



In Western Australia, we live in the wealthiest state in one of the wealthiest countries in the world.

It is time to ensure that people have access to safe, secure and affordable rental homes.



### ABOUT THE SNAPSHOT

Each year the Rental Affordability Snapshot measures the likelihood of individuals with low incomes finding a suitable home to rent in the private market.

The 2025 Snapshot shows the number of properties listed for rent on 15-16 March 2025<sup>1</sup> and includes five regions covering the whole state:

- Perth Metro
- South West & Great Southern
- North West (Kimberley & Pilbara)
- Mid-West & Gascoyne
- Wheatbelt & Goldfields



#### The household types we consider include:

- Single people receiving the Disability Support Pension, Youth Allowance, JobSeeker or the Age Pension, or earning minimum wage.
- Single parents receiving the Parenting Payment or earning the minimum wage.
- Couples without children on the Age Pension.
- Couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.



For the first time, additional payment supports such as the Energy Supplement, Basic Pension Supplement, and Pharmaceutical Allowance are also included.

A property is considered affordable if it requires less than 30% of a household's income to rent. Paying more than 30% of your income is considered being in housing stress, while more than 50% is considered to be severe housing stress.

A property is considered **appropriate** if it has an adequate number of bedrooms.



Rental affordability is increasingly recognised as a significant issue in Australia. For many low-income Western Australians, this situation has reached a crisis level. Our 2025 Snapshot confirms the private rental market continues to fail them.

In 2024, positive progress has been made in enhancing social housing supply and amending the Residential Tenancies Act. Nevertheless, it is essential to accelerate housing development, reform rental laws further and substantially boost income support for renters.

Anglicare WA calls on both the Western Australian (WA) and Commonwealth governments to examine the 2025 Rental Affordability Snapshot and our policy recommendations as they shape their housing policies and plan their future budgets.





### WESTERN AUSTRALIA KEY FINDINGS

- On the weekend of 15-16 March 2025, 3,523 private rentals were available to rent in Western Australia, 534 more properties than in 2024. However, most are still out of reach for households on income support or the minimum wage.
- We continue to have a rental affordability crisis for low-income Western Australians. The WA median rent is \$680 per week, up 5% from 2024 and 21% from 2023, but still well out of reach for most households on income support or the minimum wage.
- Many of the available properties at the lower-priced end of the market are for a room in a share house. Even renting a room in a share house is unaffordable for many households on benefits, with rents for a room ranging from \$200 to \$450 per week.
- This year's Rental Affordability Snapshot again shows that many people miss out on a place to call home because very few affordable and appropriate rental properties are available on the Western Australian rental market.

More rental properties are available in 2025 compared to 2024 except in the North West and Wheatbelt & Goldfields. However, a significantly smaller number of those properties are affordable and appropriate for each household type. Households on a wage fare the best in the Mid-West & Gascoyne and the Wheatbelt & Goldfields.

#### For households on income support:

- Singles | No affordable rentals are available for a single person receiving the JobSeeker payment, not even a room in a shared house.
- Families | A couple with two children on income support could afford 4 of the 3,523 appropriate rentals. Single parents with two children on income support face even tougher odds, with only 1 property available and appropriate.
- Young people | No properties, including shared accommodation, are available for a person on Youth Allowance. Youth Allowance is the lowest of all government payments, and year after year, young people consistently find themselves at the bottom of the affordability ladder.
- Disability Support Pension |
   A person on a Disability Support
   Pension could afford no appropriate
   properties across WA. People with
   disabilities face unique challenges
   in this market. Some individuals
   may find that the rentals listed in
   this Snapshot do not meet their
   needs, and for many, the Disability
   Support Pension is insufficient to
- The Age Pension | 7 of the 3,523 rentals are affordable and appropriate for couples living on the Age Pension. Single retirees relying on the Age Pension have it even worse, with only 2 listings being affordable and appropriate.

afford a home that does.

#### For households on a minimum wage:

Working households are not much better off.

- Singles | 14 properties are affordable and appropriate for a single person earning minimum wage.
- Single parents | 42 properties are affordable and appropriate for a single parent with two children on a minimum wage.

- Couples with children |
  - 42 properties are affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- Couples with children |
   149 properties are affordable and appropriate for couples with two children, where both are earning a minimum wage.



## AROUND THE REGIONS

Median rents continue to increase significantly across the State.

**MID-WEST & GASCOYNE** 

+8%

24 MONTHS +41%

2025 | 2024 | 2023 \$520 | \$480 | \$370

**PERTH METRO** 

+6%

24 MONTHS +23%

2025 | 2024 | 2023 \$688 | \$650 | \$560 **WESTERN AUSTRALIA** 

+5%

24 MONTHS +21%

2025 | 2024 | 2023 \$680 | \$650 | \$560 **NORTH WEST** 

+17%

24 MONTHS +33%

2025 | 2024 | 2023 \$995 | \$850 | \$750

WHEATBELT & GOLDFIELDS

+7%

24 MONTHS **+28%** 

2025 | 2024 | 2023 \$575 | \$535 | \$450

SOUTH WEST & GREAT SOUTHERN

+5%

24 MONTHS +25%

2025 | 2024 | 2023 \$650 | \$620 | \$520





### RENTAL AFFORDABILITY IN WA

#### Rental Affordability<sup>2</sup> Graph Definitions

Commonwealth Rent Assistance (CRA):
 A payment the Australian government provides to help individuals and families on income support payments who rent in the private rental market or community housing with the cost of rent. The graph illustrates that the CRA

- payment increase has been minimal and has not made weekly rents more affordable.
- Federal minimum wage: Based on a 38-hour week and is being used to facilitate comparisons with federal income support payment levels. The WA State minimum wage typically aligns with the Federal minimum wage and, as a result, has not been included.
- Income Required if Rent is 30% of Income: A property is considered affordable if it requires less than 30% of a household's income to rent. This line indicates the weekly household income needed to afford the median weekly rent.
- JobSeeker: An income support payment the Australian government provides to people aged 22 to 66 who are unemployed, looking for work, or sick or injured and unable to continue their usual work or study.
- Median Rent: The estimated middle value when all rent prices in a specific area are listed from lowest to highest. This represents a more accurate rental cost than using calculations for the average, which can be skewed by unusually high or low prices.





## CAITLIN & DARCY

Caitlin lives with her children
Darcy (20) and Imogen (17) in
Caitlin's parents' South Perth
home after being forced out of their
long-term rental in East Victoria Park.

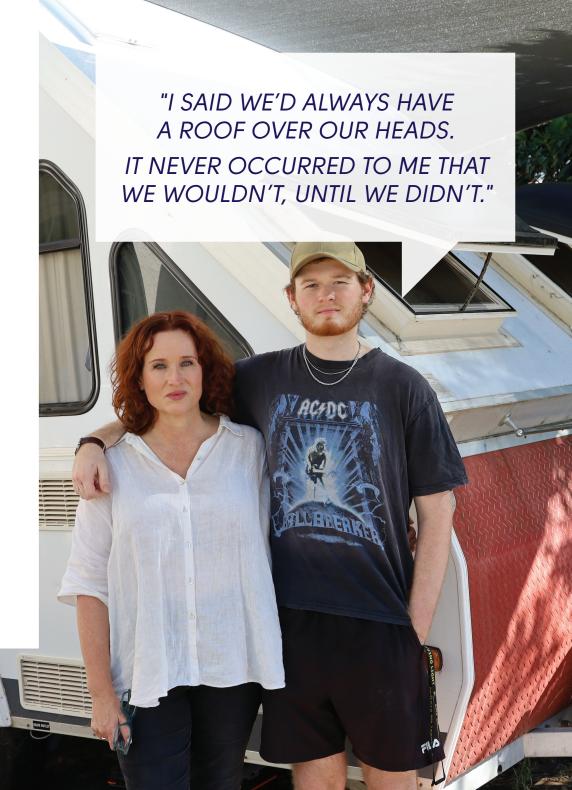
The family is squeezed into makeshift spaces: Darcy in a caravan in the front driveway, with Caitlin in a library/study with folding glass doors.

Caitlin rented a three-bedroom home in 2017, paying \$370 a week on a two-year lease. Over six years, the rent rose to \$460 per week. Not long before it came time to renew in 2024 and despite excellent tenancy records, a property manager with whom Caitlin had a difficult relationship issued her with a breach notice (later found to be wrongful). Although she was eventually offered a new lease, Caitlin's rent rocketed to \$650 a week - a 41.3% increase - and they refused to negotiate on price or term. "They told me I was 'lucky' it wasn't \$790."

Caitlin worked seven days a week and cancelled health insurance while her friends prepared food for the family, but she couldn't keep up. The stress of moving - with belongings split between storage and a donated shipping container - left her feeling like a "colossal failure." Her promise to her kids that "we'll always have a home" was shattered.

The house was recently advertised for \$790 a week.

Caitlin says the government needs to act to protect renters, calling for rent caps, minimum energy efficiency standards and an end to no-cause evictions. "Renting shouldn't be a trap. You should be able to thrive."





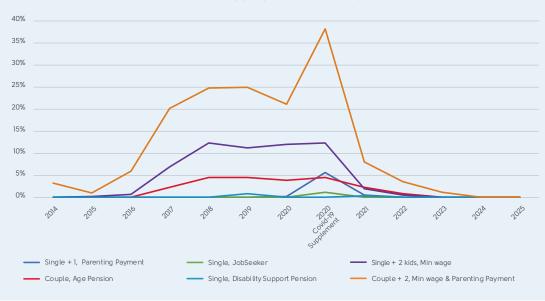
### PERTH METRO

The number of available properties is 2,878, which is 539 more than last year.

The median rent is \$688 per week, up 6% from \$650 in 2024 and 23% from \$560 in 2023.

In the Perth metropolitan area, a shortage of affordable and appropriate homes for all household types is expected to persist in 2025.

#### Affordable and Appropriate Rentals by Household



#### For households on income support:

- There are no properties that are affordable and appropriate for any household type receiving JobSeeker.
- There are no affordable and appropriate properties for a single person on a Disability Support Pension.
- 2 properties are affordable and appropriate for a single person on the Age Pension, but no properties are affordable and appropriate for a couple on the Age Pension.<sup>3</sup>

- I property is affordable and appropriate for a single parent with two children on a minimum wage, and property is affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- 13 properties are affordable and appropriate for a single person on a minimum wage.
- 57 properties are affordable and appropriate for a couple with two children, where both are earning a minimum wage.

<sup>3</sup> The two affordable and appropriate properties for a single person on the Age Pension are shared accommodation.

While also affordable for a couple on the Age Pension, they are not appropriate as a couple require a property with at least one bedroom.



### **KRISTY**

Kristy is a single mum with three kids, living in the South West. Kristy had to leave the family's three-bedroom West Busselton home when the rent climbed from \$400, to \$450 and then \$550 a week (and was recently advertised at \$650).

Forced to downsize to a cramped 2 x 1 in Geographe, Kristy is paying \$500 a week but faces another increase when her lease ends in six months. The prospect of three moves in two years, combined with the constant instability, stress, and pressure, is taking an emotional and psychological toll.

"I'm worried all the time. About if we'll have to leave, what it means for the kids and school."

Kristy's life, friends, and future plans are all based in the South West, but her hopes are fading.

"There's just nothing, nothing affordable in Busselton or even the region."

Kristy has accepted she may have to resettle her family to Perth, but the thought of entering the metro rental market is too much to think about.

"My family moved out here so us kids would have a country life, a better life," Kristy said. "Now I don't know what sort of life I can give my kids."



## SOUTH WEST & GREAT SOUTHERN

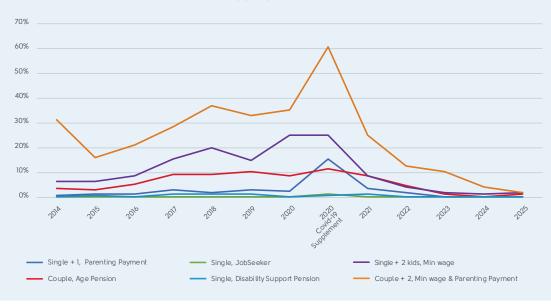
The number of available properties has risen from 202 in 2024 to 261 in 2025.

The median rent is \$650 per week, up 5% from \$620 in 2024 and 25% from \$520 in 2023.

A notable trend is that even though more rental properties are available in 2025 compared to 2024, a significantly smaller number are affordable and appropriate.

For example, in 2024, 18% of rental properties were affordable and appropriate for a couple with children, both of whom earn the minimum wage, compared to 10% in 2025.

#### Affordable and Appropriate Rentals by Household



#### For households on income support:

- There are no affordable and appropriate properties for a single person on Jobseeker, a Disability Support Pension or the Age Pension.
- There are no affordable and appropriate properties for a couple on JobSeeker with two children.
- 2 properties are affordable and appropriate for a couple with no children on the Age Pension.

- 6 properties are affordable and appropriate for a single parent with two children on a minimum wage.
- 6 properties are affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- 26 properties are affordable and appropriate for a couple with two children, where both were earning a minimum wage.



### **JANE**

Jane, a single mother of a child with special needs, has spent over a decade chasing housing security in the Pilbara.

In the past five years particularly, Jane has faced relentless upheaval: landlords selling, rents skyrocketing, and temporary housing revoked.

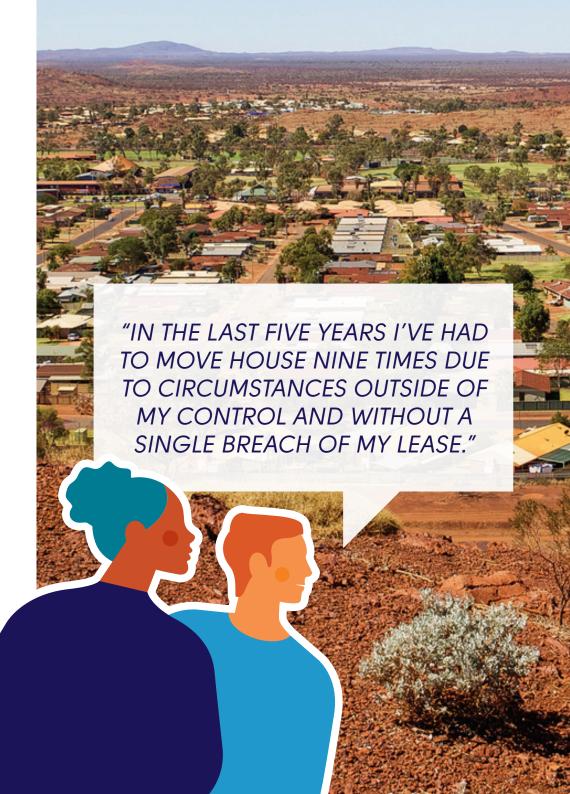
"I had to move back in with my ex-spouse to avoid living in a caravan park."

Her son struggles with constant moves.

"I feel ashamed I can't give him a safe home," Jane admits. She's heard of others staying in unhappy relationships just to keep a roof overhead. Jane looked at buying a property with Keystart, drawing down on her super to afford the deposit, but was only approved for \$180,000. Unable to compete with dual incomes in the rental market, Jane took a small private rental but had break-ins, damage to her car and didn't feel safe.

She had some brief respite renting from a friend, but they now have to sell the property, with the "Pilbara Tax" on upkeep proving too much.

"We need more affordable familyfriendly housing and priority rentals for single-parents," Jane said, "and more subsidised housing."





## NORTH WEST (KIMBERLEY & PILBARA)

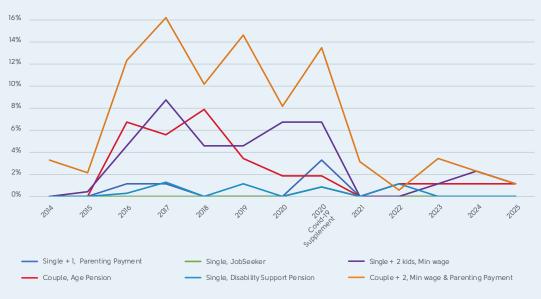
The number of available properties is significantly lower in 2025 at 178 compared to 258 in 2024.

The median rent is \$995 per week, up 17% from \$850 in 2024 and 33% from \$750 in 2023.

The North West is facing significant challenges due to fewer rental properties being available.

Compared to 2024, an even smaller proportion of those available are affordable and appropriate for all household types.

#### Affordable and Appropriate Rentals by Household



#### For households on income support:

- There are no properties affordable and appropriate for a single person on Jobseeker, a Disability Support Pension or the Age Pension.
- There are no affordable and appropriate properties for a couple on JobSeeker with two children.
- There is 1 affordable and appropriate property for a couple with no children on the Age Pension.

- 1 property is affordable and appropriate for a single parent with two children on a minimum wage.
- I property is affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- 4 properties are affordable and appropriate for a couple with two children, where both are earning a minimum wage.



#### **MID-WEST & GASCOYNE**

The number of available properties is 82, up from 62 in 2024.

Median rent is \$520 per week, up 8% from \$480 in 2024 and up 41% from \$370 in 2023.



#### WHEATBELT & GOLDFIELDS

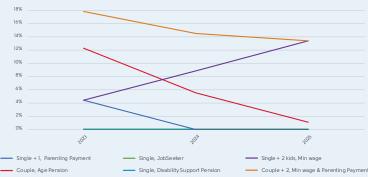
The number of available properties is 124, the same as in 2024.

Median rent is \$575 per week, up 7% from \$535 in 2024 and up 28% from \$450 in 2023.

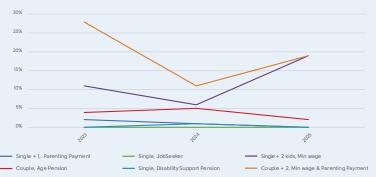


This is the 3rd year the Snapshot has captured rental data for these two regions.

#### Affordable and Appropriate Rentals by Household



#### Affordable and Appropriate Rentals by Household



#### For households on income support:

- There are no properties that are affordable and appropriate for a single person on Jobseeker, a Disability Support Pension or the Age Pension.
- There are no properties affordable and appropriate for a couple on JobSeeker with two children.

#### For households on a wage:

- 1 property is affordable and appropriate for a single person on minimum wage.
- 10 properties are affordable and appropriate for a single parent with two children on a minimum wage, and 10 (12%) properties are affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- 29 properties are affordable and appropriate for a couple with two children, where both are earning a minimum wage.

#### For households on income support:

- There are no properties affordable and appropriate for a single person on JobSeeker or a Disability Support Pension.
- 4 properties are affordable and appropriate for a couple on JobSeeker with two children.
- 3 properties are affordable and appropriate for a couple with no children on the Age Pension.

- 24 properties are affordable and appropriate for a single parent with two children on a minimum wage.
- 24 properties are affordable and appropriate for a couple on one minimum wage and Parenting Payment.
- 33 properties are affordable and appropriate for a couple with two children, where both are earning a minimum wage.



# AFFORDABLE & APPROPRIATE PROPERTIES

#### By household type, number and percentage

ROPERTIES		Western Australia		Perth Metro		South West & Great Southern		North West		Mid-West & Gascoyne		Wheatbelt & Goldfields	
Household Type	Payment Type	#	%	#	%	#	%	#	%	#	%	#	%
Couple, two children	JobSeeker (both adults)	4	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	4	3.2%
Single, two children	Parenting Payment Single	1	0.03%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.8%
Couple, no children	Age Pension	7	0.2%	0	0.0%	2	1.0%	1	0.6%	1	1.2%	3	2.4%
Single, one child	Parenting Payment Single	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single, one child	JobSeeker	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single	Age Pension	2	0.1%	2	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single aged over 21	Disability Support Pension	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single	JobSeeker	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single aged over 18	Youth Allowance	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Single in share house	Youth Allowance	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Couple, two children	Minimum Wage + FTB A	149	4.2%	57	2.0%	26	10.0%	4	2.3%	29	35.4%	33	26.6%
Single, two children	Minimum Wage + FTB A & B	42	1.2%	1	0.03%	6	2.3%	1	0.6%	10	12.2%	24	19.4%
Single	Minimum Wage	14	0.4%	13	0.5%	0	0.0%	0	0.0%	1	1.2%	0	0.0%
Couple, two children	Minimum Wage + Parenting payment (partnered) + FTB A&B	42	1.2%	1	0.03%	6	2.3%	1	0.6%	10	12.2%	24	19.4%
Total Number of Properties		3,523		2,878		261		178		82		124	
Median Rent		\$680		\$688		\$650		\$995		\$520		\$575	



## RENTAL AFFORDABILITY CRISIS MAIN DRIVERS

#### • Shortage of social housing.

Despite the recent increase in investment in social housing by the WA and Commonwealth governments, decades of underinvestment and the non-replacement of decommissioned houses have resulted in a continued significant shortfall in the supply of social housing.

Unless governments increase the scale and pace of housing construction, achieving a sustainable level of available social housing will take decades.

#### **IN DECLINE - WA Social Housing**







- Lack of private rental supply.
   Construction delays and higher construction costs for new homes have reduced the supply of rentals and increased the cost of building new homes, making it harder for low-income earners to find affordable housing.
- Lack of housing diversity. The limited variety of housing options in both social and private rental markets results in many properties not meeting households' needs.
- The end of the National Rental Affordability Scheme (NRAS). The tapering down of NRAS by mid-2026 will place further pressure on the private rental market with an estimated loss of 3,766 affordable rental dwellings between 2023 and 2026.5

- Inadequate income support
   payments and cost of living.
   Jobseeker, Parenting Payment,
   and other payments remain
   significantly below the poverty line,
   leaving people paying a critically
   high proportion of their income
   on rent or leaving them destitute.
   The combination of housing stress
   and the rising cost of living for other
   essential expenditures means that
   many Australians relying on income
   support payments are being
   pushed further into poverty.
- Commonwealth Rent Assistance (CRA). CRA has contributed to rental stress for many recipients due to payments not keeping pace with rising rents. Furthermore, the scheme's eligibility requirements exclude those on the lowest incomes. For example, only one in three people on JobSeeker are eligible for the CRA payment<sup>6</sup> while individuals living in public housing are not eligible.

In the last two decades, the wealth of the top 20 percent has increased four times that of the wealth of the lowest 20 percent.

Yet, instead of boosting the social security net, in recent years, federal governments have either neglected the lowest income earners or made insignificant changes in the margins.<sup>4</sup>

#### **Unemployment Benefits and Poverty for Single Adults**

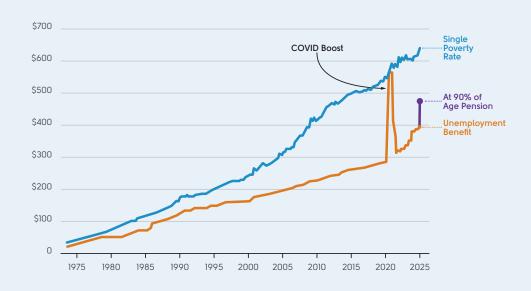


Chart | Greg Jerico • Source | Hilda, DSS

<sup>4</sup> Anglicare Australia. (2025). Election 2025: Adequate Income. https://www.anglicare.asn.au/research-advocacy/election-2025

<sup>5</sup> Shelter WA (2024). Pre-Budget Submission 2024-25. https://www.shelterwa.org.au/wp-content/uploads/2023/11/Shelter-WA-2024-25-PBS-FINAL.pdf

<sup>6</sup> Anglicare Australia. (2023). Reforming Rent Assistance: Ending rental stress across Australia. https://www.anglicare.asn.au/publications/reforming-rent-assistance/



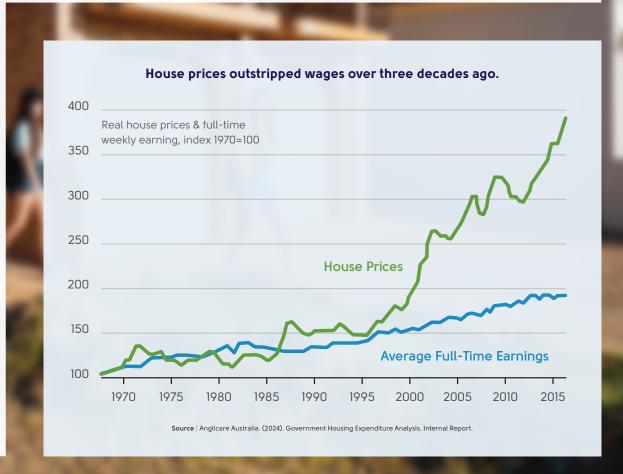
## RENTAL AFFORDABILITY CRISIS MAIN DRIVERS

#### Increased demand.

Anglicare Australia<sup>7</sup> has modelled that median weekly rent is now approximately 40% of the average weekly income, up from under 20% in 1981. Alongside population growth, this has pushed more households into housing stress and increased competition for rentals for those at the lower end of the market.

#### Wage stagnation.

From 2012 to 2022, wage stagnation meant that average annual earnings fell nearly \$12,000 short of where they would have been if wage growth had remained in line with historical patterns. This wage reduction is connected to the persistent housing crisis, leading to a 3.6% drop in wage share and a 6.9% rise over that ten-year period.8





## RENTAL AFFORDABILITY CRISIS MAIN DRIVERS



#### Intergenerational impact.

Younger generations (Millennials and Gen Z), often facing higher student debt and slower wage growth, struggle to save for a first home deposit or enter the rental market. They are competing with older generations (Baby Boomers and Gen X) who have accumulated housing wealth and may invest in rental properties. Consequently, this creates a "generation rent" scenario where younger adults are priced out of homeownership and rely on the private rental market, often facing insecurity and high costs.9

#### Negative gearing deductions and the Capital Gains Tax (CGT) discount.

First introduced in 1936, negative gearing was temporarily abolished in 1985 and CGT was introduced by the Commonwealth government as part of broader tax reforms to promote economic fairness and efficiency. However, negative gearing was reinstated in 1987, and a CGT discount was introduced over a decade later in 1999, with both influencing the private rental market in favour of investors. Australia loses \$11 billion annually due to negative gearing and CGT discounts, 10 which could be used to provide housing for those who need it.



## HOUSING POLICY FOR OUR FUTURE

The WA and Commonwealth governments have recently implemented several significant housing policies and funding initiatives to improve housing availability and support.

Key national highlights include the National Agreement on Social Housing and Homelessness, Housing Australia Future Fund, National Housing Accord Facility, National Housing Infrastructure Facility, and Australia's National Cabinet agreement to 'A better deal for renters'.

In Western Australia, the WA Housing Strategy 2020-2030 was developed with significant government investments in housing development and homelessness services.

The \$20 million WA Rent Relief Program and the first phase of rent reforms were announced and established for 2023-2024.

However, as more Western Australians become long-term renters and the available rentals have become more unaffordable or unsuitable for people on income support or minimum wages, it is essential to continue reforming housing policy and rental laws to ensure that affordable and appropriate rental homes become a reality for low-income tenants.

## WHAT IS NEEDED?

Everyone deserves access to affordable and appropriate homes.



# ACCESS TO AFFORDABLE HOMES

Solutions to the rental affordability crisis require a joint effort and a bold approach from Commonwealth and State governments.

#### Commonwealth:

- Ensure a liveable income above the poverty line for all Australians, including raising the rate of income support to \$82 per day and improving the minimum wage settings.
- Reinstate the NRAS, or create a state-based equivalent, to increase the supply of affordable rentals available to low and moderate-income tenants.
- Reform CRA by redirecting the CRA payment to increase working-age income support payments, as most income support recipients do not benefit from the CRA. If CRA is retained, the payments should be indexed to rental prices instead of inflation, and eligibility to access assistance be broadened.
- Implement a fair tax system that gradually decreases the Capital Gains Tax discount over the next ten years. Additionally, consider using negative gearing to promote investment in social housing, or potentially restrict its application to a select number of properties within a portfolio.

#### State:

- Reform the Residential Tenancies Act 1987 (WA) to:
  - Stop tenants being evicted without a valid reason and end no-grounds evictions.
  - Extend legal protection to boarders and lodgers.
  - Establish a rent stabilisation or capping mechanism.
- Continue the WA Rent Relief Program until the rental market vacancy rate is balanced between 2.5% and 3.5%.
- Establish a WA Housing Future
   Fund by setting aside \$1 billion
   of the state's surplus in perpetuity,
   using annual returns to fund
   new builds.

#### Both:

 Set a social housing target of 6% of total housing stock.

# ACCESS TO APPROPRIATE HOMES

#### State:

- Introduce minimum standards for rental properties, house structure, facilities, health, safety and privacy.
- Ensure public, social and private rental housing in Western Australia accommodates climate change, including minimum efficiency standards to mitigate extreme weather-related health risks and reduce energy costs for tenants.
- Sign the National Construction Code 2022 so every new build meets minimum accessibility standards.

#### Both:

 Expand crisis, transitional and supported accommodation options for people living with complex needs, particularly in regional, rural, and remote areas with programs like Housing First approaches, Youth Foyers and Aboriginal community-controlled organisations.







