

# Rental Affordability Snapshot

Southern Queensland 2025



## Acknowledgement of Country

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 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 Southern Queensland (Anglicare) has responded to the needs of our community through more than 150 years of delivering innovative, quality care services.

More than 3,000 Anglicare staff and volunteers operate across southern Queensland and in Townsville. Our comprehensive, integrated range of community services includes 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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## Introduction

Since 2010, Anglicare Australia and a network of state and regional partners have conducted the annual *Rental Affordability Snapshot*. Now in its sixteenth year, findings across the country continue to expose an alarming trend in the private rental market.

In a 2017 article about that year's *Snapshot*, we observed: "What is distinctive about the *Snapshot* is the sheer consistency of the results, 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".<sup>1</sup>

To this day, rental affordability has not improved – has in fact worsened – Australia-wide and in southern Queensland.

The connections between housing and wellbeing are tangible, and reveal the cascading impacts of a lack of rental affordability on our young people and our communities.

With the global economic conditions of the 2020s continuing to generate a cost-of-living crisis, the 2025 *Anglicare Southern Queensland Rental Affordability Snapshot* bears witness to Australia's high levels of poverty, food insecurity, and housing instability.<sup>2</sup> This report aims to capture some of those impacts in a region stretching from the Queensland–New South Wales border, north to Bundaberg, and west to the Northern Territory border.

Five years ago, Anglicare Southern Queensland (Anglicare) flagged the particular difficulties young people face in a competitive rental market, and noted that they were more likely than any other age cohort to be in precarious housing.<sup>3</sup> As one young professional pointed out in a recent Anglicare cost-of-living survey, even those young people in full time work are struggling:

After having lived independently since the age of 18 ... I have sadly made the hard decision to move back in with my parents this year, at the age of 28. I have a good salary ... but see no other option with the current rental market in Brisbane... As a young professional with no dependants and almost no debt ... I am surprised to find that it has affected me too.<sup>4</sup>

Youth researcher Dr Intifar Chowdhury (herself a young researcher) observed recently:

Every generation thinks they had it tough, but evidence suggests young Australians today might have a case for saying they've drawn the short straw. Compared with young adults two or three decades ago, today's 18–35-year-olds may earn more, but they also grapple with soaring living costs, rising education expenses, precarious employment and mounting debt.<sup>5</sup>

These vulnerabilities are borne out in the statistics, and in youth attitudes toward their own future housing. Commentary from national real estate news outlet *Real Estate Business* observes:

Young Australians are bearing the brunt of the rent affordability crisis, with 84 per cent of households aged 15–24 renting with a lower income.<sup>6</sup>

According to the 2024 Australian Youth Barometer, only "31% of young people think it is likely or extremely likely that they will be able to afford a comfortable place to live in the next 12 months."<sup>7</sup>

Young people's fears about housing are certainly justified by our 2025 *Snapshot* findings. In this year's report, against a backdrop not only of cost-of-living challenges, but also a broader government and community narrative of suspicion and negativity directed at young people, we spotlight the cohorts of young people who are doing it especially tough. Unaffordable housing plays a major role in exacerbating the difficulties they face. Housing, as we have said in many previous *Snapshots*, is never simply a roof over one's head.

## The bottom line

### The lack of rental affordability for people on low incomes across southern Queensland continues to be extreme.

Of the 8646 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.
Brisbane (N, S, E, W, Inner) (3444 properties)	20 (0.6%)	75 (2.2%)
Logan–Beaudesert (701 properties)	2 (0.3%)	114 (16.2%)
Ipswich (703 properties)	1 (0.1%)	174 (25%)
Gold Coast (1563 properties)	0 (0%)	2 (0.1%)
Sunshine Coast (732 properties)	2 (0.3%)	7 (1.0%)
Moreton Bay (North and South) (799 properties)	2 (0.3%)	106 (13.3%)
Wide Bay (358 properties)	3 (0.8%)	70 (20%)
Darling Downs–Maranoa (343 properties)	11 (3.2%)	114 (33.2%)
Qld Outback (southern) (4 properties)	0 (0%)	4 (100%)
<b>OVERALL (8646 properties)</b>	<b>41 (0.5%)</b>	<b>666 (7.7%)</b>

**Table 1.** Unique properties affordable and appropriate for people on income support and minimum wage, southern Queensland regions.

## Number and percentage of affordable & appropriate properties by household type

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 Payment (both) + Energy Supplements + FTB A + FTB B	243	3%	5583	65%	6	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	109	1%	5583	65%	2	0%
Couple, no children	Age Pension + Pension supplement + Energy supplement	109	1%	8302	96%	14	0%
Single, one child (aged less than 5)	Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	67	1%	7532	87%	3	0%
Single, one child (aged over 14)	JobSeeker Payment + Energy Supplement + Pharmaceutical Allowance + FTB A + FTB B	37	0%	7532	87%	2	0%
Single	Age Pension + Pension supplement + Energy supplement	24	0%	8646	100%	24	0%
Single aged over 21	Disability Support Pension + Energy Supplement + Pension Supplement	24	0%	8302	96%	1	0%
Single	JobSeeker Payment + Energy Supplement	0	0%	8646	100%	0	0%

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	8646	100%	0	0%
Single in share house	Youth Allowance + Energy Supplement	0	0%	8646	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) + FTB A	1830	21%	5583	65%	621	7%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting Payment Single + Energy Supplement + Basic Pension Supplement + Pharmaceutical Allowance + FTB A + FTB B	748	9%	5583	65%	71	1%
Single	Minimum Wage	45	1%	8646	100%	45	1%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting Payment Partnered + Energy Supplement + FTB A + FTB B	748	9%	5583	65%	71	1%
Total No. of Properties		8646					

**Table 2.** 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 **8646** rental properties surveyed across southern Queensland, we found:

**0.5%**

Only **41** unique properties (0.5%) were affordable and appropriate for households on income support.

**7.7%**

Only **666** unique properties (7.7%) were affordable and appropriate for those on minimum wage.



### Anglicare's Hanging by a Thread: Our Search for Home

Young people from Anglicare's youth homelessness and youth justice services explore their personal perceptions of home and homelessness through photography, using "photovoice," in the [Hanging by a Thread: Our Search for Home](#) art exhibition.

The art that these young Queenslanders produced probes – and sometimes challenges – our understandings of home. The name of the exhibition reveals uncertainties and struggles, frustration and loneliness, as well as the sheer dogged resilience and courage that it takes to navigate a life between home and homelessness.

The impact of these young people's stories influenced the design of Anglicare's new youth accommodation for our [Youth Homelessness Project](#).

This exhibition and research project were founded in a collaboration with the Life Course Centre at The University of Queensland.

## What did we find?

This year's *Snapshot* of rental affordability across regions in southern Queensland varies so little from last year's findings that improvements are effectively meaningless.

There are 0% affordable and appropriate homes available for every household category on income support. Across the region, the percentage of homes that are both affordable and available for singles and couples with young children on minimum wage and/or parenting payments remains negligible, with most at 1% and the best scenario still only 7%.

In the **Brisbane metropolitan** area, there are approximately the same number of rentals available this year as last year (3444 vs 3483). While the *number* of available properties that were affordable and appropriate for households on income support and households on minimum wage has increased slightly, the improvement has little impact on the overall *percentage* of available, suitable homes.

There is not one household category in Brisbane Metro nor **Ipswich** in which the median rent falls below the 30% benchmark for affordability.

Both these regions are seeing the emergence of new-build 'singles-only' accommodation, comprising a bedroom/kitchenette/small living area with access to a full communal kitchen and laundry facilities. Despite often being described in real estate advertisements as 'micro apartments' or studios, these are effectively 'rooming accommodation', subject to the same single occupancy fire and other regulations as boarding houses.

Coastal areas continue to be the least affordable across southern Queensland. Significant numbers of properties in these areas specified leases of six months or less, and were not therefore included in our calculations. Establishing a 'home' and a place in a community is an endeavour that can rarely be achieved with the knowledge that in less than 26 weeks one will be moving again, and forced moves have been shown to be highly detrimental to wellbeing.<sup>8</sup>

- Of 1563 properties for rent on the **Gold Coast**, there are 0 available for people on income support, and 2 properties for those on minimum wage. This year the Gold Coast offers the worst affordability in the state for a single person on Youth Allowance, with weekly median rent at 153% of income.
- As in 2024, there are 0%–1% affordable and appropriate properties on the **Sunshine Coast**, and not one household category can rent a property at median rent for less than 44% of the household income.
- **Wide Bay** has 3 affordable properties available for those on income support; and just 70 for those on minimum wage. Households in every one of our 14 categories commit from 33%–110% of their household income toward the median rent.
- A single person on Youth Allowance in **Moreton Bay** north and south region will be paying 110% of their income to match the weekly median rent for a one-bedroom property, and 94% of their income for a room in a share house. There are no properties for any household category in either **Moreton Bay** or **Logan–Beaudesert** that meet the 30% of household income cut off for affordability.
- Affordability hovers close to one third (30%-33%) of income for two of the households on minimum wage in the **Darling Downs–Maranoa** region, but every other household would pay from 38%-105% of their income to match the weekly median rent for appropriate accommodation.
- In this region and the **Queensland Outback SA4**, local availability becomes an even more pressing issue. The Darling Downs–Maranoa region covers more than 160,000 km<sup>2</sup>, while the southern area of the Queensland Outback SA4 included in this report covers more than 500,000km<sup>2</sup> from Blackall across to the Northern Territory and South Australian borders. On the *Snapshot* weekend, as in 2024, there was a total of 4 properties available in the latter region: two in Blackall, one in Tambo and one in Cunnamulla.

## Rental affordability and housing stress are having a profound impact on young Queenslanders

In every region in southern Queensland (apart from Outback Queensland, where there was no availability at all on the *Snapshot* weekend), the highest level of rental stress across all household categories is experienced by single people. While not all single people are young, at least half of our household categories are eligible for Youth Allowance, which cuts out at a maximum of 24 years old.<sup>9</sup>

A young person in a share house in Brisbane can pay 150% of their income to match the median rent for shared accommodation. The lowest proportion of any region, in the Darling Downs–Maranoa area, is still 83% of Youth Allowance, leaving 17c out of each dollar for food, utilities, transport, medication, and other essentials.

Even those working and earning minimum wage face significant challenges, with no region below the 30% benchmark for rental stress.

		Brisbane	Ipswich	Gold Coast	Sunshine Coast	Wide Bay	Moreton Bay	Logan	Darling Downs	Queensland Outback
		Median rent as a % of household income								
Single	JobSeeker	143%	101%	96%	83%	87%	88%	89%	76%	n/a
Single aged over 18	Youth Allowance	145%	117%	153%	134%	110%	120%	107%	105%	n/a
Single in share house	Youth Allowance	150%	108%	103%	89%	93%	94%	95%	83%	n/a
Single	Minimum wage	55%	39%	60%	48%	35%	40%	34%	33%	n/a

**Table 3.** Median rent as a % of household income — single people, all southern Queensland regions.

Data from the 2021 census also suggests that young people are overrepresented amongst unhoused Queenslanders.<sup>10</sup> While census data is likely to be an under-estimate,<sup>11</sup> figures collated by the Queensland Youth Housing Coalition (Table 4) indicate that the percentage of young Queenslanders in need of housing ranged from 14.7% (Sunshine Coast) to 30.8% (Logan) of southern Queensland's homeless population.<sup>12</sup> Aboriginal and Torres Strait Islander Youth represent between 4% (Gold Coast) and 83.9% (Queensland Outback Region) of southern Queensland's homeless population.<sup>13</sup>

The only region that witnessed a reduction in youth homelessness between 2016 and 2021 was Brisbane (29.3%), with all other regions having an increase between 6.8% in Moreton and a dire 76.6% in Toowoomba.<sup>14</sup>

Region in Southern Queensland	Total Number of Homeless People	Total Number of Youth*	% Youth	# Aboriginal and Torres Strait Islander Youth	% Aboriginal and Torres Strait Islander Youth	% Increase / Reduction since 2016 Census	# Youth in "Other Marginal" Accommodation
Brisbane	4340	822	18.9%	83	10.1%	29.3% reduction	644
Ipswich	1503	415	27.6%	62	14.9%	39.3% increase	655
Gold Coast	1829	322	17.6%	13	4%	8.8% increase	308
Sunshine Coast	1378	202	14.7%	31	15.3%	32% increase	163
Wide Bay	1835	361	19.7%	79	21.9%	41.6% increase	311
Moreton	1433	316	22.1%	41	13%	6.8% increase	373
Logan	1718	529	30.8%	48	9.1%	49% increase	677
Toowoomba	821	226	27.5%	40	17.7%	76.6% increase	225
Darling Downs – Maranoa	499	91	18.2%	25	27.5%	56.9% increase	73
Queensland Outback Region (whole SA4)	1877	521	27.8%	437	83.9%	17.9% increase	319

**Table 4.** Queensland Youth Housing Coalition collated data from Australia's 2021 census about youth homelessness in Queensland.

\* Youth are defined as 12–24 years

This shift may indicate that young Queenslanders are moving from the city to the regions in an effort to find more secure housing, but this may be resulting in persistent youth homelessness becoming trenchant in more regional areas. The 2022 HBNC Fraser Coast Youth Survey, for example, notes that in their local area:

12.5% of young people reported experiencing homelessness, couch surfing or without a safe place to stay at some point in their lives. 1% were currently homeless, 8% had been homeless over 12 months ago, 2% were homeless within the last 6 months and 1% had been homeless within the last 12 months.<sup>15</sup>

Because lack of rental affordability and housing stress are directly linked to housing instability and homelessness, it is clear that many young Queenslanders are at risk.

Mission Australia's Youth Survey 2022 found more than half of young people facing housing challenges report high levels of psychological distress – more than double the rate of their peers with stable homes. They're also much more likely to be lonely and to feel negative about the future.

"Youth homelessness is a destabilising, isolating and often traumatic experience which can have ongoing impacts on a person's life, their wellbeing and their future." (Major study reveals when young people are socially excluded, their mental health suffers - Orygen, Revolution in Mind)

This year's *Snapshot* also appears in the wake of major southern Queensland local councils taking significant steps to move on people experiencing homelessness. On 12 March 2025, the City of Moreton Bay repealed its Persons Experiencing Homelessness Camping Framework, making camping on public land illegal.<sup>16</sup> The next day, the City of Brisbane Lord Mayor Adrian Schrinner vowed to evict campers from Brisbane parks within 24 hours.<sup>17</sup> In mid April, the Gold Coast City Council issued move-on notices to people experiencing homelessness in Carey Park in Southport, and Mayor Tom Tate suggested offering the group a free bus ride to relocate to Byron Bay.<sup>18</sup>

In an article called 'The outsiders: more than one way to criminalise homelessness', Wood et al. discuss the way in which such actions against people experiencing homelessness can be seen as a means of physical and social exclusion. Public spaces have certain sanctioned, purposive uses — shopping, 'transiting', brief periods of sitting to rest or eat — that are often at odds with the way in which people in need of a home use such spaces. Their 'unsanctioned use' of public spaces marks people out as 'outsiders' to their own community, which has deeply harmful flow-on impacts, particularly for young people.<sup>19</sup>

Of the various forms of housing precariousness, forced moves, unaffordability, and neighbourhood hostility have been shown to have the greatest impact on wellbeing;<sup>20</sup> and there is extensive evidence that shows that positive community ties and support are key protective factors for young people at risk.<sup>21</sup> The lack of secure housing is therefore a major contributor to other social issues of concern to government and the community, such as the current focus on children and youth exhibiting offending behaviours.

## **‘We would rather not have you here’<sup>22</sup>**

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

It is little wonder that young people find it difficult to compete.<sup>23</sup>

Social disadvantage in relation to rental affordability and homelessness is intersectional. Young people who are susceptible to adversity due to factors such as race, gender, or sexuality may experience other vulnerabilities,<sup>24</sup> and factors such as exposure to domestic and family violence and/or low income may compound the challenges of obtaining appropriate housing.

The following section highlights young people who are at particularly high risk of housing instability and homelessness, and some of the barriers they face.

### **Aboriginal and Torres Strait Islander youth**

“Aboriginal and Torres Strait Islander young people ... face unacceptably high levels of housing instability and homelessness, which can be detrimental in a young person’s experiences of life, and their future.”<sup>25</sup>

Between 2023 and 2024, Aboriginal and Torres Strait Islander young people were overrepresented amongst those seeking support from specialist homelessness services.<sup>26</sup>

A recent study of Aboriginal and Torres Strait Islander residents in Brisbane and Logan confirms that these communities face intersecting barriers ranging from bureaucracy and service inaccessibility to discrimination, geographical location, and the need for comprehensive support.<sup>27</sup>

Age is an intersectional factor, so when Aboriginal and Torres Strait Islander young people are seeking to access housing, youth may compound these barriers even further.

### **Care leavers**

Being a care leaver places young people at significant risk of housing insecurity over their lifetime.

Young people who are leaving out-of-home care (OOHC) often encounter considerable challenges when seeking to secure suitable housing, leading to long-term housing instability and homelessness.<sup>28</sup>

These trends become even more acute amongst those who ‘self-place’ while still in OOHC: that is, when young people leave formal placements to stay in unapproved locations, including rough sleeping or staying with friends, family, kin, or strangers.<sup>29</sup>

Following [The Home Stretch](#), a successful national campaign to extend state support to care leavers until they are 21 years old, the Queensland Government committed to providing this additional support in late 2023.

Together with supportive relationships with social workers, counsellors, and residential care staff, extended care payments are critical in supporting care leavers to transition successfully from OOHC,<sup>30</sup> and improving outcomes relating to housing, relationships, education, physical and mental health, and overall wellbeing.<sup>31</sup>



## LGBTIQ+ youth

LGBTIQ+ young people are also overrepresented in Queensland's youth homeless population.<sup>1</sup>

Internationally, research suggests that major risk factors for LGBTIQ+ youth becoming in need of a suitable home include family breakdown and parental rejection, child abuse and neglect, mental health problems, drug use, and violence and sexual exploitation.<sup>32</sup> In Australia, LGBTIQ+ youth who live in regional towns or rural or remote areas are at even greater risk.<sup>33</sup>

Some LGBTIQ+ young people also experience discrimination when seeking rentals. As one young Queensland woman reflected:

It was so hard to find rent and my dad was with me at that time and my sister ... we were another race.... It was saying that ... "We would rather not have you here."<sup>34</sup>

A study of LGBTIQ+ youth in Queensland suggests that those who resort to couch surfing often do not access social services as they do not necessarily consider themselves to be homeless; many may, however, trade chores, rent, or sex to maintain access to housing.<sup>35</sup>

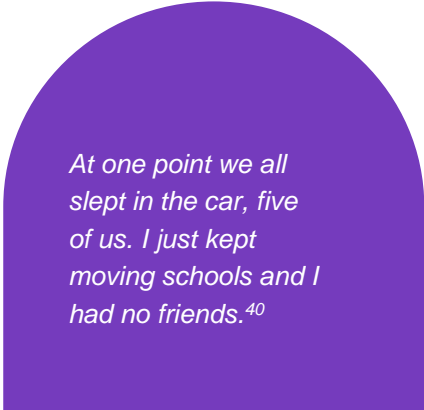
## Refugee and migrant youth

The phenomenon of homelessness experienced by young people of refugee background is profoundly under-recognised.<sup>36</sup>

Refugee and migrant youth experience many of the same challenges that their communities face in terms of rental and housing affordability. Research suggests that geographical locations that were previously considered "gateway cities" or "gateway suburbs" for recently arrived immigrants have now become inaccessible due to housing affordability.<sup>37</sup> These challenges are experienced even more acutely amongst recently arrived refugees and asylum seekers.

More than a decade ago, an Australia study found that nearly three-quarters of refugee-background respondents were already experiencing difficulties with rental affordability.<sup>38</sup> Housing remains a major factor contributing to health and wellbeing in refugees and asylum seeker communities.<sup>39</sup>

For refugee and migrant youth, there are additional challenges. Young participants in a 2019 study talked about living in severely overcrowded housing, constant moves, and expectations to help other family members negotiate a new language, culture and systems, which required them to step up prematurely into 'adult' roles.<sup>40</sup>



*At one point we all slept in the car, five of us. I just kept moving schools and I had no friends.<sup>40</sup>*

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<sup>1</sup> Anglicare proudly serves Queensland's LGBTQIA+ community. Alternative terminology, including LBGT and queer, is used when reflected in the literature. For our approach to fostering diversity, equity, inclusion, and belonging within this community see: Anglicare Southern Queensland. (2025). *LGBTQIA+*. Anglicare Southern Queensland. <https://anglicaresq.org.au/about-us/community-impact/diversity-equity-inclusion-belonging/lgbtqia/>

## Pregnant youth and their children

Being a young Queenslanders who is pregnant and in need of a home compounds disadvantage from one generation to the next.

Many parents-to-be experience the same trajectories towards needing secure housing as their peers.<sup>41</sup> Young Aboriginal and Torres Strait Islander women are overrepresented amongst pregnant youth who need suitable homes.<sup>42</sup>

Housing instability also impacts the next generation. One North Queensland principal reflected on how stable housing relates to children's school attendance:

With the housing crisis, we have got a number of families who have some pretty dire living conditions ... tents, no running water, cars, multiple families in homes ... definitely impacts on coming to school, finding the uniform, washing the uniform ... even eating the night before, having a good sleep.... What we do need is to look at attendance as a community problem, not a school problem ... if we had somehow support for a whole family ... us [at schools] being part of [the solution], but not us running the stakeholders and driving the whole thing – because our resources are so depleted and it's only getting worse.<sup>43</sup>

The children of young people who experience unstable housing may likewise be at risk of housing insecurity in the future.<sup>44</sup>

## Youth experiencing domestic and family violence

The pressures relating to rental affordability and the cost of living have the potential to exacerbate already existing pressures within families.

The prevalence of domestic and family violence in Australia is deeply concerning.<sup>45</sup> According to pioneering feminist journalist Dr Anne Summers, a profound gulf in opportunity exists between women who have experienced domestic violence and those who have not.<sup>46</sup>

*Children and young people who witness or experience domestic and family violence may be at greater risk of homelessness later in life.*

Today, an alarmingly high proportion of young people between the ages of 16 and 24 years – 43.8% percent – have been exposed to domestic and family violence as children.<sup>47</sup> This is a form of child maltreatment. Witnessing or experiencing domestic and family violence as a child or a young person is a driver of youth homelessness.<sup>48</sup>

According to Pam Barker of the Brisbane Youth Service, youth specialist homelessness services must respond to domestic and family violence “in the context of an emergency homelessness or housing response.”<sup>49</sup> Brisbane Youth Service data indicates 68% of their clients had experienced family violence.

Barker notes that young women and gender diverse youths are more likely to have current experiences of intimate partner violence than young men,<sup>50</sup>

and that while 54% of young people 22–25 years old who access youth specialist homelessness services report experiences of family violence, 63% of young parents report intimate partner violence, leaving them at greater risk than those who are not parents.<sup>51</sup>



## Young people with experience of the justice system

Rental affordability is an added complexity for young Queenslanders who have been involved in the youth justice system.

There is a longstanding correlation between homelessness and involvement in youth justice or incarceration, with the former often leading to the latter.<sup>52</sup>

When leaving the youth justice system, young people may have difficulties re-entering the housing market, particularly due to rental affordability. One young Queensland man who had multiple points of contact with the youth justice system reflected on the supports he would find most useful after leaving:

[P]rograms like ... maybe try and get them into TAFE. Ah, programs teachin' them about rentals and all that, like gettin' houses.<sup>53</sup>

The Queensland Family & Child Commission acknowledges that secure housing, as well as access to employment and education, are necessary to support young people make a successful transition out of the youth justice system.<sup>54</sup>

## Students

The sheer extent of the housing crisis means that challenges relating to rental affordability are increasingly touching young Queenslanders who may have not experienced these vulnerabilities in the past.

Many of the Queenslanders who are becoming vulnerable to housing insecurity are young adults who are engaged in study. Positive social, cultural, and economic environments and living in preferred accommodation improve student wellbeing, leading to better long-term employment outcomes.<sup>55</sup>

Following the Federal Government's Job-Ready Graduates Package in 2021, however, the costs associated with higher education in Australia have skyrocketed, leading to greater financial pressures than ever before.<sup>56</sup>

University students are increasingly experiencing housing stress and housing instability due to the unaffordable private rental market. This is exacerbated due to precarious employment, food insecurity, and high rent, with cascading impacts on academic achievement.<sup>57</sup> Researchers Purcell and Davidson identify a desperate need for research that focuses on housing insecurity and homelessness amongst young people in higher education.<sup>58</sup>

International students face many of the same challenges relating to rental affordability, but these experiences can be exacerbated due to newly living in a different country.<sup>59</sup> International students are also more vulnerable to being exploited by landlords.<sup>60</sup>

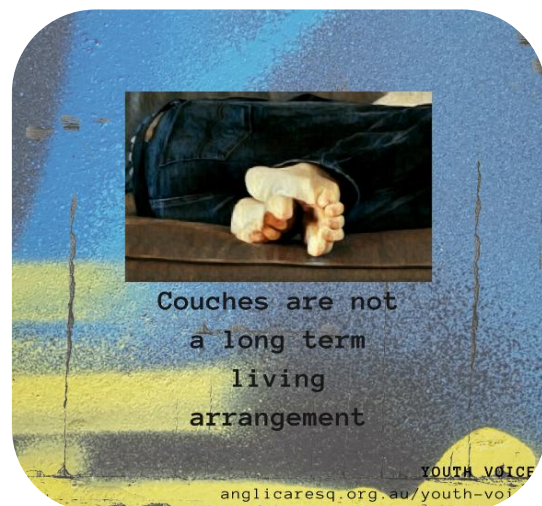
The unpaid nature of many university and vocational education student placements is a significant compounding factor in rental affordability.<sup>61</sup> 'Placement poverty' refers to the financial stress, food insecurity, and accommodation challenges that many students experience while completing unpaid student placements, and it has significant impacts on student wellbeing.<sup>62</sup> As one young Queensland woman reflected:

Trying to, you know, do [an] unpaid placement.... At the time I was living at home and trying to like put bills and stuff on top of that was just a lot.... Yeah, 40 hours of unpaid work and then going to my other to my actually paid job and do that.<sup>63</sup>

In May 2024, the federal government introduced the Commonwealth Prac Payment to alleviate placement poverty for up to up to 68,000 university students and over 5,000 vocational education and training student students

completing degrees in nursing, midwifery, social work, and teaching.<sup>64</sup> This does not cover all degrees that require placements.

## ‘Couches are not a long term living arrangement’<sup>65</sup>



The responses of young people to housing precariousness are often ‘invisible’, untraceable in data, and highly insecure. These include couch surfing, informal housing, and living at home for longer — by necessity rather than choice.

Our discussion above reveals that share housing — a traditional rite of passage for many young people (particularly those in higher education) — has become so deeply unaffordable that it is often no longer a viable alternative for those on lower incomes. Research suggests that some young people may resort to Buy Now, Pay Later financial products to cover rent,<sup>66</sup> a strategy that often has significant impacts on the debt profile and financial vulnerability of users.<sup>67</sup>

### Couch surfing

Couch surfing, including temporary accommodation with friends, family, acquaintances, or strangers, is particularly concentrated within the youth population.<sup>68</sup>

When compared to other specialist homelessness services clients, young people — especially those who presented to services alone between 2023 and 2024 — were most likely to be couch surfing.<sup>69</sup> Data from the 2018 census identified that young people in Moreton Bay, for example, were living in severely overcrowded premises, couch surfing, or in crisis accommodation, rather than sleeping rough.<sup>70</sup>

For many, couch surfing is a response to rental affordability that is shaped by instability. A study of young Queenslanders who couch surfed suggests that instability, especially the number of places stayed at while couch surfing, leads many young people to experience psychological distress.<sup>71</sup>

### Informal housing

Informal housing falls outside what we might usually think of as housing. Typically, this includes dwellings that are not included in the government’s control or regulation of housing.

Urban studies and planning research suggests that informal housing is “characterised by unauthorised or unregulated dwellings in urban and peri-urban areas.”<sup>72</sup> Since this might include housing without legal title or with substandard infrastructure or precarious tenure, informal housing “presents complex issues related to housing quality, safety and access to essential services.”<sup>73</sup>

These are properties excluded from the *Rental Affordability Snapshot* because they do not offer any semblance of the right to security and safety that should be core to an individual’s experience of ‘home’. They include garages, garden sheds, workshops, shops and warehouses.

## Living at home for longer

Over the past few decades, there has been an established and growing phenomenon of young Australians continuing to live with their parents well into adulthood.

The 2017 Household Income and Labour Dynamics in Australia (HILDA) survey data identified that nearly one third of all young adults were “co-residing with their parents, either in a rent-free arrangement or pay[ing] board.”<sup>74</sup> By 2021, HILDA data suggested that “54% of young men and 47% of young women aged 18–29 remained living with their parents” – a significant increase in only four years.<sup>75</sup>

One young woman told researchers from the Monash Centre for Youth Policy and Education Practice:

Being independent is an important step for young people but the cost for moving out makes it less achievable.... Government should take some intervention to control the house price and provide financial support for renting among young people.<sup>76</sup>

The pressures associated with rental affordability may shape the need to remain in the family home for longer than young people (or their parents) may wish.

## Lifting people out of crisis is a policy choice

The housing crisis is a problem with many parts and levers, including the housing and private rental markets, social and affordable housing supply, and housing and homelessness assistance, among other factors. Addressing the challenges therefore needs a holistic view across the whole housing spectrum, from homelessness and social housing through to affordable rental and home ownership; and to consider touchpoints with broader social issues such as economic hardship, employment, and education.

### Federal Government

With a Federal election looming at the time of this *Snapshot*, housing has been a significant focus of election promises from the major parties. While reception from economic commentators has been mixed regarding the promised initiatives, it is welcome to see, after decades of housing inactivity, some further evidence of Federal recognition that the scale of the housing crisis is too great to be resolved by state governments alone.

As several housing experts have pointed out, however, underlying supply issues remain a critical issue, and the nature of policies designed to assist first time homeowners that stimulate demand are likely to add more pressure to markets and prices,<sup>77</sup> and subsequently on renters.

### Both major parties are overlooking those who need the most help.

Recently released SGS Economics and Planning/National Shelter data shows the depth of the disparity between median rents and income growth across the country, with rents having risen at least 3.5 times faster than income in regional Queensland, and three times faster in Brisbane.<sup>78</sup>

For those on income support, this effect is further exacerbated by the stagnation of Jobseeker and related payments.

Anglicare continues to advocate with numerous other voices for an increase to income support. As the Australian Council of Social Services points out, “income support should be there to support people through the tough times, not keep them in a struggle for survival”.<sup>79</sup>

Routine indexation increases are clearly insufficient to cover even basics such as housing, food, bills, and transport, particularly in a cost-of-living crisis.

With the Australian Council of Social Service (ACOSS) and others, we support the call for all income support payments to be raised to at least the Pension rate (\$82 a day) so people can afford life's essentials and live with dignity. No one should have to make a choice between putting food on the table, or the medicine they need.

## Queensland Government

The Queensland Government's direct and indirect policy responses to rental affordability have had variable impacts upon housing insecurity in Queensland.

The Queensland Government under the ALP made notable efforts to engage with rental affordability and housing insecurity issues in recent years. In their Queensland Budget 2025-2026 paper, the Queensland Council of Social Service (QCOSS) noted that "Independent expert analysis found that the former Queensland Government's Homes for Queenslanders plan [was] a credible broad-reaching housing plan that includes nation-leading social housing targets that, if implemented long-term, [could] end the housing crisis in Queensland."<sup>80</sup>

Against an ongoing backdrop of a national housing crisis, the new LNP Government has continued to make a significant commitment to housing, with the ambitious commitment of one million homes over the next twenty years,<sup>81</sup> including 53,500 new social housing dwellings by 2044.<sup>82</sup> This involves delivering approximately 2,800 new social housing dwellings per annum for the next 19 years, estimated by QCOSS as a social housing commitment of at least \$1.86 billion p.a.<sup>83</sup>

This *Snapshot*, however, among other reports, makes clear that despite commitments to date from both sides of government, **much more needs to be done**.

We urge the Queensland Government to provide more detail about the Securing our Housing Foundations Plan,<sup>84</sup> including a **commitment to timelines, specific funding commitments, and regular and transparent reporting**.

We look forward to regular publication of the outcomes of the recently established Homelessness Ministerial Advisory Council, which will comprise leaders from across government, councils, and the housing, health, and community sectors, to "help better target crisis response[s] and drive sustainable, long-term solutions to homelessness".<sup>85</sup> This is a positive move if it remains true to the intent described by Minister for Housing, The Hon. Sam O'Connor:

"It will help us deliver **practical solutions** which work on the ground and ensure we're co-ordinating our response to homelessness with both **urgency and compassion**."<sup>86</sup>

Similarly, we look forward to the relief provided for Queenslanders in need of housing through 500 new homes to be built in on church and charity-owned land in the next two years, and 10,000 homes in total.<sup>87</sup> As the human services arm of the Anglican Church Southern Queensland, Anglicare is keen to understand how this initiative will look on the ground.

## Local government

Recent policy responses at the local government level to criminalise public camping by people experiencing homelessness, discussed earlier in this report, compound disadvantage and put pressure on other social services. The recent actions of several southern Queensland councils to criminalise people living in encampments in public spaces<sup>88</sup> are particularly ill-timed given the rental crisis outlined in this report.

Recent commentary by Jackson Hills, Manager of Policy & Strategic Engagement at QShelter, notes that the tension between public use of parks and similar spaces, and the need for those experiencing homelessness to find a place to sleep safely, is a difficult issue and challenging to resolve. We agree with Hills that:

Given the increasing pressures of homelessness and housing instability, now more than ever, a coordinated, strategic, and long-term response is needed to ensure that every Queenslander has a safe and stable place to call home.<sup>89</sup>

For the sake of the individuals and families with no choice but to live in parks, there must be better ways than bulldozing their few belongings.<sup>90</sup>

## Anglicare Southern Queensland

Anglicare has long been, and remains, committed to supporting young Queenslanders who are in need of a suitable home.

Through the Anglicare [Youth Homelessness Project](#), we are committed to raising \$14 million to build a service in Logan that aims to address the escalating housing crisis. The new building features a modern build that is custom designed to support young people who are either experiencing, or at risk of experiencing, homelessness.

Quality housing is proven to have positive psychological and psychosocial impacts as well as enhancing independence and self-agency. Anglicare believes that every young person deserves to come home to a positive living environment where they know they are cared for and where they feel safe and supported.





## A final word

Researchers from the Centre for Social Impact pre-empted Jackson Hill's words above in their 2021 'deep dive' into ending homelessness in Australia, writing:

[W]ithout inclusion of affordable renting across all markets (social, community, and private), systematic consideration of the structural and individual drivers of homelessness, and the levers available to address drivers across all levels and functions of government, homelessness is an inevitable outcome.<sup>91</sup>

This is especially the case for individuals and families who face particular challenges and vulnerabilities. In this report we have focused on young people who, despite a range of policies in recent years at both Federal and state level that have relevance to youth housing,<sup>92</sup> still remain at significantly more risk of homelessness than adults.

Young people deserve more than to be one or two recommendations in an adult-focused policy. Brisbane Youth Service make a compelling case for a National Child and Youth Housing and Homelessness Plan to address the complex support needs of young people in a holistic way, recognising that wellbeing is more than a roof over one's head. Currently, the inadequacy of Youth Allowance, JobSeeker, and related payments undermines any opportunity of a home for those on income support; while young people from a range of backgrounds and life experiences often face high levels of housing insecurity, including Aboriginal and Torres Strait Islander young people, care leavers, LGBTQ+ youth, refugee and migrant young people, pregnant youth and their children, students, and those with experience of family violence or the justice system.

Recent research based on interviews with community, government, consultancy, developer, and peak housing body representatives in southeast Queensland makes the case that local, state, and federal governments need to work proactively and strategically with the housing sector to plan for a resilient housing system with policies that prepare for shocks.<sup>93</sup>

In the current housing crisis, in a world now intensely susceptible to such shocks – globally as well as nationally – the human right to a home is more important than ever.

## Acknowledgements

This report was prepared by Dr Ana Stevenson (Senior Advisor – Research & Evaluation) and Leanne Wood (Manager, Research Evaluation & Advocacy) with the valued assistance of Emma Barrie, Data Analyst.

## Appendix A: 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)	130	4%	1764	51%	0	0%	68%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	70	2%	1764	51%	0	0%	78%
Couple, no children	Age Pension	72	2%	3185	92%	3	0%	62%
Single, one child (aged less than 5)	Parenting Payment Single	46	1%	2743	80%	1	0%	87%
Single, one child (aged over 8)	JobSeeker	26	1%	2743	80%	1	0%	95%
Single	Age Pension	30	1%	3444	100%	0	0%	89%
Single aged over 21	Disability Support Pension	17	0%	3185	92%	0	0%	89%
Single	JobSeeker	0	0%	3444	100%	0	0%	143%
Single aged over 18	Youth Allowance	0	0%	3444	100%	0	0%	145%
Single in share house	Youth Allowance	0	0%	3444	100%	0	0%	150%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	689	20%	1764	51%	43	1%	40%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	340	10%	1764	51%	5	0%	51%
Single	Minimum Wage	54	2%	54	2%	32	1%	55%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	340	10%	1764	51%	5	0%	52%
<b>Total No. of Properties</b>		<b>3444</b>						
households on income support payment		20						
household on minimum wage		75						

**Table 5.** Summary table, Brisbane Metro.

## 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)	21	3%	593	85%	1	0%	57%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	8	1%	593	85%	0	0%	65%
Couple, no children	Age Pension	8	1%	683	97%	1	0%	39%
Single, one child (aged less than 5)	Parenting Payment Single	2	0%	667	95%	0	0%	65%
Single, one child (aged over 8)	JobSeeker	1	0%	667	95%	0	0%	71%
Single	Age Pension	0	0%	701	100%	0	0%	59%
Single aged over 21	Disability Support Pension	0	0%	683	97%	0	0%	59%
Single	JobSeeker	0	0%	701	100%	0	0%	89%
Single aged over 18	Youth Allowance	0	0%	701	100%	0	0%	107%
Single in share house	Youth Allowance	0	0%	701	100%	0	0%	95%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	219	31%	593	85%	113	16%	33%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	62	9%	593	85%	3	0%	42%
Single	Minimum Wage	1	0%	1	0%	1	0%	34%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	62	9%	593	85%	3	0%	42%
Total No. of Properties		701						
households on income support payment		2						
household on minimum wage		114						

**Table 6.** Summary table, Logan–Beaudesert.



## 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%	627	89%	1	0%	56%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	0%	627	89%	0	0%	65%
Couple, no children	Age Pension	1	0%	688	98%	0	0%	44%
Single, one child (aged less than 5)	Parenting Payment Single	1	0%	656	93%	0	0%	63%
Single, one child (aged over 8)	JobSeeker	1	0%	656	93%	0	0%	69%
Single	Age Pension	0	0%	703	100%	0	0%	66%
Single aged over 21	Disability Support Pension	0	0%	688	98%	0	0%	66%
Single	JobSeeker	0	0%	703	100%	0	0%	101%
Single aged over 18	Youth Allowance	0	0%	703	100%	0	0%	117%
Single in share house	Youth Allowance	0	0%	703	100%	0	0%	108%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	245	35%	627	89%	173	25%	32%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	66	9%	627	89%	9	1%	41%
Single	Minimum Wage	1	0%	1	0%	1	0%	39%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	66	9%	627	89%	9	1%	42%
<b>Total No. of Properties</b>		<b>703</b>						
households on income support payment		1						
household on minimum wage		174						

**Table 7.** Summary table, Ipswich.

## 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)	5	0%	906	58%	0	0%	82%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	0%	906	58%	0	0%	93%
Couple, no children	Age Pension	1	0%	1555	99%	0	0%	69%
Single, one child (aged less than 5)	Parenting Payment Single	0	0%	1386	89%	0	0%	97%
Single, one child (aged over 8)	JobSeeker	0	0%	1386	89%	0	0%	105%
Single	Age Pension	0	0%	1563	100%	0	0%	97%
Single aged over 21	Disability Support Pension	0	0%	1555	99%	0	0%	97%
Single	JobSeeker	0	0%	1563	100%	0	0%	96%
Single aged over 18	Youth Allowance	0	0%	1563	100%	0	0%	153%
Single in share house	Youth Allowance	0	0%	1563	100%	0	0%	103%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	76	5%	906	58%	2	0%	50%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	26	2%	906	58%	1	0%	62%
Single	Minimum Wage	0	0%	0	0%	0	0%	60%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	26	2%	906	58%	1	0%	63%
Total No. of Properties		1563						
households on income support payment		0						
household on minimum wage		2						

**Table 8.** Summary table, Gold Coast.

## 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)	5	1%	514	70%	0	0%	73%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	4	1%	514	70%	0	0%	84%
Couple, no children	Age Pension	4	1%	724	99%	0	0%	55%
Single, one child (aged less than 5)	Parenting Payment Single	3	0%	684	93%	0	0%	85%
Single, one child (aged over 8)	JobSeeker	2	0%	684	93%	0	0%	92%
Single	Age Pension	2	0%	732	100%	0	0%	79%
Single aged over 21	Disability Support Pension	2	0%	724	99%	0	0%	79%
Single	JobSeeker	0	0%	732	100%	0	0%	83%
Single aged over 18	Youth Allowance	0	0%	732	100%	0	0%	134%
Single in share house	Youth Allowance	0	0%	732	100%	0	0%	89%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	63	9%	514	70%	4	1%	44%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	22	3%	514	70%	0	0%	55%
Single	Minimum Wage	3	0%	3	0%	3	0%	48%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	22	3%	514	70%	0	0%	56%
<b>Total No. of Properties</b>		<b>732</b>						
households on income support payment		2						
household on minimum wage		7						

**Table 9.** Summary table, Sunshine Coast.

## Moreton 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)	13	2%	660	83%	0	0%	59%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	4	1%	660	83%	0	0%	68%
Couple, no children	Age Pension	4	1%	786	98%	0	0%	46%
Single, one child (aged less than 5)	Parenting Payment Single	3	0%	749	94%	0	0%	67%
Single, one child (aged over 8)	JobSeeker	3	0%	749	94%	0	0%	73%
Single	Age Pension	2	0%	798	100%	0	0%	68%
Single aged over 21	Disability Support Pension	2	0%	786	98%	0	0%	68%
Single	JobSeeker	0	0%	798	100%	0	0%	88%
Single aged over 18	Youth Allowance	0	0%	798	100%	0	0%	120%
Single in share house	Youth Allowance	0	0%	798	100%	0	0%	94%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	222	28%	660	83%	103	13%	34%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	66	8%	660	83%	4	1%	43%
Single	Minimum Wage	3	0%	3	0%	3	0%	40%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	66	8%	660	83%	4	1%	44%
Total No. of Properties		799						
households on income support payment		2						
household on minimum wage		106						

**Table 10.** Summary table, Moreton Bay.

## 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)	26	7%	256	72%	0	0%	57%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	6	2%	256	72%	0	0%	65%
Couple, no children	Age Pension	6	2%	346	97%	2	1%	41%
Single, one child (aged less than 5)	Parenting Payment Single	3	1%	326	91%	0	0%	63%
Single, one child (aged over 8)	JobSeeker	1	0%	326	91%	0	0%	69%
Single	Age Pension	1	0%	358	100%	0	0%	61%
Single aged over 21	Disability Support Pension	1	0%	346	97%	0	0%	61%
Single	JobSeeker	0	0%	358	100%	0	0%	87%
Single aged over 18	Youth Allowance	0	0%	358	100%	0	0%	110%
Single in share house	Youth Allowance	0	0%	358	100%	0	0%	93%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	162	45%	256	72%	69	19%	33%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	73	20%	256	72%	11	3%	42%
Single	Minimum Wage	1	0%	1	0%	1	0%	35%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	73	20%	256	72%	11	3%	42%
Total No. of Properties		358						
households on income support payment	3							
household on minimum wage	70							

**Table 11.** Summary table, Wide Bay.

## 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)	34	10%	259	76%	4	1%	52%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	15	4%	259	76%	2	1%	60%
Couple, no children	Age Pension	15	4%	331	97%	8	2%	38%
Single, one child (aged less than 5)	Parenting Payment Single	10	3%	317	92%	2	1%	62%
Single, one child (aged over 8)	JobSeeker	4	1%	317	92%	1	0%	68%
Single	Age Pension	2	1%	343	100%	0	0%	57%
Single aged over 21	Disability Support Pension	2	1%	331	97%	1	0%	57%
Single	JobSeeker	0	0%	343	100%	0	0%	76%
Single aged over 18	Youth Allowance	0	0%	343	100%	0	0%	105%
Single in share house	Youth Allowance	0	0%	343	100%	0	0%	83%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	189	55%	259	76%	110	32%	30%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	94	27%	259	76%	34	10%	38%
Single	Minimum Wage	4	1%	4	1%	4	1%	33%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	94	27%	259	76%	34	10%	39%
Total No. of Properties		343						
households on income support payment		11						
household on minimum wage		114						

**Table 12.** Summary table, Darling Downs – Maranoa.

## Queensland Outback SA4 (southern area)

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)	0	0%	4	100%	0	0%	44%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0	0%	4	100%	0	0%	51%
Couple, no children	Age Pension	0	0%	4	100%	0	0%	-
Single, one child (aged less than 5)	Parenting Payment Single	0	0%	4	100%	0	0%	-
Single, one child (aged over 8)	JobSeeker	0	0%	4	100%	0	0%	-
Single	Age Pension	0	0%	4	100%	0	0%	-
Single aged over 21	Disability Support Pension	0	0%	4	100%	0	0%	-
Single	JobSeeker	0	0%	4	100%	0	0%	-
Single aged over 18	Youth Allowance	0	0%	4	100%	0	0%	-
Single in share house	Youth Allowance	0	0%	4	100%	0	0%	-
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	4	100%	4	100%	4	100%	25%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	4	100%	4	100%	4	100%	32%
Single	Minimum Wage	0	0%	0	0%	0	0%	-
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	4	100%	4	100%	4	100%	32%
<b>Total No. of Properties</b>		<b>4</b>						
households on income support payment		0						
household on minimum wage		4						

**Table 13.** Summary table, Queensland Outback SA4 (southern area).

## Appendix B: A note on methodology

This *Snapshot* was undertaken over the weekend of 16–17 March 2025 (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 Southern Queensland 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, 51,238 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 (e.g., the property was advertised as renting at \$500-\$520 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 (e.g., 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>94</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>95</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>96</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>97</sup> 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>98</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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