



Anglicare Southern Queensland

# Rental Affordability Snapshot

Southern Queensland 2024



Anglicare Australia



## Acknowledgement

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

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

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

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

## About Anglicare Southern Queensland

Anglicare 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.

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 youth justice, child safety, disability support, counselling and education, mental health, homelessness, and chronic conditions. Our services are designed to 'wrap around' clients in a comprehensive way, recognising their health needs but also addressing the social needs which contribute to wellness.



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This year's *Rental Affordability Snapshot* is evidence that the living arrangements of too many Queenslanders are 'hanging by a thread'.

The precariousness of housing was recently explored in a project of that name, in which young people from Anglicare's youth homelessness services explored their personal perceptions of home and homelessness through candid, thought-provoking and at times, challenging photographs.

*Hanging by a Thread: Our Search for Home* is a collaboration between Anglicare Southern Queensland and the Life Course Centre at The University of Queensland.

Permission for use of the photo above was provided by the photographer. We thank her for her skill, creativity and generosity in allowing us to share her work.

## Introduction

This year's *Anglicare Southern Queensland Rental Affordability Snapshot* is the first in our 10 year-plus involvement in the national Anglicare Australia *Rental Affordability Snapshot* to address rental affordability across the whole southern Queensland region.

The cost-of-living crisis, particularly in relation to housing, is impacting all Australians. Expanding the geographic reach of our Snapshot from a focus on the Brisbane Metro area to capture impacts across the entire Anglicare SQ footprint is a response to that crisis, and the stories we have heard from communities across southern Queensland.

Year on year, the Brisbane Metro Snapshot has reported ever worsening conditions for those on low incomes who rent in the state's capital. Last year, we commented that "Journalists must be struggling to come up with new, eye-catching headlines that capture the sheer despair facing renters in Brisbane in 2023".

This year's headlines are just as grim, and reflect the crisis facing renters right across southern Queensland.

This report comprises Australian Bureau of Statistics Statistical Area Level 4 (SA4) regions: Brisbane (a combination of inner city, north, south, east, and west SA4 areas, comparable to previous Anglicare SQ Snapshots); Logan–Beaudesert; Ipswich; Gold Coast; Sunshine Coast; Moreton Bay north and south (combined); Wide Bay; Darling Downs–Maranoa; and the southern part of the Queensland Outback SA4, drawing a rough line from Blackall to the Northern Territory border.

As a component of the national Anglicare Australia Snapshot, and together with other Anglicare organisations and affiliates across the country, our report aims to document the lived experience of those on a low income who have no choice but to compete for the few properties available to them.

It emphasises yet again the scale of the problem, and the pressing need for governments to do more than tinker round the edges. Lifting people out of crisis is a policy choice.



## The bottom line

Rental affordability for people on low incomes across southern Queensland is dire.

Of the 8553 rental properties surveyed, we found:

	Number of unique properties affordable and appropriate for households on income support.	Number of unique properties affordable and appropriate for those on minimum wage.
<b>Brisbane</b> (N,S,E, W, Inner) (3483 properties)	4 (0.1%)	43 (1.2%)
<b>Logan–Beaudesert</b> (731 properties)	3 (0.4%)	134 (18%)
<b>Ipswich</b> (680 properties)	3 (0.4%)	191 (28.1%)
<b>Gold Coast</b> (1450 properties)	0 (0%)	4 (0.3%)
<b>Sunshine Coast</b> (691 properties)	2 (0.3%)	8 (1.2%)
<b>Moreton Bay</b> (North and South) (718 properties)	0 (0%)	107 (14.9%)
<b>Wide Bay</b> (374 properties)	7 (1.9%)	75 (20%)
<b>Darling Downs–Maranoa</b> (422 properties)	23 (5.5%)	194 (46%)
<b>Qld Outback (southern)</b> (4 properties)	3 (75%)	3 (75%)
<b>OVERALL</b> (8533 properties)	45 (0.5%)	759 (8.9%)

Household type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker (both adults)	197	2%	5535	65%	4	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	95	1%	5535	65%	0	0%
Couple, no children	Age Pension	101	1%	8433	99%	27	0%
Single, one child (aged less than 5)	Parenting Payment Single	47	1%	7579	89%	6	0%
Single, one child (aged over 14)	JobSeeker	25	0%	7579	89%	5	0%
Single	Age Pension	17	0%	8553	100%	17	0%
Single aged over 21	Disability Support Pension	17	0%	8433	99%	3	0%
Single	JobSeeker	0	0%	8553	100%	0	0%
Single aged over 18	Youth Allowance, Austudy	0	0%	8553	100%	0	0%
Single in share house	Youth Allowance, Austudy	0	0%	8553	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	1825	21%	5535	65%	721	8%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	310	4%	5535	65%	41	0.5%
Single	Minimum Wage	38	0%	8553	100%	38	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	638	7%	5535	65%	70	1%
<b>Total no. of properties</b>		<b>8553</b>					

Table 1: Number and percentage of affordable and appropriate properties by household type, southern Queensland

- A rental property may be affordable and appropriate for more than one household type.
- Household 12 (Single, two children: one aged less than 5, one aged less than 10) may also be eligible for the Parenting Payment (Single). From 2024, the Snapshot includes this payment in our calculations.

**Of the 8553 rental properties surveyed across southern Queensland, we found:**

**0.5%**

**Only 45 unique properties (0.5%) were affordable and appropriate for households on income support.**

**8.9%**

**Only 759 unique properties (8.9%) 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.<sup>6,7</sup>

## What did we find?

It is clear from the data above that the situation is as grim across the whole southern Queensland region as it is in the Brisbane metro area. There are 0% affordable and appropriate homes available for every household category except couples with young children on minimum wage and/or Parenting Payment. Even for this household type, the number of homes that are both affordable and available is negligible (8% and 1%).

In the **Brisbane metropolitan** area, there are 624 more rentals available this year than last year, but:

- the number of available properties that were affordable and appropriate for households on income support has more than halved (9 down to 4);
- the number of properties available that were affordable and appropriate for households on minimum wage has nearly halved (82 down to 43).

In **Ipswich**, only one household category edges under the 30% benchmark for affordability: couples with 2 children on minimum wage (29%). Every other household category commits from 36%–88% of their household income to pay median rent.

In coastal areas, it is hard to imagine how the situation could be much worse:

- The **Gold Coast** has 0% affordable and appropriate properties for every household category, and not one household category can rent a property for less than 50% of the household income.
- On the **Sunshine Coast** there are 0%–1% affordable and appropriate properties for every household category, and not one household category can rent a property for less than 43% of the household income.
- **Wide Bay** teeters on the edge of affordability for one household category: couples with 2 children on minimum wage (30%). Every other household category commits from 34%–81% of their household income toward the median rent.
- There are no properties for any household category in **Moreton Bay** north and south region that meet the 30% of household income cut off for affordability.

In areas away from the coast, there is small evidence of affordability for a limited number of household types, but almost no availability, or properties in the region may be hundreds of kilometres away in a different town. In **Logan–Beaudesert**, for example, the median rent for a couple on the aged pension approaches affordability at 29% of household income, but there are only two affordable and appropriate properties available in the 2,500 km<sup>2</sup> region. Similarly, it will cost the same couple in the **Darling Downs–Maranoa** region 27% of their household income to pay median rent for an appropriate home, but there are only thirteen properties in this category across the whole 166,347 km<sup>2</sup> region.

The southern area within the **Queensland Outback** SA4 has so little availability that figures are effectively meaningless. The total number of properties in the entire region on the Snapshot weekend was four, and the region covers more than 500,000km<sup>2</sup> from Blackall across to the Northern Territory and South Australian borders.

## Behind the statistics: the ‘Covid decade’

British Academy researchers have called the time in which we live the ‘Covid decade’ — not just a health crisis with an end in sight, but a social, economic and cultural crisis that will last much longer.<sup>8</sup>

Among other impacts, COVID has deepened and intensified pre-existing inequality. Nowhere is this more obvious than in the housing space.

### Contributing factors

Over the past three years, regional Queensland has become the most unaffordable place to rent a home in Australia, driven by a range of complex and often localised factors. The continuing influx of sea and tree-changers, particularly from interstate, and the need to house workers on large infrastructure projects<sup>9</sup> is having an impact across many regions.

On the Sunshine Coast, housing researcher Mal Cayley notes that:

*[T]he construction of small units and apartments ha[s] been neglected in favour of large high-end houses that are cheaper to build and reap higher profits.*

*Not only have we not built enough homes but what we’ve been building has been the wrong thing... Money is coming in and pushing people who don’t have money out.<sup>10</sup>*

In Wide Bay, what local media has called a ‘perfect storm’ of in-migration, a significant rise in house prices with a growing dominance of owner-occupiers rather than investors, and “massive delays in building and land supply”<sup>11</sup> have contributed to the already critical housing shortage.



## Gold Coast

We don’t have a supply issue. ...We have an affordable supply issue – people can no longer afford to live here.

The top end of the market is fine here. It’s the bottom end that’s fallen out everywhere.<sup>12</sup>

In areas such as Goondiwindi and other regional towns, the need to house state government employees is enough to place pressure on already scarce local rental stock.

## “ Darling Downs

In regional areas where the housing market may have been sub-optimal in the first place, it doesn't take much to make it tip.

The addition of just 10 to 20 workers in a small town could drive up rents.

Outside Warwick, three hours west of Brisbane, thousands of workers have been brought in to help build Australia's biggest windfarm.

The Southern Downs regional council mayor, Vic Pennisi, said the project had added an extra “level of complexity” to housing stress in the region, compounding other factors including a yearly surge of seasonal workers and city-to-country migration.<sup>13</sup>

In Brisbane, there has been a small relative uptick in available rentals compared to last year, influenced by continuing strong investment in a competitive housing market characterised by rising house prices, population growth and rental demand.<sup>14</sup> This has done nothing to ease the crisis, however, with the number of affordable and appropriate properties halved for households on both income support and minimum wage.

The 2023 *Queensland Housing Summit Outcomes Report* acknowledges a range of other challenges impacting on construction of new stock and having a flow-on effect on the rental market, including:

- materials and skills shortages in the construction industry;
- longer running demographic trends like the move towards smaller household sizes; and
- the impact of weather events including the 2022 Queensland floods.<sup>15</sup>

As researchers Sigler and Zou note in their discussion of the impact of short-term rentals, it is clear that because housing market conditions and rental impacts vary from place to place, there is no one-size-fits-all solution.<sup>16</sup>

## Flow on effects of the housing crisis

What is also clear are the impacts that flow from housing stress for communities, and for individuals and families.

The recent Goondiwindi Regional Council *Local Housing Action Plan*, for example, highlights the effect of low availability and expensive rental stock on service delivery across the region, including impacts on the recruitment and retention of police officers, and that there had been “no rooms available for prac teachers to rent”. Similarly, business employers are unable to recruit to vacant positions if there is nowhere for potential employees to live.<sup>17</sup>

Severe rental stress is also placing pressure on social support organisations such as Care Goondiwindi (CG) which is receiving “multiple enquiries everyday of families without a home, or concerned about potential homelessness due to increased rent or change of tenancy”. CG estimate that they are actively case managing six people at risk of homelessness, and another six at risk of losing property on any given day. Incidences of overcrowding are becoming evident, and there are families and individuals in the region living in caravans and tents. Domestic and family violence survivor–victims are unable to leave unsuitable home environments due to a lack of alternate or emergency accommodation.<sup>18</sup>

The stories are similar in many other regions, and in Brisbane. In 2021, Anglicare SQ made a statement to what was commonly known as ‘the Jobseeker inquiry’, noting that “the COVID crisis [was] not over”. Three years later, that statement remains true, as does our description of the challenges facing many Australians:

*People are out of work through no fault of their own. Rental vacancies are at an historic low in many areas of the country, leaving individuals and families at risk of homelessness and struggling to make ends meet. Services like Anglicare’s are under increasing demand as signs of stress emerge in the community through rising rates of domestic violence and family breakdown.*<sup>19</sup>

Safe and secure housing underpins almost every other element of our lives — good physical and mental health; the ability to attain a sound education, employment or training; to get around safely; and to connect with family, friends and the local community. There are intergenerational impacts for children who grow up in unstable housing, with experiences of poverty and insecurity that are hard to overcome when they become adults with their own families. This crisis demands we take the long view.

In the following section, we recommend that the Queensland Government and others take even more seriously the responsibility for exploring a whole range of possibilities to address the housing crisis, echoing the words of an attendee at the Queensland Housing Summit:

*We're going to need more of everything everywhere, and we're going to need short, medium and long-term solutions.<sup>20</sup>*

## Lifting people out of crisis is a policy choice

We recognise that both the Australian and Queensland governments are taking significant action to address the housing crisis.

In Queensland, this includes the Housing Investment Fund, the returns from which are predicted to support 5600 new social and affordable home commencements across Queensland by June 2027; a commitment for the commencement of 2765 new social homes by June 2025 via the QuickStarts Qld program; and the \$70 million Build-to-Rent project.<sup>21</sup>

After years of under-investment at both federal and state level, however, the need for social housing stock far outweighs supply. Professor Hal Pawson and other expert housing researchers from the University of New South Wales point out that the increasingly inadequate capacity of the social housing system is one element of a complex mix of long-running and deep-seated negative housing system trends. These include declining home ownership, and rental inflation such as that described in this report, that has seen Queensland private rents growing at rates faster than in any other Australian jurisdiction, particularly in regional areas and at the lower end of the housing market. It also includes rising homelessness in Queensland far outstripping the Australian average — particularly, again, in regional Queensland.<sup>22</sup>

Remedying this situation will require investment commitments well beyond current proposals. Pawson et al. have estimated that there are approximately 150,000 households across Queensland with unmet housing needs, including more than 100,000 households who would typically be eligible for social housing. This means at least 11,000 new social and affordable homes must be delivered each year to meet current estimates of future need for social and affordable housing, and of those, 2,700 homes must be social housing for eligible individuals and families.<sup>23</sup>

This level of need requires much stronger action at both federal and state level than tinkering around the edges. For years now, Anglicare SQ and many other individuals and organisations across the community and other sectors have been advocating for an increase in income support to above the poverty line; and for an increase in investment in social and affordable housing by both levels of government, sufficient to address the housing crisis. These two initiatives in themselves would have extraordinary social and economic flow-on effects, enabling people to afford the essentials they need to live their lives and plan for their futures.

**This is our opportunity to ask: *what impact would a truly groundbreaking investment in breaking the cycle of disadvantage have on the wellbeing of all Australians?***

## **Increase income support**

Anglicare SQ therefore joins the chorus of voices calling for further increases to income support payments. Routine indexation increases are clearly insufficient to cover even basics such as housing, food, bills, and transport, particularly in a cost-of-living crisis as challenging in its own way as the health crisis that preceded it. JobSeeker is currently just \$55, and Youth Allowance \$45, per day. The current ACOSS budget submission calls for JobSeeker, Youth Allowance and related payments to be lifted to at least the pension rate, currently \$80 per day.<sup>24</sup>

We have quoted Anglicare Australia's words below many times, but they remain as relevant now as in 2019, when they and others wrote in an open letter to the then Prime Minister:

*Raising the rates of these payments would be the most powerful step that any government could take to reduce poverty in Australia.*<sup>25</sup>

## **Address the housing crisis**

In Queensland, Anglicare joins QCOSS and many others in the community sector as a member of The Town of Nowhere campaign, and urges the Queensland Government to:

- Substantially increase the supply of high-quality social and affordable rental housing to meet current and future need, including tailored housing solutions for individuals and families with particular needs, and considering and addressing regional circumstances.
- Ensure the private rental market provides appropriate, secure, quality and energy efficient housing, with particular attention to Queenslanders on low incomes and in regional areas.
- Establish and maintain mechanisms to ensure delivery of the recently announced 20 year Queensland Housing Plan, including specific targets with detailed actions that are quantified and time specific, costed, resourced, and monitored, with outcomes reported frequently and transparently.<sup>26</sup>

## A final word

Anglicare SQ recently undertook a cost-of-living survey of our Emergency Relief staff, seeking their experiences working with individuals and families in need. Housing was unsurprisingly one of the main pressure points for clients. People are making tradeoffs to survive:

*Many clients are cutting down on buying food to pay for rent and other living costs such as electricity.*

In many cases, however, rising costs across every aspect of life are robbing people of the opportunity to make even those exchanges:

*A number have managed in the past, scraping that last dollar to get by, living week by week. But finding that last dollar is now harder to scrape up. Clients are still taking money from Peter to pay Paul — but have nothing spare for Paul. Thus getting behind, where they have managed before.*

Recognising that Anglicare's 3000+ staff are, in themselves, a small subset of the community as a whole, and represent a diverse array of geographic locations, ages, roles and backgrounds, we also provided opportunity for staff to share their own personal experiences of the cost-of-living crisis. Housing emerged, again and again, as a pressure point:

*Rent increased by 40% in 4 years, which creates a flow-on effect of other financial decisions and budgeting. Overall costs of living have increased in other areas, which further results in strain.*

Turning round the housing crisis for *all* Australians would therefore leave not only a political legacy remembered well beyond the lifetime of the current Australian and Queensland governments but, as Anglicare Australia points out, it would also leave a legacy of transforming hundreds of thousands of lives.<sup>27</sup>

## Acknowledgements

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Photo acknowledgements: 'Housing is a human right' Jonathan McIntosh via Wikimedia Commons

## Appendix 1: Summary tables by region

### Brisbane metro

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)	79	2%	1796	52%	0	0%	66%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	34	1%	1796	52%	0	0%	77%
Couple, no children	Age Pension	37	1%	3416	98%	2	0%	57%
Single, one child (aged less than 5)	Parenting Payment Single	17	0%	2859	82%	0	0%	77%
Single, one child (aged over 14)	JobSeeker	4	0%	2859	82%	0	0%	85%
Single	Age Pension	4	0%	3483	100%	2	0%	75%
Single aged over 21	Disability Support Pension	2	0%	3416	98%	0	0%	75%
Single	JobSeeker	0	0%	3483	100%	0	0%	65%
Single aged over 18	Youth Allowance, Austudy	0	0%	3483	100%	0	0%	113%
Single in share house	Youth Allowance, Austudy	0	0%	3483	100%	0	0%	76%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	534	15%	1796	52%	31	1%	40%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	110	3%	1796	52%	3	0%	53%
Single	Minimum Wage	21	1%	3483	100%	12	0%	68%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	225	6%	1796	52%	6	0%	50%
<b>Total No of Properties</b>		<b>3483</b>						
Households on income support payment		4						
Household on minimum wage		43						

## Logan–Beaudesert

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)	15	2%	605	83%	0	0%	49%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	13	2%	605	83%	0	0%	57%
Couple, no children	Age Pension	13	2%	717	98%	2	0%	29%
Single, one child (aged less than 5)	Parenting Payment Single	2	0%	704	96%	0	0%	55%
Single, one child (aged over 14)	JobSeeker	1	0%	704	96%	0	0%	61%
Single	Age Pension	1	0%	731	100%	1	0%	45%
Single aged over 21	Disability Support Pension	1	0%	717	98%	0	0%	45%
Single	JobSeeker	0	0%	731	100%	0	0%	59%
Single aged over 18	Youth Allowance, Austudy	0	0%	731	100%	0	0%	74%
Single in share house	Youth Allowance, Austudy	0	0%	731	100%	0	0%	69%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	255	35%	605	83%	132	18%	30%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	19	3%	605	83%	1	0%	39%
Single	Minimum Wage	2	0%	731	100%	2	0%	35%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	61	8%	605	83%	1	0%	37%
<b>Total no. of properties</b>		<b>731</b>						
Households on income support payment		3						
Household on minimum wage		134						

## Ipswich

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)	9	1%	607	89%	0	0%	47%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	3	0%	607	89%	0	0%	55%
Couple, no children	Age Pension	3	0%	679	100%	2	0%	38%
Single, one child (aged less than 5)	Parenting Payment Single	1	0%	635	93%	0	0%	56%
Single, one child (aged over 14)	JobSeeker	1	0%	635	93%	0	0%	62%
Single	Age Pension	1	0%	680	100%	1	0%	56%
Single aged over 21	Disability Support Pension	1	0%	679	100%	0	0%	56%
Single	JobSeeker	0	0%	680	100%	0	0%	39%
Single aged over 18	Youth Allowance, Austudy	0	0%	680	100%	0	0%	88%
Single in share house	Youth Allowance, Austudy	0	0%	680	100%	0	0%	47%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	260	38%	607	89%	190	28%	29%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	29	4%	607	89%	3	0%	38%
Single	Minimum Wage	1	0%	680	100%	1	0%	46%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	59	9%	607	89%	6	1%	36%
<b>Total no. of properties</b>		<b>680</b>						
Households on income support payment		3						
Household on minimum wage		191						

## Gold Coast

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)	4	0%	872	60%	0	0%	81%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0	0%	872	60%	0	0%	96%
Couple, no children	Age Pension	1	0%	1447	100%	0	0%	61%
Single, one child (aged less than 5)	Parenting Payment Single	0	0%	1294	89%	0	0%	83%
Single, one child (aged over 14)	JobSeeker	0	0%	1294	89%	0	0%	91%
Single	Age Pension	0	0%	1450	100%	0	0%	80%
Single aged over 21	Disability Support Pension	0	0%	1447	100%	0	0%	80%
Single	JobSeeker	0	0%	1450	100%	0	0%	80%
Single aged over 18	Youth Allowance, Austudy	0	0%	1450	100%	0	0%	119%
Single in share house	Youth Allowance, Austudy	0	0%	1450	100%	0	0%	93%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	87	6%	872	60%	4	0%	50%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	10	1%	872	60%	0	0%	66%
Single	Minimum Wage	0	0%	1450	100%	0	0%	74%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	25	2%	872	60%	0	0%	63%
<b>Total no. of properties</b>		<b>1450</b>						
Households on income support payment		0						
Household on minimum wage		4						

## Sunshine Coast

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)	11	2%	469	68%	0	0%	70%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	8	1%	469	68%	0	0%	83%
Couple, no children	Age Pension	8	1%	679	98%	0	0%	44%
Single, one child (aged less than 5)	Parenting Payment Single	6	1%	648	94%	0	0%	74%
Single, one child (aged over 14)	JobSeeker	3	0%	648	94%	0	0%	82%
Single	Age Pension	2	0%	691	100%	2	0%	62%
Single aged over 21	Disability Support Pension	2	0%	679	98%	0	0%	62%
Single	JobSeeker	0	0%	691	100%	0	0%	59%
Single aged over 18	Youth Allowance, Austudy	0	0%	691	100%	0	0%	96%
Single in share house	Youth Allowance, Austudy	0	0%	691	100%	0	0%	70%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	60	9%	469	68%	3	0%	43%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	16	2%	469	68%	0	0%	57%
Single	Minimum Wage	5	1%	691	100%	5	1%	52%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	29	4%	469	68%	0	0%	54%
<b>Total no. of properties</b>		<b>691</b>						
Households on income support payment		2						
Household on minimum wage		8						

## Moreton Bay (north and south)

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)	5	1%	596	83%	0	0%	51%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	0%	596	83%	0	0%	61%
Couple, no children	Age Pension	1	0%	716	100%	0	0%	41%
Single, one child (aged less than 5)	Parenting Payment Single	0	0%	691	96%	0	0%	57%
Single, one child (aged over 14)	JobSeeker	0	0%	691	96%	0	0%	64%
Single	Age Pension	0	0%	718	100%	0	0%	59%
Single aged over 21	Disability Support Pension	0	0%	716	100%	0	0%	59%
Single	JobSeeker	0	0%	718	100%	0	0%	67%
Single aged over 18	Youth Allowance, Austudy	0	0%	718	100%	0	0%	92%
Single in share house	Youth Allowance, Austudy	0	0%	718	100%	0	0%	79%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	206	29%	596	83%	107	15%	32%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	14	2%	596	83%	2	0%	42%
Single	Minimum Wage	0	0%	718	100%	0	0%	49%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	50	7%	596	83%	4	1%	40%
<b>Total no. of properties</b>		<b>718</b>						
Households on income support payment		0						
Household on minimum wage		107						

## Wide Bay

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	7%	280	75%	2	1%	49%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	6	2%	280	75%	0	0%	57%
Couple, no children	Age Pension	8	2%	370	99%	5	1%	34%
Single, one child (aged less than 5)	Parenting Payment Single	3	1%	351	94%	0	0%	54%
Single, one child (aged over 14)	JobSeeker	1	0%	351	94%	0	0%	60%
Single	Age Pension	0	0%	374	100%	0	0%	51%
Single aged over 21	Disability Support Pension	0	0%	370	99%	0	0%	51%
Single	JobSeeker	0	0%	374	100%	0	0%	57%
Single aged over 18	Youth Allowance, Austudy	0	0%	374	100%	0	0%	81%
Single in share house	Youth Allowance, Austudy	0	0%	374	100%	0	0%	67%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	159	43%	280	75%	73	20%	30%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	42	11%	280	75%	8	1%	39%
Single	Minimum Wage	2	1%	374	100%	2	1%	41%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	68	18%	280	75%	13	3%	37%
<b>Total no. of properties</b>		<b>374</b>						
Households on income support payment		7						
Household on minimum wage		75						

## Darling Downs–Maranoa

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)	43	10%	309	73%	2	0%	44%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	27	6%	309	73%	0	0%	52%
Couple, no children	Age Pension	28	7%	405	96%	13	3%	27%
Single, one child (aged less than 5)	Parenting Payment Single	16	4%	393	93%	4	1%	50%
Single, one child (aged over 14)	JobSeeker	13	3%	393	93%	3	1%	56%
Single	Age Pension	10	2%	422	100%	10	2%	42%
Single aged over 21	Disability Support Pension	10	2%	405	96%	2	0%	42%
Single	JobSeeker	0	0%	422	100%	0	0%	50%
Single aged over 18	Youth Allowance, Austudy	0	0%	422	100%	0	0%	70%
Single in share house	Youth Allowance, Austudy	0	0%	422	100%	0	0%	59%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	289	68%	309	73%	180	43%	27%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	67	16%	309	73%	24	2%	35%
Single	Minimum Wage	14	3%	422	100%	14	3%	33%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	123	29%	309	73%	39	9%	34%
<b>Total no. of properties</b>		<b>422</b>						
Households on income support payment		23						
Household on minimum wage		194						

## Queensland Outback (southern area of SA4)

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)	3	75%	1	25%	0	0%	37%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	3	75%	1	25%	0	0%	44%
Couple, no children	Age Pension	3	75%	4	100%	3	75%	-
Single, one child (aged less than 5)	Parenting Payment Single	2	50%	4	100%	2	50%	29%
Single, one child (aged over 14)	JobSeeker	2	50%	4	100%	2	50%	33%
Single	Age Pension	1	25%	4	100%	1	25%	-
Single aged over 21	Disability Support Pension	1	25%	4	100%	1	25%	-
Single	JobSeeker	0	0%	4	100%	0	0%	-
Single aged over 18	Youth Allowance, Austudy	0	0%	4	100%	0	0%	-
Single in share house	Youth Allowance, Austudy	0	0%	4	100%	0	0%	-
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	4	100%	1	25%	1	25%	23%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	3	75%	1	25%	0	0%	30%
Single	Minimum Wage	2	50%	4	100%	2	50%	-
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	4	100%	1	25%	1	25%	29%
<b>Total no. of properties</b>		<b>4</b>						
Households on income support payment		3						
Household on minimum wage		3						

## Appendix 2: Median rent by region

Region	Count	Max Rent	Min Rent	Median
Brisbane	3483	5435	180	690
Logan–Beaudesert	731	2250	190	570
Ipswich	680	2040	150	550
Gold Coast	1450	7500	275	850
Sunshine Coast	691	6000	150	750
Moreton Bay	718	1800	250	590
Wide Bay	374	2000	200	550
Darling Downs–Maranoa	422	1500	150	475
Queensland - Outback	4	400	150	225
<b>Total</b>	<b>8553</b>			

## Appendix 3: A note on methodology

This Snapshot was undertaken over the weekend of 16–17 March 2024 (the Snapshot weekend). Anglicare Australia again partnered with REA Group (who operate the realestate.com.au website) to collect data on rental listings across Australia. State- or region-based data from the total dataset was provided to participating Anglicare and affiliate organisations.

Anglicare SQ assessed a data set of 335 postcodes that comprised the following Australian Bureau of Statistics Statistical Area Level 4 regions: Brisbane (a combination of inner city, north, south, east, and west SA4 areas, comparable to previous Anglicare SQ Snapshots); Logan–Beaudesert; Ipswich; Gold Coast; Sunshine Coast; Moreton Bay north and south (combined); Wide Bay; Darling Downs–Maranoa; and the southern part of the Queensland Outback SA4, drawing a rough line from Blackall to the Northern Territory border.

Nationally, 45,115 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'.<sup>28</sup> That is, when housing costs are greater than 30% of disposable income and that household's income is in the bottom 40% of the income distribution, the household is deemed to be in 'housing stress'.<sup>29</sup>

Household incomes are derived from the maximum rate of Centrelink pensions, allowances or net minimum wage combined with the Commonwealth Rent Assistance (CRA) and Family Tax Benefits (FTB) where applicable. Consistent with Australian Housing and Urban Research Institute (AHURI) research about the nature of housing assistance,<sup>30</sup> CRA was included in the household's total income, rather than being treated separately as a specific housing allowance. The total resulting income for each household type was used to establish a maximum affordable weekly rent based on the 30% rule.

While any measure of affordability will have weaknesses, the Australian Housing and Urban Research Institute (AHURI) has found that the 30:40 measure (or the Ratio method) was a reasonable indicator of housing stress and was useful in identifying "households likely to be at risk of problems associated with a lack of affordable housing."<sup>31</sup> The ratio method underpins the Housing Affordability Index offered by the HIA and Commonwealth Investment Bank<sup>32</sup> 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.<sup>33</sup>

## Appropriateness

We applied the following assumptions with regard to appropriateness:

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

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