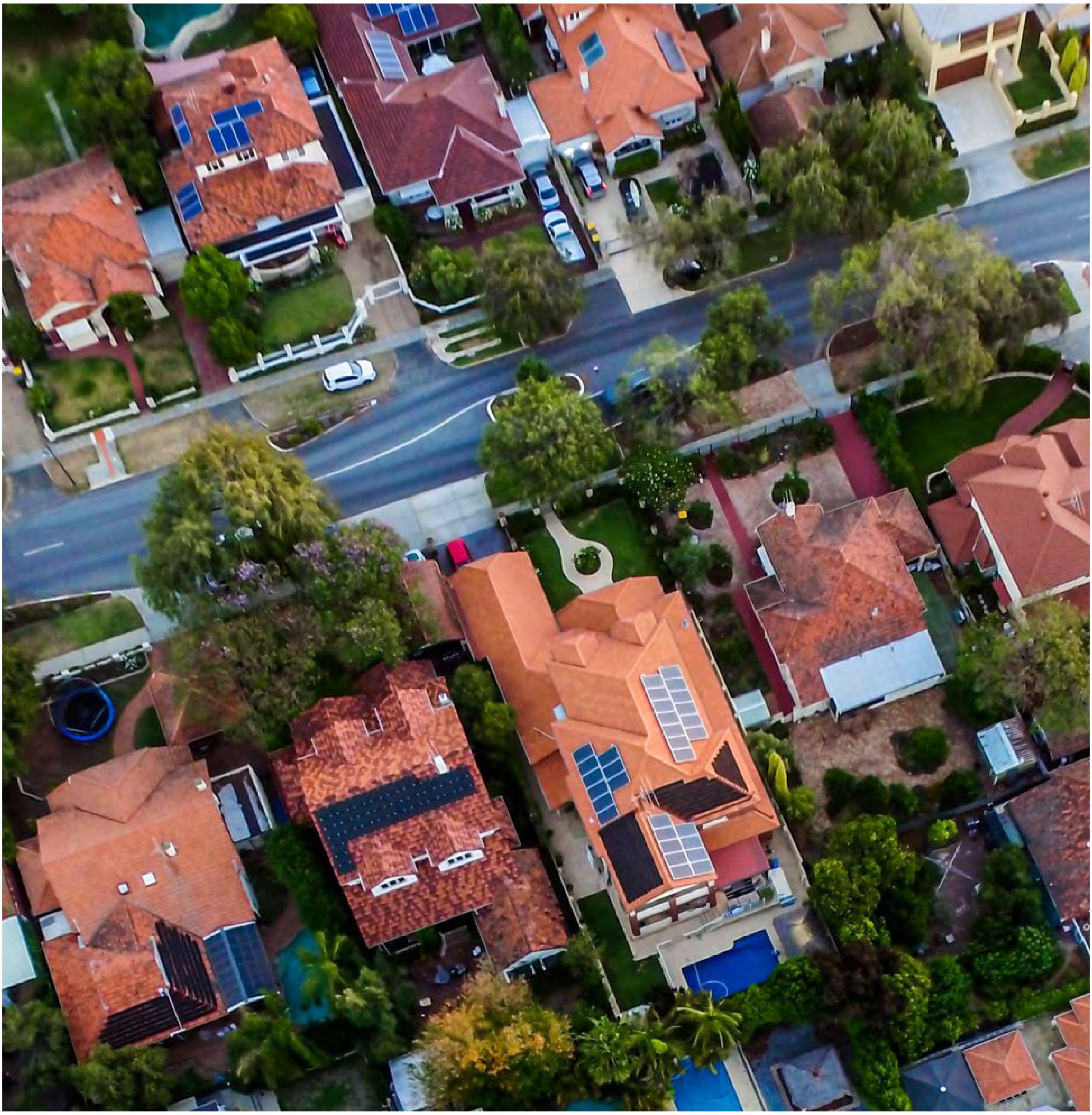

RENTAL AFFORDABILITY SNAPSHOT

NATIONAL REPORT 2023 \ FOURTEENTH EDITION

Anglicare Australia
in every Community

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National Report 2023

FOURTEENTH EDITION

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Every year, Anglicare Australia surveys rental listings across Australia to see what it is like for people on low incomes to rent a home. We do this by taking a snapshot of the thousands of properties listed for rent on realestate.com.au. We test whether each rental listing is affordable and suitable for people on low incomes. The Rental Affordability Snapshot is released every year in April. This is the fourteenth edition. Preferred citation:
Anglicare Australia (2023) Rental Affordability Snapshot. National Report. Fourteenth Edition.

Anglicare Australia would like to acknowledge the support of REA Group, owner and operator of www.realestate.com.au, for their assistance with data capture for the Snapshot again this year.

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Introduction

As Australia's rental crisis deepens, public attention has shifted in a way we have not seen before. There are now daily news stories of people being unable to afford a place to live, families being evicted so landlords can dramatically increase rent, and talkback callers reporting that they fill dozens of applications only to be rejected repeatedly.

These stories are becoming more relevant as governments become more reliant on the private rental market to deliver housing. More Australians are renting for longer, and yet living with the risk of eviction or rent increase around every corner. At the same time the cost-of-living crisis continues to make every day basics more expensive, stretching already tight budgets for people on low incomes and making it impossible to make ends meet.

This report marks the fourteenth edition of Anglicare Australia's Rental Affordability Snapshot. Its findings are alarming. This year, there were only 45,895 listings across the country, the lowest number in the history of the Snapshot. Australia's vacancy rate remains at its lowest rate on record, at 0.8 percent.[1] The market for affordable properties is fiercely competitive, with many households on low incomes unable to get a look in to a rental. We have heard reports about people queuing down the street for inspections, competing with dozens or even hundreds of other potential renters.

Rents have never been less affordable. Average rents have risen by 11 percent in the last year.[2] Our analysis shows that a mere four rentals were affordable for a single person receiving JobSeeker across Australia. None were affordable for someone on Youth Allowance. Couples out of work, single parents relying on Centrelink, and Australians receiving the Disability Support Pension must all contend with a rental market where 0.2 percent of rentals were affordable. A person on the Age Pension can only afford to rent 0.4 percent of properties, and the percentage of affordable rentals for a person on the minimum wage has dropped to below one percent for the first time.

Such dire results have a real impact on people's lives. They show that large numbers of Australians will not be able to land a lease without getting into severe rental stress. This means that people can be forced into unfair choices like skipping meals, foregoing essentials, or turning to payday loans to get by. As our rental crisis becomes a permanent reality, many people can expect to live in these conditions for most of their lives.

Our results show that we are in the midst of a crisis that can no longer be ignored by governments. There has never been a more critical time for governments across the country to step up, and ensure that every Australian has a place to call home.

This year's Snapshot

Every year Anglicare Australia tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the thousands of properties listed for rent on realestate.com.au on one weekend in March or April. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes. Those households are:

- » single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage;
- » single parents receiving the Parenting Payment or earning the minimum wage;
- » couples without children on the Age Pension; and
- » couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

The geographic area covered by this year's national snapshot has expanded compared to the previous year's snapshot and includes all regions of Australia.

How we measure affordability

For most people on low incomes, rent needs to be no more than 30 percent of a household budget for it not to cause financial stress and difficult choices. This is an internationally accepted benchmark based on many years of study into the impact of the cost of living and how it affects people. This is the benchmark that Anglicare Australia uses. To test whether a listing is affordable, we calculate the income for our household types. This is done using government-published information on rates of payments for JobSeeker, Youth Allowance, the Disability Support Pension and Age Pension, Commonwealth Rental Assistance, Family Tax Benefits, and the minimum wage. We use these figures to calculate the maximum affordable rent for each household type, and compare that against listed properties that are suitable.

Suitable means appropriate for the number of people or the family type. One area where we are likely to overestimate the number of suitable properties is for people on the Disability Support Pension. While not all people with a disability need modified housing, many do. Our snapshot does not measure disability accessibility or compliance with universal housing standards.

What we found

This year's Snapshot surveyed 45,895 listings across the country on our sample weekend. It was taken on 17 March 2023. Table 1 shows how many listed properties were affordable and appropriate for households on the lowest incomes.

Table 1. Rental affordability by household type, national results
(includes Commonwealth Rent Assistance and Family Tax Benefits where eligible)

		March 2022		March 2023		Change
Household Type	**Payment Type**	**Number**	**Percentage**	**Number**	**Percentage**	**Percentage**
01. Couple, two children One aged less than 5, one aged less than 10	Jobseeker Payment (both adults)	78	0.2%	99	0.2%	0.0%
02. Single, two children One aged less than 5, one aged less than 10	Parenting Payment Single	20	0.0%	40	0.1%	0.1%
03. Couple, no children	Age Pension	663	1.4%	508	1.1%	-0.3%
04. Single, one child aged less than 5	Parenting Payment Single	61	0.1%	67	0.1%	0.0%
05. Single, one child aged over 8	Jobseeker Payment	9	0.0%	6	0.0%	0.0%
06. Single	Age Pension	312	0.7%	162	0.4%	-0.3%
07. Single aged over 21	Disability Support Pension	51	0.1%	66	0.1%	0.0%
08. Single	Jobseeker Payment	7	0.0%	4	0.0%	0.0%
09. Single aged over 18	Youth Allowance	1	0.0%	0	0.0%	0.0%
10. Couple, two children One aged less than 5, one aged less than 10	Minimum Wage	7,041	15.3%	7,275	15.9%	0.6%
11. Single, two children One aged less than 5, one aged less than 10	Minimum Wage	335	0.7%	336	0.7%	0.0%
12. Single	Minimum Wage	720	1.6%	345	0.8%	-0.8%
13. Couple, two children One aged less than 5, one aged less than 10	Minimum Wage and Parenting Payment Partnered	1,682	3.7%	1,534	3.3%	-0.3%
Total number of properties		45,992		45,895		

Table 2. Rental affordability by household type, State and Territory results
(includes Commonwealth Rent Assistance and Family Tax Benefits where eligible)

Household Type	Payment Type	ACT	VIC	SA	WA	NT	QLD	NSW	TAS
01. Couple, two children One aged less than 5, one aged less than 10	Jobseeker Payment (both adults)	0.0%	0.1%	1.7%	0.2%	0.0%	0.3%	0.1%	0.6%
02. Single, two children One aged less than 5, one aged less than 10	Parenting Payment Single	0.0%	0.0%	0.8%	0.1%	0.0%	0.1%	0.0%	0.5%
03. Couple, no children	Age Pension	0.0%	0.8%	3.5%	0.7%	1.1%	1.4%	1.0%	1.3%
04. Single, one child aged less than 5	Parenting Payment Single	0.0%	0.1%	0.8%	0.1%	0.2%	0.2%	0.1%	0.4%
05. Single, one child aged over 8	Jobseeker Payment	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
06. Single	Age Pension	0.0%	0.3%	0.8%	0.0%	0.0%	0.3%	0.4%	0.7%
07. Single aged over 21	Disability Support Pension	0.0%	0.1%	0.5%	0.0%	0.0%	0.2%	0.2%	0.4%
08. Single	Jobseeker Payment	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
09. Single aged over 18	Youth Allowance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10. Couple, two children One aged less than 5, one aged less than 10	Minimum Wage	0.1%	26.4%	25.9%	14.7%	5.8%	15.7%	7.8%	25.0%
11. Single, two children One aged less than 5, one aged less than 10	Minimum Wage	0.0%	0.6%	4.4%	0.7%	0.0%	0.8%	0.5%	1.1%
12. Single	Minimum Wage	0.2%	0.6%	1.6%	0.2%	0.2%	0.7%	1.0%	1.8%
13. Couple, two children One aged less than 5, one aged less than 10	Minimum Wage and Parenting Payment Partnered	0.0%	5.6%	9.9%	2.6%	0.2%	2.7%	1.6%	5.7%
Total number of properties		1,273	12,684	1,839	2,912	566	9,785	15,983	853

These results show that finding an affordable and suitable home to rent in the private market is extraordinarily challenging for people on low incomes. It is worth noting that this Snapshot has recorded the worst ever result for a person on the minimum wage, with affordability halving over the past year and crashing to below one percent for the first time.

Once again, the situation is worst for people on government income support. It is particularly daunting for single people. There were just four properties out of the more than 45,000 that were affordable and suitable on the Snapshot weekend for a single person on JobSeeker Payment, all of them rooms in share houses. Not a single property was affordable for a young person living on Youth Allowance.

A single parent seeking safe and secure housing for themselves and their child would be competing with others for the 0.1 percent of listings affordable to them. If their child is over eight, and they have been moved off Parenting Payment to JobSeeker, only six properties are affordable across the country.

Older Australians and people with a disability face particularly unique challenges in accessing the rental market. Often faced with reduced mobility or additional support, many properties will be simply unsuitable for older people and for those with disabilities. The Snapshot found that a single person on the Disability Support Pension could afford only 66 of the listed properties. However, as the Snapshot is unable to measure properties for necessary accessibility, the reality is that many of these properties will not be suitable.

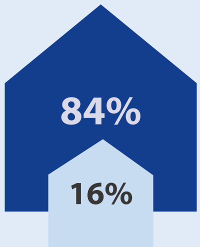
Similarly, a person on the Age Pension can afford 0.4 percent of listed rentals. But, given that many of these are actually rooms in share houses, it is hard to deem them as completely suitable for an older person.

Figure 1. Snapshot of rental affordability for sample households

Unaffordable Affordable

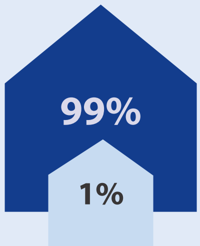
Family of four on the minimum wage

15.9% of rental listings are affordable for a family of four with two parents on the full-time minimum wage.



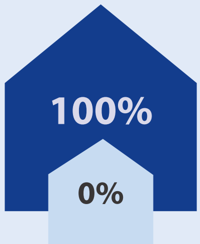
Single parent on the minimum wage

0.7% of rental listings are affordable for a single parent on the full-time minimum wage.



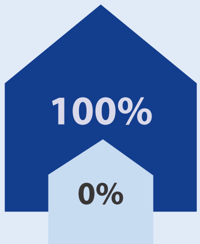
Single person on the JobSeeker payment

0% of rental listings are affordable for a person looking for work on the JobSeeker payment, a result we've seen year after year.



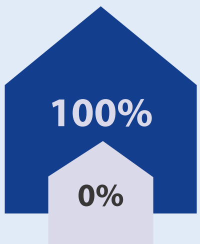
Retirees on the Age Pension

0.4% of rental listings are affordable for a retiree on the Age Pension, halving over the last year.



Single person on the Disability Support Pension

0.1% of rental listings are affordable for a person on the Disability Support Pension.



What this means

A crisis for people on the lowest incomes

Access to affordable housing makes an enormous difference to people's lives. It doesn't just help financially; a stable home makes it easier to find work or participate in education. But this Snapshot shows that affordable housing is out of reach for many.

Housing is the largest fixed cost for most low-income Australian households. This year, the Snapshot shows that just four rooms in sharehouses are affordable to rent for a single person on JobSeeker and none for a young person on Youth Allowance. That means many people have no choice but to pay more than they can afford to keep a roof over their heads. They are forced to make choices about skipping meals, forgoing medications or turning off the heater in order to make ends meet. The rising number of homeless Australians shows just how unjust and unsustainable such sacrifices are.[3]

Housing costs have been rising much faster than income for decades. At the same time, JobSeeker and related payments are now so low they trap people in poverty. For more than twenty years governments have failed to ensure that social security payments have kept up with the cost of living, including housing.

The single biggest difference governments can make in addressing poverty and housing insecurity is increasing income support to a level that means people can afford a safe and secure place to live.

Declining affordability for minimum wage workers

Snapshots in recent years have shown a sharp fall in affordability for households living on the minimum wage. Despite the 5.2 percent wage increase awarded by the Fair Work Commission in 2022, affordability for single people on the minimum wage has still slid backwards as rents soar much higher than the CPI. Affordability for a couple on the minimum wage with two children has improved only marginally.

This year, a single parent working full time on the minimum wage can afford 0.7 percent of rental dwellings. For single people working full time with no kids, 0.8 percent of homes are affordable.

The overall trends are alarming. Ten years ago, in 2012, the Snapshot showed about 30 percent of properties were affordable for families with both parents on minimum wage, showing the stark drop in affordability over time as wages have stagnated but rents continue to rise.

Successive governments have typically responded to these concerns by highlighting the availability of Commonwealth Rent Assistance for people earning low incomes. Yet our calculations include Commonwealth Rent Assistance, as well as other available payments such as the Family Tax Benefit. Even with these extra payments, many people are trapped in rentals they cannot afford.

Our figures may be alarming, but even they do not tell the whole story. We look at the full-time minimum wage, but we also know that more and more Australians are working casually. Over one million Australians are underemployed. Their plight is likely to be much worse than this Snapshot shows.

Rental listings are drying up

The last two years have seen a significant decrease in the number of rentals listed on the Snapshot weekend. Between 2018 and 2021 the number of available rentals listed was consistently above 65,000. This year's Snapshot reflects the low vacancy rate with a major decrease in the number of listings.

This means fewer available properties and more competition for people seeking somewhere to live. We hear reports of hundreds of people turning up for rental inspections and putting in applications. Landlords and agents can be more selective, and often prefer applicants with higher incomes. When we interviewed older people for our recent report Ageing in Place, one older renter observed that "real estate agents don't like renting to people on a pension." [4]

An inability to secure a rental can leave people with no choice but to stay in an inappropriate or unsafe situation, or face homelessness.

Not just a supply problem

While the number of rental listings has crashed nationally, it is mainly driven by dramatic drops in the number of advertised rentals in metropolitan Melbourne and Sydney. In some regions, including Tasmania and regional South Australia, the number of listings actually increased compared to last year.

Yet growth in the number of listings in some regions has not resulted in a corresponding increase in the number of affordable and appropriate properties for people on low incomes. For example, in Tasmania, where the number of listings increased by nearly 20 percent compared to 2022, the number of appropriate and affordable properties for a couple on the aged pension halved. A similar story occurred in Newcastle, where rental listings increased by 50 percent compared to 2022, but the number of affordable and appropriate rentals for an older person on the aged pension reduced from 57 to 26.

Even in places where the rental market is not as tight, those on lower incomes remain locked out. This is reflected in the history of Anglicare Australia's Snapshot. With the exception of 2020, a year of major upheaval in the face of the COVID-19 pandemic, we consistently find that affordability worsens every year even when the overall number of listings grows.

The reality is that supply is not the driver of Australia's housing crisis, as we outline in greater detail in the next section. The undersupply is not in housing generally, but in affordable housing, which the Federal Government has become increasingly reluctant to fund. A forthcoming analysis from Anglicare Australia will show that the Federal Government has come to spend record amounts on housing overall while spending on social housing has been declining in real terms. All of this has led to a housing system that is both expensive for governments and unaffordable for people, with fierce competition for a dwindling number affordable rentals. Thousands of people in need of a home miss out every week as rents soar and waiting lists for social housing grow. Put simply, Australia needs a plan for more affordable homes.

What can be done

Raising the rate of payments above the poverty line

Poverty and housing are inextricably linked because housing is the largest fixed cost for most low-income Australian households. As we face a housing market that has never been less affordable or more volatile, Australians are spending record amounts on housing, impacting financial security and driving hardship across the nation.

Yet JobSeeker and related payments are now so low that they trap people in poverty. The weekly rate of JobSeeker is barely above half of the Henderson poverty line.[5] During the pandemic, it was proven that raising government support payments can effectively eliminate poverty. Research, including by Anglicare Australia, has documented the profound impact this had on poverty levels and on people's lives. People were able to afford fresh food, fill their prescriptions, pay their bills on time, and secure decent homes.

For too long, Commonwealth Rental Assistance has been seen as a silver bullet to solving this crisis, with many believing that raising the rate of the payment will lift people out of rental stress and poverty. Yet Commonwealth Rental Assistance will not address this problem. Only one in three people on the JobSeeker payment, and one in ten young people out of work, are even eligible for the rent assistance payment.[6] The assumption that increasing Commonwealth Rent Assistance will lift people on income payments out of poverty is false. In any case, 46 percent of people who receive the payment are still in rental stress regardless.[7]

Many organisations have called for Commonwealth Rent Assistance to be increased. While Anglicare Australia welcomes assistance to those living on low incomes, it is no replacement for raising income support above the poverty line. We do support restructuring the rent assistance payment to ensure it reaches more people who need it and keeps people out of rental stress. Reforming the cut-in rate and indexing the payment to average rent by location would also help make the payment more effective.

By far, the most important change that could be made for renters on income support is to raise the rate of Centrelink payments above the poverty line. This is the only effective way to help hundreds of thousands of Australians families and children on Centrelink payments escape poverty and find a secure and safe place to live.

Building more social homes

Over the years, housing supply has been positioned as the default answer to housing affordability. It is the favoured solution of the development industry, property commentators, and the real estate industry. Yet the reality is that Australia has an oversupply of dwellings compared to its needs and demographics.[8] Between 165,000 and 240,000 new dwellings are already built across the country each year.[9] Increasing supply in the private market has simply failed to make housing more affordable. The undersupply is not in housing,[10] but in social and affordable housing.

The Federal Government used to strongly invest in social housing to meet need. Yet over the last three decades, governments have withdrawn from this responsibility. Social housing stock has simply not kept pace with the growth in population,[11] with demand now far outweighing supply. Housing has become less and less affordable over that same period. The data shows that Australia now has a shortfall of 640,000 social homes as of 2022,[12] the highest it has ever been.

In walking away from social housing, governments have assumed that the private rental market would provide enough affordable housing. That has been shown to be false. Analysis by the Australian Housing and Urban Research Institute shows that governments' move away from directly supplying housing to a reliance on 'demand-side assistance,' such as rent assistance, has led to a housing market that has never been less affordable. The shortage of affordable rentals for low-income households grew between 1996 and 2011, contradicting the theory that housing supply in the private market would 'trickle-down' and create affordable rentals over time.[13] Australia now has more dwellings per head of population than at any other time in our history,[14] yet affordability is the lowest it has ever been.

Building enough social and affordable homes to turn this around will cost money. Just to maintain the current share of social housing as a proportion of Australia's housing stock will require construction of 15,000 new social housing properties a year.[15] Our current rate of new social housing construction is about 3,000 dwellings a year.[16]

The Government's proposed Housing Australia Future Fund would create 'off budget' funding for 20,000 social housing dwellings over the first five years. Anglicare Australia supports this fund as a welcome first step, but it will not come close to meeting the social housing shortfall. Taking on the shortfall will require building 25,000 social homes each year for two decades.

It is not possible to end Australia's housing crisis off-budget. It will require a capital investment, and a plan to sustainably fund and maintain social housing. Anglicare Australia believes this could be funded through a program of tax reform, as proposed below.

Creating a fairer tax system

Housing costs in Australia have been rising much faster than incomes for decades. This is largely fuelled by tax concessions for property ownership that encourage speculative investment, and disadvantage first homebuyers. In addition to driving up rents and house prices, these tax concessions cost billions each year, resources that would be much better spent directly delivering more affordable rental housing.

Anglicare Australia's *A Costly Choice* report found that in 2022-23, the Australian government effectively gave away just under $130 billion in various tax concessions. This includes $40 billion on capital gains tax concessions. Nearly 60 percent of the benefit of those concessions went to the top twenty percent of income earners, while only three percent went to the bottom twenty percent. Further data from the Parliamentary Budget Office suggests that tax concessions claimed by landlords was around $10 billion in 2019-20. It is clear that the rental market is geared towards encouraging private investors being able to make profit, rather than towards providing secure and affordable homes to Australians.

It is now well-known that these tax and policy settings have driven up rents and locked a generation of Australians out of home ownership. What is less well understood is that this has meant that the cost to the budget is largely spent on measures that make affordability worse. At the same time, many billions of dollars in revenue have been starved from directly supplying social and affordable housing. A Government that is serious about housing affordability would end this nonsensical approach.

Anglicare Australia proposes phasing in a regime of tax reform. As part of these reforms, the capital gains tax discount would be incrementally reduced over the next ten years. This incremental approach would guard against concerns about the impact of the reform on housing markets.

Negative gearing should be used target investment in social and affordable housing. The current negative gearing arrangements should be phased out for new investors in the private market.

These tax reforms should be accompanied by a reset of the policy settings which provide inequitable benefits to those with existing wealth and assets. There are several options for review and reform which could raise revenue and promote equality. For example incentives to downsize, introduced in the 2017 Federal Budget, could be abolished. In practice these simply deliver a tax break for high income earners with high marginal tax rates earning income from property sales.

The revenue savings from these changes should be invested in measures that directly improve rental affordability. Phasing out negative gearing and capital gains tax exemptions would provide significant and immediate funds for homes for people on low incomes who are struggling to survive in the private rental market or are homeless. It would also reduce house price inflation, encourage investment in new build to add to the affordable housing supply, and reduce price pressure in the rental market.

More protection for renters

Australia's scarcity of affordable homes has led to fierce competition for rentals that is forcing people into properties that don't meet basic standards. It also leaves them vulnerable to unscrupulous behaviour by landlords. As more Australians are set to become lifelong renters, it is important to ensure protections so that everyone can obtain and maintain tenancies in the private rental market. Resetting the balance in the market is critical to building a system that is stable, and affordable. Renters should be entitled to stronger protections, more security, and more choice.

Depending on which State or Territory they live in, renters are afforded very different levels and types of protections. In some states, renters can be evicted for no reason at all, are disempowered in disputes with landlords, and vulnerable to poor housing conditions that make people sick or send energy bills sky-high. People cannot create a home if they can be evicted with little notice and no cause, if they can't ask for repairs, and if they don't have the flexibility to deal with changing life circumstances. They are also unlikely to be able to retrofit their homes and age in place as they get older.

There have been reforms in Victoria and the ACT, restricting no cause evictions, limiting the amount and regularity of rental increases, and requiring rental properties to meet minimum standards. Queensland has also embarked on reform of its residential tenancies legislation and is considering caps on rent increases. These are welcome first steps, although their effectiveness may be limited by their reliance on tenants to enforce the rules by taking their landlords to a tribunal.

Nationally consistent protections and uniform tenancy legislation should be enacted across Australia to protect the rights of renters, by ending no cause evictions and restricting unjustified or punitive rent increases. These protections should be actively policed and lease conditions should be actively monitored, rather than putting the onus on tenants to take action against their landlord.

These protections must also include minimum rental standards to ensure that every renter is guaranteed a healthy home. Energy inefficient homes are more expensive to heat and cool, placing renters into energy stress as well as rental stress. Research from Swinburne University shows that heat-related deaths could be reduced by as much as 90 percent by upgrading existing homes to at a minimum 5.4 star energy rating. Australians deserve not just accessible and affordable homes, but healthy homes too.

Protecting the National Rental Affordability Scheme

The National Rental Affordability Scheme was designed to create more affordable rental homes, offering an option in between social housing and full-priced market rentals. The Scheme offered more affordable rental homes to qualifying key workers, such as childcare workers, teachers, police officers, firefighters, nurses, and paramedics. This is critical as our Snapshot shows that workers on lower wages will find that few rental listings are affordable for them, yet shortfalls and long waiting lists mean that they are unlikely to qualify for social housing.

As the Scheme winds down, the decline of dwellings offered as part of the program has continued this year. There were just 80 properties listed under the Scheme in this year's Snapshot, down from 164 in 2022 and 257 in 2021. With the Scheme due to come to an end in 2026, most existing tenants will be forced to search for alternative accommodation in the private market. Our Snapshot results suggest that the chances of them finding an affordable rental are vanishingly small.

Even though many properties under the Scheme are owned by community housing providers, the loss of the financial incentives will make it more difficult for them to offer as many low cost rentals. As a result, providers may have to put up rents to cover the additional costs, forcing people back into an impossible market. The Scheme is an important part of ensuring that people can access affordable housing, and the Government should act to extend or maintain the existing incentives.

Conclusion

Australia's rental crisis is systemic. This is the fourteenth Rental Affordability Snapshot that Anglicare Australia has produced, and it continues to tell the same story. Renting in Australia has become harder, with rental stress going up as listings become more expensive and homes becoming less secure as the vacancy rate continues to drop.

It has taken governments decades to create the housing affordability crisis. Its consequences are clear. More and more people have been pushed into rental stress and homelessness.

The solutions favoured by the developer lobby and many politicians – increasing land supply, relaxing planning laws, or reducing "red tape" – will not make renting more affordable for people on low incomes. Nor will band-aid solutions and easy options tackle the problem. In many cases, they will likely make it worse.

The reliance on the private rental market continues to fail Australians. The market is geared towards producing profits, not providing homes. We need to redefine how we think about the provision of housing through greater investment in social and affordable housing.

Tackling this crisis will take time, and a willingness to put Australians who need a home ahead of all other interests. It will also require a concerted and enduring commitment from the government. However, failing to act is also a political choice.

This work must begin immediately. We can and we must invest in affordable rentals for everyone, especially people who need them the most, and ensure that everyone has a place to call home.

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