

# SACOSS

**Cost of Living Update**

**No.54**

**Rental Affordability  
in SA**

2023

**June Quarter 2023**



**Cost of Living Update No. 54: Rental Affordability in Regional South Australia**  
**June Quarter, 2023**

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## Executive Summary

This report focuses on rental affordability in regional South Australia and is the latest in a series of SACOSS *Cost of Living Updates* tracking changes in living costs for South Australians on low incomes and/or experiencing disadvantage.

While there are fewer rental households in regional South Australia than in Adelaide (both proportionately and absolutely) and while regional rental prices are generally lower than in the capital, there are still significant problems with rental affordability in regional areas. With lower average household incomes in regional areas, the proportion of income going to rent is similar to Adelaide.

For those on very low incomes, rents in regional areas are unaffordable (defined as costing more than 30% of household income). The latest SA government data on asking rents (i.e. the price facing those looking to rent) in the June Quarter in regional areas shows that, on average:

- a single person looking to rent a two-bedroom unit would need to spend 32% of the minimum wage on rent, 43% of the Age Pension or over 60% of a JobSeeker payment;
- a single parent with two children reliant on JobSeeker (with FTB payments) would need to spend more than 40% of their income for a 3-bedroom house in all regional areas (with a high of 63.2% in the Adelaide Hills);
- a single parent on the minimum wage (with 2 children and FTB) looking to rent a 3-bedroom house would need to spend more than 30% of their income on rent in 4 of 8 regional areas (Adelaide Hill, Fleurieu and KI, Barossa, and Limestone Coast).

The asking rent for anyone looking to rent a two-bedroom unit in the June Quarter this year had increased by 10.6% over the corresponding quarter last year, while for a 3-bedroom house the increase averaged 12.5% - although there were significant regional variations. The largest increases over the last year for three-bedroom houses were:

- the Eyre and Western region (17.9%);
- the Limestone Coast (16.9%); and
- the Murray and Mallee region (16.7%).

The lowest increase was in Yorke and Mid-North region (5.2%), but this was the only region to record an increase below the inflation rate.

Increases in the asking rents for 3-bedroom houses in regional South Australia over the last decade have also exceeded the inflation rate in all areas except the Far North.

Availability of rental properties remains a key issue. The table below shows the change in the number of rental properties available-and-filled in the June Quarter 2023 by comparison with the corresponding quarter a decade ago. The number of properties let decreased in all areas, and overall there was a 35% decrease in properties available in regional SA. By contrast, population grew 7.8% in roughly the same period, so most regions saw decreasing availability of rental properties while population grew. The biggest decrease in new rentals was in the Yorke and the Mid-North region, with less than half the number of properties available this year by comparison with June 2013, while the Barossa, Adelaide Hills and the Fleurieu and Kangaroo Island region all saw significant population growth but also large drops in numbers of rental properties let.

### Number of New Rentals, June Quarter 2013 and 2023, by region

|                     | % Change in<br>available rentals |
|---------------------|----------------------------------|
| Adelaide Hills      | - 22.1%                          |
| Fleurieu and KI     | - 36.0%                          |
| Eyre and Western    | - 37.1%                          |
| Far North           | - 2.0%                           |
| Barossa             | - 34.6%                          |
| Murray and Mallee   | - 36.7%                          |
| Yorke and Mid North | - 53.6%                          |
| Limestone Coast     | - 30.7%                          |

See Table 6 for further detail.

The problems of lack of affordability and availability of rental properties needs to be addressed by government in order to assist people on low incomes to get safe, stable and affordable housing. There is no one simple solution and there are different nuances in each region, but in broad terms the policies advocated by SACOSS to improve rental affordability generally also apply to regional areas. These include:

- increasing investment in public and community housing;
- capping rent price increases to CPI;
- introducing a vacancy tax to provide an incentive to owners to put existing stock on the long-term rental market (including properties currently used as short-stay holiday accommodation).

## Introduction

This report is the latest in a series of SACOSS [Cost of Living Updates](#) tracking changes in living costs for South Australians on low incomes and/or experiencing disadvantage,

This report focuses on rental affordability for those on low incomes in regional South Australia and updates the similar report from the June Quarter 2022. That 2022 report has more detail on the housing market in regional areas, including the provision of social housing, while this report simply summarises that and then focuses more on the changes in the last 12 months.

The term “regional South Australia” here refers to all areas of the state outside of the Greater Adelaide area in the Australian Bureau of Statistics (ABS) data (and includes regional and remote areas), and “non-metropolitan” areas in the SA government data.

Housing is a fundamental human need, but for those on low incomes who do not own their own home, rent or mortgage payments constitute not just the largest single household expenditure, but one which impacts on the quality of life and the ability to pay for all other goods and services. The consequences of not paying for housing costs – which could result in being evicted, becoming homeless or defaulting on a home loan – invariably mean that people have no choice but to sacrifice other household needs in order to keep up with paying their housing costs. Housing affordability is therefore one of the most critical social policy issues facing South Australians.

The plight of home-owners with mortgages facing interest rate increases is an important part of the housing affordability picture, but this report focuses on renters because renters on average have lower incomes and proportionately higher housing costs, and are therefore likely to struggle more with housing affordability. They are also likely to have higher interest rates passed on through rent, and unlike mortgagees, do not have the compensating factor of accruing capital gains or asset ownership from meeting their housing costs (SACOSS, 2022).

## Background on the Regional Housing Market

In 2019-20 there were 81,714 South Australians living in 36,065 rental households in regional South Australia (ABS, 2022). These households constituted 23.9% of the regional housing market, but as the following table shows, there were significant differences between regional and Adelaide markets. Most notably, regional SA has proportionately (and absolutely) fewer renters, and a higher proportion of public housing than the Adelaide market.

**Table 1: Housing Tenure, SA, 2019-20**

|                            | <b>Regional SA</b> | <b>Adelaide</b> |
|----------------------------|--------------------|-----------------|
| Owner without mortgage     | 37.6%              | 28%             |
| Owner with mortgage        | 36.1%              | 40%             |
| <b>Total Owners</b>        | <b>74%</b>         | <b>68.2%</b>    |
| Renting – State Housing    | 7.2%               | 4.7%            |
| Renting – Private Landlord | 14.3%              | 22.8%           |
| Renting – Other            | 2.4%               | 2.1%            |
| <b>Total Renters</b>       | <b>23.9%</b>       | <b>29.6%</b>    |

Source: ABS (2022), Table 11.3.

Expenditure on housing also differs between regional and metropolitan areas, with households in regional areas generally having lower housing costs. However, regional SA households also have lower household incomes. As the following table shows, the proportion of household income going to rental costs in the regions was similar to Adelaide. Indeed, for private renters in regional areas, housing costs accounted for slightly more of their income than for Adelaide renters.

**Table 2: Housing Costs, Regional SA and Adelaide, 2019-20**

|                            | Median Housing Costs<br>\$p.w. |          | Housing Costs as % of Gross<br>H/Hold Income |          |
|----------------------------|--------------------------------|----------|--|----------|
|                            | Regional SA                    | Adelaide | Regional SA                                  | Adelaide |
| Owner without mortgage     | \$ 47                          | \$ 49    | 4.8%   | 4.5%     |
| Owner with mortgage        | \$ 311                         | \$ 436   | 16.1%  | 14.8%    |
| Renting – State Housing    | \$ 112                         | \$ 127   | 21.7%  | 22.6%    |
| Renting – Private Landlord | \$ 243                         | \$ 350   | 22.4%  | 21.4%    |

Source: ABS (2022), Table 11.1, 11.2.

These figures obviously pre-date recent interest rate rises, which would have significantly increased costs since 2019-20 (and more recent data will be discussed below). The broader point here is simply that while there are proportionately fewer renters in regional South Australia, their struggles with rental affordability are potentially as great as those in the Greater Adelaide area – despite lower average rents.

## Rental Stress

Of the 36,065 renter households in regional SA, some 25,920 or 71% were in the bottom two national income quintiles (equivalised), and as the data below shows, many of these renters on low incomes would be in “housing stress” (i.e. low income and spending more than 30% of their income on housing. The data compares rental costs (from the SA government rental bond data) with income levels provided by different income streams, but there are some limitations to the analysis. The rental bond data only captures the price of new rentals (the “asking rent”), not the amount paid on all existing rentals, and it is limited to private rentals. Asking rent prices are likely to be higher than that paid by existing renters (and higher than public and community housing rents which are capped as a proportion of income), but the rental bond data does reflect the prices faced by people currently looking to rent.

The rental bond data for the June 2023 Quarter shows that the median weekly rental for a tenancy in a two-bedroom unit in regional SA was \$260, and \$360 for a three-bedroom house (Government of SA, 2023). As in previous SACOSS reports, these house types have been used for analysis rather than the averages of all rentals as the overall averages can be impacted by changes in the mix of housing (e.g. different proportions of houses/ units, or a greater proportion of bigger or smaller houses in any quarter). However, the two-bedroom unit and three-bedroom house-types also serve as a proxy for appropriate housing for a single person<sup>1</sup> and for a family with children, respectively.

<sup>1</sup> A one-bedroom unit might also be appropriate for a single person, but there are far fewer available and the data is unreliable.



Unfortunately, the data for different regions within regional South Australia is not robust enough to use in relation to two-bedroom units as there were only 283 new rentals in the June Quarter spread across eight regions. Accordingly, only the aggregate data for all of regional SA data is presented here. The data for three-bedroom houses was more robust and is presented for all eight regions.

The following table shows the proportion of income required to pay the average \$260 a week new-tenancy rent for a two-bedroom unit in regional South Australia for people on a range of standard low-incomes. The proportion of income required to meet that rent increased slightly in all categories over the previous year, and based on the 30%-of-income benchmark, only the single parent on the minimum wage would not be in housing stress. However, given this is based on a two-bedroom unit, the accommodation would likely be crowded and uncomfortable.

**Table 3: Percent of Income Required for 2-bedroom unit, Regional SA, June 2023**

|                              | Single JobSeeker | Single Age Pensioner | Single Parent JobSeeker – 2 children | Single Minimum Wage | Single Parent Minimum Wage – 2 children |
|------------------------------|------------------|----------------------|--------------------------------------|---------------------|---|
| <b>Income Levels</b>         | \$429.55         | \$610.60             | \$759.70                             | \$812.44            | \$1195.35                               |
| <b>Average Regional Rent</b> | 60.50%           | 42.6%                | 34.2%                                | 32.0%               | 21.8%                                   |

*Income includes, as relevant, Centrelink Supplements, Commonwealth Rent Assistance and Family Tax Benefits based on children 10 & 14 yrs old.*

Source: Services Australia (2023); Fair Work Commission (2022); Government of SA (2023).

The table below shows the proportion of income required to rent a three-bedroom house in each region.

**Table 4: Percent of Income Required for 3-bedroom house, Regional SA, June 2023**

|                               | 3-BR House Ave. Weekly Rental | Single Parent JobSeeker – 2 children | Single Parent Minimum Wage – 2 children |
|-------------------------------|-------------------------------|--------------------------------------|---|
| <b>Income Levels</b>          |                               | \$759.70                             | \$1195.35                               |
| Adelaide Hills                | \$480                         | 63.2%                                | 40.2%                                   |
| Fleurieu and Kangaroo Is      | \$410                         | 54.0%                                | 34.3%                                   |
| Eyre and Western              | \$330                         | 43.4%                                | 27.6%                                   |
| Far North                     | \$328                         | 43.2%                                | 27.4%                                   |
| Barossa                       | \$420                         | 55.3%                                | 35.1%                                   |
| Murray and Mallee             | \$350                         | 46.1%                                | 29.3%                                   |
| Yorke and Mid North           | \$305                         | 40.1%                                | 25.5%                                   |
| Limestone Coast               | \$360                         | 47.4%                                | 30.1%                                   |
| <b>Total of Rest of State</b> | <b>\$360</b>                  | <b>47.4%</b>                         | <b>30.1%</b>                            |

*Income and sources as above.*

The data shows that for the single parent on JobSeeker, rent of the average three-bedroom house would not be affordable in any region. For the single parent on a minimum wage, the overall “regional SA” data shows that this accommodation is at the border of affordability/stress, but this is not the case in all areas. The average rent for new tenancies in three-bedroom houses in the Adelaide Hills, Fleurieu Peninsula and Kangaroo Island, and in the Barossa and Limestone Coast regions would still put a single parent renting on the minimum wage in housing stress.

## Changes Over Time in Rental Prices

The above is a snapshot of the current data, but the changes over recent years further highlight the rental affordability difficulties facing regional South Australia. Normally, price changes over time are tracked through the ABS Consumer Price Index (2022c), but that data only tracks price changes in capital cities. Accordingly, the following data relies on the SA Government rental bond data for new tenancies (with the same caveats as discussed above).

The table below shows the change in the last year (June Quarter 2022 to June Quarter 2023) in median rentals of the same housing types. The asking rental price of two-bedroom units in regional South Australia increased in the last year by 10.6%, almost the same as the Adelaide increase (10.8%) – but obviously significantly above the Adelaide rent increase in the CPI of 6.9% (again, showing the price of new rentals increasing much faster than all existing rentals included in the CPI).

Increases in asking rents for three-bedroom houses averaged 12.5% across regional South Australia, which was around the same as the Adelaide figure of 12.2%, but higher than for two-bedroom units in the regions. However, there were significant regional variations, with price increases in the Eyre and Western region and the Murray and Mallee region recording the largest increases over the last year.

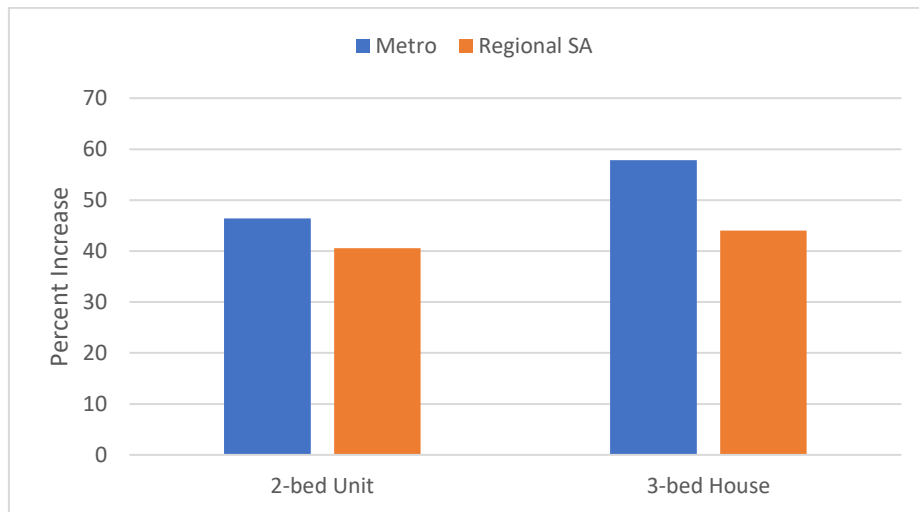
**Table 5: Changes in Regional Rent Prices in the Last Year**

|                          | June Quarter<br>2022 | June Quarter<br>2023 | Percentage<br>Change |
|--------------------------|----------------------|----------------------|----------------------|
| <b>2 BR Unit</b>         |                      |                      |                      |
| Regional SA Total        | \$235                | \$260                | 10.6%                |
| Adelaide                 | \$370                | \$410                | 10.8%                |
| <b>3 BR Houses</b>       |                      |                      |                      |
| Adelaide Hills           | \$420                | \$480                | 14.3                 |
| Fleurieu and KI          | \$380                | \$410                | 7.9                  |
| Eyre and Western         | \$280                | \$330                | 17.9                 |
| Far North                | \$300                | \$328                | 9.3                  |
| Barossa                  | \$370                | \$420                | 13.5                 |
| Murray and Mallee        | \$300                | \$350                | 16.7                 |
| Yorke and Mid North      | \$290                | \$305                | 5.2                  |
| Limestone Coast          | \$308                | \$360                | 16.9                 |
| <b>Regional SA Total</b> | <b>\$320</b>         | <b>\$360</b>         | <b>12.5%</b>         |
| Adelaide                 | \$450                | \$505                | 12.2%                |

Source: Government of SA (2022, 2023).

The following graphs extend the analysis to changes in asking rent prices over the last decade – from the June Quarter 2013 to the June 2023 Quarter – and shows some greater differences between Adelaide and regional SA. Figure 1 shows that new rental prices for two-bedroom units in regional South Australia over the decade increased only slightly less than in Adelaide, but the increases for 3-bedroom houses were some 13.8 percentage points lower in regional SA than in the metro area.

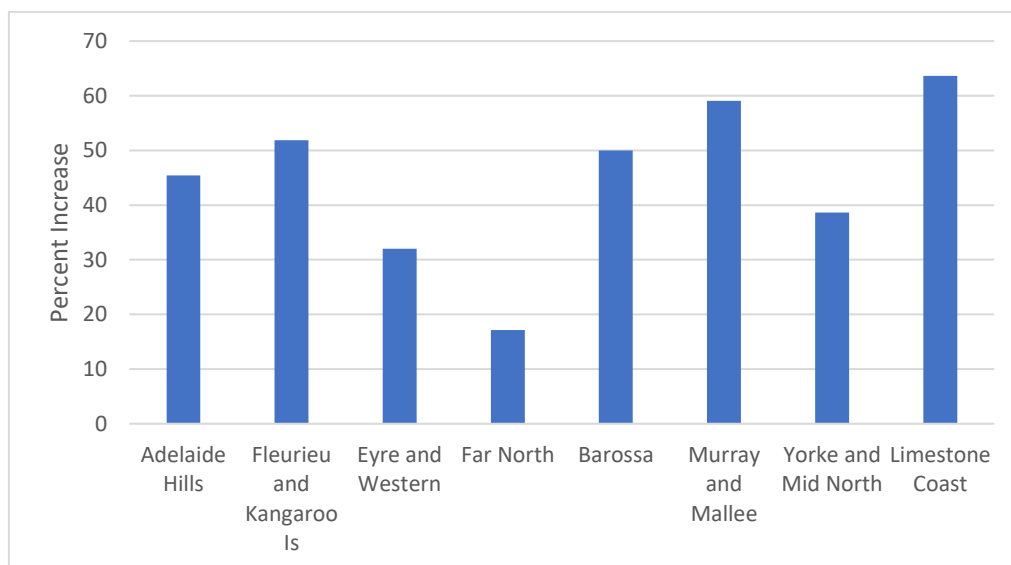
**Figure 1: Rent Price Increases, June 2013-2023**



Source: Government of SA (2013, 2023).

Again, there were significant regional variations. As the graph below shows, for three-bedroom houses, these ranged from a relatively flat 17.1% price rise in the Far North region, to 3 regions (Fleurieu and Kangaroo Island, Murray and Mallee, and Limestone Coast) seeing prices for new rentals going up by more than 50%. By comparison, the inflation rate was 30.1% (ABS, 2023), so the price of new rentals in all areas except the Far North went up in real terms.

**Figure 2: Regional Rent Price Rises, 3-bedroom Houses, 2013-23**



Source: Government of SA (2013, 2023). For full data, see Appendix.

## Availability

All the data above relates to price and affordability, but availability of rental housing is a real issue in many regional areas. This has been highlighted to SACOSS by our regional members and is important both because it puts upward pressure on the price of buying and renting houses, but also because it is a barrier to attracting employment and development in the regions. Even if regional jobs exist, they can't be filled because prospective employees have nowhere to live.

The table below shows that there was a decrease in the number of rental properties available-and-filled between the June Quarter in 2013 and the June Quarter this year. Some caution is required as it is only a comparison of one quarter in each year, but in total there was a 35% decrease in the number of new rentals in regional SA in those June Quarters. This contrasts with a population growth in roughly the same period (2011-2021) of 7.8% (SACOSS calculation from ABS, 2023b).

**Table 6: Number of New Rentals, June Quarter 2013 and 2023, Population 2011-21**

|                          | Available Rentals |              |               |  | Population - Census |                |             |
|--------------------------|-------------------|--------------|---------------|--|---------------------|----------------|-------------|
|                          | Jun-13            | Jun-23       | Change        |  | 2011                | 2021           | Change      |
| Adelaide Hills           | 430               | 335          | -22.1%        |  | 68,057              | 79,723         | 17.1%       |
| Fleurieu and Kangaroo Is | 500               | 320          | -36.0%        |  | 46,350              | 55,593         | 19.9%       |
| Eyre and Western         | 525               | 330          | -37.1%        |  | 56,396              | 57,092         | 1.2%        |
| Far North                | 245               | 240          | -2.0%         |  | 28,222              | 25,560         | -9.4%       |
| Barossa                  | 520               | 340          | -34.6%        |  | 33,199              | 37,975         | 14.4%       |
| Murray and Mallee        | 640               | 405          | -36.7%        |  | 67,698              | 71,259         | 5.3%        |
| Yorke and Mid North      | 690               | 320          | -53.6%        |  | 73,315              | 76,507         | 4.4%        |
| Limestone Coast          | 635               | 440          | -30.7%        |  | 63,077              | 66,851         | 6.0%        |
| <b>Total</b>             | <b>4,185</b>      | <b>2,730</b> | <b>-34.8%</b> |  | <b>438,325</b>      | <b>472,581</b> | <b>7.8%</b> |

Source: Government of SA (2013, 2023), ABS (2023b).

As can be seen, all areas saw a decrease in the number of new rentals, and in most regions the decrease was significant. Only the Far North had anywhere near the same numbers of new rentals. However, this was based on a smaller population and housing market than other regions, and an overall population loss. All other areas had a growth in population at the same time as decreasing availability of new rental opportunities.

There are some issues with the comparability of the data (see Appendix 2), but overall the decrease in the number of new rentals combined with an increasing population confirms the concerns of SACOSS members that the availability of housing, particularly for low-income renters, is a pressing problem – alongside the affordability issues.

## Conclusion and Recommendations

The evidence in this report clearly shows that, while there are fewer rental households in regional South Australia than in Adelaide, and that regional rental prices are generally lower than in the capital, there are still significant problems with rental affordability in regional areas. The data shows that:

- with lower household income in regional areas, the proportion of income going on rental costs was similar to Adelaide;
- rents in regional areas are still unaffordable for people on very low incomes;
- regional rents have gone up significantly in the last year and over the last decade, and while there is considerable variation between regions, in almost all regions the median rent has gone up well beyond the general inflation rate; and
- this situation has been compounded by the lack of availability of rental housing in regional areas.

These problems need to be addressed by government in order to assist people on low incomes to get safe, stable and affordable housing. There is no one simple solution and there are different nuances in each region, but in broad terms the policies advocated for by SACOSS to improve rental affordability generally also apply to regional areas. Most importantly, SACOSS has highlighted the need for a significant commitment to increasing the stock of social housing. SACOSS currently estimates that around 1,000 new public and community houses need to be built each year to keep pace with population growth and to begin to impact on housing supply to put downward pressure on rental prices. This is significantly more than is currently planned. The SA government's (2023b) *Better Housing Future* plan promises 564 net new public houses over the next four years, while the Federal Government backed *Social Housing Accelerator Program* would see a further 300-400 new social houses across South Australia in the next two years (Malinauskas, 2023). It will be important that regional South Australia gets a fair share of this housing investment, but more will still be required.

The South Australian government has also just conducted a review of the *Residential Tenancies Act* (RTA), the primary legislation governing the contracts between landlords and renters. While the legislation to be introduced to the parliament contains a number of changes which will benefit renters, including significant things like the banning of no-cause evictions and better rights for renters with pets, the government has not taken up the proposal from SACOSS and other groups to ban excessive rent increases by capping increases to CPI. This is a missed opportunity, although SACOSS is still calling for the amendments to the RTA to be passed as quickly as possible.

Finally, in terms of lack of availability of rental housing, some SACOSS members and regional bodies we have consulted have drawn attention to the issue of short-stay (Air B'n'B style) accommodation taking rental accommodation out of the long-term residential market and exacerbating already short supply. This obviously does not apply to all areas in regional South Australia, but is certainly an issue in tourist areas and needs to be addressed. SACOSS has recommended to the state parliament that a "vacancy tax" (essentially a land tax surcharge) be applied to properties which are not occupied to provide an incentive to owners to put existing stock back on the market (SACOSS, 2023). This has been done in a several places overseas, and in most places the tax is designed to include short-stay accommodation. SACOSS continues to believe this proposal should be looked at by the state government, but regional councils may also look at a similar surcharge on their council rates.

## Appendix: Additional Data and Technical Notes

### 1. Data for Figures 1 and 2: Changes in Regional Rent Prices over the last 10 years

|                          | June Quarter<br>2013 | June Quarter<br>2023 | Percentage<br>Change |
|--------------------------|----------------------|----------------------|----------------------|
| <b>2 BR Unit</b>         |                      |                      |                      |
| SA Regional Total        | \$185                | \$260                | 40.5                 |
| Adelaide                 | \$280                | \$410                | 46.4                 |
| <b>3 BR Houses</b>       |                      |                      |                      |
| Adelaide Hills           | \$330                | \$480                | 45.5                 |
| Fleurieu and KI          | \$270                | \$410                | 51.9                 |
| Eyre and Western         | \$250                | \$330                | 32.0                 |
| Far North                | \$280                | \$328                | 17.1                 |
| Barossa                  | \$280                | \$420                | 50.0                 |
| Murray and Mallee        | \$220                | \$350                | 59.1                 |
| Yorke and Mid North      | \$220                | \$305                | 38.6                 |
| Limestone Coast          | \$220                | \$360                | 63.6                 |
| <b>Regional SA Total</b> | <b>\$250</b>         | <b>\$360</b>         | <b>44.0</b>          |
| Adelaide                 | \$320                | \$505                | 57.8%                |

Source: Rental Bond Data, Government of SA (2013, 2023).

### 2. Alignment of Government of SA Private Rental Data with ABS Census data for Table 6

As noted in the text surrounding Table 6, the population and rental availability data does not quite align – most obviously because the population data is from the census, which was two years earlier than the quarterly rental data in this report. However, the order-of-magnitude of population changes is unlikely to have changed much and the overall observation of decreasing rental availability and increasing population is still valid.

There is a further issue in that the regions do not quite align in the two data sets and there are also some differences in the regional names used. However, an examination of the [maps used by the SA Government](#) and the [maps used by the ABS](#) shows that regional boundaries are very similar (if not identical), and every effort has been made to align the two sets of data as closely as possible:

- ‘Eyre and Western’ in the SA Government Private Rental Data is aligned with the Statistical Local Area (SLA) 3 region ‘Eyre Peninsula and South West’ in the census data;
- ‘Far North’ in the SA Government Private Rental Data is aligned with the SLA 3 region ‘Outback North and East’ in the census data;
- ‘Yorke and Mid North’ in the SA Government Private Rental Data is aligned with three ABS SLA 3 regions combined – namely ‘Yorke Peninsula’, ‘Lower North’ and ‘Mid North’ in the census data.

Again, SACOSS believes that any discrepancies in data as a result of the differences in regional boundaries would be very minor.

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