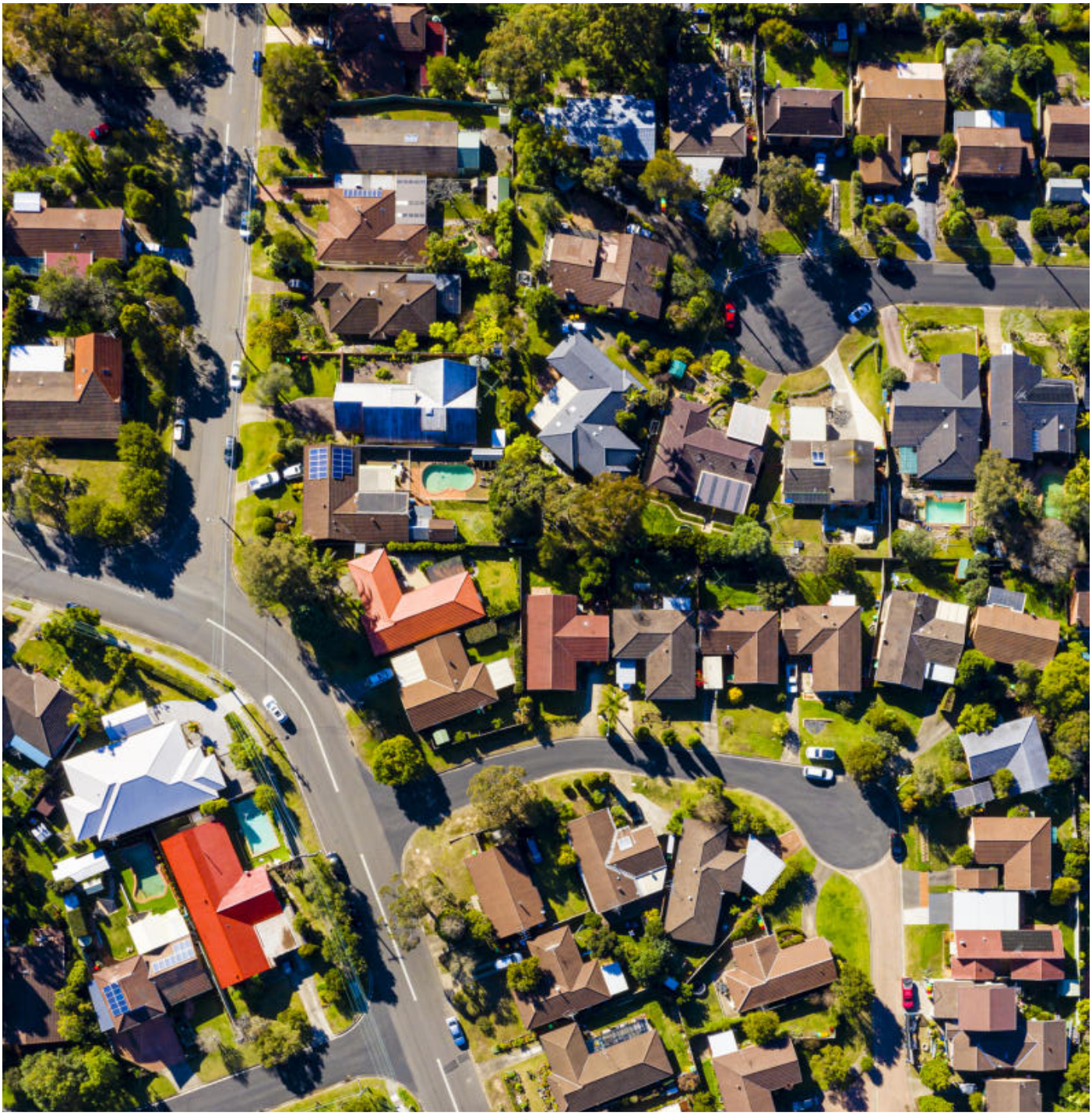
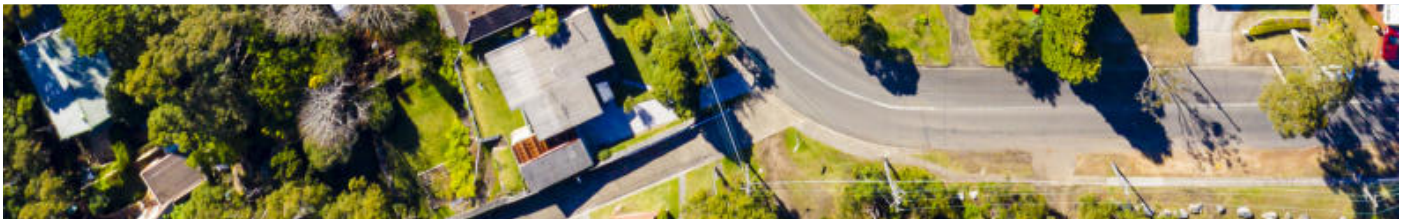


RENTAL AFFORDABILITY SNAPSHOT

ESSENTIAL WORKERS REPORT

Anglicare Australia
in every Community



RENTAL AFFORDABILITY SNAPSHOT

Essential Workers Report

Anglicare Australia
in every Community

This report is a companion piece to Anglicare Australia's Rental Affordability Snapshot 2024, which examines affordability of rental properties for Australians who earn the lowest incomes, people on Commonwealth income support and minimum wage earners. In this special release, Anglicare Australia tests if it is possible for essential workers to rent a home in the private market. Preferred citation:
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Introduction

Amid the bluster and rhetoric, Australia's rental crisis continues to find new and shocking lows to plunge to. Anglicare Australia's Rental Affordability Snapshot, released earlier this year, reached the conclusion that once again, the situation for Australians on the lowest income had deteriorated further than we thought possible.

This is the second edition of the Rental Affordability Snapshot: Essential Workers, a companion piece to the Snapshot released earlier this year. It concludes once again that Australia's housing affordability crisis is not isolated to people on low incomes. Even those with secure jobs are unable to find affordable housing. These workers keep our communities thriving and provide crucial services that every Australian depends on.

This report analyses the rental market for sixteen essential occupations and determines how many rentals they can afford in regions across the country. Half of the roles we profile can afford one percent of rentals or less. These include hospitality workers, early childhood educators, cleaners, and postal workers. Even those on the highest incomes, school teachers, can only afford less than four percent of the 45,000 properties we surveyed nationwide.

Over the past twelve months, rents have grown at nearly twice the rate of wages. The average rental price increased by nearly eight percent,[1] yet wages grew by just over four percent.[2] While housing costs outstripping wages may not be new, we continue to face new consequences the longer it goes unaddressed.

The housing affordability crisis isn't isolated to renting, the cost of buying a home has also skyrocketed over time. The combination of the two has meant that trying to save for a home deposit as a renter is extremely challenging, or impossible for some. A lucky few can get financial support to enter the property market, and those with financial support from family members are twice as likely to enter the property market compared to those without.[3] Australia is already suffering from growing wealth inequality, and this is being exacerbated by growing housing costs. Increasing rental prices are doing much more than placing stress on those paying the bills, these increases are shutting the door to home ownership for many except those born into generational wealth.

Australia's rental crisis is not the result of the market being broken. It is the result of the market working in the way it was designed to work. For the past four decades, governments have slowly turned their backs on the provision of housing and instead subsidised private solutions. Trickle-down housing has failed to deliver affordable homes for Australia's lowest paid families for decades, and it certainly won't start now.

Our findings paint a clear picture of how governments are failing to protect Australians who need it most. For too long we've had a private rental market that fails the very people it's intended to serve. It is beyond time for the government to return to taking an active role in helping every Australian find a place to call home.

Methodology

Anglicare Australia's Rental Affordability Snapshot 2024 examined rental affordability for Australians on Commonwealth income support and minimum wage earners. This report similarly assesses rental affordability focusing instead on essential workers.

Affordability was tested by taking a snapshot of the thousands of rental listings on realestate.com.au over a weekend. This report uses the same listings captured for the 2024 Snapshot which were taken on a weekend in March 2024. The same listings have been used for consistency in comparison. Listings are reviewed for validity, then assessed for affordability and suitability against sixteen types of essential workers. The workers covered in this report are:

- Aged care worker [4]
- Ambulance officer [5]
- Childcare worker [6]
- Cleaner [7]
- Construction worker [8]
- Delivery driver [9]
- Dispatcher [10]
- Firefighter [11]
- Freight driver [12]
- Hospitality worker [13]
- Meat packer [14]
- Nurse [15]
- Postal worker [16]
- Retail worker [17]
- School teacher [18]
- Social and community services worker.[19]

Award rates are taken from 1 July 2024 across all sixteen occupations. Net weekly earnings are calculated using guidance from the Australian Taxation Office on withholding tax from individuals. Our calculations assume that all workers are full-time employees, earning the full adult rate, hold no Study and Training Support Loan debts, and are claiming the Tax-Free Threshold. This allows us to identify the full-time individual weekly income for these workers.

Affordability is determined using an internationally accepted benchmark which stipulates that housing costs should not exceed more than 30 percent of a household's weekly income for the lowest two quintiles of income earners, beyond that point is considered rental stress. This benchmark and income data are used by Anglicare Australia to determine the maximum affordable rent for a single person in each category.

Affordability is measured for a single person earning an adult full-time award wage for their occupation. As a result, this may overstate the affordability of rents for some people, such as younger employees in hospitality or retail sectors who often work casual hours or those who receive youth rates. Some industries are prone to having workers with augmented earnings due to regularly working overtime or non-standard shifts outside of regular work hours.

Property listings for this analysis have been reviewed for suitability. For this report, a room in a sharehouse or a bedsit is considered suitable for a single person. Advertisements for housing in retirement villages or student-only accommodation have been excluded, as have advertisements for holiday accommodation. Listings that refer to multiple properties, but do not specify the total amount available, are counted as two properties. Listings with specific conditional arrangements, such as childminding or other 'employment' type activities, were also excluded.

What we found

The 2024 Snapshot surveyed 45,115 rental listings across Australia over the weekend of 16-17 March 2024. Table 1 shows how many listed properties were affordable and appropriate for our essential worker categories.

Table 1. Rental affordability by occupation	Affordable Listings		
Occupation	**Number**	**Percentage**	**Change since 2023**
Aged care worker	696	1.5%	0.4%
Ambulance officer	976	2.2%	-0.2%
Cleaner	398	0.9%	-0.2%
Construction worker	389	0.9%	-0.4%
Delivery driver	398	0.9%	-0.2%
Dispatcher	534	1.2%	0.1%
Early childhood educator	402	0.9%	-0.2%
Firefighter	1,520	3.4%	0.2%
Freight driver	398	0.9%	-0.2%
Hospitality worker	352	0.8%	-0.1%
Meat packer	388	0.9%	0.0%
Nurse	629	1.4%	-0.1%
Postal worker	399	0.9%	-0.2%
Retail worker	521	1.2%	0.1%
School teacher	1,671	3.7%	0.4%
Social and community services worker	632	1.4%	0.3%
Total number of listings	45,115		

The results highlight the scarcity Australia's essential workers are faced with when looking for affordable rental properties. While some workers may be better off than others, there is a distinct lack of affordable housing options across the board. Those with the most limited options include hospitality workers, cleaners, and early childhood educators. These workers could afford less than one percent of the properties surveyed. Firefighters and teachers have the highest paid roles, but even they could only afford between three and four percent of properties.

These results mirror the findings of the Rental Affordability Snapshot for people on the minimum wage. A single person working full-time minimum wage could only afford 0.6 percent of properties, a decline from the previous year. Most essential worker roles also experienced a decline in affordability since 2023, making it clear that the rental crisis is continuing to plunge to find new depths.

There are also no parts of the country that offer relief to this crisis. Affordability was consistently low across all states and territories with hospitality workers, who receive the lowest income of the group, only able afford two properties in the ACT, eighteen in Western Australia and 76 in Victoria. For hospitality workers in New South Wales the situation took a drastic step backwards, with the number of affordable properties halving since the 2023 Snapshot.

Table 2. Rental affordability for hospitality workers

	Affordable listings		
Hospitality worker	**Number**	**Percentage**	**Change**
Australian Capital Territory	2	0.2%	0.0%
New South Wales	115	0.8%	-0.7%
Northern Territory	6	1.0%	0.8%
Queensland	81	0.8%	0.1%
South Australia	35	1.8%	0.2%
Tasmania	19	1.9%	0.1%
Victoria	76	0.6%	0.0%
Western Australia	18	0.6%	0.4%
Total number of listings	45,115		

It is often suggested that workers can move to regional areas to find more affordable housing, but once again we have seen that major regional centres are only slightly more affordable than major urban centres. A cleaner seeking a rental would be able to afford less than one percent of properties in Cairns, the Hunter Valley and the Sunshine Coast, and less than three percent of properties in Bendigo, Coffs Harbour and Launceston. Only in regions like Outback Queensland and the New South Wales Far West, where living costs increase, jobs are scarce and large distances make commuting impossible, was there any significant proportion of affordable rentals. Australia's rental crisis is not contained to the urban core of major capital cities. The rental crisis is in every community.

Table 3. Rental affordability for cleaners, by region

Region	Affordable listings	
	Number	Percentage
Ballarat	7	1.5%
Barossa - Yorke - Mid North	10	8.4%
Bendigo	3	1.6%
Bunbury	0	0.0%
Cairns	2	0.7%
Capital Region	2	0.3%
Central Coast	0	0.0%
Central Queensland	1	0.3%
Central West (NSW)	18	2.8%
Coffs Harbour - Grafton	6	2.1%
Darling Downs - Maranoa	13	3.3%
Far West and Orana	10	16.9%
Geelong	22	2.8%
Gold Coast	0	0.0%
Hume	1	0.4%
Hunter Valley exc Newcastle	5	0.9%
Illawarra	3	0.5%
Ipswich	6	0.8%
Latrobe - Gippsland	14	2.7%
Launceston and North East	6	2.0%
Mackay - Isaac - Whitsunday	0	0.0%
Mandurah	1	0.6%
Mid North Coast	3	0.8%
Moreton Bay - North	0	0.0%
Moreton Bay - South	0	0.0%
Mornington Peninsula	3	0.6%
Murray	9	2.9%
New England and North West	34	12.1%
Newcastle and Lake Macquarie	17	3.2%
North West (Victoria)	9	5.4%
Northern Territory - Outback	3	2.8%
Queensland - Outback	24	17.4%
Richmond - Tweed	2	0.5%
Riverina	7	10.1%
Shepparton	2	1.4%
South Australia - Outback	10	7.6%
South Australia - South East	12	7.3%
South East (Tasmania)	0	0.0%
Southern Highlands and Shoalhaven	0	0.0%
Sunshine Coast	6	0.9%
Toowoomba	0	0.0%
Townsville	12	3.2%
Warrnambool and South West	1	0.7%
West and North West (Tasmania)	5	3.7%
Western Australia - Outback (North)	0	0.0%
Western Australia - Outback (South)	3	1.8%
Western Australia - Wheat Belt	2	3.6%
Wide Bay	3	0.8%

What this means

Wage increases alone are not enough

It is clear that the Government is relying on the effects of policy decisions that don't directly relate to the provision of housing, to improve affordability. Unfortunately, this isn't working.

Since the last Essential Workers Snapshot, there have been notable rises to the award wages of several of the essential workers included in this analysis following decisions of the Fair Work Commission. While these increases have improved affordability for some, the impact is targeted to certain occupations and has not made enough change to mean affordable housing is easy to find.

Aged care workers had the largest increase in affordability, following on from the Fair Work Commission Work value case decision awarding them a historic pay rise. As the full increase is phased in by October 2025, its impact cannot be fully measured in this report. To forecast the potential impact, we compared the Snapshot data against both the 1 July 2024 award wage and forecast award wage inclusive of Stage 3 of the decision. It revealed that of the properties surveyed this year, the number of affordable listings would grow from 1.5 percent to 2.7 percent.

While this increase demonstrates how important it is to invest in incomes, we note that the increases were not intended to address housing affordability for workers but instead recognise that those in the aged care industry have been 'historically undervalued.'[20] Several other awards profiled in this report have, or are currently, being reviewed. The outcomes of these reviews will undoubtedly contribute to ensuring fair pay across traditionally feminised industries. However, it will do little to address spiralling housing costs.

There should be no doubt that these changes were greatly appreciated by those who benefited from them. However, in the face of widespread cost of living pressures and an ongoing housing crisis, the Government is well overdue in taking targeted action on housing policy.

A crisis for workers

This year marked the lowest number rental property listings in the history of the Rental Affordability Snapshot capturing national property data. On average Snapshot's have previously captured between 55,000 and 65,000 rental listings, this year there were 45,115. The decline in listings surveyed tracks the decline in the national vacancy rate, which has sat around one percent for the last two years, down from an average of 2.5 percent five years ago.[21] More people are competing for fewer rentals, and as a result, landlords and real estate agents can be selective, favouring applicants with greater ability to pay and locking out workers on lower incomes.

The cost of housing is the single largest fixed expenditure for Australian households. Households often must make a choice about what to sacrifice to ensure that they keep a roof over their heads. Once housing costs are covered, electricity, telephone and debt repayments are prioritised. Food and transport costs are the most likely to be foregone.[22] Not only is it unfair to have to make these choices, but these constant sacrifices also take a toll on a person's wellbeing. Mental stress or ill-health was seen as one of the biggest impacts of housing affordability by nine in ten community services organisations surveyed as part of the recent People's Commission into the Housing Crisis, conducted by Everybody's Home.[23]

Many of these workers are in sectors already facing extreme workforce shortages such as the care and support economy. The care and support workforce is expected to need an additional one million workers by 2050 to meet growing demand.[24] People entering these industries have often already invested in their education, accepted that they are working essential roles for minimum wage and are now being forced into difficult choices about maintaining a home.

Our communities must be able to support the essential workers we depend on to operate our emergency services, staff our hospitals, educate our children, and provide food and groceries.

Housing costs are bad for business

There used to be some truth to the adage that regional living can provide the affordable housing that major cities cannot. This report highlights that this is no longer the case, and it is no more affordable to rent in regional Australia than it is in the major cities. This reality is exacerbating existing workforce shortages with regional communities battling to find both skilled workers and sustaining the broader workforce as people cannot afford to live where they work.

Jobs and Skills Australia states that workforce shortages for aged care and early childhood workers have been high since at least 2021, and in the case of early childhood workers, have been high since the late 2000s.[25] At current growth rates, a further 200,000 care sector workers are expected to be required over the next 25 years to meet the growing demand for care, there is urgency to ensure this challenge is met. [26]

This problem is well-recognised. The Business Council of Australia has stated that unless governments do more to plan for where people want to live and work, then productivity in the economy will be strained.[27] Inaction on unaffordable housing is a problem for everyone.

Relying on workers to commute long distances between home and work is not sustainable, and places additional financial burden on lower income workers. What they may save in housing costs by moving to an area with more affordable housing, they lose in heightened transport costs.[28] Recent data shows that Australian households spent seventeen percent of their income on transport costs. Anglicare Australia's *The Poverty Premium* report suggested that those costs could be even higher, finding that those unable to access discounted rates from bulk purchases due to higher upfront costs, can pay up to ten percent more on fuel and car costs, and 23 percent more on public transport.[29] Australians in regional areas are further disadvantaged by the lack of reliable public transport. Simply moving away from where they work is not a silver-bullet solution for lower income Australians.

Housing costs have become so limiting for workers and employers alike, that many employers are left with no choice but to subsidise housing just to attract to retain workers. Many members of the Anglicare Australia Network have taken to operating such schemes to make it possible for staff struggling to afford rent to maintain their employment. One such member, Benetas, repurposed independent living units in regional Victoria to assist employees struggling to find homes on the local rental markets, or who were commuting from Melbourne.

What can be done

Make social housing an option for more Australians

Countless property commentators and developers place the blame of the housing crisis on a lack of supply, and therefore propose reducing the regulatory burden on developers to bring more supply to the market. While increasing supply is certainly a part of the solution, it cannot be the sole solution. On current figures, Australia constructs roughly 180,000 new dwellings each year.[30] New supply is generally outpacing population growth, yet affordability is declining. This is because relying on a trickle-down effect is not a viable housing policy.

Australian governments used to take an active role in providing housing, especially for workers. Under the Chifley government, the first Commonwealth-State Housing Agreement was signed. Within its first year, nearly one in four homes built in Australia were built by the government.[31] However, in the last 40 years, Australian governments have come to view social housing as a welfare program, rather than a means of making the housing market more affordable. With a slow, but steady divestment from social housing in favour of private market solutions, the Australian government has effectively privatised housing.

In 1981-82, the federal government spent $2.5 billion on social housing through agreements with the states and territories, the equivalent of almost $10 billion today when adjusted for inflation. Forty years on, spending on state and territory housing agreements is down to $1.7 billion, a real terms reduction in investment of 80 percent.[32] As a result, the shortfall of social housing has grown to 640,000 homes.[33] The shortfall is expected to grow to 940,000 over the coming two decades.[34]

The creation of the Housing Australia Future Fund was the federal government's answer to a lack of investment in social housing. With a goal to build 30,000 new homes in the first five years of the scheme, it doesn't meet the scale of the crisis facing Australians. The nature of the projects the Fund will go on to support ultimately won't reach essential workers and many low-income employees. It is important, therefore, to ensure that sustained investment in social housing is a priority in ensuring affordable homes are accessible to essential workers. The government cannot rely on off-budget measures or one-off cash top-ups. Instead, there must be sustained and ongoing investment in new social housing stock. Even to simply maintain the current share of social housing as a portion of total housing stock, Australia would need to be building 15,000 new social homes a year. At the current rate, there is only around 3,000 new social homes each year.[35]

Tackling this shortfall will require an ambitious solution. Anglicare Australia believes that in order to make a difference, the government needs to build at least 25,000 new social homes every year for the next two decades. This would provide affordable housing by making social housing an option for more Australians, rather than a shrinking safety net for those at the margins.

Fair tax reform

The housing crisis did not develop as the result of sudden shocks or a market that has stopped working correctly. The crisis facing Australians looking for a safe and secure home is a direct result of the system working exactly as it was designed to.

Australia's tax system is set up to drive speculative investment in the housing market and works to assist hobby landlords and wealthy investors to continue enriching themselves. For at least forty years, federal governments have sought to prop up the private market and have effectively divested themselves from responsibility in providing housing to Australians. Through negative gearing concessions and the Capital Gains Tax discount, federal governments effectively pump billions of dollars each year in foregone revenue into the pockets of private investors.

Anglicare Australia's *A Costly Choice* report revealed the extent to which these tax concessions favour top income earners. It found that 55 percent of negative gearing concessions flow to the top income quintile, while a mere two percent flow to the bottom income earners. Additionally, the top income quintile gains 82 percent of the capital gains tax discounts.[36] The impact of these tax concessions was revealed in Anglicare Australia's *Widening the Gap* report, which found that the top 20 percent of wealth-holders had more than 90 times the wealth of the lowest 20 percent. It further found that the average value of an investment property had doubled in the past two decades.[37]

These tax policies have been expensive. Anglicare Australia research has found that since the 1980s, federal governments have spent more in tax concessions and subsidies on private market housing solutions than they have on direct spending on housing through agreements with the states. In 2021-22, the federal government spent $175 per capita on negative gearing and $179 on Capital Gains Tax discounts.[38] That is compared to the mere $65 per capita it spent on the National Housing and Homelessness Agreement in the same financial year.[39]

A government that claims to be committed to solving the housing crisis cannot be truly taken seriously until it tackles the challenge of tax reform head on. Winding back the complex system of incentives to investors will not only reduce the pressures making the market unaffordable but will also generate new revenue that can be better invested in solutions that will make a real difference.

Anglicare Australia proposes phasing out the current tax regime, beginning with a reduction in the Capital Gains Tax discount over a period of ten years, as well as the eventual phasing out of negative gearing for new investors into the private market. A gradual approach to these reforms allows the

market as it exists time to adjust, guarding against the shocks and warnings often cited by opponents of reform. With the new revenue that these reforms would generate, governments could better target investment into workable solutions, such as scaling up investment in social and affordable homes.

Real protections for renters

Renting has long been treated as a temporary housing tenure – something that Australians do before buying their own home. Yet with house prices continuing to far outpace wages, and the only way for first-time buyers to get into their own home is with assistance from their parents, renting is becoming a lifelong housing solution. Currently, one third of Australian households rent, and that number is only expected to climb.

Renters often feel unable to ask for repairs or maintenance work to be undertaken, fearing that a retaliatory rental increase, or even in some states, eviction. With rental vacancy rates at record lows across the country and competition for a rental property so fierce, many people end up feeling trapped in homes that may be inappropriate.

As renting becomes an increasingly long-term and widespread answer to housing, then there must be clear and consistent protections for renters across the country. A patchwork of different rules currently exists across jurisdictions, protecting different rights for different parts of the country. In Victoria and the ACT, there are specific rules that limit the size and frequency of rental increases, limit no-cause evictions, and set minimum standards for rental properties. Other jurisdictions, such as New South Wales and Queensland have introduced similar measures, but with different levels of protections and enforceability.

While legislation to protect renters' rights are welcome, they often suffer from a flaw. Generally, these rules are dependent on the tenant to take action against their landlord for a breach of regulation, rather than pro-actively regulating the rental market. This imbalance of power ultimately leads many tenants to become fearful of reprisals if they make an attempt to enforce their own rights.

It is essential that a set of nationally consistent rights and standards for tenants and rental properties is established, with proactive enforcement and regulation. These rights should be fully communicated to tenants, lease conditions actively monitored, and the burden of tenants being forced to take action against their landlord relieved.

A guaranteed liveable wage

This report highlights that bold action is needed to address the systemic inequalities that have enabled Australia's housing crisis. However, reality also shows us that it is expensive to live today, and spiralling housing costs are only inflating the pressures faced by many Australians. Even those with secure and essential jobs are feeling the pinch because wages have not kept up with the cost of living.

More Australians are experiencing what has been the reality for people on low incomes for quite some time, they are being forced to cut spending to make ends meet. For those on low- and minimum wage incomes it is simply impossible to cover essential living costs. These workers have no discretionary spending to cut and instead are choosing which basic living costs to forgo.

Anglicare Australia's *Cost of Living Index* measures the cost for the average weekly expenses on essentials for a minimum wage employee. The Index found that a full-time minimum wage worker would be left with just $57 each week after covering the basic living costs.[40] The situation is even more dire for people on income support, with a single person on JobSeeker finding themselves $69 in arrears each week.[41]

Wage growth has simply not kept pace with living costs. Even as inflationary pressures tail off, it will still take some time for wages to reach parity with pre-pandemic levels. Even though wages are now growing at around four percent and the inflation rate is also around four percent, wage growth spent much of the past three years being far outstripped by inflation.[42]

A guaranteed living wage would ensure that Australians are not trapped in poverty and would ensure an acceptable standard of living. Australians should be able to expect that they will not be forced to make difficult choices about keeping a roof over their heads, putting food on the table, keeping the lights on, and paying for healthcare.

When making wage determinations, the Fair Work Commission considers a range of factors, such as employment growth and business competition. While it does consider the needs of low-paid workers when it sets the minimum wage rate, it is not required to consider the impacts of poverty and measures of livings standards, such as the cost of housing. Ensuring a living wage would give Australians the security that working a fulltime job would not leave them trapped in poverty.

Conclusion

Essential workers are essential for a reason. Their work is extremely valuable, and they are needed in every community across Australia. Yet this year's Snapshot shows once again that these workers are being locked out of affordable housing in the very communities where they are needed.

Even those workers with the highest award wages could only affordably rent 3.7 percent of the properties we surveyed. No matter how you look at it, these essential workers are faced with a dire picture when looking for an affordable rental. Without taking action to address the shortage of affordable housing, these workers will continue to struggle and labour shortages will get worse.

Australia's rental crisis has not happened by accident. We have been sleepwalking towards it for decades, and its effects have only continued accelerating under the strain of post-pandemic economic instability. The consequences of these choices are clear, real, and dire.

The favoured solution to this problem is simply to boost supply, on the assumption that affordable homes will flow down to those who need them most. This simply isn't the case. Trickle-down housing hasn't worked before, and it will not start working now. The housing market is not designed to provide affordable housing. Its primary purpose is maximising return on investment.

Australia's essential workers don't have time to wait for trickle-down solutions to come and go. They need decisive and clear action from governments to right the wrongs and change the system that makes it impossible to get an affordable home. Governments must walk away from unfair tax concessions for investors and instead properly invest in new social and affordable homes.

Rental costs are spiralling out of control, leaving Australians with no choice but to accept they will be in rental stress if they want a roof over their head. The longer that governments refuse to tackle the issue head on, the more entrenched this crisis will become. Before it is too late, governments must step up and ensure that every Australian can find a place to call home.

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