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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 1-3 April 2016, we collected information on all the properties advertised as available for rent across the state. This included houses, flats and rooms in share houses.
- The information was gathered from online real estate sites (realeastate.com and Gumtree) and from classifieds in the three main Tasmanian newspapers the Mercury, The Examiner and The Advocate.
- In order for the property to be considered suitable for a household, it had to be both affordable **and** appropriate.
- For the first time this year, we not only looked at what properties were affordable, but also what additional properties opened up for households if they pushed their budget into rental stress.
- We looked at 14 different household types:
 - 10 household compositions where the main form of income is government income support payments
 - o 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 plus FTB A & B if relevant) using information on the Centrelink website and the net minimum wage using the tax withheld calculator from the ATO website.
 - o Add 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)
 - o in rental stress (using the 30% to 45% of income measure)
- 3. Collate all the 'to rent' advertisements
- 4. Delete properties with 'conditions' such as childminding duties
- 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, compare the appropriateness and affordability of each property against each household type (e.g. one bedroom flat at \$120 a week is appropriate for a single Newstart Allowee but not affordable; three bedroom house at \$120 a week is appropriate and affordable for a couple with two children).

Why did we look at rental stress?

- It helps us identify those households who are most at risk of having to push their rent budgets beyond a comfortable amount (i.e. push themselves into extreme rental stress) and therefore those households who need the most urgent attention within polices and programs.
- By identifying these households, we understand who are most likely to:
 - struggle to find any rental properties across Tasmania that are comfortably within their reach.

- o be forced to pay at least half of their income on rent to secure a home.
- o have to then juggle other items in their budgets i.e. make choices between essentials.
- 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 rental stress, or whether the market is expanding in ways that offer more affordable options.
- Our methodology for rental stress is aligned with Anglicare Sydney and we will be able to compare our findings with theirs.

Changes in assumptions 2013 to 2016

Since 2013, our methodology for calculating affordability has remained the same.

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

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.

Definitions

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

Affordable housing

- **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 30% and 45% of net income on rent.
- Extreme rental stress a household in the lowest 40% of Australia's household income spending 50% or more of net income on rent.

This isn't a perfect measure, but the Australian Housing and Urban Research Institute (AHURI) has found that it is a reasonable indicator of housing stress and is useful for identifying 'households likely to be at risk of problems with lack of affordable housing.

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.
 - o 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, Family Tax Benefit and Commonwealth Rent Assistance. 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 2016) and the Fair Work Australia website (March 2016).
- **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 2016).
- 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 2016) 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 2016). 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.

Tasmanian Regions

Based on postcodes:

- *South* 7000-7190
- *North* 7200-7302
- *North west* 7304-7470

Data tables

Rental Affordability Snapshot 2016 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 (45%) = (0.45xB - 0.3375xM) / 0.6625	Maximum Affordable Rent per fortnight (45% of income)	Maximum Affordable Rent per week (45% of income)	
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	3	\$1,411.47	\$153.03	\$225.82	\$429.85	\$480.81	\$469.35	\$234.68	*	\$843.69	\$704.03	\$ 352.01	*
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	3	\$1,243.60	\$153.03	\$152.60	\$356.63	\$437.09	\$418.99	\$209.49	*	\$766.97	\$628.48	\$314.24	*
Couple, no children	Age Pension	1	\$1,296.20	\$122.80	\$188.20	\$351.93	\$447.12	\$425.70	\$212.85	*	\$784.56	\$638.55	\$319.28	*
Single, one child (aged less than 5)	Parenting Payment Single	2	\$1,063.84	\$153.03	\$152.60	\$356.63	\$367.51	\$365.06	\$182.53	*	\$644.87	\$547.59	\$273.80	*
Single, one child (aged over 8)	Newstart Allowance	2	\$857.39	\$153.03	\$152.60	\$356.63	\$287.59	\$287.59	\$143.79		\$504.64	\$454.69	\$227.34	*
Single	Age Pension	1	\$859.80	\$130.40	\$116.00	\$289.87	\$299.15	\$297.06	\$148.53	*	\$524.92	\$445.59	\$222.80	*
Single aged over 21	Disability Support Pension	1	\$859.80	\$130.40	\$116.00	\$289.87	\$299.15	\$297.06	\$148.53	*	\$524.92	\$445.59	\$222.80	*
Single	Newstart Allowance	1	\$527.60	\$130.40	\$116.00	\$289.87	\$170.55	\$170.55	\$85.28		\$299.28	\$296.10	\$148.05	*
Single aged over 18	Youth Allowance, Austudy	1	\$433.20	\$130.40	\$116.00	\$289.87	\$134.01	\$134.01	\$67.01		\$235.15	\$235.15	\$117.58	
Single in share house	Youth Allowance, Austudy	1	\$433.20	\$86.93	\$116.00	\$231.91	\$134.01	\$134.01	\$67.01		\$235.15	\$234.06	\$117.03	*
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage	3	\$2,625.49	\$153.03	\$225.82	\$429.85	\$950.76	\$833.56	\$416.78	*	\$1,668.31	\$1,250.33	\$625.17	*
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	3	\$1,709.59	\$153.03	\$152.60	\$356.63	\$617.47	\$558.79	\$279.39	*	\$1,083.49	\$838.18	\$419.09	*
Single	Minimum Wage	1	\$1,170.91	\$0.00	\$0.00	\$0.00	\$453.26	\$351.27	\$175.64	*	\$795.34	\$526.91	\$263.45	*
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	3	\$1,947.40	\$153.03	\$225.82	\$429.85	\$688.27	\$630.13	\$315.06		\$1207.72	\$945.19	\$472.60	

^{*} CRA Cut-Out Rule Applied

Trend data 2013 to 2016: Whole state

	Household Type	Payment Type	N 2013	% 2013	N 2014	% 2014	N 2015	% 2015	N 2016	% 2016	N change in appropriate properties 2013 to 2016	Difference in % of properties appropriate 2013 to 16	Difference in % of properties appropriate 2015 to 16
1	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%	-97	0%	3%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	116	4%	113	6%	27	1%	79	5%	-37	1%	4%
3	Couple, no children	Age Pension	392	15%	398	20%	270	15%	324	20%	-68	5%	5%
4	Single, one child (aged less than 5)	Parenting Payment Single	132	5%	128	6%	73	4%	119	7%	-13	2%	3%
5	Single, one child (aged over 8)	Newstart Allowance	23	1%	37	2%	12	1%	37	2%	14	1%	1%
6	Single	Age Pension	218	8%	185	9%	128	7%	160	10%	-58	2%	3%
7	Single aged over 21	Disability Support Pension	56	2%	79	4%	40	2%	69	4%	13	2%	2%
8	Single	Newstart Allowance	16	1%	8	0%	5	0%	8	1%	-8	0%	1%
9	Single aged over 18	Youth Allowance	10	0%	3	0%	4	0%	0	0%	-10	0%	0%
10	Single in share house	Youth Allowance	10	0%	3	0%	4	0%	0	0%	-10	0%	0
	Average - all households on government benefits		120	4%	111	6%	65	4%	92	6%	-27	1%	2%
11	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%	-254	7%	5%
12	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%	-163	2%	6%
13	Single	Minimum Wage	384	14%	311	15%	243	13%	323	20%	-61	6%	7%
14	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%	66	7%	7%
	Average - all households on minimum income		581	22%	459	23%	380	21%	424	27%	-156	5%	6%
	Total number of properties advertised		2677		2010		1842		1588		-1089		

Trend data - Northern Tasmania

North	Household Type	Payment Type	N 2013	% 2013	N 2014	% 2014	N 2015	% 2015	N 2016	% 2016
	Couple, two children (one aged less than 5,	Newstart Allowance								
1	one aged less than 10) Single, two children (one aged less than 5,	(both adults) Parenting Payment Single	87	11%	57	9%	31	5%	. 29	6%
2	one aged less than 10)	. ayment single	48	6%	35	5%	13	2%	14	3%
3	Couple, no children	Age Pension	147	18%	136	21%	102	17%	116	24%
	Single, one child (aged less than 5)	Parenting Payment Single	20	40/	20	40/	40	20/	22	F0/
4		<u> </u>	36	4%	28	4%	10	2%	23	5%
5	Single, one child (aged over 8)	Newstart Allowance	3	0%	6	1%	0	0%	1	0%
6	Single	Age Pension	78	10%	62	10%	31	5%	36	7%
0	Single aged over 21	Disability Support	. 70	10%	02	10%	31	3/6	30	7 76
7		Pension	19	2%	23	4%	11	2%	14	3%
8	Single	Newstart Allowance	6	1%	2	0%	4	1%	1	0%
9	Single aged over 18	Youth Allowance	2	0%	2	0%	4	1%	0	0%
40	Single in share house	Youth		00/		001		40/		00/
10	Average - all households	Allowance	2	0%	2	0%	4	1%	0	0%
	on government benefits		43	5%	35	5%	21	4%	23	5%
	Couple, two children (one aged less than 5,	Minimum Wage + FTB A								
11	one aged less than 10) Single, two children	Minimum Wage	295	36%	249	38%	234	40%	215	44%
	(one aged less than 5,	+ FTB A & B								
13	one aged less than 10)		162	20%	126	19%	101	17%	92	19%
14	Single Couple, two children	Minimum Wage	137	17%	93	14%	57	10%	92	19%
	(one aged less than 5,	Minimum Wage + Parenting								
	one aged less than 10)	payment								
		(partnered) +								
		FTB A&B	N/A	N/A	N/A	N/A	145	24%	153	32%
	Average - all households									
	on minimum income		198	24%	156	24%	134	23%	138	29%
	Total number of properties advertised									
			810		649		593		485	

N change in appropriate properties 2013 to 2016	Difference in percentage of properties appropriate 2013 to 16	Difference in percentage of properties appropriate 2013 to 16
-58	-5%	1%
-34 -31	-3% 6%	1% 7%
-31	0%	170
-13	1%	3%
-2	0%	0%
-42	-3%	2%
-5	1%	1%
-5	-1%	-1%
-2	0%	-1%
-2	0%	-1%
-19	0%	1%
-80	8%	4%
-70	-1%	2%
-45	2%	9%
8	8%	8%
	876	8/6
-60	4%	6%
-325		

Trend data – North West Tasmania

North West	Household Type	Payment Type	N 2013	% 2013	N 2014	% 2014	N 2015	% 2015	N 2016	% 2016	N change in appropriate properties 2013 to 2016	Difference in percentage of properties appropriate 2013 to 16	Difference in percentage of properties appropriate 2015 to 16
1	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%	-9	1%	8%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	57	10%	72	17%	8	2%	59	12%	2	2%	10%
3	Couple, no children	Age Pension	148	26%	163	39%	111	58%	159	33%	11	7%	-25%
4	Single, one child (aged less than 5)	Parenting Payment Single	88	16%	95	23%	55	14%	90	19%	2	3%	5%
5	Single, one child (aged over 8)	Newstart Allowance	20	4%	31	7%	12	3%	36	8%	16	4%	5%
6	Single	Age Pension	66	12%	63	15%	31	8%	77	16%	11	4%	8%
7	Single aged over 21	Disability Support Pension	32	6%	49	12%	26	7%	52	11%	20	5%	4%
8	Single	Newstart Allowance	2	0%	2	1%	0	0%	7	1%	5	1%	1%
9	Single aged over 18	Youth Allowance	1	0%	0	0%	0	0%	0	0%	-1	0%	0%
10	Single in share house	Youth Allowance	1	0%	0	0%	0	0%	0	0%	-1	0%	0%
	Average - all households on government benefits		51	9%	57	14%	28	10%	56	12%	6	3%	2%
11	Couple, two children (one aged less than 5, one aged less than 10) Single, two children (one aged less than 5,	Minimum Wage + FTB A Minimum Wage + FTB A & B	264	47%	235	56%	185	47%	249	52%	-15	5%	5%
13	one aged less than 10)		191	34%	159	38%	95	24%	165	35%	-26	1%	11%
14	Single Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage Minimum Wage + Parenting payment (partnered) + FTB A&B	130	23%	112	27%	72 138	18%	139	29%	9	6%	11%
	Average - all households on minimum income		N/A 195	N/A 35%	N/A 169	N/A 40%	123	35% 31%	205 190	43%	-6	5%	9%
			100	3370	100	40/0	120	31/0	130	40/0	-0	370	370
	Total number of properties advertised		563		420		393		476		-87		

Trend data – Southern Tasmania

n	Household Type	Payment Type	N 2013	% 2013	N 2014	% 2014	N 2015	% 2015	N 2016	% 2016	N change in appropriate properties 2013 to 2016	Difference in percentage of properties appropriate 2013 to 16	Difference in percentage of properties appropriate 2013 to 16
	Couple, two children	Newstart Allowance											
	(one aged less than 5,	(both adults)											
1	one aged less than 10)		42	3%	12	1%	13	2%	12	2%	-30	-1%	0%
	Single, two children	Parenting Payment Single											
	(one aged less than 5,												
2	one aged less than 10)		11	1%	6	1%	6	1%	6	1%	-5	0%	0%
2	Couple, no children	Age Pension	07	70/	00	440/	50	70/	40	00/		40/	401
3	6: 1 1:11		97	7%	99	11%	58	7%	49	8%	-48	1%	1%
	Single, one child	Parenting Payment Single											
4	(aged less than 5)		8	1%	5	1%	9	1%	6	1%	-2	0%	0%
	Single, one child	Newstart Allowance											
5	(aged over 8)		0	0%	0	0%	1	0%	0	0%	0	0%	0%
3	Single	Age Pension	·							070		070	0,0
6		Age i chaon	74	6%	60	6%	69	8%	48	8%	-26	2%	0%
	Single aged over 21	Disability Support											
7		Pension	5	0%	7	1%	4	0%	3	0%	-2	0%	0%
	Single	Newstart Allowance	•	40/		00/		00/		00/		40/	201
8	C:	Variable Allancasa	8	1%	4	0%	4	0%	0	0%	-8	-1%	0%
9	Single aged over 18	Youth Allowance	7	1%	1	0%	3	0%	0	0%	-7	-1%	0%
10	Single in share house	Youth Allowance	7	1%	1	0%	3	0%	0	0%	-7	-1%	0%
10	Average - all households			170		070	3	070		070		170	0,0
	on government benefits		26	2%	20	2%	17	2%	12	2%	-14	0%	0%
	Couple, two children	Minimum Wage + FTB A										0,0	0,0
	(one aged less than 5,	William Wage 1110A											
11	one aged less than 10)		340	26%	243	26%	247	29%	181	29%	-159	3%	0%
11	Single, two children	Minimum Wage + FTB A	340	2076	243	2076	247	23/6	101	2376	-139	3/6	0/6
	(one aged less than 5,	& B											
	one aged less than 10)	Q D											
13			106	8%	53	6%	40	5%	39	6%	-67	-2%	1%
14	Single	Minimum Wage	117	9%	106	11%	117	14%	93	15%	-24	6%	1%
	Couple, two children	Minimum Wage +											
	(one aged less than 5,	Parenting payment											
	one aged less than 10)	(partnered) + FTB A&B	21/2		21/2		0.4	400/	75	420/		20/	20/
	· · ·		N/A	N/A	N/A	N/A	84	10%	75	12%	-9	2%	2%
	Average - all households												
	on minimum income		188	14%	134	14%	122	15%	97	16%	-91	1%	1%
	Total number of												
	properties advertised												
			1304		941		856		627		-677		

Rental stress (30-45% of income): 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)	1281	81%	790	50%	416	26%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1119	70%	790	50%	350	22%
Couple, no children	Age Pension	1129	71%	1414	89%	633	40%
Single, one child (aged less than 5)	Parenting Payment Single	901	57%	1256	79%	470	30%
Single, one child (aged over 8)	Newstart Allowance	561	35%	1256	79%	237	15%
Single	Age Pension	543	34%	1585	100%	383	24%
Single aged over 21	Disability Support Pension	543	34%	1414	89%	307	19%
Single	Newstart Allowance	160	10%	1585	100%	152	10%
Single aged over 18	Youth Allowance	58	4%	1585	100%	58	4%
Single in share house	Youth Allowance	58	4%	1585	100%	58	4%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	1561	98%	790	50%	119	7%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	1410	89%	790	50%	349	22%
Single	Minimum Wage	833	52%	1585	100%	509	32%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment (partnered) + FTB A&B	1486	94%	790	50%	274	17%
Total No of Properties	1588						

Rental stress (30-45% of income): Northern Tasmania

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)	417	86%	245	51%	159	33%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	367	76%	245	51%	137	28%
Couple, no children	Age Pension	369	76%	448	92%	216	45%
Single, one child (aged less than 5)	Parenting Payment Single	284	59%	388	80%	169	35%
Single, one child (aged over 8)	Newstart Allowance	171	35%	388	80%	82	17%
Single	Age Pension	165	34%	485	100%	129	27%
Single aged over 21	Disability Support Pension	165	34%	448	92%	114	24%
Single	Newstart Allowance	36	7%	485	100%	35	7%
Single aged over 18	Youth Allowance	12	2%	485	100%	12	2%
Single in share house	Youth Allowance	12	2%	485	100%	12	2%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	484	100%	245	51%	29	6%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	450	93%	245	51%	123	25%
Single	Minimum Wage	258	53%	485	100%	166	34%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment (partnered) + FTB A&B	470	97%	245	51%	78	16%
Total No of Properties	485						

Rental stress (30-45% of income): North West Tasmania

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)	248	52%	258	54%	84	18%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	185	39%	258	54%	59	12%
Couple, no children	Age Pension	193	41%	442	93%	159	33%
Single, one child (aged less than 5)	Parenting Payment Single	153	32%	403	85%	90	19%
Single, one child (aged over 8)	Newstart Allowance	77	16%	403	85%	36	8%
Single	Age Pension	77	16%	476	100%	77	16%
Single aged over 21	Disability Support Pension	77	16%	442	93%	52	11%
Single	Newstart Allowance	7	1%	476	100%	7	1%
Single aged over 18	Youth Allowance	0	0%	476	100%	0	0%
Single in share house	Youth Allowance	0	0%	476	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	466	98%	258	54%	249	52%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	368	77%	258	54%	165	35%
Single	Minimum Wage	139	29%	476	100%	139	29%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	1129	71%	790	50%	205	43%
and the second s	payment (partnered) + FTB A&B						

Rental stress (30-45% of income): Southern Tasmania

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)	415	66%	287	46%	108	17%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	333	53%	287	46%	68	11%
Couple, no children	Age Pension	340	54%	524	84%	190	30%
Single, one child (aged less than 5)	Parenting Payment Single	257	41%	465	74%	103	16%
Single, one child (aged over 8)	Newstart Allowance	167	27%	465	74%	37	6%
Single	Age Pension	159	25%	624	100%	112	18%
Single aged over 21	Disability Support Pension	159	25%	524	84%	60	10%
Single	Newstart Allowance	47	7%	624	100%	47	7%
Single aged over 18	Youth Allowance	12	2%	624	100%	12	2%
Single in share house	Youth Allowance	12	2%	624	100%	12	2%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	601	96%	287	46%	81	13%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	494	79%	287	46%	142	23%
Single	Minimum Wage	241	38%	624	100%	148	24%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting Payment (partnered) + FTB A&B	546	87%	287	46%	148	24%
Total No of Properties	627						