



# COST OF LIVING SNAPSHOT



## Unemployed single households are worst off in WA.

They cannot expect to meet their weekly living costs if their primary income is Centrelink benefits.

The Newstart Allowance equates to just **15.6%** of the average WA weekly earnings.

After covering their basic living expenses, they are in deficit by **\$23.66** every week, being forced to go without living essentials.



## Age Pensioners who are renting are only marginally better off than unemployed singles.

They only have **\$12.70** left after paying their basic living costs.

They also have dramatically larger expenditure than those who own their homes due to their rent payments.

In contrast, home owning pensioner couples have **\$182.88** remaining after meeting basic living costs.

Check out the full report on [wacoss.org.au](http://wacoss.org.au)



## Single parents have very little money to spare and are vulnerable to hardship in the event of unexpected costs.

A Single parent family has **\$103.31** left after expenses.

Their net income has stagnated, rising by only **96 cents** since last year and is due to drop further next year.



## A family with both partners working are able to meet their basic living costs, but their income is less secure due to the risk of unemployment and under-employment.

A Working Family with two children had **\$172.96** after essential expenditure.



## All types of lower-income households can quickly find themselves in financial hardship as a result of any unexpected cost increases, a health crisis, or a loss of income.

For people seeking assistance for financial hardship, **50%** of their weekly spending goes towards housing.

People in financial hardship are facing average debt levels of around **\$275** per fortnight.

Recreation accounts for **11%** of spending for average households, but only **1.6%** for those in financial hardship.

### AVERAGE WEEKLY INCOME & EXPENDITURE PER HOUSEHOLD

| Type of Household            | Income     | Expenditure | Net Position |
|------------------------------|------------|-------------|--------------|
| Single Parent Family         | \$978.96   | \$875.66    | \$103.31     |
| Working Family               | \$1,450.04 | \$1,294.62  | \$172.96     |
| Unemployed Single            | \$312.08   | \$335.74    | -\$23.66     |
| Age Pensioners (Renters)     | \$727.14   | \$714.44    | \$12.70      |
| Age Pensioners (Home Owners) | \$665.44   | \$482.58    | \$182.88     |

### Average % of Expenditure – Financial Counselling Clients:

