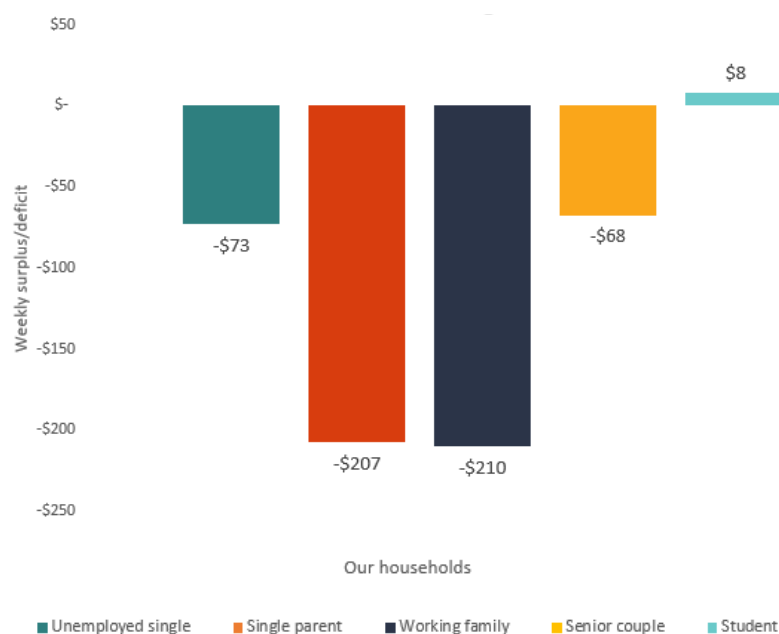


Living affordability in Queensland 2020

We modelled five households with a very basic standard of living*. All struggled to cover basic, essential weekly expenses.

- Jo, aged 45, is unemployed, receives JobSeeker payment and rents a three-bedroom share house with two others.
- Sam, aged 33, is a single parent with two dependents, works casually 25 hours per week, and rents a two-bedroom apartment.
- Naz (35) and Yasmin (31), have two dependents, Naz works 16 hours per week and Yasmin works fulltime, they rent a three-bedroom house.
- Zhe and Lin are both 74 and receive the aged pension, they rent a one-bedroom unit.
- Charlie, aged 21, is a single student, who receives Youth Allowance and works casually 15 hours per week, and rents a two-bedroom house with one other person.

Amount above or below a basic standard of living per week



*Households are sample households for modelling purposes and assumptions have been made for the report. The modelling for this report is based on Brisbane metro region. View the full report for details.

Key points



Income support is inadequate. All five households struggled to meet a basic standard of living.



Low-income households spend more than 50% of income on basic essentials of housing and food.



Low-income households have no funds to cover unexpected expenses, are underinsured and have no savings.



Single parents have additional financial pressures with extra costs related to child rearing.



Low-waged casual work does not guarantee living affordability. Despite being employed, some households are still unable to cover the basics.

Recommendations

QCROSS wants to see more vulnerable households lifted out of poverty and able to achieve a basic standard of living. Our recommendations in summary are:

1. increase household incomes to ensure a basic standard of living can be met
2. improve the cost-of-living for low-income households
3. review the extent of household debt and provide funding for safe and ethical credit
4. develop communication strategies so that newly vulnerable households are aware of the supports available.

See the *Living Affordability in Queensland 2020* report for a complete list of recommendations.