



Tracking the housing situation, commuting patterns and affordability challenges of essential workers

A report prepared for HOPE Housing

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Executive Summary

The essential worker housing problem

Frontline workers in essential public services across healthcare, education, policing, emergency services, transport and community welfare support, play a critical role in the functioning, health and safety of our cities. But with low to moderate incomes, they can face significant challenges attaining appropriate housing in expensive cities and regions. An AHURI-funded scoping study conducted in 2020, based on 2019 housing market and 2016 Census data, found new evidence that essential workers in Sydney and Melbourne are struggling to afford housing near to where they work (Gilbert, Nasreen and Gurrán 2021). Long commuting distances; workers living in housing stress and unsuitable housing; and experienced workers relocating to more affordable areas, all present significant risks for the quality and functioning of critical public services in these cities (ibid).

This report

The period since that analysis was conducted has been one of significant housing market change. This report, developed with HOPE Housing, builds on the earlier analysis by examining contemporary evidence of housing affordability and the housing situations and commuting patterns of essential workers across Sydney and Melbourne; immediately surrounding cities and regions; and, select regional coastal areas. Using government data on median rents and sale prices (at the Local Government Area (LGA) level), and data on indicative salaries, we examine contemporary geographic patterns of housing affordability for different essential worker occupations and housing types. Where possible, we consider how these geographic patterns of affordability have changed over time. We also examine the potential implications of notional interventions to improve affordability.

We then compare data on the housing situations and commuting patterns of essential workers from the most recent (2021) Census with data from the 2016 and 2011 Censuses to track how the situation of essential workers has changed in the last five to 10 years.

The analysis focuses on 21 essential worker occupations with incomes in the low to moderate-income range. Collectively, these occupations employ:

- Over 400,000 people across Sydney, the Central Coast, Illawarra, Newcastle and the Hunter;
- Over 350,000 people across Melbourne and Greater Geelong;
- Approximately 17,000 people in the Northern Rivers; and,
- Over 10,000 in the Shoalhaven and Southern Highlands.

Key findings

Median purchase prices and rents largely unaffordable to essential workers

Our analysis of purchase affordability based on indicative essential worker salaries shows that there are now no Local Government Areas (LGAs) across Sydney or Melbourne with a median house price that is affordable to an early career essential worker. Even median prices for townhouses and apartments (strata titled properties) are largely unaffordable. Across the Sydney metropolitan region, for example:

- There are no LGAs with a median price that's affordable to an early career Registered Nurse;
- There are only two LGAs with a median price (strata titled dwellings only) that is affordable to an early career Police Constable.

Areas that had affordable median prices in 2016, including the Central Coast, Newcastle and the Illawarra are now unaffordable. Much of the NSW South Coast and North Coast are also unaffordable, even for strata titled properties.

Low rental price growth in some metropolitan areas, in the context of Covid-19, has not improved rental affordability for lower income essential workers. At the same time, affordability has worsened in outer suburbs and regional areas (which historically offered more affordable options). Median rents remain unaffordable even for essential workers on moderate incomes in inner areas of Sydney and Melbourne, as well as across much of Sydney's north. Particularly in outer suburbs and regional areas, the stock of smaller rental properties is also extremely limited.

A growing spatial mismatch between work and home

Relative to the labour force generally, essential workers in Sydney and Melbourne remain much more likely to live in outer suburbs and adjoining regional cities. The relative concentration of essential workers living within 15kms of the Sydney and Melbourne CBDs has declined since 2011, while outer suburbs and adjacent regional areas have gained essential worker residents. Between 2016 and 2021, the greatest net losses of essential worker residents were from Eastern Suburbs (-11%), Parramatta (-9%) and Inner West (-8%) in Sydney, and Inner East (-11%) and Inner Melbourne (-9%) in Melbourne.

Many essential worker jobs, however, continue to be concentrated within inner areas of Sydney and Melbourne. With some of the highest median prices and rents, it's unsurprising that the proportion of essential workers who both live and work in those locations is low. Only 11% of the police, for example, who work in the City of Sydney also live there. Over 350 police commute in from the Blue Mountains and areas outside the metro region including the Central Coast, Illawarra, Southern Highlands and Newcastle. Over 600 police who work in inner Melbourne commute from Geelong and Mornington Peninsula.

High instances of overcrowding and housing stress

Over 36,000 essential workers across Greater Sydney and 22,000 in Greater Melbourne currently live in overcrowded homes, an increase of approx. 5,000 and 4,000, respectively since 2016.

Over 23,000 essential workers in Greater Sydney and approx. 20,000 in Greater Melbourne live in households experiencing mortgage stress. Amongst renters, the figures are 29,000 and 19,000 - 2,000 more in each city than in 2016.

Increased renting and reducing rates of home ownership

Across Australia, the proportion of households living in the private rental sector has been increasing, and this trend is also evident amongst essential workers. Since 2011, the proportion of essential workers in the private rental sector has increased, particularly

amongst essential workers under age 40. Within approx. 15kms of the Sydney and Melbourne CBDs, the vast majority of essential workers under age 40 now live in the private rental sector. This includes over 70% in City of Sydney and the Eastern Suburbs and Inner Melbourne.

Since 2011, the proportion of essential workers purchasing a home with a mortgage has declined. Significant declines are apparent in expensive inner areas of the metropolitan regions, but also in historically more affordable areas that have more recently become unaffordable, including Sydney's Parramatta (-12%) and Inner South West (-10%).

A case for change

Overall, the analysis shows that access to housing that is appropriate and affordable is a systemic problem in Australia's major cities. Affordability challenges are now also extending into historically more affordable suburbs and coastal regional areas. There is a critical need for intervention and innovation across the housing system to improve access to housing for essential workers if our cities and regions are to function effectively into the future.

Introduction

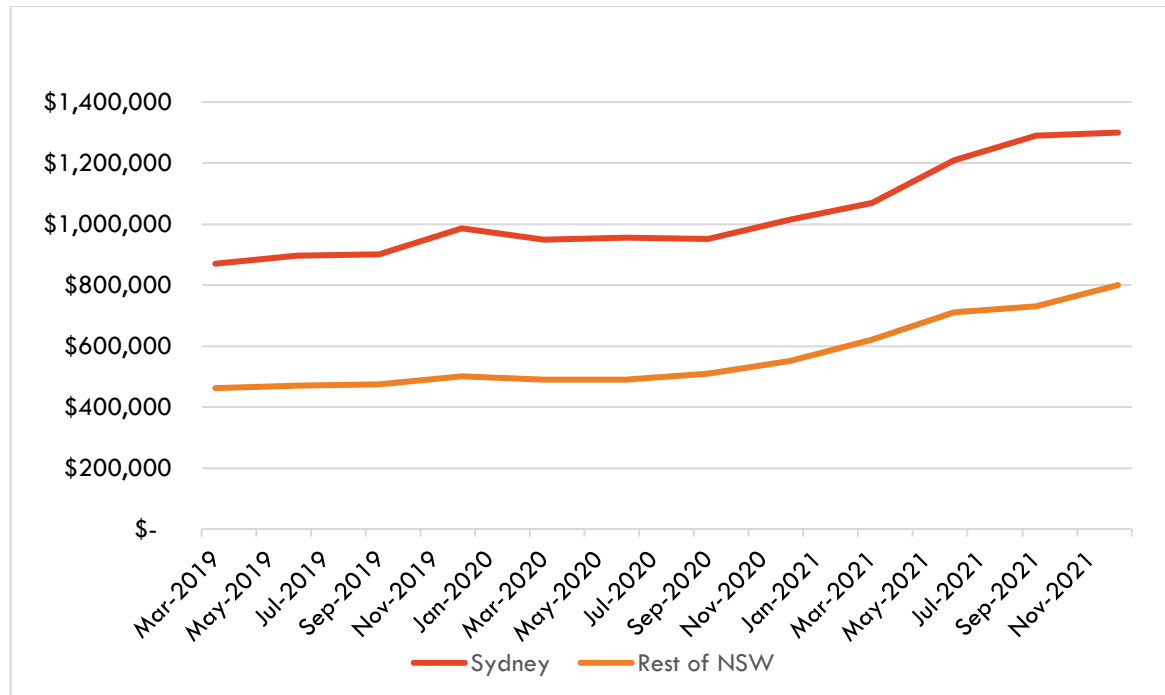
Essential workers (also called ‘key’ or ‘frontline’ workers) perform critical public services across healthcare, education, policing, emergency services, transport and community welfare support. However, with low and moderate incomes, essential workers are struggling to attain suitable housing in expensive housing market areas, where demand for the critical public services they provide is concentrated.

In addition to performing critical public services and earning low to moderate incomes, a key feature of essential worker jobs is that they have to be performed in person. Frontline workers in healthcare, policing, emergency services and some community welfare support roles also need to be ‘on-call’ to cover shifts and respond when service demand spikes. Therefore, where essential workers live in relation to the communities they service is important (Gilbert, Nasreen and Gurran 2021). When essential workers cannot access appropriate and affordable housing close to work, important public services can suffer.

An AHURI-funded scoping study undertaken by the research team in 2020 (utilising 2016 Census data and late 2019 housing market data) provided significant new evidence that essential workers in Sydney and Melbourne are struggling to afford housing in locations close to major employers (Gilbert, Nasreen and Gurran 2021). This is challenging staff recruitment and retention and threatening worker wellbeing and service quality. Since that time, essential workers in Australia have been under considerable workload pressure, and house price growth has been rapid (Figures 1 and 2), particularly in traditionally more affordable markets adjacent to major cities. Rental markets have also changed (Tables 1 and 2). Given these market changes, coupled with the release of 2021 Census data, it is timely to build upon the earlier analysis.

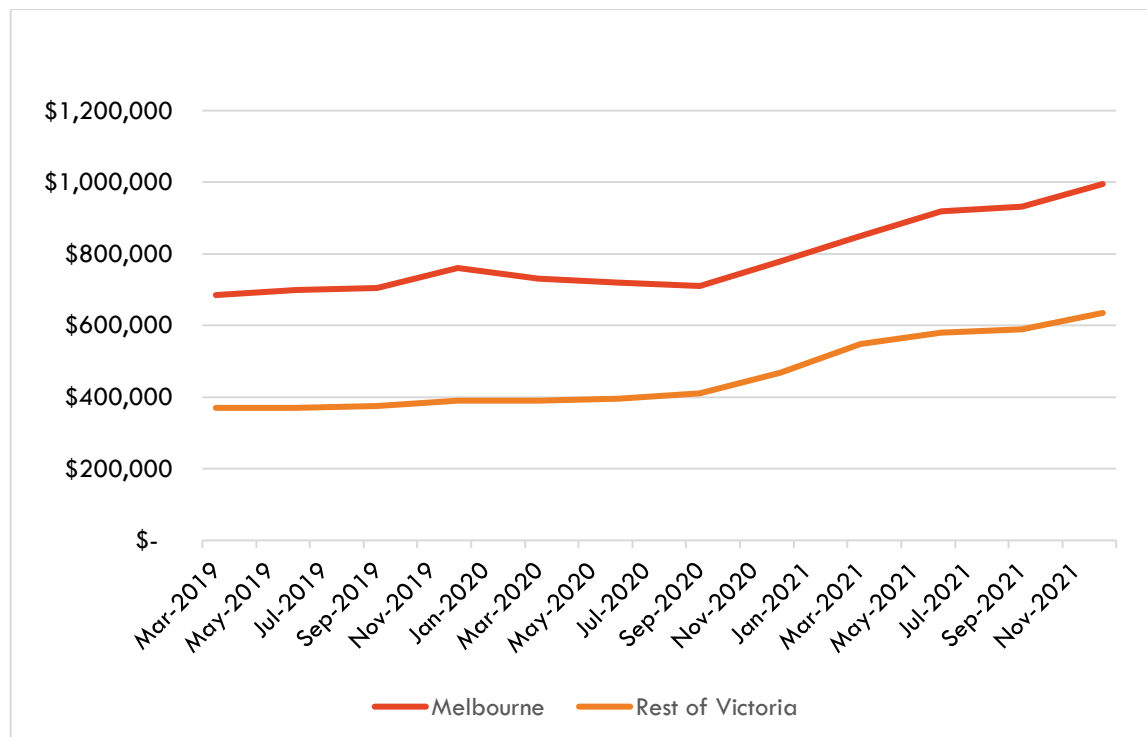
In this context, this report provides new evidence of housing affordability and the residential location, commuting patterns and housing arrangements of essential workers across 21 occupation groups. The analysis is based on late 2021 housing market data and the 2021 Australian Census. Findings from the 2021 Census data are compared with data from historical Censuses to examine how the situation of essential workers has changed over time. Our approach is detailed further below.

Figure 1: Median price (established house transfers - unstratified) (NSW)



Source: authors; data derived from Australian Bureau of Statistics 2022b

Figure 2: Median price (established house transfers - unstratified) (Vic.)



Source: authors; data derived from Australian Bureau of Statistics 2022b

Table 1: Change in median weekly rents (NSW)

Location	Dec Q. 2019	March Q. 2022	Change
Sydney – inner ring	\$629	\$870	+
Sydney – middle ring	\$500	\$500	=
Sydney – outer ring	\$450	\$500	+
Newcastle region	\$400	\$483	+
Wollongong region	\$450	\$530	+
Rest of NSW	\$350	\$420	+

Source: authors; data derived from NSW Government, Department of Communities and Justice 2020 and 2022a

Table 2: Change in median weekly rents (Vic.)

Location	Dec Q. 2019	March Q. 2022	Change
Melbourne metro region	\$420	\$400	–
Rest of Victoria	\$330	\$385	+

Source: authors; data derived from Victorian Government, Department of Families, Fairness and Housing (2022)

Examining geographic patterns of affordability

We examine broad geographic patterns of housing affordability for a range of low- and moderate-income essential worker occupations using publicly available data on median house prices and rents for different housing types and sizes and indicative essential worker salaries. Salary information for different essential worker occupations was derived from industry awards and data from the job advertisement site SEEK (Australian Paramedic College 2022; NSW Government 2021; NSW Industrial Relations Commission 2021a and b; NSW Industrial Relations Commission 2022; Seek Australia 2022; Victorian Government 2022a; Victorian Government 2022b and Victorian Police 2022).

In extracting salary information from industry awards, we focused on full time salaries for the early career stage (approximately 5 years experience), recognising that this career stage often coincides with household formation (Gurran, Gilbert et al 2018). This salary information was used to calculate affordable rents and purchase prices for different occupation groups and career stages. We assume that rents and mortgage payments are affordable if they do not exceed 30% of gross income. In calculating affordable purchase prices we assumed a 20% down payment and a 30 year mortgage loan term at 4.5%.

We compared indicative affordable purchase price and rents to real median house prices and rents at the LGA level for different property types. We use median rent data for Q2 2022 (NSW and Victoria) and median purchase price data for Q4 2021 (NSW) and 2021 (Victoria) derived from Government sources (NSW Government, Department of Communities and Justice 2022a and b; Victorian Government, Department of Environment, Land, Water and Planning 2022; Victorian Government, Department of Families, Fairness and Housing 2022). Gaps between affordable and real median prices were analysed and affordability patterns mapped for spatial distribution analysis. We designate median prices or rents as 'very unaffordable' where they exceed the affordable price by \$50,000 or \$50 per week, respectively.

Additional analyses were run to examine: (1) the potential effects of two different equity contributions through, for example, a shared equity scheme on broad geographic patterns of purchase affordability; and (2) the effects of a 20% discount to the LGA median rent on rental affordability.

Utilising Census data to examine the situation of essential workers

To examine evidence of the housing situation and commuting patterns of essential workers we used a combination of custom ABS data and data tables generated by the research team using the ABS' TableBuilder tool. This involved extracting and analysing data on:

- Location of residence and location of work;
- Residential move patterns;
- Mode of travel to work;
- Housing tenure;
- Housing suitability;
- Housing affordability (housing stress).

Where possible, consistent datasets and geographies were used for the 2011 and 2021 Census to enable comparison over time.

Consistent with earlier research (Gilbert et al. 2021) our analysis focused on 21 occupation groups that were derived from 29 four digit Census occupation categories. These included: Teachers, Registered Nurses, Midwives, Social Workers, ICT Support Professionals, ICT Support and Telecommunications and Trades, Ambulance Officers and Paramedics, Enrolled and Mothercraft Nurses, Welfare Support Workers, Child Carers, Educational Aides, Aged and Disability Carers, Nursing Support and Personal Care Workers, Fire and Emergency Services Workers, Police, Prison Officers, Bus and Coach Drivers, Train and Tram drivers, Delivery drivers, Commercial Cleaners and Laundry Workers.

Based on these selected occupation groups alone, we estimate that there are at least the following number of people working in essential worker occupations, as follows:

- 400,000 across Sydney, the Central Coast, Illawarra, Newcastle and the Hunter; and
- 350,000 across Melbourne and Greater Geelong
- Approximately 17,000 in the Northern Rivers; and,
- Over 10,000 in the Shoalhaven and Southern Highlands.

Figure 4: Greater Melbourne subregions and distance from the CBD



Source: authors; shape files derived from ABS 2021a

Purchase affordability

Home ownership remains a strong aspiration for many Australians, including essential workers (Baker and Daniel 2020; Gilbert et al 2021; Gurrán, Gilbert et al 2018; Gurrán, Phibbs et al 2018; PwC Australia 2019). Our comparison of real median house and unit prices with what an individual essential worker could affordably pay, however, reveals that most of the Sydney Metropolitan Region is now unaffordable on an essential worker salary. Even for essential workers on a weekly wage of \$1,950 (indicative for an early career teacher) no LGAs have an affordable house price and only seven have an affordable unit price (Table 3). On a weekly wage of \$1,550 (indicative for an early career Registered Nurse), there are no LGAs with an affordable median unit price. Only two have an affordable unit price based on a weekly wage of \$1,650 (indicative for an early career Police Constable)

Housing unaffordability is not limited to the metropolitan region in NSW. The analysis shows that regional cities adjacent to the metropolitan region, and most LGAs in the coastal regional areas examined are now unaffordable to essential workers. This is predominantly the case for houses, but also for strata titled properties (Table 4).

Table 3: Proportion of LGAs with affordable median house price (NSW)

Weekly wage	Indicative occupation and career stage	Greater Sydney	LGAs in metro adjacent cities and regions	Regional LGAs (Richmond-Tweed, South Coast and Southern Highlands)
\$1,950	Teacher (5 years)	0	1	3
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	0	0	2
\$1,550	Registered Nurse / Midwife (5 years)	0	0	1
\$1,250	Enrolled Nurse (5 years)	0	0	0
\$1,150	Aged and Disability carer, educational aide	0	0	0
\$1,050	Child carer, delivery driver	0	0	0
\$960	Cleaner	0	0	0
	Total LGAs	33	9	11

Source: authors; analysis based on price data derived from NSW Government, Department of Communities and Justice 2022b

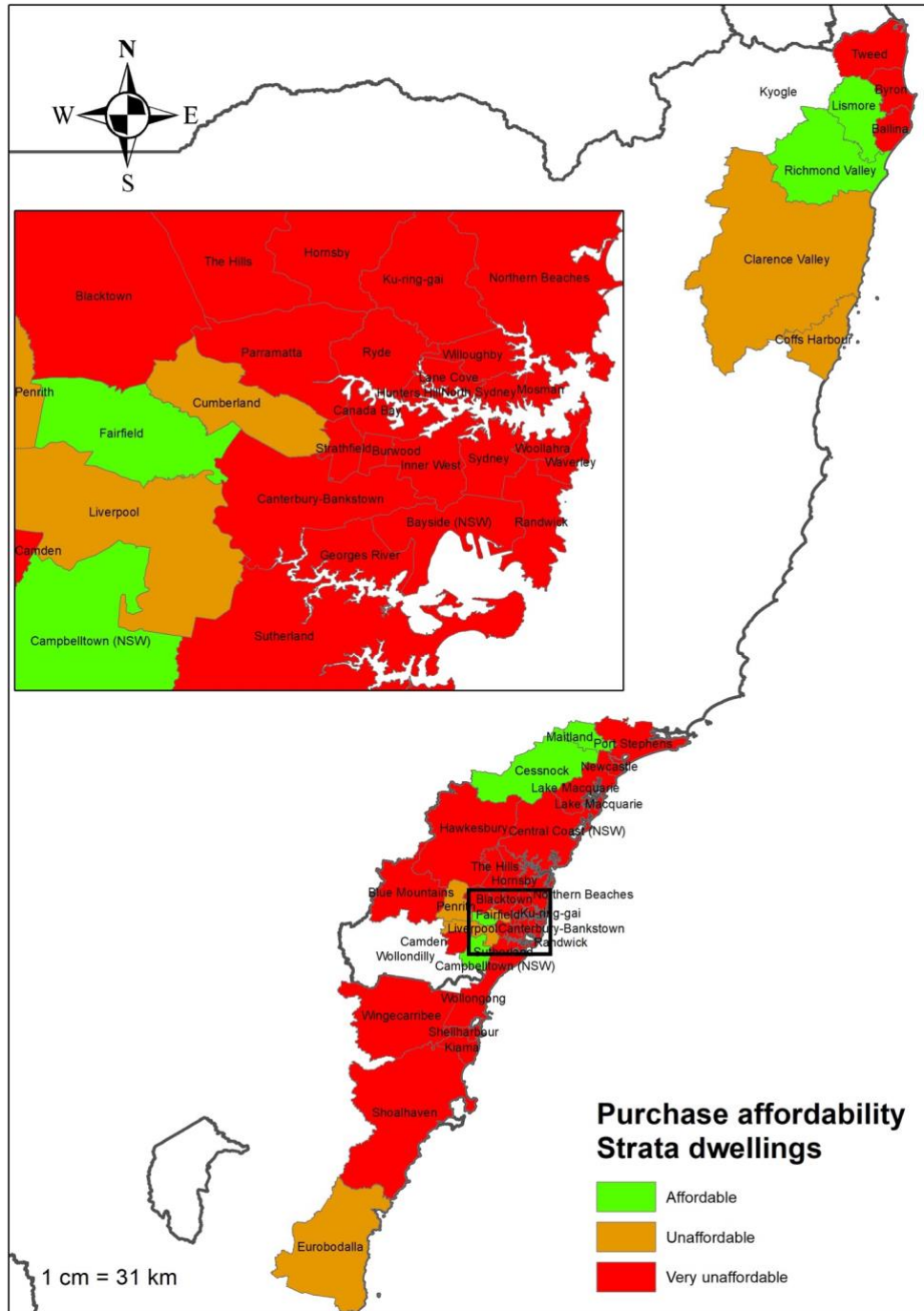
Table 4: Proportion of LGAs with affordable median unit price (NSW)

Weekly wage	Indicative occupation and career stage	Greater Sydney	LGAs in metro adjacent cities and regions	Regional LGAs (Richmond-Tweed, South Coast and Southern Highlands)
\$1,950	Teacher (5 years)	7	4	5
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	2	3	2
\$1,550	Registered Nurse / Midwife (5 years)	0	2	2
\$1,250	Enrolled Nurse (5 years)	0	1	0
\$1,150	Aged and Disability carer, educational aide	0	0	0
\$1,050	Child carer, delivery driver	0	0	0
\$960	Cleaner	0	0	0
	Total LGAs	32	9	10

Source: authors; analysis based on price data derived from NSW Government, Department of Communities and Justice 2022b

Figure 5 illustrates the affordability of a median priced strata titled property based on an indicative wage for an early career Police Constable. As shown, LGAs with an affordable median are very limited and located in outer suburban LGAs and outside of the Sydney metropolitan region.

Figure 5: Affordability of a median priced unit on an indicative salary for an early career Police Constable (NSW)

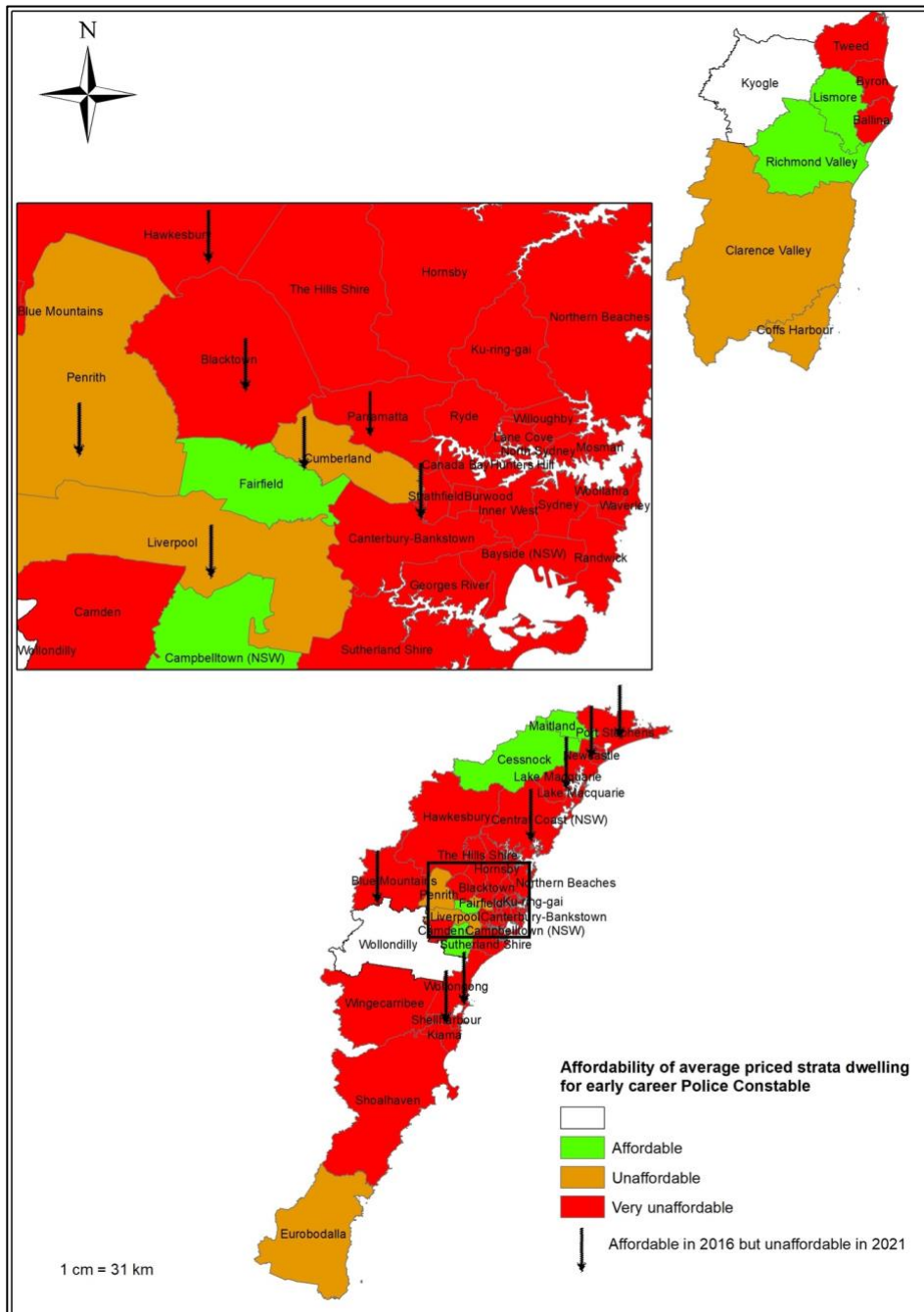


Source: authors; analysis based on price data derived from NSW Government, Department of Communities and Justice 2022b

Comparison with earlier findings on geographic patterns of housing affordability across Greater Sydney reveals that many areas that were affordable based on an indicative

salary for an early career Police Constable in 2016 have become unaffordable in the last five years. These areas are indicated with a down arrow in map below (Figure 6). As shown, this includes middle ring LGAs including Parramatta and Cumberland and outer suburban LGAs including Penrith, Liverpool and the Blue Mountains. It also includes coastal regional areas which historically have had high concentrations of police residents, including in the Illawarra and Central Coast.

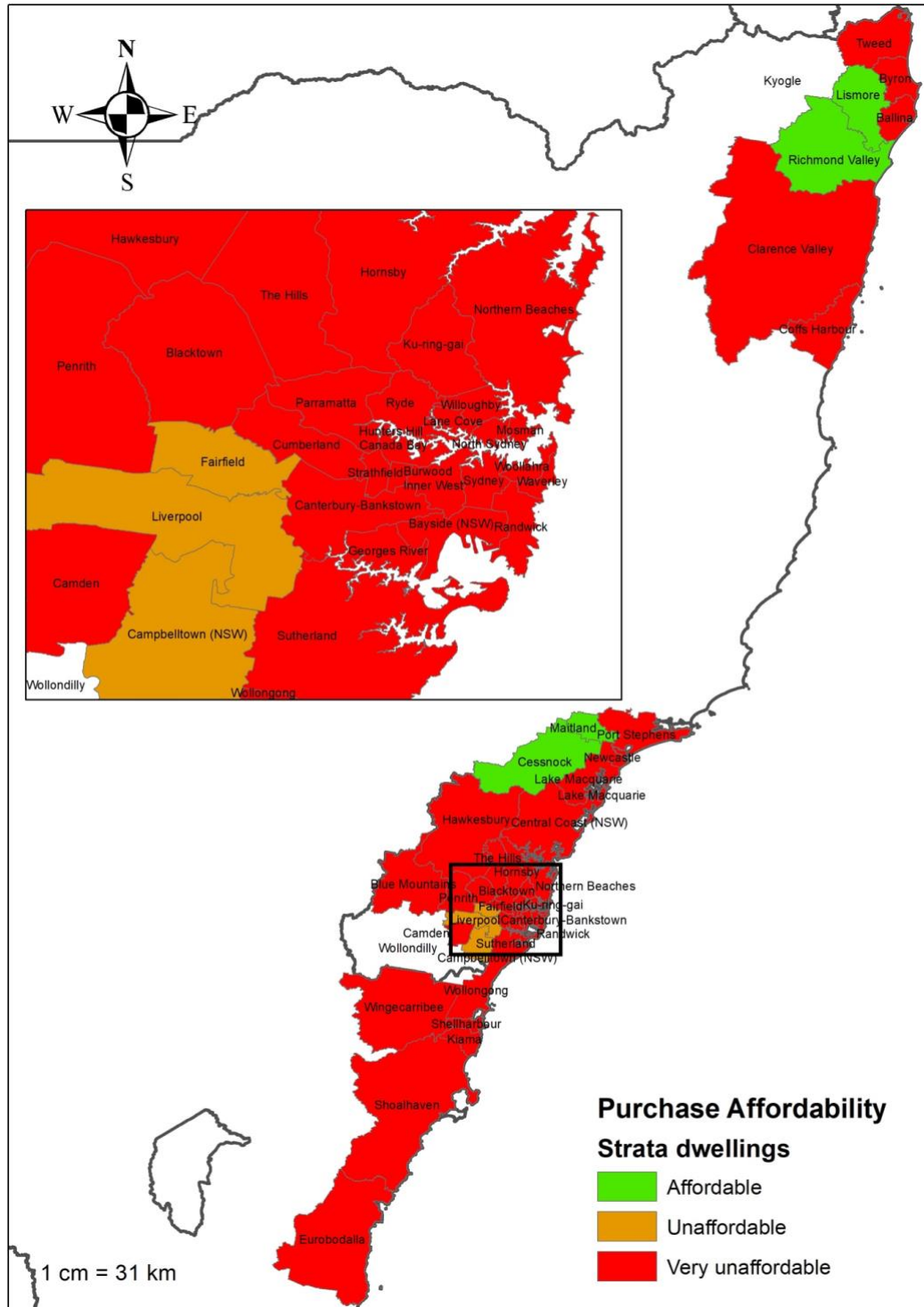
Figure 6: Affordability of a median priced unit on an indicative salary for an early career Police Constable, and change since 2016 (NSW)



Source: authors; analysis based on price data derived from NSW Government, Department of Communities and Justice 2022b

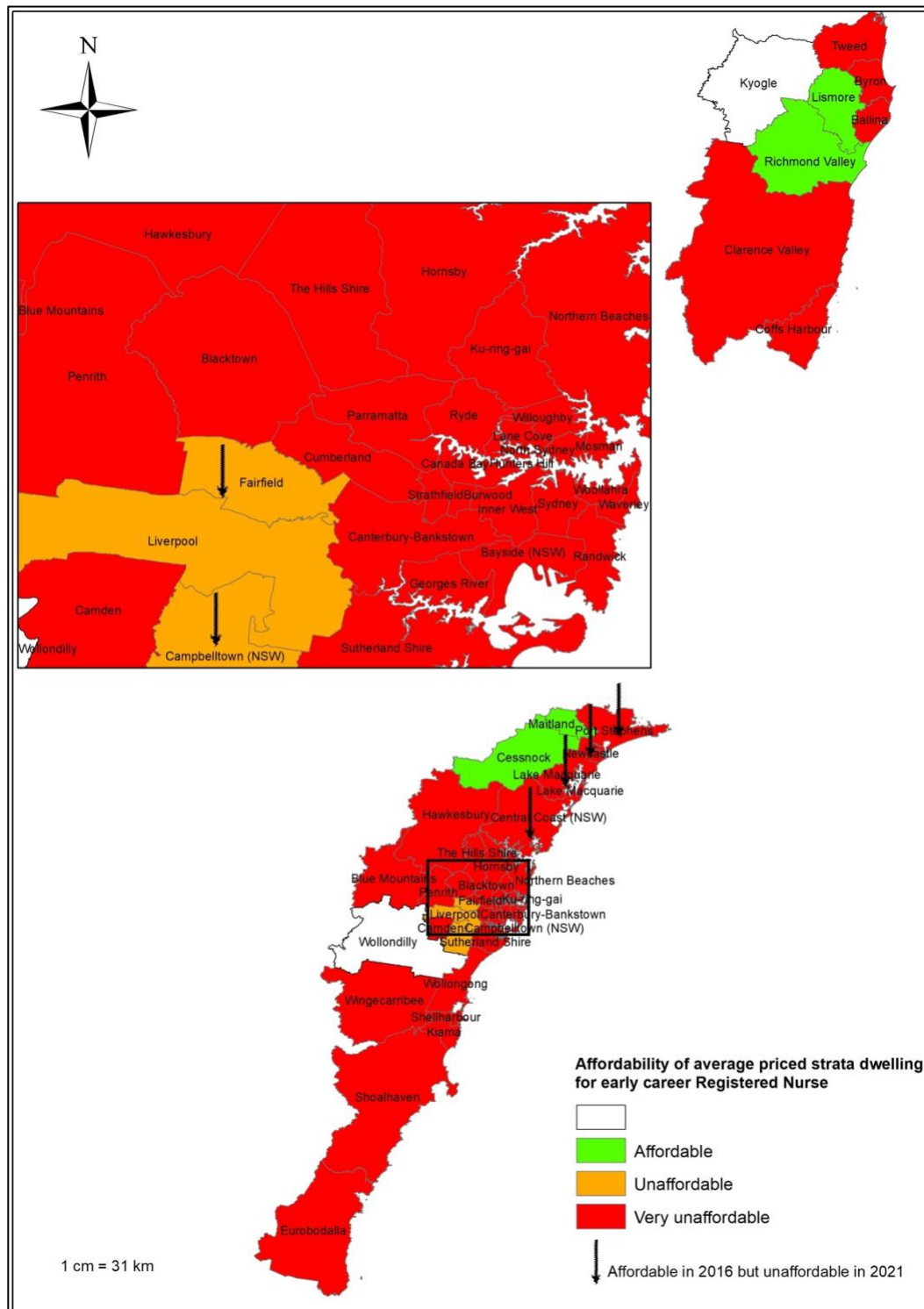
For an early career Registered Nurse, there are no LGAs with an affordable median price for a strata titled dwelling (Figure 7). Five years ago, Campbelltown and Fairfield both had affordable medians, as did the Central Coast and Newcastle (Figure 8).

Figure 7: Affordability of a median priced unit on an indicative salary for an early career Registered Nurse (NSW)



Source: authors; analysis based on price data derived from NSW Government, Department of Communities and Justice 2022b

Figure 8: Affordability of a median priced unit on an indicative salary for an early career Registered Nurse, and change since 2016 (NSW)



Source: authors; analysis based on price data derived from NSW Government, Department of Communities and Justice 2022b

A similar pattern is evident in Victoria. Across Greater Melbourne, there is no LGA with a median house price that is affordable to even the highest income essential workers included in our analysis. Median prices are also not affordable in Greater Geelong, Golden Plains or Surf Coast (Table 5). The median unit price is also unaffordable to

essential workers in Surf Coast. Only eight LGAs have median unit prices that are affordable to an early career Police Constable (Table 6).

Table 5: Proportion of LGAs with affordable median house price (Vic.)

Weekly wage	Indicative occupation and career stage	Greater Melbourne	LGAs in metro adjacent cities and regions (incl. Geelong and Surf Coast)
\$1,700	Teacher (5 years)	0	0
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	0	0
\$1,550	Registered Nurse / Midwife (5 years)	0	0
\$1,250	Enrolled Nurse (5 years)	0	0
\$1,150	Aged and Disability carer, educational aide	0	0
\$1,050	Child carer, delivery driver	0	0
\$960	Cleaner	0	0
	Total LGAs	31	3

Source: authors; analysis based on price data derived from Victorian Government, Department of Environment, Land, Water and Planning (2022)

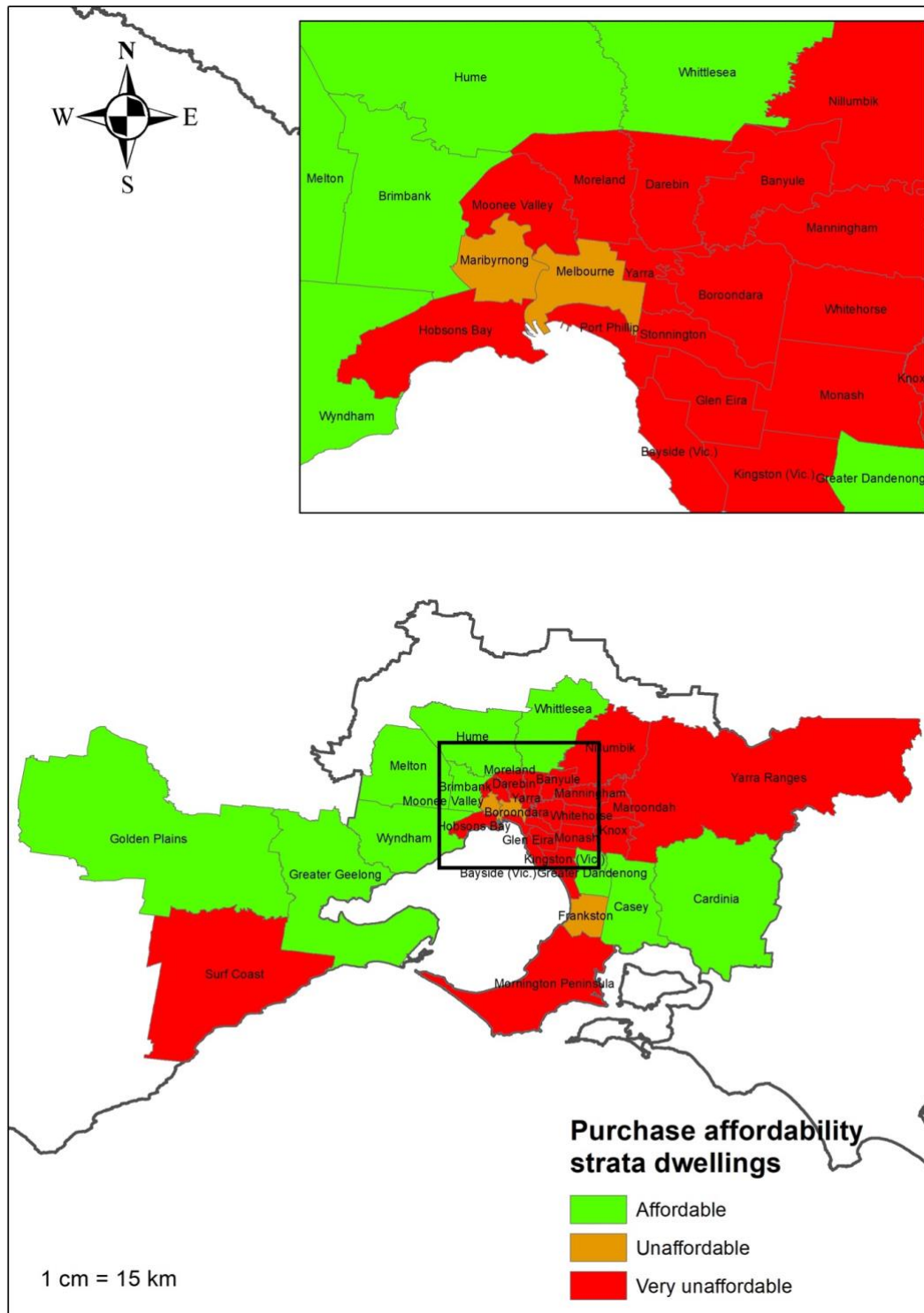
Table 6: Proportion of LGAs with affordable median unit price (Vic.)

Weekly wage	Indicative occupation and career stage	Greater Melbourne	LGAs in metro adjacent cities and regions (incl. Geelong and Surf Coast)
\$1,700	Teacher (5 years)	8	2
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	8	2
\$1,550	Registered Nurse / Midwife (5 years)	5	1
1,250	Enrolled Nurse (5 years)	1	0
\$1,150	Aged and Disability carer, educational aide	0	0
\$1,050	Child carer, delivery driver	0	0
\$960	Cleaner	0	0
	Total LGAs	31	3

Source: authors; analysis based on price data derived from Victorian Government, Department of Environment, Land, Water and Planning (2022)

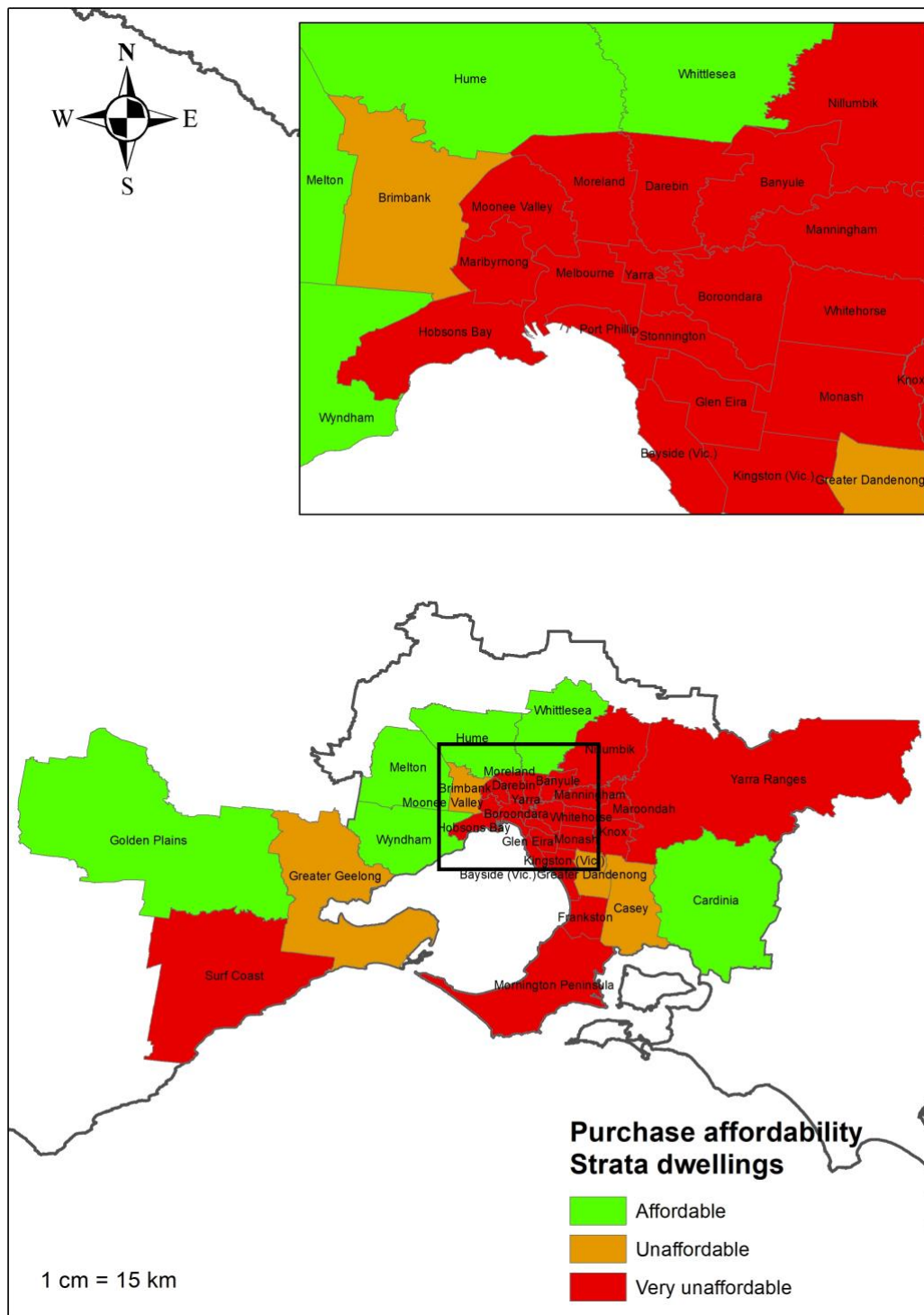
As shown in Figure 9, the LGAs with a median unit price that is affordable based on an indicative salary for an early career Police Constable are outer suburban. Purchase options for an early career Registered Nurse are even more limited to a selection of outer suburbs (Figure 10).

Figure 9: Affordability of a median priced unit on an indicative salary for an early career Police Constable (Vic.)



Source: authors; analysis based on price data derived from Victorian Government, Department of Environment, Land, Water and Planning (2022)

Figure 10: Affordability of a median priced unit on an indicative salary for an early career Registered Nurse (Vic.)



Source: authors; analysis based on price data derived from Victorian Government, Department of Environment, Land, Water and Planning (2022)

Scale of the affordability gap

In practice, house and unit prices vary within LGAs, and the capacity to pay for housing reflects household structure. While essential workers purchasing as part of a dual income household would potentially be able to pay more for their housing, those with dependent

children would have reduced borrowing capacity (Gurran, Gilbert et al 2018). Particularly in the inner and middle ring of Sydney, however, the gap between what is affordable based on indicative essential worker salaries and real median prices as of late 2021 is substantial.

For example, the gap between the median price for a strata titled home in many areas with major hospitals, is significantly beyond what an early career Registered Nurse could afford to pay. In Randwick, the median price for a strata dwelling exceeds what would be affordable to an early career Registered Nurse by over \$600,000. In Willoughby it's over \$500,000. In City of Sydney it's over \$450,000. In Parramatta it is over \$200,000. The gaps are even greater on an Enrolled Nurses salary.

Although less substantial across Melbourne, large affordability gaps are apparent in some locations. While only \$60,000 for an early career Registered Nurse in City of Melbourne and Maribyrnong, the gap is over \$300,000 in Monash. The gap for houses is very high, exceeding \$500,000 in all three areas.

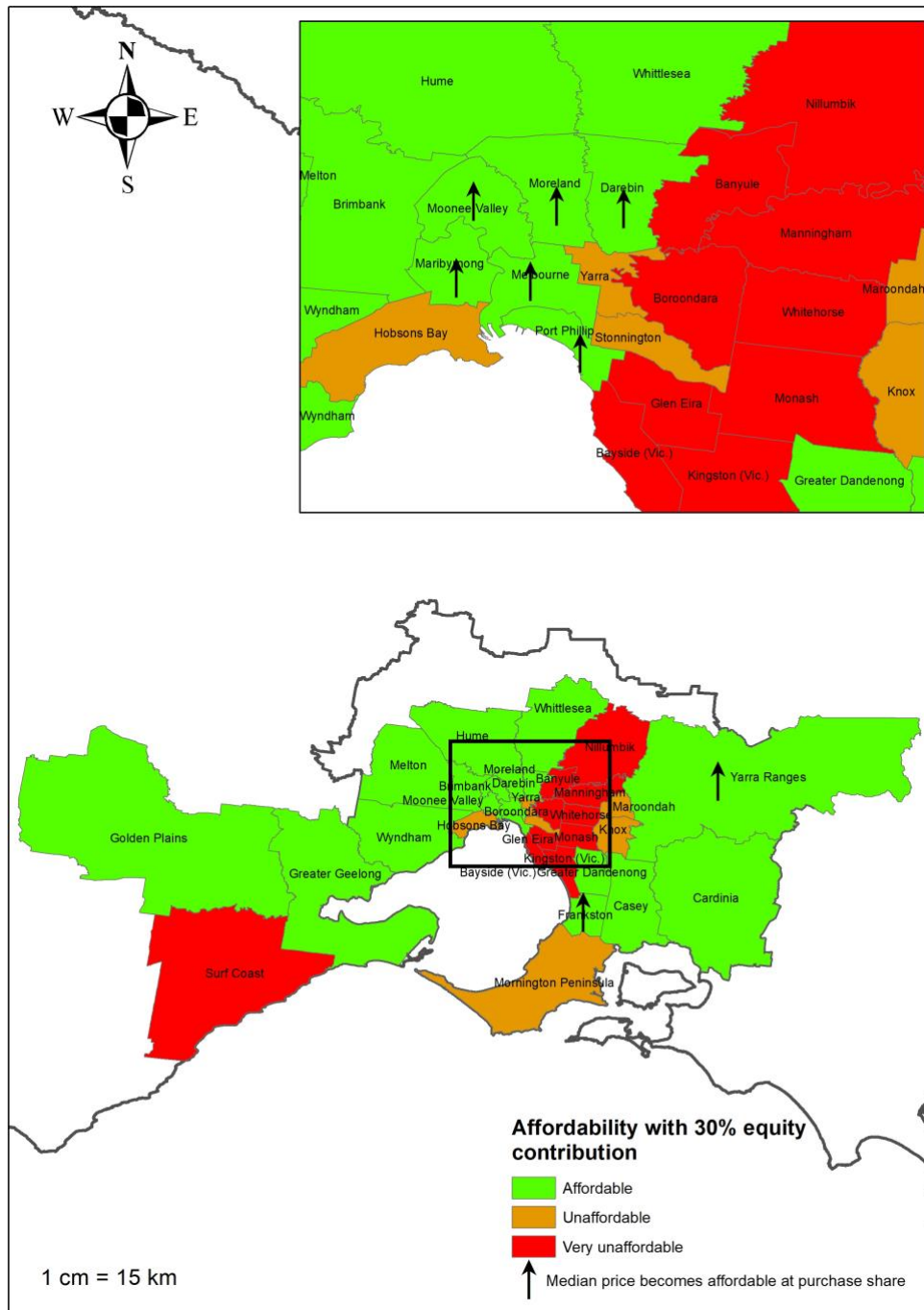
Sensitivity testing of a 10 per cent drop in the median house price shows that, across the NSW locations examined, the effect would be to improve affordability of strata titled homes in a few lower value middle and outer ring suburbs of Greater Sydney and immediately adjacent areas. However, inner ring and northern LGAs of Sydney and coastal LGAs of NSW would continue to have an unaffordable median unit price, even for essential workers on moderate incomes including early career Registered Nurses and Police Constables.

Impact of a notional equity contribution

We examine how geographic patterns of affordability might change if an essential worker were to purchase a share of their property through a shared equity scheme. We examined two scenarios: one in which there is a 30% equity contribution and the essential worker share is 70% of the purchase price; and one in which there is a 50% equity contribution and the essential worker share of the purchase price is 50%. In both scenarios we assumed a smaller 5% deposit and otherwise maintained assumptions about the mortgage interest rate and term. We focus on the scenario of an early career police constable with an income of \$1,650, which is intended to be indicative of a moderate-income essential worker.

With an income of \$1,650 per week, a notional 30% equity contribution brings the LGA median price for a strata titled dwelling to within an attainable level in a few middle and outer ring LGAs and areas outside the Sydney metropolitan region (Figure 11). Likewise, in Greater Melbourne, the scenario shows improved affordability in Melbourne City and western middle ring LGAs (Figure 12). However, expensive eastern LGAs remain unaffordable.

Figure 12: Affordability of a median priced strata dwelling with 30% equity contribution based on an indicative salary for an early career Police Constable (Vic.)



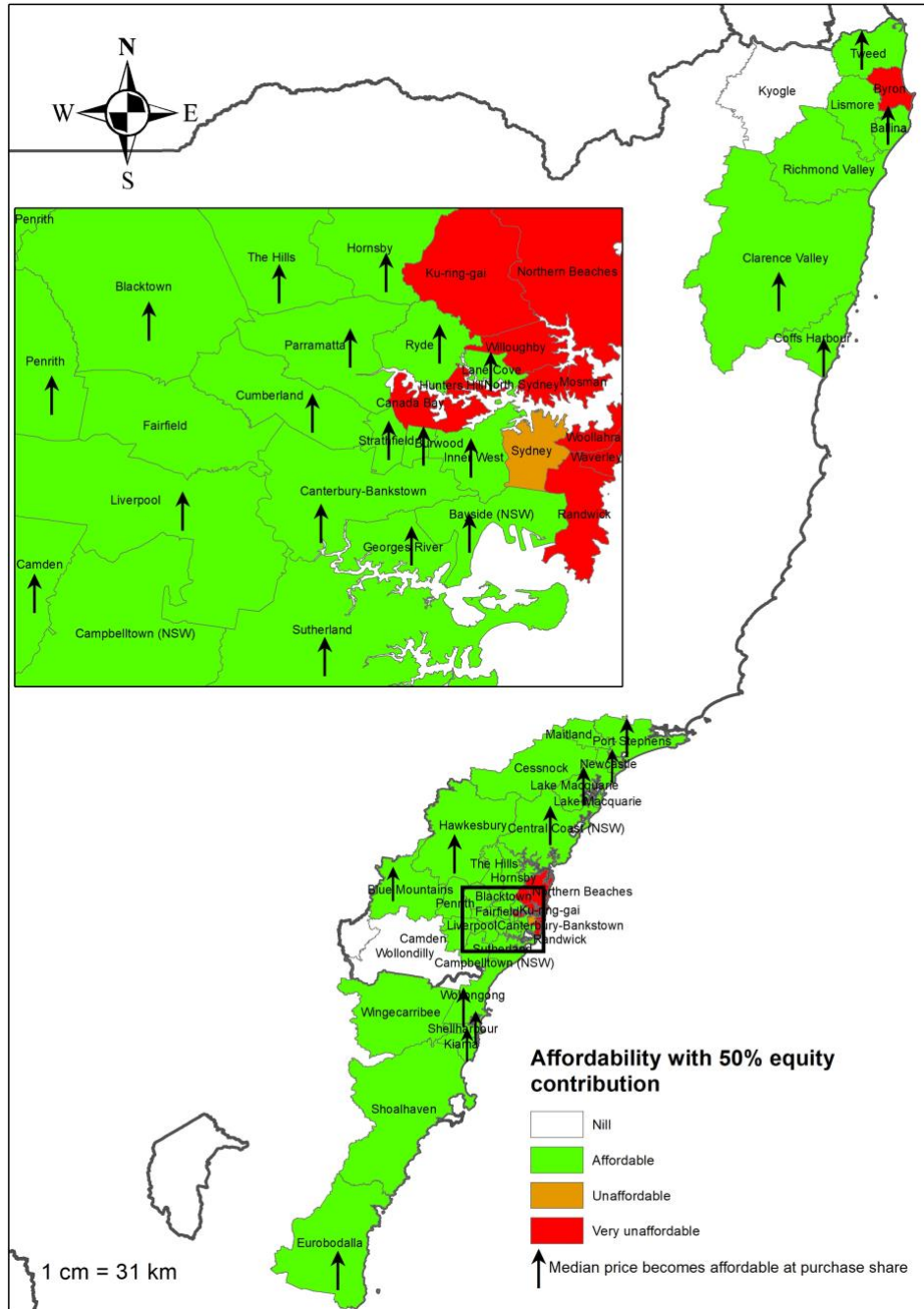
Source: authors; analysis based on price data derived from Victorian Government, Department of Environment, Land, Water and Planning (2022)

A larger, 50% equity contribution brings more LGA median prices for a strata titled home into the attainable range. In Sydney, this includes in the Inner West, Lane Cove, Parramatta and Ryde. However, the median price for a strata titled home still remains unaffordable in City of Sydney, the Eastern Suburbs and Sydney's north shore, and in Byron on the North Coast (Figure 13).

Across Greater Melbourne, LGA median prices for a strata titled dwelling are almost all affordable in the 50% equity contribution scenario, including in Melbourne's east

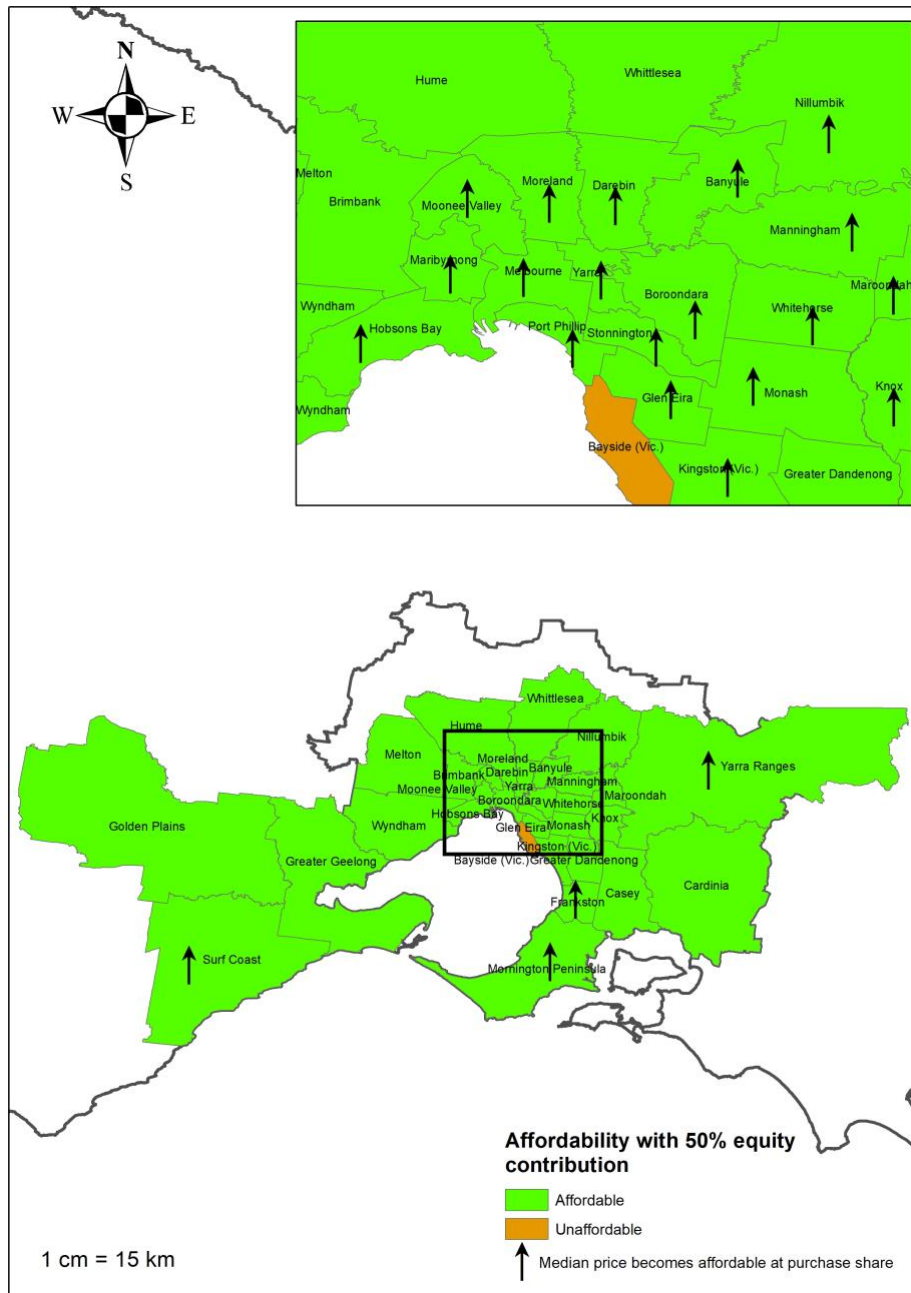
and on the Surf Coast (Figure 14). But that is also dependent on strata titled dwellings being available across the city and surrounding coastal areas.

Figure 13: Affordability of a median priced strata dwelling with 50% equity contribution based on an indicative salary for an early career Police Constable (NSW)



Source: authors; analysis based on price data derived from NSW Government, Department of Communities and Justice 2022b

Figure 14: Affordability of a median priced strata dwelling with 50% equity contribution based on an indicative salary for an early career Police Constable (Vic.)



Source: authors; analysis based on price data derived from Victorian Government, Department of Environment, Land, Water and Planning (2022)

The affordability impacts of a shared equity purchasing option could be deepened if paired with an affordable home ownership supply program, particularly in high cost areas with concentrated essential worker employment, such as around hospitals. If occurring at scale with broad eligibility, linking shared equity contributions with an affordable home ownership supply program would also help to mitigate any potential inflationary impacts.

Rental affordability

Consistent with the findings of earlier research (Gilbert et al 2021), our analysis shows that rental affordability continues to be a significant problem for lower income essential workers as well as for moderate-income essential workers requiring larger (3 bedroom) properties and or needing to rent in expensive middle and inner ring subregions of Sydney and Melbourne. This also extends to expensive regional coastal locations including Byron, Tweed and Kiama in NSW.

As shown in Table 7, for essential workers on lower incomes, including Enrolled Nurses, aged, disability and child carers and commercial cleaners, there are very few LGAs across the Sydney Metropolitan region that have an affordable median rent, even for small, one bedroom properties. Many LGAs immediately adjacent to the metropolitan region and in the coastal regional areas examined are also unaffordable, particularly for two and three bedroom dwellings.

Table 7: Proportion of LGAs with affordable median rent (one bedroom flat) NSW

Weekly salary	Indicative occupation and career stage	Greater Sydney	LGAs in metro adjacent cities and regions	Regional LGAs (Richmond-Tweed, South Coast and Southern Highlands)
\$1,950	Teacher (5 years)	32	8	8
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	25	8	8
\$1,550	Registered Nurse / Midwife (5 years)	23	8	7
1,250	Enrolled Nurse (5 years)	10	6	7
\$1,150	Aged and Disability carer, educational aide	6	4	3
\$1,050	Child carer, delivery driver	3	2	2
\$960	Cleaner	2	1	1
	Total LGAs	32	8	8

Source: authors; analysis based on rent data derived from NSW Government, Department of Communities and Justice 2022a

Table 8: Proportion of LGAs with affordable median rent (two bedroom flat) NSW

Weekly salary	Indicative occupation and career stage	Greater Sydney	LGAs in metro adjacent cities and regions	Regional LGAs (Richmond-Tweed, South Coast and Southern Highlands)
\$1,950	Teacher (5 years)	22	9	9
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	15	8	8
\$1,550	Registered Nurse / Midwife (5 years)	13	6	7
\$1,250	Enrolled Nurse (5 years)	2	1	3
\$1,150	Aged and Disability carer, educational aide	1	0	1
\$1,050	Child carer, delivery driver	0	0	0
\$960	Cleaner	0	0	0
	Total LGAs	33	9	10

Source: authors; analysis based on rent data derived from NSW Government, Department of Communities and Justice 2022a

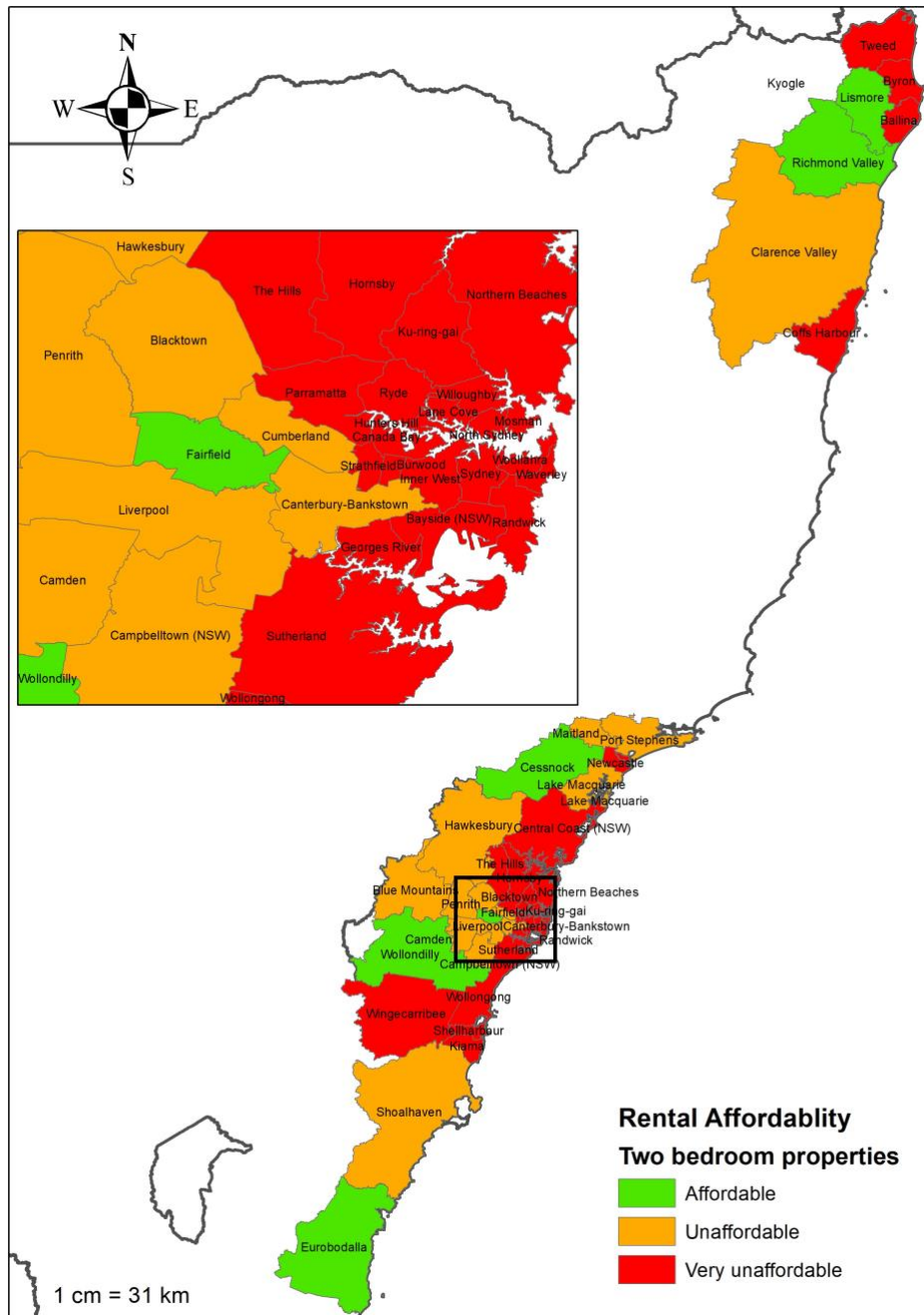
Table 9: Proportion of LGAs with affordable median rent (three bedroom house) NSW

Weekly salary	Indicative occupation and career stage	Greater Sydney	LGAs in metro adjacent cities and regions	Regional LGAs (Richmond-Tweed, South Coast and Southern Highlands)
\$1,950	Teacher (5 years)	12	7	7
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	5	2	5
\$1,550	Registered Nurse / Midwife (5 years)	2	1	4
1,250	Enrolled Nurse (5 years)	0	0	0
\$1,150	Aged and Disability carer, educational aide	0	0	0
\$1,050	Child carer, delivery driver	0	0	0
\$960	Cleaner	0	0	0
	Total LGAs	33	9	11

Source: authors; analysis based on rent data derived from NSW Government, Department of Communities and Justice 2022a

Figure 15 shows the affordability of a median priced two bedroom rental based on a salary of \$1,250 per week, which is a broadly indicative weekly wage for an early career Enrolled Nurse. As shown, affordable LGAs are limited to just two within Sydney, located in the middle and outer ring. Most of coastal regional NSW is also now unaffordable.

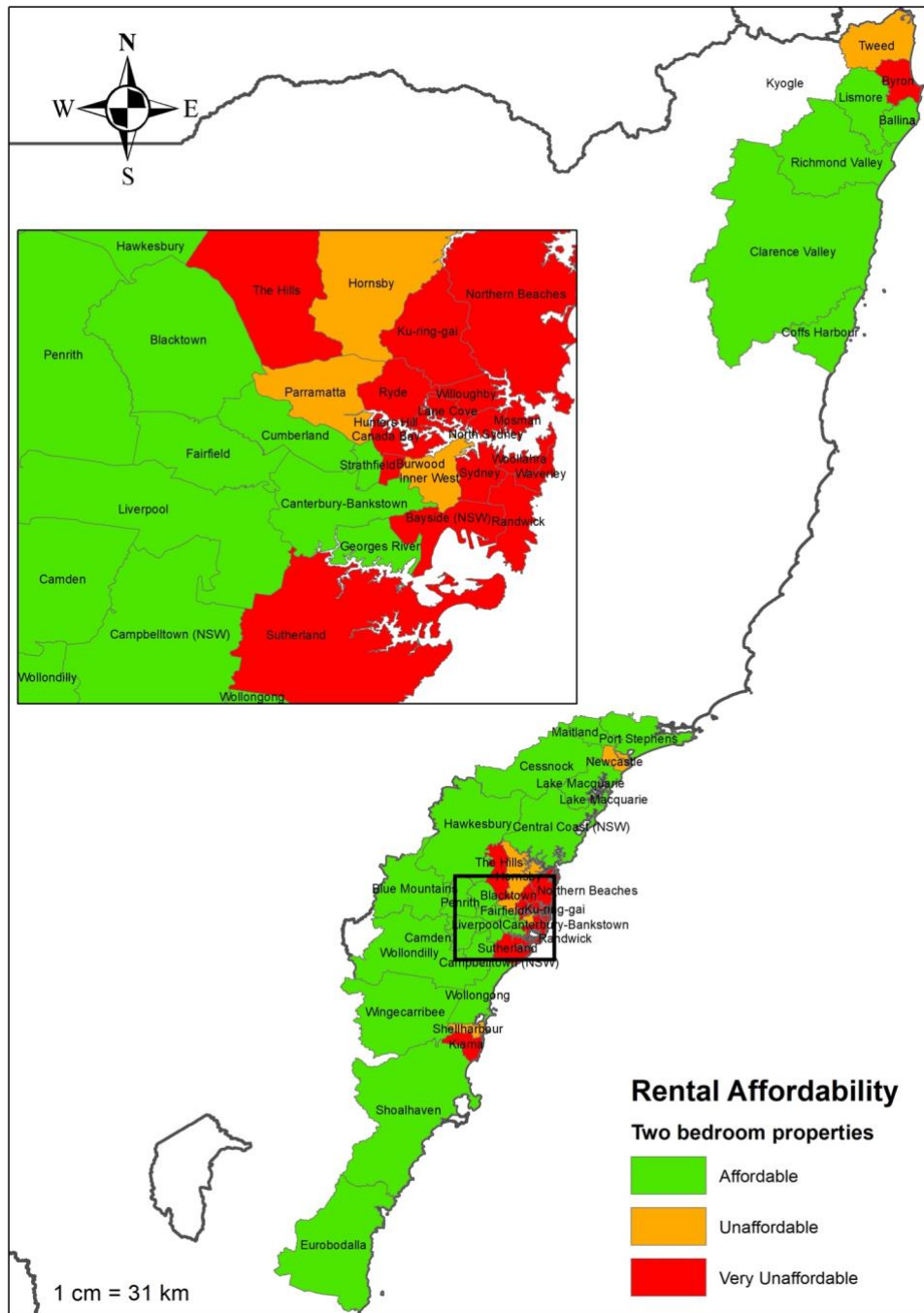
Figure 15: Affordability of a two bedroom rental on indicative wage for an early career Enrolled Nurse (NSW)



Source: authors; analysis based on rent data derived from NSW Government, Department of Communities and Justice 2022a

Even for smaller properties, median rents in Sydney’s inner ring and north are unaffordable for moderate-income essential workers, as are the coastal regional areas of Byron, Tweed and Kiama. Figure 16 show the location of LGAs with median rents for a two bedroom property that are affordable based on an indicative salary for an early career Registered Nurse.

Figure 16: Affordability of a two bedroom rental on indicative wage for an early career Registered Nurse (NSW)



Source: authors; analysis based on rent data derived from NSW Government, Department of Communities and Justice 2022a

With lower median rents and more stagnant rent growth in recent years, rental affordability for essential workers in the Victorian locations examined is generally better. However, as in NSW, affordability is highly constrained for essential workers on low incomes, even for very small properties (Table 10). In Melbourne, for example, only five LGAs have a median rent for a one bedroom property that is affordable based on an indicative salary for a commercial cleaner. Consistent with NSW, rental affordability becomes more constrained, even for essential workers on moderate incomes, for larger properties (Tables 11 and 12).

Table 10: Proportion of LGAs with affordable median rent (one bedroom flat) Vic.

Weekly wage	Indicative occupation and career stage	Greater Melbourne	LGAs in metro adjacent cities and regions (incl. Geelong and Surf Coast)
\$1,700	Teacher (5 years)	30	1
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	30	1
\$1,550	Registered Nurse / Midwife (5 years)	30	1
1,250	Enrolled Nurse (5 years)	30	1
\$1,150	Aged and Disability carer, educational aide	25	1
\$1,050	Child carer, delivery driver		1
\$960	Cleaner	5	1
	Total LGAs	30	1

Source: authors; analysis based on rent data derived from Victorian Government, Department of Families, Fairness and Housing 2022

Table 11: Proportion of LGAs with affordable median rent (two bedroom flat) Vic.

Weekly wage	Indicative occupation and career stage	Greater Melbourne	LGAs in metro adjacent cities and regions (incl. Geelong and Surf Coast)
\$1,700	Teacher (5 years)	31	2
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	30	2
\$1,550	Registered Nurse / Midwife (5 years)	28	2
\$1,250	Enrolled Nurse (5 years)	12	1
\$1,150	Aged and Disability carer, educational aide	7	0
\$1,050	Child carer, delivery driver	1	0
\$960	Cleaner	0	0
	Total LGAs	31	2

Source: authors; analysis based on rent data derived from Victorian Government, Department of Families, Fairness and Housing 2022

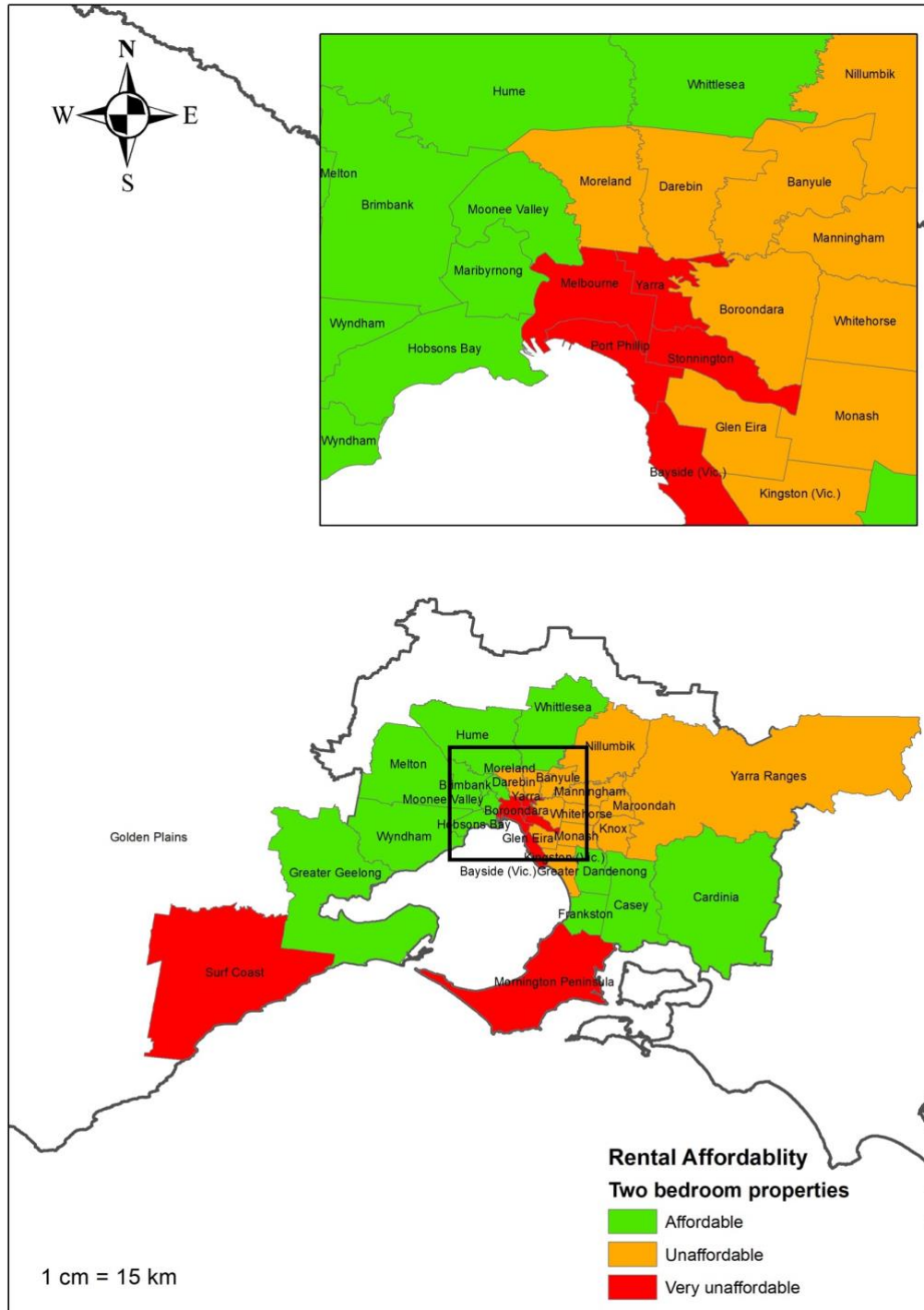
Table 12: Proportion of LGAs with affordable median rent (three bedroom house) Vic.

Weekly wage	Indicative occupation and career stage	Greater Melbourne	LGAs in metro adjacent cities and regions (incl. Geelong and Surf Coast)
\$1,700	Teacher (5 years)	18	2
\$1,650	Police Constable (5 years), Social worker, ambulance officer (2 years)	18	2
\$1,550	Registered Nurse / Midwife (5 years)	13	2
\$1,250	Enrolled Nurse (5 years)	3	0
\$1,150	Aged and Disability carer, educational aide	0	0
\$1,050	Child carer, delivery driver	0	0
\$960	Cleaner	0	0
	Total LGAs	31	3

Source: authors; analysis based on rent data derived from Victorian Government, Department of Families, Fairness and Housing 2022

Across the Victorian LGAs examined, a similar geographic pattern of affordability is evident. As shown in Figure 17 which shows the affordability scenario of a two bedroom apartment based on an indicative salary for an early career Enrolled Nurse, unaffordable LGAs are located in Melbourne's inner ring and more expensive northeast. Median rents are also unaffordable in the Surf Coast and Mornington Peninsula.

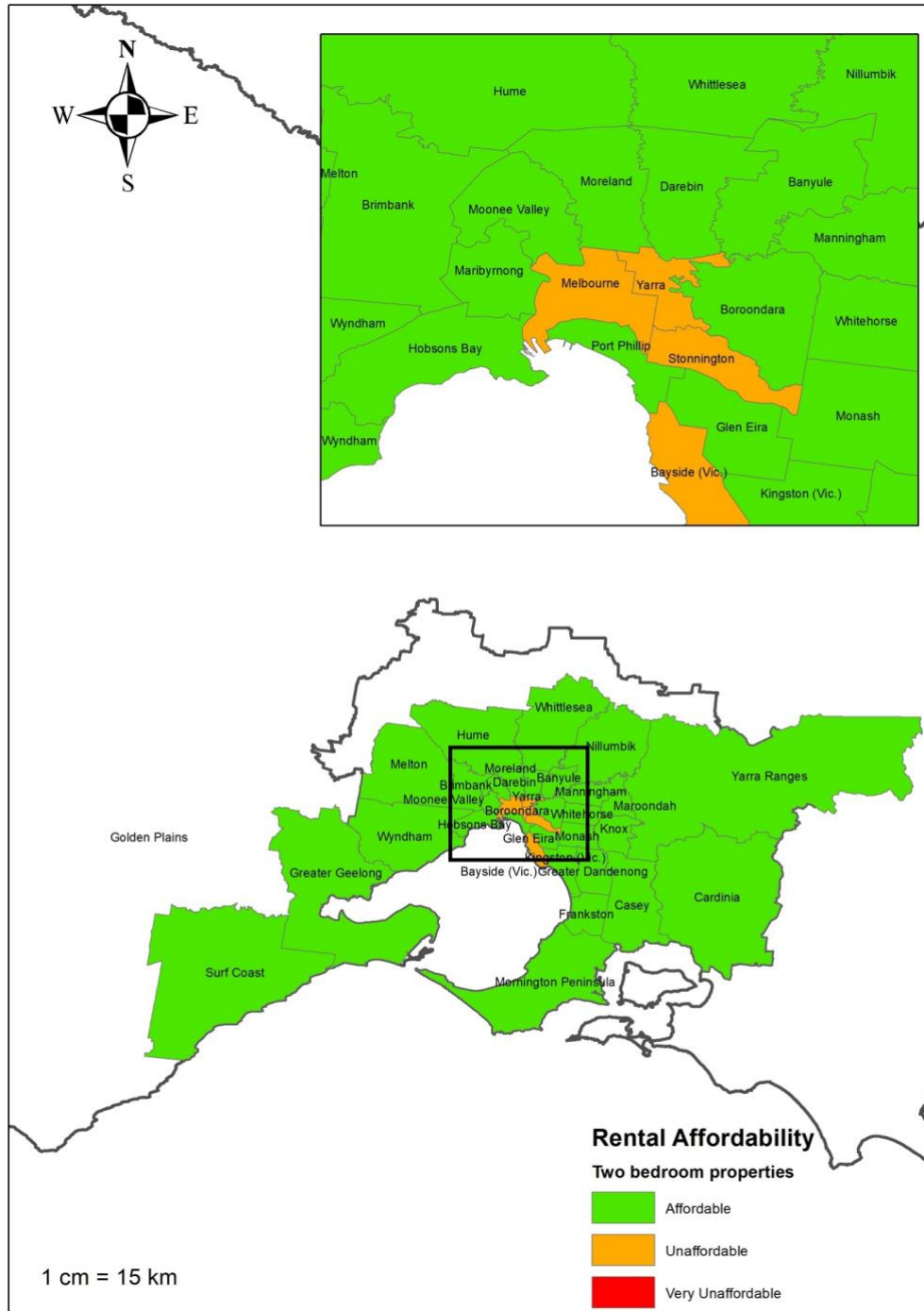
Figure 17: Affordability of a two bedroom rental on indicative wage for an early career Enrolled Nurse (Vic.)



Source: authors; analysis based on rent data derived from Victorian Government, Department of Families, Fairness and Housing 2022

While the majority of LGAs have a median rent for a two bedroom property that is affordable based on an indicative salary for an early career Registered Nurse, those that are unaffordable are located in Inner Melbourne (Figure 18).

Figure 18: Affordability of a two bedroom rental on indicative wage for an early career Registered Nurse (Vic.)



Source: authors; analysis based on rent data derived from Victorian Government, Department of Families, Fairness and Housing 2022

Further considerations regarding the availability and suitability of rental housing

It's important to note that even where rental properties are theoretically affordable, supply may be very limited in practice. This is particularly the case for smaller rental properties in outer suburban and regional areas. While our analysis shows that median rents for a one or two bedroom dwelling are generally more affordable in outer suburbs and some regional locations, in reality, smaller rental properties constitute only a very small proportion of housing stock in those areas (ABS 2021k). Tables 13 and 14 illustrate this. They show the proportion of housing stock that is (1) in the private rental sector; and (2) contains one or two bedrooms is comparatively very small in outer suburban and regional locations.

Table 13: Proportion of housing stock that is one and two bedroom rentals by subregion (SA4) (NSW)

Location	Subregion (SA4)	Proportion of housing stock that is one bedroom private rentals	Proportion of housing stock that is two bedroom private rentals
Inner ring metropolitan subregions	Sydney - City and Inner South	14%	19%
	Sydney - Eastern Suburbs	7%	18%
	Sydney - Inner West	6%	18%
	Sydney - Inner South West	3%	15%
Middle and outer ring metropolitan subregions	Sydney - Ryde	7%	15%
	Sydney - North Sydney and Hornsby	7%	13%
	Sydney - Northern Beaches	4%	11%
	Sydney - Parramatta	4%	17%
	Sydney - Sutherland	2%	9%
	Sydney - South West	1%	8%
	Sydney - Outer West and Blue Mountains	1%	6%
	Sydney - Baulkham Hills and Hawkesbury	1%	4%
	Sydney - Blacktown	1%	6%
Sydney - Outer South West	1%	4%	
Metro adjacent subregions	Newcastle and Lake Macquarie	2%	7%
	Illawarra	2%	7%
	Hunter Valley exc Newcastle	1%	4%
Regional subregions	Richmond - Tweed	2%	6%
	Southern Highlands and Shoalhaven	1%	4%

Source: authors; data derived from ABS 2021k

Table 14: Proportion of housing stock that is one and two bedroom rentals by subregion (SA4) (Vic.)

Location	Subregion (SA4)	Proportion of housing stock that is one bedroom private rentals	Proportion of housing stock that is two bedroom private rentals
Inner ring metropolitan subregions	Melbourne - Inner	11%	19%
	Melbourne - Inner East	3%	9%
	Melbourne - Inner South	3%	11%
Middle and outer ring metropolitan subregions	Melbourne - North East	1%	6%
	Melbourne - North West	1%	5%
	Melbourne - Outer East	1%	5%
	Melbourne - South East	1%	5%
	Melbourne - West	1%	5%
	Mornington Peninsula	1%	4%
Metro adjacent subregions	Geelong	1%	5%

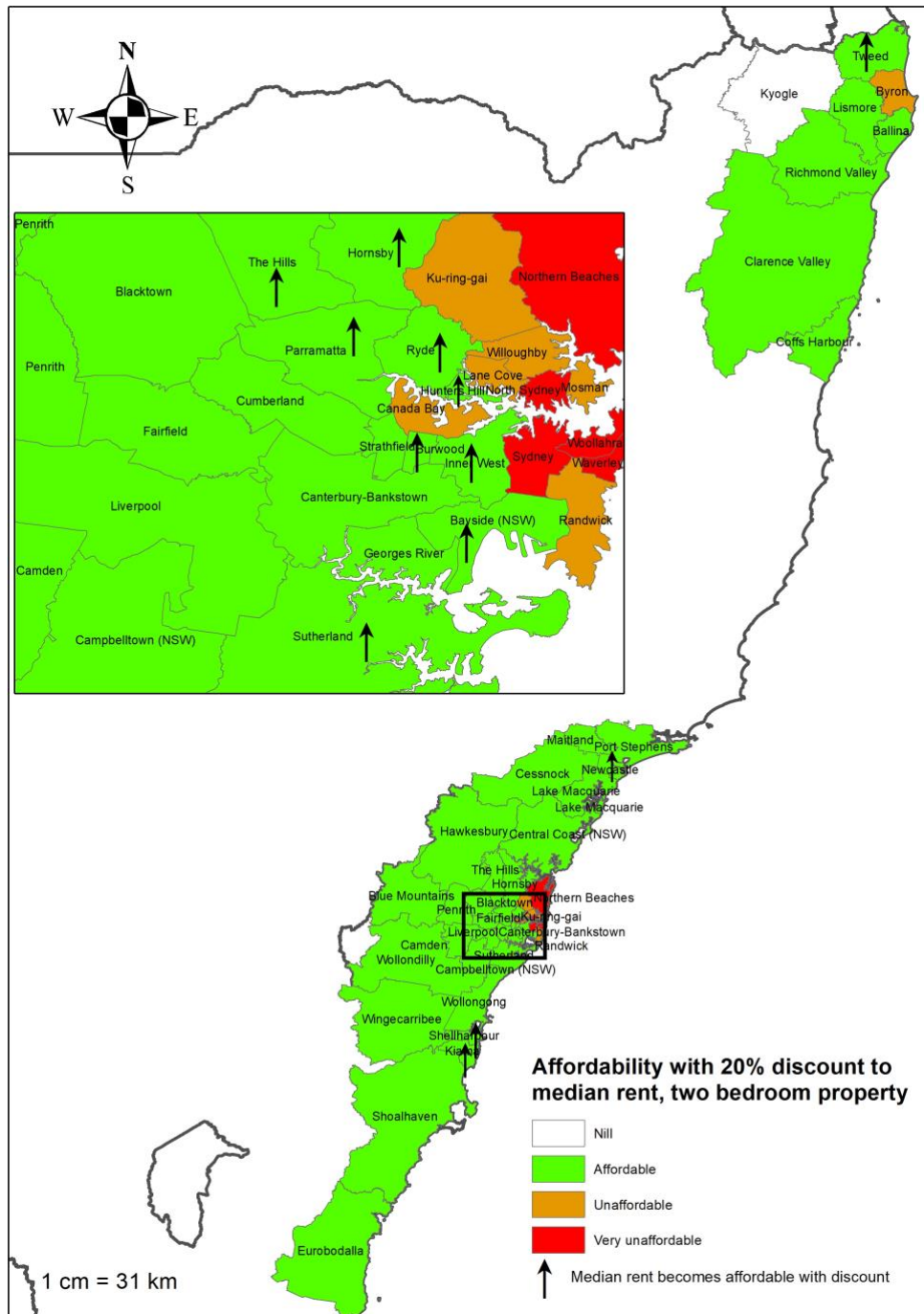
Source: authors; data derived from ABS 2021k

The impact of a 20% discount on median rent

We examined whether a 20% discount to the median market rent would improve affordability in the scenarios outlined above. Our analysis shows that the effects of a 20% discount on the LGA median rent is most significant in bringing rents to an affordable level in middle, outer ring and regional LGAs, and amongst moderate-income essential workers, due to the lower gap between affordable and real median rents.

In NSW, the application of a 20% discount to the median rent for a two bedroom home brings the price to an affordable level for an early career Registered Nurse (Figure 19) in Kiama, Shellharbour and Newcastle (outside metro region), Hornsby, The Hills Shire and Sutherland (outer ring) and Bayside, Burwood, Inner West, Parramatta and Ryde (middle / inner Ring). However, the majority of inner ring LGAs where rents are the most unaffordable remain unaffordable. This includes LGAs with major hospitals including Canada Bay, Randwick, City of Sydney and Willoughby. Expensive regional areas including Byron also remain unaffordable. It's also important to note that a small increase in the median rent of \$50 or less per week would bring the median rent back into the unaffordable range in most of these LGAs, including Kiama (outside metro region), The Hills Shire and Sutherland (outer ring) and Bayside, Burwood and Ryde (inner / middle ring).

Figure 19: Affordability of a median priced two bedroom rental with 20% discount based on indicative salary for an early career Registered Nurse (NSW)



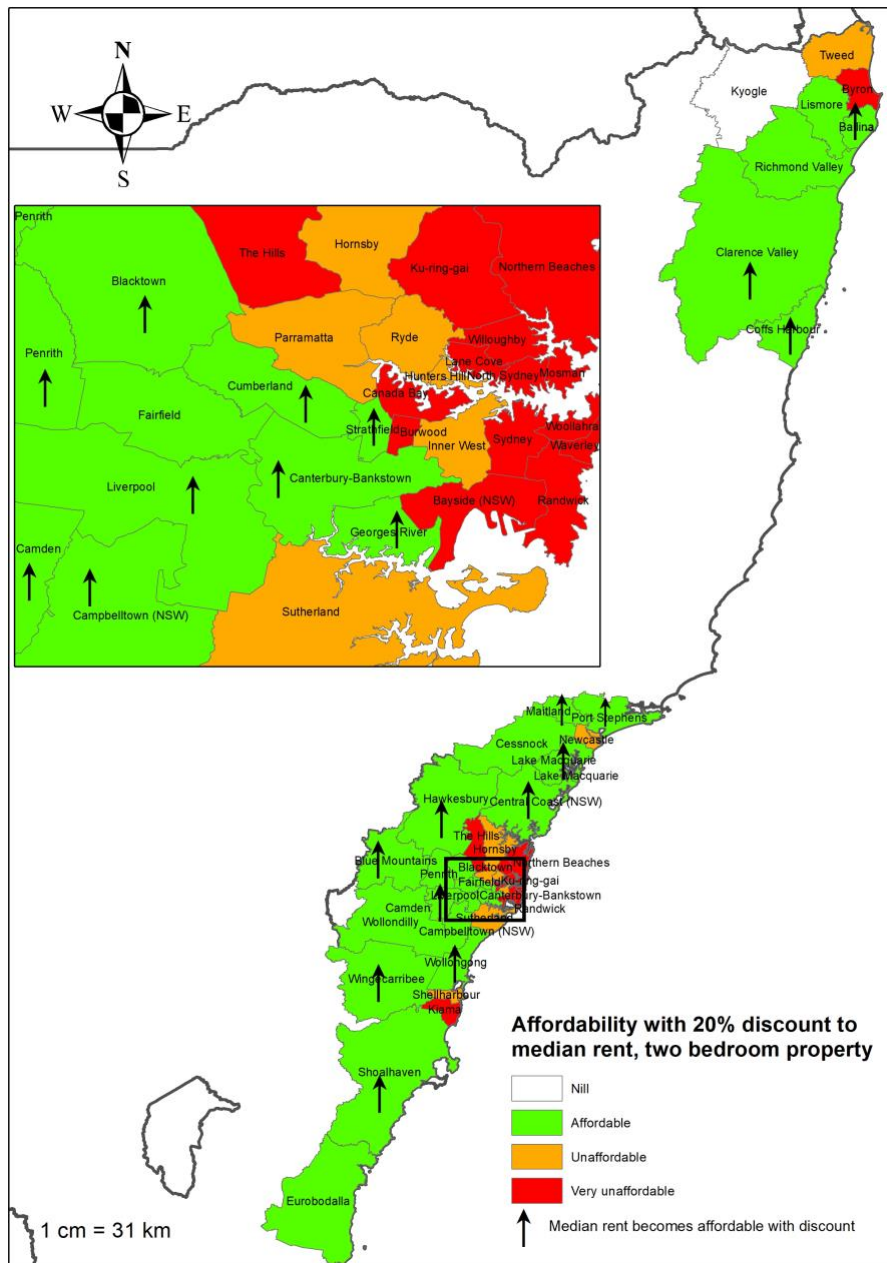
Source: authors; analysis based on rent data derived from NSW Government, Department of Communities and Justice 2022a

In Melbourne, where the gap between median and affordable rents for an early career Registered Nurse are more moderate, a 20% discount to the median rent would bring a two bedroom property into the affordable range across inner Melbourne. The discount would, however, not be sufficient to bring a three bedroom house, however, into the affordable range.

For essential workers on lower incomes, the effect of a 20% discount to the LGA median rent improves affordability in the coastal regional areas examined and outer ring areas

of the metropolitan regions. In NSW, the discount brings the median rent for a two bedroom property into the affordable range for an early career Enrolled Nurse (Figure 20) in the Central Coast and Wollongong, Blacktown, Blue Mountains, Camden, Campbelltown, Liverpool and Penrith (outer suburban) and Canterbury-Bankstown, Cumberland, Georges River and Strathfield (middle ring). The discount does not improve affordability in higher value middle ring LGAs, including Parramatta and Ryde. Even with a 20% discount to the market median, the affordability gap is more than \$100 per week in expensive LGAs with major hospitals including City of Sydney, Canada Bay, Randwick and Willoughby. Again, an increase in the median rent of up to \$50 would bring a few LGAs back into the unaffordable range, including Georges River, Blacktown, Central Coast and Wollongong.

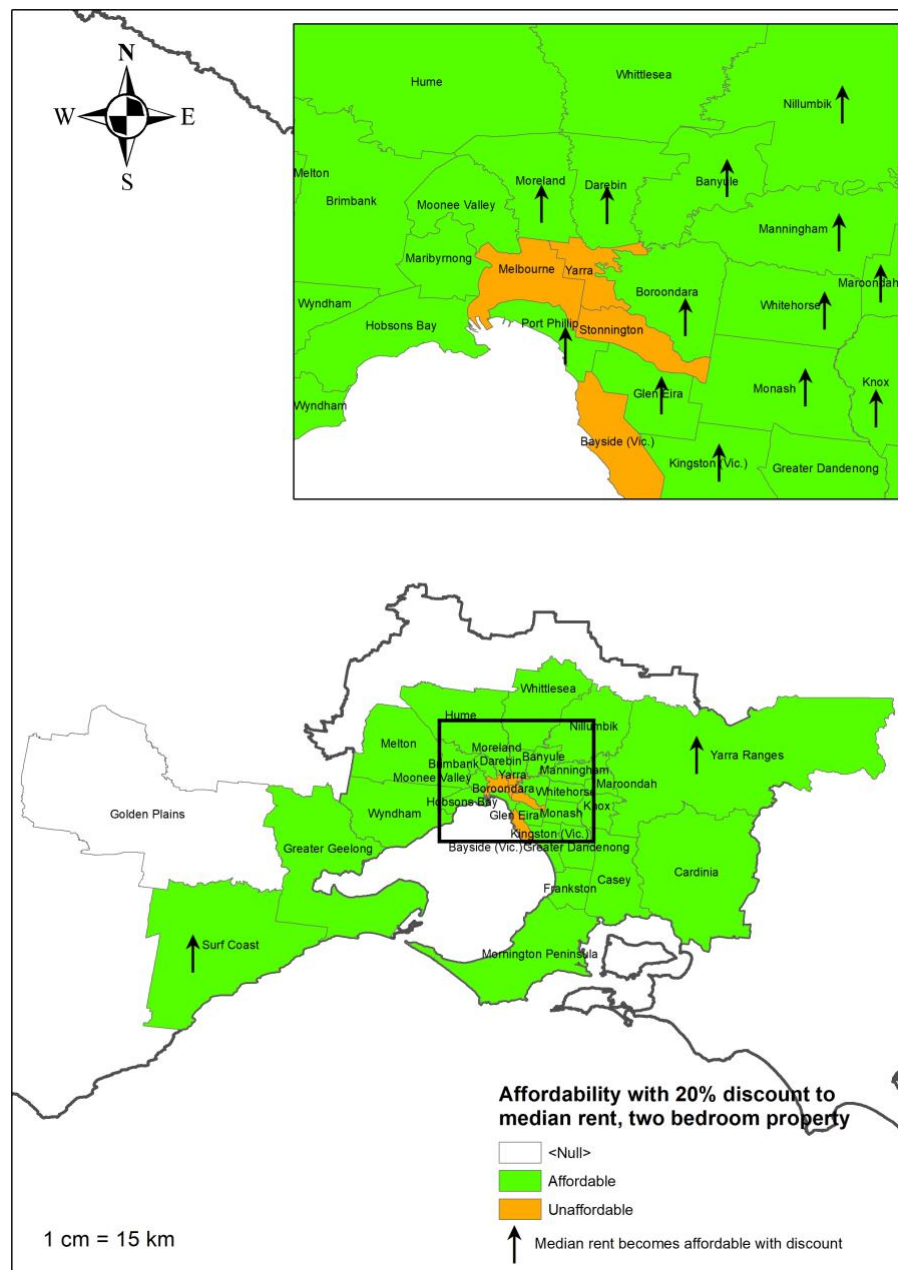
Figure 20: Affordability of a median priced two bedroom rental with 20% discount based on indicative salary for an early career Enrolled Nurse (NSW)



Source: authors; analysis based on rent data derived from NSW Government, Department of Communities and Justice 2022a

In Victoria, a 20% discount on the median rent for a two bedroom apartment also does not improve affordability for an early career Enrolled Nurse in expensive inner LGAs (Figure 21). However, the discount does bring the median within the affordable range in many outer and middle ring suburbs, as well as Surf Coast and the inner suburb of Port Phillip. Middle and outer ring suburbs with medians brought within the affordable range include: Banyule, Boroondara, Darebin, Glen Eira, Monash, Moreland, Maribyrnong, Knox, Kingston, Manningham, Maroondah, Mornington Peninsula, Nillumbik and Yarra Ranges. An increase in median rent of \$50 or less would bring the LGA median back to an unaffordable level for an early career Registered Nurse in Port Phillip, Boroondara, Glen Eira, Manningham, Whitehorse, Nillumbik and Surf Coast.

Figure 21: Affordability of a median priced two bedroom rental with 20% discount based on indicative salary for an early career Enrolled Nurse (Vic.)



Source: authors; analysis based on rent data derived from Victorian Government, Department of Families, Fairness and Housing 2022

It's important to note that even where rental housing is affordable and available, the private rental sector in Australia offers no long term security of tenure for households (Martin et al 2017).

Where essential workers live and work: a growing spatial mismatch

The maps above illustrate the very uneven geography of housing affordability across Australia's major metropolitan regions, with house prices and rents being significantly higher (more unattainable for essential workers) in inner city areas and locations with easier access to central city jobs. Given this longstanding pattern, it is unsurprising that at the 2021 Census, essential workers are still much more heavily concentrated in outer suburban areas and locations outside each metropolitan region, and that they continue to be moving to those areas.

Where essential workers live

Analysis of data on location of residence from the 2021 Census (ABS 2021e and f) reveals that, relative to the distribution of the labour force, essential workers are much more heavily concentrated in outer suburbs and areas outside of each metropolitan region, including the Illawarra, Newcastle and Geelong.

Tables 13 and 14 show the LGAs within each Metropolitan Region and immediately surrounding cities and regions where essential workers are the least concentrated and the most concentrated relative to the distribution of the labour force generally. Note that a value of 1 indicates that the proportion of essential workers residing in the LGA is aligned with the labour force generally.

Table 15: LGAs with the lowest concentration of essential worker residents

Greater Sydney and adjacent cities and regions	Greater Melbourne and adjacent cities and regions
Woollahra (0.37)	Stonnington (0.64)
Mosman (0.46)	Bayside (0.65)
Waverley (0.52)	Yarra (0.66)
North Sydney (0.53)	Port Phillip (0.67)
City of Sydney (0.54)	City of Melbourne (0.67)
Hunters Hill (0.60)	Boroondara (0.68)
Willoughby (0.62)	
Ku-ring-gai (0.64)	
Lane Cove (0.68)	
Canada Bay (0.71)	
Inner West (0.75)	
Ryde (0.79)	

Source: authors; based on analysis of data derived from ABS 2021e and f

Table 16: LGAs with the highest relative concentration of essential worker residents

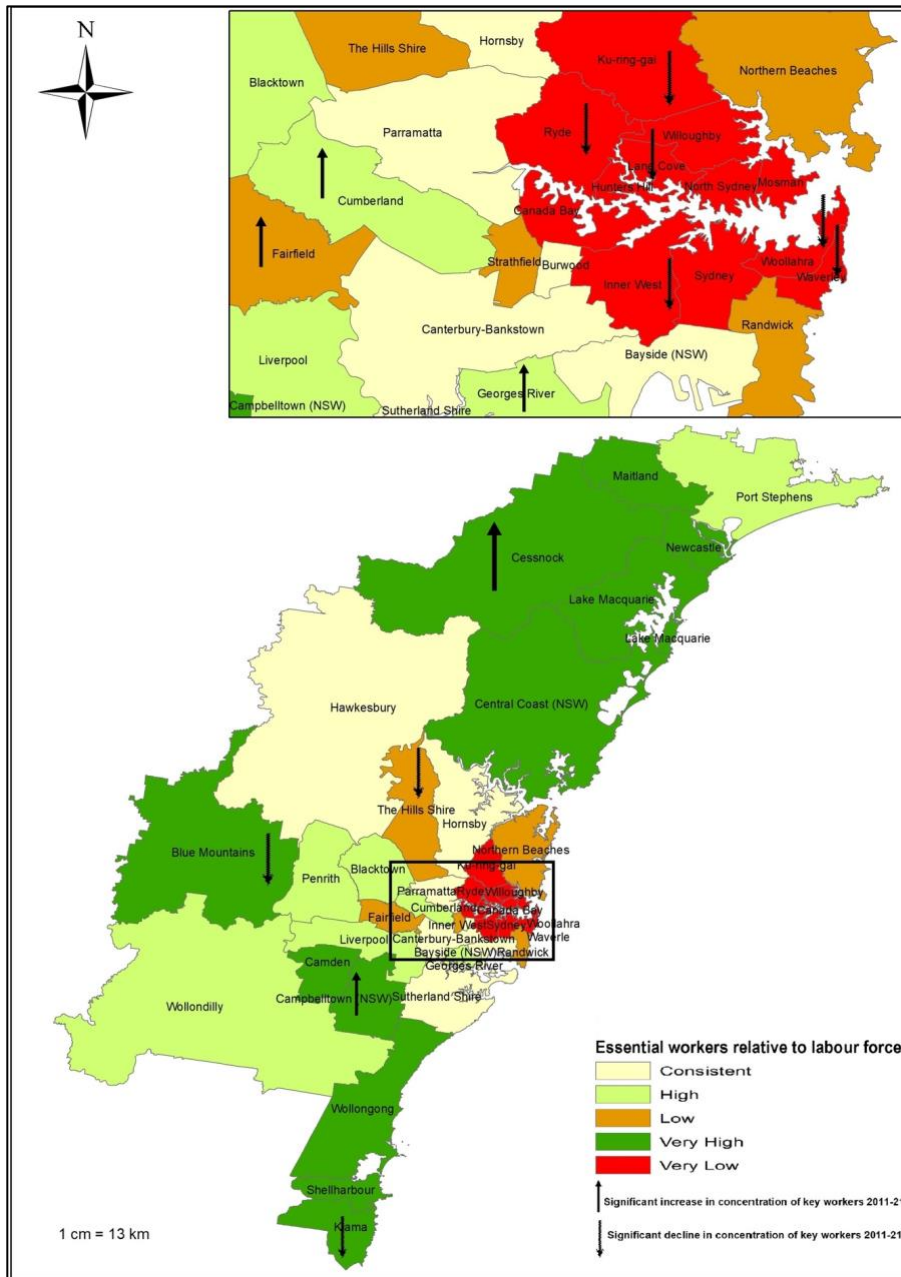
Greater Sydney and adjacent cities and regions	Greater Melbourne and adjacent cities and regions
Shellharbour (1.37) Blue Mountains (1.36) Lake Macquarie (1.31) Central Coast (1.30) Maitland (1.28) Wollongong (1.27) Campbelltown (1.26) Newcastle (1.26) Cessnock (1.21) Camden (1.21) Kiama (1.21) Port Stephens and Blacktown (1.16)	Greater Geelong (1.31) Whittlesea (1.22) Golden Plains (1.20) Cardinia (1.18) Frankston (1.18) Casey (1.17)

Source: authors; based on analysis of data derived from ABS 2011e and f

A comparison of the data between 2011 and 2021 (ABS 2011d and e and ABS 2021e and f) reveals that the concentration of essential workers relative to the labour force generally has declined in expensive inner and middle ring areas of Sydney where concentrations were already low. As Figure 22 shows, in NSW, this includes LGAs in the Eastern Suburbs, Inner West and North. Significant proportional declines have also occurred in Kiama and the South Coast and the Blue Mountains, although these areas continue to have relatively large concentrations of essential workers. Comparable data for Victoria is shown in Figure 23.

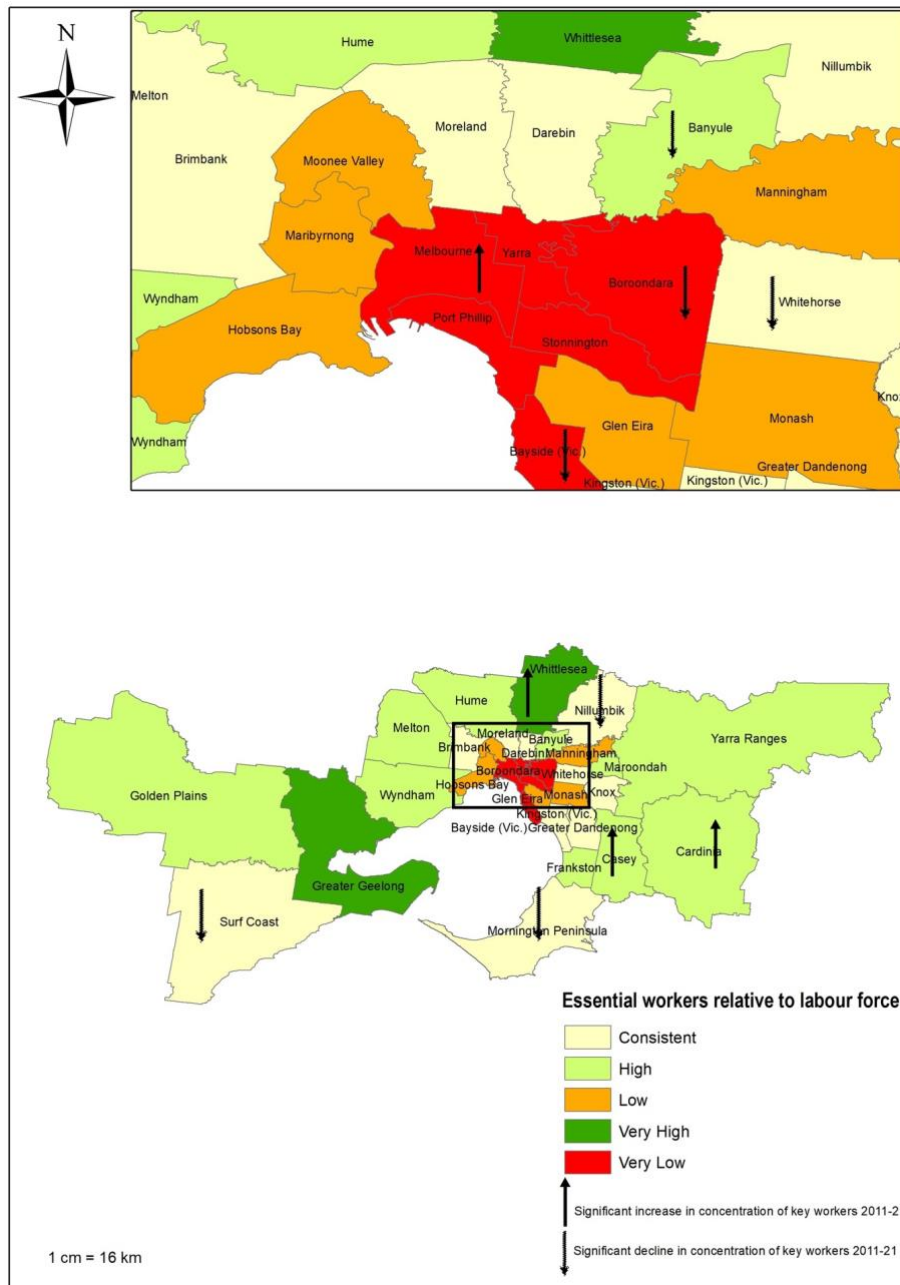
Across both the Sydney and Melbourne metropolitan regions, more affordable outer suburban areas with historically high relative concentrations of essential workers have seen an increase in concentration over the past five years.

Figure 22: Essential worker residence relative to labour force distribution generally, and change over time (NSW)



Source: authors; based on analysis of data derived from ABS 2011 d and e and ABS 2021 e and f

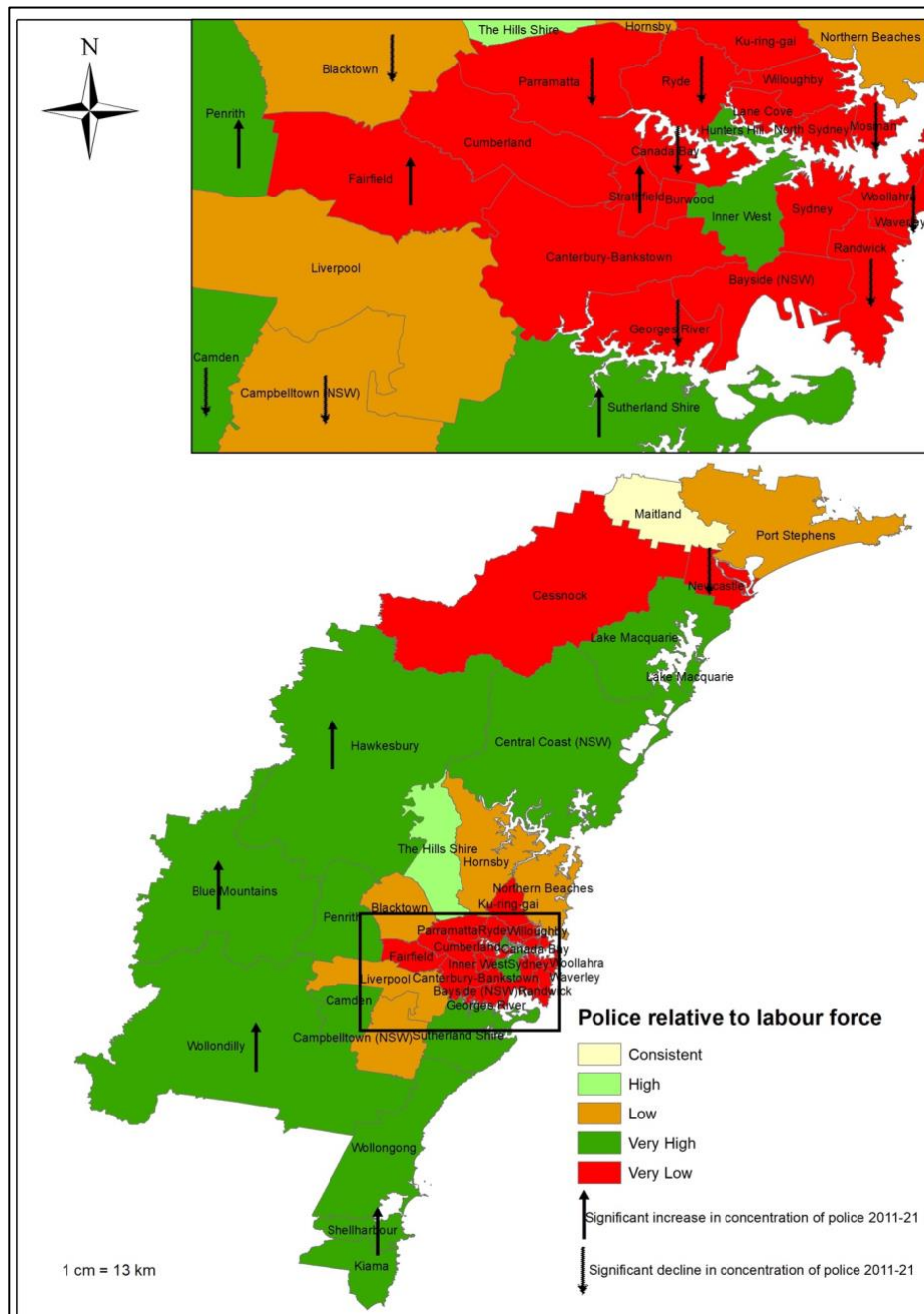
Figure 23: Essential worker residence relative to labour force distribution generally, and change over time (Vic)



Source: authors; based on analysis of data derived from ABS 2011d and e and ABS 2021e and f

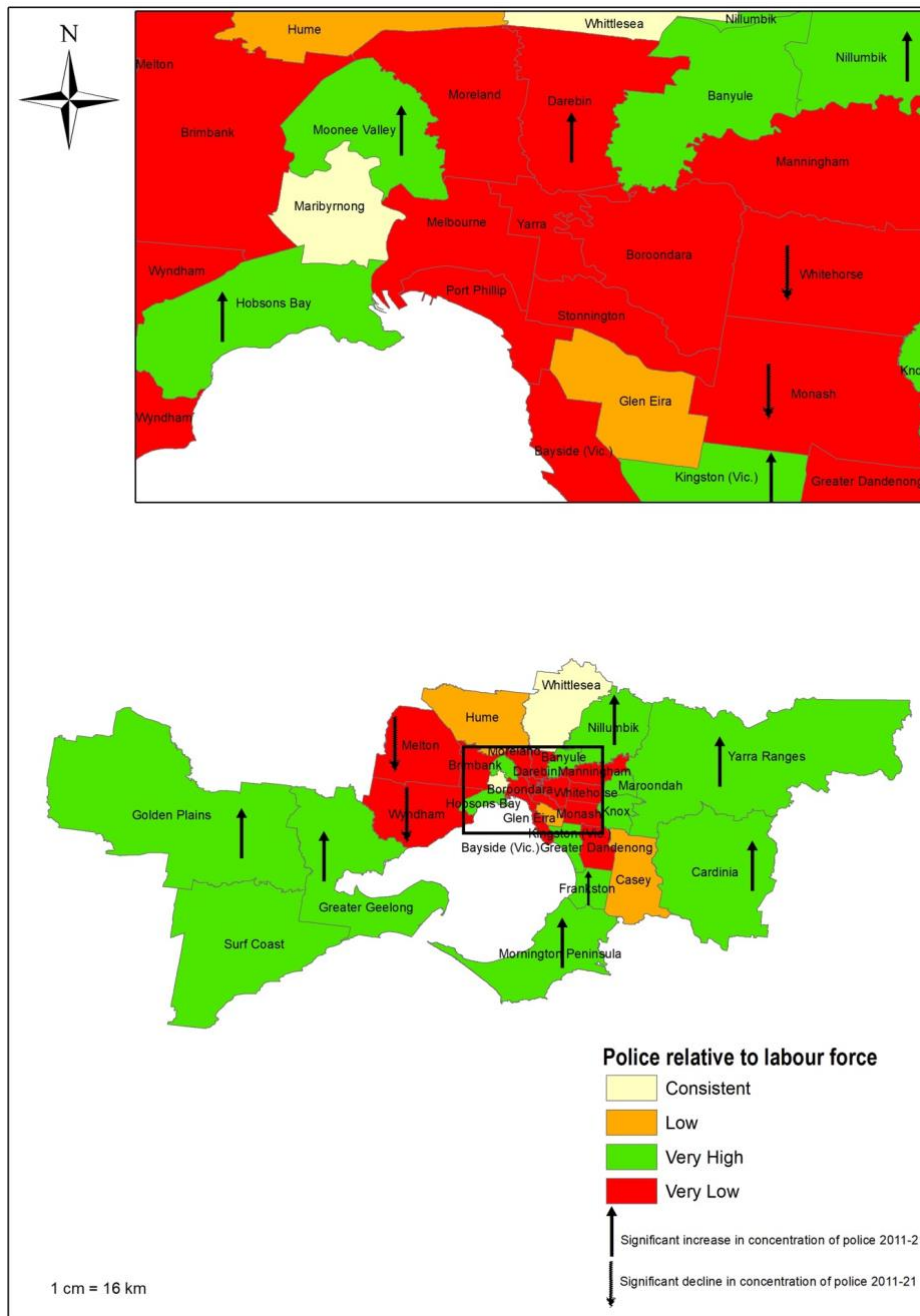
This pattern is consistent amongst moderate-income essential workers. Figures 24 and 25, below, shows the distribution of police across both metropolitan regions, with arrows indicating how the relative concentration of police residents has changed over time. As the figures show, most expensive inner LGAs saw a reduction in the number of police residents relative to the distribution of the labour force generally, while more affordable outer suburban LGAs and adjacent regional LGAs, which already had a high concentration of police residents, became more concentrated between 2011 and 2021.

Figure 24: Police residence relative to labour force distribution generally, and change over time (NSW)



Source: authors; based on analysis of data derived from ABS 2011d and e and ABS 2021e and f

Figure 25: Police residence relative to labour force distribution generally, and change over time (Vic)



Source: authors; based on analysis of data derived from ABS 2011d and e and ABS 2021e and f

Residential moves

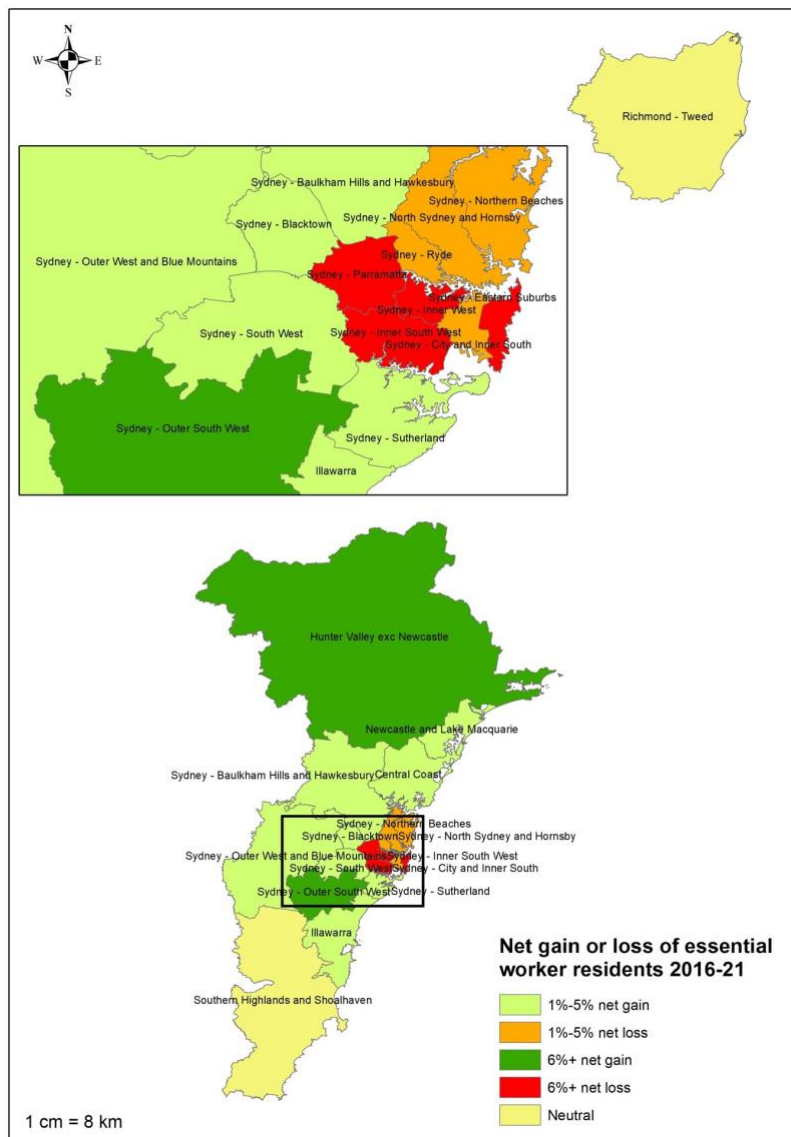
Analysis of data on residential moves across the 2011, 2016 and 2021 Censuses shows a pattern of essential workers consistently moving away from expensive inner areas of each metropolitan region to more affordable outer suburban and adjacent regional areas (ABS 2011f, 2016 and 2021g). In 2011, 2016 and 2021 the greatest net losses of essential worker residents from a subregion have consistently been from the Eastern Suburbs of Sydney and from the Inner East in Melbourne.

The analysis also reveals that the extent of net losses of essential worker residents have consistently increased (in proportional terms) between 2011, 2016 and 2021 in Eastern Suburbs, Inner West, Parramatta, the Inner South West and the Northern Beaches in Sydney, and in the Inner East and Inner subregions in Melbourne. Conversely, there have been steady or increasing net gains of essential worker residents between each Census period in most outer suburban subregions and subregions immediately adjacent to the metropolitan regions.

Net gains and losses have been relatively neutral in the Richmond Tweed and South Coast and Southern Highlands subregions.

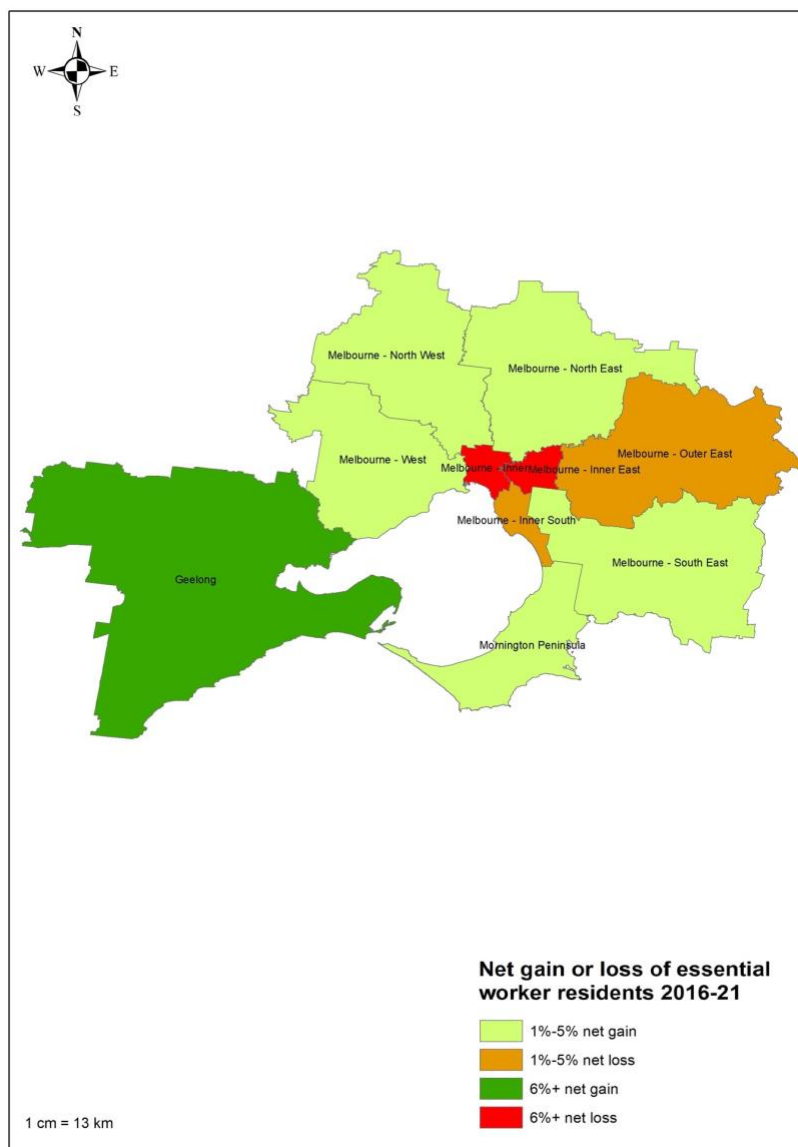
Figures 26 and 27 show this geographic pattern of relative net losses and gains of essential worker residents between 2016 and 2021. The greatest net losses of essential worker residents were from Eastern Suburbs (-11%), Parramatta (-9%) and the Inner West (-8%) in Greater Sydney, and Inner East (-11%) and Inner Melbourne (-9%) in Melbourne.

Figure 26: Relative net gains and losses of essential worker residents in the five years to the 2021 Census (NSW)



Source: authors; analysis based on data derived from ABS 2021g

Figure 27: Relative net gains and losses of essential worker residents in the five years to the 2021 Census (Vic.)



Source: authors; analysis based on data derived from ABS 2021 g

Location of work and commuting

As the jobs essential workers perform are population serving, they are located across all of the subregions examined. But, like many other jobs, they still tend to be concentrated in more central areas of each metropolitan region where there is a large resident population as well as significant daily influxes of workers, in addition to major hospitals, transport nodes and other critical public services.

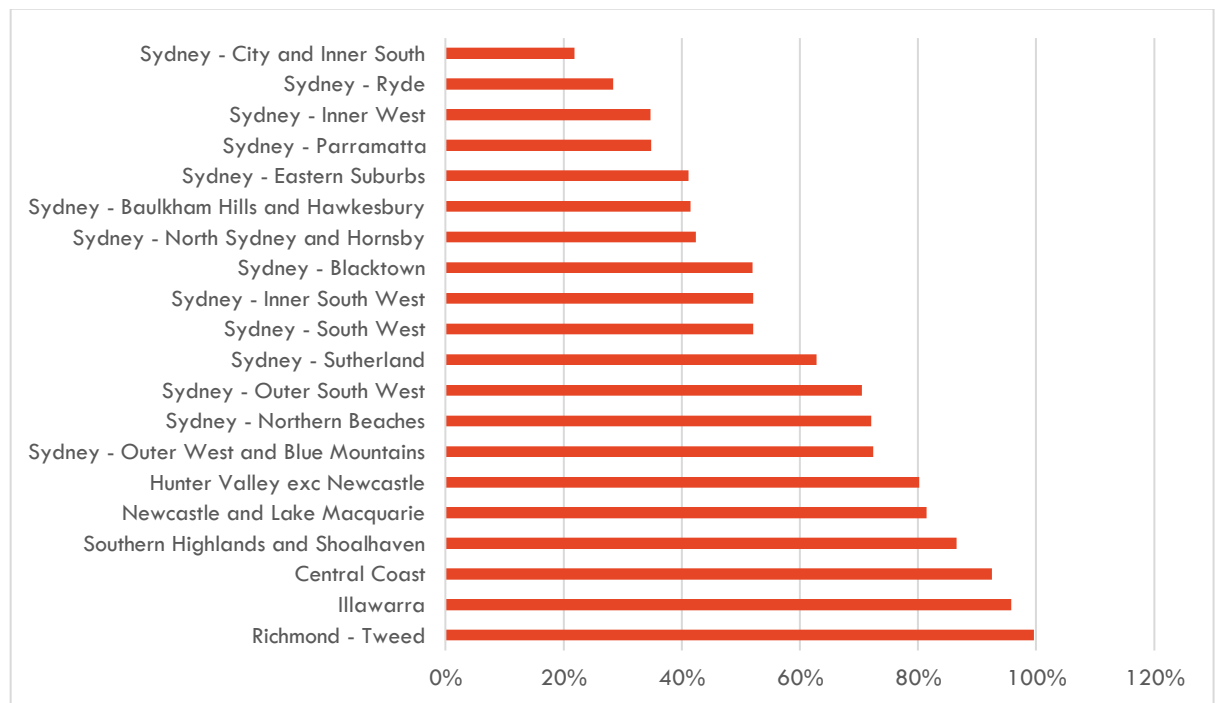
Approximately 34% of essential worker jobs across the Sydney metropolitan region are located in the metropolitan region's four inner subregions. But inner city jobs are more concentrated for some occupation groups. For example, 37% of Registered Nurses work

in four inner subregions, and a further 13% work in Parramatta. 41% of police work in the four inner subregions and 21% work in Parramatta.

The pattern is similar across the Melbourne metropolitan region where 37% of essential workers work in the metropolitan region's three inner subregions. But amongst Registered Nurses and Police, the proportions are higher at 45% and 46% respectively.

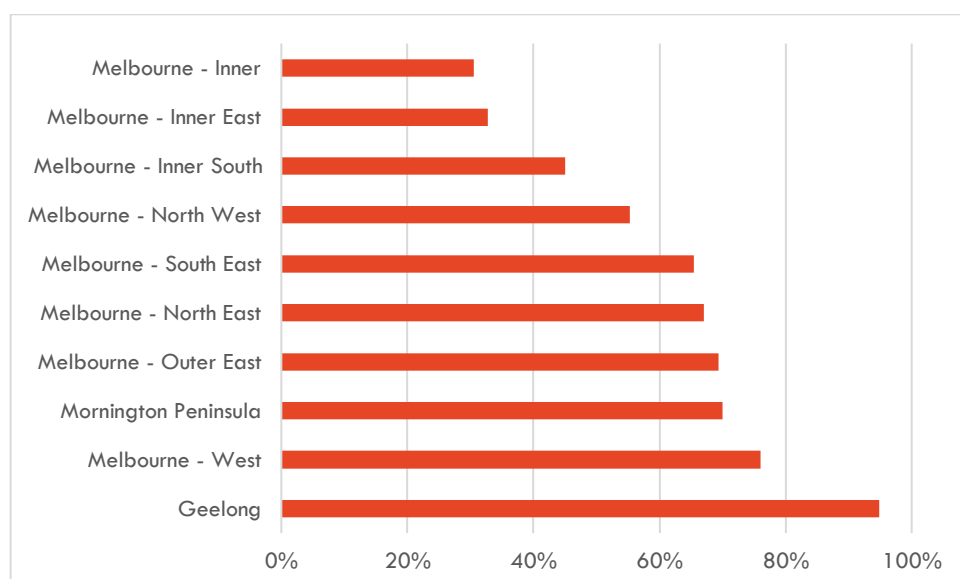
However, the proportion of essential workers who both live and work in those inner subregions is low. This is unsurprising given the patterns of affordability discussed above. Figures 28 and 29, show levels of employment self-containment by subregion. Employment self-containment is a measure of the people employed in a location who also live there. As the figures show, while the proportion of essential workers who live and work in the same region is high for historically more affordable outer suburban locations and cities adjacent to the metropolitan regions, it's very low in more central subregions of both cities.

Figure 28: Employment self-containment by subregion (Greater Sydney and surrounding cities)



Source: authors; analysis based on data derived from 2021h

Figure 29: Employment self-containment by subregion (Greater Melbourne and Greater Geelong)



Source: authors; analysis based on data derived from 2021h

While policing jobs are heavily concentrated in the areas around the Sydney CBD and in Parramatta, only 11% of the police who work in the Sydney City and the Inner South and Parramatta subregions also live there. This significantly contrasts, for example, with the Illawarra (91% employment self-containment for Police) and Central Coast (81% employment self-containment for Police). The proportion of Registered Nurses who live and work in Sydney's inner subregions and Parramatta range from 24-30%. Again, this contrasts to rates of 96% and 93% in the Illawarra and Central Coast.

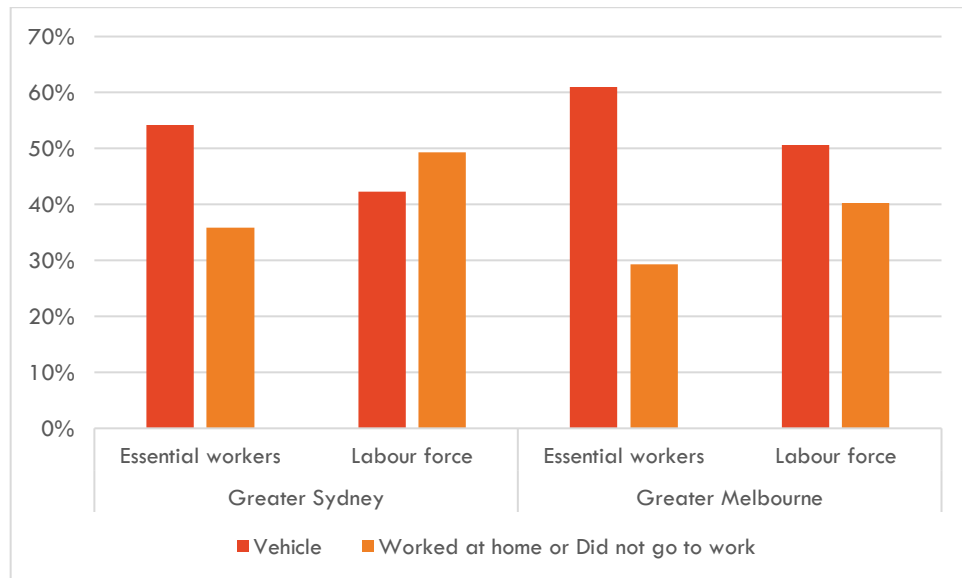
Rates of employment self-containment are also low in Inner Melbourne and Melbourne's Inner East. Just 15% and 19% of police and 30% and 32% of Registered Nurses who work there also live there.

Comparison of where essential workers reported living and working in the 2021 Census reveals that significant numbers of essential workers are commuting very long distances. This includes workers in healthcare and emergency services whose jobs may require them to be 'on-call'. Over 350 (15%) of the police who work in the Sydney City and Inner South subregion commute from the Blue Mountains and areas outside the metro region including the Central Coast, Illawarra, Southern Highlands and Newcastle. Approximately 450 Registered Nurses working in inner subregions of Sydney also commute in from outside of the metropolitan region.

Similarly in Melbourne, over 630 police who work in Inner Melbourne subregions commute from Geelong and the Mornington Peninsula. As do over 530 Registered Nurse.

Data on mode of travel to work in the 2021 Census has been impacted by the high proportion of people working from home in the context of the Covid-19 Pandemic. The data nevertheless reveals that not only were essential workers much more likely than the labour force generally to travel to work on the Census day, but that they were far more likely to do so by private car (Figure 30). This finding is consistent with our earlier research findings, reflecting the fact that essential workers often have to commute in the early mornings and at night when alternative transport options are limited, and to travel to dispersed locations that may not have direct public transport access. This can have a significant impact on living costs, as well as exacerbating stress and fatigue.

Figure 30: Mode of travel to work: essential workers and general labour force



Source: authors; analysis based on data derived from 2021i and j

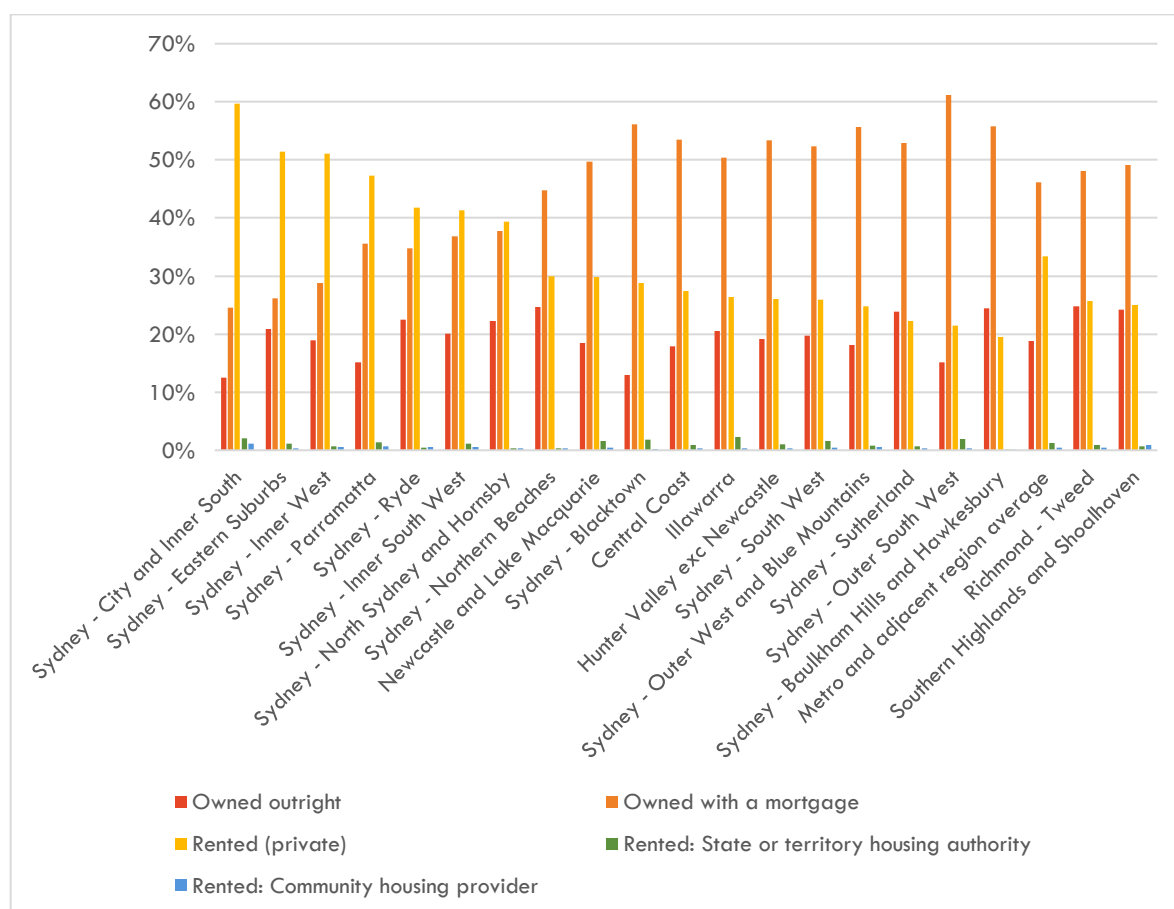
Essential workers' housing: tenure, affordability and suitability

Housing tenure

Our analysis shows that at the time of the 2021 Census, about 33% of essential workers living in the Sydney metropolitan region and immediately surrounding areas were renting in the private rental sector, while 46% were purchasing with a mortgage. These rates are broadly consistent with the labour force generally (ABS 2021K). Only 1% of essential workers live in non-market rental housing (i.e. rental housing provided by government or not-for-profit community housing providers) (Figure 31). This housing is subject to eligibility criteria with demand significantly outstripping supply. The low number of essential workers living in public and community housing is unsurprising given that it constitutes a very small proportion of overall housing stock in Australia and priority is given to lower income applicants.

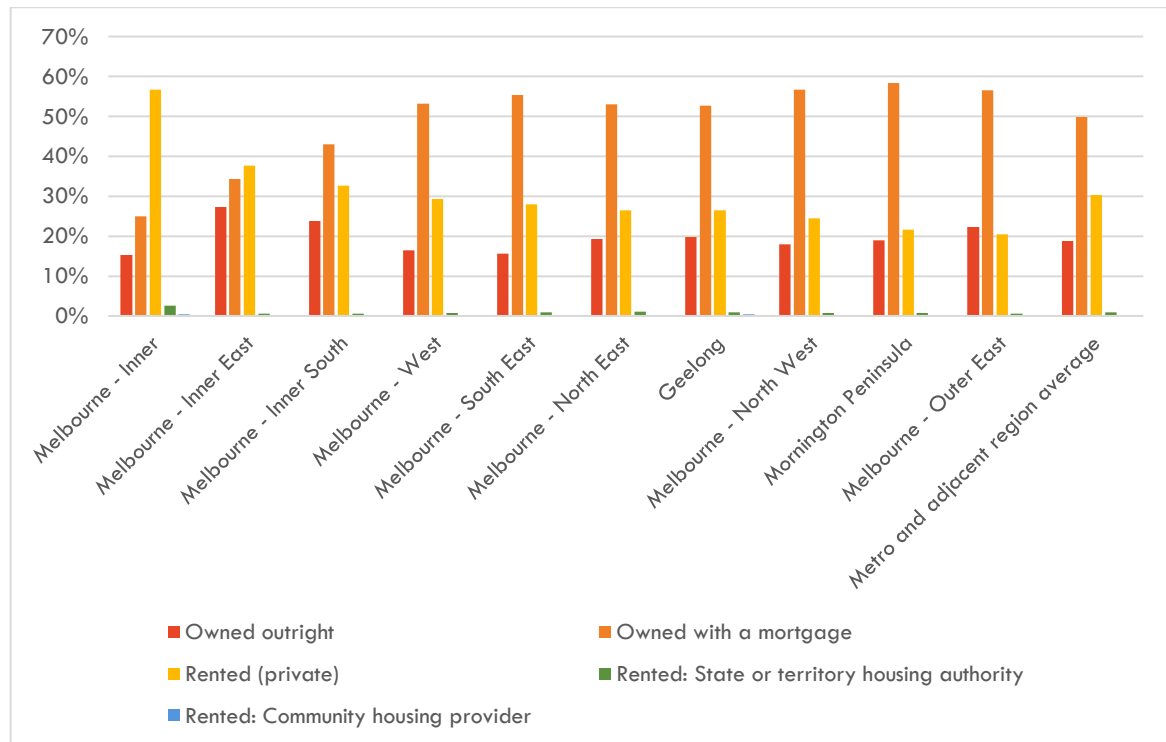
Across Melbourne and Geelong, the rates are similar, with 30% of essential workers renting privately, 50% purchasing with a mortgage, and a very small 1% renting from a public housing or community housing provider (Figure 32). Again, the proportion in the private rental sector and purchasing with a mortgage is equivalent to the labour force generally (ABS 2021I).

Figure 31: Housing Tenure of Essential Workers (2021) by Subregion (NSW)



Source: authors; analysis based on data derived from 2021d

Figure 32: Housing Tenure of Essential Workers (2021) by Subregion (Vic.)



Source: authors; analysis based on data derived from 2021 d

Since 2011, across Greater Sydney and Greater Melbourne, the proportion of essential workers living in the private rental sector has increased and the proportion purchasing a home with a mortgage has declined. This has also occurred across the labour force more broadly where the proportion of private sector renters increased 6% in Sydney and 5% in Melbourne, and the proportion of home purchasers declined 2% in Sydney and remained stable in Melbourne (ABS 2011J; 2021I). However, amongst essential workers the equivalent proportional increase in renting was 8% and 7%, respectively, and a decrease of 3% in purchasing in Sydney (Tables 17 and 18). As shown in Tables 17 and 18, in both the Sydney and Melbourne metropolitan regions, this increase in private renting and decline in purchasing has been greatest in proportional terms in more expensive inner and middle ring subregions. In NSW, the increase in private renting is also evident more broadly, including in historically more affordable middle and outer subregions and areas adjacent to the metropolitan regions and, to a lesser extent, in the coastal regional areas of NSW examined.

In Sydney, subregions with the highest growth in private renting have been Parramatta, Ryde, City and Inner South, Inner West and Inner South West subregions. The most significant proportional declines in rates of home purchasing have also been in (slightly different order) City and Inner South, Parramatta, Inner West, Ryde and Inner South West. In Melbourne, Inner Melbourne and the Inner South have seen the greatest growth in private renting and decline in home purchasing.

Table 17: % Change in private renting and purchasing with a mortgage 2011-21 by subregion (NSW)

Location	Difference in % private renting	Difference in % purchasing
Sydney - Parramatta	15%	-7%
Sydney - City and Inner South	13%	-8%
Sydney - Ryde	13%	-5%
Sydney - Inner South West	12%	-5%
Sydney - Inner West	12%	-7%
Sydney - Blacktown	10%	-4%
Sydney - North Sydney and Hornsby	8%	-3%
Newcastle and Lake Macquarie	8%	-3%
Sydney - Baulkham Hills and Hawkesbury	7%	-2%
Illawarra	7%	-2%
Sydney - Outer West and Blue Mountains	7%	-4%
Sydney - South West	7%	0%
Sydney - Outer South West	6%	-1%
Sydney - Eastern Suburbs	6%	-3%
Hunter Valley exc Newcastle	5%	0%
Sydney - Sutherland	4%	0%
Central Coast	4%	-3%
Sydney - Northern Beaches	4%	-2%
Metro and adjacent region average	8%	-3%
Richmond - Tweed	2%	0%
Southern Highlands and Shoalhaven	4%	-2%

Source: authors; analysis based on data derived from 2011b and 2021d

Table 18: % Change in private renting and purchasing with a mortgage 2011-21 by subregion (Vic.)

Location	Difference in % private renting	Difference in % purchasing
Melbourne - Inner South	11%	-4%
Melbourne - Inner	11%	-4%
Melbourne - North West	7%	-1%
Melbourne - South East	7%	3%
Melbourne - North East	7%	2%
Melbourne - Outer East	6%	0%
Melbourne - West	6%	-1%
Melbourne - Inner East	6%	-1%
Geelong	5%	2%
Mornington Peninsula	1%	2%
Metro and adjacent region average	7%	0%

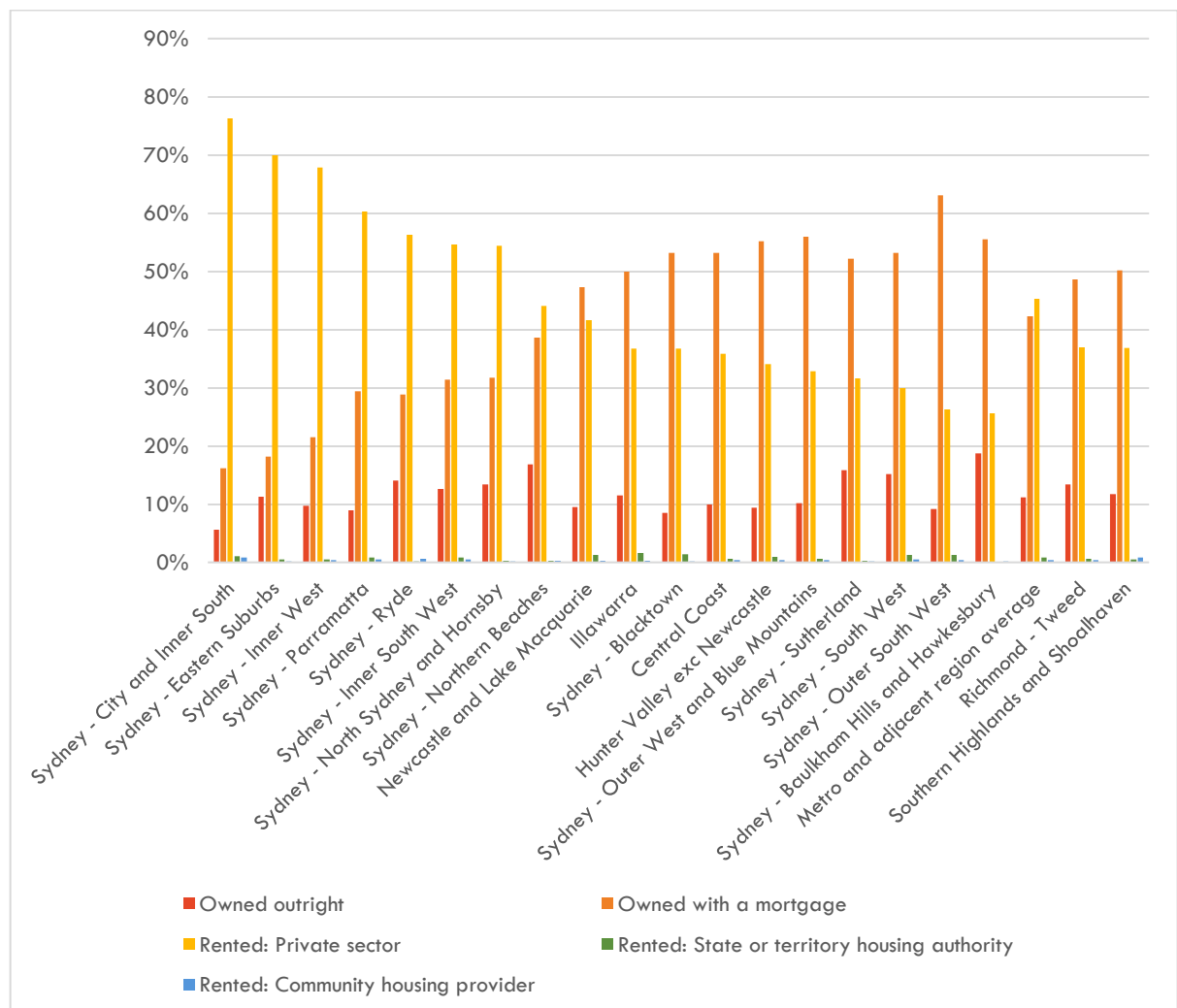
Source: authors; analysis based on data derived from 2011b and 2021d

Housing tenure amongst younger essential workers (aged 20-39)

While barriers to accessing home ownership are not limited to younger households, younger essential worker households are less likely to be home owners having not benefitted from lower house prices and better attainability historically.

Our analysis of the housing tenure of younger essential worker households (under age 40) reveals that the proportion renting in the private rental sector now exceed the proportion purchasing with a mortgage across much of metropolitan Sydney. As shown in Figure 33, less than 20% of essential workers who live in the Sydney City and the Inner South subregion and the Eastern Suburbs subregion are purchasing with a mortgage. And less than 30% who live in Inner West, Parramatta and Ryde subregions are purchasing with a mortgage. Private renting is also exceeding purchasing across Northern Sydney and in some historically more affordable areas including the Inner South West. A similar pattern is evident across the Melbourne metropolitan region (Figure 34)

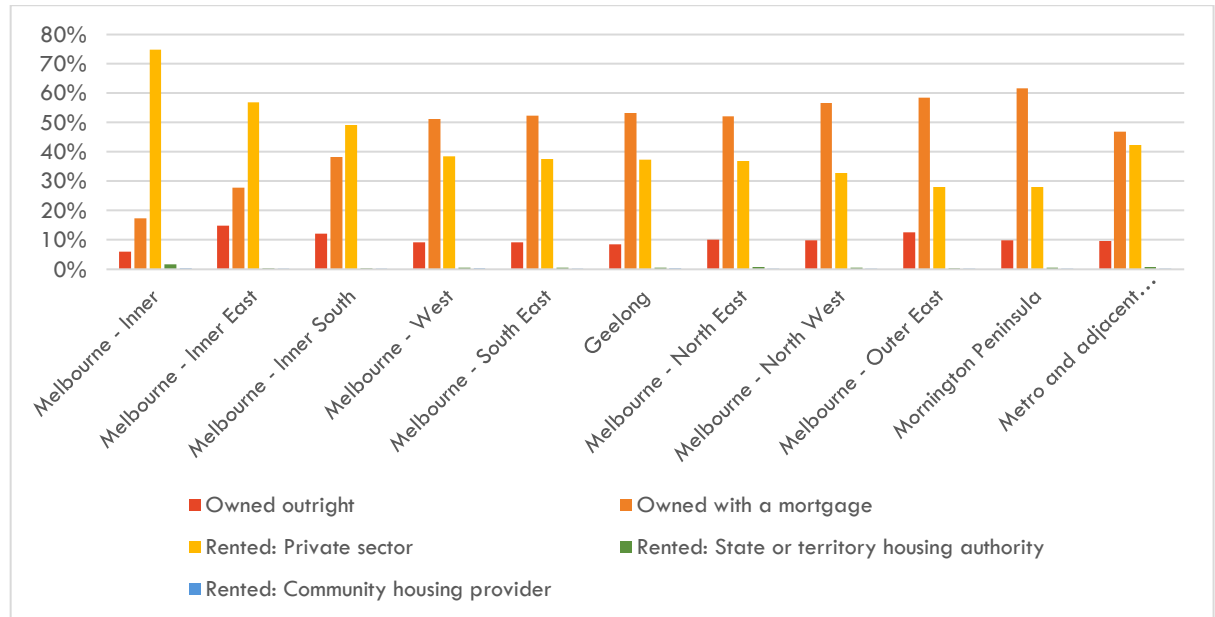
Figure 33: Housing Tenure of Younger Essential Workers (aged 20-39) (2021) by Subregion (NSW)



Source: authors; analysis based on data derived from 2021c

Note that 'Owned outright' includes essential workers living in a home they do not own that is owned outright (e.g. living in the parental home).

Figure 34: Housing Tenure of Younger Essential Workers (aged 20-39) (2021) by Subregion (Vic.)



Source: authors; analysis based on data derived from 2021c

Note that 'Owned outright' includes essential workers living in a home they do not own that is owned outright (e.g. living in the parental home).

A comparison of 2011 and 2021 Census data (Tables 17 and 18) reveals that the increase in private renting and the decrease in home purchasing has been even greater amongst essential workers under 40 years of age. The proportional change has been most pronounced in historically more affordable areas that have seen significant price growth since 2011, including Parramatta and the Inner South West in Sydney, as well as Blacktown. Large proportional changes are also evident in inner subregions of both Sydney and Melbourne with much longer-standing rental affordability pressures.

Table 19: % Change in private renting and purchasing with a mortgage amongst younger essential workers, 2011-21 by subregion (NSW)

Location	Difference in % private renting	Difference in % purchasing
Sydney - Parramatta	17%	-12%
Sydney - Inner South West	15%	-10%
Sydney - City and Inner South	13%	-10%
Sydney - Ryde	12%	-8%
Sydney - Blacktown	12%	-9%
Sydney - Inner West	12%	-9%
Illawarra	9%	-7%
Newcastle and Lake Macquarie	9%	-7%
Sydney - Outer West and Blue Mountains	8%	-7%
Sydney - Baulkham Hills and Hawkesbury	8%	-5%
Sydney - North Sydney and Hornsby	8%	-5%
Sydney - South West	8%	-2%
Sydney - Outer South West	6%	-4%
Sydney - Eastern Suburbs	6%	-4%
Hunter Valley exc Newcastle	5%	-2%
Central Coast	5%	-5%
Sydney - Northern Beaches	5%	-5%
Sydney - Sutherland	4%	-4%
Metro and adjacent region average	9%	-6%
Richmond - Tweed	-1%	1%
Southern Highlands and Shoalhaven	3%	-3%

Source: authors; analysis based on data derived from 2011c and 2021c

Table 20: % Change in private renting and purchasing with a mortgage amongst younger essential workers, 2011-21 by subregion (Vic.)

Location	Difference in % private renting	Difference in % purchasing
Melbourne - Inner East	9%	-3%
Melbourne - West	8%	-4%
Melbourne - Inner	7%	-4%
Geelong	7%	-3%
Melbourne - North East	6%	-1%
Melbourne - North West	6%	0%
Melbourne - Inner South	5%	-2%
Total	5%	-1%
Melbourne - Outer East	5%	-3%
Melbourne - South East	4%	-1%
Mornington Peninsula	-2%	2%
Metro and adjacent region average	5%	-1%

Source: authors; analysis based on data derived from 2011 c and 2021c

Housing stress

Our analysis of specially commissioned data from the ABS shows that at the time of the 2021 Census about 12% of essential worker households across the Sydney metropolitan region and immediately surrounding areas and 11% in the Melbourne metropolitan region and Greater Geelong were in housing stress, defined as spending more than 30% of their gross household income on rent or mortgage payments (based on ABS

2022a). This is despite many essential workers performing overtime hours during the pandemic.

Amongst essential workers in the rental sector, rates of housing stress are higher at 20% and 17% respectively. While this constitutes a slight drop in proportional terms since the last Census, in real terms the number of essential workers in rental stress has increased by over 2,000 in each metropolitan region. At the time of the 2021 Census, 29,000 and 19,000 of essential workers in the two metropolitan regions and their surrounding areas were in households experiencing rental stress (based on ABS 2022a).

At the 2021 Census there were over 23,000 essential workers in the Sydney metropolitan region and immediately surrounding areas and approx. 20,000 in the Melbourne metropolitan region and Greater Geelong living in households experiencing mortgage stress.

Overcrowding

At the time of the 2021 Census, over 36,000 essential workers in Sydney and 22,000 in Melbourne were living in overcrowded homes. This constitutes an increase of approx. 5,000 and 4,000, respectively since 2016 (ABS 2021 b).

The proportion of essential worker households who are overcrowded remains highest in expensive inner subregions, and is generally higher in these areas of Sydney than in Melbourne. Across both metropolitan regions, and consistent with previous Census periods, the proportion of essential worker households that are overcrowded is highest amongst low-income essential workers, including nursing support and personal care workers and cleaners who are living in inner subregions of each metropolitan region (Table 19).

While instances of households living in unsuitable housing is less prevalent in proportional terms amongst essential workers on moderate incomes, it is still occurring. For example, across the NSW subregions examined over 4,800 Registered Nurse are living in overcrowded homes. Over 2,300 are living in overcrowded homes across the Melbourne metropolitan region and Geelong.

Table 21: Proportion of essential workers living in overcrowded homes, select occupations and subregions (NSW)

Occupation	Sydney - City and Inner South	Sydney - Eastern Suburbs	Sydney - Inner South West	Sydney Inner West	Sydney - Parramatta	Metro and adjacent region
Police	4%	1%	6%	5%	4%	2%
Registered Nurses and Midwives	7%	6%	18%	12%	15%	7%
Enrolled and Mothercraft Nurses	6%	9%	23%	13%	13%	7%
Nursing Support and Personal Care Workers	16%	13%	31%	38%	32%	17%
Commercial Cleaners	37%	13%	30%	43%	34%	20%
Laundry Workers	22%	21%	24%	29%	24%	15%
All Essential Workers	14%	7%	18%	16%	18%	9%

Source: authors; analysis based on data derived from ABS 2021 b

Table 22: Proportion of essential workers living in overcrowded homes, select occupations and subregions (Vic.)

Occupation	Melbourne - Inner	Melbourne - Inner East	Melbourne - Inner South	Metro and adjacent region
Police	2%	2%	2%	1%
Registered Nurses and Midwives	5%	4%	3%	4%
Enrolled and Mothercraft Nurses	10%	10%	5%	6%
Nursing Support and Personal Care Workers	13%	11%	10%	10%
Commercial Cleaners	21%	15%	15%	16%
Laundry Workers	22%	6%	16%	12%
All Essential Workers	8%	5%	4%	6%

Source: authors; analysis based on data derived from ABS 2021b

Conclusion

Overall, the analysis reveals that despite some small wage growth, purchase affordability for essential workers has declined substantially across Sydney and Melbourne and coastal regional areas in recent years. This includes significant declines in outer suburban locations and cities adjacent to each metropolitan region which historically offered more affordable home ownership opportunities. The analysis also reveals that subdued rental markets in some metropolitan areas in the context of Covid-19 pandemic have not improved rental affordability for lower income essential workers. At the same time, rent inflation in historically more affordable outer suburban and regional areas has further decreased options of affordable homes.

It is unsurprising given these trends that essential workers are moving away from expensive inner subregions, despite these being the location of many essential worker jobs, and increasingly residing in outer suburban areas and cities and regions out the Sydney and Melbourne metropolitan regions. In the context of this growing spatial mismatch between the location of major essential worker employers and affordable housing, very long distance commuting is likely to increase further, with implications for worker stress and fatigue and, ultimately, service quality and sustainability.

In expensive subregions essential workers are increasingly coping with high housing costs by living in unsuitable housing, and renting in the private rental sector. The latter in particular runs counter to the tenure aspiration of many essential workers and provides poor security of tenure.

Undertaking an analysis of changes over time reveals that the housing challenges essential workers face are both longstanding and worsening, reflecting a systemic, rather than a temporary, problem. There is, therefore, a critical need for intervention and innovations across the housing continuum to improve access to suitable, affordable and attainable housing for essential workers if our cities and regions are to function well into the future.

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