



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

Introduction

Anglicare Northern Inland (ANI) provides social services in Tamworth, Armidale, Inverell and Moree and outreach services to Glen Innes, Narrabri, Boggabilla, Mungindi and Wee Waa.

Among the communities ANI serves, there are a number of people surviving on low incomes and facing high levels of unemployment. Many people are facing rental stress, with over 11,000 people in the region receiving Commonwealth Rent Assistance. The services ANI provides assist people living with relationship stress, addiction, depression and mental health issues.

Services include Families and Relationship Services; Family Law Counselling; Partners in Recovery; Gambling Help Services; and Psychosocial Support Program.

Anglicare Northern Inland joined with Anglicare in the Sydney Diocese on 1 July 2018. This amalgamation will support Anglicare Northern Inland to continue to provide a meaningful response to socio-economic disadvantage in the region.

Findings

On the weekend of 23 March 2019, 611 private rentals were advertised for rent through realestate.com.au in the northern inland region of NSW. Of these properties, we found that:

- 132 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 399 individual properties were suitable for at least one household type 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)
132	399

Table 1: Rental Affordability, NSW 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	111	18%
4	Single, one child (aged less than 5)	Parenting Payment Single	22	4%
5	Single, one child (aged over 8)	Newstart Allowance	1	0%
6	Single	Age Pension	32	5%
7	Single aged over 21	Disability Support Pension	19	3%
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)	314	51%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	67	11%
13	Single	Minimum Wage	86	14%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	138	23%
Total No of Properties		611		



Discussion

The findings above show how difficult it is for people in northern inland NSW living on low incomes to find appropriate and affordable rental accommodation. The situation is particularly difficult for those living on income support payments. Our Snapshot found no properties affordable and suitable for a single person on Newstart or Youth Allowance, and a decrease in the number of affordable properties compared to the 2018 Snapshot for people on the age pension.

These housing costs exacerbate the financial stress and precariousness that many households already experience, with the region facing high and increasing costs of living, such as electricity connection and rate prices.

Average rent in the region has increased slightly since last year to \$316 per week. With a small increase to the minimum wage, there has been an increase in the number of properties affordable for couples receiving the minimum wage. Despite this, the vast majority of properties are still out of reach for households with one adult on the minimum wage.

Employment in and around the major centres has predominantly been in traditionally lower-paid sectors including agriculture, retail, health care and social assistance. While some areas are experiencing a net population drain, others are experiencing a net gain.

Historically the northern inland region has offered steady employment and affordable housing. However, the region has been badly drought affected, leading to loss of jobs and higher rental vacancy. This is reflected in the increase in the total number of properties advertised in this year's Snapshot.

In areas such as Moree, there has typically been a transient population with high competition for renting. With the recent loss of work and population decline, social housing has become more readily available. However, these properties are often not located in desirable areas, and without access to jobs and essential services.

Policy Implications

The impact of drought and decreasing employment opportunities in northern inland NSW means that while there may be more properties available to rent, these are still largely unaffordable for people on low incomes. Households reliant on income support or the minimum wage face severe financial stress balancing high costs of living, low employment opportunities, and scarce affordable housing.

These findings demonstrate that increasing income support payments to meet current costs of living is essential to ensure everyone is able to have a safe and affordable place to call home. Commonwealth Rent Assistance must also be reviewed to ensure it keeps pace with housing costs and genuinely supports Australians on low incomes to afford a home.

Governments must also take their responsibility for community stewardship seriously, demonstrated through intentional creation of accessible social and affordable housing and strategies to support and revitalise employment opportunities in regional Australia.

Conclusion

In the northern inland region of NSW, the slight increase in the number of affordable homes for people on the minimum wage reflects increasing rental vacancies and declining employment opportunities. However, the decrease in suitable and affordable houses for individuals and families reliant on income support payments once again demonstrates the severe shortfall of these payments. The Government must address this housing affordability crisis by increasing social security payments and quality social housing, as well as supporting opportunities for well-paid employment in regional areas.