

Table 1. Maximum Affordable Rent per Week by Household Type: 2014-17

#	Household Type	Payment Type	Min Beds Needed	Maximum Affordable Rent per Week			
				2014	2015	2016	2017
1 (B)	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	3	\$226.25	\$230.52	\$234.68	\$238.36
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	3	\$202.80	\$206.61	\$209.49	\$213.69
3 (C)	Couple, no children	Age Pension	1	\$205.26	\$209.16	\$212.85	\$216.39
4	Single, one child (aged less than 5)	Parenting Payment Single	2	\$176.97	\$180.08	\$182.53	\$186.26
5	Single, one child (aged over 8)	Newstart Allowance	2	\$145.57	\$141.86	\$143.79	\$146.06
6	Single	Age Pension	1	\$143.30	\$145.88	\$148.53	\$150.96
7 (D)	Single aged over 21	Disability Support Pension	1	\$143.30	\$145.88	\$148.53	\$150.96
8 (E)	Single	Newstart Allowance	1	\$82.55	\$84.23	\$85.28	\$86.56
9	Single aged over 18	Youth Allowance, Austudy	1	\$63.95	\$66.35	\$67.01	\$67.58
10	Single in share house	Youth Allowance, Austudy	1	\$63.95	\$66.35	\$67.01	\$67.58
11 (A)	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	3	\$392.23	\$401.82	\$416.78	\$416.07
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	3	\$266.97	\$273.49	\$279.39	\$284.89
13	Single	Minimum Wage	1	\$168.35	\$172.81	\$175.64	\$179.38
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	3	\$303.28	\$309.84	\$315.06	\$320.70

Notes:

1. Factors included in calculation of Maximum Affordable Rent per Week: Net income (including Family Tax Benefits, and Medicare Levy deductions, where appropriate); Commonwealth Rent Assistance, where appropriate (with relevant cut-out rules applied); and other payments (e.g., parenting payments); with approx. 30% of available income regarded as the maximum affordable rent.
2. Household Types highlighted in subsequent Figures: **A** – Couple on Minimum Wage, with two children (#11); **B** – Couple receiving Newstart, with two children (#1); **C** – Couple receiving Age Pension (#3); **D** – Single person receiving Disability Support Pension (#7); and **E** – Single person receiving Newstart (#8).

Table 2. Counts of Available and Suitable Properties by Region and Year

LGA/Region	2014			2015			2016			2017		
	Available Properties	Suitable (Affordable and Appropriate)		Available Properties	Suitable (Affordable and Appropriate)		Available Properties	Suitable (Affordable and Appropriate)		Available Properties	Suitable (Affordable and Appropriate)	
	No.	No.	%	No.	No.	%	No.	No.	%	No.	No.	%
Gosford	440	66	15.0	429	57	13.3	459	58	12.6	483	49	10.1
Wyong	374	135	36.1	383	127	33.2	493	146	29.6	503	140	27.8
Newcastle	699	210	30.0	808	219	27.1	710	196	27.6	1031	392	38.0
Lake Macquarie	334	108	32.3	401	132	32.9	404	141	34.9	405	124	30.6
Cessnock	181	108	59.7	187	132	70.6	151	96	63.6	68	44	64.7
Maitland	354	169	47.7	400	265	66.3	206	137	66.5	169	98	58.0
Port Stephens	264	93	35.2	257	125	48.6	199	90	45.2	196	73	37.2
Singleton	165	49	29.7	107	70	65.4	75	55	73.3	42	27	64.3
Remaining Hunter	374	291	77.8	295	248	84.1	247	203	82.2	159	128	80.5
LGAs: Dungog, Gloucester, Muswellbrook, and Upper Hunter (including Scone)												
Great Lakes	97	60	61.9	100	52	52.0	105	42	40.0	95	34	35.8
Taree	169	98	58.0	139	89	64.0	158	89	56.3	132	66	50.0
Overall	3451	1387	40.2	3506	1516	43.2	3207	1253	39.1	3283	1175	35.8

Notes:

1. Total Properties Available – based on Samaritans’ yearly Snapshot Reports; using information sourced from Real Estate listings (e.g., excluding Gumtree).
2. Suitable – Affordable and appropriate for **at least one of the 14 Household Types** in Table 1 (Expressed as a percentage of available properties).
3. The same Household Types were applied to all 3 years; which required some retrofitting of the newer categories to the 2014 dataset (including some estimation of Household Type #11 values based on regional patterns during subsequent years).

Table 3. Suitability by Household Type and Year – Percentage of Properties Meeting Affordability and Appropriateness Criteria

#	Household Type	Payment Type	Suitability							
			2014 (Total Properties = 3451)		2015 (Total Properties = 3506)		2016 (Total Properties = 3207)		2017 (Total Properties = 3283)	
			No.	%	No.	%	No.	%	No.	%
1 (B)	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	39	1.1	30	0.9	71	2.2	30	0.9
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	18	0.5	4	0.1	48	1.5	21	0.6
3 (C)	Couple, no children	Age Pension	339	9.8	230	6.6	245	7.6	152	4.6
4	Single, one child (aged less than 5)	Parenting Payment Single	21	0.6	42	1.2	72	2.2	20	0.6
5	Single, one child (aged over 8)	Newstart Allowance	7	0.2	10	0.3	19	0.6	5	0.2
6	Single	Age Pension	25	0.7	38	1.1	37	1.2	178	5.4
7 (D)	Single aged over 21	Disability Support Pension	60	1.7	38	1.1	37	1.2	35	1.1
8 (E)	Single	Newstart Allowance	0	0.0	0	0	0	0	0	0
9	Single aged over 18	Youth Allowance, Austudy	0	0.0	0	0	0	0	0	0
10	Single in share house	Youth Allowance, Austudy	0	0.0	0	0	0	0	0	0
11 (A)	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	1065	30.9	1290	36.8	1058	33.0	815	24.8
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	125	3.6	141	4.0	153	4.8	95	2.9
13	Single	Minimum Wage	73	2.1	119	3.4	122	3.8	301	9.2
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	325	9.4	328	9.4	307	9.6	190	5.8
Suitable for at least 1 Household Type			1387	40.2	1516	43.2	1253	39.1	1175	35.8

Notes:

1. Suitability is expressed as the percentage of the total available properties that were both affordable and appropriate for the particular Household Type.
2. Where properties were advertised as Student Accommodation or Shared Houses, each vacant bedroom was counted as one rental ie a 4-bedroom share house was treated as 4 separate rental spaces. This has probably contributed to the increased percentage of suitable properties in 2017 for the two Single person household types (i.e., 6 and 13).

Figure 1. Affordability Profiles for Selected Household Types: 2014-17

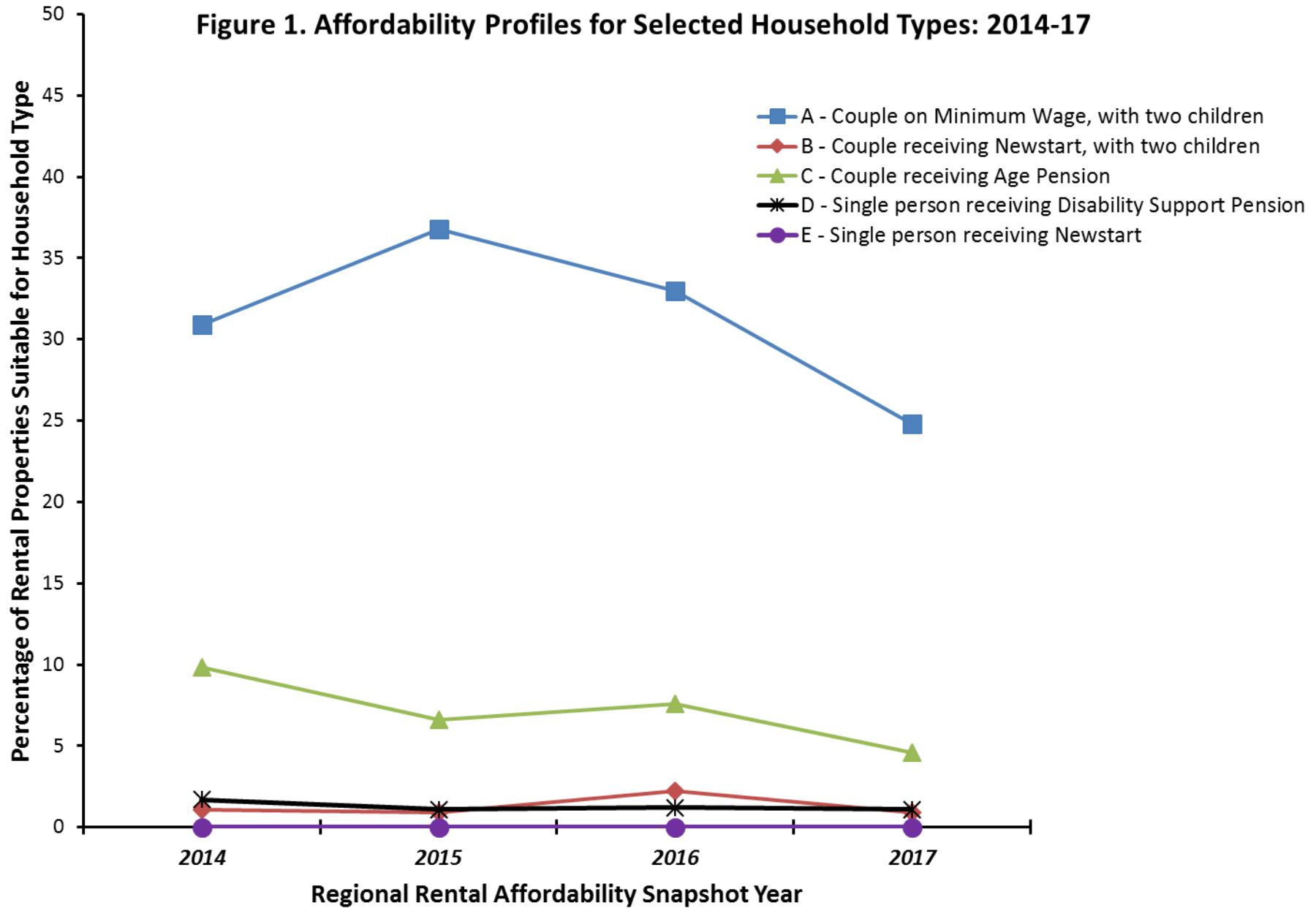


Table 4. Relative Affordability Index by Household Type and Year

#	Household Type	Payment Type	Relative Affordability Index							
			2014 (Total Suitable = 1387)		2015 (Total Suitable = 1516)		2016 (Total Suitable = 1253)		2017 (Total Suitable = 1175)	
			No.	%	No.	%	No.	%	No.	%
1 (B)	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	39	2.8	30	2.0	71	5.6	30	2.6
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	18	1.3	4	0.3	48	3.8	21	1.8
3 (C)	Couple, no children	Age Pension	339	24.4	230	15.2	245	19.6	152	12.9
4	Single, one child (aged less than 5)	Parenting Payment Single	21	1.5	42	2.8	72	5.7	20	1.7
5	Single, one child (aged over 8)	Newstart Allowance	7	0.5	10	0.7	19	1.5	5	0.4
6	Single	Age Pension	25	1.8	38	2.5	37	3.0	178	15.1
7 (D)	Single aged over 21	Disability Support Pension	60	4.3	38	2.5	37	3.0	35	3.0
8 (E)	Single	Newstart Allowance	0	0.0	0	0	0	0	0	0
9	Single aged over 18	Youth Allowance, Austudy	0	0.0	0	0	0	0	0	0
10	Single in share house	Youth Allowance, Austudy	0	0.0	0	0	0	0	0	0
11 (A)	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	1065	76.8	1290	85.1	1058	84.4	815	69.4
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults)	125	9.0	141	9.3	153	12.2	95	8.1
13	Single	Minimum Wage	73	5.3	119	7.8	122	9.7	301	25.6
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting payment partnered	325	23.4	328	21.6	307	24.5	190	16.2
			1387	100.0	1516	100.0	1253	100.0	1175	100.0

Notes:

1. Index is expressed as a percentage of the total suitable (i.e., affordable and appropriate) properties for the year (for any Household Type).

2. This is a relative index; the distribution of Household Types within the regional population is not taken into account, nor other demand factors.