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## 1. What we did

### The basics

RAS is an annual look at the extent to which residential properties in Tasmania are affordable and appropriate for people living on low incomes.

On the weekend of 1-2 April 2017, Anglicare Tasmania’s Social Action and Research Centre (SARC) collected information on all the properties advertised for rent across the state. This included houses, flats and rooms in share houses. The information was gathered from online real estate sites (realestate.com, Flatshare and Gumtree) and from classifieds in the three main Tasmanian newspapers – The Mercury, The Examiner and The Advocate.

Spending more than 30% of a household’s income on rent is commonly used as an indicator of ‘housing stress’ for low income households.<sup>i</sup> We worked out whether people in 10 household types who depend on government income support payments could afford to find suitable accommodation for themselves and their families without putting themselves in ‘rental stress’. Additionally, we looked at what properties were suitable if those same households spent between 31% and 49% of their income on their rent – a proportion of their income amount that would put them in rental stress. We also assessed the situation for people in 4 household types who are working and earning the minimum wage.

For each household type, as well as affordability, we looked at whether a property was ‘appropriate’ – whether a property had sufficient bedrooms,<sup>ii</sup> whether the type of property is appropriate for that household composition<sup>iii</sup> and whether there were conditions in the advertisement that would rule out households based on their personal profile, or due to an exchange of services.<sup>iv</sup>

**Table 1: 14 household types used to look at rental affordability and rental stress**

	Household Type	Payment Type
Young People	Single aged over 18	Youth Allowance
	Single in share house	Youth Allowance
Single Working Adults	Single	Newstart Allowance
	Single aged over 21	Disability Support Pension
	Single	Minimum Wage
Single Parents	Single, one child (aged over 8)	Newstart Allowance
	Single, one child (aged less than 5)	Parenting Payment Single
	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single
	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B
Couples with Children	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)
	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B
	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A
People receiving the Age Pension	Single	Age Pension
	Couple, no children	Age Pension

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We looked at 14 different household types (see Table 1):

- 10 household compositions where the main form of income is government income support payments
- 4 household compositions where the main form of income is the minimum wage.

## What exactly did we do to arrive that this data?

The steps in conducting the survey are:

1. **Calculate incomes for the different household types:**
  - work out the basic Centrelink incomes for a range of household types (main payment, FTB A & B if relevant) using the information on the Centrelink website and the net minimum wage using the tax withheld calculator from the ATO website.
  - Add to the income the appropriate amount of Commonwealth Rent Assistance
2. **Work out the maximum rent the household could pay:**
  - without being in housing stress (using the 30% of income housing affordability measure)
  - in rental stress (using the 31% to 49% of income measure)
3. **Collate all the 'to rent' adverts**
4. **Delete properties with 'conditions' and duplicates**
5. **Model which properties are affordable and appropriate for each of the 14 household types**
  - Using three criteria, rent level, number of bedrooms and housing type, we compare the appropriateness and affordability of each property against each household type (see Table 1).
  - (e.g. one bedroom flat at \$120 a week - appropriate for single adult receiving Newstart, but not affordable; 3 bedroom house at \$120 a week - appropriate and affordable for couple with two children).

## Why did we look at rental stress?

- By identifying those households who have the least choice of properties in the rental market by spending between 31% and 49% of their income on rent, we can identify those most at risk of:
  - Struggling to find any rental properties across Tasmania that are comfortably within their reach. (i.e. spending up to 30% of their income on rent)
  - Having to juggle what else gives in the budget – i.e. make choices between essential living costs.
  - Being forced to pay at least half of their income on rent to secure a home (i.e. needing to spend 50% or more of their income on rent - being in extreme rental stress)
- We can monitor over time whether changes in Tasmania's private rental market and in government income support are happening in ways that are likely to push low income households further towards extreme rental stress, or whether the market is expanding in ways that offer more affordable options.

## Changes in assumptions 2013 to 2016

Since 2013, our methodology for calculating affordability has remained the same. So we are able to compare how affordability might change for different households over time.

In order to keep the methodology consistent over time, there has been only one change in how we classify 'appropriate' accommodation since 2013. In 2013 and 2014, a bedsit was considered inappropriate for couples

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with no children (ie, couple on age pension). 2015 and after, a bedsit has been considered appropriate for a couple with no children.

2017 is the first year Anglicare Tasmania have included properties advertised on Flatshare in the dataset. This is likely to have boosted the numbers of shared rentals in the data snapshot. Where we have noticed this boost, we have highlighted it in the analysis.

2017 is also the first year Anglicare Tasmania have used 31% to 49% of income spent on rent as rental stress. For RAS2016, we used up to 45%. Therefore, we can not compare last year's rental stress data from 2017.

### Can we look at trends over time?

- We consistently take a snapshot of advertised rental properties every year over a weekend in April. Over the years we can build a picture of how the Tasmanian rental market might be changing for low income Tasmanians **at that time every year**. We can talk about **trends at that point each year**.
- We do not know how the number of adverts fluctuates each month over a year, so **we cannot talk about seasonal trends**.

## 2. Definitions

NB: In order for the property to be considered suitable for a household, it had to be both **affordable and appropriate**.

### Affordable housing

There are many measures of housing affordability; the Australian Housing and Urban Research Institute (AHURI) has found that the definitions below are a reasonable indicator of housing stress and is useful for identifying 'households likely to be at risk of problems with lack of affordable housing'.<sup>v</sup>

- **Housing stress** describes a household in the lowest 40% of Australia's household income that spends more than 30% of its income on rent or mortgage payments.
- **Affordable rent** – a household in the lowest 40% of Australia's household income spending up to 30% of net income on rent.
- **Rental stress** - a household in the lowest 40% of Australia's household income spending between 31% and 49% of net income on rent for households with the lowest 40% of the nation's income.
- **Extreme rental stress** – a household in the lowest 40% of Australia's household income spending 50% or more of net income on rent.

But what counts as income may differ between studies. This makes comparisons across studies challenging. RAS uses net household from government income support payments and from the current full time minimum wage. (see income section below).

### Appropriate housing

For each household type we looked at whether a property:

- **had sufficient bedrooms** - We use the Canadian National Occupancy Standards, an internationally recognised measure of the efficiency of usage of residential property.
- **the type of property is appropriate** for that household composition:
  - A room in a share house is suitable for a single person, except those on disability support pension
  - A room in a share house is not suitable for couples
  - A bedsit is suitable for a single person with no children. It is not suitable for couples, except those on age pension
  - Households with 2 children require a 3-bedroom property – we assume that it is not appropriate for the children to share a room.
- **there were no conditions in the advertisement** that would rule out households based on their personal profile, or due to an exchange of services – e.g a lower rent in exchange for work on the land or child-minding duties

### Household income

- **Main income support payment** - The only income sources we take into account are the household's main income support payment and Family Tax Benefit. We do not include other allowances the household might receive (e.g. Mobility Allowance) and we assume where households receive income from paid work they receive the minimum wage. All income figures are taken from the information provided on the Centrelink website (20 March 2017)<sup>vi</sup> and the Fair Work Australia website (March 2017).<sup>vii</sup>

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- **Minimum wage** – We assume the household is receiving the maximum rate of their main income support payment and the lowest level of the National Minimum Wage. All income figures are taken from the information provided on the Fair Work Australia website (March 2017).
- **Households where one is working and the other on income support** - We assume the household is receiving the maximum rate of their main income support payment and the lowest level of the National Minimum Wage.
- **Family Tax Benefit** entitlements are calculated based on the information provided on the Centrelink website (20 March 2017) in relation to payment rates, eligibility and income tests.
- **Commonwealth Rent Assistance** - We include rent assistance as income for the purposes of this calculation. Information on rent assistance rates are taken from the Centrelink website (20 March 2017). Rent assistance is paid at 75 cents for every dollar above the minimum rent needed to qualify, up to a maximum rent. Once their rent exceeds that maximum rent, the person does not get any extra rent assistance, no matter how high their rent goes.<sup>viii</sup>

### Regions

Based on postcodes / local government areas:

- **South** – 7000 – 7190 (Greater Hobart, Southern Midlands, Central Highlands, Huon Valley, Derwent Valley, Tasman Peninsula)
- **North** – 7200 – 7302 (Northern Midlands, Break O Day, Dorset, Launceston, Georgetown, West Tamar, Meander Valley)
- **North west** – Kentish, Latrobe, Central Coast, Burnie, Waratah-Wynyard, Circular Head, West Coast

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## 3. Data tables

### Rental Affordability Snapshot 2017 Tasmania: household income and maximum affordable rent calculations

Household type	Payment Type	Min Beds Needed	Total Income per fortnight (B)	Max CRA per fortnight (C)	CRA Cut-In Point (M)	CRA Cut-Out Point (Ma)	RENT = (0.3xB - 0.225xM) / 0.775	Maximum Affordable Rent per fortnight	Maximum Affordable Rent per week	RENT (49%) = (0.49xB - 0.3675xM) / 0.6325	Maximum Affordable Rent per fortnight (49% of income)	Maximum Affordable Rent per week (49% of income)
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	3	\$1,433.82	\$155.263	\$229.18	\$436.19	\$488.49	\$476.72	\$238.36	\$977.63	\$778.65	\$389.32
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	3	\$1,269.32	\$155.26	\$154.84	\$361.85	\$446.40	\$427.37	\$213.69	\$893.38	\$698.04	\$349.02
Couple, no children	Age Pension	1	\$1,318.00	\$124.60	\$191.00	\$357.13	\$454.74	\$432.78	\$216.39	\$910.08	\$706.87	\$353.44
Single, one child (aged less than 5)	Parenting Payment Single	2	\$1,086.48	\$155.26	\$154.84	\$361.85	\$375.62	\$372.52	\$186.26	\$751.73	\$608.45	\$304.23
Single, one child (aged over 8)	Newstart Allowance	2	\$870.78	\$155.26	\$14.84	\$361.85	\$292.12	\$292.12	\$146.06	\$584.63	\$502.76	\$251.38
Single	Age Pension	1	\$874.20	\$132.20	\$117.80	\$294.07	\$304.20	\$301.92	\$150.96	\$608.80	\$493.14	\$246.57
Single aged over 21	Disability Support Pension	1	\$874.20	\$132.20	\$117.80	\$294.07	\$304.20	\$301.92	\$150.96	\$608.80	\$493.14	\$246.57
Single	Newstart Allowance	1	\$535.60	\$132.20	\$117.80	\$294.07	\$173.13	\$173.13	\$86.56	\$346.49	\$327.22	\$163.61
Single aged over 18	Youth Allowance, Austudy	1	\$437.50	\$132.20	\$117.80	\$294.07	\$135.15	\$135.15	\$67.58	\$270.49	\$270.49	\$135.24
Single in share house	Youth Allowance, Austudy	1	\$437.50	\$88.13	\$117.80	\$235.31	\$135.15	\$135.15	\$67.58	\$270.49	\$257.56	\$128.78
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage	3	\$2,618.53	\$155.26	\$229.18	\$436.19	\$947.09	\$832.14	\$416.07	\$1,895.42	\$1,359.16	\$679.58
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	3	\$1,744.00	\$155.26	\$154.84	\$361.85	\$630.14	\$569.78	\$284.89	\$1,261.12	\$930.64	\$465.32
Single	Minimum Wage	1	\$1,195.87	\$0.00	\$0.00	\$0.00	\$462.92	\$641.39	\$179.38	\$926.44	\$585.98	\$292.99
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	3	\$1,982.72	\$155.26	\$229.18	\$436.19	\$700.97	\$641.39	\$320.706	\$1,402.86	\$1,047.61	\$523.81

\* CRA Cut-Out Rule Applied

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### Trend data 2013 to 2017: *Whole state*

Household Type	Payment Type	N 2013	% 2013	N 2014	% 2014	N 2015	% 2015	N 2016	% 2016	N 2017	% 2017	N change in appropriate properties 2013 to 2016	Difference in % of properties appropriate 2013 to 17	Difference in % of properties appropriate 2016 to 17
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	222	8%	160	8%	85	5%	125	8%	103	8%	-119	0%	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	116	4%	113	6%	27	1%	79	5%	73	5%	-43	1%	0%
Couple, no children	Age Pension	392	15%	398	20%	270	15%	324	20%	238	17%	-154	2%	-3%
Single, one child (aged less than 5)	Parenting Payment Single	132	5%	128	6%	73	4%	119	7%	103	8%	-29	3%	1%
Single, one child (aged over 8)	Newstart Allowance	23	1%	37	2%	12	1%	37	2%	29	2%	6	1%	0%
Single	Age Pension	218	8%	185	9%	128	7%	160	10%	195	14%	-23	6%	4%
Single aged over 21	Disability Support Pension	56	2%	79	4%	40	2%	69	4%	64	5%	8	3%	1%
Single	Newstart Allowance	16	1%	8	0%	5	0%	8	1%	6	0%	-10	-1%	-1%
Single aged over 18	Youth Allowance	10	0%	3	0%	4	0%	0	0%	0	0%	-10	0%	0%
Single in share house	Youth Allowance	10	0%	3	0%	4	0%	0	0%	0	0%	-10	0%	0%
<b>Average - all households on government benefits</b>		<b>120</b>	<b>4%</b>	<b>111</b>	<b>6%</b>	<b>65</b>	<b>4%</b>	<b>92</b>	<b>6%</b>	<b>81</b>	<b>6%</b>	<b>-38</b>	<b>2%</b>	<b>0%</b>
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	899	34%	727	36%	672	36%	645	41%	533	39%	-366	5%	-2%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	459	17%	338	17%	236	13%	296	19%	243	18%	-216	1%	-1%
Single	Minimum Wage	384	14%	311	15%	243	13%	323	20%	279	20%	-105	6%	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	N/A	N/A	N/A	N/A	367	20%	433	27%	352	26%	-15	6%	-1%
<b>Average - all households on minimum income</b>		<b>581</b>	<b>22%</b>	<b>459</b>	<b>23%</b>	<b>380</b>	<b>21%</b>	<b>424</b>	<b>27%</b>	<b>352</b>	<b>26%</b>	<b>-229</b>	<b>4%</b>	<b>-1%</b>
<b>Total number of properties advertised</b>		<b>2677</b>		<b>2010</b>		<b>1842</b>		<b>1588</b>		<b>1363</b>		<b>-1314</b>		

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### Trend data – North

Household Type	Payment Type	N 2013	% 2013	N 2014	% 2014	N 2015	% 2015	N 2016	% 2016	N 2017	% 2017	N change in appropriate properties 2013 to 2017	Difference in % of properties appropriate 2013 to 17	Difference in % of properties appropriate 2016 to 17
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	87	11%	57	9%	31	5%	29	6%	21	5%	-66	-6%	-1%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	48	6%	35	5%	13	2%	14	3%	11	3%	-37	-3%	0%
Couple, no children	Age Pension	147	18%	136	21%	102	17%	116	24%	64	15%	-83	-3%	-9%
Single, one child (aged less than 5)	Parenting Payment Single	36	4%	28	4%	10	2%	23	5%	11	3%	-25	-1%	-2%
Single, one child (aged over 8)	Newstart Allowance	3	0%	6	1%	0	0%	1	0%	0	0%	-3	0%	0%
Single	Age Pension	78	10%	62	10%	31	5%	36	7%	59	14%	-19	4%	7%
Single aged over 21	Disability Support Pension	19	2%	23	4%	11	2%	14	3%	9	2%	-10	0%	-1%
Single	Newstart Allowance	6	1%	2	0%	4	1%	1	0%	3	1%	-3	0%	1%
Single aged over 18	Youth Allowance	2	0%	2	0%	4	1%	0	0%	0	0%	-2	0%	0%
Single in share house	Youth Allowance	2	0%	2	0%	4	1%	0	0%	0	0%	-2	0%	0%
<b>Average - all households on government benefits</b>		<b>43</b>	<b>5%</b>	<b>35</b>	<b>5%</b>	<b>21</b>	<b>4%</b>	<b>23</b>	<b>5%</b>	<b>18</b>	<b>4%</b>	<b>-25</b>	<b>-1%</b>	<b>-1%</b>
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	295	36%	249	38%	234	40%	215	44%	174	42%	-121	6%	-2%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	162	20%	126	19%	101	17%	92	19%	61	15%	-101	-5%	-4%
Single	Minimum Wage	137	17%	93	14%	57	10%	92	19%	85	21%	-52	4%	2%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	N/A	N/A	N/A	N/A	145	24%	153	32%	110	27%	-35	3%	-5%
<b>Average - all households on minimum income</b>		<b>198</b>	<b>24%</b>	<b>156</b>	<b>24%</b>	<b>134</b>	<b>23%</b>	<b>138</b>	<b>29%</b>	<b>108</b>	<b>26%</b>	<b>-91</b>	<b>2%</b>	<b>-2%</b>
<b>Total number of properties advertised</b>		<b>810</b>		<b>649</b>		<b>593</b>		<b>485</b>		<b>413</b>		<b>-397</b>		

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## Trend data – North West

Household Type	Payment Type	N 2013	% 2013	N 2014	% 2014	N 2015	% 2015	N 2016	% 2016	N 2017	% 2017	N change in appropriate properties 2013 to 2017	Difference in % of properties appropriate 2013 to 17	Difference in % of properties appropriate 2016 to 17
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	93	17%	91	22%	41	10%	84	18%	81	18%	-12	1%	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	57	10%	72	17%	8	2%	59	12%	62	14%	5	4%	2%
Couple, no children	Age Pension	148	26%	163	39%	111	58%	159	33%	150	34%	2	8%	1%
Single, one child (aged less than 5)	Parenting Payment Single	88	16%	95	23%	55	14%	90	19%	92	21%	4	5%	2%
Single, one child (aged over 8)	Newstart Allowance	20	4%	31	7%	12	3%	36	8%	29	7%	9	3%	-1%
Single	Age Pension	66	12%	63	15%	31	8%	77	16%	84	19%	18	7%	3%
Single aged over 21	Disability Support Pension	32	6%	49	12%	26	7%	52	11%	52	12%	20	6%	1%
Single	Newstart Allowance	2	0%	2	1%	0	0%	7	1%	0	0%	-2	0%	-1%
Single aged over 18	Youth Allowance	1	0%	0	0%	0	0%	0	0%	0	0%	-1	0%	0%
Single in share house	Youth Allowance	1	0%	0	0%	0	0%	0	0%	0	0%	-1	0%	0%
<b>Average - all households on government benefits</b>		<b>51</b>	<b>9%</b>	<b>57</b>	<b>14%</b>	<b>28</b>	<b>10%</b>	<b>56</b>	<b>12%</b>	<b>55</b>	<b>13%</b>	<b>4</b>	<b>3%</b>	<b>1%</b>
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	264	47%	235	56%	185	47%	249	52%	228	52%	-36	5%	0%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	191	34%	159	38%	95	24%	165	35%	158	36%	-33	2%	1%
Single	Minimum Wage	130	23%	112	27%	72	18%	139	29%	126	29%	-4	6%	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	N/A	N/A	N/A	N/A	138	35%	205	43%	194	44%	56	9%	1%
<b>Average - all households on minimum income</b>		<b>195</b>	<b>35%</b>	<b>169</b>	<b>40%</b>	<b>123</b>	<b>31%</b>	<b>190</b>	<b>40%</b>	<b>177</b>	<b>40%</b>	<b>-4</b>	<b>6%</b>	<b>1%</b>
<b>Total number of properties advertised</b>		<b>563</b>		<b>420</b>		<b>393</b>		<b>476</b>		<b>438</b>				

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### Trend data – South

Household Type	Payment Type	N 2013	% 2013	N 2014	% 2014	N 2015	% 2015	N 2016	% 2016	N 2017	% 2017	N change in appropriate properties 2013 to 2017	Difference in % of properties appropriate 2013 to 17	Difference in % of properties appropriate 2016 to 17
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	42	3%	12	1%	13	2%	12	2%	1	0%	-41	.	-2%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	11	1%	6	1%	6	1%	6	1%	0	0%	-11	-1%	-1%
Couple, no children	Age Pension	97	7%	99	11%	58	7%	49	8%	24	5%	-73	-2%	-3%
Single, one child (aged less than 5)	Parenting Payment Single	8	1%	5	1%	9	1%	6	1%	0	0%	-8	-1%	-1%
Single, one child (aged over 8)	Newstart Allowance	0	0%	0	0%	1	0%	0	0%	0	0%	0	0%	0%
Single	Age Pension	74	6%	60	6%	69	8%	48	8%	52	10%	-22	4%	2%
Single aged over 21	Disability Support Pension	5	0%	7	1%	4	0%	3	0%	3	1%	-2	1%	1%
Single	Newstart Allowance	8	1%	4	0%	4	0%	0	0%	3	1%	-5	0%	1%
Single aged over 18	Youth Allowance	7	1%	1	0%	3	0%	0	0%	0	0%	-7	-1%	0%
Single in share house	Youth Allowance	7	1%	1	0%	3	0%	0	0%	0	0%	-7	-1%	0%
<b>Average - all households on government benefits</b>		<b>26</b>	<b>2%</b>	<b>20</b>	<b>2%</b>	<b>17</b>	<b>2%</b>	<b>12</b>	<b>2%</b>	<b>8</b>	<b>2%</b>	<b>-18</b>	<b>0%</b>	<b>0%</b>
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	340	26%	243	26%	247	29%	181	29%	131	26%	-209	0%	-3%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	106	8%	53	6%	40	5%	39	6%	24	5%	-82	-3%	-1%
Single	Minimum Wage	117	9%	106	11%	117	14%	93	15%	68	13%	-49	4%	-2%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	N/A	N/A	N/A	N/A	84	10%	75	12%	48	9%	-36	-1%	-3%
<b>Average - all households on minimum income</b>		<b>188</b>	<b>14%</b>	<b>134</b>	<b>14%</b>	<b>122</b>	<b>15%</b>	<b>97</b>	<b>16%</b>	<b>68</b>	<b>13%</b>	<b>-120</b>	<b>-1%</b>	<b>-2%</b>
<b>Total number of properties advertised</b>														

## Rental Affordability Snapshot 2017 Tasmania – Technical appendix

### Rental stress: *Whole State*

Household Type	Payment Type	Number Affordable	Percentage Affordable	Number Appropriate	Percentage Appropriate	Number Affordable & Appropriate	Percentage Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	1138	83%	650	48%	491	36%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1002	74%	650	48%	396	29%
Couple, no children	Age Pension	1068	78%	1148	84%	853	63%
Single, one child (aged less than 5)	Parenting Payment Single	878	64%	1010	74%	547	40%
Single, one child (aged over 8)	Newstart Allowance	615	45%	1010	74%	312	23%
Single	Age Pension	566	42%	1363	100%	566	42%
Single aged over 21	Disability Support Pension	566	42%	1148	84%	367	27%
Single	Newstart Allowance	222	16%	1363	100%	222	16%
Single aged over 18	Youth Allowance	127	9%	1363	100%	127	9%
Single in share house	Youth Allowance	98	7%	1363	100%	98	7%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	1346	99%	650	48%	636	47%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	1255	92%	650	48%	579	42%
Single	Minimum Wage	807	59%	1363	100%	807	59%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment (partnered) + FTB A&B	1300	95%	650	48%	610	45%
<b>Total No of Properties</b>		<b>1363</b>					

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### Rental stress: North

Household Type	Payment Type	Number Affordable	Percentage Affordable	Number Appropriate	Percentage Appropriate	Number Affordable & Appropriate	Percentage Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	347	84%	210	51%	161	39%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	296	72%	210	51%	130	31%
Couple, no children	Age Pension	328	79%	348	84%	263	64%
Single, one child (aged less than 5)	Parenting Payment Single	251	61%	295	71%	137	33%
Single, one child (aged over 8)	Newstart Allowance	167	40%	295	71%	65	16%
Single	Age Pension	152	37%	413	100%	152	37%
Single aged over 21	Disability Support Pension	152	37%	348	84%	88	21%
Single	Newstart Allowance	69	17%	413	100%	69	17%
Single aged over 18	Youth Allowance	49	12%	413	100%	49	12%
Single in share house	Youth Allowance	41	10%	413	100%	41	10%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	411	100%	210	51%	209	51%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	380	92%	210	51%	187	45%
Single	Minimum Wage	224	54%	413	100%	224	54%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment (partnered) + FTB A&B	400	97%	210	51%	201	49%
<b>Total No of Properties</b>		<b>413</b>					

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### Rental stress: North West

Household Type	Payment Type	Number Affordable	Percentage Affordable	Number Appropriate	Percentage Appropriate	Number Affordable & Appropriate	Percentage Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	424	97%	237	54%	225	51%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	404	92%	237	54%	206	47%
Couple, no children	Age Pension	414	95%	401	92%	377	86%
Single, one child (aged less than 5)	Parenting Payment Single	379	87%	364	83%	306	70%
Single, one child (aged over 8)	Newstart Allowance	287	66%	364	83%	216	49%
Single	Age Pension	271	62%	438	100%	271	62%
Single aged over 21	Disability Support Pension	271	62%	401	92%	234	53%
Single	Newstart Allowance	96	22%	438	100%	96	22%
Single aged over 18	Youth Allowance	52	12%	438	100%	52	12%
Single in share house	Youth Allowance	36	8%	438	100%	36	8%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	437	100%	237	54%	236	54%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	431	98%	237	54%	232	53%
Single	Minimum Wage	356	81%	438	100%	356	81%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	432	99%	237	54%	233	53%
<b>Total No of Properties</b>		<b>438</b>					

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### Rental stress: *South*

Household Type	Payment Type	Number Affordable	Percentage Affordable	Number Appropriate	Percentage Appropriate	Number Affordable & Appropriate	Percentage Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	367	72%	203	40%	105	21%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	302	59%	203	40%	60	12%
Couple, no children	Age Pension	326	64%	399	78%	213	42%
Single, one child (aged less than 5)	Parenting Payment Single	248	48%	351	69%	104	20%
Single, one child (aged over 8)	Newstart Allowance	161	31%	351	69%	31	6%
Single	Age Pension	143	28%	512	100%	143	28%
Single aged over 21	Disability Support Pension	143	28%	399	78%	45	9%
Single	Newstart Allowance	57	11%	512	100%	57	11%
Single aged over 18	Youth Allowance	26	5%	512	100%	26	5%
Single in share house	Youth Allowance	21	4%	512	100%	21	4%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	498	97%	203	40%	191	37%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	444	87%	203	40%	160	31%
Single	Minimum Wage	227	44%	512	100%	227	44%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment (partnered) + FTB A&B	468	91%	203	40%	176	34%
<b>Total No of Properties</b>		<b>512</b>					

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<sup>i</sup> Housing stress describes a household in the lowest 40% of Australia's household income that spends more than 30% of its income on rent or mortgage payments. 'Extreme rental stress' is defined as spending at least 50% of a household's income on rent. See Yates 2007, *Housing Affordability and Financial Stress*, NRV3 Research Paper 6, AHURI, Melbourne. Cited in Rowley, S & Ong, R 2012, *Household Wellbeing in Australia*, AHURI Final Report No.192.

<sup>ii</sup> Our assessment of this uses the Canadian National Occupancy Standards, an internationally recognised measure of the efficiency of usage of residential property.

<sup>iii</sup> In determining whether the property is appropriate, we apply the following assumptions:

- A room in a share house is suitable for a single person, except those on disability support pension
- A room in a share house is not suitable for couples
- A bedsit is suitable for a single person with no children. It is not suitable for couples, except those on age pension
- Households with 2 children require a 3-bedroom property – we assume that it is not appropriate for the children to share a room.

<sup>iv</sup> Examples might be a lower rent in exchange for work on the land or child-minding duties.

<sup>v</sup> See Yates 2007, *Housing Affordability and Financial Stress*, NRV3 Research Paper 6, AHURI, Melbourne. Cited in Rowley, S & Ong, R 2012, *Household Wellbeing in Australia*, AHURI Final Report No.192.

<sup>vi</sup> See: Newstart: <http://guides.dss.gov.au/guide-social-security-law/5/2/1/20>; Parenting Payment: <http://guides.dss.gov.au/guide-social-security-law/5/2/4/50>; Family Tax Benefit: <http://guides.dss.gov.au/family-assistance-guide/3/1>

<sup>vii</sup> See: <http://guides.dss.gov.au/family-assistance-guide/3/1> and [https://www.ato.gov.au/rates/individual-income-tax-rates/?utm\\_source=Top\\_10\\_utilities&utm\\_medium=Utilities&utm\\_content=RatesSortwidget&utm\\_campaign=Top\\_10\\_utilities](https://www.ato.gov.au/rates/individual-income-tax-rates/?utm_source=Top_10_utilities&utm_medium=Utilities&utm_content=RatesSortwidget&utm_campaign=Top_10_utilities)

<sup>viii</sup> See: <http://guides.dss.gov.au/guide-social-security-law/5/1/7/10>