on both their physical and mental health. As Mallett et al point out from their interviews with young single mothers:

Precarious housing made them stressed which in turn led to anxiety and depression, variously impeding their capacity to parent, and participate in employment, education, training and the broader community.²⁵

Addressing the challenges for young renters identified in this report clearly needs a holistic view across the whole housing spectrum, from homelessness and social housing through to affordable rental and home ownership, and to include strategies such as the following:

- There continues to be a pressing need to address income inadequacy (particularly the rates of Newstart and Youth Allowance) as a barrier to secure housing and meaningful social participation. As Anglicare Australia wrote in a recent open letter to the Prime Minister:

Our safety net has become a poverty trap, with rates of Newstart, Youth Allowance, and related payments stagnant for 25 years. One-off payments and tax cuts will not lift people out of poverty. Raising the rates of these payments would be the most powerful step that any government could take to reduce poverty in Australia.²⁶

- The 2019 *National Report Card on Youth Homelessness in Australia*²⁷ noted the lack of progress nationally over the past decade in increasing the supply of youth-specific and youth-appropriate social and affordable housing. Models such as the NSW-based My Foundations Youth Housing Co. need to be explored and expanded in Queensland. My Foundations offers an innovative rent and tenure model that gives young people who are homeless up to 5 years of secure tenure, and links to support, education and employment. It is based on a rent model that scales up over time to prepare young people for the private market, accommodating young people's mobility and transition needs rather than simply offering long-term welfare housing.²⁸

Complementing such models with ongoing funding for programs such as the Queensland Government Sustaining Young Tenancies Project²⁹ would contribute to the holistic support required to address tenancy challenges faced by young people, particularly those without a family 'safety net'.

- One of the most vulnerable groups of young people are those transitioning out of statutory care at 18 years of age. National and international research demonstrates that a high proportion of care leavers end up homeless, in the criminal justice system, unemployed or a new parent within the first year of leaving care. It also offers compelling evidence that education participation doubles, and homelessness rates are halved, where care is extended until the age of 21.³⁰

The Home Stretch campaign seeks to extend the leaving care age to 21 in all states and territories, allowing young people the option to stay in a stable placement or supported care environment until they are more ready to cope independently. As a participant in Home Stretch, Anglicare SQ asks the Queensland Government to extend existing levels of support so that young people leaving care in Queensland benefit from the safety net that other young people have as they study, begin a working life, and develop the maturity to cope with an adult world.





A final word

“Whether it’s a small place that offers security and self-expression, a house to raise a family, or a stepping stone to financial security, a rented property means something to everyone who lives in it”, writes Stephen Curry in *The Renter’s Journey*.³¹

This report demonstrates the challenges far too many Brisbane residents face in finding an affordable place to call home. No one should face the dilemma of whether to eat, go to the doctor, or keep a roof over their heads.

As researcher and author Peter Mares points out, “Home is an essential building block of a flourishing life”.³² Without that foundation for the current generation of young adults, in particular, we risk fraying the very fabric of our communal life in the future.



Appendices

Appendix 1: Tables

| | Household Type | Payment Type | # Affordable | % Affordable | # Appropriate | % Appropriate | # Affordable & Appropriate | % Affordable & Appropriate | Median rent as % of household income |
|-------------------------------|--|--|--------------|--------------|---------------|---------------|----------------------------|----------------------------|--------------------------------------|
| 1 | Couple, two children (one aged less than 5, one aged less than 10) | Newstart Allowance (both adults) | 304 | 5% | 3255 | 50% | 12 | 0% | 52% |
| 2 | Single, two children (one aged less than 5, one aged less than 10) | Parenting Payment Single | 172 | 3% | 3255 | 50% | 2 | 0% | 59% |
| 3 | Couple, no children | Age Pension | 208 | 3% | 6362 | 98% | 115 | 2% | 45% |
| 4 | Single, one child (aged less than 5) | Parenting Payment Single | 118 | 2% | 5375 | 83% | 2 | 0% | 63% |
| 5 | Single, one child (aged over 8) | Newstart Allowance | 24 | 0% | 5375 | 83% | 1 | 0% | 75% |
| 6 | Single | Age Pension | 37 | 1% | 6490 | 100% | 37 | 1% | 65% |
| 7 | Single aged over 21 | Disability Support Pension | 37 | 1% | 6362 | 98% | 17 | 0% | 65% |
| 8 | Single | Newstart Allowance | 0 | 0% | 6490 | 100% | 0 | 0% | 63% |
| 9 | Single aged over 18 | Youth Allowance | 0 | 0% | 6490 | 100% | 0 | 0% | 110% |
| 10 | Single in share house | Youth Allowance | 0 | 0% | 6490 | 100% | 0 | 0% | 75% |
| 11 | Couple, two children (one aged less than 5, one aged less than 10) | Minimum Wage (both adults) + FTB A | 3462 | 53% | 3255 | 50% | 1196 | 18% | 29% |
| 12 | Single, two children (one aged less than 5, one aged less than 10) | Minimum Wage + FTB A & B | 757 | 12% | 3255 | 50% | 59 | 1% | 43% |
| 13 | Single | Minimum Wage | 118 | 2% | 6490 | 100% | 118 | 2% | 54% |
| 14 | Couple, two children (one aged less than 5, one aged less than 10) | Minimum Wage + Parenting payment (partnered) + FTB A&B | 1209 | 19% | 3255 | 50% | 163 | 3% | 39% |
| Total No of Properties | | 6490 | | | | | | | |

Table 1: Number and percentage of affordable and appropriate properties by household type, Brisbane*

* A rental property may be affordable and appropriate for more than one household type. Therefore, summing the counts in Table 2 will not equal the total number of (unique) counts presented in Table 1.



| Accommodation type / property size | Median weekly rent | | | | | |
|---------------------------------------|--------------------|--------------|--------------|--------------|--------------|--------------|
| | 2019 | 2018 | 2017 | 2016 | 2015 | 2012 |
| House/Townhouse | \$450 | \$450 | \$450 | \$460 | \$460 | \$435 |
| Unit/Flat/Apartment | \$400 | \$400 | \$400 | \$420 | \$400 | \$380 |
| Shared Rental (embedded) | \$190 | \$180 | \$165 | \$180 | \$160 | \$175 |
| One bedroom ¹ | \$340 | \$325 | \$350 | \$370 | \$355 | \$300 |
| Two bedroom | \$400 | \$400 | \$400 | \$410 | \$400 | \$375 |
| Three bedroom | \$430 | \$450 | \$440 | \$450 | \$445 | \$420 |
| Four bedroom | \$530 | \$530 | \$530 | \$540 | \$548 | \$530 |
| Five bedrooms or more | \$695 | \$680 | \$695 | \$730 | \$695 | \$700 |
| Brisbane Metro | \$425 | \$430 | \$425 | \$440 | \$430 | \$400 |

¹ excludes embedded share rentals, medians calculated separately

Table 2: Comparison of median advertised rents by accommodation type and property size, 2019 to 2012

| Region | Number of rental advertisements | | | | | |
|-----------------------|---------------------------------|--------------|--------------|--------------|--------------|--------------|
| | 2019 | 2018 | 2017 | 2016 | 2015 | 2012 |
| Brisbane - East | 589 | 691 | 712 | 732 | 647 | 494 |
| Brisbane - North | 842 | 1,070 | 1,308 | 997 | 922 | 677 |
| Brisbane - South | 1,920 | 1,951 | 1,918 | 1,610 | 1,356 | 989 |
| Brisbane - West | 718 | 929 | 1,000 | 796 | 806 | 898 |
| Brisbane Inner City | 2,421 | 3,475 | 3,485 | 3,345 | 2,631 | 1,469 |
| Brisbane Metro | 6,490 | 8,116 | 8,423 | 7,480 | 6,362 | 4,527 |

Table 3 Comparison of number of rental advertisements by region, 2019 to 2012



Appendix 2: A note on methodology

The Snapshot was undertaken over the weekend of 23 March 2019 (the Snapshot weekend). This year, Anglicare Australia again partnered with REA Group (who operate the realestate.com.au website) to collect data on rental listings across Australia, replacing previous manual collection methods. State- or region-based data from the total dataset was provided to participating Anglicare and affiliate organisations. Anglicare SQ assessed a data set of 83 postcodes (209 suburbs) from across the five ABS Brisbane City statistical divisions (Inner, North, South, East and West), as well as selected established commuter suburbs in the Ipswich and Moreton Bay South regions.

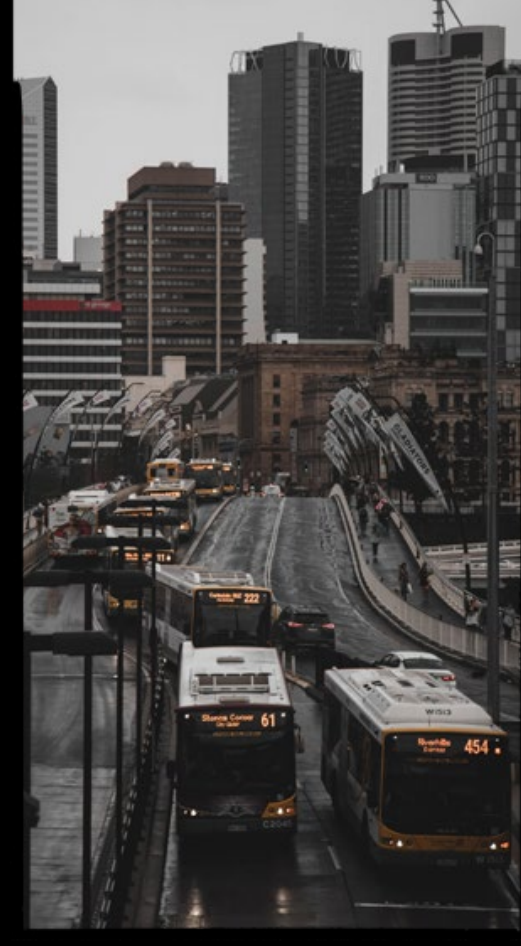
Nationally, more than 69,000 properties were surveyed (n=69,487). The following property types were excluded from the data:

- 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 and boarding houses.
- Properties already listed as 'leased'.

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

- Where rents are banded (eg the property was advertised as renting at \$300-\$320 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 (eg 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'.³³ 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'.³⁴

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,³⁵ 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."³⁶ The ratio method underpins the Housing Affordability Index offered by the HIA and Commonwealth Investment Bank³⁷ and the Council of Australian Governments also uses the ratio method in the National Affordable Housing Agreement as its measure of affordability.³⁸

Appropriateness

We applied the following assumptions in 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.

Endnotes

- 1 Household incomes for 14 household types are derived from the maximum rate of Centrelink pensions and allowances, or net minimum wage, combined with the Commonwealth Rent Assistance (CRA) and Family Tax Benefits (FTB) where applicable.
- 2 Harding, A., Phillips, B. and Kelly, S. (2004) *Trends in Housing Stress*, NATSEM, Paper Presented at the National Summit on Housing Affordability, Canberra.
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- 15 eg Legge, K. 2019. Hit by the housing crisis, adult children are retreating to the family home. Traditional unity or parents' nightmare? *The Australian*, 9 April. At: www.theaustralian.com.au/weekend-australian-magazine/the-baby-boomerangs/news-story/9a744caa1d15ef72bf520d1d4ee13e01
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About Anglicare Southern Queensland

Anglicare SQ's experience in identifying and responding to the needs of vulnerable members of our many and varied communities is underpinned by 110 years of delivering innovative, quality care services.

Our 2,700 staff and 655 registered volunteers operate across southern Queensland and in Longreach and Townsville. We offer a comprehensive, integrated range of community services that comprises community aged care, residential aged care and community support programs, including 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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