



Snapshot: Anglicare Northern Inland - Tamworth, Armidale, Inverell and Moree NSW

Introduction

Anglicare Northern Inland (ANI) provides professional, confidential counselling for individuals, couples, adolescents, children and families. Also on offer is a wide range of training in many valuable Life Skills areas.

Our services are available to all members of the community regardless of religious belief, or ability to pay. These services are provided across the Northern Statistical Division of NSW; a rural regional area that includes the major centres of Tamworth, Armidale, Inverell and Moree.

The region encompasses all the Snapshot household types with people living on income support payments comprising between a quarter and one third of each region's population. ANI provides service to all who present with an emphasis on providing support to the more vulnerable and disadvantaged members of the community through the following:

- Counselling: individual, relational, family, gambling and financial issues;
- Education: family relationship education and skills training, financial management, anger management;
- Indigenous Community: family safety program, dedicated counselling, men's and women's healing programs, financial management, anger management program;
- Community support: Partners in Recovery program and Hope for Life teenage pregnancy support program.

Findings

On the weekend of 24 March 2018, 529 private rentals were advertised for rent across the northern regions of New South Wales: Tamworth, Armidale, Inverell and Moree. This meant there were:

- 159 unique properties that were affordable and appropriate for people living on income support payments without placing them in housing stress;
- 304 unique properties that were affordable and appropriate for people living on minimum wage without placing them in housing stress.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
159	304



Table 1: Rental Affordability, Northern Inland, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	18	3
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	6	1%
3	Couple, no children	Age Pension	151	29%
4	Single, one child (aged less than 5)	Parenting Payment Single	21	4%
5	Single, one child (aged over 8)	Newstart Allowance	2	0%
6	Single	Age Pension	30	6%
7	Single aged over 21	Disability Support Pension	30	6%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	230	43%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	80	15%
13	Single	Minimum Wage	120	23%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	501	46%
Total No of Properties		529		



Discussion

The findings above show that while the average rent in the region has fallen to around \$310 per week, making more properties affordable for those on minimum wages, people living in the Northern regions of NSW on income support payments are still priced out, with very few properties available and suitable. Housing costs exacerbate the financial stress and precariousness that many households already experience due to low incomes from either receiving government income support, or being unable to obtain sufficient work.

Employment in and around the major centres is predominantly available in those traditionally lower-paid sectors of agriculture, retail, and health care and social assistance. While some areas are experiencing a net population drain, others are experiencing a net gain. Both trends have impacts on the availability of jobs and thereby the capacity of households to absorb higher housing costs.

In particular, whilst ANI works with a broad range of households, the groups most affected would be those engaged with ANI programs with a particular focus on:

- The Indigenous community;
- People experiencing financial stress because of unemployment, low income and high debt levels;
- People experiencing mental health issues.

Policy Implications

The capacity to earn a sufficient income to cover the basic costs of living and to provide housing without undue housing stress is stretched to the extremes in the face of low employment opportunities.

In this regard, a core policy focus should be addressing the barriers to affordable housing that exist due to inadequate income support payments.

Further, that the Commonwealth Rent Assistance (CRA) payment which seeks to aid housing affordability should be reviewed and reformed to keep pace with the changing costs relating to housing.

Finally, that policy mechanisms to support and revitalise the employment opportunities in rural Australia are revisited.

Conclusion

The small improvement in housing affordability in the Northern Inland region reflects changing employment opportunities and shifts in population. However for some groups, rental stress and the lack of affordable housing is entrenched, particularly for those relying on income support. From the experience of ANI, Indigenous communities and those experiencing mental ill-health are some of the hardest hit in these areas. The level of income support payments and the effectiveness of the Commonwealth Rent Assistance in improving housing affordability must be addressed. Policies to revitalise rural economies should also be considered.