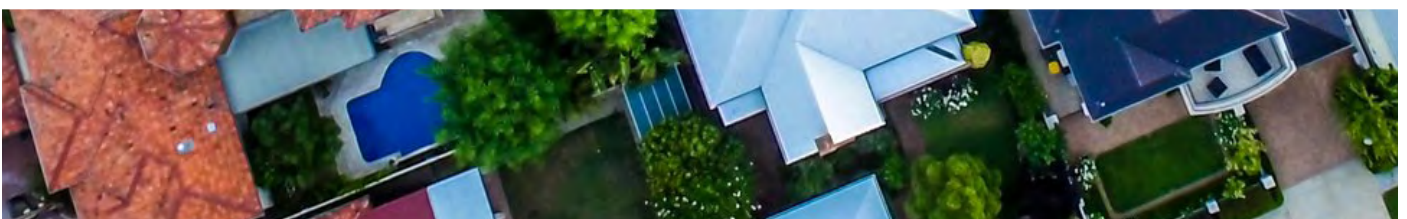


RENTAL AFFORDABILITY SNAPSHOT  
ESSENTIAL WORKERS REPORT \ SPECIAL RELEASE





# RENTAL AFFORDABILITY SNAPSHOT

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Essential Workers Report

**SPECIAL RELEASE**



This report is a companion piece to Anglicare Australia's Rental Affordability Snapshot 2023, 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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# Contents

---

**Introduction**

6

---

**Methodology**

7

How we measure affordability

---

**What we found**

9

---

**What this means**

12

A crisis for workers

Housing costs exacerbate workforces shortages

---

**What can be done**

14

Build More Social Housing

Create a fairer tax system

Provide more protection for renters

Make secure, long-term leases a mainstream option

Guarantee a living wage

Lift wages in the care economy

---

**Conclusion**

19

References

## Introduction

Australia's rental crisis is the worst it has ever been. This was the conclusion of Anglicare Australia's Rental Affordability Snapshot, released earlier this year. In the fourteenth edition of the study, we found that it had never been less affordable for Australians relying on income support or on the lowest wages to find a rental home.

In this companion piece to the Rental Affordability Snapshot, focussed on essential workers, we find that the situation is little better for people in secure jobs, providing essential services that support the liveability and wellbeing of our communities. The housing crisis is climbing the rungs of the income ladder.

Once upon a time, renting was a temporary housing solution before buying your first home. Now, with housing prices putting home purchase out of reach for many, more Australians are renting in the long-term. But rental regulations and agreements are not recognising the new long-term reality of renting. And rents are rising rapidly. In the past year, rents have risen on average by 11 percent,<sup>1</sup> while wages have only grown by 3.7 percent.<sup>2</sup> Housing costs are growing faster than the pace of wages.

During the pandemic, we were reminded just how crucial certain jobs are to the health and wellbeing of our community. In this report, we examine whether people working in 16 of these essential jobs are able to afford rental properties in any region across the country. The report shows that the lowest paid workers on the list, including retail workers, cleaners and early childhood educators, can only afford about one percent of the nearly 46,000 properties surveyed. School teachers and firefighters were the most likely to be able to find affordable rentals, yet still only three percent of listings were affordable.

Our results highlight how deep the crisis in Australia's rental market is. Over the past four decades, the federal government has spent less and less on social housing, and more on schemes that incentivise the private market, such as negative gearing tax breaks and rent assistance payments. The trickle-down housing approach is failing to supply affordable housing. It is untenable for governments to simply ignore the reality facing everyday Australians.

This report represents a call for government to make a break from the measures that have been failing Australians for years, and rediscover its role in providing homes.



## Methodology

This report is a companion piece to Anglicare Australia's Rental Affordability Snapshot 2023, which examines affordability of rental properties for Australians who earn the lowest incomes, people on Commonwealth income support and minimum wage earners.

In this report, Anglicare Australia tests if it is possible for essential workers to rent a home in the private market. We do so by taking a snapshot of the thousands of properties listed for rent on realestate.com.au on one weekend in March. For consistency, and comparability we have used the same data as the 2023 Rental Affordability Snapshot to test the affordability for essential workers. We then assess whether each property is affordable and suitable for sixteen categories of essential workers. The essential workers covered in this report are:

- » Aged care worker<sup>3</sup>
- » Ambulance officer<sup>4</sup>
- » Childcare worker<sup>5</sup>
- » Cleaner<sup>6</sup>
- » Construction worker<sup>7</sup>
- » Delivery driver<sup>8</sup>
- » Dispatcher<sup>9</sup>
- » Firefighter<sup>10</sup>
- » Freight driver<sup>11</sup>
- » Hospitality worker<sup>12</sup>
- » Meat packer<sup>13</sup>
- » Nurse<sup>14</sup>
- » Postal worker<sup>15</sup>
- » Retail worker<sup>16</sup>
- » School teacher<sup>17</sup>
- » Social and community services worker.<sup>18</sup>

Net weekly earnings for each worker category are calculated using guidance from the Australian Taxation Office on withholding tax for individuals. Workers are assumed to be Australian residents for tax purposes, holding no Study and Training Support Loan debts, and claiming the Tax-Free Threshold. We use these figures to calculate the maximum affordable rent for each category. For the purposes of the Snapshot, we focus on properties that are suitable for a single person.

The results of our study pertain to the rental affordability for individuals earning a standard full-time award wage. This approach can sometimes overstate the affordability of rents, as younger employees working in the hospitality and retail sectors often have casual hours and receive lower youth wages. Some industries also provide workers with the chance to augment their weekly earnings through overtime and non-standard shifts beyond regular hours.

### How we measure affordability

For people on low to moderate incomes, rent must not exceed 30 percent of a household budget for it to not cause financial stress and difficult choices. This is an internationally accepted and utilised 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 net income for each category of essential workers using the consolidated modern awards from the Fair Work Commission. Our calculations assume full-time employment. All workers are assumed to be fully qualified, not working as trainees or apprentices. All workers are assumed to be earning adult wages, rather than youth wages. Award wages are taken at 1 April 2023, to remain consistent with the weekend on which the properties were advertised in March 2023.

For the purposes of the snapshot, a room in a share house or a bedsit is considered suitable for a single person. Advertisements for housing in retirement villages and student accommodation are excluded from the Snapshot, as are advertisements for holiday accommodation. Advertisements which refer to multiple properties but do not indicate how many were available are, for the purposes of the Snapshot, counted as two properties. Advertisements which included a condition such as childminding or other 'employment' type activities are also not included.



## What we found

The Snapshot surveyed 45,922 listings across the country on our sample weekend. It was taken on 17 March 2023. Table 1 shows how many listed properties were affordable for a single essential worker across the categories we studied.

Occupation	Affordable Listings	
	Number	Percentage
Aged care worker	507	1.1%
Ambulance officer	1087	2.4%
Cleaner	522	1.1%
Construction worker	582	1.3%
Delivery driver	522	1.1%
Dispatcher	507	1.1%
Early childhood educator	428	0.9%
Firefighter	1,459	3.2%
Freight driver	506	1.1%
Hospitality worker	424	0.9%
Meat packer	424	0.9%
Nurse	666	1.5%
Postal worker	522	1.1%
Retail worker	522	1.1%
School teacher	1,507	3.3%
Social and community services worker	522	1.1%
Total number of listings	45,992	

These results show that finding an affordable and suitable home to rent in the private market is challenging for people in the roles we studied. An aged care worker or community services worker could afford only one percent of available properties. Even the highest paid of the essential workers tested, teachers and firefighters, could afford only three percent of available rental properties.

These results accord with the findings of the 2023 Rental Affordability Snapshot for people on low incomes, that showed 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 in the fourteen years we have been conducting the research.

This analysis uses award wage rates on 1 April 2023, to align with the weekend the rental market was surveyed. However, since then the Fair Work Commission approved a 5.75 percent increase to the national minimum wage. When the new award rates are applied to the same available rentals, there is little change to affordability. For the lowest paid essential workers, hospitality workers and meat packers, an additional 80 properties would have been affordable across the country, but the percentage of affordable rentals remained at one percent. For the higher paid firefighters and teachers, affordability increased from three percent to four percent.

Affordability was consistently poor across the nation. For the lowest paid worker on the list, a hospitality worker, only one property was affordable in the Northern Territory, six in Western Australia and 71 in Victoria. 70 percent of the affordable properties in Victoria were rooms in share houses, as were two-thirds of the properties in Western Australia. In every state and territory, less than three percent of rentals were affordable for a community services worker.

Hospitality worker	Affordable listings	
	Number	Percentage
Australian Capital Territory	2	0.2%
New South Wales	233	1.5%
Northern Territory	1	0.2%
Queensland	67	0.7%
South Australia	29	1.6%
Tasmania	15	1.8%
Victoria	71	0.6%
Western Australia	6	0.2%
Total number of listings	45,992	

Table 3. Rental affordability for social and community service workers

Social and community service workers	Affordable listings	
	Number	Percentage
Australian Capital Territory	2	0.2%
New South Wales	259	1.6%
Northern Territory	4	0.7%
Queensland	98	1.0%
South Australia	41	2.2%
Tasmania	19	2.2%
Victoria	90	0.7%
Western Australia	9	0.3%
Total number of listings	45,992	

In the past, essential workers seeking more affordable housing considered moving to regional centres. This is no longer an option in much of Australia. While affordability was slightly better in some regional areas, in many others it was equally bad or worse than in Australia’s urban centres.

Taking Queensland as an example, in Toowoomba, Mackay, Ipswich, Cairns and the Gold Coast only one percent properties of were affordable for an aged care worker. This is only a slight improvement on Brisbane. Only in Outback Queensland, where few jobs are located and where large distances mean commuting to a job is not possible, was there a significant proportion of affordable properties available. Across the entire state, out of nearly 10,000 available properties, only 95 were affordable for a single aged care worker. We found that this was typical experience in regional areas, which were unaffordable on the whole unless they were so remote that jobs in the industries were not widely available.

## **What this means**

### **A crisis for workers**

On the weekend surveyed, there were only 45,922 listings across the country, the lowest number in the history of the Anglicare Australia Rental Affordability Snapshot. Between 2018 and 2021 the number of available rentals listed was consistently above 65,000. Australia's vacancy rate remains at its lowest rate on record, at 0.8 percent.<sup>19</sup> The market for affordable properties is fiercely competitive, with many people 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. Landlords and agents can be more selective, and often prefer applicants with higher incomes.

Housing is the largest fixed cost for most Australian households. With so few affordable rentals available, many people have no choice but to pay more than they can afford to keep a roof over their heads. The essential workers identified in Table 1 are vital to the functioning, liveability and wellbeing of our community. We are dependent on them to provide emergency services, healthcare, food and groceries, to teach our children and take care of older Australians. Since 2011, the proportion of essential workers in the private rental sector has increased, particularly among essential workers under age 40.<sup>20</sup>

The Australian Housing and Urban Research Institute (AHURI) has identified significant rates of housing stress and overcrowding among essential workers in Sydney and Melbourne.<sup>21</sup> Financial stress can impact the mental wellbeing of essential workers and exacerbate the stress that is already inherent in many of their jobs. This has the potential to impact the quality of care and safety of their work.

Most of the essential worker roles identified in Table 1 require a physical presence in the workplace. Few nurses, postal workers, cleaners or construction workers can work remotely. Many are travelling large distances for employment. 2016 Census data showed that essential workers are more likely than the labour force generally to reside in outer suburbs and satellite cities and to commute more than 30kms to work.<sup>22</sup> For some workers on call, or who work night shifts, longer commutes can make a significant impact not only on their quality of life, but on their ability to do their jobs.

### **Housing costs exacerbate workforce shortages**

While rental prices soar, Australia is also grappling with a workforce crisis. Key industries are struggling to find enough staff to meet requirements. For example, more than 100,000 aged, disability and mental health care workers will be needed within the next decade as the sector tries to meet the growing demand for care.<sup>23</sup> Employers are unable to fill vacancies, leaving shifts vacant and essential work not done.

Nearly two decades ago, in 2006 AHURI found that housing affordability problems were prevalent for lower income occupations such as hospitality workers and retail assistants but people in occupations like teachers and police officers were less likely to experience such problems.<sup>24</sup> People in low-income jobs were able to move to suburbs where housing costs were lower than the inner city, reducing the potential for housing affordability problems. With affordability now rock bottom for every category of essential workers, including those higher paid workers like teachers, and in every region, the situation has changed drastically. Essential workers can not afford to move to regions where there are skills shortages, because there are no rental properties they can afford.

Some employers are being forced to subsidise housing just to secure enough workers. Anglicare Australia Network member and aged care provider Benetas has repurposed independent living units in regional Victoria to make it possible for aged care workers struggling to afford rental in the local market or commuting from Melbourne to maintain their employment. A Local Government in Western Australia has purchased properties and is looking to build more to provide housing for workers.<sup>25</sup> The tourism industry is being encouraged to find its own solutions to workforce shortages by building staff accommodation.<sup>26</sup>

## What can be done

### Build more social housing

The solution to the housing crisis is constructing new social and affordable homes, rather than simply promoting generic supply.

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.<sup>27</sup> Between 165,000 and 240,000 new dwellings are already built across the country each year.<sup>28</sup> Increasing supply in the private market has simply failed to make housing more affordable.

The undersupply is not in housing, but in social and affordable housing. 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.<sup>29</sup> Australia now has more dwellings per head of population than at any other time in our history,<sup>30</sup> and yet affordability is the lowest it has ever been.

Once upon a time, the Australian government viewed housing as an essential service and took a direct interest in its provision. However, over the course of the last 40 years, housing has been privatised, and social housing stocks have dwindled. State and territory governments now have very little public housing stock, yet demand has not dropped. Waiting lists for social housing are at the highest they've been in a decade,<sup>31</sup> to the point that public housing is only for those in deepest crisis.

In order to merely maintain the current ratio of social housing on the market, we would need to be building 15,000 new social homes year on year.<sup>32</sup> To close the current shortfall, we would need an additional 10,000 each year on top of that over the next two decades. As it stands, we build around 3,000 new social homes each year.<sup>33</sup> This is clearly inadequate to meet the demand.

Solving the housing and rental affordability crisis won't be achieved through investment funds or tax incentives for developers. It will require significant capital investment in building or buying new social dwellings.



## **Create a fairer tax system**

Housing costs in Australia continue to rise faster than incomes, and this is in part driven by a system of taxation and concessions designed to encourage housing as a method of speculative investment. Successive governments have in effect privatised the provision of housing, and as a result, driven up house prices for first home buyers, and pushed up rental prices. This system also costs the government billions of dollars each year in forgone revenue, which could be better utilised as direct spending on affordable housing. Not to mention the necessary corrective expenditure of Commonwealth Rental Assistance to ameliorate the effects of these policies on those on very low incomes.

Earlier this year, Anglicare Australia released the A Costly Choice report, which revealed that the government forgoes nearly \$130 billion each year in tax concessions that overwhelmingly favour Australia's top income earners.<sup>34</sup> It is clear that Australia's taxation settings are a key contributing factor in the increase of rental costs, with billions spent on policies that are actively making things harder for people on the lowest incomes.

A government that was truly committed to improving housing affordability would tackle the challenge head on and begin to undo the complex system of concessions that starve it of revenue that could be invested in proper solutions to provide affordable housing. Anglicare Australia proposes phasing in a regime of tax reforms, including reducing the capital gains tax discount over a period of ten years, as well as phasing out negative gearing for new investors in the private market.

With the significant revenue recouped from these tax reforms, the government would be able to better target its investment in affordable housing policies, scale up the construction of social and affordable homes, and alleviate price pressure in the rental market.

## **Provide more protection for renters**

For many Australians, renting is now a long-term housing option. Renting is no longer temporary or limited to young people in share house accommodation. Yet vacancy rates for rental properties in Australia have been trending towards all-time lows for some time now,<sup>35</sup> meaning rental properties are becoming harder to find and competition for homes has increased. People are scared to even for ask for repairs, maintenance or reasonable modifications, because of the ever-present threat of retaliatory rent increases or (in some states) eviction. With so few affordable properties on the market, the chances of finding something else are slim.

Adequate safeguards and regulation are needed to protect tenants. As it stands, there are a patchwork of differing laws across jurisdictions that govern tenants' rights, regularity and size of rental increases, and housing efficiency standards. Reforms in Victoria and the ACT have addressed issues such as restricting no-cause evictions, strictly limiting how often rent can be increased, and enforcing basic standards for rental properties. Other jurisdictions, such as Queensland and NSW are in the process of introducing similar measures. While these measures are a good start, they are undermined by a central flaw, as they generally rely upon the tenant to take action against a landlord for breaching the regulations. As a result, tenants may be less likely to protest as the landlord still holds all the power.

It is essential that there are nationally consistent protections and uniform tenancy safeguards across Australia to protect the rights of renters. These protections must be communicated to tenants, actively enforced, lease conditions should be actively monitored, with renters being relieved of the requirement to initiate action when their rights are breached.

### **Make secure, long-term leases a mainstream option**

Head leasing programs help renters who need some assistance find, secure and maintain a tenancy. Under this 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. A well-known example is the Defence Housing Scheme.

Some Anglicare Australia Network members already provide these types of arrangements. For example, COMPASS is a partnership, between Anglicare Victoria, VincentCare Victoria, the Victorian Government and more than 50 other 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.

In Queensland, a head leasing scheme assists people who can afford and sustain private rentals but have difficulty accessing the market for various reasons, such as having limited or no rental history. In NSW, the Department of Communities and Justice operates a head leasing scheme for people who have been approved for social housing.

Expanding these types of targeted programs into a mainstream leasing approach is a smart way of using existing or potential rental stock to ensure that people who are disadvantaged in the rental market get a fair go. Governments should consider expanding long-term lease options to help essential workers find housing where they work, and overcome the barriers some people face to securing a lease.

### **Guarantee a living wage**

Anglicare Australia's recent Living Costs Index measured the average expenses on essentials for a minimum wage worker.<sup>36</sup> The Index found that a full-time minimum wage employee would have just \$57 each week after covering basic living costs. For a single parent with one child receiving Family Tax Benefit and Commonwealth Rent Assistance, they would find themselves with a \$29 deficit each week. The Living Costs Index found that the average rent cost just under 60 percent of the average post-tax full time weekly minimum wage.<sup>37</sup> The international benchmark for rental affordability is 30 percent. Expecting the lowest income earners to survive paying double the affordable rate simply to keep a roof over their heads shows the system is broken.

It is clear that wages are not keeping up with living costs. A living wage could guarantee wages that would keep people out of poverty and provide an acceptable standard of living, including being able to afford a secure home, food on the table, pay the bills and afford healthcare. Right now, the Fair Work Commission considers factors including employment growth, business competition and the needs of low-paid workers when it sets the minimum wage. It is not required to consider poverty, and it is not linked to other measures of living standards, like the cost of housing.<sup>38</sup> A living wage would rectify this, especially if it was required to hold its relative value over time.

### **Lift wages in the care economy**

Care work in the community services industry has historically been undervalued, and this is evident in low rates of pay across the sector. Despite having high qualification requirements to work in these roles, early childhood educators, aged care workers and social and community service workers are among the lower paid of the workers included in Table 1.

Research from Everybody's Home and Anglicare Australia has shown that wages for care workers haven't kept up with living costs, with workers across the care sector being priced out of their own communities.<sup>39</sup> Based on full-time award wages (minimum rates) and average asking rents, an aged care worker in a single household would be forced to spend around two thirds of their income to

keep up with rents, putting them in severe renting stress.<sup>40</sup> An early childhood educator in a single household would only have 32 percent of their income left after paying rent.<sup>41</sup>

This helps explain why so many workers are leaving the care sector. This has been further exacerbated by the very low levels of unemployment which provides incentives for staff to reconsider their careers in the care industry. Insecure work and burnout also contribute to the attrition rate, estimated to be between 17-25 percent in the NDIS,<sup>42</sup> up to 30 percent in early childhood education and care,<sup>43</sup> and as high as 38 percent in residential aged care.<sup>44</sup> Without action many more will follow, worsening the workforce crisis.

The establishment of the Fair Work Commission Expert Panels for Pay Equity and the Care and Community Sector has been a positive step towards improving pay and conditions in low paid, feminised workforces, as is the Government's commitment to funding a pay rise for aged care workers in direct care roles.

However, early childhood educators have not benefited from the Fair Work Commission Equal Pay decision for the community sector workforce or the Work Value Case for aged care workers. Increases are needed across the care sector to help recruit and retain a highly skilled workforce, make sure workers are paid a liveable wage and to avoid a situation where workers move from one part of the sector to another, leaving workforce shortages elsewhere.

## Conclusion

The results of this Snapshot reaffirm what low- and middle-income workers have known for years. Despite playing a crucial role in the lives of all Australians, essential workers are finding it tougher to afford housing within their own communities as rents continue to rise. The surging cost of housing is contributing to workforce shortages in essential industries. If no action is taken, both the workforce crisis and the housing crisis will continue to grow.

The housing affordability crisis, building over decades and now accelerating, is having clear consequences. More and more people are experiencing rental stress and homelessness as a result, including waged workers who could once rely on secure shelter.

The solutions put forward by the developer lobby and some commentators, aimed at increasing generic supply, won't lead affordable housing to 'trickle-down' to those who need it. They will only exacerbate the forces that created the current crisis, which has seen the federal government spend less and less on social housing, and more on schemes that incentivise the private market. Governments must instead prioritise social and affordable housing, and acknowledge its role in distributing those homes to the people who need them.

The housing crisis facing essential workers, and many other Australians, took decades to create. Addressing it will require time and a willingness to prioritise the need of Australians for an affordable home over other interests. It will also demand a break with approaches that have been failing and a renewed commitment to the role of government in supplying homes.

If governments do not act now, then they will be accepting uncertainty and crippling costs as a feature of our rental market for the long term. We cannot allow this crisis to become a permanent reality. Now is the time for governments to step up and ensure Australians can find a place to call home.

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