

Private Rental Affordability Bulletin

Time Series Snapshot: 2009 - 2013



This special issue of the Tenants Union of Victoria's Quarterly Affordability Bulletin presents a time series analysis of trends in private rental affordability in Australia's capital cities between 2009 and 2013.

Data represent hypothetical conditions that would apply to selected household types based on median rents and income calculations; they represent the average experience of low income households in the private rental market. Inherently, there will be actual households that fall above and below the trends described.

KEY FINDINGS

National private rental affordability figures from 2009 to 2013 reflect ongoing challenging market conditions for low income households. With the exception of families on average weekly income in Hobart, all households profiled would have experienced "housing stress" – spending more than 30 per cent of income on rental costs - in all cities, if paying median rent. Therefore, trends will be described in this bulletin in terms of *housing stress* rather than *housing affordability*, as the data point to persistent unaffordability nation-wide.

Over the five year period to 2013 there were several instances of worsening and improvement in housing stress for certain households in certain cities. However, improvements were minor and only reduced the severity of housing stress rather than alleviating it completely. Improvements were also not enduring and were often reversed in subsequent years. Trends and fluctuations are described in detail below.

Throughout the five years, median rental prices increased most in Darwin and Perth, particularly for three bedroom houses (rising 45.9 per cent/\$211.00 and 37.0 per cent/\$135.00 respectively). Rents increased least in Canberra and even decreased slightly over the time period for one bedroom units in Hobart (-5.9 per cent/- \$10.00).

A further key finding is that housing stress trends have been location-specific, indicating that the local rental market has greatest influence over affordability and any changes to income support have had no notable impact nation-wide. Nevertheless, some conclusions can be drawn about the average experience of certain household types Australia-wide. Over the five year period, aged pensioners experienced the greatest cumulative increase in income (19.6 per cent; \$76.85) relative to other household types. However rental costs for one bedroom units were also consistently high and severe housing stress remained for this subgroup, indicating that more meaningful increases to income support are needed.

The lowest increases in income were for single persons and couples with children receiving Newstart allowance, with a cumulative increase of 10.0 per cent (\$26.57) and 9.9 per cent (\$65.30) respectively over the five years. For sharer households, cumulative increases to median rent for two bedroom units exceeded increases to income in all cities, thus worsening housing stress everywhere and illustrating that even share accommodation remains acutely unaffordable in the current rental market. Further, although not included in this analysis, it is important to consider that the experiences of student sharer households would have been even more challenging, given that Austudy allowance has consistently been approximately 10 per cent lower than Newstart allowance.

Also requiring at least a two bedroom unit for appropriate accommodation are single parent households, who were marginally better supported to face rising rental costs as their income increased at a greater rate than single sharers' throughout the five years (17.0 per cent; \$81.91). However this is little consolation given the high expenses of single family households. Further, changes to Parenting Payment from June 2012 require these households to move earlier to Newstart payments, once their youngest child turns eight, reducing their income by almost \$80.00 per week with potentially severe implications for household expenditure.

Overall, any improvements to housing stress since 2009 do not appear to be attributable to meaningful increases to income support but rather due to improving circumstances in some distinct instances, leaving low income tenant households particularly vulnerable to rental market conditions with no security of affordability.

Indeed, income data from the latest *Report on Government Services*ⁱ illustrates the continuing insufficiency of Commonwealth Rent Assistance (CRA) rates for meeting rental costs, with no real improvement over five years in the proportion of recipient households experiencing housing stress despite receiving maximum CRA payments. In 2013, 40.1 per cent of recipient households Australia-wide remained in housing stress (down from 40.7 per cent in 2009), and without CRA, this would increase to 67.2 per cent (down from 70.3 per cent in 2009).

Exacerbating housing costs are continually increasing costs of living generally, with various indicators showing worsening conditions all-round. Comparison of Australian Bureau of Statistics (ABS) Cost Price Index (CPI) data shows that the average cost of goods and services has risen 10.4 per cent since 2009ⁱⁱ. In addition, a more specific index accounting for the disposable incomes of pensioners and other Centrelink beneficiaries, shows worsening of a further 1 per cent for these subgroups (total of 11.4 per cent between 2009 and 2013)ⁱⁱⁱ.

For many households a specific, significant expense and cause for concern is utilities costs, which also continue to rise. The first affordability report from the Australian Energy Regulator (AER) shows that, during 2012/13, low income households receiving energy concessions spent between 2.9 and 7.8 per cent of annual disposable income on electricity bills, and between 1.4 to 3.4 per cent on gas bills, depending on state/territory of residence^{iv}. On average, electricity bills were highest in Tasmania (\$2610 annually, before concession) and gas bills were highest in Victoria (\$1218 annually, before concession). Although 2009 data is not available for a five-year comparison, data from the previous year show that expenses rose 0.5 to 0.7 per cent for electricity and 0.2 per cent for gas, nationally.

Altogether, these figures reflect challenging and worsening living conditions for low income households throughout Australia, where basic costs of accommodation continuing to be a major financial burden and stressor, and with few indications of improving conditions in the near future.

METHODOLOGY

This time series snapshot reports, for various low income household types in all Australian capital cities, the proportion of income required to pay median rent for appropriate accommodation during the time period 2009 to 2013. Key trends are described in the Analysis section below, and detailed data tables are presented at the end of the report.

Household types profiled are as follows:

Household types:	Appropriate housing:
<ul style="list-style-type: none"> Single person, Aged Pension 	1 bedroom unit/flat
<ul style="list-style-type: none"> Single person, Newstart allowance - sharing Single parent, 1 child, Parenting Payment 	2 bedroom unit/flat
<ul style="list-style-type: none"> Couple, 2 children, Newstart allowance Couple, 2 children, Average Weekly Earnings (AWE) Couple, 2 children, Weekly Minimum Wage (WMW) 	3 bedroom house

TUV *Private Rental Affordability Bulletins* draw on a range of data sources for median rental prices and national income levels.^v Income data have been adjusted to provide a more accurate estimate of net income and hence are not comparable with previous bulletins (preceding 2013).

The Weekly Minimum Wage (WMW) is reviewed annually by Fair Work Australia and represents the minimum wage applicable to employees who aren't covered by an award or agreement, for example in industries such as retail and hospitality. Average Weekly Earnings (AWE) are reported quarterly by the Australian Bureau of Statistics and are based on all occupations and industries.

Defining housing stress: For low income households (defined as being in the lowest 40% of income distribution), spending 30% or more of household income on rent is considered an indicator of housing stress^{vi}.

ANALYSIS

Adelaide

In Adelaide, rates of housing stress have not improved since 2009 for all household types profiled. Although the city has consistently been one of the more affordable of the capitals, with comparatively lower median rental prices than most cities, still low income households (on minimum wage or receiving Centrelink payments) would have had to spend between 39 and 53 per cent of their income on median rent for appropriate housing throughout the five year time period. Couple family households on average weekly earnings (AWE) fared slightly better but nevertheless faced housing stress as median rents would have consumed over 30 per cent of their income.

A distinct spike in housing stress between 2009 and 2010 particularly affected single aged pensioners and couple family households, as a marked increase in median rents for one bedroom units and three bedroom houses exceeded comparatively minor increases in income for the affected households. In subsequent years rents remained relatively stable, enhancing the effect of incrementally increasing income support (see **Table A1** for detailed analysis).

Charts showing proportion of income required for median rent by household type.

Red line represents housing stress threshold (30 per cent of income).



Brisbane

In Brisbane, rates of housing stress have also not meaningfully improved since 2009 for all household types.

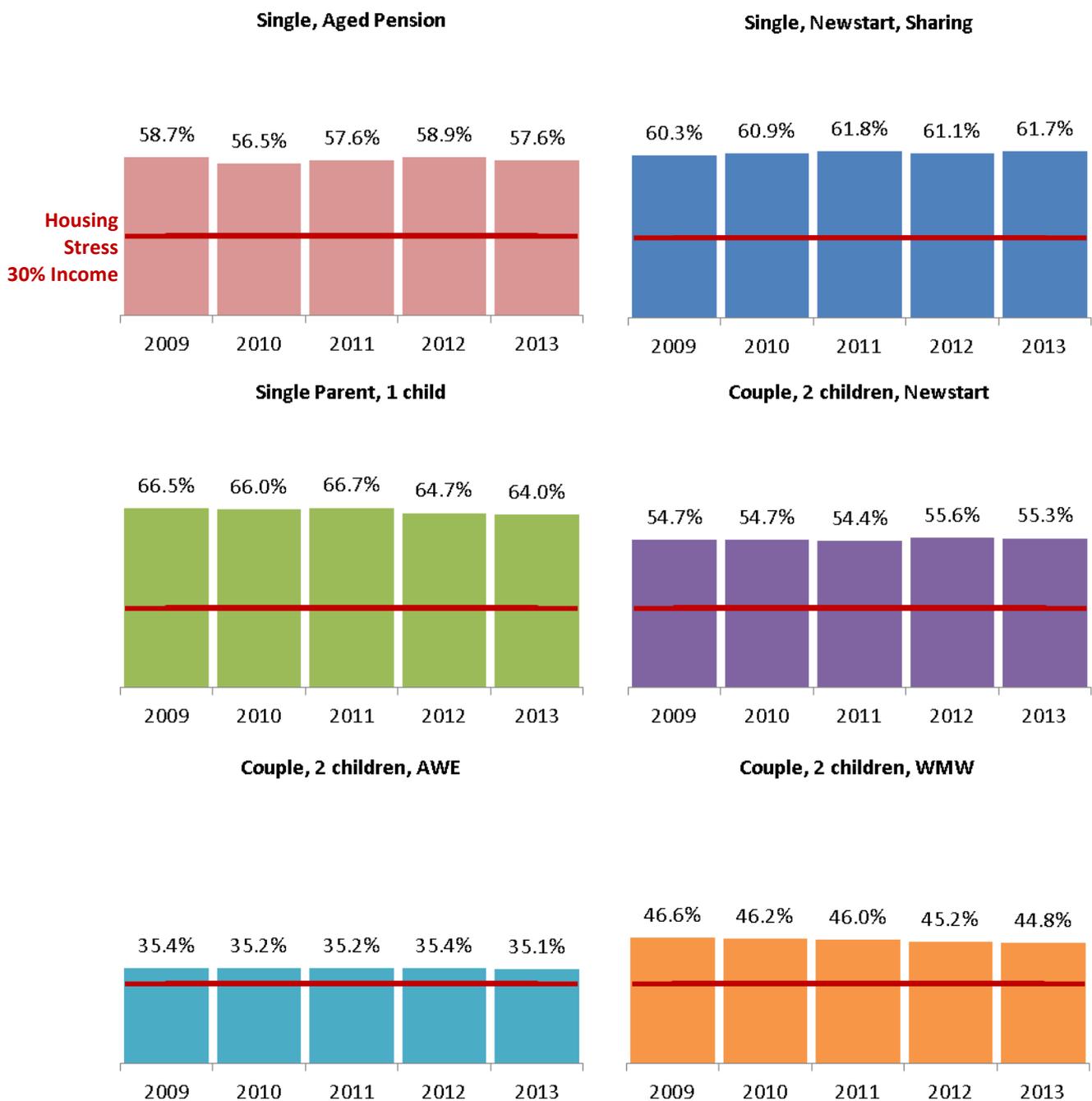
Single aged pensioner households would have experienced some fluctuation in the severity of housing stress throughout the five year period, as proportional rent increases at times exceeded increases to income and at other times did not (see **Table B1** for detailed analysis).

Experiences differed for single sharers and single parent households, both of which are assessed for two bedroom accommodation. Single parent households would have experienced marginal improvement in housing stress by 2013, compared to slight worsening for single sharers, as cumulative increases to Parenting Payment exceeded total increases in rent and Newstart allowance. Nevertheless, both households still faced considerable housing stress, as median rents would have consumed over 60 per cent of income throughout the five year period.

Couple family household also faced housing stress, needing to spend between 35 and 56 per cent of income on median rent for a three bedroom house each year, with those receiving Newstart allowance worst affected.

Charts showing proportion of income required for median rent by household type.

Red line represents housing stress threshold (30 per cent of income).



Canberra

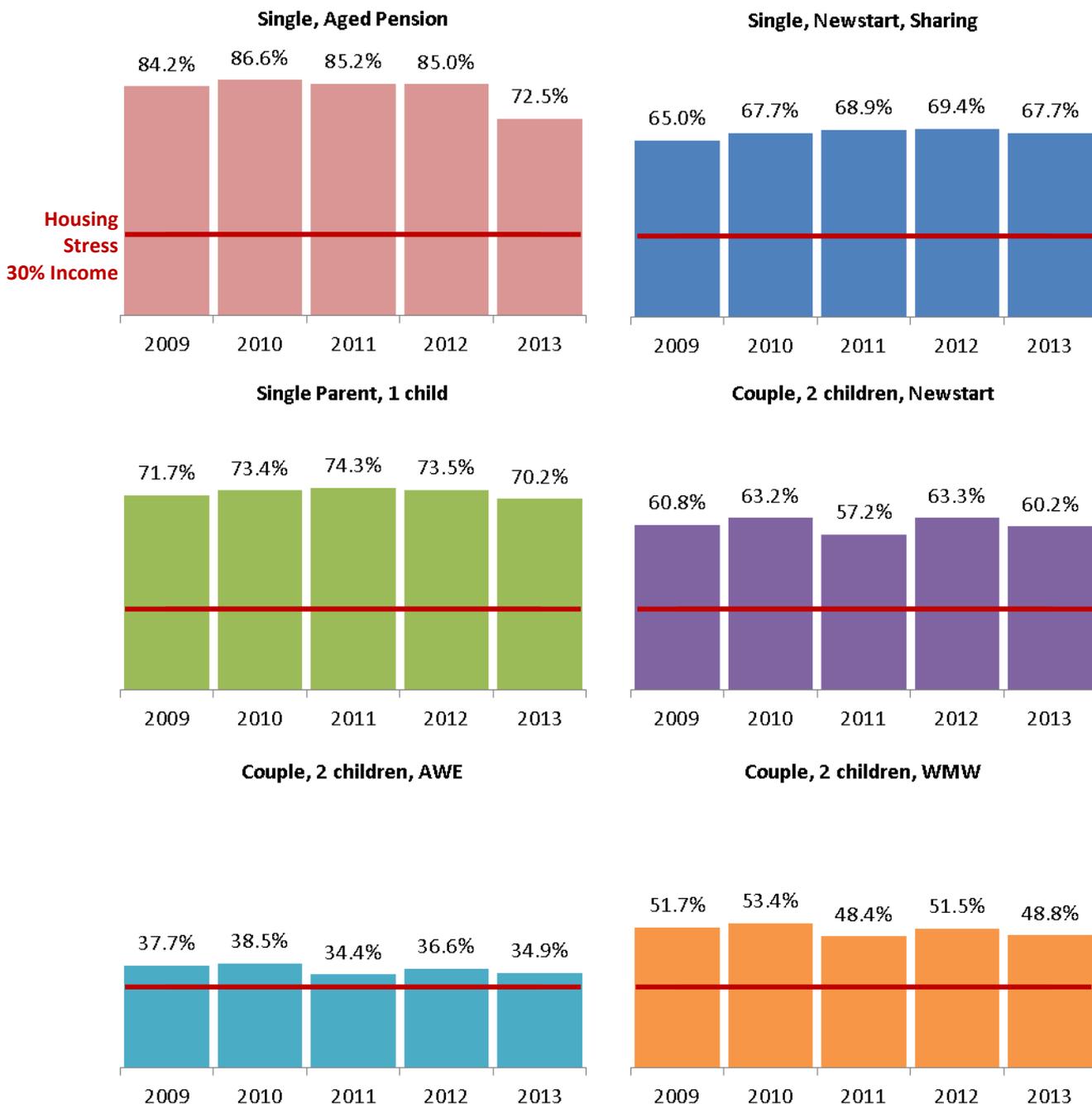
In Canberra, rates of housing stress were high for most households and trends varied between them. Rates of housing stress initially increased then declined for single sharers and single parent households paying median rent for a two bedroom unit, as proportional rent increases diminished over time and incomes rose steadily. Again, comparatively greater increases to the Parenting Payment than Newstart allowance differentiated the experiences of these households over the five years.

For couple family households, housing stress fluctuated between worsening and improvement as median rent for a three bedroom house rose and fell, but ultimately remained unimproved after five years. All couple family households would have spent between 34 and 63 per cent of their income on median rent throughout the five year period.

The only notable improvement in housing stress in Canberra occurred between 2012 and 2013 for single aged pensioners, where the proportion of income required for median rent fell 12.5 per cent. During this time, rental prices fell for all dwellings and incomes rose for all household types, most substantially for one bedroom units and single aged pensioners respectively. Nevertheless, despite relief to these households, housing stress remained severe in 2013 at 72.5 per cent of income required for median rent (see **Table C1** for detailed analysis).

Charts showing proportion of income required for median rent by household type.

Red line represents housing stress threshold (30 per cent of income).



Darwin

In Darwin, rates of housing stress have been high and worsening over time for all household types, as the city experienced major rent increases over the five year period, rising between 40 and 45 per cent for all dwelling types.

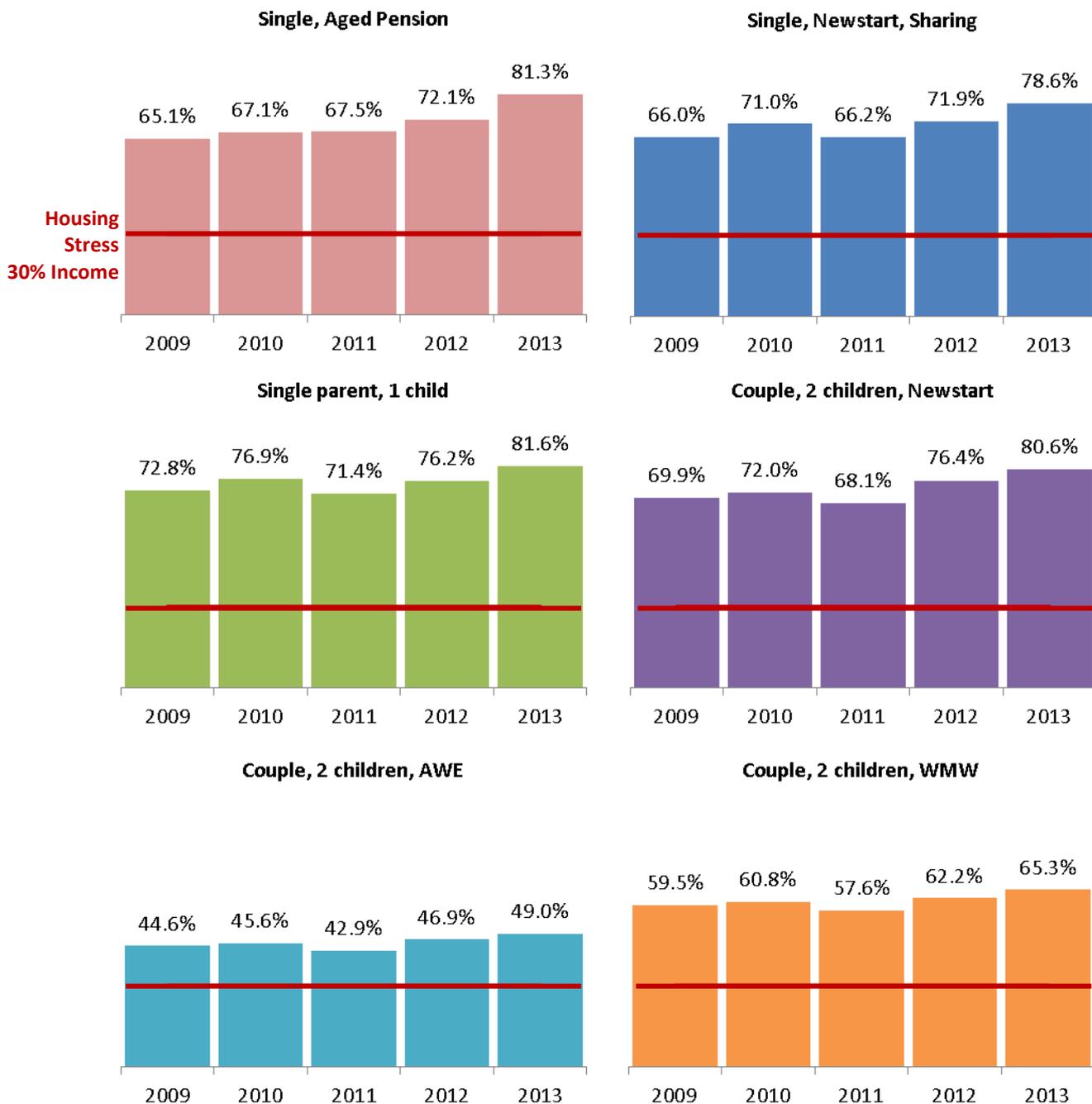
For single aged pensioners, housing stress rates increased 16 per cent between 2009 and 2013, with particularly sharp increases over recent years as median rent for a one bedroom unit rose at a much higher rate than income.

For all other households, rates of housing stress decreased marginally between 2010 and 2011 as median rents fell two to three per cent, before rising over the two years to 2013. The sharp increase since 2011 corresponds with rapidly increasing rental prices, particularly for three bedroom houses which rose 23.5 per cent (\$128.00) between 2012 and 2013 alone. This disproportionately impacted singles and family households receiving Newstart allowance, as their income increased at a lesser rate than Parenting Payment, weekly minimum wage (WMW) or average weekly earnings (AWE) (see **Table D1** for detailed analysis).

By 2013, four out of six household types profiled would have faced severe housing stress in Darwin, having to spend approximately 80 per cent of their income on median rent for appropriate accommodation.

Charts showing proportion of income required for median rent by household type.

Red line represents housing stress threshold (30 per cent of income).



Hobart

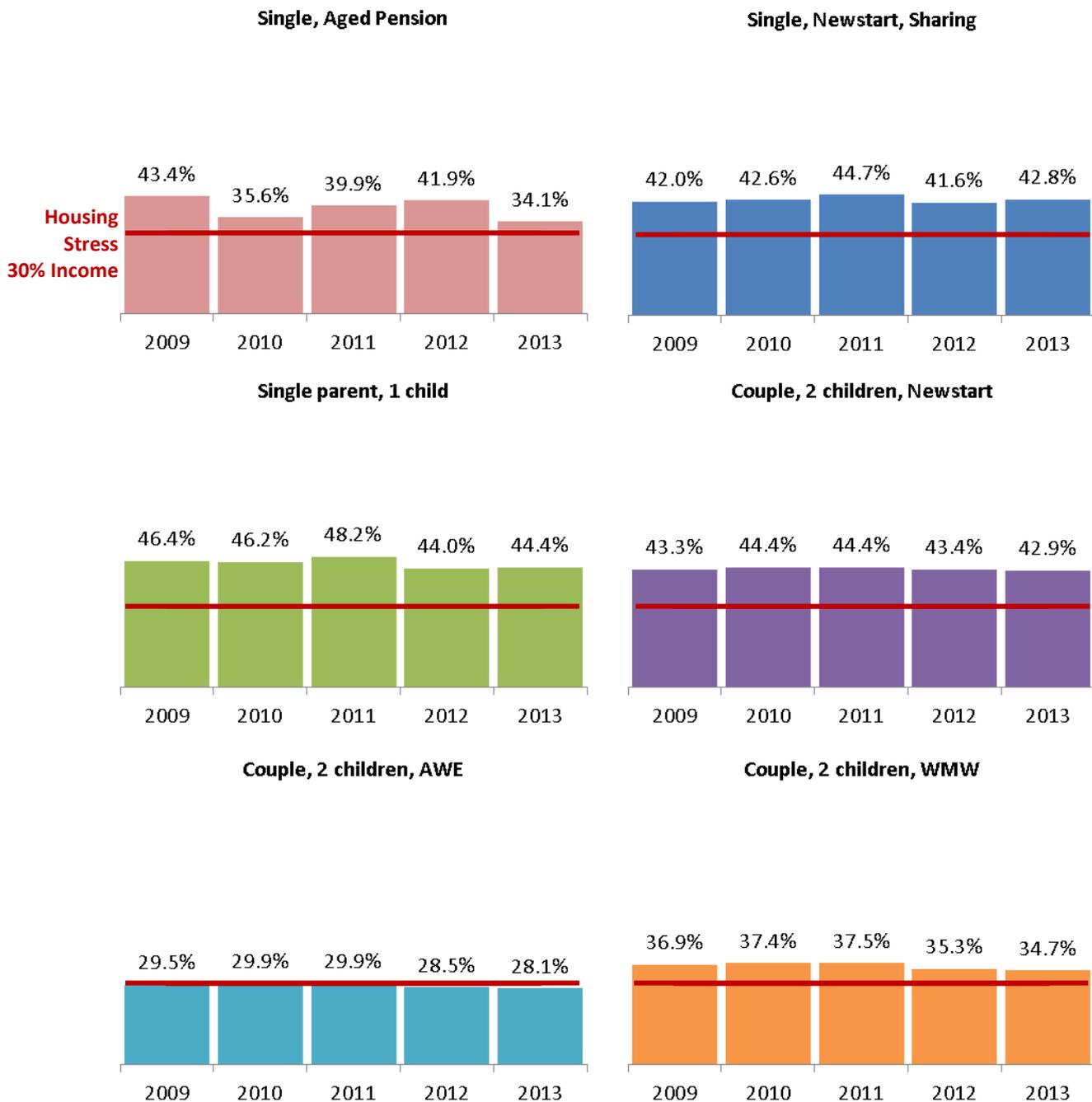
The rental market in Hobart has consistently been the most affordable of the capital cities with generally lower rates of housing stress for all household types profiled. Hobart is the only capital city where any household, in this case family households on average income, would not experience housing stress if paying median rent, falling slightly below the 30 per cent of income threshold. All other household types would, however.

In terms of trends between 2009 and 2013, aged pensioner households would have experienced large fluctuations in rates of housing stress, culminating in a 9 per cent decrease in the proportion of income required for median rent by 2013, and even approaching the housing stress threshold. These fluctuations directly reflect changing rental prices over time, which fell between 2009 and 2010 as well as 2012 and 2013, while income rose marginally each year.

Other households would have experienced a slight decline in housing stress rates over the five year period, reflecting less substantial rent rises for corresponding dwellings during that time (see **Table E1** for detailed analysis).

Charts showing proportion of income required for median rent by household type.

Red line represents housing stress threshold (30 per cent of income).



Melbourne

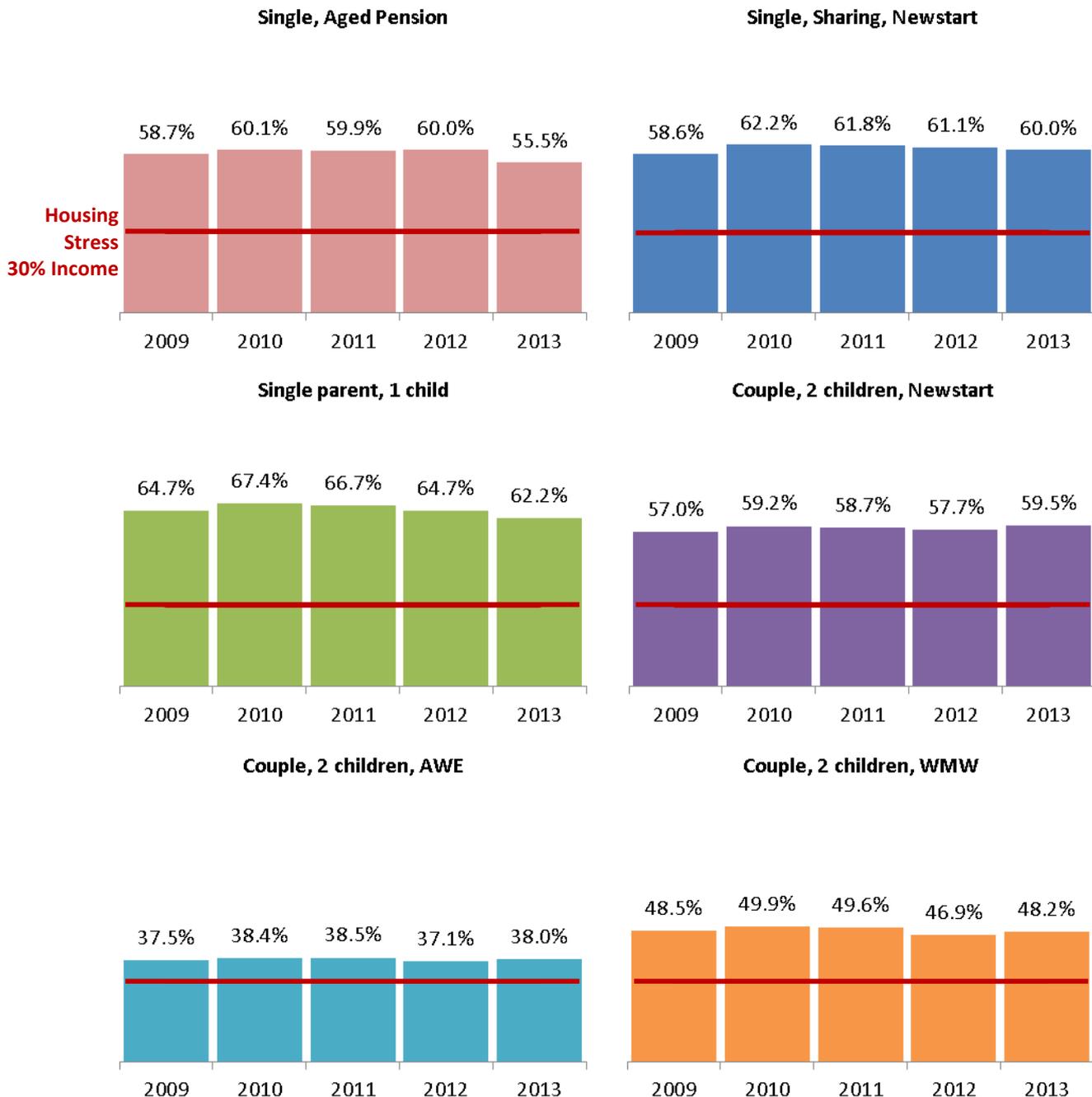
In Melbourne, trends in housing stress again varied between household types. For single aged pensioners, the proportion of income required for median rent for a one bedroom unit was consistently high at 60 per cent, before falling 4.5 per cent between 2012 and 2013 as rental prices declined slightly while income continued to rise.

For single sharers and single parent households, median rent for a two bedroom unit remained stable since 2011 while income has continued to increase marginally, hence easing housing stress slightly over recent years. As in other capital cities this improvement was proportionately greater for recipients of Parenting Payment than those on Newstart allowance, but nevertheless both continued to face considerable housing stress if paying median rent (see **Table F1** for detailed analysis).

For couple family households there has been no meaningful improvement in rates of housing stress throughout the time period, where the proportion of income required for median rent for a three bedroom house ranged between 37 and 60 per cent.

Charts showing proportion of income required for median rent by household type.

Red line represents housing stress threshold (30 per cent of income).



Perth

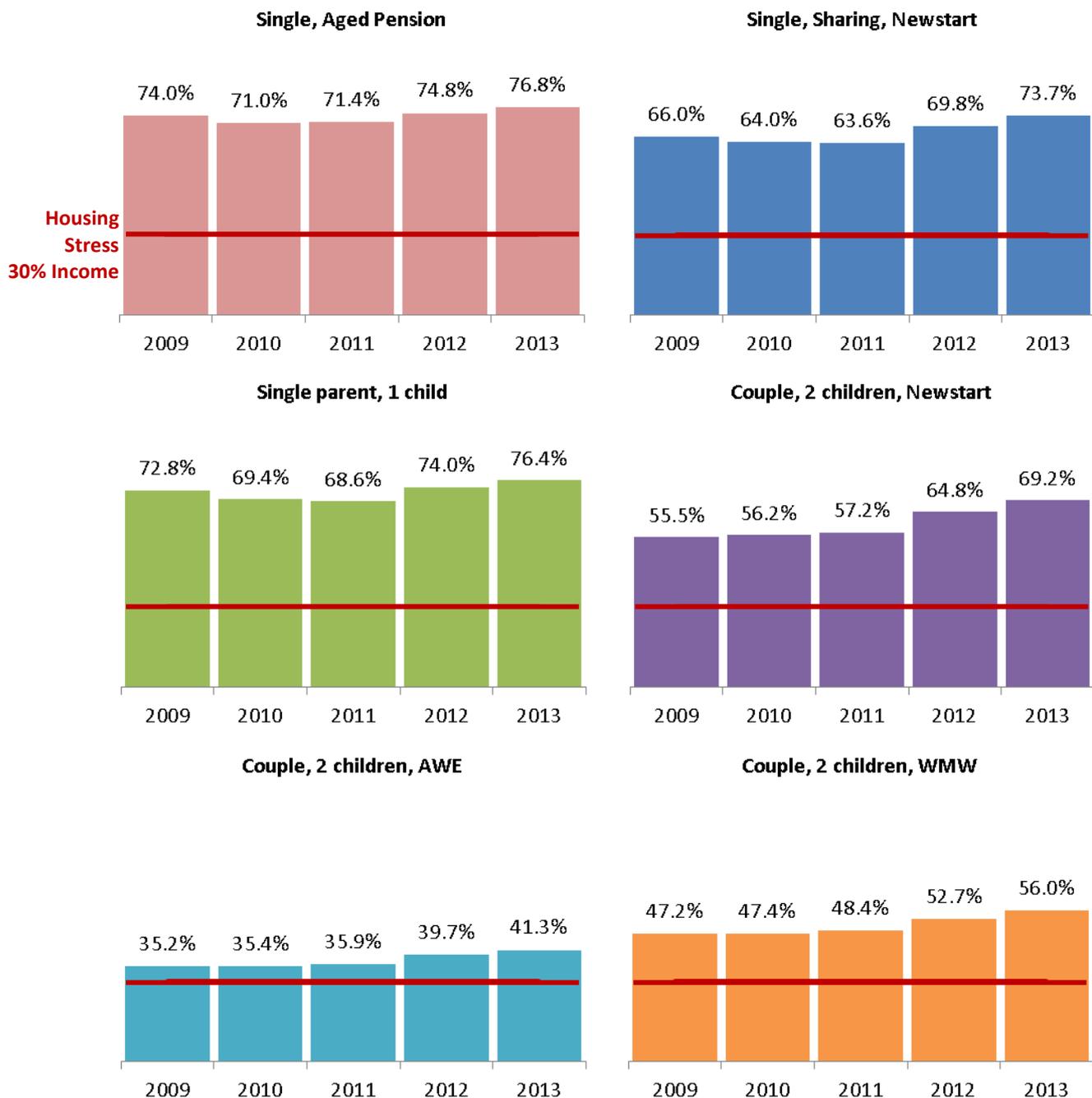
In Perth, rates of housing stress have been high and generally increasing over time, reflecting trends in median rental prices. Between 2009 and 2013, rents rose between 23 and 37 per cent across all dwelling types, constituting the second highest rent increases over the period nation-wide, after Darwin.

For single aged pensioners, single sharers and single parent households, rates of housing stress decreased initially as increases in income exceeded rent rises until 2011. Thereafter, median rents rapidly increased and the severity of housing stress worsened considerably, between 5 and 10 per cent over the two years to 2013.

For couple family households, rates of housing stress increased marginally until 2011, before also experiencing a marked worsening as median rent for a three bedroom house increased rapidly and substantially more than household income in the two years to 2013 (see **Table G1** for detailed analysis).

Charts showing proportion of income required for median rent by household type.

Red line represents housing stress threshold (30 per cent of income).



Sydney

The private rental market in Sydney has consistently been among the least affordable of the capital cities. Rates of housing stress have been severe for all households, particularly those receiving Centrelink payments, who would have had to spend between 68 and 92 per cent of income on median rents throughout the five year period.

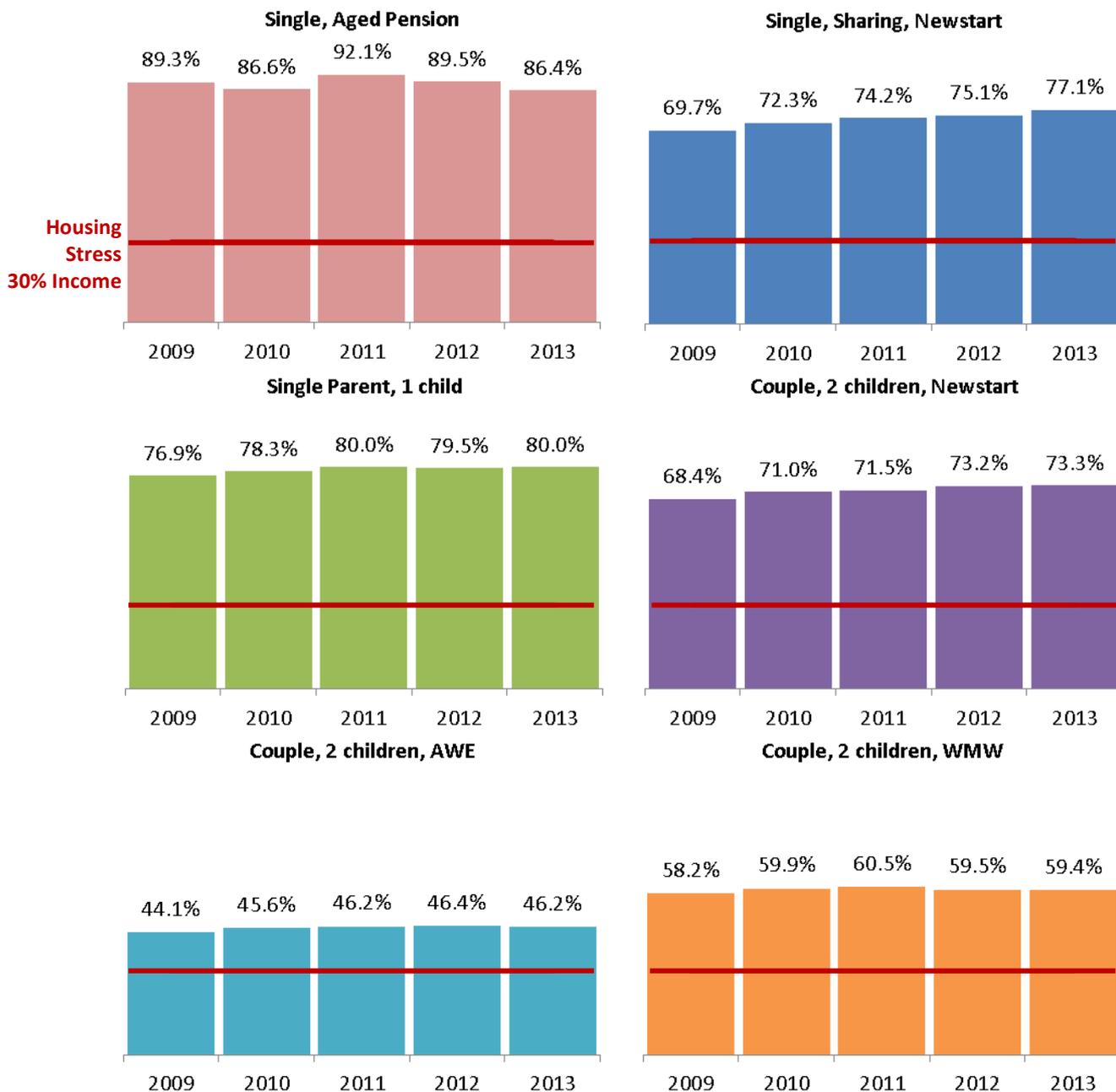
Single aged pensioner households would have experienced the highest rates of housing stress and the greatest variations over time, as median rental prices for one bedroom units fluctuated more than for other dwellings.

Single parent and single sharer households both would have had to spend an increasingly higher proportion of income on median rent for a two bedroom unit, as rents rose steadily and generally exceeded increases to income. As in other capital cities, such rent increases would have disproportionately affected sharer households whose income increased at a lesser rate, although rates of housing stress remained worse for single parents who must pay the total rent in addition to other costs of a family household (see **Table G1** for detailed analysis).

As in Darwin, even couple family households on average weekly income would have consistently had to spend around 45 per cent of their income on median rent for appropriate housing, reflecting the acute unaffordability of these markets.

Charts showing proportion of income required for median rent by household type.

Red line represents housing stress threshold (30 per cent of income).



Notes

- i Steering Committee for the Review of Government Service Provision (SCRGSP) 2014, *Report on Government Services 2014*, Volume G: Housing and homelessness.
- ii Australian Bureau of Statistics *Consumer Price Index*, Australia, Dec 2013, cat. No. 6410.0
- iii Australian Bureau of Statistics *Selected Living Cost Indexes*, Australia, Dec 2013, cat. No. 6467.0
- iv Australian Energy Regulator, *Annual report on the performance of the retail energy market, 2012-13*.
- v Rent data are based on quarterly median rental prices for 'middle' suburbs/zones or nearest equivalent for each city, obtained from the Real Estate Institute of Australia, Real Estate Market Facts. Income data is collected from Centrelink, the Family Assistance Office, Fair Work Australia and the ABS. Full citations are available on request.
- vi A 'housing first' measure of affordability originally derived from commercial lending terms. The assumption is that housing costs have first priority out of the household income.

This table summarises the components of total weekly income for the various household types for each year.

Household Type	Income Components		Maximum Total Weekly Income*				
			2009	2010	2011	2012	2013
Single, Aged Pension	Aged Pension Pharmaceutical Allowance CRA		\$391.85	\$415.65	\$434.10	\$441.40	\$468.70
Single, Newstart, sharing	Newstart CRA		\$265.27	\$273.25	\$283.20	\$286.37	\$291.84
Single Parent (1 child), Parenting Payment	Family Tax Benefit A Family Tax Benefit B Parenting Payment Pharmaceutical Allowance CRA		\$480.93	\$504.25	\$524.93	\$540.61	\$562.84
Couple (2 children), Newstart	Parenting Payment Newstart Family Tax Benefit A (Child 1) Family Tax Benefit A (Child 2) CRA		\$657.69	\$676.00	\$698.82	\$710.35	\$722.99
Couple (2 children), AWE	Average Weekly Income (1 partner)	Adelaide:	\$991.64	\$1019.41	\$1044.67	\$1096.61	\$1114.65
	Family Tax Benefit A (Child 1)	Brisbane:	\$1015.58	\$1050.14	\$1078.62	\$1115.52	\$1140.57
	Family Tax Benefit A (Child 2)	Canberra:	\$1061.27	\$1110.29	\$1161.73	\$1231.14	\$1248.05
	Family Tax Benefit B (Children 5-15)	Darwin:	\$1031.63	\$1068.52	\$1109.54	\$1158.47	\$1189.90
	CRA	Hobart:	\$966.59	\$1002.23	\$1035.27	\$1082.42	\$1103.91
		Melbourne:	\$999.76	\$1041.07	\$1064.59	\$1106.30	\$1131.97
		Perth:	\$1038.07	\$1072.71	\$1113.41	\$1159.51	\$1210.69
		Sydney:	\$1019.34	\$1051.87	\$1081.24	\$1120.51	\$1148.04
Couple (2 children), WMW	Weekly Minimum Wage (1 partner) Family Tax Benefit A (Child 1) Family Tax Benefit A (Child 2) Family Tax Benefit B (Children 5-15) CRA		\$773.24	\$801.25	\$826.42	\$873.66	\$892.27

* Total weekly income for households in the tables above is less than the maximum where households are not eligible for maximum CRA payments.

DETAILED ANALYSIS

These tables present detailed data of trends in housing stress for all households and cities, intended to support descriptions of spikes and troughs in the preceding graphs and text. The tables compare temporal changes in median rent with changes in income on a year to year basis and cumulatively over the five year period. Red text signifies where rent increases exceeded income increases and green text signifies where income changed at a greater rate than rent. Where there was no discernable difference, text is left black.

Table A1 – Adelaide, Change all years

	Change 2009-2010	Change 2010-2011	Change 2011-2012	Change 2012-2013	Change 2009-2013
1 bedroom unit	+12.82% (\$25.00)	+0.00% (\$0.00)	+0.00% (\$0.00)	+4.55% (\$10.00)	+17.95% (\$35.00)
Single, Aged Pension	+6.07% (\$23.80)	+4.44% (\$18.45)	+1.68% (\$7.30)	+6.18% (\$27.30)	+19.61% (\$76.85)
2 bedroom unit	+4.17% (\$10.00)	+6.00% (\$15.00)	+1.89% (\$5.00)	+0.00% (\$0.00)	+12.50% (\$30.00)
Single, Newstart, Sharing	+3.01% (\$7.98)	+3.64% (\$9.95)	+1.12% (\$3.17)	+1.91% (\$5.47)	+10.02% (\$26.57)
Sole parent, Parenting	+4.85% (\$23.32)	+4.10% (\$20.68)	+2.99% (\$15.68)	+4.11% (\$22.23)	+17.03% (\$81.91)
3 bedroom house	+9.68% (\$30.00)	+2.94% (\$10.00)	+0.00% (\$0.00)	+0.00% (\$0.00)	+12.90% (\$40.00)
Couple, 2 children, Newstart	+2.78% (\$18.31)	+3.38% (\$22.82)	+1.65% (\$11.53)	+1.78% (\$12.64)	+9.93% (\$65.30)
Couple, 2 children, AWE	+2.80% (\$27.77)	+2.48% (\$25.26)	+4.97% (\$51.94)	+1.65% (\$18.04)	+12.40% (\$123.01)
Couple, 2 children, WMW	+ 3.62% (\$28.01)	+3.14% (\$25.17)	+5.72% (\$47.24)	+2.13% (\$18.61)	+15.39% (\$119.03)

Table B1 – Brisbane, Change all years

	Change 2009-2010	Change 2010-2011	Change 2011-2012	Change 2012-2013	Change 2009-2013
1 bedroom unit	+2.17% (\$5.00)	+6.38% (\$15.00)	+4.00% (\$10.00)	+3.86% (\$10.00)	+17.39% (\$40.00)
Single, Aged Pension	+6.07% (\$23.80)	+4.44% (\$18.45)	+1.68% (\$7.30)	+6.18% (\$27.30)	+19.61% (\$76.85)
2 bedroom unit	+4.06% (\$13.00)	+5.11% (\$17.00)	+0.00% (\$0.00)	+2.86% (\$10.00)	+12.50% (\$40.00)
Single, Newstart, Sharing	+3.01% (\$7.98)	+3.64% (\$9.95)	+1.12% (\$3.17)	+1.91% (\$5.47)	+10.02% (\$26.57)
Sole parent, Parenting	+4.85% (\$23.32)	+4.10% (\$20.68)	+2.99% (\$15.68)	+4.11% (\$22.23)	+17.03% (\$81.91)
3 bedroom house	+2.78% (\$10.00)	+2.70% (\$10.00)	+3.95% (\$15.00)	+1.27% (\$5.00)	+11.11% (\$40.00)
Couple, 2 children, Newstart	+2.78% (\$18.31)	+3.38% (\$22.82)	+1.65% (\$11.53)	+1.78% (\$12.64)	+9.93% (\$65.30)
Couple, 2 children, AWE	+3.40% (\$34.56)	+2.71% (\$28.48)	+3.42% (\$36.90)	+2.25% (\$25.05)	+12.31% (\$124.99)
Couple, 2 children, WMW	+ 3.62% (\$28.01)	+3.14% (\$25.17)	+5.72% (\$47.24)	+2.13% (\$18.61)	+15.39% (\$119.03)

Table C1 - Canberra, Change all years

	Change 2009-2010	Change 2010-2011	Change 2011-2012	Change 2012-2013	Change 2009-2013
1 bedroom unit	+9.09% (\$30.00)	+2.78% (\$10.00)	+1.35% (\$5.00)	-9.33% (-\$35.00)	+3.03% (\$10.00)
Single, Aged Pension	+6.07% (\$23.80)	+4.44% (\$18.45)	+1.68% (\$7.30)	+6.18% (\$27.30)	+19.61% (\$76.85)
2 bedroom unit	+7.25% (\$25.00)	+5.41% (\$20.00)	+1.92% (\$7.50)	-0.63% (-\$2.5)	+14.49% (\$50.00)
Single, Newstart, Sharing	+3.01% (\$7.98)	+3.64% (\$9.95)	+1.12% (\$3.17)	+1.91% (\$5.47)	+10.02% (\$26.57)
Sole parent, Parenting	+4.85% (\$23.32)	+4.10% (\$20.68)	+2.99% (\$15.68)	+4.11% (\$22.23)	+17.03% (\$81.91)
3 bedroom house	+6.88% (\$27.50)	-6.43% (-\$27.50)	+12.50% (\$50.00)	-3.33% (-\$15.00)	+8.75% (\$35.00)
Couple, 2 children, Newstart	+2.78% (\$18.31)	+3.38% (\$22.82)	+1.65% (\$11.53)	+1.78% (\$12.64)	+9.93% (\$65.30)
Couple, 2 children, AWE	+4.58% (\$48.66)	+4.63% (\$51.44)	+5.97% (\$69.41)	+1.37% (\$16.91)	+17.56% (\$186.42)
Couple, 2 children, WMW	+ 3.62% (\$28.01)	+3.14% (\$25.17)	+5.72% (\$47.24)	+2.13% (\$18.61)	+15.39% (\$119.03)

Table D1 – Darwin, Change all years

	Change 2009-2010	Change 2010-2011	Change 2011-2012	Change 2012-2013	Change 2009-2013
1 bedroom unit	+9.41% (\$24.00)	+5.02% (\$14.00)	+8.67% (\$25.40)	+12.75% (\$40.60)	+40.78% (\$104.00)
Single, Aged Pension	+6.07% (\$23.80)	+4.44% (\$18.45)	+1.68% (\$7.30)	+6.18% (\$27.30)	+19.61% (\$76.85)
2 bedroom unit	+10.86% (\$38.00)	-3.35% (-\$13.00)	+9.87% (\$37.00)	+19.90% (\$82.00)	+41.14% (\$144.00)
Single, Newstart, Sharing	+3.01% (\$7.98)	+3.64% (\$9.95)	+1.12% (\$3.17)	+1.91% (\$5.47)	+10.02% (\$26.57)
Sole parent, Parenting	+4.85% (\$23.32)	+4.10% (\$20.68)	+2.99% (\$15.68)	+4.11% (\$22.23)	+17.03% (\$81.91)
3 bedroom house	+5.87% (\$27.00)	-2.26% (-\$11.00)	+14.08% (\$67.00)	+23.57% (\$128.00)	+45.87% (\$211.00)
Couple, 2 children, Newstart	+2.78% (\$18.31)	+3.38% (\$22.82)	+1.65% (\$11.53)	+1.78% (\$12.64)	+9.93% (\$65.30)
Couple, 2 children, AWE	+ 3.58% (\$36.89)	+3.84% (\$41.02)	+4.41% (\$48.93)	+2.71% (\$31.43)	+15.34% (\$158.27)
Couple, 2 children, WMW	+ 3.62% (\$28.01)	+3.14% (\$25.17)	+5.72% (\$47.24)	+2.13% (\$18.61)	+15.39% (\$119.03)

Table E1 – Hobart, Change all years

	Change 2009-2010	Change 2010-2011	Change 2011-2012	Change 2012-2013	Change 2009-2013
1 bedroom unit	-12.94% (-\$22.00)	+16.89% (\$25.00)	+6.94% (\$12.00)	-13.51% (-\$25.00)	-5.88% (-\$10.00)
Single, Aged Pension	+6.07% (\$23.80)	+4.44% (\$18.45)	+1.68% (\$7.30)	+6.18% (\$27.30)	+19.61% (\$76.85)
2 bedroom unit	+4.48% (\$10.00)	+8.58% (\$20.00)	-5.93% (-\$15.00)	+5.04% (\$12.00)	+12.11% (\$27.00)
Single, Newstart, Sharing	+3.01% (\$7.98)	+3.64% (\$9.95)	+1.12% (\$3.17)	+1.91% (\$5.47)	+10.02% (\$26.57)
Sole parent, Parenting	+4.85% (\$23.32)	+4.10% (\$20.68)	+2.99% (\$15.68)	+4.11% (\$22.23)	+17.03% (\$81.91)
3 bedroom house	+5.26% (\$15.00)	+3.33% (\$10.00)	-0.65% (-\$2.00)	+0.65% (\$2.00)	+8.77% (\$25.00)
Couple, 2 children, Newstart	+2.78% (\$18.31)	+3.38% (\$22.82)	+1.65% (\$11.53)	+1.78% (\$12.64)	+9.93% (\$65.30)
Couple, 2 children, AWE	+3.69% (\$35.64)	+3.30% (\$33.04)	+4.55% (\$47.15)	+1.99% (\$21.49)	+14.21% (\$137.32)
Couple, 2 children, WMW	+ 3.62% (\$28.01)	+3.14% (\$25.17)	+5.72% (\$47.24)	+2.13% (\$18.61)	+15.39% (\$119.03)

Table F1 – Melbourne, Change all years

	Change 2009-2010	Change 2010-2011	Change 2011-2012	Change 2012-2013	Change 2009-2013
1 bedroom unit	+8.70% (\$20.00)	+4.00% (\$10.00)	+1.92% (\$5.00)	-1.89% (-\$5.00)	+13.04% (\$30.00)
Single, Aged Pension	+6.07% (\$23.80)	+4.44% (\$18.45)	+1.68% (\$7.30)	+6.18% (\$27.30)	+19.61% (\$76.85)
2 bedroom unit	+9.32% (\$29.00)	+2.94% (\$10.00)	+0.00% (\$0.00)	+0.00% (\$0.00)	+12.54% (\$39.00)
Single, Newstart, Sharing	+3.01% (\$7.98)	+3.64% (\$9.95)	+1.12% (\$3.17)	+1.91% (\$5.47)	+10.02% (\$26.57)
Sole parent, Parenting	+4.85% (\$23.32)	+4.10% (\$20.68)	+2.99% (\$15.68)	+4.11% (\$22.23)	+17.03% (\$81.91)
3 bedroom house	+6.67% (\$25.00)	+2.50% (\$10.00)	+0.00% (\$0.00)	+4.88% (\$20.00)	+14.67% (\$55.00)
Couple, 2 children, Newstart	+2.78% (\$18.31)	+3.38% (\$22.82)	+1.65% (\$11.53)	+1.78% (\$12.64)	+9.93% (\$65.30)
Couple, 2 children, AWE	+4.13% (\$41.31)	+2.26% (\$23.52)	+3.92% (\$41.71)	+2.32% (\$25.67)	+13.22% (\$132.21)
Couple, 2 children, WMW	+ 3.62% (\$28.01)	+3.14% (\$25.17)	+5.72% (\$47.24)	+2.13% (\$18.61)	+15.39% (\$119.03)

Table G1 – Perth, Change all years

	Change 2009-2010	Change 2010-2011	Change 2011-2012	Change 2012-2013	Change 2009-2013
1 bedroom unit	+1.72% (\$5.00)	+5.08% (\$15.00)	+6.45% (\$20.00)	+9.09% (\$30.00)	+24.14% (\$70.00)
Single, Aged Pension	+6.07% (\$23.80)	+4.44% (\$18.45)	+1.68% (\$7.30)	+6.18% (\$27.30)	+19.61% (\$76.85)
2 bedroom unit	+0.00% (\$0.00)	+2.86% (\$10.00)	+11.11% (\$40.00)	+7.50% (\$30.00)	+22.86% (\$80.00)
Single, Newstart, Sharing	+3.01% (\$7.98)	+3.64% (\$9.95)	+1.12% (\$3.17)	+1.91% (\$5.47)	+10.02% (\$26.57)
Sole parent, Parenting	+4.85% (\$23.32)	+4.10% (\$20.68)	+2.99% (\$15.68)	+4.11% (\$22.23)	+17.03% (\$81.91)
3 bedroom house	+4.11% (\$15.00)	+5.26% (\$20.00)	+15.00% (\$60.00)	+8.70% (\$40.00)	+36.99% (\$135.00)
Couple, 2 children, Newstart	+2.78% (\$18.31)	+3.38% (\$22.82)	+1.65% (\$11.53)	+1.78% (\$12.64)	+9.93% (\$65.30)
Couple, 2 children, AWE	+ 3.34% (\$34.64)	+3.79% (\$40.70)	+4.14% (\$46.10)	+4.41% (\$51.18)	+16.63% (\$172.62)
Couple, 2 children, WMW	+ 3.62% (\$28.01)	+3.14% (\$25.17)	+5.72% (\$47.24)	+2.13% (\$18.61)	+15.39% (\$119.03)

Table H1 – Sydney, Change all years

	Change 2009-2010	Change 2010-2011	Change 2011-2012	Change 2012-2013	Change 2009-2013
1 bedroom unit	+2.86% (\$10.00)	+11.11% (\$40.00)	-1.25% (-\$5.00)	+2.53% (\$10.00)	+15.71% (\$55.00)
Single, Aged Pension	+6.07% (\$23.80)	+4.44% (\$18.45)	+1.68% (\$7.30)	+6.18% (\$27.30)	+19.61% (\$76.85)
2 bedroom unit	+6.76% (\$25.00)	+6.33% (\$25.00)	+2.38% (\$10.00)	+4.65% (\$20.00)	+21.62% (\$80.00)
Single, Newstart, Sharing	+3.01% (\$7.98)	+3.64% (\$9.95)	+1.12% (\$3.17)	+1.91% (\$5.47)	+10.02% (\$26.57)
Sole parent, Parenting	+4.85% (\$23.32)	+4.10% (\$20.68)	+2.99% (\$15.68)	+4.11% (\$22.23)	+17.03% (\$81.91)
3 bedroom house	+6.67% (\$30.00)	+4.17% (\$20.00)	+4.00% (\$20.00)	+1.92% (\$10.00)	+17.78% (\$80.00)
Couple, 2 children, Newstart	+2.78% (\$18.31)	+3.38% (\$22.82)	+1.65% (\$11.53)	+1.78% (\$12.64)	+9.93% (\$65.30)
Couple, 2 children, AWE	+3.19% (\$32.53)	+2.79% (\$29.37)	+3.63% (\$39.27)	+2.46% (\$27.53)	+12.63% (\$128.70)
Couple, 2 children, WMW	+ 3.62% (\$28.01)	+3.14% (\$25.17)	+5.72% (\$47.24)	+2.13% (\$18.61)	+15.39% (\$119.03)