Rental Affordability Snapshot

2022 Brisbane metropolitan area







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 150 years of delivering innovative, quality care services.

Our 3,000 staff and 600 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.

Acknowledgements

This report was prepared by Leanne Wood (research and advocacy advisor, Anglicare SQ) with the valued assistance of Emma Barrie (data analyst) and Will Killen (design lead, Anglicare SQ). We also acknowledge the expert statistical knowledge and invaluable contribution of Tricia Cook over many years, both in Queensland and at national level.

Acknowledgement of Country

Anglicare Southern Queensland acknowledges the Traditional Owners of the lands on which our services now stand. We pay our respect to Elders – past, present and emerging – and acknowledge the important role of Aboriginal and Torres Strait Islander people in caring for their own communities.



Contents

About Anglicare Southern Queensland
Acknowledgements
Introduction4
The bottom line6
What did we find?8
Behind the statistics
A more diverse group in need10
There are limited options for those unable to afford a private rental
Social housing10
National Rental Affordability Scheme (NRAS) 10
Crisis accommodation10
What can be done?11
A National Housing Strategy11
Increased funding for specialist homelessness services
More social and affordable rental housing12
Adequate income support keeps people out of poverty12
Stay for The Home Stretch
A final word
Appendices
Appendix 1: Additional tables
Appendix 2: A note on methodology17
References



Introduction

This year's Brisbane Rental Affordability Snapshot (the 'Snapshot') takes place in the context of what might be called a perfect storm of adversity.

January 2022 brought the COVID Omicron wave, impacting businesses across the city and triggering closures and significant reductions in hours worked by staff in core sectors such as retail and hospitality.¹

In February, floods devastated nearly 2,800 streets and 129 suburbs in Brisbane alone nearly 7 in 10 suburbs. More than 23,000 Greater Brisbane homes and commercial properties were affected by the floods.²

Against an already dire background of increasing living costs,³ record low vacancy rates,⁴ the continuing impact of domestic immigration to Queensland⁵ and surging rents,⁶ together with uncertain or reduced employment and natural disaster, this year's report brings little joy. Lengthy wait lists for social housing and the looming termination of NRAS subsidies offer few alternatives to renting for those on low incomes.

The 2022 Brisbane Snapshot identifies fewer available properties than at any other time in the history of this research, and even less affordability.

As a component of the national Rental Affordability Snapshot produced by Anglicare Australia, and together with other Anglicare organisations and affiliates across the country, this report aims to document the lived experience of those on a low income who have no choice but to compete for these few properties.⁷ Significantly, we are seeing the harsh reality of our findings reflected in the lived experience of people from increasingly diverse backgrounds and circumstances, from former small business owners to retirees, workers on low wages, to families with children.

As in previous years, there is an undeniable truth at the core of our findings: people on income support or minimum wage in Brisbane are facing severe financial stress to rent in the private sector.

"

The cost of renting a house has soared by up to 21.2% in Australia's capital cities, with further rises expected as the national rental crisis deepens... Brisbane has experienced a 15.2% 12-month combined rental increase, with house rents rising the most, up 21.2% compared with this time last year.

The Guardian, 14 April 2022⁸



The bottom line

Rental affordability for people on low incomes across the Brisbane area has reached a new low.

Household Type	Payment Type	Number of Affordable	Percentage of Affordable	Number of Appropriate	Percentage of Appropriate	Number of Affordable and Appropriate	Percentage of Affordable and Appropriate	Median rent as percentage of household income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both adults)	184	6%	1463	48%	0	0%	61%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment (single)	136	4%	1463	48%	0	0%	69%
Couple, no children	Age Pension	141	5%	2858	94%	7	0%	42%
Single, one child (aged less than 5)	Parenting Payment (single)	121	4%	2375	78%	0	0%	68%
Single, one child (aged over 8)	JobSeeker Payment	51	2%	2375	78%	0	0%	78%
Single	Age Pension	51	2%	3049	100%	51	2%	61%
Single aged over 21	Disability Support Pension	51	2%	2858	94%	1	0%	61%
Single	JobSeeker Payment	2	0%	3049	100%	2	0%	56%
Single aged over 18	Youth Allowance	0	0%	3049	100%	0	0%	99%
Single in share house	Youth Allowance	0	0%	3049	100%	0	0%	67%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	1192	39%	1463	48%	199	7%	36%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	298	10%	1463	48%	1	0%	52%
Single	Minimum Wage	117	4%	3049	100%	117	4%	50%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	494	16%	1463	48%	12	0%	45%

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.

Of the 3049 rental properties surveyed, we found

1.9%

Only 57 unique properties (1.9%) were affordable and appropriate for households on income support.

10.4%

Only 316 unique properties (10.4%) were affordable and appropriate for those on minimum wage.

"

Compared with a household paying 30% of its income on rent, a household paying 40% was two and a half times more likely to go without a meal; twice as likely to have sold or pawned belongings to cover essential payments; and almost twice as likely to have children with inadequate health or dental care.⁹

What did we find?

In last year's **Snapshot**, we pointed out the then 'recordbreaking' 1.5% vacancy rate in Brisbane, with crowds milling at open houses in desperate search for a property to rent.

Twelve months later, that record has been broken again, with a 0.9% vacancy rate in March 2022. With the impact of the floods, real estate professionals are expecting vacancy rates to tighten still further.¹⁰

Every year, our **Snapshot** findings tell a story of hardship. This year, even more than others, that story is both grim and widespread.

As we noted in our introduction,

this report identifies fewer available properties than at any other time in the Brisbane Snapshot's twelve-year history, and even less affordability.¹¹

Of the 3049 rental properties in the Brisbane metropolitan area that Anglicare SQ surveyed on the weekend of 19–20 March 2022, there were only 57 properties (fewer than 2%) that were affordable and appropriate for households on income support; and only 316 (10.4%) properties for those on minimum wage.

There is not a single household type out of 14, including working couples on minimum wage, in which median rent as a proportion of household income meets the 30% benchmark for housing affordability.

For a young adult on Youth Allowance, aspiring to a onebedroom home is out of the question — the median rent equates to 99% of their income. Even a room in a share house is unaffordable, at more than two thirds (67%) of Youth Allowance.

Despite the Government's assertion that the Jobseeker rate is 'fair and sustainable',¹² not a single household type on Jobseeker spends less than half their income on housing if they are paying median rent in the private market. A single person on Jobseeker with one child



would pay nearly four-fifths (78%) of their income for 2-bedroom accommodation in Brisbane.

Other issues related to 'appropriateness', beyond the number of bedrooms required, add further layers of challenge for individuals and families seeking rental accommodation. Numerous barriers and considerations to do with employment; transport; connectedness to family, friends and local community; accessibility (particularly for those with a disability); and the availability of different kinds of services, also impact on the choices people need to make. In a tight rental market, landlords can also afford to pick and choose tenants who fulfil an increasingly narrow set of economic, social and personal characteristics.¹³

In reality, our findings — dire as they are — are probably an over-estimate of what is available in the Brisbane private rental market for individuals and families seeking a home.

In 2019, we profiled Peter, Kelly and their children Grace and Hunter, who were then 3 and 6 years old. Peter and Kelly were both on JobSeeker (then called Newstart), and they faced the challenge of finding a home when only 12 Brisbane properties were both affordable and appropriate for them.

This year, Peter and Kelly are again on JobSeeker after their respective employers downsized or closed due to COVID, and they've had to move to the Redlands coast to be close to unwell elderly parents - the most expensive area for renters, with a median rent of \$580/week compared to \$500/week in most Brisbane regions. The closest to an affordable home they can find is on Russell Island, at around \$300/week, but there's no work locally. Both have been offered minimum wage jobs in middle ring mainland suburbs, but the commute involves over 2 hours each way with 3-5 transport changes and would cost them more than \$40/day in fares. Appropriate childcare would be a further major concern and cost, as they would leave home at 6am as their

children, Grace and Hunter, wake up, and return at 7.30pm, when they are close to bed time.

Peter and Kelly's ability to choose a home that *enables* rather than *limits* their ability to live the kind of life they value is severely restricted. The compromises they face to put a roof over their family's head make them vulnerable to other social problems: isolation, family disfunction and continuing poverty, despite having two salaries to live on.





Behind the statistics

A more diverse group in need

Behind every one of these somewhat abstract figures is an individual or family struggling to find or maintain a home.

Recent media has highlighted the lack of housing not only for those historically 'in need', but also those in the workforce, particularly in the vital community, hospitality and retail sectors.¹⁴ Wages for aged care workers, for example, haven't kept up with living costs, and many are being priced out of their own communities.^{15, 16} The February floods have driven thousands more into the market for accommodation.¹⁷

Anglicare's Emergency Relief staff are seeing an increasingly diverse clientele, with former small business owners who have never recovered from the first COVID lockdowns, retirees driven out of long term private rentals by exorbitant rent rises, and families with children who have been blacklisted for being unable to pay their rent now living in their cars. An increasing number of people are also presenting as experiencing long term homelessness, having been homeless for six-twelve months or more.

There are limited options for those unable to afford a private rental

Social housing

A staggering waitlist for social housing in Brisbane (and elsewhere in Queensland) effectively removes social housing as a current option for those who are unable to afford a private rental.

Of a total Queensland waiting list of 28,000 applications for social housing, close to 6,000 households (or 8,829 individuals), are in the Brisbane City Council area.¹⁸ Nearly 4,200 of those applications are classified as 'very high need', which includes people who are homeless or have inappropriate housing, or who have multiple complex factors that significantly impact on their ability to obtain and sustain housing.¹⁹

The combined unmet need for social and affordable housing in Brisbane, taking into account low-income households currently in serious rental stress (that is, paying over 30% of their income in rent), has been estimated by City Futures Research Centre researchers at 69,500 homes.²⁰

National Rental Affordability Scheme (NRAS)

The National Rental Affordability Scheme offers financial incentives to organisations that provide people on lowmoderate incomes with an opportunity to rent private rental homes at a rate at least 20 percent below market value rent.²¹

While there have been widespread criticisms of the administrative and other shortcomings of the NRAS,²² the looming closure of the scheme will see existing tenants either paying higher rents or needing to find alternative accommodation.

Nearly 10,000, or approximately a third of NRAS properties, were in Queensland – the highest number in any state or territory. More than 1000 properties lost their NRAS subsidy in 2021 and 2,692 will expire in 2022.²³ There is no transition scheme in place for current NRAS tenants, and it is not unlikely that many will transfer across to already over-burdened social housing waitlists when their rent goes up. As *The Guardian* points out:

The upshot for renters... is that a whole section of the lowcost rental market is about to disappear entirely.²⁴

Crisis accommodation

Similarly, the homelessness sector is under such pressure that people in crisis are being turned away. Our staff shared the story of a woman in a major regional centre who has terminal cancer, and is fleeing domestic violence. She and her children lived in a caravan until that became unaffordable and, despite approaches to every possible support agency, are now living in her car. Her greatest fear is that her children will wake up one morning in the car next to her body. This - in one of the wealthiest countries in the world.

While this situation is particularly tragic, it is unfortunately not exceptional. The most recent *Report on Government Services (2020–21)* shows that more than onethird (35.9%) of Queenslanders experiencing homelessness with an identified need for housing were turned away at the door.²⁵



What can be done?

A National Housing Strategy

Australians urgently need the Federal Government to step back into the housing space and take action - not in a piecemeal way, but via a coherent cross-jurisdictional approach that provides a national strategy, further funded action, and targeted incentives to address the housing crisis now and into the future. This development and implementation of the strategy should be the responsibility of a Commonwealth Minister for Housing.

At the Australian Labor Party's Special Platform Conference in 2021, the ALP committed to the development of a National Housing and Homelessness Plan which would "help more Australians to buy a home, help Australians who rent, and help put a roof over the head of more homeless Australians".²⁶ Housing is a bipartisan issue that concerns us all, and it is critical that the LNP makes a similar commitment.

The Canadian National Housing Strategy²⁷ provides a model worth considering in Australia. It includes a rights-based approach to housing; integration with social infrastructure and programs that impact housing, such as healthcare, transport and cultural and recreational facilities and investment;28 multiiurisdictional and cross sectoral partnerships; and evidencebased programs that draw extensively on lived experience and the principle of 'nothing about us, without us'.

Increased funding for specialist homelessness services

In this time of crisis, we need an immediate boost to the funding for specialist homelessness services to address the turn away rate rather than what amounts in the recent Budget to a funding cut.²⁹ This should comprise an increase to base funding, so that services have the stability to be able to plan ahead and retain staff; but should also allow for 'surges' of demand.

As Anglicare Australia have pointed out,³⁰ people do not find themselves homeless in a neatly spaced-out fashion. Demand is often inconsistent, and services need the capacity to fund additional shifts or brokerage as required. No one expects a pandemic or a flood, but we do know by now to expect the unexpected. No one in need should be turned away to sleep rough or in an unsafe environment because governments have failed to learn that lesson.

More social and affordable rental housing

There is no way to address the housing crisis long term without a simultaneous investment in social and affordable housing. Of the 116,000 Australians experiencing homeless counted by the 2016 Census, only 8,000 were sleeping rough.³¹ Vastly larger numbers of the 'hidden homeless' couch-surf, sleep in their cars, or hope for a bed in limited crisis accommodation. The social housing waiting list data provided earlier in this report speak for themselves.

The Queensland Government has made a significant commitment to social and affordable housing in recent months, with plans to deliver more than 7000 new homes Queensland-wide over the next four years through the \$2.9 billion Queensland Housing Investment Growth Initiative (QHIGI).³² As Queensland Council of Social Services (QCOSS) CEO, Aimee McVeigh, notes, however:

This is a good first step but the magnitude of the crisis our state is in requires a marathon, which must be run together by all levels of government. The current level of investment will only address 21 per cent of the housing register, and this does not account for the likelihood of continued exponential increases.³³

There is a demonstrated lack of capacity at state level, in Queensland and other states, to fully address current and projected need.³⁴ Compass Housing Services point out in a recent report:

We believe the evidence identifies an imminent 'tipping point' where the problem reaches a scale that is not resolvable. We have shown it has already reached that point in terms of the capacity for state governments to manage this alone.³⁵ We urgently need the will, and budgetary resources, of the Federal Government to invest in social and affordable housing.³⁶

There are multiple options for funding new supply,³⁷ but almost irrespective of the form it takes, Federal investment in social housing is a win-win for homes, jobs, communities and Government. It addresses the urgent issue of housing, creates jobs and supports business, contributes to the wellbeing of communities and reduces the flow-on financial impacts on Government in terms of costs associated with homelessness. poor physical and mental health, unemployment and other negative life outcomes.

Adequate income support keeps people out of poverty

We all know that the COVID crisis is not over. The combination of insufficient income and the desperate lack of housing availability evident in this year's Snapshot means that families currently in, or on the edge of, poverty might never find their way out.



Poverty is a policy choice and we should be focusing on policies to eradicate it.⁴²

The Coronavirus Supplement was introduced in 2020 to support vulnerable Australians in this time of extraordinary crisis. After 26 years of stagnancy, income support was raised to a point that enabled many people to both eat and pay rent at the same time - to live just above the poverty line instead of struggling below. The purported \$50/fortnight, or \$3.57 per day, increase to the maximum basic rate of workingage social security payments from 1 April 2021 was in fact not an increase, but a deep and callous cut to the Coronavirus Supplement that plunged people back into poverty. Despite the focus of the coming election on cost of living, neither major party has indicated any commitment to reviewing Jobseeker and associate payments, nor addressing the clear inadequacy of income support, in their election promises to date.38

Nor is Commonwealth Rent Assistance (CRA) sufficient to relieve the rental stress faced by people on low incomes, and any increase remained notable by its absence in this year's Federal Budget. An immediate 50 per cent increase in CRA would have gone some way to relieving severe rental stress for low-income households.

In their submission to the parliamentary inquiry into

housing affordability and supply in Australia, the Grattan Institute pointed out that the maximum rent assistance payment is indexed in line with CPI, but rents have been growing faster than CPI for a long time. CRA should be indexed to changes in rents typically paid by people receiving income support so that its value is maintained.³⁹ As the Henry Tax Review recommended:

Rent Assistance payment rates should be increased so that assistance is sufficient to support access to an adequate level of housing. Maximum assistance should be indexed to move in line with market rents.⁴⁰

We have previously quoted Anglicare Australia's 2019 open letter to the Prime Minister, but return to it again in this report because it is a statement worth repeating:

Raising the rates of these payments would be the most powerful step that any government could take to reduce poverty in Australia.⁴¹

Stay for The Home Stretch

Young people transitioning out of state care into adulthood are among the most vulnerable and least able to compete when seeking housing. There is ample Australian and international evidence that extending the option of care reduces homelessness for these young people. The rigorous US 'CalYouth' research shows for example that each additional year in extended foster care decreases the odds of young people being homeless or couch-surfing between the ages of 17 and 21 by about 28%; and decreases their chances of an additional instance of homelessness by 32%.43 In Australia, Deloitte Access Economics predict homelessness can be halved from 39% to 19.5% for young people who stay in care until the age of 21, relative to those who leave care at 18 years of age.44

As well as policy change in other Government departments, Anglicare SQ is keen to see extended care supports embedded in youth housing policy and program activity in the *Queensland Housing and Homelessness Action Plan 2021–25*, to address the Government's commitment to 'Assist vulnerable young people to achieve social and economic independence through an integrated framework of housing with support'.⁴⁵



A final word

The 2022 Federal Budget was an opportunity to respond to what is clearly a national housing crisis, with the urgency a crisis demands.

Instead, piecemeal one-off handouts will go nowhere toward addressing ongoing cost-of-living challenges that mean people have to choose between paying rent and eating. There is no increase to Commonwealth Rent Assistance to provide relief to people struggling with drastically increased rents; and there is no real new funding for social and affordable housing. With a Federal election looming, we need the two major parties at both Federal and state level to commit urgently to leadership on this issue: to invest, as we discussed above, in a coherent, cross-jurisdictional approach that addresses the housing crisis now and into the future, and refuses to accept homelessness as an inevitable fact of life. As housing researchers Hal Pawson and Cameron Parsell pointed out:

Crucially, homelessness cannot be overcome purely through better management and coordination of existing services. Nor can it be seriously tackled by state/territory governments without federal support.... We have to reduce reliance on band-aid interventions that are costly and, at best, only lessen the harm.

Homelessness is bad for health and for our society at all times, not just during pandemics.⁴⁶

Appendices

Appendix 1: Additional tables

Accommodation type /	Median weekly rent								
property size	2022	2021	2020	2019	2018	2017	2016	2015	
House/Townhouse	\$600	\$480	\$465	\$450	\$450	\$450	\$460	\$460	
Unit/Flat/Apartment	\$460	\$435	\$440	\$400	\$400	\$400	\$420	\$400	
Shared Rental (embedded)	\$195	\$180	\$180	\$190	\$180	\$165	\$180	\$160	
One bedroom [*]	\$340	\$320	\$340	\$340	\$325	\$350	\$370	\$355	
Two bedroom	\$480	\$450	\$440	\$400	\$400	\$400	\$410	\$400	
Three bedroom	\$550	\$480	\$450	\$430	\$450	\$440	\$450	\$445	
Four bedroom	\$670	\$595	\$540	\$530	\$530	\$530	\$540	\$548	
Five bedrooms or more	\$895	\$750	\$750	\$695	\$680	\$695	\$730	\$695	
Brisbane Metro	\$500	\$450	\$450	\$425	\$430	\$425	\$440	\$430	

*excludes embedded share rentals, medians calculated separately

Table 2: Comparison of median advertised rents by accommodation type and property size, 2022 to 2015

Region	Number of rental advertisements								
	2022	2021	2020	2019	2018	2017	2016	2015	
Brisbane - East	204	245	454	589	691	712	732	647	
Brisbane - North	371	535	696	842	1,070	1,308	997	922	
Brisbane - South	715	1137	1484	1,920	1,951	1,918	1,610	1,356	
Brisbane - West	326	557	646	718	929	1,000	796	806	
Brisbane Inner City	1443	2446	2507	2,421	3,475	3,485	3,345	2,631	
Brisbane Metro	3059	4920	5787	6,490	8,116	8,423	7,480	6,362	

Table 3: Comparison of number of rental advertisements by region, 2022 to 2015

Appendix 2: A note on methodology

The Snapshot was undertaken over the weekend of 19-20 March 2022 (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 Moreton Bay South region.

Nationally, more than 46,000 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 (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'.⁴⁷ 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'.⁴⁸

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,⁴⁹ 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."⁵⁰ The ratio method underpins the Housing Affordability Index offered by the HIA and Commonwealth Investment Bank⁵¹ and the then Council of Australian Governments also used the ratio method in what was the National Affordable Housing Agreement as its measure of affordability.⁵²

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.

References

1. 162,500 Queenslanders worked fewer hours, or no hours at all, due to their own illness or sick leave in January. These numbers dropped in February, but remained higher than usual levels. Australia-wide, the increase in people working no hours at all during the week because they were sick in February was about 80% higher than the previous six Februarys.

The number of people working fewer or no hours for economic and 'other' reasons also decreased from January to February 2022, but remained higher than the pre-pandemic period, particularly in Queensland, New South Wales and Victoria. There were still more than 145,000 Queenslanders who worked none or fewer hours than usual in February because there was no work, not enough work available, or they had been stood down. See Australian Bureau of Statistics. 2022. Insights into hours worked, February 2022. Released 17 March 2022. Source: *Labour Force, Australia, February 2022*. At: www. abs.gov.au/articles/insights-hours-worked-february-2022#people-working-fewer-hours-for-economic-and-other-reasons

- 2. Richards, Sarah. 2022. A breakdown of how south-east Queensland's flood crisis played out. *ABC News* [online], 20 Mar 2022, updated 21 Mar 2022. At: www.abc.net.au/ news/2022-03-20/qld-floods-crisis-dam-levels-rainfall-deaths-river-rises/100898020
- 3. Kohler, Alan. 2022. Inflation, cost-of-living increases leave people struggling to afford everyday items. *ABC News* [online], 22 Mar 2022, updated 22 Mar 2022. At: www.abc. net.au/news/2022-03-22/getting-left-behind-as-the-cost-of-living-goes-up/100927776

- 4. eg Wood, Mike. 2022. 19 March. Brisbane breaks record for low vacancy rates, while Melbourne rate doubles in a year. *Australian Broker*. At: www.brokernews.com.au/news/ breaking-news/brisbane-breaks-record-for-low-vacancy-rates-while-melbourne-rate-doubles-in-a-year-275996.aspx
- 5. Australian Bureau of Statistics. 2021. Regional internal migration estimates, provisional: Provisional statistics on internal migration at state/territory and capital city levels. 8 March. At: www.abs.gov.au/statistics/people/population/regional-internal-migrationestimates-provisional/latest-release#:~:text=and%203%2C400%20interstate.-,Queensland,in%20the%20March%202020%20quarter
- 6. See for example Chau, David. 2021. Australian renters facing biggest rent hikes in 12 years, amid surging house prices. *ABC News* [online], 19 Jul. https://www.abc.net.au/ news/2021-07-19/rent-corelogic-property-housing-record-surge-regional/100304400
- 7. On a 'Snapshot weekend' each year, members of the Anglicare network across the country assess thousands of rental properties from the property website realestate.com.au for affordability and appropriateness. In Queensland, we assess properties that comprise the five ABS Brisbane City statistical divisions (Inner, North, South, East and West), as well as selected established commuter suburbs in the Moreton Bay South region.
- 8. Cassidy, Caitlin. 2022. Rental prices in Australian capital cities spike by up to 21% as available housing plummets. *The Guardian* [online], 14 April. At: www.theguardian.com/ australia-news/2022/apr/13/rental-prices-in-australian-capital-cities-spike-by-up-to-21- as-available-housing-plummets?CMP=Share_AndroidApp_Other
- Burke, T. and Pinnegar, S. 2007. Experiencing the Housing Affordability Problem: Blocked Aspirations, Tradeoffs and Financial Hardships. National Research Venture 3: Housing Affordability for Lower Income Australians, Research Paper No. 9. Melbourne: Australian Housing and Urban Research Institute, p. 40. At: www.ahuri.edu. au/__data/ assets/pdf_file/0016/2680/NRV3_Research_Paper_9.pdf
- 10. Jennison, Melinda. 2022. Brisbane property market update March 2022. Smart Property Investment website, 9 April. At: www.smartpropertyinvestment.com.au/research/23690-brisbane-property-market-update-march-2022
- 11. 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. The definition of 'affordability' relevant to these households is explained in Appendix 2.
- 12. Karp, Paul. 2022. Jobseeker: welfare groups say \$50-a-fortnight rise a 'heartless betrayal'. *The Guardian* [online]. 23 Feb. At: www.theguardian.com/australia-news/2021/ feb/23/jobseeker-welfare-groups-say-50-a-fortnight-rise-a-heartless-betrayal
- 13. For example, real estate 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". See Gilbert, Michael. n.d. How to choose a good tenant. Landlord Academy website. At: www.landlordacademy.com.au/blogs/how-to-choose-a-good-tenant
- 14. Borys, Stephanie. 2022. Cost of living pressures leave some aged care workers with no money to spare. *ABC News* [online]. 23 Mar. At: www.abc.net.au/news/2022-03-23/ cost-of-living-pressures-leaving-aged-care-workers-no-money/100931312

- Anglicare Australia. 2022. Budget leaves aged care workers in the lurch. Media release, 29 March. At: www.anglicare.asn.au/2022/03/29/budget-leaves-aged-care-workers-inthe-lurch
- Borys, Stephanie. 2022. Cost of living pressures leave some aged care workers with no money to spare. *ABC News* [online]. 23 March. At: www.abc.net.au/news/2022-03-23/ cost-of-living-pressures-leaving-aged-care-workers-no-money/100931312
- Hinchcliffe, Joe. 2022. 'I rang the homeless line': How Queensland's floods compounded a housing crisis. *The Guardian* [online], 19 March. At: www.theguardian. com/australia-news/2022/mar/19/i-rang-the-homeless-line-how-queenslands-floodscompounded-a-housing-crisis
- 18. Gramenz, Emilie. 2021. Thousands of Queenslanders waiting for public housing amid 'crisis'. *ABC News* [online], 22 Sep 2021. At: www.abc.net.au/news/2021-09-22/qldannual-figures-social-housing-waiting-list/100480968
- 19. Queensland Government. 2020. Housing register. Web page last updated 14 May. At: www.qld.gov.au/housing/public-community-housing/eligibility-applying-for-housing/ waiting-for-housing/housing-register
- 20. Troy, L., van den Nouwelant, R. and Randolph, B. 2019. *Estimating Need and Costs of Social and Affordable Housing Delivery*. City Futures Research Centre (UNSW). At: apo. org.au/node/225051
- 21. Australian Government Department of Social Services. 2022. Housing support. About the National Rental Affordability Scheme (NRAS). Web page last updated 7 March. At: www.dss.gov.au/housing-support-programs-services-housing-national-rental-affordability-scheme/about-the-national-rental-affordability-scheme-nras
- For example see Coates, Brendan, Chivers, Carmela and Horder-Geraghty, Jessie.
 2019. Lessons from the National Rental Affordability Scheme. UNSW Social Policy Conference
 September, Sydney, At grattan edu au(wp-content/uploads/2019/09/UNSW-Social

9 September, Sydney. At grattan.edu.au/wp-content/uploads/2019/09/UNSW-Social-Policy-Conference-NRAS-6-September-2019.pdf

- 23. Gramenz, Emilie. 2021. Queensland's homelessness crisis worsens as rents soar, government assistance reduced. *ABC News* [online], 17 Apr. At: www.abc.net.au/ news/2021-04-17/queensland-homeless-crisis-rental-shelter/100074284
- 24. Convery, Stephanie. 2021. 'I am panicking': the vulnerable renters at risk as housing subsidy expires. *The Guardian* [online], 15 Nov. At: www.theguardian.com/australia-news/2021/nov/15/i-am-panicking-the-vulnerable-renters-at-risk-as-housing-subsidy-expires
- 25. Australian Government Productivity Commission. 2022. *Report on Government Services* 2022, Part G, Section 19: 19 Homelessness services. Released 25 January. At: www. pc.gov.au/research/ongoing/report-on-government-services/2022/housing-andhomelessness/homelessness-services
- 26. Australian Labor Party. 2021. *Australian Labor Party Platform: As Adopted at the 2021 Special Platform Conference*. At: alp.org.au/media/2594/2021-alp-national-platform-final-endorsed-platform.pdf

- 27. Government of Canada. 2016. *Canada's National Housing Strategy: A Place to Call Home*. At: eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/placetocallhome/pdfs/canada-national-housing-strategy.pdf
- 28. The links between homelessness, insecure housing and other social issues are well documented, and emphasise the need for a coordinated, holistic and cross-sectoral approach. The inter-relationship between mental health, housing and homelessness, for example is a complex one, often interwoven with factors such as domestic violence, physical health and disability, addiction, social isolation and trauma. Where housing is addressed in isolation from these other issues, people will often cycle in and out of insecure tenancies or homelessness because their underlying challenges remain a constant and are, in fact, often compounded by their housing insecurity.
- 29. Despite surging demand for services, the recent Budget failed to renew previous funding that covered the cost of the Equal Remuneration Order made by the Fair Work Commission, which lifted the wages of homelessness workers to reflect the value of their work. This equates to a nearly \$40 million cut to funding for homelessness services. See: homelessnessaustralia.org.au/homelessness-services-face-surging-demand-despite-40-million-funding-black-hole/
- Anglicare Australia. 2022. Submission to the Productivity Commission Inquiry into the National Housing and Homelessness Agreement. March. Canberra: Anglicare Australia, p. 12. At: www.pc.gov.au/__data/assets/pdf_file/0007/337570/sub061-housinghomelessness.pdf
- 31. Pawson, H. and Parsell, C. 2020. COVID spurred action on rough sleepers but greater homelessness challenges lie ahead. 19 October. *The Conversation*. At: theconversation. com/covid-spurred-action-on-rough-sleepers-but-greater-homelessness-challenges-lie-ahead-147102
- 32. Queensland Government. 2021. Thousands of homes to be delivered through Qld's record investment in social and affordable housing. Joint media statement The Honourable Annastacia Palaszczuk, The Honourable Cameron Dick and The Honourable Leeanne Enoch. 28 October. At: statements.qld.gov.au/statements/93633
- 33. Queensland Council of Social Services (QCOSS). 2021. Social housing pressure explodes. Media release, 22 Sept. At: www.qcoss.org.au/social-housing-pressure-explodes
- 34. Compass Housing Services. 2021. *Meeting Social Housing Need. A Tipping Point For Federal Intervention*. August. At: www.compasshousing.org/sites/default/files/ Meeting%20Social%20Housing%20Need%20A%20Tipping%20Point%20for%20 Federal%20Intervention_August%202021.pdf
- 35. Compass Housing Services. 2021. Meeting Social Housing Need. A Tipping Point For Federal Intervention. August, p. 23. At: www.compasshousing.org/sites/default/files/ Meeting%20Social%20Housing%20Need%20A%20Tipping%20Point%20for%20 Federal%20Intervention_August%202021.pdf
- 36. Pawson, H. and Parsell, C. 2020. COVID spurred action on rough sleepers but greater homelessness challenges lie ahead. *The Conversation*. 19 October. At: theconversation. com/covid-spurred-action-on-rough-sleepers-but-greater-homelessness-challenges-lie-ahead-147102

37. The Grattan Institute's work on housing affordability has included, among other recommendations, proposals for a social housing Future Fund, which is the model adopted by the ALP for the proposed \$10 billion Housing Australia Future Fund; as well as a shared equity scheme targeted at low income singles and couples. A further option developed by the Constellation Project consortium, the 'Housing Boost Aggregator', proposes a strategy to support community housing organisations to close the funding gap for new housing developments. Internationally, there are also numerous other models that could be adapted to an Australian context. See for example:

Coates, B. 2021. A place to call home: it's time for a Social Housing Future Fund. Grattan Institute, blog. 28 November. At: grattan.edu.au/news/a-place-to-call-home-itstime-for-a-social-housing-future-fund

Read, M. 2022. Shared equity scheme will solve affordability 'crisis': Grattan. *Financial Review* [online], 20 Feb. At: www.afr.com/policy/economy/shared-equity-scheme-will-solve-affordability-crisis-grattan-20220218-p59xq6

The Constellation Project. 2021. Housing Boost Aggregator: A Solution to Unlock Private Investment in Social and Affordable Rental Housing Supply. At: theconstellationproject. com.au/wp-content/uploads/2021/09/Housing-Boost-Aggregator-Final.pdf

38. Henriques-Gomes, Luke. 2022. Labor won't commit to an increase in jobseeker payment. *The Guardian* [online], 12 April. At: www.theguardian.com/australia-news/2022/apr/12/labor-wont-commit-to-an-increase-in-the-jobseeker-payment

Also Stayner, Tom. 2022. Labor 'hasn't committed' to JobSeeker increase and has 'no plan' to review payment if it wins election. *SBS News* [online], 12 April. At: www.sbs. com.au/news/article/labor-hasnt-committed-to-jobseeker-increase-and-has-no-plan-to-review-payment-if-it-wins-election/287i8merx

- 39. Coates, B and Crowley, T. 2021. *How to Make Housing More Affordable: Submission to the Parliamentary Inquiry into Housing Affordability and Supply in Australia*. At: grattan.edu.au/wp-content/uploads/2021/09/HoR-Tax-Inquiry-into-Housing-Supply-September-2021.pdf
- 40. Commonwealth of Australia, Treasury. 2009. *Australia's Future Tax System, Report to the Treasurer*. Part Two Detailed analysis, p. 491. At: treasury.gov.au/review/the-australias-future-tax-system-review/final-report
- 41. Anglicare Australia. 2019. Open letter to the Prime Minister. At: www.anglicare.asn.au/ docs/default-source/ default-document-library/letter-to-scott-morrison.pdf
- 42. Fisher, Melissa. 2022. I can't eat childcare or lower taxes. Australians in poverty have been thrown to the wolves by both parties. *The Guardian* [online], 13 April. At: www. theguardian.com/global/commentisfree/2022/apr/13/i-cant-eat-childcare-or-lower-taxes-australian-voters-in-poverty-have-been-thrown-to-the-wolves-and-now-labor-wont-review-jobseeker
- 43. Courtney, M. E., Okpych, N. J. and Park, S. 2018. *Report from CalYOUTH: Findings* on the Relationship Between Extended Foster Care and Youth's Outcomes at Age 21. Chicago, IL:Chapin Hall at the University of Chicago. At: www.chapinhall.org/wpcontent/uploads/PDF/Impacts-of-extended-care-age-21.pdf

- 44. Deloitte Access Economics. 2018. *Extending Care to 21 Years in New South Wales*. Commissioned by Home Stretch NSW. At: www.anglicare.com.au/wp-content/ uploads/2018/10/Home-stretch-campaign-NSW-Oct-2018-v3-1.pdf
- 45. Queensland Government Department of Communities, Housing and Digital Economy. 2021. Queensland Housing and Homelessness Action Plan 2021–2025. Brisbane: Queensland Government. At: www.chde.qld.gov.au/__data/assets/pdf_file/0023/17429/ QldHousingStrategyActionPlan2021-25.pdf
- 46. Pawson, H. and Parsell, C. 2020. COVID spurred action on rough sleepers but greater homelessness challenges lie ahead. *The Conversation*. 19 October. At: theconversation. com/covid-spurred-action-on-rough-sleepers-but-greater-homelessness-challenges-lie-ahead-147102
- 47. Lovering, Matthew. 2014. Housing affordability stress: Understanding the 30:40 indicator, Evidence Review 54, Australian Housing and Urban Research Institute.
- 48. Refer Harding, A., Phillips, B. and Kelly, S. 2004. Trends in Housing Stress, NATSEM, Paper Presented at the National Summit on Housing Affordability, Canberra.
- 49. Hulse, K. 2003. An international review of housing allowances, AHURI Research and Policy Bulletin No. 18, Australian Housing and Urban Research Institute Limited, Melbourne, At: www.ahuri.edu.au/research/ research-and-policy-bulletins/18
- 50. Yates, J. and Milligan, V. 2007. *Housing Affordability: A 21st Century Problem*. AHURI Final Report No. 105. Australian Housing and Urban Research Institute Limited, Melbourne. At: www.ahuri.edu.au/research/final-reports/105.
- 51. HIA Economic Group, n.d. *HIA–CBA Affordability Index and Report*. At: economics.hia. com.au/media/ Affordability%20Index%20Methodology.pdf
- 52. COAG Reform Council. 2011. *National Affordable Housing Agreement: Performance Report for 2009–10*, COAG Reform Council, Sydney.





© Anglicare Southern Queensland, 2022



