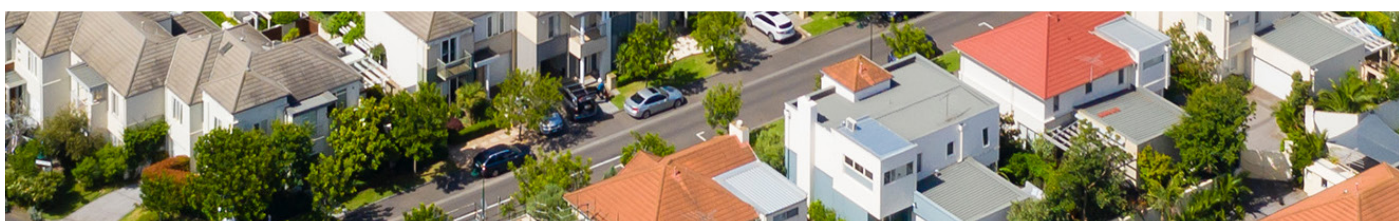




RENTAL AFFORDABILITY SNAPSHOT

ESSENTIAL WORKERS REPORT 2025



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Essential Workers Report



This report is a companion piece to Anglicare Australia's Rental Affordability Snapshot 2025, 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.

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Introduction

Australia's rental crisis has become one of the defining issues of our time, shaping not only the lives of renters but also the health of entire communities. Essential workers – people whose jobs keep hospitals running, classrooms open, and services delivered – are now among those hardest hit. Poverty and rental stress are climbing the income ladder, spreading into jobs once considered secure and relatively well paid. The crisis is no longer confined to people on the very lowest incomes. It is now undermining the ability of essential services to function, as the workers who provide them cannot afford a secure home near the places they are needed most.

This report marks the third release of the Rental Affordability Snapshot: Essential Workers Edition. A companion piece to Anglicare Australia's annual Rental Affordability Snapshot, this report reveals just how pervasive and widespread the rental crisis has become. A secure job in a critical sector is no longer adequate to ensure that you can afford a roof over your head. Communities rely on nurses, teachers, cleaners and hospitality staff, yet these workers cannot afford to live in the communities where they are needed. Many of these are highly skilled professions that require years of training, qualifications, and ongoing professional development. The fact that people in these roles cannot afford housing shows just how deep the crisis has become.

Surveying the rental market for sixteen essential occupations, this report determines how many rental listings they could afford in regions across the country. Just three of the sixteen worker types profiled in this report could afford greater than two percent of the rental listings. Affordability was worst for early childhood educators, hospitality workers and meat packers, who could afford just 0.8 percent.

At the time of the previous Essential Workers Snapshot, rental prices were growing at twice the rate of wages. Since then, there has been positive signs that this trend is slowing down. Rental prices have grown by 2.9 percent,¹ while wages have grown by 3.4 percent.² However, this has not resulted in an improvement in affordability. Half of the sixteen essential worker categories profiled in this report saw no change or a decline in affordability, while the remaining eight only saw marginal increases. This is in spite of the growth in rental listings in this year's Snapshot compared to 2024.

The housing crisis may have reached unignorable peaks in recent years, but it has been building for decades. It is not the result of a broken system. The housing market is working exactly as it had been designed to work. For the past four decades, governments have slowly walked away from taking a role in the provision of housing, opting to pump private market options. This approach is systematically locking workers out of homes they can afford.

This Snapshot once again highlights how dire the situation has become for Australia's renters. Without bold action, this inequality will only further entrench itself. We can no longer claim that the solutions are not known to us. It is time for Australia to choose a future where every Australian can find a place to call home.

This year's Snapshot

Measuring affordability

In 2025, Anglicare Australia's Rental Affordability Snapshot surveyed 51,238 rental listings across the country and measured them against the maximum affordable rent for Australians on the minimum wage and Commonwealth income support payments. This report assesses the same rental listings, testing them for affordability across sixteen essential worker categories.

The sixteen categories of essential workers we cover in this report are:

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

Calculations are based on the latest award rates from 1 July 2025 across all sixteen occupations. Net weekly earnings are calculated using Australia Taxation Office guidance on withholding tax. Our calculations assume that workers are employed full-time, earning the minimum full-time 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 measured for a single person earning an adult full-time award wage for their relevant occupation. As a result, this may overstate the affordability of rents for some people, as younger people working in hospitality or retail often work casual hours or receive youth rates. Similarly, we do not calculate for industries where workers often work regular overtime or outside of regular hours.

All property listings are assessed for their suitability. For this report, a room in a sharehouse or a bedsit is considered suitable for a single person, while advertisements for housing in retirement villages or student accommodation have been excluded, as have advertisements for holiday accommodation. Listings with conditional arrangements, such as childminding or employment-like activity have been excluded. Listings that refer to multiple properties but do not nominate a specific number are counted as two properties.

What we found

The 2025 Snapshot surveyed 51,238 rental listings across Australia over the weekend of 15-16 March 2025. Table 1 shows how many listed properties were affordable and appropriate for our sixteen essential worker types.

Table 1: Rental affordability by occupation, nationally

Occupation	Number	Percentage	Change from 2024
Aged care worker	850	1.7%	+0.2%
Ambulance officer	1,117	2.3%	+0.1%
Cleaner	575	1.1%	+0.2%
Construction worker	575	1.1%	+0.2%
Delivery driver	583	1.1%	+0.2%
Dispatcher	575	1.1%	-0.1%
Early childhood educator	417	0.8%	-0.1%
Firefighter	1,651	3.2%	-0.2%
Freight driver	575	1.1%	+0.2%
Hospitality worker	417	0.8%	0.0%
Meat packer	417	0.8%	-0.1%
Nurse	754	1.5%	+0.1%
Postal worker	583	1.1%	+0.2%
Retail worker	583	1.1%	-0.1%
School teacher	1,672	3.3%	-0.4%
Social and community services worker	583	1.1%	-0.3%
Total number of listings	51,238		

The findings show a negligible change across all essential worker categories over the last year. Despite the thirteen percent increase in listings nationally, there was very little change in affordability across the board, with sharp declines in affordability for teachers and social and community services workers. Overall, the results show that finding an affordable place to live is incredibly challenging for Australia's essential workers.

This is the second consecutive edition of the Essential Workers Snapshot that has seen a decline in affordability for early childhood educators, while last year's small gains in affordability for social and community services workers have been entirely erased.

No part of Australia offers relief from the crisis. For a hospitality worker for example, fewer than one percent of properties were affordable across the country. There were no affordable rentals in the ACT, only five in the Northern Territory and just 80 in the whole of Victoria.

Table 2: Rental affordability for hospitality workers, by region

Hospitality worker	Number	Percentage	Change from 2024
Australian Capital Territory	0	0.0%	-0.2%
New South Wales	162	1.0%	+0.2%
Northern Territory	5	1.4%	+0.4%
Queensland	83	0.8%	0.0%
South Australia	53	2.4%	+0.6%
Tasmania	18	2.6%	+0.7%
Victoria	80	0.5%	-0.1%
Western Australia	16	0.5%	-0.1%
Australia	417	0.8%	0.0%
Total number of listings	51,238		

It has long been suggested that Australians struggling to find an affordable home in a capital city could move to a regional area where rent is cheaper. This year's results confirm this is a myth. A cleaner would be able to afford less than one percent of properties in the Southern Highlands, Hunter Valley or Central Queensland, and less than three percent in Geelong, Cairns and in the outback regions of the Northern Territory.

While many areas saw increases in affordability from last year, there were similarly large decreases in others. A dramatic rise in affordability in Newcastle has been driven by an unusually large number of rooms in boarding houses, while steep drops can be seen in Outback Queensland and the New South Wales Far West. This makes it incredibly difficult to find suitable housing, especially when job opportunities become even more scarce and cost of living pressures rise the further you are from a major city or even large regional centre.

Table 3: Rental affordability for cleaners, by regional SA4

Region	Number	Percentage	Change
Ballarat	7	1.8%	+0.3%
Barossa - Yorke - Mid North	5	5.3%	-3.1%
Bendigo	6	2.2%	+0.6%
Bunbury	0	0.0%	0.0%
Cairns	6	2.5%	+1.8%
Capital Region	4	1.0%	+0.7%
Central Coast	3	0.5%	+0.5%
Central Queensland	3	0.7%	+0.4%
Central West (NSW)	17	4.9%	+2.1%
Coffs Harbour - Grafton	1	0.4%	-1.7%
Darling Downs - Maranoa	4	4.2%	+0.9%
Far West and Orana	5	4.9%	-12.0%
Geelong	19	2.6%	-0.2%
Gold Coast	0	0.0%	0.0%
Hume	3	1.5%	+1.1%
Hunter Valley exc. Newcastle	3	0.6%	-0.3%
Illawarra	1	0.2%	-0.3%
Ipswich	1	0.1%	-0.7%
Latrobe - Gippsland	10	2.1%	-0.6%
Launceston and North East	13	5.2%	+3.2%
Mackay - Isaac - Whitsunday	1	0.3%	+0.3%
Mandurah	0	0.0%	-0.6%
Mid North Coast	2	0.6%	-0.2%
Moreton Bay - North	1	0.2%	+0.2%

Region	Number	Percentage	Change
Moreton Bay - South	2	0.7%	+0.7%
Mornington Peninsula	6	1.0%	+0.4%
Murray	7	4.1%	+1.2%
New England and North West	32	8.8%	-3.3%
Newcastle and Lake Macquarie	102	15.0%	+11.8%
North West (Vic)	10	5.2%	-0.2%
Northern Territory - Outback	2	2.7%	-0.1%
Queensland - Outback	10	10.9%	-6.5%
Richmond - Tweed	1	0.3%	-0.2%
Riverina	13	6.1%	-4.0%
Shepparton	5	3.2%	+1.8%
South Australia - Outback	29	18.0%	+10.4%
South Australia - South East	14	8.7%	+1.4%
South East (Tasmania)	0	0.0%	0.0%
Southern Highlands and Shoalhaven	1	0.3%	+0.3%
Sunshine Coast	3	0.4%	-0.5%
Toowoomba	6	2.4%	+2.4%
Townsville	22	6.3%	+3.1%
Warrnambool and South West	2	1.7%	+1.0%
West and North West (Tasmania)	4	4.0%	+0.3%
Western Australia - Outback (North)	0	0.0%	0.0%
Western Australia - Outback (South)	1	0.6%	-1.2%
Western Australia - Wheat Belt	1	1.6%	-2.0%
Wide Bay	3	0.8%	0.0%

What this means

Not as simple as supply

An often-diagnosed cause of the housing crisis is a lack of supply, and an often-prescribed solution is simply to increase it. Affordable homes, it is assumed, will trickle down over time and benefit low-income households. Our results show that this approach is simplistic and inaccurate.

This year's Snapshot saw an increase in the number of rental listings surveyed for the first time in three years, and yet there was no notable or significant increase in affordability for any essential worker category. The theory of trickle-down housing would assume that a thirteen percent increase in total listings across the country would yield some notable increases in affordability. This is simply not borne out by reality.

While supply is an important part of the solution, it cannot be viewed as a silver bullet. The private rental market in Australia is not designed to provide affordable homes to renters, especially when it comes to those on low incomes. If tax concessions for landlords and investors are not reformed, then adding more supply to the private rental market will continue to have negligible impact on affordability. Additionally, without putting a greater emphasis on public and community housing as a share of overall supply, renters will remain trapped in a market designed to maximise profits, not provide homes.

Wage growth still lags

At the time of the last Snapshot in 2024 rents were growing at twice the rate of wages. While this has slowed down in the intervening months, essential workers in our categories have seen no relief and are still not able to get ahead.

Last year's report noted that the historic pay increase for aged care workers was in the process of being phased in. This year, with a multi-billion dollar investment and most of the increase now in effect, affordability for aged care workers has barely shifted. The fact that the wage increase has had so little impact underlines that the challenges are structural. Boosting wages is vital for many reasons, but it cannot in itself repair a private rental market that is failing workers across the board. Lasting solutions will require policy reform that addresses the system itself.

As the Fair Work Commission considers a substantial increase in the award for early childhood workers, the Federal Government has already stepped in to offer a subsidised pay boost through the worker retention payment. This grant supports providers to pay staff an additional fifteen percent above the award rate. Although that increase is not captured in this Snapshot, Anglicare Australia has examined what impact it would have for workers looking for rentals. That additional wage increase would raise the number of affordable properties nationwide to 1.5 percent, effectively doubling the current 0.8 percent. What this demonstrates is that while wage rises can alleviate some pressures in finding an affordable home, they do not resolve the issue when the private rental market is so hopelessly out of reach.

Relying on wage rises to combat the housing crisis is not a solution. While rents continue to grow at parity with, or greater than, wages, workers on low and middle incomes will continue to fall behind. Every wage increase helps take the pressure off, but there should be no illusion that without greater action from the Government, nothing will change and the housing crisis will grind on.

How we got here

Australia's housing crisis is an entirely manufactured problem. It is the result of decades of poor decisions from successive governments that have shifted spending priorities away from directly providing homes and towards subsidies for the private rental market. The reliance on the private market to provide housing, through tax concessions to landlords or payments like Commonwealth Rent Assistance, has hollowed out the role of government housing provision.

Australia is spending record amounts on housing, and yet it has never been more difficult to find an affordable home to rent or buy. This is because the government has become too reliant on a private market geared towards protecting profits rather than providing homes. In 2025–26, the Federal Government is expected to spend \$1.81 billion through the National Agreement on Social Housing and Homelessness,¹⁹ its primary means of direct funding for housing. By contrast, it will spend around \$5.5 billion on Commonwealth Rent Assistance²⁰ and forgo more than \$13.5 billion through negative gearing and Capital Gains Tax concessions.²¹ Put plainly, the Government will spend more than seven times more on tax concessions for landlords and investors than on social housing programs.

This budget policy is a dramatic departure from the approach Governments have taken in the past. In 1981–82, the Government spent just \$80 million on rent assistance programs, while spending \$2.5 billion on social housing through the Commonwealth-State Housing Agreement.²² Capital Gains Tax discounts did yet not exist, and negative gearing deductions were not widely used.

Today, Australians earning the median annual income would have to spend more than half their salary to afford the national median rent.²³ The average house price has risen to eight times the annual household income, with it taking more than a decade to save a 20 percent deposit.²⁴ Housing affordability is at record lows, even as government spending on housing has reached record highs. These problems are not unsolvable, and they have not happened by accident.

What can be done

Tax reform for affordable homes

Any serious attempt to solve Australia's housing crisis must look beyond supply and demand to the policy levers that shape the market. Chief among these are the tax concessions that tilt the system in favour of investors and landlords. These concessions encourage speculation, inflate housing costs, and drain public revenue that could otherwise be used to build and fund affordable homes. Addressing them is critical if we want to create a housing system that works for people, not just for profits. Australia's tax system has been deliberately structured to reward property speculation, turning housing into an investment vehicle for wealthy investors and part-time landlords rather than a source of secure and affordable homes. The Government's active decision to outsource the provision of housing has driven up housing prices for first time buyers and trapped tenants under the thumb of crushing rental increases. Negative gearing concessions and the Capital Gains Tax discount put money back into the pockets of investors, at a cost of billions of dollars a year to the wider community. Projections from the Parliamentary Budget Office estimate that these two concessions will cost \$165.6 billion in foregone revenue by 2033-34.²⁵

The private market continues to demonstrate that it is incapable of self-regulation. Landlords and investors have a vested interest in maintaining the generous tax concessions and defend them by arguing that they can make housing more affordable over time. There is no evidence that this theory is true. Instead, evidence suggests that the opposite is true. Analysis from the Australian Housing and Urban Research Institute shows that between 1996 and 2011, the shortfall of affordable rentals grew for low-income households.²⁶

The system protects itself by convincing people that there are risks to change, and that landlords will be forced to sell their investment properties and reduce rental supply if there are changes to tax settings. This threat of upset and churn in the rental market has discouraged real reform. Yet churn is already the lived reality for renters in the private market, as landlords and investors are ultimately incentivised into turnover of assets. Rental properties enter and exit the market with alarming frequency, with 50 percent of rental properties leaving the rental market after only five years.²⁷ Renters are forced to adapt, and the market ultimately replenishes itself. Data shows that in Melbourne and Sydney, around one third of new tenancies are in properties that are new to the rental market, and that one quarter of bond refunds were for properties that exit the market.²⁸

Anglicare Australia's research disproves the narrative that tax reform would harm middle income earners. The *A Costly Choice* report found that 55 percent of negative gearing concessions benefited the top quintile of income earners. Additionally, 82 percent of benefits from the Capital Gains Tax discount went to the top income quintile.²⁹ The wealth divide is only further entrenched as the wealthiest reap nearly all the benefits of these costly tax handouts.

Anglicare Australia continues to propose an overhaul of Australia's tax regime, starting with a phase out of the Capital Gains Tax discount over a period of ten years. By taking a gradual approach, the housing market will have time to adjust and guard against the threat of short-term shocks. Secondly, negative gearing deductions would be phased out for new investors in the private market. Without reforming these incentives, other solutions will be piecemeal efforts.

This phased approach ensures that current landlords and investors are not harmed – they have after all only operated within the system. It is that system that needs to change.

The right kind of housing supply

A favoured solution to the housing crisis is simply to increase overall supply, hoping that will improve affordability. While supply is part of the solution, it cannot be solely relied on. As this year's results have shown, a thirteen percent increase in rental listings nationally did not lead to substantial increases in affordability for any essential worker category.

On current trends, Australia builds around 180,000 new homes each year.³⁰ This is high by historical standards, and it means that new supply for households is generally outpacing population growth. In spite of this, affordability has declined. Increasing supply will do nothing if the homes supplied are not made affordable for the people who need them. There is a need to ensure that there is a greater mix of public and community homes within new supply. In 1981-82, the Federal Government was investing \$2.5 billion in social housing through agreements with the states and territories. This is equivalent to nearly \$10 billion when adjusted for today's inflation. More than forty years later, federal investment is down to \$1.8 billion. In real terms, this is a reduction in investment of more than 80 percent.³¹ As a result, the share of public and social housing in overall stock has fallen from 4.9 percent to just 3.8 percent by 2021.³²

However, demand for public and community housing has only grown. The shortfall has grown to at least 640,000 homes, and it is expected to grow even further, hitting a 940,000 shortfall over the next twenty years.³³ Simply maintaining the current ratio would require 15,000 new social homes to be built each year, yet current rates of completion are only adding around 3,000 to supply.³⁴ Moves by the Government, such as the Housing Australia Future Fund (HAFF) are welcome additional support, although its target of 30,000 new homes in the first five years will nowhere near meet the scale of the crisis.

Anglicare Australia believes that market forces and small-scale projects cannot be relied upon to solve the housing crisis and the shortfall in public and community housing. Only sustained, large-scale investment in public and community housing can close the shortfall and give Australians real options. This can be achieved by building at least 25,000 new public and community homes every year for the next two decades.

Real protection for renters

For a long time, renting has been viewed as a temporary housing option, or a stopgap between moving out of the family home and buying a place. It is too often considered the domain of the young university student. The reality is a very different picture. One third of Australian households are renting, and that number is expected to grow. For many, the dream of home ownership will slip further away, entrenching a generation of permanent renters.

As the number of renters only grows, it is critical that they are afforded greater security and certainty to support them throughout life stages and decisions. Stronger rental protections are becoming more urgent as more people rent for longer and longer periods. A patchwork of different rental laws across the country means renters have different rights and protections depending on which side of a border they live. There must be a strong, nationally consistent approach.

Far too often, renters have reported that they feel unable to raise concerns and request repairs or maintenance work for fear of reprisal through unfair rent increases, or even eviction. With vacancy rates continuing to hover at record lows across the country, high rents and a competitive market, people are forced to remain in a home that is unsafe or unsuitable.

Many states and territories have made moves towards reforming residential tenancy legislation to include greater restrictions on the size and frequency of rental increases. However, each model is different, with renters in Melbourne or Canberra having very different rights and protections when it comes to rent increases compared to their counterparts in Sydney or Perth. There are similarly different rules across the country that limit or ban no-cause evictions, set minimum standards for rental properties, and ban rental bidding practices.

All these reforms have been welcome steps to protect renters, yet they generally require renters to know what their rights are and are empowered to push their landlord to take action. The same power imbalance that leaves renters feeling unable to raise maintenance requests ultimately discourages renters from seeking to have their rights under law respected. There must instead be a proactive approach to regulating the rental market, rather than leaving renters to fend for themselves and hope their landlord follows the rules.

A nationally consistent set of rights for tenants and standards for landlords and their properties should be established, with a mechanism for proactive regulation. These rights should be fully and actively communicated to tenants, with an active monitoring of lease conditions, and relieving the burden of enforcement from renters.

Decent, liveable wages

As the housing crisis has continued to worsen, it has increasingly climbed its way up the income ladder. As this report shows, professionals that might have once been considered well-paid now struggle to find affordable housing. Even the highest paid workers, firefighters and teachers, can only afford less than four percent of properties. An ambulance driver would only be able to afford less than 2.5 percent. These highly valued professionals are now experiencing the reality that has been the case for people on low incomes for some time.

For workers on low and middle incomes, it is simply impossible to cover essential living costs alongside rent. With limited discretionary spending to cut, they are forced to choose which basic essentials to skip. Anglicare Australia's most recent *Living Costs Index* has found that a full-time minimum wage worker would have just \$33 remaining after covering essentials like rent, transport and food each week.³⁵ Two years ago, the Index found that minimum wage workers would have \$57 remaining.³⁶

Wage growth has failed to keep up with the cost of housing. While inflation has slowed, the rental market has marched to its own rhythm, divorced from wage movements and living costs. This disconnect shows why the problem cannot be solved by wages alone. Even with decent pay, too many Australians are still locked out of secure housing because the rental system is designed to maximise returns for investors, not provide affordable homes.

The Fair Work Commission considers a range of factors when making wage determinations, such as competition and employment growth. However, it is not required to take into account measures of living standards or the impacts of poverty. By ensuring that the Commission considers not just the needs of business, but the need of workers to afford to live, Australia can guarantee a liveable wage to every single worker.

Conclusion

Australia's rental crisis is not the result of chance or natural market forces. It is the product of deliberate policy choices made over decades, shifting public investment away from the direct provision of housing and into subsidies that fuel speculation. The result is a market that is working exactly as it was designed: to reward investors and landlords, while shutting out the very people our communities depend on.

This Snapshot has shown that even in a period where rental supply has grown, affordability has not improved. Essential workers across the country are still locked out of secure housing. Wage growth, while welcome, has been too slow and too fragile to offset relentless rent rises. Incremental gains for some occupations are erased by losses for others, leaving no meaningful progress. Without systemic reform, the crisis will continue to grind on, reshaping the housing landscape into one of permanent exclusion for low- and middle-income earners.

Governments cannot keep relying on the private rental market to deliver what it is not designed to provide. Nor can they pretend that supply alone will fix the problem. It has become clear that tax concessions and subsidies are distorting the market in favour of speculation, while investment in public and community housing has been hollowed out. The imbalance is staggering, with billions of dollars each year flowing to investors while public and community housing has been in decline.

The consequences are felt not only by households but by whole communities. When essential workers cannot afford to live near the people they serve, schools, hospitals, aged care homes, and emergency services struggle to recruit and retain staff. When renters are forced to spend more than half their income on housing, they cut back on food, healthcare, and other essentials. These outcomes are not only unjust; they are economically and socially unsustainable.

There are solutions, and they are within reach. Phasing out costly tax concessions, investing ambitiously in new public and community housing, and creating nationally consistent protections for renters would begin to reverse the damage of decades of neglect. A bold program of building 25,000 social and community homes each year would both relieve immediate pressure and lay the foundations for a fairer housing system. Ensuring decent, liveable wages and tying wage-setting to the real cost of living would allow essential workers to live with dignity in the communities they serve.

The question, then, is not whether we know what works. The question is whether we have the political will to act. Australia faces a choice: continue down a path where housing is treated as a commodity and inequality deepens, or choose a future where every worker, every family, and every community can count on a secure place to call home. The stakes are clear, and so are the solutions. What is needed now is courage.

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