



## **Snapshot: ac.care - Southern Country Regions of SA: Limestone Coast, Murraylands/Adelaide Hills, Riverland**

### **Introduction**

ac.care provides specialist homeless services to clients across the Southern Country regions of SA. The three regions covered are: Limestone Coast, Murraylands/Adelaide Hills and the Riverland. The issues regarding homelessness and housing affordability are similar across all 3 regions.

Major issues faced by people on income support payments in regional South Australia include limited access to affordable and/or appropriate housing, limited employment opportunities, social exclusion, and isolation.

ac.care's homelessness services work closely with clients and real estate agents to ensure quality outcomes for those who are able to access private rental properties, and assist others to access SA Housing Authority and Community Housing properties. The homeless services also provide Intensive Tenancy Support to assist those facing eviction to maintain and sustain their tenancy, and Supported Transitional Housing to provide case management to address the issues which caused the initial homelessness.

New and innovative programs are required in regional areas in collaboration with other agencies, business etc to ensure available resources are used to achieve the best possible outcomes for clients. Some of those innovations are:

- Collaboration with Employers, Real estate Agents and Financial Counsellors to deliver the Tenancy Education Program (TED) to assist clients to obtain and sustain a tenancy and provide contacts within the community to pursue employment and social inclusion;
- Collaboration with education and other youth services via a vulnerable youth framework to provide transitional housing to young people while enabling them to remain engaged in education, training, or employment;
- Collaborating with the business community to provide opportunities for those who are disadvantaged;
- Collaborating with Medical professionals to provide Health checks for rough sleepers; and
- Engaging with the Vulnerable Persons Framework to provide rapid housing for rough sleepers and support them to sustain their tenancy.

As mentioned above, one of the main issues causing homelessness is the lack of affordable housing. ac.care conducted a rental affordability snapshot across the three regions, in conjunction with Anglicare Australia.



## Findings

On the weekend of 23 March 2019, 291 private rentals were advertised for rent across the Southern regions of SA, including Limestone Coast, Murraylands/Adelaide Hills, and Riverland. Private rentals were surveyed from realestate.com.au. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. Our results are summarised below.

<b>On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:</b>	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
97	234

*Table 1: Rental Affordability, ac.care, 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)	39	13%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	18	6%
3	Couple, no children	Age Pension	81	28%
4	Single, one child (aged less than 5)	Parenting Payment Single	34	12%
5	Single, one child (aged over 8)	Newstart Allowance	4	1%
6	Single	Age Pension	20	7%
7	Single aged over 21	Disability Support Pension	20	7%
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)	195	67%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	116	40%
13	Single	Minimum Wage	46	16%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	148	51%
Total No of Properties		291		



The total number of 291 properties is 78 less than the total number available in the Rental Snapshot period last year. This report does not disaggregate for the 3 regions.

For the purposes of this report an “affordable” rental is one which is less than 30% of total income. Appropriateness of properties was assessed on the basis of the number of bedrooms in relation to the number of occupants. Although there were 97 appropriate and affordable houses for people living on income support, none of these properties were affordable for single people on Newstart or Youth Allowance.

While a couple with 2 children on minimum wage and FTB A had access to 195 properties that were affordable and appropriate, a couple with 2 children on Newstart Allowance only had access to 39 properties. Only 18 properties were considered affordable and appropriate for a single parent with 2 children receiving Parenting Payment, and 116 properties were affordable and appropriate for a single parent with 2 children receiving a minimum wage with FTB A & B.

## Discussion

ac.care has participated in the data collection for the Rental Affordability Snapshot for the past 5 years. This latest report indicates the number of available and affordable properties has decreased significantly from last year, and the number of overall rentals has declined.

It is disappointing to note that over the 5 year period there has been no increase in the number of affordable properties for single people receiving Newstart or Youth Allowance. The unemployment rate for youth also remains high, leaving little or no opportunity for our young people to break the cycle of poverty and build a better life for themselves and their children.

Many of the single people in the regions are youth. Youth homelessness and Youth unemployment are both significant issues in country regions. In the 2017/18 financial year the Limestone Coast Homeless service had a total of 520 clients of which 22% were aged 15-24. The Murray Bridge/Adelaide Hills Homeless Service had a total of 414 clients of which 29% were aged 15-24, and the Riverland Homeless Service had a total of 381 clients of which 26% were aged 15-24.

While single unemployed people had no access to affordable properties, the outcome for single parents with one or two children on income support was also poor. A single person with one child under 5 on Parenting Payment Single had access to just 12% of properties in the region. A single person with one child over 8 receiving Newstart had access to only 1% of the available properties.

The cost of renting a property in the first instance is just the beginning of housing stress. If a single person or a family are lucky enough to access affordable housing, they then have the added cost of utilities. South Australia has the most expensive electricity in the country which is causing levels of disadvantage to rise. Many people find it extremely difficult to reduce utility bills as low cost properties are often not insulated and the heating that is fitted is cheap to buy, but expensive to run. Disadvantage also removes choice, and those who are existing from week to week on income support are not fortunate enough to be able to choose the efficiency rating of their heating, cooling or appliances.



## Policy Implications

As mentioned previously, access to affordable housing has not improved over the last 5 years in regional SA, with single people on income support being the most disadvantaged. There is a desperate need for an increase in social housing, employment opportunities, and the provision of affordable private housing. Some policy changes that could assist:

- Increase Newstart/Youth Allowance
- Remove the policy that transfers single parents to Newstart when their youngest child turns 8 as this immediately causes rental stress due to the decrease in income
- Develop and implement policies that generate jobs in rural/regional areas
- Reduce the cost of electricity and gas
- Provide supervised youth accommodation in regional areas
- Develop and implement early intervention policies to assist young people to remain in the family home
- Local governments provide a reduction in rates to landlords who are prepared to pass this on via lower rental rates for tenants, and therefore provide an increase in affordable rental properties.
- Increase public/community/affordable housing.

## Conclusion

This report highlights the disadvantage suffered by single people on income support in regional areas. There are very few employment options for those who have faced social isolation due to a generational cycle of disadvantage. These young people have been excluded from sporting activities and other recreational pursuits such as music or other hobbies. Families on income support are struggling to provide the necessities for their children, leaving little or no funds for other activities.

Accessing employment opportunities in regional areas is still based on who you know, who your parents know, and relationships built within the community as you are growing up. Children of disadvantaged families don't have the opportunity to build those relationships. They don't get to play sport with the kids of local business owners; parents don't have relationships with people who will be able to provide opportunities for their children, so the cycle of poverty goes on. High unemployment rates coupled with minimal or no access to affordable housing is contributing to social isolation, family breakdown, and substance abuse within our communities.

Homeless rates within our regional areas will continue to rise if people don't have access to affordable housing. To gain access to long term housing, and be able to provide their families with some form of stability, people need employment. No access to affordable housing has a domino effect on families and their children. A lack of stability means children often miss school or have to change schools and their education suffers. Housing stress causes tension within the family which often leads to family breakdown. There remains a huge need for an increase in the number of public/community housing properties in regional areas.

Government policies have not delivered any greater access to affordable housing in regional areas. Governments at all levels should be introducing policies to achieve equity, access and inclusion.

This report shows that the situation for single people on income support has not improved. Communities also need to realise that government policy alone will not fix the problem. All levels of community must work together to provide opportunities to those who are disadvantaged.