

Summary – Housing Affordability Snapshot, South Australia

Methodology

The Anglicare SA Housing Affordability Snapshot surveyed available rental properties in South Australia on 11 April 2011. The survey used listings on realestate.com.au as its sample, based on breadth of coverage of the site and the fact that using a single source eliminated risks of duplication and inconsistency. Properties were assessed for affordability and appropriateness for a number of different household types deriving their income from government allowances and pensions. Data was disaggregated to separate metropolitan from state-wide listings of appropriate and affordable properties. Appropriateness of properties was assessed on the basis of the number of bedrooms. A couple with two children required 3 bedrooms for the purposes of the survey, as did a single parent with two children. A single parent with one child was assumed to require only two bedrooms. People in the other categories were considered to only require one bedroom. Holiday homes and short term rentals were excluded from the survey, as were advertised properties with board or utilities included in the price.

The survey assessed housing availability for 11 different household types (see table). The measure of affordability used was the 'housing stress' benchmark: if the household would pay more than 30% of its income in rent, then it would be considered to be in 'housing stress', rendering the property unaffordable.

Rent assistance was included as income for the purposes of calculations. The survey assumed that each household group received the maximum payment, including Family Tax Benefits, but no other income from paid employment.

For a property to be considered suitable, it was required to be affordable and appropriate.

Results

The Anglicare SA Housing Affordability Snapshot surveyed 3687 properties for rent across South Australia, advertised on realestate.com.au. Over the whole state, 680 properties were affordable for a couple with two children, representing 18% of total available properties. Only 320 were affordable and appropriate, representing 9%. In the metropolitan area, the couple with two children could only afford 187 properties and only 55 of those were also appropriate, representing 1% of the state-wide listing.

For a single person with two children, only 359 properties (10%) were affordable, and from this 146 (4%) were affordable and appropriate. In the metropolitan area, these numbers were reduced to 55 being affordable and 6 (less than 1% of the state-wide listing) being both affordable and appropriate. Many of the properties in this category that were affordable were on the outer fringes of the metropolitan area.

Looking at the whole of South Australia, there were 254 properties (7%) affordable and appropriate for a couple on an aged pension with no children. Again this was greatly reduced in the metropolitan area to 27 properties.

For a single person with one child, on the Single Parenting Payment, 14 properties in the metropolitan area were affordable; however, none of these were appropriate as they all had one bedroom. In the whole of South Australia, there were 143 properties (4%) affordable but only 96 (3%) were appropriate for that household type.

A single person on the Age Pension or the Disability Support Pension had the choice of 48 properties (1%) in the whole state. Narrowing this down to the metropolitan area left just 5 properties that were both affordable and appropriate.

Single people on Newstart or Youth allowances, or on Austudy could not afford any advertised housing, including shared accommodation.

Conclusion

Less than 1% of available housing across Adelaide on 11 April 2011 was both affordable and appropriate for most low income households on government pensions and allowances. State-wide availability was slightly better for some groups in aggregated terms, but in both metropolitan and state-wide terms, a number of household types had no affordable and appropriate houses available to them.

Appendix – tabulated data

Household Type	Payment Type	Number/% Affordable	Number/% Appropriate	Number Affordable & Appropriate	% Affordable & Appropriate	Number Affordable in Metro area	Number/% Affordable & Appropriate in Metro area (% as % of state-wide listings)
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	680/18	322/47	320	9%	187	55/1
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	359/10	322/47	146	4%	55	6/0
Couple, no children	Age Pension	254/7	678/99	254	7%	27	27/1
Single, one child (aged less than 5)	Parenting Payment Single	143/4	567/99	96	3%	14	0
Single	Age Pension	48/1	678/99	48	1%	5	5
Single aged over 21	Disability Support Pension	48/1	678/99	48	1%	5	5
Single	Newstart Allowance	0	678/99	0	0%	0	0
Single aged over 18	Youth Allowance	0	678/99	0	0%	0	0
Single in share house	Youth Allowance	0	678/99	0	0%	0	0
Single	Austudy	0	678/99	0	0%	0	0
Single in share house	Austudy	0	678/99	0	0%	0	0
Total No of Properties	3687						