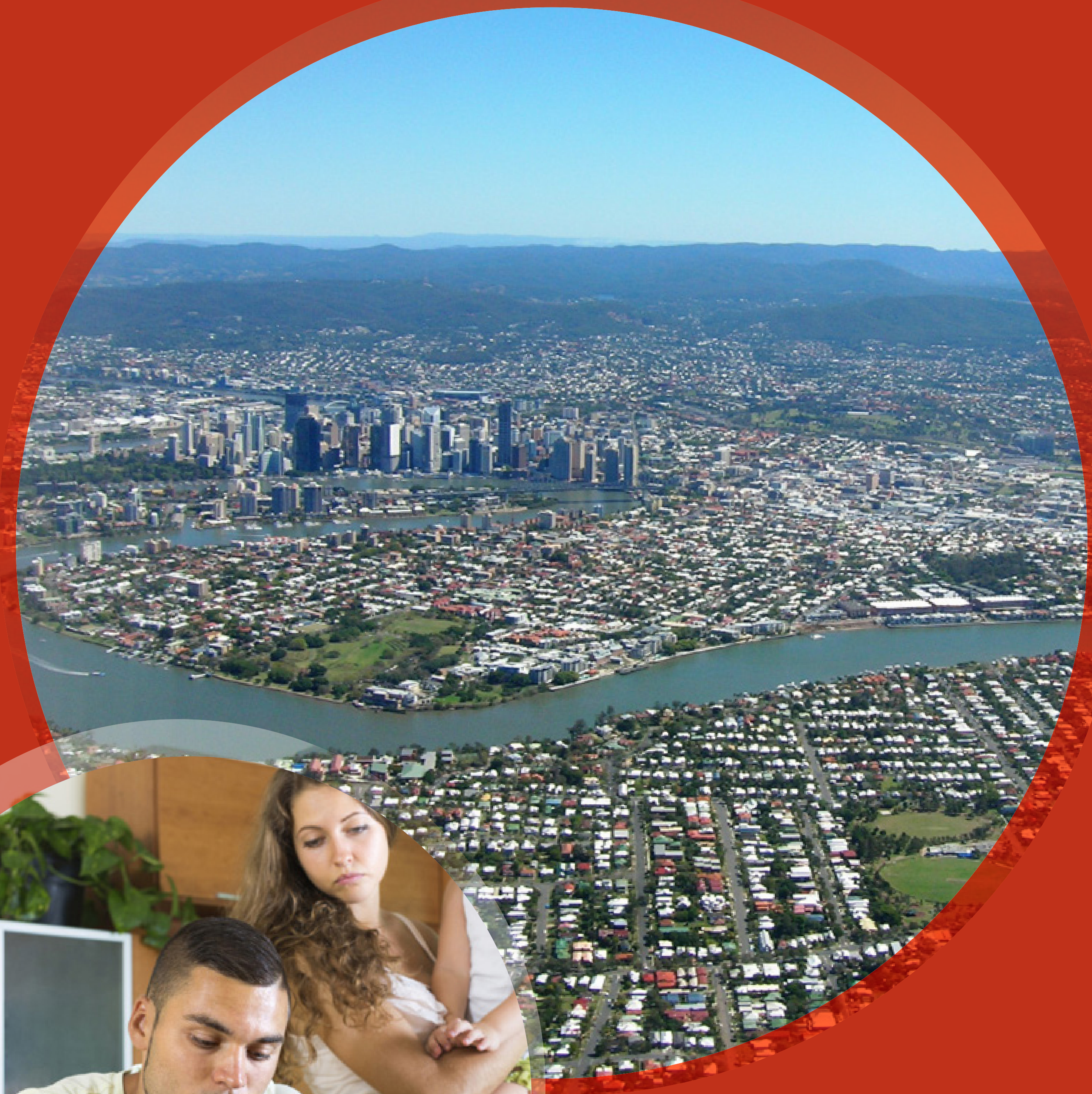
Rental Affordability Snapshot

Brisbane metropolitan area
April 2018

RENTAL AFFORDABILITY SNAPSHOT



Anglicare Southern Queensland

Support for the life you want

About the Rental Affordability Snapshot

The Rental Affordability Snapshot (RAS) is an annual Anglicare Australia initiative which aims to highlight the lived experience of looking for a home on a low income.

Developed by the Social Action Research Centre at Anglicare Tasmania in 2007, the research has been undertaken at a national level for nearly a decade. Participating Anglicare organisations across the country assess real estate listings on a specified 'Snapshot' weekend for affordability and appropriateness for Australians who earn the least income – Commonwealth benefit recipients and minimum wage earners.

The Anglicare Southern Queensland Snapshot comprised 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. With the assistance of REA Group, the rental advertisements were sourced from the property website realestate.com.au, and relate to house, townhouse and unit vacancies as well as a small number of embedded share accommodation advertisements. The advertisements were listed on the Snapshot weekend (24 March 2018).

The following organisations participated in the 2018 Snapshot:

- AC Care, SA
- Anglicare Central Queensland
- Anglicare North Coast
- Anglicare North Queensland
- Anglicare Northern Inland
- Anglicare NSW South, NSW West and ACT
- Anglicare NT
- Anglicare SA
- Anglicare Southern Queensland
- Anglicare Sydney
- Anglicare Tasmania
- Anglicare Victoria
- Anglicare WA
- Anglicare Willochra
- Samaritans Foundation

About Anglicare Southern Queensland

Anglicare Southern Queensland's (Anglicare SQ) 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.

Acknowledgements

This report was prepared by Leanne Wood (Research, Social Policy and Advocacy Advisor, Anglicare SQ) with the valued assistance of Ted Cole, data analyst; and Craig Ogle, Senior Creative, 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.

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Introduction

Over nearly a decade of annual Anglicare Australia *Rental Affordability Snapshots*, one of the most striking features has been the consistency of the results over that period, right across the country.

Year after year, the private rental market has been shown to be out of reach of the vast majority of people in receipt of benefits or on minimum wage.

This year has regrettably been no different. A significant number of Queenslanders (singles, couples and families) cannot afford a home without putting themselves in often severe rental stress.

In 2018, we looked at 14 different household types[1] in relation to more than 8,000 properties in the Brisbane metro area.

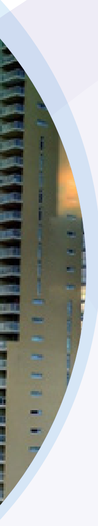
We assessed what percentage of the properties were *affordable*: spending more than 30% of a household income on rent is a commonly accepted indicator of rental stress.[2] We also assessed whether properties were *appropriate* for each household type, including the number of bedrooms, or the suitability of various types of accommodation for particular family configurations (see Appendix).

The findings were, as always, sobering.

Only 245 unique properties (3%) of the 8,039 surveyed could be considered affordable and appropriate for households on income support.

The situation is only marginally better for those on minimum income, with only 1,311 (14%) of the rental properties available on the Snapshot weekend deemed affordable and appropriate.

This report provides an overview of our findings across all 14 household types, and suggests a number of urgent policy responses.



At a glance

On the Snapshot day, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
245	1,311

Table 1: Affordable and appropriate properties, Brisbane

	Household Type	Payment Type	No. of affordable & appropriate	% affordable & appropriate	Property Size/Type	% Median Rent of Household Income
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	17	0%	3 bedroom	56%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	13	0%	3 bedroom	62%
3	Couple, no children	Age Pension	198	2%	1 bedroom	44%
4	Single, one child (aged less than 5)	Parenting Payment Single	12	0%	2 bedroom	64%
5	Single, one child (aged over 8)	Newstart Allowance	3	0%	2 bedroom	75%
6	Single	Age Pension	86	1%	1 bedroom	63%
7	Single aged over 21	Disability Support Pension	43	1%	1 bedroom	63%
8	Single	Newstart Allowance	0	0%	Shared rental	61%
9	Single aged over 18	Youth Allowance	0	0%	1 bedroom	108%
10	Single in share house	Youth Allowance	0	0%	Shared rental	73%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	1,106	14%	3 bedroom	32%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	42	1%	3 bedroom	46%
13	Single	Minimum Wage	215	3%	1 bedroom	53%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	72	1%	3 bedroom	41%
	Total No of Properties	8,039				

Table 2: Number and percentage of affordable and appropriate properties by household type, Brisbane[1]

1. 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.

What did we find?

Rents continue to be unaffordable for low income earners

Despite marginal improvements for some households in 2018, the rental situation for low income earners remains dire. Advertised rents in metropolitan Brisbane overall were almost unchanged from 2017, increasing marginally from $425 to $430 per week.

Most households in lower income brackets, and particularly those reliant on government allowances, are facing significant rental stress if they have to rely on the private rental market in Brisbane:

- The median rent in Brisbane for a one bedroom property was $325 — $25/week less than 2017 (see Table 3). Despite this reduction, 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 constitutes 63% of the household income for people on disability support or aged pensions (see Table 2).
- All households on Newstart are at risk of severe rental stress. A shared rental can absorb 61% of the weekly income of a single person on Newstart; and 75% for a single person with a child over 8 years in a 2 bedroom property. A couple who are both on Newstart, with 2 children, can expect to spend 56% of their income to rent a 3 bedroom property.
- The median advertised rent for a room in a shared rental property was $180/week in Brisbane in 2018 — $15/week more than last year, and representing 73% of the Youth Allowance.
- The situation is only marginally better for those on minimum income. Couples with both partners on minimum wage were in the 'best' position, with a 3 bedroom property absorbing 32% of their household income; but a single person on minimum wage could spend 53% of their weekly income to rent a one bedroom property at $325 per week.

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

[1] excludes embedded share rentals, medians calculated separately

Table 3: Comparison of median advertised rents by accommodation type and property size, 2018 to 2012

Fewer properties for rent

The number of available properties for rent on the Snapshot weekend this year dropped by nearly 400 listings, with the most significant difference in Brisbane North (-17%), putting this region on a par with its 2016 figures (see Table 4).

Last year's peak in this region might be a reflection of what some commentators towards the end of 2016 were calling a 'unit development frenzy' on the northside:

> *There is major new construction of units happening in many of the suburbs on Brisbane's Northside, in the middle ring suburbs where houses have dominated in the past. Thousands of new apartments received council approval in the financial year [2015–16] just ended.*[3]

Despite an overall slowdown in high rise development,[4] rental properties in Brisbane Inner City (including the suburbs of Brisbane City, Fortitude Valley, New Farm, Kangaroo Point and South Brisbane) again dominated the private rental market in metropolitan Brisbane (3,351 advertisements) in 2018.

Overall, rental availability in middle ring suburbs (5–10 kilometre radius around the CBD) has remained flat or tighter over the past twelve months. A significant downturn in suburban unit approvals reported in mid 2017 may be yet to impact, with unit approvals "down by as much as 100 per cent in some suburbs, such as Hamilton, East Brisbane, Coorparoo, Mount Gravatt and Norman Park".[5]

Region	Number of rental advertisements				
	2018	2017	2016	2015	2012
Brisbane - East	694	712	732	647	494
Brisbane - North	1,089	1,308	997	922	677
Brisbane - South	1,981	1,918	1,610	1,356	989
Brisbane - West	924	1,000	796	806	898
Brisbane Inner City	3,351	3,485	3,345	2,631	1,469
Brisbane Metro	8,039	8,423	7,480	6,362	4,527

Table 4: Comparison of number of rental advertisements by region, 2018 to 2012

What are the implications?

The *Snapshot* and other sources show that overall numbers of properties available for rental decreased across the Brisbane area this year, driven by tighter lending conditions.[6] The continuing dominance of CBD and inner city properties in the rental market (despite high vacancy rates encouraging 'freebies' such as two weeks' free rent, free gym memberships and $500 gift vouchers to entice renters to new residential developments[7]) has had little impact on affordability overall.

High costs in this area drive low income and other disadvantaged households geographically further from the centre. Randolph and Tice (2017) traced the distribution of population living in areas that the Australian Bureau of Statistics designated 'highly disadvantaged' from 1986 to 2011 (see Table 5), and showed the shift out of the '10km' band to increasingly more distant suburbs in five Australian cities. Among the five, the proportional loss of disadvantaged populations from the inner city was greatest in Brisbane, with "the presence of disadvantaged locations in this city's inner suburbs [falling] to almost nil".[8]

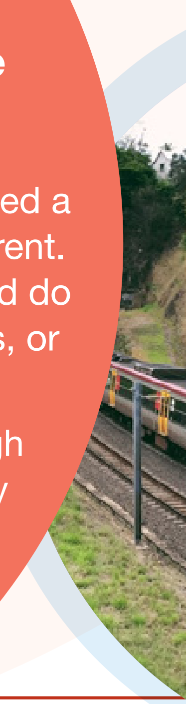
Distance band	Brisbane
1986	
< 10 km	56,546
10-19 km	27,228
20-29 km	29,669
30-39 km	13,004
40-49 km	4,315
	130,762
2011	
< 10 km	7,023
10-19 km	35,824
20-29 km	74,600
30-39 km	36,695
40-49 km	29,178
	183,320

Table 5: Population change in disadvantaged locations in 10 km bands for Brisbane (1986 and 2011) (Randolph and Tice 2017)

**Luke,
aged 28 years.
University graduate.
Relocated from regional city
to Brisbane and looking for work.
Newstart allowance. Dog owner. Renting
a middle-ring 1960s house for $380/week,
with one room sublet at $120/week and some
shared bills.**

It was hard to find anywhere to live on my budget that allowed a dog. And you just can't live on Newstart if you have to pay rent. I only have me to look after – I don't know how anyone could do it with kids. You can't afford to spend time with your friends, or even to leave the house sometimes. It's very isolating.

By the end of the fortnight I sometimes don't have enough for food, and the bills still need to be paid. You can't pay two bills in one pay period, so one is still there the next week, and probably another one as well. It just drags on with no end in sight.



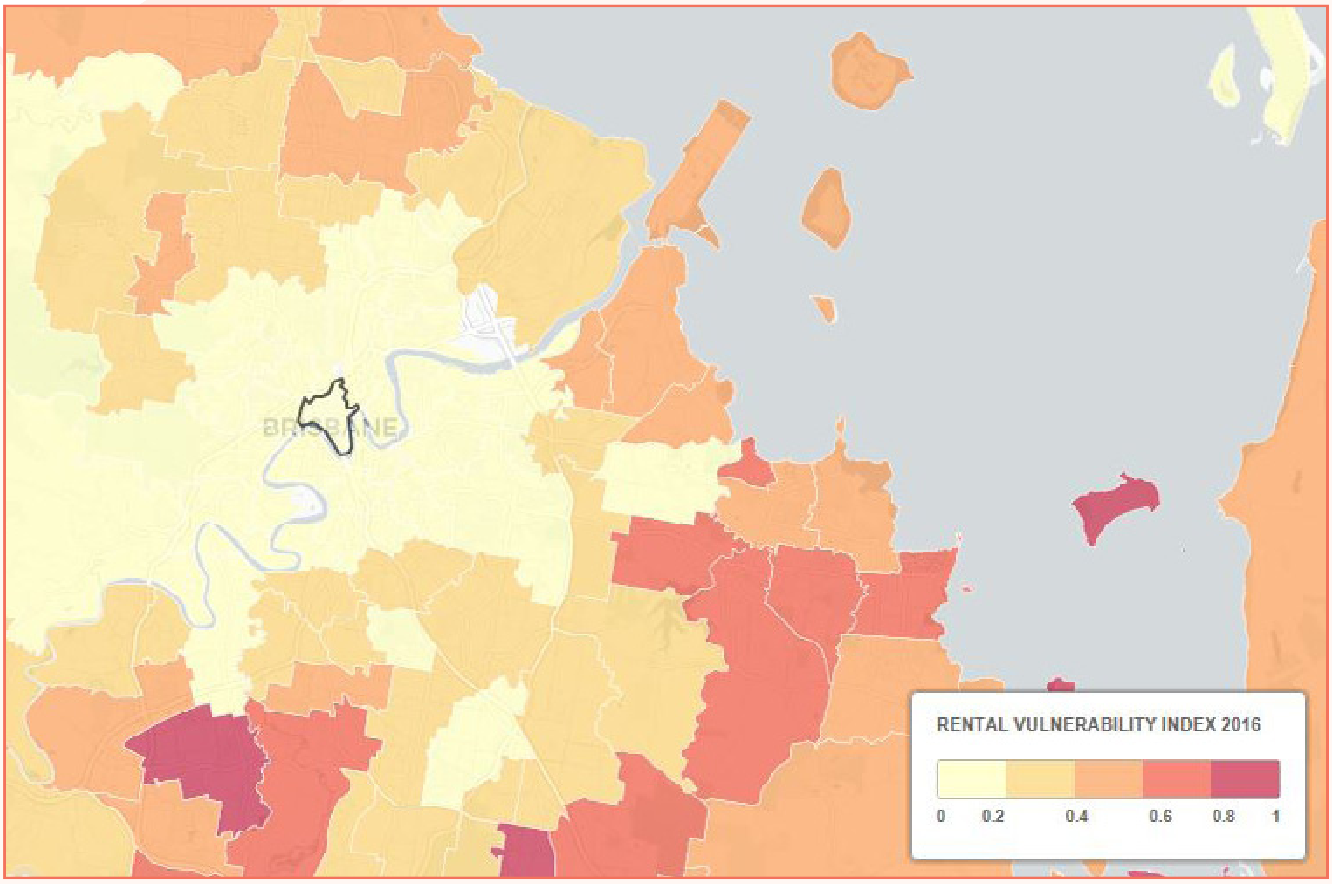


Figure 1: Rental Vulnerability Index map excerpt, Brisbane 2017[10]

The Tenants Qld Rental Vulnerability Index map[9] above also clearly shows this phenomenon. (This is not to suggest that there are no vulnerable households in the 'inner circle' — but as Martin and Troy (2017) note, their presence is masked by renter households who are doing well in terms of income, employment, education and other indicators.)[11]

Rental availability in middle ring suburbs is also tightening[12] with the number of rental properties available either flat or lower than in 2017, and an increasing trend toward renovation and 'millennial suburbs': previously "'unfashionable' suburbs fast becoming the next Gen Y hot spots".[13] Tilley (2017) notes that the number of 25-34 year olds in Rochedale, for example, 15 km south of the CBD, more than doubled from 2011 to 2016, and rents rose more than 60%.[14]

What this geographic shift in disadvantage may mean is a greater proportion of those on lower incomes increasingly distanced from job opportunities (for example, major infrastructure projects) and services in the 'revitalised' city centre or well serviced middle ring. Transport costs from outer suburbs to work or services can be prohibitive. High demand for inner city shared accommodation, for example, is often attributed to young people willing to sacrifice personal space for an inner-city 'lifestyle'. However, a Brisbane 'rent map' based on listings on the flatmates.com.au accommodation site suggests that shared rentals near public transport (specifically train stations), within 1-2 transport zones of the city, are almost all around the median $180/week.[15] This is in itself already close to the limits of affordability (29% of income) for a single person on minimum wage. The addition of public transport, even with concessional fares, becomes even more unaffordable the more zones travelled.

As Ellen Witte, partner at SGS Economics and Planning, commented with the release of last November's *Rental Affordability Index*:[16]

> *"What we see as a result...is [that] people rely on share housing, overcrowding in houses, [and] that results in situations that are not pleasant from a social context, and homelessness is on the rise … We're seeing it more with older single women who can't accumulate enough superannuation."*[17]

Other particularly vulnerable groups in the rental market include seniors, Aboriginal and Torres Strait Islander peoples, people with a disability, people experiencing a mental health issue, families escaping domestic and family violence, people impacted by drug and alcohol use, young people transitioning from care, people from culturally and linguistically diverse backgrounds, people exiting custody, returned services people and people with pets.[18]

Witte sums up the issue thus:

> *"In some cases, you see cities developing two faces … One on the upside with houses with good incomes that can afford rents even if they are increasing, but for the lower-income households, they will continue to struggle and in some cases deteriorate."*[19]

Sarah, Congolese single mother, 3 children

Sarah needs to live close to the children's hospital because one of her children has a chronic illness and requires frequent treatment. The family rely on public transport. A private rental close to the hospital was found for Sarah by a refugee settlement agency although the rental was more than 70% of her Centrelink allowances.

Sarah was recently given notice to vacate her private rental because the owner was selling the house.

With the impending eviction, she has been forced to move a long way from the hospital precinct, adding stress and expense to an already difficult situation for Sarah and her children.

Jess, young mother to 1-year-old

My partner works at Annerley and we lived at Woodridge, so it was hard and expensive for him to get to work. But it was hard finding somewhere closer to live. We had to catch public transport to 'open houses', and the agent would only be there for a very short time — sometimes only 15 minutes. And you don't necessarily have 100 points of ID or a long rental history when you're young.

What are our policy recommendations?

Australian Housing and Urban Research Institute (AHURI) research notes that renting is no longer a transitional sector for younger people between leaving the family home and becoming home owners. There are now more private renters on lower and higher incomes, more households with children; more households renting at mid-life, and more long-term renters (10+ years).[20]

The experience of renting, however, is not uniform: it depends largely on location and financial power.[21] Housing researcher Professor Alan Morris notes that young, well off professionals who can afford to find another place in a convenient location if evicted are in quite a different situation to those on government benefits or low incomes who have "persistent, extreme anxiety" about the insecurity of their rental arrangements:

> *Their capacity to find another place is quite limited. They're very worried about antagonising the landlord, they won't report faults. It's very difficult for them to create a home.*[22]

This is the crux of the issue: that rental unaffordability is not 'only' a financial burden on low income households. It denies people the right to a space that is theirs, where they feel safe and secure enough to take on all the other challenges of their lives.

The policy implications at both federal and state level are therefore equally multi-pronged and require, as in previous years, a holistic view across the whole housing spectrum, from homelessness and social housing through to affordable rental and home ownership.

- At base, 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. Nearly a decade of *Snapshots* has clearly shown that such incomes are "woefully inadequate", and that "many on government benefits or even on minimum wage are essentially denied the ability to live independently".[23]
- The shifting geography of disadvantage and the implications for transport, service planning, employment and investment need to be an ongoing consideration for local and state governments, and incorporated into key urban planning processes and strategies.
- Serious attention needs to be turned to the complex issue of secure tenancy, and what options exist to provide legal, policy and practical solutions to assist those on government benefits and low income earners to feel secure in their own homes. Stronger tenancy laws and an increased investment in affordable and social housing are critical.[24] The reinstatement of the Queensland Statewide Tenants' Advice and Referral Service (QSTARS)[25] by the Queensland Government is a positive step, and increased funding would further assist QSTAR's ability to support vulnerable households in dealing with housing problems. Developing education and support channels for landlords and real estate agents who commonly deal with renters at high risk of losing their tenancies has been shown to help successfully address issues at their source, rather than allowing them to escalate to eviction.[26]

A final word

Queensland has the highest percentage of renting households of any state or territory in the country except for the Northern Territory (35.6% of households are renters compared to the national average of 31%) (ABS, 2015). Despite a doubling of rental stock over the past decade to more than 8,000 properties in 2018, significent gentrification in the Brisbane rental market has contributed to continuing rental unaffordability. If these trends continue, with increased population growth projections for Brisbane and in many locations across the state for at least the next two decades,[27] the issue of affordability will become ever more pressing, and the risks of not doing enough, even greater.

As Anglicare Australia's last *State of the Family* report poignantly showed: everyone needs a home.[28]

Appendix

A note on methodology

The *Snapshot* was undertaken over the weekend of 24 March 2018 (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 202 postcodes from across the five 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 66,000 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 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'.[29] 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'.[30]

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,[31] 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, AHURI has found that the 30:40 measure (or the Ratio method) is a reasonable indicator of housing stress and is useful in identifying "households likely to be at risk of problems associated with a lack of affordable housing".[32] The ratio method underpins the Housing Affordability Index offered by the Housing Industry Association (HIA) and Commonwealth Investment Bank[33] and the Council of Australian Governments also uses the ratio method in the National Affordable Housing Agreement as its measure of affordability.[34]

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 genders, 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, and sharing is appropriate, 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.

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Notes

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