



Rental Affordability

2022 SNAPSHOT

ANGLICARE VICTORIA - VICTORIAN RENTAL MARKET



CONTENTS

OVERVIEW	4
RESULTS AND DISCUSSION	8
METROPOLITAN MELBOURNE	12
REGIONAL VICTORIA	14
POLICY SOLUTIONS	20
ABOUT ANGLICARE VICTORIA	22
DATA METHODOLOGY	24



Anglicare Victoria

Our Research

Anglicare Victoria's 2022 Rental Affordability Snapshot (RAS) was conducted as part of the national snapshot undertaken by Anglicare Australia. The RAS is an annual survey of the affordability of rental properties for people living on low incomes in Victoria. This is the 12th consecutive time it has been conducted in Victoria.

The RAS examined the 18,934 private rental listings which were advertised in Victoria on **Saturday 19 March 2022**. The research calculates what proportion of these listings would be suitable for individuals, couples and families living on the minimum wage, a Commonwealth pension or income support. To be suitable, an advertised property needed to cost less than 30 per cent of a household's total income – a commonly-used indicator of housing stress among vulnerable households – and have enough bedrooms to avoid over-crowding. Please refer to appendix for the methodology and figures.

What we found

Those who rely on income support or pensions, and many on the minimum wage, continue to find it all but impossible to secure rentals in the private market without going into housing stress. Housing stress is particularly problematic in 2022 with wages stagnant and the cost of living rising. At the same time vulnerable people are paying a higher proportion of their income on rent, they face increased pressure on other household essentials in 2022, including petrol, utility bills – which are higher from people staying at home during the pandemic – and groceries.

Of the 18,934 private rentals advertised across Victoria:

- Only 2 per cent (371) were suitable for at least one household type living on income support.
- 23.5 per cent of properties (4444) were suitable for at least one household type living on minimum wage.

The most notable trend in the 12 months to March 2022 was the sharp decrease in the availability of rental properties, with the number of advertised properties declining by 44 per cent.

After a year when many people moved to regional Victoria following Melbourne's COVID-19 lockdowns, the numbers of available properties more closely resemble what they were before the pandemic. Rents in regional local government areas (LGAs) are now the highest they have ever been.

In this year's snapshot, only 16 of the 48 (one in three) LGA areas had any rental listings available at all, and just 1423 (7.5 per cent) of the 18,934 available listings were from regional Victoria. The overall number of regional listings is similar to 2021, when many families moved from Melbourne to regional Victoria after multiple lockdowns to contain the spread of COVID-19.

Available rental listings in Melbourne local government areas have contracted sharply, with 41 per cent fewer listings compared to the year before.

What we can do

1. Federal Government investment and strategy in the housing sector is now critical.

The Victorian Government will invest \$5.3 billion in thousands of new affordable and social homes, but this will not meet all the need for secure and affordable housing in the community. The Federal Government has a role to play which could include direct investment in social housing, strategic engagement with the community sector, service providers and the private sector to develop appropriate solutions.

2. Reform Commonwealth rent assistance

While Commonwealth Rent Assistance (CRA) should play an important role in helping those on low incomes who are financially stressed to access the private rental market. However, some estimates put the increase in rent over the last 25 years at about twice the increase in CRA over the same period. CRA should be restructured, increased and indexed to geographical location to ensure payments keep pace with the rising cost of rent.

3. Increase the rate of income support.

It is now all but impossible for anyone subsisting on JobSeeker to find a rental in Victoria that does not immediately put them into housing stress (where 30 per cent or more of their income is spent on housing). This means less money remains for household essentials like groceries and utilities, which are also rising. The rate of JobSeeker in 2022 should be raised to a level that reflects the current level of need in the community.

4. Fix the tax system

Housing tax concessions – negative gearing and capital gains tax exemptions – deliver close to \$15 billion of benefits which mostly go straight to the richest 20 per cent of the population. More targeted negative gearing and exemptions would free up Commonwealth funding to address housing for those most in need.

5. Expand head leasing programs

Head leasing programs offer landlords a longer-term lease with a guaranteed income and a commitment to return the property in good condition once the lease expires. Head leasing programs are a way to ensure that renters on low incomes in particular circumstances can find a place to live. One example of such a program is COMPASS – a partnership between Anglicare Victoria, VincentCare, the Victorian Government and more than 50 private investors – which has been successful in providing positive outcomes for young people leaving state care.

Further exploration of these ideas can be found in the Policy Solutions section towards the back of this report.

Top 10 most affordable LGAs in metropolitan Melbourne for households on income support

LGA	Proportion of unique, advertised properties affordable to at least one income group receiving income support	Corresponding number of available properties
Banyule	2.8	17
Brimbank	2.7	41
Frankston	2.6	6
Greater Dandenong	2.5	11
Monash	2.5	19
Whitehorse	1.8	8
Maribyrnong	1.7	11
Darebin	1.6	15
Glen Eira	1.5	14
Boroondara	1.3	15

Top 10 most affordable LGAs in metropolitan Melbourne for households on minimum wage

LGA	Proportion of unique, advertised properties affordable to at least one income group receiving minimum wage	Corresponding number of available properties
Melton	88.3	631
Whittlesea	65.9	375
Cardinia	58.6	126
Hume	58.4	149
Casey	57.1	242
Brimbank	56.9	856
Wyndham	55.6	20
Greater Dandenong	34.9	152
Frankston	34.0	80
Hobsons Bay	34.0	144

Top 10 most affordable LGAs in regional, rural and coastal Victoria for households on income support

LGA	Proportion of unique, advertised properties affordable to at least one income group receiving income support	Corresponding number of available properties
Gannawarra	17.6	3
Mildura	12.9	11
Latrobe	11.7	11
Mount Alexander	6.9	2
Baw Baw	6.4	7
Greater Geelong	4.5	18
Greater Bendigo	3.8	6
Wodonga	3.6	2
Ballarat	3.5	8
Campaspe	2.2	1

Top 10 most affordable LGAs in regional, rural and Coastal Victoria for households on minimum wage

LGA	Proportion of unique, advertised properties affordable to at least one income group receiving minimum wage	Corresponding number of available properties
Central Goldfields	100.0	1
Swan Hill	100.0	2
Gannawarra	76.5	13
Macedon Ranges	71.1	118
Ballarat	63.4	144
Campaspe	57.8	26
Baw Baw	57.3	63
Latrobe	55.3	52
Mildura	52.9	45
Ararat	50.0	2

Results and Discussion

The 2022 Rental Affordability Snapshot does not deliver any good news for low income earners, particularly those who rely on income support.

Just 2 per cent of the listed rentals are affordable to those relying on income support, making it almost impossible for people at the margins to secure a place to rent without immediately going into housing stress. The stakes have been raised by the rising cost of living, which has made it more expensive to eat, drive and use utilities such as electricity and gas. The reality is that many people will be forced to make difficult choices in order to keep a roof over their heads.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford 0.1 per cent of rentals. Single parents relying on JobSeeker face even tougher odds, with not one affordable property out of almost 19,000 advertised across the state. For those receiving the parenting payment, there were seven properties (less than 0.1 per cent) across the state for which they can compete.

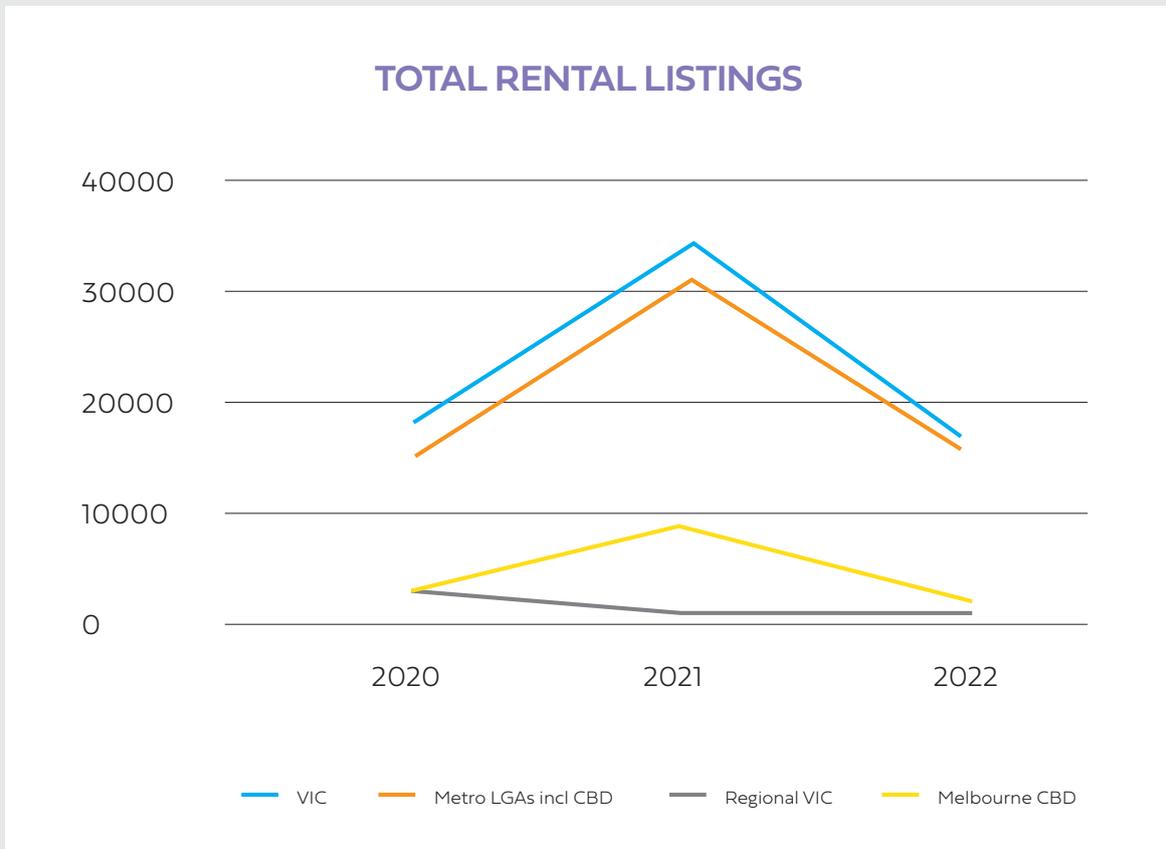
As remote working became more accessible and acceptable due to the Coronavirus pandemic, many people left the metro areas and moved to country Victoria. This was reflected in the reduced availability of rentals in rural areas, and they remained stubbornly scarce in 2022.

The headline trends from the 2022 Rental Affordability Snapshot are as follows:

- **The combination of acute housing stress and the rising cost of living means it is harder for vulnerable families to make ends meet.** With inflation and supply chain shortages pushing household essentials such as groceries and petrol higher during 2022, many people on income will be forced to make difficult choices – such as skipping meals or switching off heating during winter – in order to keep a roof over their heads.
- **Availability of regional rental listings is dire, continuing a trend from 2021.** Only 1423 of this year's 18,934 private rental listings were in regional Victoria. This is a similar figure to 2021, when many families moved out of Melbourne following movement restrictions intended to curb the spread of COVID-19. Only one third (16 of 48) LGAs had any rental listings at all. Some families with investment properties in rural and coastal Victoria have moved into them, further reducing the supply of rentals.
- **Weekly rent in the regions (\$395 median) is the highest it has ever been.** This compares to median weekly rent of \$370 in rural, regional and coastal Victoria a year ago and \$350 in 2020. Living in the regions continues to appeal to those with ongoing jobs in metropolitan Melbourne. The increased flexibility of working conditions enables people to live and work from locations within an hour or two's drive out of the city and travel to the office a few times a week.

- **Rents are higher across the board.** The median weekly rent of available regional listings rose from \$370 to \$395 (an increase of 6.8 per cent), while the median Melbourne rent increased from \$395 to \$420 (a rise of 6.3 per cent).
- **About 2 per cent (371 properties) of rental listings across the state were affordable and suitable for at least one type of household on income support without placing them into housing stress. This includes sharehouses.** This figure dropped to 1.3 per cent (220) for Melbourne LGAs, a decline in availability and affordability from 2021.
The number of suitable properties in Melbourne for those on income support fell almost two thirds from 2021, declining from 614 to 220.
- **Families and single parents on income benefits were among the worst affected, with almost no properties affordable and suitable.** Just 13 listings (less than 0.1 per cent) out of 18,934 were affordable for a couple with two children subsisting on the JobSeeker payment. Seven properties (less than 0.1 per cent) were affordable for a single parent with one child.
- 23.5 per cent of properties (4444) across Victoria were suitable for at least one household type living on minimum wage.
- **Singles do it tough. Single people (with and without children) on income support or pension continue to be among the most disadvantaged groups, as well as singles on the minimum wage. Just 181 (0.1 per cent) of properties were affordable and appropriate across all of Victoria for singles on the minimum wage, while 0.0 per cent of listings were affordable for singles on JobSeeker or Youth Allowance.**
- **Most types of households on income support are worse off in 2022 compared to last year.** The only exception was a marginal improvement for singles on the Age pension of 0.1 per cent.
- **Airbnb and holiday letting conversions continue to affect long-term rental availability.** While international holidays have just started up again, regional tourism is still the norm for most Australians following the pandemic. Landlords responded during the pandemic by turning many rentals to holiday lets on Airbnb and other platforms to take advantage of this increased demand for accommodation. This has reduced the supply of available rentals for lease.

Figure 1: Total rental listings for Victoria - 2020-2022 snapshots



Total number of rental property listings on snapshot day

Year	2020	2021	2022
Victoria - Total	19,435	33,710	18,934
Metro LGAs including CBD	16,172	32,288	17,511
Regional Victoria	3,263	1,422	1,423
Melbourne CBD	3,320	9,261	2,584



Metropolitan Melbourne

Across metropolitan Melbourne's 31 LGAs there were 17,511 advertised rentals, representing 92.5 per cent of all advertised listings across the state.

Of these listings:

- only 1.3 per cent of properties (220 listings) were suitable for at least one household type living on income support
- 21.3 per cent of properties (3736) were suitable for at least one household type living on minimum wage
- the number of suitable properties in Melbourne for those on income benefits fell by almost two thirds (64 per cent) compared to the year before
- in 2021 more than a quarter (27.5 per cent) of the listed properties in Metropolitan Melbourne were in the CBD and surrounding suburbs, but in 2022 the proportion of centrally-located properties fell to 14.8 per cent as people moved back to the inner city.

The 17,511 advertised metro listings marks a 45.8 per cent drop from the 32,288 listings in 2021. The average price of the rental listings on offer in Melbourne rose 20 per cent from \$395 a week to \$474.

The rental situation worsened for those on income benefits compared to 2021, with a contraction in the proportion and overall availability of suitable properties on offer. The number of suitable properties for this group fell from 614 in 2021 to 220, a decline of almost two thirds (64 per cent). This figure had already declined 5 per cent in 2021 (See Table 2 – Data and Methodology below).

Melton, Whittlesea and Cardinia were the most affordable areas for households on the minimum wage, with most advertised properties in Melton (88.3 per cent) and two thirds of those in Whittlesea (65.9 per cent) suitable for this group.

Property analytics firm CoreLogic reported a drop of about 30 per cent for inner-city rents in the Melbourne CBD and Docklands during the pandemic. CoreLogic's head of research Tim Lawless said rents in these areas had been "rocketing back", rising 8 to 9 per cent per quarter since¹.

¹ R Dexter, Melbourne's inner-city rental prices on the up after a COVID-19 slump, The Sunday Age, 20 March 2022

The number of available rental listings in Melbourne fell by **44%**.

Just **13** out of **18,934** properties across Victoria were affordable for a family with two children on JobSeeker

The number of affordable properties in Melbourne for those on income support fell by **64%**

23.5% of the properties across Victoria were affordable for at least one type of household on the minimum wage

Regional Victoria

A total of 1423 rental properties were available on 19 March 2022, almost identical to the number available in the 2021 RAS. Of these:

- 4.9 per cent of listed properties (70) were suitable for at least one household type living on income support payments without placing them in housing stress
- the number of suitable properties for those on income support payments contracted by almost half (48 per cent) compared to 2021
- 49.7 per cent (707) were suitable for at least one household type living on minimum wage
- One third (16) of regional LGAs had at least one rental listing. These LGAs were: Ararat, Ballarat, Bass Coast, Baw Baw, Campaspe, Central Goldfields, Gannawarra, Greater Bendigo, Greater Geelong, Latrobe, Macedon Ranges, Mildura, Mount Alexander, South Gippsland, Swan Hill and Wodonga.

As with the metro LGAs, very few properties were available to those on income support. The best placed of all the groups examined was a couple with no children on the aged pension, but even in that case only 3 per cent of the listed rentals was affordable for them.

Minimum wage households were the most likely group to find an appropriate rental to apply for with about half of the properties (49.7 per cent) suitable for at least one household type. Affordability is best for families with two partners earning minimum wage, but plummets for singles on minimum wage (3.2 per cent affordable) and single parents claiming family tax benefits (3.7 per cent suitable).

A significant number of low income earners in numerous rural and coastal LGAs have been priced out of the rental market with the dwindling supply

of rental properties, and there is fierce competition for the very small number on offer.

City of Greater Bendigo

In the City of Greater Bendigo, 156 properties on realestate.com.au were surveyed on the weekend of 19 March 2022:

- 3.8 per cent (6 properties) of the 156 properties were affordable and appropriate for households on income support
- No properties were affordable and appropriate for: a single person on JobSeeker, Youth Allowance, or Disability Support Pension; couples with two children on JobSeeker; single parent families on parenting payments or on JobSeeker with one child.
- For a household on minimum wage, 32.1 per cent (50) of these properties were both affordable and appropriate.

The availability of rental properties in regional hubs such as the Greater Bendigo region has fallen dramatically in recent years. Last year the number of properties affordable for households on the minimum wage dropped by just over half, the numbers have stayed low in 2022 as well.

The staff at Anglicare Victoria's North Central region know only too well how competitive housing can be, with many people moving to the regions away from COVID but also looking for a tree change. The staff continue to actively look for ways to help young people at risk of homelessness, including advocating to the Victorian

Government for a 40-bed Education First Youth Foyer, which would provide 40 beds for young people aged 16-25, partnering with local

education providers. Youth foyers have proven very effective in other parts of the state.

Anglicare Victoria has also applied for funding as a service provider under the Sidney Meyer Haven Home Safe program, which would involve partnering with several other organisations to deliver accommodation and services for those at risk of homelessness.

City of Latrobe

In the City of Latrobe local government area, 94 properties on realestate.com.au were surveyed on the weekend of 19 March 2022:

- 11.7 per cent (11 properties) of the 94 properties were affordable and appropriate for households on income support
- No properties were affordable and appropriate for: a single person on JobSeeker or Youth Allowance; single parent families with two children on parenting payments; single parents on JobSeeker with one child.

- For a household on minimum wage, 55.3 per cent (52) of these properties were both affordable and appropriate.

The Latrobe Valley has been one of the few regional LGAs with more than a handful of listings that are both appropriate and affordable to households on at least one type of income support payment.

However this seems to be changing. In 2022 the proportion of suitable listings for those on income support fell substantially to 11.7 per cent from 20.7 per cent. This follows a drop of 40 per cent the year before, meaning there is more competition for the affordable properties remaining.

The conversion of long-term rentals to Airbnbs and holiday letting has reportedly had an impact in many parts of Gippsland, with people reporting difficulties in the availability of rental properties. There are also many people living in hotels waiting for secure long-term accommodation. Anglicare Victoria's Gippsland region has also assisted many women fleeing family violence who are experiencing problems with rent arrears relating to their personal situation.

City of Latrobe – comparison with 2021 snapshot

Household Type	2021		2022	
	# of unique properties	% of total listings for the LGA	# of unique properties	% of total listings for the LGA
Income support	24	20.7%	11	11.7%
Minimum wage	63	54.3%	52	55.3%
Total no. of listings	116		94	

Baw Baw Shire

In Baw Baw Shire, 110 properties on realestate.com.au were surveyed on the weekend of 19 March 2022:

- 6.7 per cent (7 properties) of the 110 properties were affordable and appropriate for households on income support
- No properties were affordable and appropriate for the following households: a single person on JobSeeker, Youth Allowance, Age Pension or Disability Support Pension; families on JobSeeker or receiving the parenting payment
- For a household on minimum wage, 57.3 per cent (63) of these properties were both affordable and appropriate.

Baw Baw Shire - comparison with 2021 snapshot

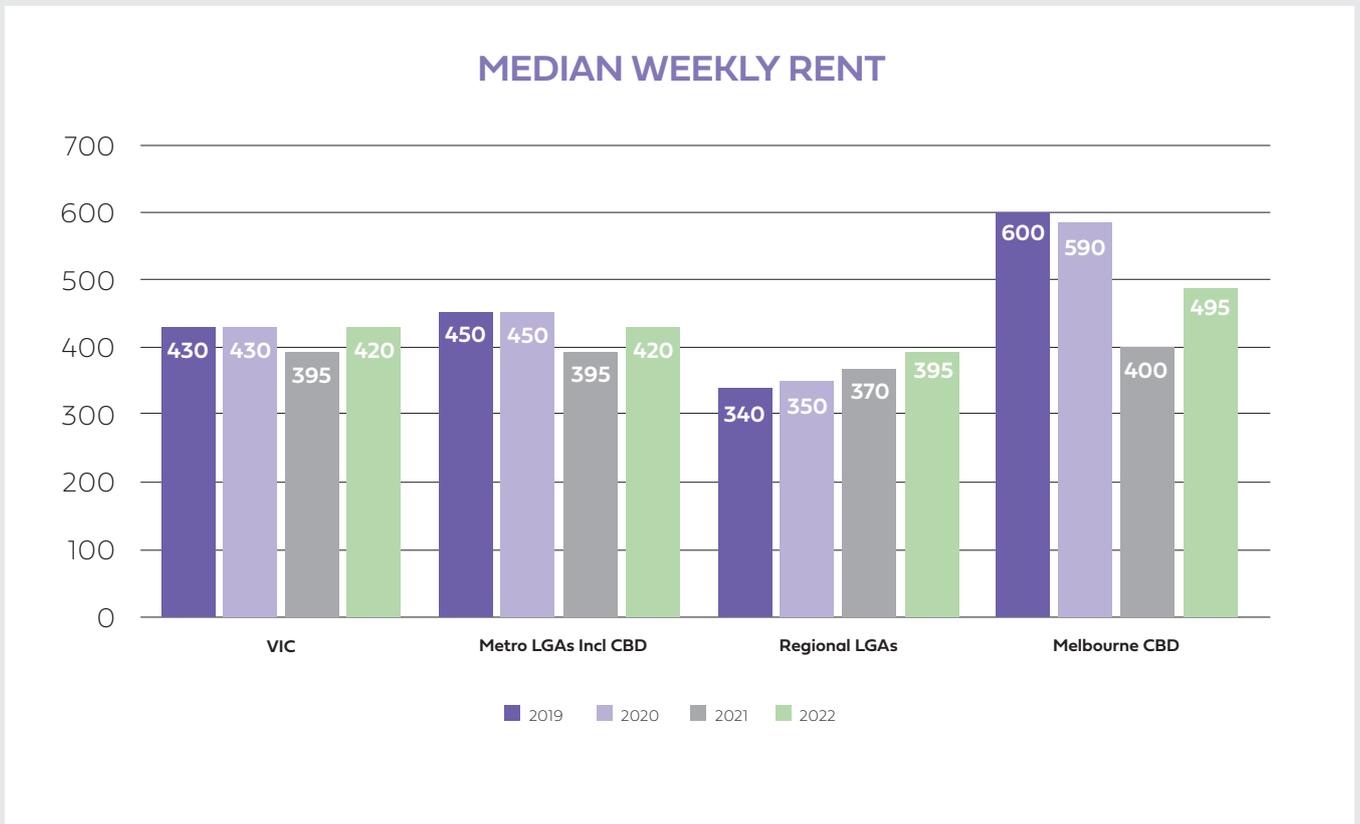
Household Type	2021		2022	
	# of unique properties	% of total listings for the LGA	# of unique properties	% of total listings for the LGA
Income support	11	11.5%	7	6.7%
Minimum wage	59	61.5%	63	57.3%
Total no. of listings	96		110	

Changes to metro–regional affordability

Regional areas of Victoria have historically had a markedly lower median weekly rent than metro areas. Traditionally a move to the regions has been an option for families with low incomes who have been struggling with the price of their rent in Melbourne. This situation changed markedly in 2021 when the gap between regional and Melbourne rents narrowed significantly following a flight to the regions following the second major COVID-19 lockdown in the back half of 2020. The median rents have stayed close in 2022.

Another factor contributing to affordability is availability. As the supply of suitable housing in regional Victoria has fallen and remains low, acts to put upward pressure on rents. Anecdotally there is intense competition for rentals at a wide range of price points in regional areas and this shows no sign of slowing.

Figure 2: Median weekly rent for Victoria - 2019-2022 snapshots



Regional Victoria is facing a **critical shortage** of rental properties.

2/3 of regional areas **did not** have a single rental property available.

Weekly rent in Regional Victoria is the **highest** it has ever been, rising faster than inflation (6.7% vs 5.1%)



2%
of rental listings
across Victoria were
affordable for those on
income support



Policy Solutions

1. Increase the rate of JobSeeker and Youth Allowance payments to prevent homelessness.

While rents, petrol, utilities and groceries continue to rise, income support payments are being stretched ever more thinly. Increasing the level of the support payments would improve affordable access to the rental market for those on low incomes. Measures of housing and rental affordability – such as this study – should inform Federal Government decision-making about the rates of these payments and pensions so that vulnerable people are not trapped in a spiral of rental stress and other aspects of poverty.

2. Reform rent assistance.

Commonwealth Rent Assistance (CRA) should be an important protection against excluding people on low incomes from the rental market. Unfortunately, the cost of rents has increased so much faster than the indexing of CRA that it no longer makes the difference it once did. In the last 25 years, the cost of rent has increased by more than twice as much as the rate that the Commonwealth Rent Assistance payment has².

For people on some government income payments, like Youth Allowance and JobSeeker, CRA doesn't kick in until their rent is already causing serious financial stress. And for others who do not receive an income support payment or Family Tax benefit, including low-income workers, it is not available at all. Prominent organisations such as ACOSS, National Shelter, and the Grattan Institute have called for the maximum rate of CRA to be increased by at least 50 per cent as the minimum required to bring CRA up to an acceptable level.

Anglicare Australia calls for an increase in Commonwealth Rent Assistance, coupled with a restructure of the payment so that it truly works for any people struggling to pay the rent. A one-off increase will not be enough. CRA payments need to be indexed to average rents by geographic location, to ensure they keep pace with rental increases.

3. Build social housing.

The private market is not, and will never, provide an adequate supply of affordable and appropriate housing for all Australians. As with many other areas of policy, whether it's building and maintaining roads, or funding hospitals, there is a role for government to play in addressing market failure in housing supply and ensuring everyone has a decent place to live. While the Victorian Government has recognised the urgent need to build more social housing through its Big Housing Build and the associated Affordable Housing Rental Scheme, this will not be enough to meet all demand. The Commonwealth continues to ignore this important area, despite the situation worsening over the last decade.

² Antipoverty Centre, Budget 2022: Unemployment, social security and poverty

4. Fix the tax system

Australia's current housing tax concessions – negative gearing and capital gains tax exemptions – favour the wealthiest and encourage property investors, at the expense of people trying to buy or rent a home. Anglicare Australia's report, *The Cost of Privilege*, showed that negative gearing and capital gains tax concessions cost the federal budget a staggering \$14.85 billion per year, and overwhelmingly favour the wealthiest 20 per cent of Australians. Better targeting negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.

5. Expand head leasing programs

There is need for programs that ensure renters on low incomes can find a home. One way to do this is through head leasing programs. Under such a model, a government department or not-for-profit organisation offers landlords the opportunity to take out longer-term leases, for example for five years, with a guaranteed rental income and a commitment to return the property in good condition at the end of the lease. They are then able to ensure that the property goes to someone in need.

For example, COMPASS is a partnership between Anglicare Victoria, VincentCare Victoria, the Victorian Government and more than 50 investors supporting young people leaving out-of-home care towards independent living. COMPASS head leases properties to young people who need secure housing.

Participants build skills and a rental history to improve access to rentals once they complete the program.

Expanding these types of targeted programs is a smarter way of using existing or potential rental stock to ensure that people on low incomes or who are otherwise disadvantaged in the rental market get a fair go.

6. Protect the National Rental Affordability Scheme

Each year the number of National Rental Affordability Scheme (NRAS) dwellings continues to decline. Four years ago in the 2018 RAS, Anglicare Australia identified 61 NRAS properties in the region of Southern Queensland. By last year it was 16, and this year there are no NRAS properties in this region in the snapshot. Under the NRAS, federal, state, and territory governments provide incentives to rent properties to eligible low and moderate income households for at least 20 per cent less than market rent. The last of these incentives will expire in 2026.

Anglicare Australia urges the Government to consider options to maintain or extend existing NRAS incentives until replacement stock can be built, such as:

- reallocating the remaining years of incentives for NRAS properties that have been sold into the private market before their incentives have expired
- providing a bridging subsidy to help not-for-profit housing providers that wish to retain properties but can't make them financially viable in the short to medium term
- increase Capital Gains Tax exemption from 50 per cent to 100 per cent on NRAS dwellings that are rented at affordable rent for another six years after their incentives expire.

These options provide value for money, given the properties are already built, tenanted, and managed.

About Anglicare Victoria

Anglicare Victoria provides a range of services for children, youth and families across Victoria. These include:

- Out-of-home care services for children and young people, and post-care support
- Family support services, including: family counselling, case management, and parenting education
- Education programs for children and young people
- Emergency relief and financial counselling services
- Disability support services and respite
- Services for alcohol and drugs, mental health and problem gambling support
- Refugee and asylum seeker services
- Mentoring and volunteer programs

www.anglicarevic.org.au



Data and Methodology

Anglicare Victoria's 2022 Rental Affordability Snapshot (RAS) was conducted as part of the national Snapshot undertaken by Anglicare Australia. It covered 79 local government areas (LGAs) in metropolitan Melbourne and Victorian rural, regional and coastal areas – 31 from metropolitan areas and 48 in regional, rural and coastal communities.

On Saturday, 19 March 2022, realestate.com.au provided a data dump of all rental listings for the Victorian RAS. The data was cleaned to remove duplicates, conditional accommodation, serviced apartments, properties listed as 'rent to buy' and commercial properties – including car spaces, warehouses, office spaces and sheds.

The suitability of listed properties was assessed against the different categories of various low income households. See Table 1 below.

Definitions

A dwelling was deemed suitable if it was both affordable and appropriate for a low-income household. Household groups were made up of single people or family groups living on Commonwealth income support and/or minimum wage.

How was affordability defined?

Renting was affordable if it cost less than 30 per cent of a household's total income (Above 30 per cent is commonly considered to indicate housing stress for low income households). We included Commonwealth Rental Assistance (CRA) as income.

How was appropriateness defined?

Appropriateness refers to rentals containing enough bedrooms for each household type. Specifically:

- a share house room or bedsit was suitable for most single people – but not a couple or a disability support pensioner. An aged pensioner was acceptable
- a one to two bedroom property was suitable for a single person or couple
- a two to three bedroom property was suitable for parents with a small number of children.

A property can be affordable and appropriate for more than one household type. For example, a bedsit or a three bedroom home are both suitable for a single person to rent.

Rental Affordability, Victoria – Melbourne Metropolitan LGAs, 2022

On the Snapshot weekend, across Victoria, these are the number of unique properties affordable and appropriate for:

Households on income support payments (rows 1-10)	Households on minimum wage (rows 11-14)
371	4444

Table 1: Rental Affordability, Victoria – By household type and percentage, 2022

	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both adults)	13	0.1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment	0	0%
3	Couple, no children	Age pension	283	1.5%
4	Single, one child (aged less than 5)	Parenting Payment	7	0%
5	Single, one child (aged over 8)	JobSeeker Payment	0	0%
6	Single	Age pension	79	0.4%
7	Single, over 21	Disability support pension	4	0%
8	Single	JobSeeker Payment	0	0%
9	Single, over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A (both adults)	4,263	22.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A and B	174	0.9%
13	Single	Minimum wage	181	1.0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Parenting payment (partnered) + FTB A and B	1,120	5.9%
	Total No. of Properties	18,934		



Rental Affordability, Victoria – Melbourne Metropolitan LGAs, 2022

On the Snapshot weekend, across metropolitan Melbourne, these are the number of unique properties affordable and appropriate for:

Households on income support payments (rows 1-10)	Households on minimum wage (rows 11-14))
220	3736

Table 2: Rental Affordability, Victoria – Melbourne Metropolitan LGAs, 2022

	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both adults)	2	0.1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment	0	0%
3	Couple, no children	Age pension	185	1.1%
4	Single, one child (aged less than 5)	Parenting Payment	1	0%
5	Single, one child (aged over 8)	JobSeeker Payment	0	0%
6	Single	Age pension	34	0.2%
7	Single, over 21	Disability support pension	1	0%
8	Single	JobSeeker Payment	0	0%
9	Single, over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A (both adults)	3600	20.6%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A and B	108	0.6%
13	Single	Minimum wage	136	0.8%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Parenting payment (partnered) + FTB A and B	864	4.9%
	Total No. of Properties	17,511		



Rental Affordability, Victoria – Regional, Rural and Coastal LGAs

On the Snapshot weekend, across regional Victoria, these are the number of unique properties affordable and appropriate for:

Households on income support payments (rows 1-10)	Households on minimum wage (rows 11-14))
70	707

Table 3: Rental Affordability, Victoria – Regional, Rural and Coastal LGAs

	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both adults)	7	0.5%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment	0	0%
3	Couple, no children	Age pension	42	3.0%
4	Single, one child (aged less than 5)	Parenting Payment	4	0.3%
5	Single, one child (aged over 8)	JobSeeker Payment	0	0%
6	Single	Age pension	24	1.7%
7	Single, over 21	Disability support pension	3	0.2%
8	Single	JobSeeker Payment	0	0%
9	Single, over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A (both adults)	662	46.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A and B	53	3.7%
13	Single	Minimum wage	45	3.2%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Parenting payment (partnered) + FTB A and B	220	15.5%
	Total No. of Properties	1423		

Table 4: Change in affordability 2021 to 2022, Victoria

	Household Type	Payment Type	Percentage Affordable & Appropriate 2021	Percentage Affordable & Appropriate 2022
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both adults)	0.2%	0.1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment	0.1%	0%
3	Couple, no children	Age pension	2.1%	1.5%
4	Single, one child (aged less than 5)	Parenting Payment	0%	0%
5	Single, one child (aged over 8)	JobSeeker Payment	0%	0%
6	Single	Age pension	0.3%	0.4%
7	Single, aged over 21	Disability support pension	0.3%	0%
8	Single	JobSeeker Payment	0%	0%
9	Single, over 18	Youth Allowance	0%	0%
10	Single in share house	Youth Allowance	0%	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A (both adults)	17.4%	22.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A and B	0.7%	0.9%
13	Single	Minimum wage	0.7%	1.0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Parenting payment (partnered) + FTB A and B	4.3%	5.9%
Total No. of Properties			33,710	18,934





Free and confidential assistance is available

We're here for you

Call **Anglicare Victoria** on **1800 809 722** to chat to a Financial Counsellor

Or visit www.anglicarevic.org.au/our-services/financial-counselling to find out more.

Additional Support Services

National Debt Helpline – 1800 007 007

Lifeline Australia – 13 11 14

Parentline – 13 22 89

Kids Helpline – 1800 55 1800

MensLine Australia – 1300 78 99 78

1800RESPECT – 1800 737 732

Safe Steps Family Violence – 1800 015 188

Carers Australia – 1800 242 636

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