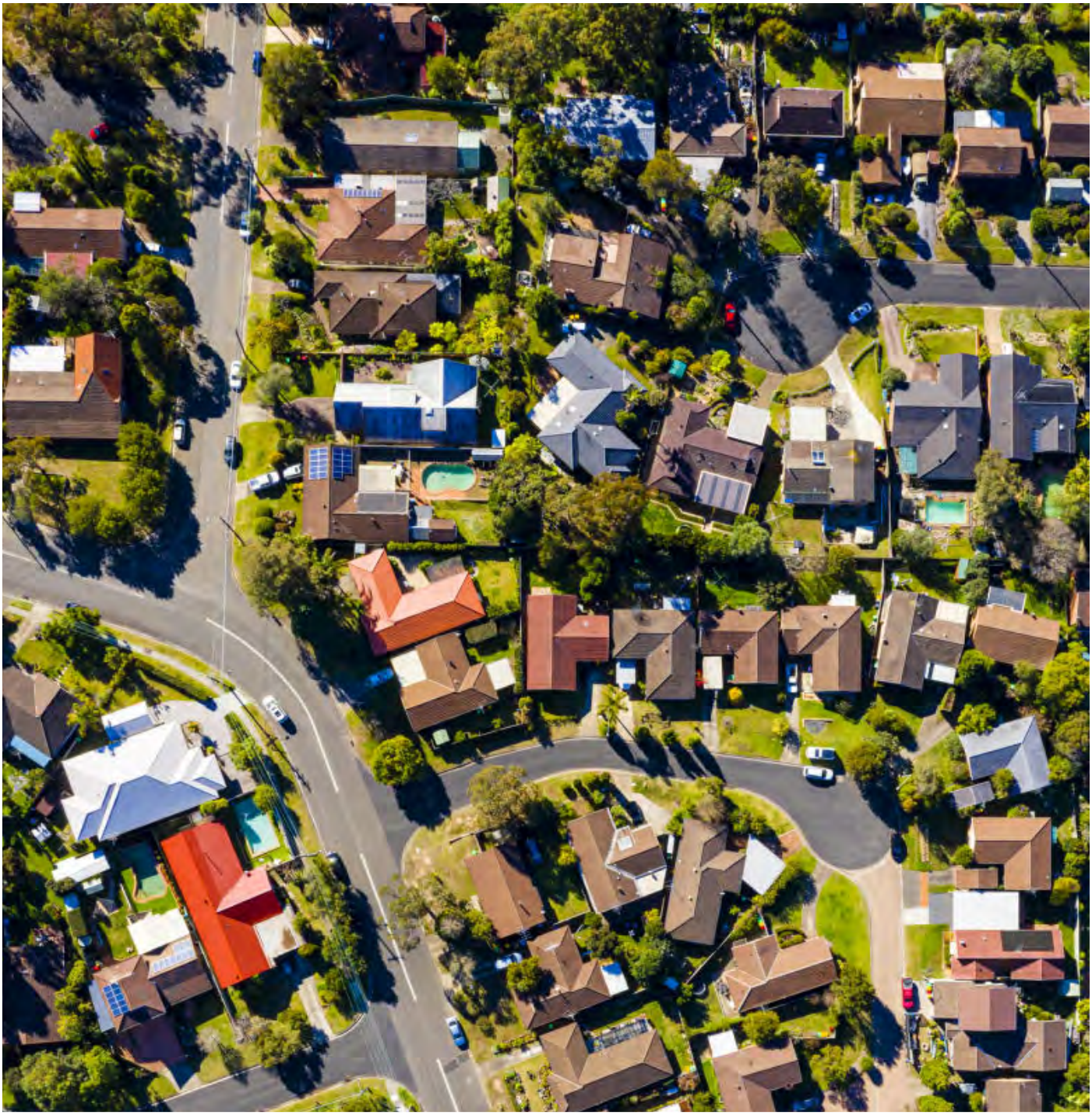


# RENTAL AFFORDABILITY SNAPSHOT

## ESSENTIAL WORKERS REPORT

Anglicare Australia
in every Community



# RENTAL AFFORDABILITY SNAPSHOT

Essential Workers Report

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This report is a companion piece to Anglicare Australia's Rental Affordability Snapshot 2026, which examines affordability of rental properties for Australians who earn the lowest incomes, people on Commonwealth income support and minimum wage earners. In this special release, Anglicare Australia tests if it is possible for essential workers to rent a home in the private market. Preferred citation:
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# Introduction

For generations, Australians have been told that working hard and earning a decent wage is the key to a secure life. Having a job was supposed to mean being able to afford a home, put food on the table, and plan for the future. Yet for more and more Australians, that promise is falling apart. Housing costs have risen so far beyond wages that even people working full-time are struggling to find somewhere affordable to live. This is especially true for some of the essential workers we rely on every day, from the people who care for our children and older people to those who keep our hospitals, shops and communities running.

Anglicare Australia's Rental Affordability Snapshot 2026: Essential Workers Edition shows just how widespread this problem has become. Of almost 49,000 rental listings surveyed across Australia, ten of the sixteen essential worker categories could afford fewer than one percent. Even teachers and firefighters, who fared better than other workers, could afford just 3.3 percent and 2.7 percent of listings respectively. These results assume that workers are employed full-time and earning adult award wages. For people working part-time or casual hours, the reality is likely to be even worse.

The findings also show that wage increases alone will not solve the rental crisis. Despite increases in award wages, rental affordability has fallen or stagnated for most of the occupations surveyed. Workers are being forced to spend more of their incomes on housing, leaving less for food, transport and other essentials.

When this report was released last year, there were hopeful signs that the rate of wage growth was beginning to catch up to rental prices growth. However, in the year since, this has proven to be only a short-term blip. Wages grew by 3.2 percent,[1] while rental prices grew by more than double at 7.4 percent.[2] As a result, affordability has fallen or stagnated for every occupation, except three.

This crisis has been building for decades under Government policies that have deliberately built a system to transfer wealth to investors, instead of helping Australians be able to afford homes. It has taken until the crisis has become totally unignorable for the Government to finally begin unwinding policy settings, but there is still more work to do.

This Snapshot bears witness every year to the crisis facing Australia's renters, and despite our hopes that the situation may improve for workers, it continues to worsen. Turning this situation around will require governments to take responsibility for housing affordability. In recent years, governments

have shown a willingness to act and have begun to respond to the housing crisis. However, the crisis continues to move at a pace greater than the scale of response. More ambition will be required by governments. That means investing in public and community housing at scale, protecting renters from excessive rent increases, and ensuring that wages are enough to cover the cost of living.

After years of dire results, only bold, sustained action can stop inequality becoming further entrenched and ensure that every Australian can live in a home they can genuinely afford.

## Methodology

The Rental Affordability Snapshot 2026 surveyed 48,776 rental listings across the country, measuring each listing for affordability against the maximum affordable rent for Australians on the minimum wage and Commonwealth income support. This report assesses the same property listings, testing them for affordability against the maximum affordable rent for sixteen different worker categories.

The sixteen categories of essential worker covered in this report are:

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

Calculations are based on the latest award rates from 1 July 2026 across all sixteen occupations. Net weekly earnings are calculated using guidance from the Australian Taxation Office 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, such as younger people working in hospitality or retail who often work casual hours and, in some cases, still 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 to be suitable for a single person, while listings for housing in retirement villages or student-only accommodation have been removed, as have listings for holiday rentals. Similarly, listings with conditional arrangements, such as childcare or employment-like activities, have been excluded. Listings that refer to multiple properties available but do not provide a specific number are counted as two properties.

## What we found

This year the Snapshot surveyed 48,776 rental listings across the country on the weekend of 14-15 March 2026. Table 1 shows how many listed properties were affordable and appropriate for our sixteen essential worker types. Of the sixteen essential worker categories surveyed in this report, only three saw an increase in affordability. The remaining thirteen either declined or remained stagnant. Once again, firefighters and teachers had the best chance to find an affordable rental, with 2.7 and 3.3 percent, respectively.

The results show how the rental crisis is outstripping wage increases. Despite some workers winning wage increases, these boosts are quickly eaten up by rental price growth that far outpaces their wage increases.

Table 1. Rental affordability by occupation

| | Affordable Listings | | |
|---|---|---|---|
| **Occupation** | **Number** | **Percentage** | **Change from 2025** |
| Aged care worker | 837 | 1.7% | +0.1 |
| Ambulance officer | 1,055 | 2.2% | -0.1 |
| Cleaner | 388 | 0.8% | -0.3 |
| Construction worker | 439 | 0.9% | -0.2 |
| Delivery driver | 439 | 0.9% | -0.2 |
| Dispatcher | 388 | 0.8% | -0.3 |
| Early childhood educator | 466 | 1.0% | +0.1 |
| Firefighter | 1,309 | 2.7% | -0.5 |
| Freight driver | 388 | 0.8% | -0.3 |
| Hospitality worker | 338 | 0.7% | -0.1 |
| Meat packer | 338 | 0.7% | -0.1 |
| Nurse | 558 | 1.1% | -0.3 |
| Postal worker | 399 | 0.8% | -0.3 |
| Retail worker | 439 | 0.9% | -0.2 |
| School teacher | 1,632 | 3.3% | +0.1 |
| Social and community services worker | 399 | 0.8% | -0.3 |
| Total number of listings | 48,776 | | |

The rental affordability crisis is not contained to just one part of the country, and nowhere offers genuine relief. Table 2, for example, shows affordability for hospitality workers, who can afford fewer than one percent of properties nationally and are some of the lowest paid workers that we survey. Steep declines in affordability can be seen in South Australia, the Northern Territory, and Tasmania, while only small improvements can be seen in the ACT and Victoria.

Table 2. Rental affordability for hospitality workers

| | Affordable listings | | |
|---|---|---|---|
| **Hospitality worker** | **Number** | **Percentage** | **Change from 2025** |
| Australian Capital Territory | 2 | 0.2% | +0.2 |
| New South Wales | 121 | 0.8% | -0.2 |
| Northern Territory | 0 | 0.0% | -1.4 |
| Queensland | 60 | 0.6% | -0.2 |
| South Australia | 24 | 1.0% | -1.4 |
| Tasmania | 11 | 1.7% | -0.9 |
| Victoria | 104 | 0.7% | +0.2 |
| Western Australia | 16 | 0.5% | +0.0 |
| Australia | 338 | 0.7% | -0.1 |
| Total number of listings | 48,776 | | |

The results of this Snapshot show that the rental crisis is also not contained to Australia's capital cities. While many may assume that soaring rents and extreme rental stress is limited to the housing markets of Sydney or Perth, the reality is that finding an affordable home is nearly impossible in every corner of Australia. Table 3 demonstrates how challenging it is for a cleaner to find an affordable rental, with less than one percent of properties on the Central Coast or Sunshine Coast being affordable, and less than three percent in Geelong, Launceston and North East, and Townsville. There are no affordable properties in Ballarat, Bendigo or the Gold Coast.

In last year's Snapshot, most regional areas saw modest increases in the number of affordable properties. This year, nearly all regions have seen a decline, with sharp drops recorded in many places. Affordability was entirely wiped out in Victoria's regional cities of Ballarat and Bendigo, while steep declines were recorded across regional South Australia, where drops of 8.2 and 7.4 percent can be seen in its northern outback and southeastern regions.

Outback South Australia is the best place for a cleaner to find an affordable rental, with just under ten percent of properties being affordable. However this is a doubled-edged sword, as job opportunities are scarcer in regional and rural communities and cost of living pressures are higher the further you are from a major city or large regional centre. The myth of regional Australia being an affordable safe haven is simply not true.

A heatmap of affordability for every employment category by SA4 region is available on the Anglicare Australia website.

Table 3. Rental affordability for cleaners, by region

| Region | Affordable listings | |
|---|---|---|
| | Number | Percentage |
| Ballarat | 0 | 0.0% |
| Barossa - Yorke - Mid North | 0 | 0.0% |
| Bendigo | 0 | 0.0% |
| Bunbury | 0 | 0.0% |
| Cairns | 4 | 0.9% |
| Capital Region | 1 | 0.3% |
| Central Coast | 2 | 0.4% |
| Central Queensland | 1 | 0.2% |
| Central West (NSW) | 6 | 1.7% |
| Coffs Harbour - Grafton | 1 | 0.4% |
| Darling Downs - Maranoa | 1 | 1.2% |
| Far West and Orana | 9 | 6.2% |
| Geelong | 15 | 2.4% |
| Gold Coast | 0 | 0.0% |
| Hume | 0 | 0.0% |
| Hunter Valley exc Newcastle | 2 | 0.4% |
| Illawarra | 4 | 1.0% |
| Ipswich | 3 | 0.5% |
| Latrobe - Gippsland | 15 | 2.4% |
| Launceston and North East | 6 | 2.7% |
| Mackay - Isaac - Whitsunday | 2 | 0.4% |
| Mandurah | 2 | 1.0% |
| Mid North Coast | 4 | 1.1% |
| Moreton Bay - North | 0 | 0.0% |
| Moreton Bay - South | 1 | 0.3% |

| Region | Affordable listings | |
|---|---|---|
| | Number | Percentage |
| Mornington Peninsula | 4 | 1.0% |
| Murray | 3 | 1.3% |
| New England and North West | 19 | 5.0% |
| Newcastle and Lake Macquarie | 55 | 8.9% |
| North West (Victoria) | 6 | 2.6% |
| Northern Territory - Outback | 1 | 1.9% |
| Queensland - Outback | 9 | 9.4% |
| Richmond - Tweed | 2 | 0.7% |
| Riverina | 8 | 4.0% |
| Shepparton | 7 | 2.9% |
| South Australia - Outback | 17 | 9.8% |
| South Australia - South East | 3 | 1.3% |
| South East (Tasmania) | 0 | 0.0% |
| Southern Highlands and Shoalhaven | 0 | 0.0% |
| Sunshine Coast | 1 | 0.2% |
| Toowoomba | 8 | 3.0% |
| Townsville | 11 | 2.4% |
| Warrnambool and South West | 2 | 1.8% |
| West and North West (Tasmania) | 4 | 3.6% |
| Western Australia - Outback (North) | 0 | 0.0% |
| Western Australia - Outback (South) | 3 | 2.4% |
| Western Australia - Wheat Belt | 0 | 0.0% |
| Wide Bay | 0 | 0.0% |

## What this means

The findings of this year's Snapshot continue to show just how far Australia's rental crisis has spread. Housing affordability is not a problem confined to people on the lowest incomes, despite what many continue to think. Australians working full-time in essential jobs are finding that almost the entire rental market remains beyond their reach.

This has consequences beyond the workers themselves. When nurses, teachers, aged care workers and other essential staff cannot afford to live in the communities they serve, it becomes harder for those communities to attract and retain the people they depend on. And when so much of a worker's income goes towards rent, there is less left over for food, transport, bills and other essentials.

The results also raise important questions about how Australia has responded to the housing crisis. For years, governments have relied on wage growth to help households manage rising costs, and on private development to increase the supply of housing. Both have a role to play, but neither can guarantee that people will be able to afford a home. This year's Snapshot shows why these approaches are not enough, and why governments must do more to address the cost of housing itself.

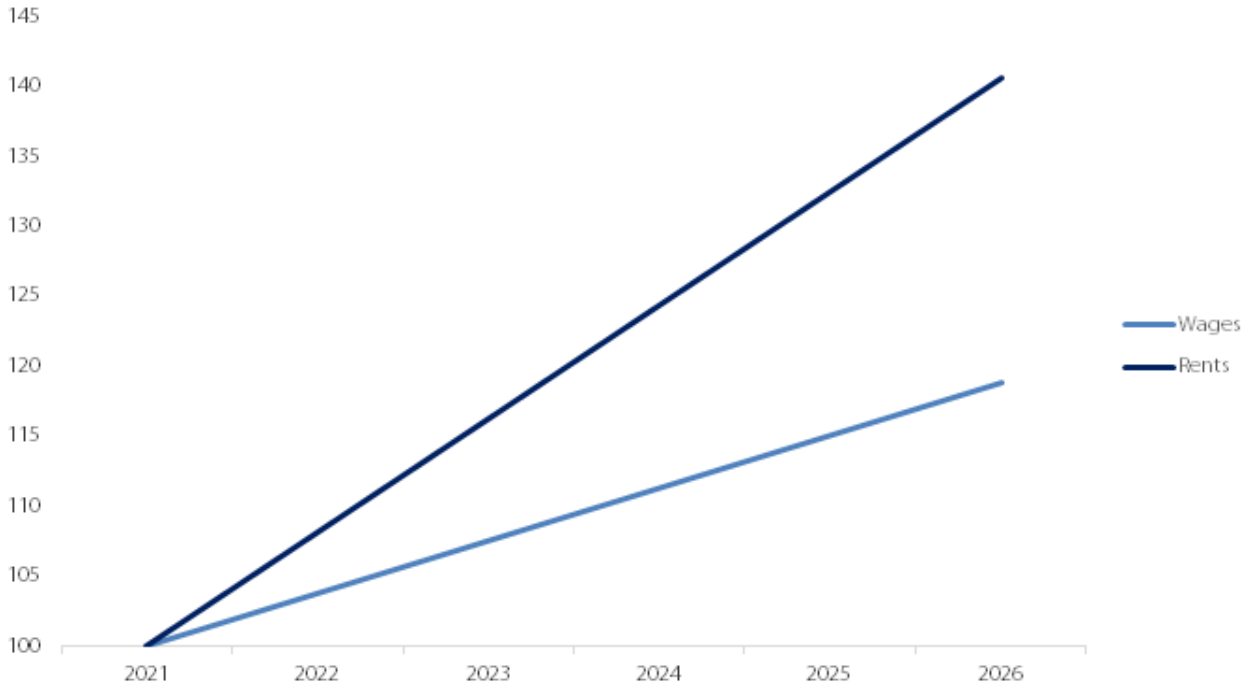
### Wage increases alone aren't enough

For many essential workers, wage increases have offered little relief from the rental crisis. Even as workers secure higher pay, rising rents continue to put affordable homes out of reach. This year's Snapshot shows that wage growth alone cannot solve a housing crisis that has been decades in the making.

Over the past year, wages grew by 3.2 percent, while advertised rents increased by 7.4 percent. This means that rents have been rising at more than twice the rate of wages, making it harder for workers to keep up with their housing costs. Of the sixteen occupations surveyed, thirteen saw rental affordability fall or stagnate compared with last year.

In fact, over the five years between 2021 and 2026, rents have grown at more than twice the rate of wages. According to Cotality, between July 2021 and 2026 rent prices grew by 40.6 percent.[19] In the same period, the cumulative increase in wages according to the Australian Bureau of Statistics was just 18.8 percent.[20]

Figure 1. Wage growth compared with rental price growth




Note: Value 100 represents starting value to compare growth over time. It is not suggesting that values were equal in 2021.

The results are particularly striking for workers who have received substantial pay increases. Aged care workers, whose wages have grown by 15 percent since 2023 under the Fair Work Commission decision, have also benefited from an additional 4.75 percent increase for all minimum award wages, yet just 1.7 percent of rental listings were affordable to them. This represents an improvement of only 0.1 percentage points on last year. Social and community services workers have also benefited from wage increases, but their rental affordability fell to just 0.8 percent of listings. Early childhood educators offer another example. Their wages have risen by at least ten percent over the past year, yet the share of affordable rental listings increased by just 0.1 percentage points, reaching only 1.0 percent nationally. Some educators are also eligible for an additional 15 percent retention payment on top of their wages. Even when this payment is included in our modelling, it does not increase the proportion of rental listings they can afford.

These findings do not mean that wage increases are unimportant. Higher wages make a real difference to workers' living standards, particularly for people in occupations that have been historically undervalued and underpaid. But they also show how difficult it has become for workers to get ahead when so much of their income is absorbed by housing costs. Even substantial pay rises are making little difference to the number of homes within reach.

There is also a limit to how far wages can be expected to stretch. Employers cannot simply keep increasing pay to compensate for a rental market that is becoming more expensive every year. This is particularly challenging for essential services such as aged care, childcare and community services, where funding and wages are often shaped by government decisions. When workers cannot afford to live near their workplaces, the consequences extend beyond individual households to the services and communities that depend on them.

The lesson from this year's Snapshot is clear. Workers need fair wages that reflect the value of their work and allow them to afford the essentials. But wage increases cannot substitute for housing policy. Without action to make rental homes more affordable, workers will continue to see their pay rises swallowed up by rising rents. Governments must tackle the cost of housing itself, rather than leaving workers and employers to carry the burden.

## A story that goes beyond housing supply

Increasing housing supply in the private sector has become the dominant response to Australia's housing crisis. Governments and the property industry have argued that building more homes will ease competition, bring down prices, and eventually make housing more affordable for everyone. But this approach overlooks a fundamental problem: building more homes does not guarantee that those homes will be affordable to the people who need them.

The Rental Affordability Snapshot has shown year after year that the private rental market is failing to provide affordable homes for people on low incomes. This year's results show that the problem has spread well beyond people receiving income support. Even Australians working full-time in essential jobs are finding themselves priced out of almost the entire rental market. For ten of the sixteen occupations surveyed, fewer than one percent of rental listings were affordable.

The findings also show why the overall number of available properties tells us only part of the story. The results of the Snapshot once again show that the number of homes available is not the only factor shaping affordability. This year, the Snapshot surveyed around 4,000 fewer rental listings than in 2025. Yet changes in affordability did not follow a consistent pattern across the country. Some areas recorded modest improvements in affordability despite fewer properties being advertised, while others saw sharp declines. The prices of those homes, and whether they are within reach of people on ordinary wages, matter just as much.

The distinction between new supply and affordable supply is often lost in the debate about housing supply. New homes are generally built and priced according to what the market can bear, rather than what households can afford. Developers have little incentive to deliver homes at rents below market rates, particularly when higher returns can be achieved elsewhere. Even where new housing eventually eases pressure on parts of the market, there is no guarantee that these benefits will reach people on the lowest incomes, or that they will arrive quickly enough to help households already struggling to keep a roof over their heads.

For much of Australia's history, governments recognised this problem and took direct responsibility for providing housing. Public housing was not simply a safety net for people experiencing severe disadvantage. It was an important part of Australia's housing system, providing secure and affordable homes for working people and families who would otherwise struggle in the private market. In the early years of the Commonwealth-State Housing Agreements, the Commonwealth supported the construction of one in every four new homes.

Over subsequent decades, governments retreated from this role and increasingly relied on private landlords and developers to meet Australia's housing needs. Public and community housing fell from 4.9 percent of Australia's housing stock in 1981 to 3.8 percent in 2021. As the share of social housing declined, more households were left competing for homes in the private rental market, including people whose incomes were never going to be enough to afford market rents.

This shift has had consequences for the entire housing system. When governments provide fewer affordable homes, households that might once have lived in public or community housing have little choice but to compete for private rentals. This adds pressure to the lower end of the market, where affordable properties are already scarce. It also leaves renters more exposed to rising prices, with few alternatives when their rent becomes unaffordable.

The scale of Australia's unmet housing need shows how far the system has fallen behind. Research cited in this report estimates a shortfall of 640,000 social and affordable homes, with that figure projected to exceed one million by 2041. These are homes that the private market cannot be relied upon to deliver at prices people can afford. These results show that simply increasing the overall rate of construction will not close this gap unless governments ensure that a substantial share of new housing is genuinely affordable.

## What can be done

Australia's rental crisis is the result of decades of policy decisions, and it will take deliberate government action to turn it around. The findings of this Snapshot show that neither wage increases nor private housing development can solve the problem on their own. Governments must take a more active role in making sure Australians have access to homes they can afford.

There is no single solution to the rental crisis. Australia needs to invest in public and community housing, protect renters from excessive rent increases, and ensure that workers earn enough to cover their living costs. These reforms must work together to make housing more affordable and give people greater security in their homes.

### Invest in public and community housing

Australia cannot solve the rental crisis without a major investment in public and community housing. For decades, governments have retreated from directly providing homes, leaving more Australians dependent on a private rental market that cannot meet their needs. Reversing this trend must be central to any serious plan to improve housing affordability.

Public housing was once a major part of Australia's housing system. In the early years of the Commonwealth-State Housing Agreements, the Federal Government supported the construction of one in every four new homes.[21] Public housing provided secure and affordable homes for working people and families, and helped ensure that access to housing was not determined solely by what people could afford in the private market.

Over time, governments of both major parties moved away from this approach. Public and community housing fell from 4.9 percent of Australia's housing stock in 1981 to 3.8 percent in 2021.[22] [23] The consequences of this shift are now clear. Australia faces an estimated shortfall of 640,000 social and affordable homes, which is projected to grow to more than one million by 2041.[24] The private market has not filled this gap to date, and there is little reason to expect that it will deliver housing at the scale and price needed without government intervention.

Expanding public and community housing would do more than provide homes for the people who move into them. It would also reduce the number of households competing for private rentals, easing pressure on the lower end of that market. Over time, a larger public and community housing sector could help reshape Australia's housing system by giving more people access to homes where rents are based on their capacity to pay, rather than the maximum the market will bear.

There is strong public support for this approach. Polling commissioned by Anglicare Australia found that two-thirds of Australians support building more public and community housing, with one in four naming it as a top priority.[25] The challenge is not convincing Australians that more affordable housing is needed, but securing the long-term investment required to deliver it.

Anglicare Australia calls on the Federal Government to lead a major expansion of public and community housing, with the goal of growing social housing to at least ten percent of Australia's housing stock. This will require sustained Commonwealth funding, clear targets, and a commitment to increasing the overall stock of affordable homes rather than simply replacing existing properties.

Governments must return to their role as providers of housing, rather than relying on the private market to deliver affordable homes as a by-product of commercial development.

## Limit rent increases and strengthen renters' rights

Building more affordable homes is essential, but it will take time. In the meantime, millions of Australians are renting in a market where they have little control over their housing costs and limited security in their homes. Governments must act now to protect renters from excessive rent increases and ensure that renting provides a stable and secure place to live.

Around one in three Australian households rent their homes, and for many, renting is no longer a temporary step towards homeownership. Yet Australia's rental laws still reflect an outdated assumption that renters will eventually move into homes of their own. People who rent are often expected to accept uncertainty about how long they can stay in their homes and how much they will be required to pay.

This uncertainty has real consequences. Renters can face substantial increases in their housing costs with little warning and few options to negotiate. When an increase is unaffordable, their choices are often to absorb the cost by cutting back on other essentials or move into an equally expensive rental market. For households already struggling to make ends meet, either option can mean significant hardship.

Australia already recognises the importance of predictable rental costs in other parts of the economy. Commercial tenants routinely enter longer-term leases with rent increases agreed in advance, giving businesses certainty to plan for the future. Residential renters deserve that same security. People

should be able to plan their lives without worrying that an unexpected rent increase will force them out of their homes. State and territory governments have begun strengthening tenancy laws, including restrictions on the frequency of rent increases and reforms to no-grounds evictions. These changes are welcome, but protections remain inconsistent across the country. In many jurisdictions, limits on how often rents can rise do little to control how much landlords can increase them.

Governments must introduce effective limits on the size of rent increases, giving renters greater certainty and preventing sudden increases that push households into financial hardship. These protections should be accompanied by stronger rights to remain in a home and minimum rental standards that ensure properties are safe, healthy and fit to live in.

Stronger laws will also need stronger enforcement. Too often, renters are expected to challenge landlords themselves when repairs are neglected or their rights are breached. Many are reluctant to do so because they fear eviction, rent increases or other retaliation. A system that depends on individual renters enforcing their rights against landlords cannot provide genuine protection.

Anglicare Australia is calling for nationally consistent rental protections that limit excessive rent increases, strengthen security of tenure, and establish enforceable minimum standards. Governments must also take responsibility for enforcing these protections, rather than leaving renters to challenge breaches themselves. Renting should offer the same basic security that Australians expect from any home: the ability to put down roots, plan for the future, and live without the constant threat of being priced out.

## Ensure wages are enough to live on

Housing reform must be accompanied by action to ensure that workers earn enough to meet their basic needs. While this Snapshot shows that wage increases alone cannot solve the rental crisis, fair wages remain essential to protecting living standards and preventing workers from falling into poverty.

For many essential workers, the cost of housing is consuming an increasingly large share of their incomes. Research from Everybody's Home found that a worker earning the national median income of $74,100 would need to spend 56 percent of their income to afford the national median rent.[26] Even someone earning $130,000 would need to spend more than 30 percent.[27]

For workers on lower wages, these pressures are even more severe. Anglicare Australia's Living Costs Index found that a full-time minimum wage earner would have just $33 left each week after covering basic expenses. This is down from $57 in 2023, and does not include other essential costs such as electricity and communications.[28] Workers are being left with little room to save, meet unexpected expenses, or build financial security.

These findings challenge the assumption that having a full-time job is enough to avoid financial hardship. Workers can be employed, contributing to their communities, and still be unable to afford the essentials. This is particularly concerning for essential workers in industries such as aged care, childcare, hospitality and community services, where wages have often failed to reflect the importance of the work being done.

Wage-setting decisions must take account of the real cost of living. Workers cannot be expected to maintain a decent standard of living if increases in their pay are consistently outpaced by the cost of housing and other essentials. This is especially important for people on minimum and award wages, who have limited capacity to negotiate higher pay.

Anglicare Australia is calling for living standards and poverty to be given greater weight in wage-setting decisions, ensuring that minimum and award wages are sufficient to meet the cost of essential goods and services. Governments also have a responsibility to ensure that publicly funded services have the resources to pay fair wages, particularly in sectors where funding decisions directly shape workers' incomes.

Fair wages and affordable housing must go hand in hand. Workers should not have to rely on ever-larger pay rises simply to keep up with rising rents, nor should they be expected to go without other essentials to keep a roof over their heads. Australia needs a housing system that delivers affordable homes and a wage-setting system that ensures people can afford a decent standard of living.

## Conclusion

Australia's rental crisis has reached the point where working full-time is no guarantee of finding an affordable home. The people who keep our hospitals, schools, aged care services and communities running are being priced out of the very communities they serve. For many essential workers, the promise that a decent job will provide a secure home and a reasonable standard of living is slipping further out of reach.

This year's Rental Affordability Snapshot shows how widespread the problem has become. Of the sixteen occupations surveyed, ten could afford fewer than one percent of rental listings. Even workers who have secured substantial pay rises are finding that affordable homes remain almost impossible to find. The consequences extend beyond individual households. When essential workers cannot afford to live near their workplaces, communities risk losing the services and staff they depend on.

This crisis is not an accident. It is the result of decades of decisions that have favoured property investment over the direct provision of housing. Governments have increasingly relied on private landlords and developers to meet Australia's housing needs, while public and community housing has failed to keep pace with demand. The result is a housing system that is increasingly geared towards building wealth for investors rather than providing affordable homes for the people who need them.

Recent reforms to capital gains tax and negative gearing are welcome steps towards rebalancing the housing system. But tax reform alone will not deliver the affordable homes that Australia desperately needs. Governments must match these changes with sustained investment in public and community housing, effective limits on rent increases, stronger protections for renters, and wages that are enough to cover the cost of living.

Australia's essential workers should not have to choose between serving their communities and being able to afford a home. Nor should working people be forced to sacrifice food, heating and other essentials just to keep a roof over their heads.

The solutions to this crisis are within reach. What is needed now is a commitment from governments to deliver them at the scale required. A fair housing system should ensure that everyone has somewhere secure and affordable to live, not just those who can afford to compete in an increasingly expensive market.

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