



Anglicare Southern Queensland

Rental Affordability Snapshot

Brisbane Metropolitan Area 2023



Anglicare Australia

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 150 years of delivering innovative, quality care services.

More than 3,000 staff and 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.

Acknowledgement of First Nations Peoples

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



Artwork by Olivene Yasso to celebrate 150 years of Anglicare

Read more at anglicaresq.org.au/reconciling-story/150-years-of-anglicare-sq-commemorating-our-indigenous-past-present-and-future

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

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

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

Acknowledgements

This report was prepared by Leanne Wood (Manager, Research & Advocacy) with the valued assistance of Emma Barrie (Data Analyst) and the Anglicare SQ Marketing Department.

Front cover photo by Billy Pasco on Unsplash, with thanks to a conversation with Sally Faux from QShelter for the concept. Too many Queenslanders are falling off the housing cliff.



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Introduction

Last year's Rental Affordability Snapshot took place against a grim background. A January wave of COVID Omicron cases sent Brisbane homes and businesses into lockdown, and triggered closures and significant reductions in hours for many employees. A month later, more than 23,000 Brisbane residents were flooded out of their homes.

It was the worst year in the history of the Snapshot for low-income renters, with fewer available properties, and even less affordability than at any other time in more than a decade of the research.

This year is even worse.

Journalists must be struggling to come up with new, eye-catching headlines that capture the sheer despair facing renters in Brisbane in 2023. The examples to the right confirm that renters, particularly those on low incomes, are continuing to face the dual challenges of extremely limited availability and lack of 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.

Our Snapshot, in conjunction with research carried out by other community sector and academic organisations, paints the grimmest picture yet of life for low-income renters in Brisbane, and the flow-on impacts that are pushing people to the edge.

Affordability crisis hits Brisbane renters the hardest¹

Sharehouses or the street: Desperate families fight their way into student market²

Qld rental crisis forcing more people to live in cars, tents³

Queensland tenants left desperate in "catastrophic" rental crisis⁴

'It's just been a hellride': how the end of the affordable housing scheme is pushing families to the edge⁵

The bottom line

Rental affordability for people on low incomes across the Brisbane area continues to fall.

Household type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Median Rent as a % of H'hold Income
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	28	1%	1795	63%	0	0%	65%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	20	1%	1795	63%	0	0%	74%
Couple, no children	Age Pension	20	1%	2815	98%	3	0%	52%
Single, one child (aged less than 5)	Parenting Payment Single	12	0%	2497	87%	0	0%	80%
Single, one child (aged over 8)	JobSeeker	3	0%	2497	87%	0	0%	87%
Single	Age Pension	6	0%	2859	100%	6	0%	75%
Single aged over 21	Disability Support Pension	6	0%	2815	98%	0	0%	75%
Single	JobSeeker	0	0%	2859	100%	0	0%	74%
Single aged over 18	Youth Allowance, Austudy	0	0%	2859	100%	0	0%	113%
Single in share house	Youth Allowance, Austudy	0	0%	2859	100%	0	0%	88%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	427	15%	1795	63%	73	3%	38%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	65	2%	1795	63%	0	0%	57%
Single	Minimum Wage	9	0%	2859	100%	9	0%	64%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	156	5%	1795	63%	6	0%	49%
Total no of properties	2859							

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.

Of the 2859 rental properties surveyed, we found:

0.3%

Only 9 unique properties (0.3%) were affordable and appropriate for households on income support.

2.9%

Only 82 unique properties (2.9%) 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.⁶

What did we find?

This year's report found 2859 properties for rent in the Brisbane metropolitan area on the 'Snapshot weekend' of 18-19 March 2023. This is the lowest number in the history of this research, and reflects the continuing trend for near-record low Brisbane vacancy rates.

In March 2023, Brisbane's overall vacancy rate was 0.9%, a barely discernable improvement on the 0.7% and 0.8% vacancy rates that characterised much of 2022,⁷ and small comfort to those on low incomes who remain locked out of affordable accommodation.

Of the nearly 3,000 rental properties Anglicare SQ surveyed this year, there were only 9 properties (0.3%) that were affordable and appropriate for households on income support; and only 82 (2.9%) properties for those on minimum wage. Both figures are significantly lower than the corresponding weekend in 2022 (57 and 316 properties respectively).

The overall median rent for all properties available on the Snapshot weekend rose from \$500 in 2022, across all property types, to a staggering \$650/week this year.

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 young people, even a room in a share house is unaffordable, at 88% of Youth Allowance. The household types in *least* stress still pay more than half of their income on rent.

The above figures, grim as they are, are probably still an underestimate of the challenges faced by potential renters in Brisbane. The figures can't capture considerations related to employment; transport; connectedness to family, friends and local community; accessibility (particularly for those with a disability); and the availability of different kinds of services.



In a tight rental market, low-income renters are competing for properties with people who could afford to pay more but can't find anything suitable. Landlords can also pick and choose tenants who fulfil an increasingly narrow set of economic, social and personal characteristics, in what has been described as a 'brutal' decision-making process that can exclude children, pets and smokers, and consider personal information "from the clothes you wear to how dirty your car is".⁸

The demand for rental accommodation is also prompting some less traditional types of offerings to the market with a range of potential constraints on tenants' lifestyles. Despite Queensland Government legislation that prevents landlords automatically refusing pets in rental properties purely by preference,⁹ the 'no pets' clause was not uncommon in this year's rental advertisements. In some cases, 'semi-shared' (joint entrance and shared laundry) studio rentals included a 'singles only' rule, which includes overnight stays — in contravention of a tenant's right to have short term visitors and guests.¹⁰



During the application process, I looked up some potential tenants on social media to see how they presented themselves.

I found one applicant on Facebook and there were pictures of them smoking – this is another red flag.

It really helps you decide when you're trying to choose someone to move in.¹¹

Behind the statistics: the flow-on effects of living on the edge

Despite Anglicare SQ not being a community housing provider, our staff see daily the impacts of the housing crisis. In a recent staff survey,¹² we asked what effects workers were seeing on their clients from the cost-of-living crisis. Housing appeared repeatedly as part of a cluster of impacts:

- *Unable to find housing or unable to make rent; an increase in mental health issues*
- *Housing security, basic needs*
- *Housing struggles, housing affordability, struggles with meeting daily living costs*
- *Loss of housing, no food, behind in bills. Needing help for school needs.*
- *Health issues, poor education, and housing an issue*

It makes people very depressed and anxious, having to live in a home that's dangerous... I can't afford to move because the safe houses are too expensive.

As one staff member pointed out:

The impact of rising costs is impacting households everywhere, we are seeing more and more families homeless & living in cars or having to move far away from supports & jobs. The cost of food is reducing the options for families to feed themselves well, having to instead shop at cheap places & eat food that isn't exceptionally healthy or in good condition. The cost of rent at the moment has increased exponentially, to the point that people are risking their safety by living with too many people in order to afford to live in a home.

An increasing number of people are also presenting to Anglicare as experiencing long term homelessness, having been homeless for six–twelve months or more. Such a situation creates intergenerational disadvantage that weakens the social and economic fabric of the community at all levels. As one of our staff pointed out, the impacts are far-reaching for both individuals and families:

Those in Dept of Housing homes are relatively secure. Those in private rental with insecure tenancies or entirely dependent on others for shelter are very vulnerable in poverty. Without secure tenancy, a safe home, and regular income matching steady budget expenditure, there is an extreme poverty of opportunity/possibility for positive change away from ultimately self- and other harming survival behaviours.

What can be done?

In a recent submission to the Senate *Inquiry into the Extent and Nature of Poverty in Australia*, Anglicare SQ noted two related strategies that provide the basis for creating a flourishing society, and a number of actions to support achievement of that goal.

Increase the income available to people to purchase the basics needed to live a satisfactory life

Increase JobSeeker, Youth Allowance and related supports

Commonwealth financial supports such as JobSeeker and Youth Allowance are still clearly inadequate, and campaigns such as Raise the Rate¹³ have repeatedly demonstrated that these allowances are not enough to cover even basics such as housing, food, bills, and transport.

Increase Commonwealth Rent Assistance

Rents have been growing faster than CPI for a long time. One in two people who get rent assistance (46%) are still in rental stress, spending money on rent rather than other basics such as food, medication and education.¹⁴

CRA should be indexed to changes in rents typically paid by people receiving income support so that its value is maintained.¹⁵ Recent research from Anglicare Australia shows that the payment is both insufficient and poorly targeted:

- Young people fare even worse, with two in three young people on rent assistance (60%) still in rental stress.
- The payment leaves out people on the lowest incomes. Only one in three people on the JobSeeker payment is eligible for the payment (38%), and only one in ten young people out of work (12%).¹⁶



Provide the means for people to obtain the safe and secure home that is the right of every Australian.

Invest in social and affordable housing



Modelling from a UNSW City Futures Research Centre report estimates current unmet need for social and affordable housing Australia-wide at 650,000 homes, with another 370,000 homes needed in the next 15 years.¹⁷

The current Australian Government's Housing Australia Future Fund aims to invest \$10 billion into a dedicated investment fund 'to provide a sustainable funding source to increase housing supply and improve service delivery'.¹⁸ Together with state and territory governments and private capital providers, the Fund is projected to deliver 20,000 social housing dwellings and 10,000 affordable housing dwellings in the first five years.¹⁹ While this is a welcome start, it is a long way short of what is needed nationally.

In Queensland, a range of initiatives focus similarly welcome attention on the crisis. These include the \$2 billion Housing Investment Fund, and recent engagement of the Australian Housing and Urban Research Institute (AHURI) to model predicted future supply and demand for Queensland housing.²⁰

However, as researcher Professor Hal Pawson points out in his recent report, *A Blueprint to Tackle Queensland's Housing Crisis*, inactivity at both levels of government over much of the past decade means there is a huge amount of ground to be made up.²¹ The report was commissioned by the Town of Nowhere campaign,²² supported by QCOSS and nearly 20 community organisations including Anglicare SQ; and lays out a comprehensive, evidence-backed plan to tackle the housing crisis at a state level.²³

Almost irrespective of the form it takes, Government 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.

A final word

In recent years, there has been a multitude of recommendations from government inquiries, academia and evidence-based advocacy that would make significant inroads to alleviating the housing crisis in Australia. Some of these strategies are listed above. There is no need to go far to find others.

The 2023 Snapshot confirms yet again the urgency for government to act. Housing is a human right, not a privilege...

... essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities.²⁴

As one contributor to the Australian Government inquiry into housing affordability and supply commented in 2021: behind every statistic, every chart, are people who cannot afford homes²⁵ — families and individuals who are being pushed to the edge.



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Appendix 1

Additional tables

Accommodation type/property size	Median Weekly Rent								
	2023	2022	2021	2020	2019	2018	2017	2016	2015
House/Townhouse	\$ 680	\$ 600	\$ 480	\$ 465	\$ 450	\$ 450	\$ 450	\$ 460	\$ 460
Unit/Flat/Apartment	\$ 590	\$ 460	\$ 435	\$ 440	\$ 400	\$ 400	\$ 400	\$ 420	\$ 400
Shared Rental (embedded)	\$ 300	\$ 195	\$ 180	\$ 180	\$ 190	\$ 180	\$ 165	\$ 180	\$ 160
One bedroom	\$ 450	\$ 340	\$ 320	\$ 340	\$ 340	\$ 325	\$ 350	\$ 370	\$ 355
Two bedroom	\$ 600	\$ 480	\$ 450	\$ 440	\$ 400	\$ 400	\$ 400	\$ 410	\$ 400
Three bedroom	\$ 630	\$ 550	\$ 480	\$ 450	\$ 430	\$ 450	\$ 440	\$ 450	\$ 445
Four bedroom	\$ 750	\$ 670	\$ 595	\$ 540	\$ 530	\$ 530	\$ 530	\$ 540	\$ 548
Five bedrooms or more	\$ 1,000	\$ 895	\$ 750	\$ 750	\$ 695	\$ 680	\$ 695	\$ 730	\$ 695
Brisbane Metro	\$ 650	\$ 500	\$ 450	\$ 450	\$ 425	\$ 430	\$ 425	\$ 440	\$ 430

Table 2: Comparison of median advertised rents by accommodation type and property size, 2023–2015

Region	Number of rental advertisements								
	2023	2022	2021	2020	2019	2018	2017	2016	2015
Brisbane - East	296	204	245	454	589	691	712	732	647
Brisbane - North	371	371	535	696	842	1,070	1,308	997	922
Brisbane - South	690	715	1,137	1,484	1,920	1,951	1,918	1,610	1,356
Brisbane - West	375	326	557	646	718	929	1,000	796	806
Brisbane - Inner City	1,127	1,443	2,446	2,507	2,421	3,475	3,485	3,345	2,631
Brisbane Metro	2,859	3,059	4,920	5,787	6,490	8,116	8,423	7,480	6,362

Table 3: Comparison of number of rental advertisements by region, 2023–2015

Appendix 2

A note on methodology

The Snapshot was undertaken over the weekend of 18-19 March 2023 (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, nearly 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'.²⁶ 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'.²⁷

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,²⁸ 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."²⁹ The ratio method underpins the Housing Affordability Index offered by the HIA and Commonwealth Investment Bank³⁰ 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.³¹

Appropriateness

We applied the following assumptions with regard to appropriateness:

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

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