



wa council of
social service

Cost of Living 2020

About WACOSS

The Western Australian Council of Social Service is the peak body for the community services sector and works to create an inclusive, just and equitable society. We drive social change with communities, through collective action and policy formulation, strengthening community services and influencing decision makers to ensure justice and equity.

With WACOSS members and the broader sector, we advocate with and on behalf of those who are the furthest from levers of power and influence, to amplify their concerns and seek justice, to create a society that genuinely works for the benefit of all and not just the few.

Tackling difficult issues, systems, behaviours, and attitudes that contribute to inequality and exclusion, WACOSS develops evidence-based social policy and research to inform and influence government policy to change the lives of those facing adversity.

Acknowledgment of Country

WACOSS respectfully acknowledges the Traditional Owners of Country throughout Western Australia and recognises their continuing connection to land, waters and community. We pay our respects to them and their cultures, and to Elders both past and present. We acknowledge that the land on which we live and work always was and always will be Aboriginal land.

Authorised Use

© Western Australian Council of Social Service, 2020



With the exception of the cover design, artwork, photographs, all logos, and other material where copyright is owned by a third party, all material presented in this document is provided under a Creative Commons Attribution 4.0 Australia <<http://creativecommons.org/licenses/by-nd/4.0/>>.

This report was written by Graham Hansen and Chris Twomey.

Recommended citation:

WACOSS (2020) *Cost of Living 2020*. Western Australian Council of Social Service. Perth. Australia.

Published by WACOSS

ABN: 32 201 266 289

Level 2, 3 Loftus Street, West Leederville WA 6007

P: 08 6381 5300 | info@wacoss.org.au | wacoss.org.au



[WACouncilofSocialService](https://www.facebook.com/WACouncilofSocialService)



[WACOSS](https://twitter.com/WACOSS)



[company/western-australian-council-of-social-service-inc](https://www.linkedin.com/company/western-australian-council-of-social-service-inc)

Contents

Introduction	3
Key findings of the 2020 Cost of Living Report	4
Methodology	5
Our model households	6
Determining household income	7
Determining household expenditure.....	7
Household Analysis.....	8
Single Parent Family	8
Two Parent Family.....	11
Unemployed Single	14
Age Pensioners.....	16
The Cost of Living in Regional WA.....	19
Analysis and Discussion	23
Income, Wealth and Poverty.....	23
Housing	32
Energy	39
Food	43
Recommendations.....	46

Introduction

For all that people will inevitably remember about the year that was 2020, we must not forget that it was the year in which, for just a brief moment, poverty was almost eradicated in Australia.

It was far from perfect. In part this was because ending poverty was never what the Federal Government intended to do. Even in a moment where it was forced to take radical action to prevent prolonged recession, it remained wedded to notions of the deserving and underserving. People relying on payments like the Disability Support Pension, for instance, were excluded from receiving the Coronavirus Supplement, while many temporary migrants were left to fend for themselves entirely. The impacts of colonisation and systemic discrimination against Aboriginal people continued unabated, as did the cashless debit card, and large-scale solutions to homelessness remain unimplemented.

That it took a global pandemic for people living on Newstart Allowance (rebadged as the 'JobSeeker Payment' at a time when there were no jobs to seek) to see income support increase in real terms for the first time in 25 years was outrageous.

The WA Government took swift action too with the levers available to the states to provide Western Australian households with a buffer from the impacts of the crisis. With the state's electricity and water retailers still publicly-owned, they were able to step in quickly in March to protect those facing financial hardship having their utilities disconnected. No interest would be charged on deferred bill payments and the Energy Assistance Payment was boosted to double the amount available to eligible households. The passage of emergency legislation through the WA Parliament in April also ensured that tenants did not face rising rental costs or have to worry about being evicted from their homes, except in limited circumstances.

This report, charting changes in living costs for the 2019/20 financial year, shows the impact that these actions had to improve the lives of those in our community getting by on the lowest incomes. It shows what life could be like if our Federal Government committed to provide adequate income support to all who need it.

This report, however, is only a snapshot in time, and already things have moved on. We will have to wait until next year's report to see the destructive results of the winding back of the Coronavirus Supplement on poverty and hardship in low income households reflected in our modelling.

Taken together, State and Federal Government responses to the crisis effectively limited the fallout of shutting down key sections of our economy to contain the spread of COVID-19. They showed clearly that it has *always* been possible for our governments to ensure people have sufficient income to meet their material needs. It has always been possible for our governments to ensure people keep a roof over their head, food on the table and the power connected.

This is the lesson to take away from 2020. This is a choice that our governments make. It has been done before and we demand it be done again. When it is, we must ensure nobody is left behind.

Key findings of the 2020 Cost of Living Report

This report marks the first time since WACOSS began the household modelling for its Cost of Living reports that the income of the unemployed single model household has ever exceeded their basic living costs. The significant impact of the extra financial support provided toward the end of the 2019/20 financial year can clearly be observed to enable them to cover the cost of living essentials in line with community expectations.

As their income is represented as a weekly figure, averaged out across the financial year, it should be recognised that this extra financial support means the households' income would have been much lower in the first part of the year and much higher in the second.

Food and beverage costs rose sharply for the model households, as did rental payments for the second year in a row. Without the coronavirus supplements and economic support payments, these cost increases would have left these households in a highly precarious position.

Weekly income and expenditure of our model households

	Income	Expenditure	Net Position
Single Parent Family	\$1,070.11 ▲	\$958.86	\$111.25
Two Parent Family	\$1,524.07 ▲	\$1,322.75	\$201.29
Unemployed Single	\$378.37 ▲	\$330.52	\$47.85
Age Pensioners (Renters)	\$786.72 ▲	\$709.60	\$77.11
Age Pensioners (Home Owners)	\$721.58 ▲	\$609.74	\$111.84

- The model *single parent family* has \$111.25 left after meeting their estimated basic living costs.
- The income of our model *two parent family* surpasses their estimated basic living costs by \$201.29 per week. With their access to two sources of wages, they remain in the best position of the model households (if they remain employed).
- The weekly income of our model *unemployed single* has exceeded their basic living costs by \$47.85, enabling them to meet a basic standard of living in line with community expectations.
- The model *home-owning age pensioners* have \$111.84 after meeting their basic living costs, while the model *aged pensioners in private rental* have \$34.76 less once they have covered their expenses.

Methodology

WACOSS has produced its Cost of Living Report annually since 2007. The first reports simply investigated the changes in basic living expenses such as housing, transport, fuel, food and other essentials in WA over the preceding year. In 2009 we developed a model comparing the adequacy of income against the costs of living for a low-income family in Western Australia, which was subsequently picked up by other states. In 2012 we revised and expanded our Cost of Living Report, to model two families and a single unemployed person, representing different at-risk household types on low incomes. The 2017 report introduced two age pensioner models, with one couple homeowners and the other couple renters.

The *2020 Cost of Living Report* uses the same methodology as our 2012 and subsequent reports.¹ It models the income and expenditure of five household types during the 2019/20 financial year in comparison to the two preceding financial years (2017/18 and 2018/19). Doing so allows us to analyse relative changes in living costs and understand their likely impacts on current and future levels of relative comfort, deprivation and need. Every household and family in WA is different, and so it would be unrealistic to expect these models to be a precise reflection of all living costs or household expenditures.

Changes in the method of calculating the costs of running a car for single parent, two parent family and home-owning age pensioners has made comparisons of the difference between the income and expenditure of these households across preceding years not possible. These changes do, however, result in a more accurate representation of car running costs and a year-by-year comparison should be possible to re-establish in the 2021 report.

Changes to income support payments including the Coronavirus Supplement and a variety of one-off payments have made the calculations more complex this year. Further, variations in the support provided to some workers and not others by the JobKeeper wage subsidy has meant that our working low-income households (the single parent and two parent families) face a range of different income scenarios, depending on the nature of their employment. As a result, we have also modelled these options to track the differential impacts on the model households.

WACOSS is confident that the conservative assumptions underpinning each model (clearly considered and referenced in Appendix 1 of the 2012 report) ensure the conclusions drawn reflect the real-life experiences of low-income households in WA. They provide a window into the pressures of changing living costs on their everyday lives that can guide policy and decision-making.

¹ The [2012 Cost of Living Report](#) provides a more detailed account of the methodology.

Our model households

The key assumptions for our households' income and expenditure are described below:

	Single Parent Family	Two Parent Family	Unemployed Single	Age Pensioners
Household members	Single mother with two dependent children.	Two parents with two school aged children.	Single, unemployed female.	Couple, retired.
Age	34 years old, with two children aged 7 and 8.	Two adults aged 40 and 38 years, with two children aged 11 and 13.	44 years old.	Two adults aged 67 and 69 years.
Income source	Mother – works 18 hours a week for 39 weeks a year at minimum wage + casual loading. Eligible for government payments.	One works full (minimum wage + 33%); the other casual (16 hours per week at minimum wage with casual loading). Eligible for government payments.	Newstart Allowance only.	Age Pension and supplements only.
Housing	Rents a unit (85% median unit rental)	Rents a house (85% median house rental)	Shares a house with two other adults (paying one third of 85% median house rental).	<i>Renters:</i> Rent a unit (85% median unit rental) <i>Owners:</i> Own a house
Education	Both children attend a public primary school.	Both children attend a public primary school.	N/A	N/A
Transport	Owens a small car.	Own a small car and uses public transport for five round trips per week.	Public transport is only mode of transport (five round-trips per week).	<i>Renters:</i> Public transport is only mode of transport (five round-trips per week, on and off peak). <i>Owners:</i> Own a small car
Health	No private health insurance.	Has basic private health insurance.	No private health insurance.	No private health insurance.

Determining household income

Each of our three households' income has been estimated by using:

- Department of Human Services' Payment and Service Finder;²
- The Department of Social Services' *Guide to Social Security Law*;³
- The WA Industrial Relations Commission's *2019 State Wage Case* decision;⁴ and
- The Australian Taxation Office's online tax calculator.⁵

Determining household expenditure

Household expenditure in the *2020 Cost of Living Report* has been calculated using up-to-date and publicly available sources that reflect the average price and usage of products and services by Perth residents wherever possible. Where such figures are not readily available, we have modelled costs based on the Australian Bureau of Statistics' (ABS) *2015/16 Household Expenditure Survey*⁶ with relevant CPI applied, consistent with the way the model has been applied in previous years.

All estimates of cost and consumption are intentionally conservative and, as a result, likely understate the cost impacts on vulnerable households. Further detail on each of the essential costs in the household expenditure model is provided below:

- **Housing** — Expenditure is based on quarterly *Market Update* statistics of average house and unit rental prices advertised in the Perth metropolitan region published by the Real Estate Institute of Western Australia (REIWA).⁷ The models assume that our households have been able to acquire rental accommodation at 85 per cent of the median market rate.
- **Utilities** — Our households' consumption of electricity, gas and water are based on State Government estimates of average usage.⁸ Prices were obtained directly from the utility providers for Perth residential households.
- **Food and beverages** — Food and beverage costs are based on the second quintile figures published in the ABS *Household Expenditure Survey 2015/16* (with CPI applied), and vary depending on household size.
- **Transport** — Two of our households are assumed to own and use a small inexpensive car, travelling 12,000 km per year. The costs are based on the RAC WA annual *Car Running Costs* guide.⁹ As in previous years, we have used the car with the lowest running costs, which in 2019/20 was the Suzuki Baleno auto hatchback.
- **Other household and living costs** — Other essential household costs, such as education, communication, and household services have been calculated based on the ABS *Household Expenditure Survey 2015/16* with CPI applied.

² Department of Human Services (2020) [Online Estimators](#)

³ Department of Social Services (2020) [Guide to Social Security Law](#)

⁴ WA Industrial Relations Commission (2019) [State Wage Order Pursuant To Section 50a of the Act](#)

⁵ Australian Tax Office (2020) [Income Tax Estimator](#)

⁶ ABS (2017) Cat. 6530.0 - [Household Expenditure Survey, Australia: Summary of Results, 2015-16](#)

⁷ REIWA (2020) [The WA Market](#)

⁸ Government of Western Australia (2020) *State Budget 2020/21*, [Budget Paper No. 3](#)

⁹ RAC WA (2020) [Vehicle Running Costs Guide](#)

Household Analysis

Single Parent Family

Our single parent family is comprised of a single parent with two primary school aged children. The parent works part-time, rents a unit, and owns a small car. The parent in this household is assumed to already be working 18 hours per week for 39 weeks of the year while their children attend school. Our calculations assume that she or he is unable to work during school holidays when they must care for the children. In reality, this kind of work pattern is difficult to maintain, which is why single parents have one of the highest rates of movement in and out of part-time work.

Single parent family - WEEKLY INCOME					
	2017/18	2018/19	2019/20	% increase 2018/19 to 2019/20	\$ increase 2018/19 to 2019/20
Wage (gross)	\$419.81	\$430.31	\$442.31	2.9%	\$12.00
Parenting payment	\$250.92	\$253.57	\$255.77	0.9%	\$2.20
Coronavirus Supplement			\$49.00	-	\$49.00
Other regular Government Benefits	\$320.81	\$317.71	\$328.02	3.2%	\$10.31
Government supplements (one off payments, converted to weekly amount)	\$38.24	\$38.94	\$54.03	38.7%	\$15.08
Tax paid	\$52.58	\$50.19	\$65.01	29.5%	\$14.82
Total household income/week	\$983.20	\$996.34	\$1,070.11	7.4%	\$73.77

Our single parent remains eligible to receive *Parenting Payment Single* to one of the children being below the age of eight years. This makes a dramatic difference to their weekly income, as demonstrated in our *2013 Cost of Living Report*.¹⁰ It is also examined further in our discussion of alternative scenarios for the single parent family below.

The income of the single parent has increased by 7.4 per cent over the last 12 months. The parent's weekly wages increased by \$12.00, the parenting payment by \$2.20 and other government payments (including regular and one-off supplements) by \$10.31. The significant increase in their income is the direct result of the Economic Support Payment (included in the government supplements figure) and the Coronavirus Supplement.

As described in more detail in our *2013 Cost of Living Report*, a casual employee (like our single parent) typically does not have sick leave or annual leave entitlements. This puts them in a

¹⁰ In the *2013 Cost of Living Report* we undertook a comparison of the income of a single parent eligible for *Parenting Payment Single*, and a parent only eligible for *Newstart Allowance*. The single parent family's income was reduced considerably (-\$77.12 per week) as a result of being shifted to *Newstart* when the youngest child reached 8 years of age. For more information refer to: WACOSS (2013) [2013 Cost of Living Report](#).

precarious financial situation, especially when either they or their children become sick (requiring time off work), or during times when business may be slow. Increases in the unemployment and underemployment rate put them at further risk. Unpredictable pay can also result in difficulties in reporting income to Centrelink, particularly when income moves above and below key thresholds, as well as making weekly budgeting more challenging (and exposing them to the risk of a debt under the unlawful ‘robodebt’ income averaging scheme).

Single parent family - WEEKLY EXPENDITURE					
	2017/18	2018/19	2019/20	% increase 2018/19to 2019/20	\$ increase 2018/19 to 2019/20
Rent	\$274.83	\$279.13	\$283.68	1.5%	\$4.25
Food and beverage	\$203.82	\$208.69	\$216.50	3.7%	\$7.81
Utilities	\$34.27	\$36.85	\$36.82	-0.03%	-\$0.04
Transport			\$166.32		
Other - household and living costs	\$258.09	\$259.23	\$255.54	-1.4%	-\$3.69
Total household expenditure/week			\$958.86		
Total household expenditure/week (w/o transport cost)	\$770.31	\$784.20	\$792.54	1.06%	\$8.34

As discussed in the *methodology* section, changes in the method of calculating the costs of running a car has meant we are unable to demonstrate the changes in total household expenditure across the preceding years. What is clear, however, is the substantial increase for the single parent family in food and beverage costs, as well as in rent.

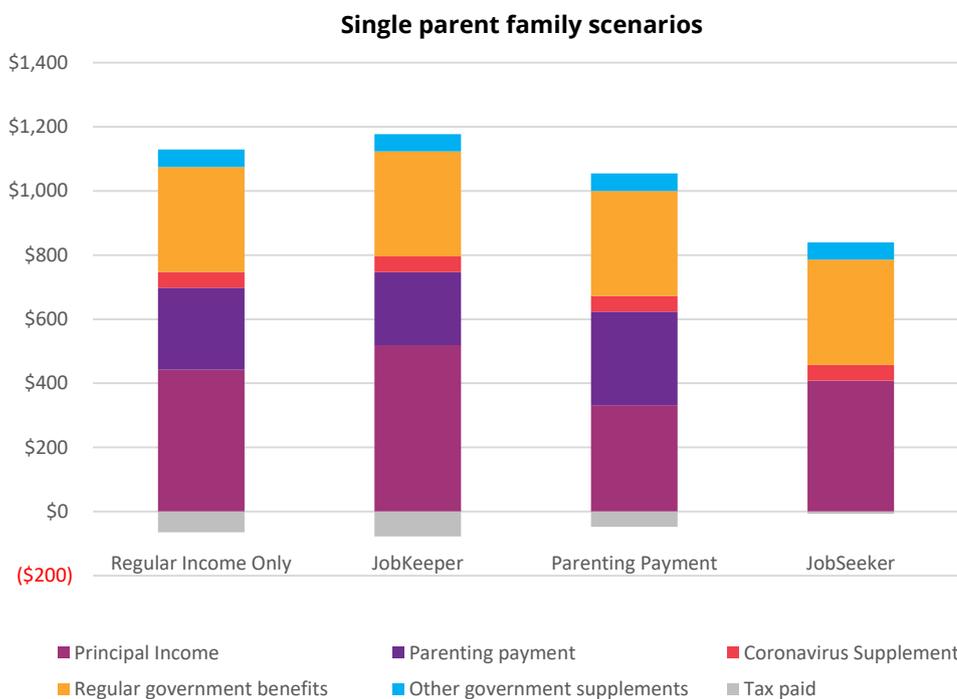
Last year’s report saw the first increase in rental costs since the *2014 Cost of Living Report*, making this the second year running that these have risen. While the price of electricity, gas and water increased between 2018/19 and 2019/20, the introduction of the one-off Energy Assistance Payment boost of \$305.25 from 11 May 2020 means that the representative weekly amount that the single family model household spends on utilities has marginally decreased by 4 cents. Without the boost, utility costs would have increased for the model household by \$0.93 a week or 2.2 per cent, as a result of the State Government’s decision in the 2019/20 Budget to increase household fees by their lowest level in 13 years.¹¹

As has been well documented, the necessary health responses to the COVID-19 pandemic quickly resulted in a substantial spike in unemployment and underemployment. To reflect this, we have modelled the scenario below, where the employer of the single parent was eligible for JobKeeper and able to subsidise the wages of the single parent from 30 March 2020 until the end of the financial year. The second scenario below demonstrates the reality for this model

¹¹ WACOSS (2019) [State Budget Briefing Factsheets: Utilities and Household Fees](#)

household if they had lost their unemployment at the end of March. The final scenario is the financial situation the household would have found themselves in had their youngest child been 8 years old, rendering them ineligible for the Parenting Payment and requiring them to access JobSeeker had they likewise become unemployed.

Single parent family - ALTERNATIVE 2019/20 SCENARIOS				
	Regular Income Only	JobKeeper	Parenting Payment	JobSeeker
Wages/JobSeeker	\$442.31	\$519.03	\$332.03	\$408.32
Parenting Payment (Single)	\$255.77	\$227.47	\$291.28	
Coronavirus Supplement	\$49.00	\$49.00	\$49.00	\$49.00
Other regular Government Benefits	\$328.02	\$328.02	\$328.02	\$328.02
Government supplements	\$54.03	\$54.03	\$54.03	\$54.03
Tax paid	\$65.01	\$77.84	\$47.99	\$7.20
Total household income/week	\$1,070.11	\$1,105.70	\$1,012.36	\$832.16
Difference between income and expenditure	\$111.25	\$146.84	\$53.50	-\$126.70



These figures starkly demonstrate that even with the increased income available to people relying on JobSeeker, the model single parent household would have had to make drastic reductions in their weekly living costs simply by virtue of their youngest child being one year older. Should they be eligible, the flat-rate nature of the JobKeeper wage subsidy, on the other hand, results in higher take-home pay for the casually employed single parent.

Two Parent Family

The two parent family consists of one parent working full time, one in part-time casual employment and two school-aged children. They rent a house, own a small car and use public transport for five round trips a week.

Two parent family - WEEKLY INCOME					
	2017/18	2018/19	2019/20	% increase 2018/19 to 2019/20	\$ increase 2018/19 to 2019/20
Combined wages (gross)	\$1,301.32	\$1,334.03	\$1,371.06	2.78%	\$37.03
Regular government benefits	\$259.40	\$237.16	\$237.86	0.3%	\$0.70
Government supplements (one off & temporary payments, converted to weekly figures)	\$35.15	\$35.85	\$50.94	42.1%	\$15.09
Tax paid	\$139.35	\$146.04	\$135.81	-7.0%	-\$10.23
Total household income/week	\$1,436.04	\$1,461.00	\$1524.04	4.32%	\$63.04

The wages of the two parent family have increased by \$32.17 or 2.78 per cent in 2019/20. The Economic Support Payment, which the household is eligible for as recipients of the Family Tax Benefit, has significantly increased the government supplements they receive, and the family has benefited from a reduction in tax paid. This has increased their total household income by 4.32 per cent.

Two parent family - WEEKLY EXPENDITURE					
	2017/18	2018/19	2019/20	% increase 2018/19 to 2019/20	\$ increase 2018/19 to 2019/20
Rent	\$300.69	\$306.00	\$313.44	2.43%	\$7.44
Food and beverage	\$294.34	\$301.19	\$312.28	3.68%	\$11.09
Utilities	\$54.71	\$57.68	\$58.83	1.99%	\$1.15
Transport			\$204.33		
Other - household and living costs	\$435.03	\$438.31	\$443.91	-1.0%	-\$4.40
Total household expenditure/week	\$1,224.04	\$1,251.63	\$1,322.75	1.3%	\$16.23
Total household expenditure/week (w/o transport cost)	\$1,121.31	\$1,140.26	\$1,156.43	1.42%	\$16.17

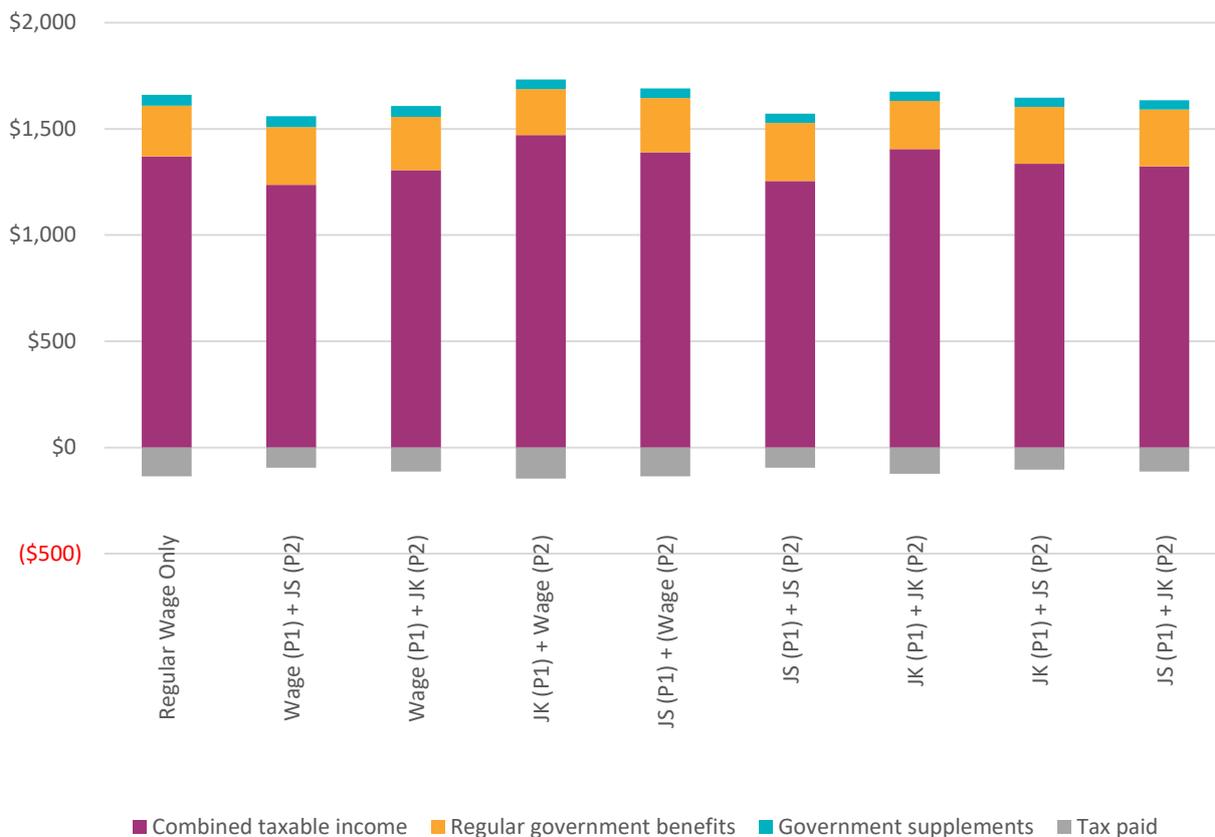
The model working family's weekly expenditure on basic living costs, excluding transport, has increased by 1.42 per cent or \$16.17 per week over the last 12 months. As with the single parent, the largest increases in both percentage and dollar terms are in the costs of food and beverages and rent. Utilities costs have increased by just under 2 per cent, while spending on other household costs (including internet, clothing and household contents) has marginally decreased by 1 per cent.

Modelling different income scenarios enables a clearer picture of how the COVID-19 pandemic may have impacted on a household with two employed parents.

Two parent family - ALTERNATIVE 2019/20 SCENARIOS					
	Regular Wage Only	Wage (P1) + JobSeeker (P2)	Wage (P1) + JobKeeper (P2)	JobKeeper (P1) + Wage (P2)	JobSeeker (P1) + Wage (P2)
Combined taxable income	\$1,371.06	\$1,235.96	\$1,305.65	\$1,471.09	\$1,389.58
Regular government benefits	\$237.86	\$272.92	\$251.23	\$217.22	\$256.53
Government supplements	\$50.94	\$50.94	\$50.94	\$43.80	\$43.80
Tax paid	\$135.81	\$94.54	\$113.58	\$146.85	\$135.87
Total household income/week	\$1,524.04	\$1,465.28	\$1,494.24	\$1,585.26	\$1,554.04
Difference between income and expenditure	\$201.29	\$142.53	\$171.49	\$262.51	\$231.29

Two parent family - ALTERNATIVE 2019/20 SCENARIOS				
	JobSeeker (P1) + JobSeeker (P2)	JobKeeper (P1) + JobKeeper (P2)	JobKeeper (P1) + JobSeeker (P2)	JobSeeker (P1) + JobKeeper (P2)
Combined taxable income	\$1,254.48	\$1,405.68	\$1,335.99	\$1,324.17
Regular government benefits	\$273.74	\$226.38	\$267.18	\$267.18
Government supplements	\$43.80	\$43.80	\$43.80	\$43.80
Tax paid	\$94.54	\$123.19	\$104.15	\$113.58
Total household income/week	\$1,477.48	\$1,548.61	\$1,542.82	\$1,521.57
Difference between income and expenditure	\$154.73	\$225.86	\$220.07	\$198.82

Two parent family scenarios



As can be observed in the scenarios above, any scenario in which Partner 1 (who was casually employed for 16 hours a week) is shifted onto the flat-rate JobKeeper subsidy from 30 March 2020, results in the household's total income improving substantially. We can also observe the significant impact that the tax rate has on low income households, with swings in either direction resulting from changes in the household's income composition (in grey).

In relation to the scenario *JobSeeker (P1) + Wage (P2)*, it is important to note that Partner 1 is only eligible for JobSeeker and the Coronavirus Supplement due to the temporary changes made to means testing by the Federal Government in April 2020, that meant Partner 2 was able to earn up to \$3,068.80 per fortnight without affecting Partner 1's eligibility. Under the means testing arrangements before this (slated to return at the end of the Coronavirus Supplement period), Partner 2 would not be eligible for JobSeeker and they would be solely reliant on Partner 1's wage.¹²

¹² [Australian Government \(2020\) 'Income Support for Individuals', Economic Response to the Coronavirus Fact Sheet](#)

Unemployed Single

The unemployed single person's only income is from government allowances and benefits. They are currently looking for work, live in shared accommodation, and rely on public transport to get to appointments (e.g. with Centrelink, job interviews, doctor), to visit friends or family, and to reach the supermarket or local library (to access the internet).

Unemployed single - WEEKLY INCOME					
	2017/18	2018/19	2019/20	% increase 2018/19 to 2019/20	\$ increase 2018/19 to 2019/20
Newstart/JobSeeker Allowance	\$270.03	\$275.39	\$280.08	1.7%	\$4.69
Rent assistance	\$30.68	\$30.60	\$30.53	-0.25%	-\$0.08
Energy supplement	\$4.39	\$4.39	\$4.39	0%	\$0
Coronavirus Supplement			\$48.99	-	\$48.99
Economic Support Payment			\$14.38	-	\$14.38
Total household income/week	\$305.10	\$310.38	\$378.37	21.9%	\$67.99

The weekly income of the unemployed single increased by 21.9 per cent or \$67.99 in 2019/20. This increase is quite clearly the result of the introduction of the fortnightly Coronavirus Supplement and the first Economic Support Payment, represented in the table as a weekly value. Despite the significant increase, the payments received by the model unemployed single while searching for work still only total around 50.6 per cent of the WA State Minimum Wage.¹³

Unemployed single - WEEKLY EXPENDITURE					
	2017/18	2018/19	2019/20	% increase 2018/19 to 2019/20	\$ increase 2018/19 to 2019/20
Rent	\$100.58	\$102.00	\$104.48	2.43%	\$2.48
Food and beverage	\$90.52	\$92.51	\$95.78	3.54%	\$3.28
Utilities	\$17.21	\$18.26	\$18.35	0.53%	\$0.10
Transport	\$14.94	\$15.48	\$16.38	5.8%	\$0.90
Other - household and living costs	\$98.28	\$98.57	\$96.49	-2.1%	-\$2.08
Total household expenditure/week	\$321.53	\$326.81	\$331.49	1.43%	\$4.68

¹³ The 2019/20 WA State Minimum Wage fulltime weekly adult rate was \$746.90.

The unemployed person’s weekly expenditure on basic living costs has increased by 1.43 per cent (or \$4.68 per week) over the last 12 months. As with the other households, this is driven largely by increases in rental costs, and food and beverages. It should also be noted that the housing calculations assume that our unemployed person can find shared accommodation where they pay one-third rent of a house at 85 per cent of the Perth median house price. Utilities costs have remained stable, principally as a result of the one-off Energy Assistance Payment boost.

Unemployed single - WEEKLY DIFFERENCE			
	2017/18	2018/19	2019/20
Total weekly income	\$305.10	\$310.38	\$378.37
Total expenditure	\$321.17	\$326.81	\$331.46
Difference	-\$16.08	-\$16.43	\$46.88

This report marks the first time since WACOSS began the household modelling for its Cost of Living reports that the income of the unemployed single model household exceeded their basic living costs. Coming out just \$46.88 a week ahead still leaves this household with only limited capacity to save, and any kind of substantial unexpected costs (such as medical expenses or needing to purchase new white goods) may still cause a financial shock. Training to increase their employment options may still be out of reach, though we note that the WA Government recently rolled out a number of free and low-fee courses to assist those out of work to re-train. This household is better positioned to start servicing lingering debts or budget for other regular expenses that are necessary to improve their quality of living.

Though this increase in income support finally means that those out of work can cover their basic living costs, even if only keeping their head slightly above water, the Federal Government has already begun reducing the value of the Coronavirus Supplement, with further decreases ahead. Ostensibly this is because the Federal Government believes that having income support at a liveable rate acts as a disincentive for people to take up paid work, despite the evidence clearly demonstrating this is not, in fact, true.¹⁴

¹⁴ Jeff Borland (2020) [‘New finding: boosting JobSeeker wouldn’t keep Australians away from paid work’](#), *The Conversation*

Age Pensioners

The model Age Pensioner households are composed of retired couples aged 67 and 69. As retirees, the couple's only income is from the Age Pension and supplements. Two housing scenarios are provided: one where the couple rents a unit (at 85 per cent of the median unit rental cost) and the other where the couple owns a house.

The assumptions around their expenditure are very conservative, with the renters choosing a unit rather than a house, neither household having private health insurance, and the renters travelling exclusively by public transport.

Age Pensioners (Renters) – WEEKLY INCOME					
	2017/18	2018/19	2019/20	% increase 2018/19 to 2019/20	\$ increase 2018/19 to 2019/20
Age Pension	\$615.23	\$629.57	\$642.04	2.3%	\$14.34
Rent assistance	\$62.84	\$63.81	\$65.14	1.55%	\$0.97
Energy supplement	\$10.57	\$10.57	\$10.57	0%	\$0
Pension supplement	\$50.13	\$51.15	\$52.00	2.03%	\$1.02
Cost of Living Rebate	\$2.50	\$2.54	\$2.58	1.58%	\$0.04
Economic Support Payment			\$14.38	-	\$14.38
Total household income/week	\$741.27	\$757.64	\$786.72	3.84%	\$29.08

The weekly income of the renting Age Pensioners increased by 3.84 per cent or \$29.08 in 2019/20. The Age Pension is their largest source of income, followed by the Pension Supplement and Rent Assistance. The addition of the Economic Support payment has bolstered their income as well.

Age Pensioners (Renters) – WEEKLY EXPENDITURE					
	2017/18	2018/19	2019/20	% increase 2018/19 to 2019/20	\$ increase 2018/19 to 2019/20
Rent	\$274.83	\$279.44	\$283.69	1.52%	\$4.25
Food and beverage	\$181.04	\$185.01	\$191.56	3.54%	\$6.55
Utilities	\$38.30	\$40.67	\$40.66	-0.04%	-\$0.01
Transport	\$7.47	\$7.74	\$8.19	5.81%	\$0.45
Other - household and living costs	\$189.15	\$189.63	\$185.50	-2.18%	-\$4.13
Total household expenditure/week	\$690.09	\$702.49	\$709.60	1.01%	\$7.11

The largest increase in living costs for the renting Age Pensioner model household is in food and beverage at \$6.55 per week. Rental costs have also increased for the model household, with a very slight increase in their transport costs. The Energy Assistance Payment boost has led to a one cent decrease in utilities costs in 2019/20, with larger decreases in other household and living costs.

Age Pensioners (Renters) – WEEKLY DIFFERENCE			
	2017/18	2018/19	2019/20
Total weekly income	\$741.27	\$757.65	\$786.72
Total expenditure	\$692.17	\$704.72	\$711.87
Difference	\$49.10	\$52.93	\$74.84

While their total weekly income comes out ahead of their expenditure, these calculations do not provide much allowance should the couple face a medical emergency or need to replace a household appliance. The couple does not have private health insurance, life insurance or funeral cover, and could potentially face expensive medical costs should an adverse life event occur.

Age Pensioners (Home Owners) – WEEKLY INCOME					
	2017/18	2018/19	2019/20	% increase 2018/19 to 2019/20	\$ increase 2018/19 to 2019/20
Age Pension	\$615.23	\$629.57	\$642.04	2.0%	\$12.47
Energy supplement	\$10.57	\$10.57	\$10.57	0%	\$0
Pension supplement	\$50.13	\$51.15	\$52.00	1.66%	\$0.85
Cost of Living Rebate	\$2.50	\$2.54	\$2.58	1.68%	\$0.04
Economic Support Package			\$14.38	-	\$14.38
Total household income/week	\$678.43	\$693.83	\$721.58	4.0%	\$27.75

The income of the home owner couple is lower than the renters, as they are not receiving Rent Assistance. The renting couple, however, are dedicating over 36 per cent of their income to covering their rental costs alone. In comparison, the home owners only need to dedicate 4.2 per cent of their income to pay the council rates and other charges they are liable for as a result of owning their home. The home owners do not have a mortgage and so do not have any other ongoing costs associated with home ownership.

Age Pensioners (Home Owners) – WEEKLY EXPENDITURE					
	2017/18	2018/19	2019/20	% increase 2018/19 to 2019/20	\$ increase 2018/19 to 2019/20
Rates and Charges	\$27.01	\$28.54	\$30.16	5.66%	\$1.62
Food and beverage	\$181.04	\$185.01	\$191.56	3.54%	\$6.55
Utilities	\$40.21	\$42.61	\$42.63	0.04%	\$0.02
Transport			\$159.89		
Other - household and living costs	\$189.15	\$189.63	\$191.56	-2.18%	-\$4.13
Total household expenditure/week			\$609.74		
Total household expenditure/week (w/o transport cost)	\$437.42	\$445.79	\$449.85	0.91%	\$4.06

As with all of the model households this year, food and beverages represent the largest increase for the home-owning age pensioners. As home owners, they have not experienced the increase seen by the other households in rental costs.

The home owners have \$34.73 per week more than the renters after expenses. While they have also experienced an increase in costs, this expenditure gap has provided them with more ability to absorb these rises and spend money elsewhere, such as owning and running a car. This suggests that home ownership is critical to the financial resilience of retirees, particularly those reliant on the age pension. With an ongoing trend of fewer households owning their home on retirement, we are likely to see an increased risk of poverty and financial hardship in age over time.

The Cost of Living in Regional WA

Limitations of the data on detailed household expenditure patterns in the *ABS Household Expenditure Survey* mean there is insufficient detail to confidently extend the WACOSS household models to individual regions within WA. The data below accurately reflects the differences in costs of essential items, but we recognise that low income households living in these regions will change their actual expenditure patterns to compensate so they can balance their weekly budget.

Analysis of rental costs for the four model households based on *REIWA market data* is included in the table below. It is important to note that availability can become an even more critical factor in regional areas with smaller housing markets and a more limited range of choice. While our analysis reflects the costs for the type of appropriate housing assumed in the four models, real households may not be able to secure appropriate housing in some regional centres, and so would be forced to compromise on either the appropriate dwelling size for their household composition, or on its affordability.

Weekly Expenditure across the Regions - RENT										
	Perth	Gascoyne	Goldfields Esperance	Great Southern	Kimberley	Mid West	Peel	Pilbara	South West	Wheat -belt
Single parent & Age pensioners	\$283.68	\$163.63	\$251.81	\$248.20	\$308.76	\$164.26	\$230.56	\$330.44	\$250.75	\$228.65
Two parent family	\$313.44	\$250.75	\$311.31	\$299.20	\$475.58	\$248.20	\$270.09	\$515.95	\$292.19	\$233.33
Unemployed person (1/3 rd share)	\$104.48	\$83.58	\$103.77	\$99.73	\$158.53	\$82.73	\$90.03	\$171.98	\$97.40	\$77.78

Source: Calculations based on REIWA market data

The Mid West is the most affordable region to rent in for the single parent and age pensioner model households, with rental costs lower by \$118.42 per week for those household types than in Perth. The Wheatbelt is slightly more affordable than the Mid West for the working family and unemployed person, as a result of slightly lower median rental costs for houses in the region, but higher costs for renting units.

The Pilbara is the most expensive region for the single parent and age pensioner model households, spending \$46.76 more each week than their equivalents in Perth. For the working family and unemployed single models, the Pilbara is also the most expensive region in which to rent, followed by the Kimberley.

Weekly Difference from 2018/19 across the Regions - RENT										
	Perth	Gascoyne	Goldfields Esperance	Great Southern	Kimberley	Mid West	Peel	Pilbara	South West	Wheat -belt
Single parent & Age pensioners	\$4.24 1.52%	-\$13.38 -7.56%	\$1.06 0.42%	-\$1.06 -0.43%	-\$3.62 -1.16%	\$1.70 1.05%	-\$9.14 -3.81%	-\$1.70 -0.51%	\$6.37 2.61%	\$35.13 18.15%
Working family	\$7.44 2.43%	-\$17.64 -6.57%	\$11.05 3.68%	\$3.19 1.08%	\$4.89 1.04%	\$4.67 1.92%	-\$0.42 -0.16%	\$55.25 11.99%	\$13.81 4.96%	-\$8.50 -3.51%
Unemployed person	\$2.48 2.43%	-\$5.88 -6.57%	\$3.68 3.68%	\$1.06 1.07%	\$1.63 1.04%	\$1.55 1.91%	-\$0.14 -0.16%	\$18.41 11.99%	\$4.61 4.97%	-\$2.83 -3.51%

Source: Calculations based on REIWA market data

The cost of renting a house in the Pilbara spiked during 2019/20, though unit rental costs remained relatively stable. Conversely, advertised rents for units in the Wheatbelt increased dramatically, while those for houses dropped slightly. The South West also saw substantial increases in rental costs across the board, though rents remain lower than they are in the Perth metropolitan area. The Gascoyne was the only region that appeared to see any substantial decrease in rental costs during the financial year.

Weekly Expenditure across the Regions – FOOD AND BEVERAGES										
	Perth	Gascoyne	Goldfields Esperance	Great Southern	Kimberley	Mid West	Peel	Pilbara	South West	Wheat-belt
Single parent	\$216.50	\$227.11	\$227.54	\$210.00	\$242.69	\$226.67	\$215.42	\$229.70	\$217.80	\$215.42
Two parent family	\$312.28	\$327.58	\$328.21	\$302.91	\$350.07	\$326.96	\$310.72	\$331.33	\$314.15	\$310.72
Unemployed person	\$95.78	\$100.48	\$100.67	\$92.91	\$107.37	\$100.28	\$95.30	\$101.62	\$96.36	\$95.30
Age pensioners	\$191.56	\$200.95	\$201.33	\$185.82	\$214.74	\$200.57	\$190.61	\$203.25	\$192.71	\$190.61

Source: Calculations based on ABS 2015/16 HES, 2020 CPI and 2019 RPI data

The cost of food and beverages is the highest in the Kimberley, followed closely by the Pilbara. Food prices in Peel, the Wheatbelt, the Southwest and Great Southern regions are all comparable to Perth metropolitan prices. Food prices in the Mid West and Gascoyne are slightly higher, but still lower than in the Kimberley and Pilbara.

Weekly Expenditure across Network Areas - ELECTRICITY					
	SWIS	Gascoyne/ Mid West	Goldfields Esperance	Kimberley	Pilbara
Single parent	\$15.27	\$17.70	\$12.60	\$36.69	\$40.68
Working family	\$33.63	\$36.50	\$30.49	\$58.84	\$63.53
Unemployed person	\$8.98	\$9.94	\$7.94	\$17.39	\$18.95
Age pensioners	\$23.00	\$25.43	\$20.33	\$44.42	\$48.41

Source: Calculations based on usage data supplied by Horizon Power.

All model households are paying substantially more for electricity in the Pilbara and the Kimberley than those in the Southwest Interconnected System (Perth, Peel, Southwest and Great Southern). Model households in the Gascoyne/Mid West are spending slightly more than those in the SWIS, with the electricity expenditure of model Goldfields/Esperance households noticeably lower.

As the Uniform Tariff Policy means that Horizon Power customers are charged for electricity at the same rate as Synergy customers, these divergences are the result of different levels of energy consumption. Climatic conditions outside of the SWIS have a significant impact on the amount of energy required to maintain temperatures in homes at a liveable and comfortable level.

The high level of energy consumption and the resultant size of the bills, combined with their seasonal and intermittent nature, mean that low-income households in regional areas can be at substantial risk of bill shock, with the likelihood of falling into utility debt even higher during the peak summer period.

Weekly Expenditure across the Regions – WATER										
	Perth	Gascoyne	Goldfields Esperance	Great Southern	Kimberley	Mid West	Peel	Pilbara	South West	Wheat-belt
Single parent	\$7.78	\$9.64	\$8.93	\$5.40	\$13.48	\$8.38	\$7.35	\$13.64	\$8.06	\$7.86
Working family	\$9.46	\$11.34	\$10.81	\$6.66	\$16.57	\$10.16	\$8.95	\$16.76	\$9.79	\$9.55
Unemployed person	\$3.15	\$3.78	\$3.60	\$2.22	\$5.52	\$3.39	\$2.98	\$5.59	\$3.26	\$3.18
Age pensioners	\$3.89	\$4.82	\$4.47	\$2.70	\$6.74	\$4.19	\$3.67	\$6.82	\$4.03	\$3.93

Source: Calculations based on average regional residential usage data supplied by the Water Corporation

Households in the Great Southern Region are on average spending the least on water, followed by those in the Peel and Wheatbelt regions. Tariff cap policies mean that up to the first 300kL in 'country south' and 500kL in 'country north', residential water consumption charges are no more than metropolitan charges, after which the charges reflect the cost of providing services in the different country schemes. The lower water expenditure in those regions is thus a direct result of lower consumption.

Pilbara households are spending the most on water. For example, our working family are paying on average 74 per cent more per week or an extra \$7.30 per week. In 2018/19, Kimberley households were spending the most on average, but a drop in water usage has relegated them to second highest spot this year.

Analysis and Discussion

Income, Wealth and Poverty

We cannot overstate the profound impact that the addition of the \$550 per fortnight Coronavirus Supplement made to the lives of people who had been surviving on the woefully inadequate Newstart Allowance/JobSeeker Payment rate of \$40 a day.

The *100 Families WA* collaborative research project interviewed the families involved in the project from May to July 2020 to understand the impact of COVID-19 of people in entrenched hardship. These findings made clear the benefit that the increase in income support had on their day-to-day lives.¹⁵

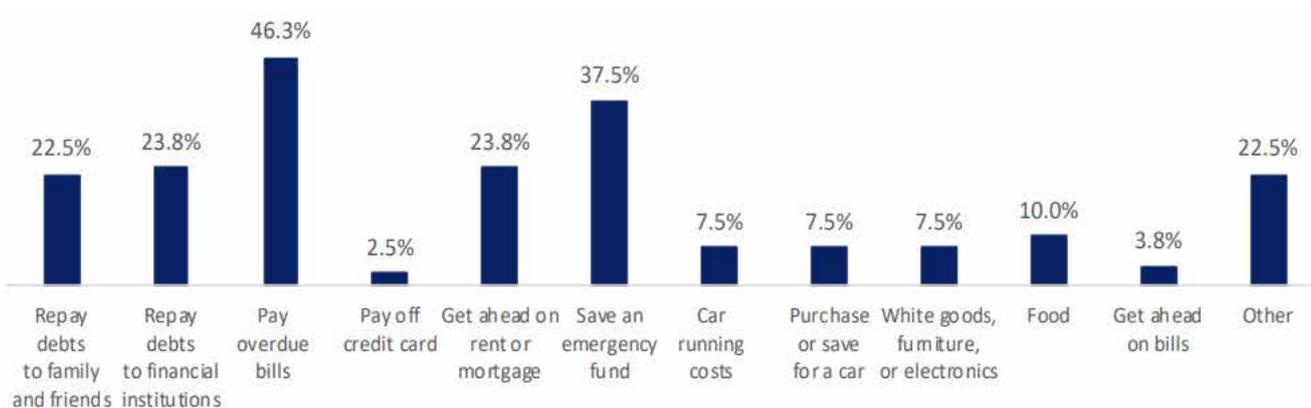
Code	n	%	Example
Bills	34	43.0	"Helped me get up to date with rent, bills, gave me a breather from everything else that's happening"
Savings	8	10.1	"It has been really helpful, as I was [able] to pay rent and save up for a car"
Food	22	27.8	"Well it's made it a lot easier, I can feed the girls a lot better, I have been able to supply more balanced meals."
Other essentials	16	20.3	"It has been amazing. It has been a liveable income. It has enabled me to pay for the things that I need that I usually can't. It has taken a load of stress off and I'm terrified of what is going to happen when this is all over."
Improved quality of life	41	51.9	"Not under the poverty line anymore, able to go out. Lasts two weeks."
Increased stress	2	2.5	"At first it made me really anxious, it is extra money but it won't last forever and I don't want to struggle once it goes. As it is temporary I want to make decisions which are good for my life. This is my fourth payment with the supplement and it's all gone, it's crazy, it's a lot more money than I had before but it just goes. I feel torn about what to do with it. Maybe they should've just done it in a lump sum? People will struggle when they take it away, and I'm really scared how it will affect me."
No/minimal impact	4	5.1	"It has made it a little bit better but not by much. I have money for about 3 days."

Source: 100 Families WA (2020)

¹⁵ Z Callis, A Seivwright, C Orr and P Flatau (2020) [The Impact of COVID-19 on Families in Hardship in Western Australia](#), 100 Families WA

52 per cent of the families surveyed reported an improved quality of life as a result of the increase in income support, with many reporting that the money was being spent to get rid of arrears on bills, buy enough food and food of a higher quality than they were otherwise able to afford.

Planned expenditure for the Coronavirus Supplement

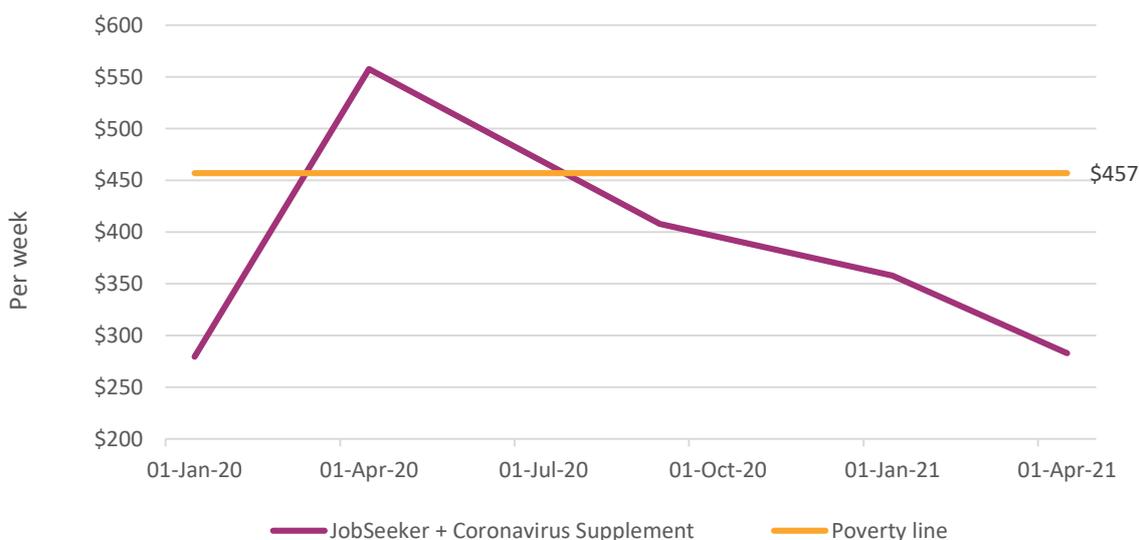


Note: Includes only those who reported they were receiving the coronavirus supplement (n = 79). Percentages do not add up to 100.0 as family members could select multiple options.

Source: 100 Families WA (2020)

The increase to income support by the addition of the Coronavirus Supplement was enough to raise it above the poverty line for the first time. Cruelly, and despite the nation still facing a dire economic situation and high unemployment, the Federal Government chose to reduce the Supplement down to \$250 per fortnight from 24 September. As of 1 January 2021, that will reduce further to \$150 per fortnight, with the supplement due to be ended on 1 April.

JobSeeker, Coronavirus Supplement and Poverty



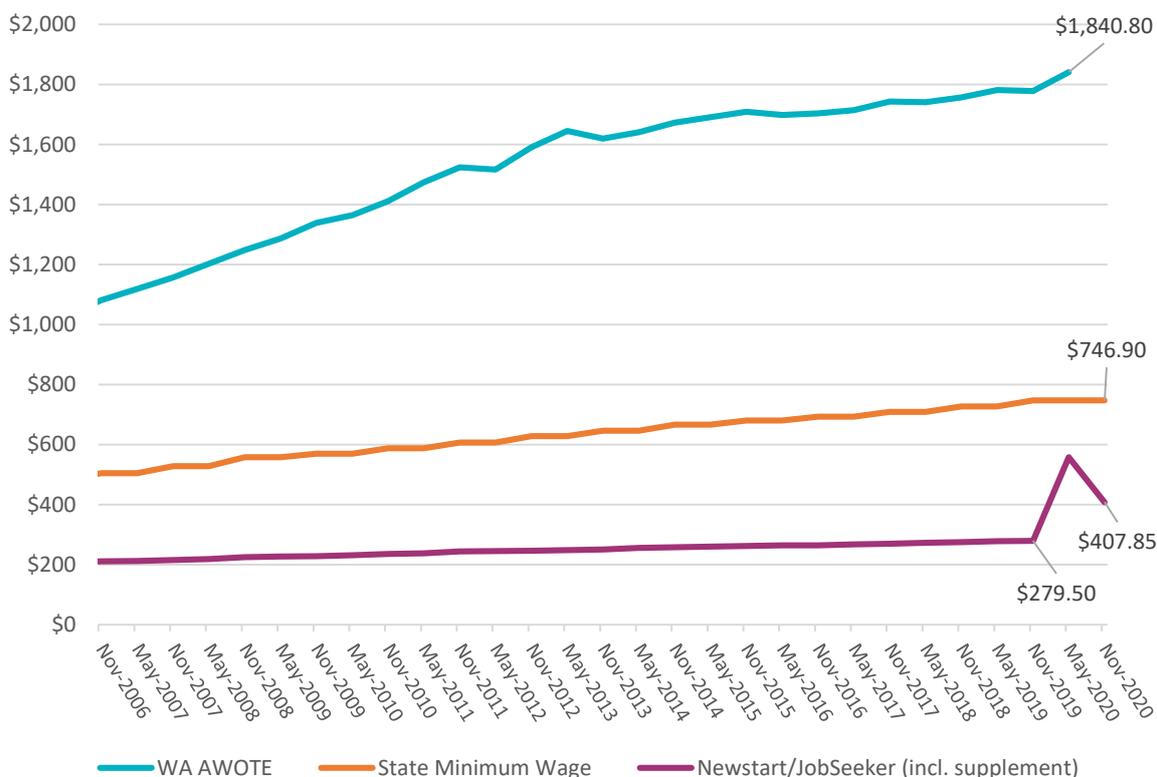
Source: Australian Department of Human Services, ACOSS and UNSW *Poverty in Australia 2020*

It is important to note that people on temporary visas were unable to access JobSeeker, regardless of the fact that COVID meant that many people were unable to access any kind of employment. The eligibility criteria around JobKeeper too meant that it was more difficult to retain temporary migrant workers, as their employer would be unable to access a subsidy for their wages. Many emergency relief services, and organisations working with migrant and refugee communities reported requests for support that far outstrip their current resources.

Temporary visa workers who lost employment due to COVID are still expected to pay rent and bills while having very little savings and, for many reasons, are unable to return to their home country. While emergency relief (ER) funds are available to support temporary visa holders who have been laid off, these unanticipated demands on regional and remote ER programs will quickly deplete available funds. In recognition of the gaps in Federal support, the Victorian, Tasmanian, Northern Territory and ACT governments each released COVID-19 relief packages targeting temporary visa holders. WA has yet to respond to this problem.

Even at its height, when JobSeeker was joined by the full rate of the Coronavirus Supplement, it made up just 30 per cent of full-time average weekly ordinary time earnings in Western Australia.¹⁶ The State Minimum Wage sat at around 41 per cent of the average weekly earnings.

WA Average Weekly Ordinary Time Earnings (Seasonally adjusted), State Minimum Wage and JobSeeker

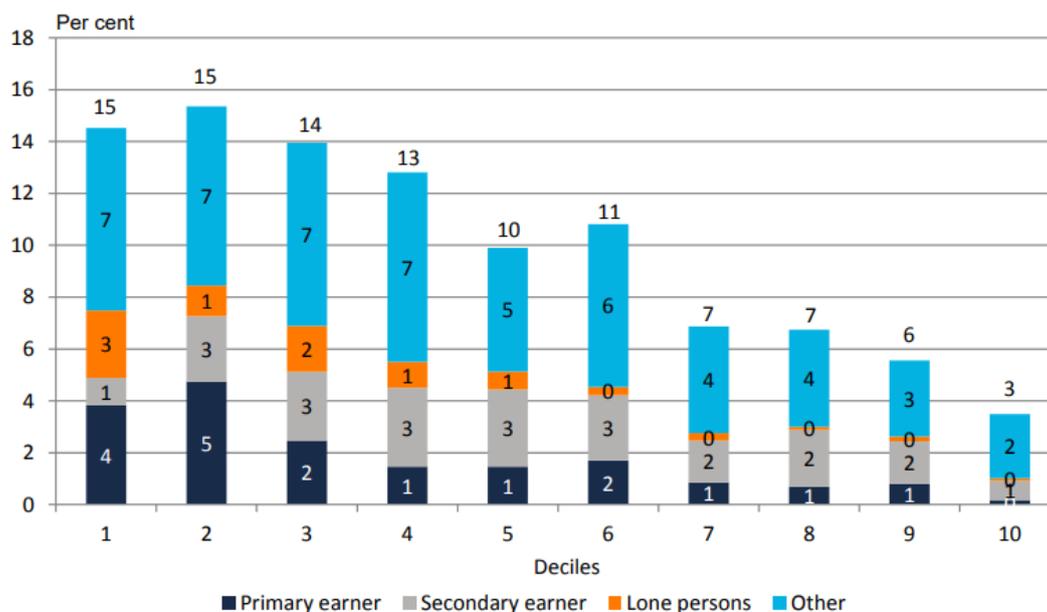


Source: ABS 6302.0, WA Department of Commerce, Australian Department of Human Services

¹⁶ 'Weekly ordinary time earnings' refers to one week's earnings of employees for the reference period, attributable to award, standard or agreed hours of work.

That the minimum wage continues to fall behind the growth of average weekly earnings has a notable impact for low-income households, with 70 per cent of minimum wage earners in the lower half of household income deciles where at least one member was employed, and 44 per cent of minimum wage earners in lowest three deciles.¹⁷

Distribution of award-reliant employees by household income and earner status



Source: Fair Work Commission (2017)

McKenzie (2020) links the erosion of the minimum wage 'bite' with the long decline in labour's share of GDP in Australia, with the disempowerment of minimum wage policy a key aspect of the broader agenda to weak the ability of workers to defend and promote their interests.¹⁸

As of the September quarter of 2020, the share of national income accruing to wage earners had fallen to a record low of 49 per cent. By comparison, in 1975 it was 63 per cent. Wade (2020) notes that this has seen a corresponding rise in the proportion of national income accruing to company profits.¹⁹

While for many people, the pandemic saw them facing the realities of unemployment and financial difficulties for the first time, the wealthy few saw their financial position *improve*. The combined wealth of the world's top five billionaires rose by \$102 billion or 26 per cent in the

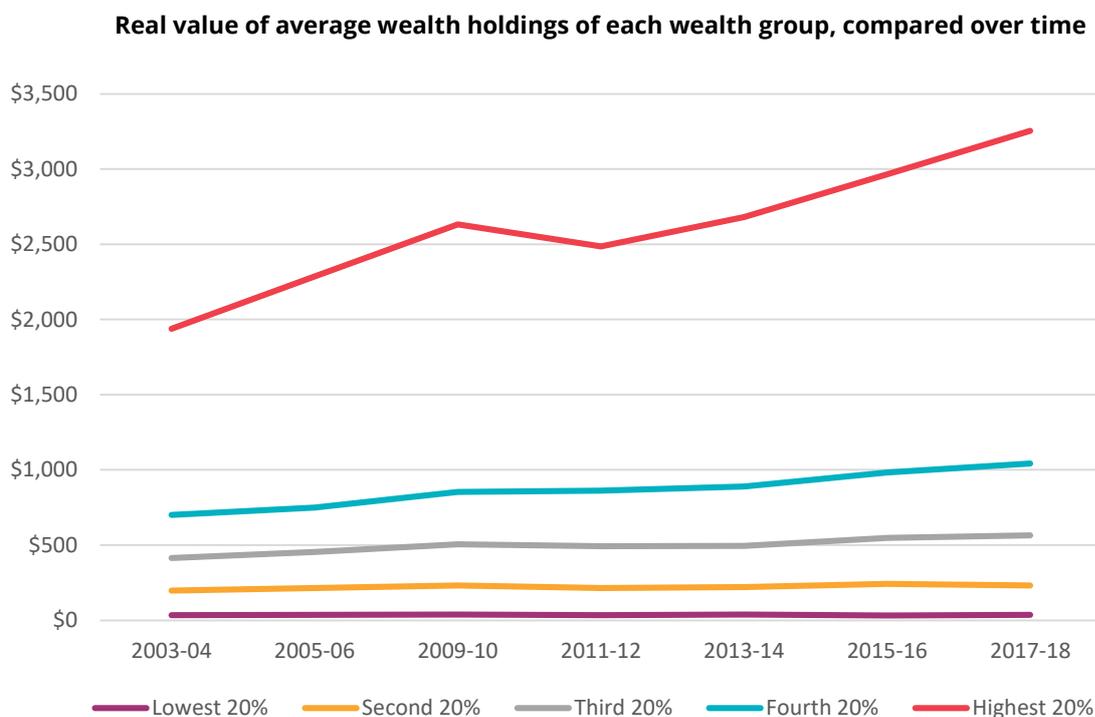
¹⁷ Carlos Jimenez and David Rozenbes (2017) 'Award reliant workers in the household income distribution', *Fair Work Commission Research Report 1/2017*

¹⁸ Margaret McKenzie (2018) ['The Erosion of Minimum Wage Policy in Australia and Labour's Shrinking Share of Total Income'](#), *Journal of Australian Political Economy*, No 81

¹⁹ Matt Wade (2020) ['Pandemic legacy: wage earners have never collected a smaller share of the economy'](#), *Sydney Morning Herald*

twelve weeks between 18 March and 11 June 2020.²⁰ The combined wealth of Australia's 200 wealthiest people increased by 25 per cent compared to last year.²¹

Wealth within Australia is distributed profoundly unequally, with the average wealth of the highest 20 per cent of wealth-holders (\$3,255,000) over ninety times the wealth of the lowest 20 per cent (\$36,000). Almost two-thirds of all household wealth is held by the wealthiest 20 per cent.



Source: [ACOSS and UNSW \(2020\) Poverty and Inequality](#). Data calculated from Australian Bureau of Statistics Survey of Income and Housing Confidentialised Unit Record file

Between 2003 and 2017, the average wealth of the highest 20 per cent of wealth-holders grew by 68 per cent, while the wealth of the lowest 20 per cent grew only by 6 per cent. As noted by ACOSS and UNSW, 80 per cent of financial assets like shares and property investment are held by the highest 20 per cent of wealth-holders, with these asset types driving the growth of their wealth.²²

The 2020 Household, Income and Labour Dynamics in Australia Survey revealed a 10.7 per cent increase in the relative poverty rate between 2016 and 2018. The anchored poverty rate (which maintains the real value of the poverty line at its 2001 level), reveals a rise since 2015, suggesting a decline in living standards over the three years.²³

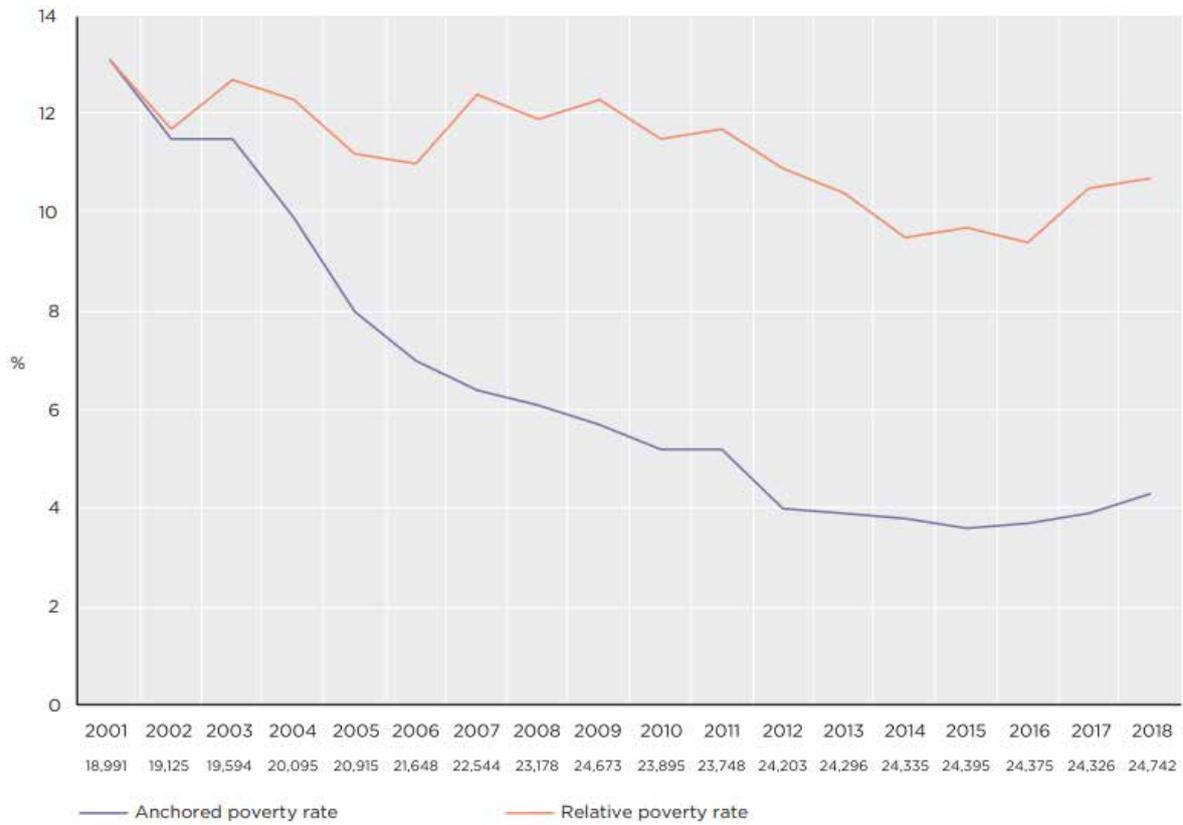
²⁰ Ian Goldin and Robert Muggah (2020) '[COVID-19 is increasing multiple kinds of inequality. Here's what we can do about it.](#)' *World Economic Forum*

²¹ Matt Wade (2020) '[It's been a fabulous pandemic for the super-rich, but will it make our economy less equal?](#)' *Sydney Morning Herald*

²² ACOSS and UNSW (2020) [New research highlights risk of COVID pandemic increasing inequality](#)

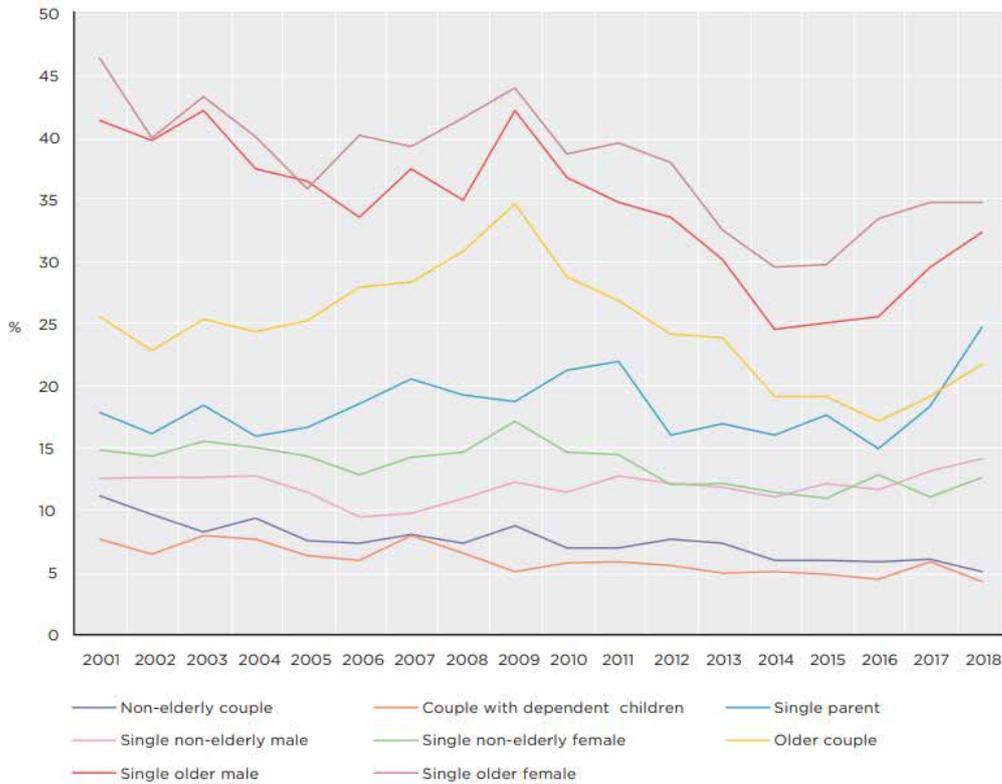
²³ Roger Wilkins et al (2020) [The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 18](#), The Melbourne Institute

Percentage of the population in income poverty



Source: HILDA (2020)

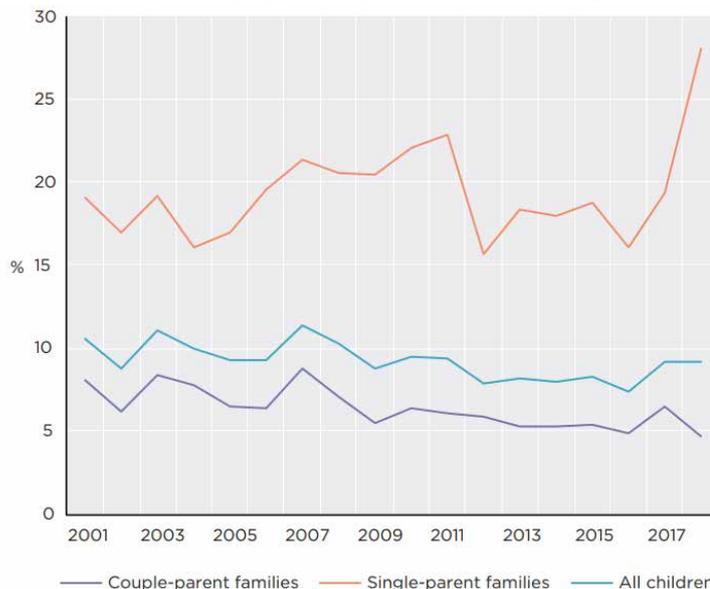
Poverty rates by family type



Source: HILDA (2020)

HILDA finds poverty rates to be consistently higher for older people, particularly singles, and for people living in single parent families. Single parent families saw an increase in the poverty rate from 15 per cent in 2016 to 25 per cent nationally in 2018. Poverty is also more common for children in single parent households.

Child poverty rates by family type - Dependent children aged under 18



Source: HILDA (2020)

The poverty rate for children in single-parent families rose from 16.1 per cent in 2016 to 28.1 per cent in 2018. In comparison, the poverty rate for children in couple-parent families fell from 4.9 per cent to 4.7 per cent.²⁴

Recent research has highlighted a clear link between child poverty, access to early learning and developmental disadvantage. Bankwest Curtin Economic Centre found that children in the most disadvantaged communities in WA are far less likely to be attending preschool and far more likely to be developmentally vulnerable. Child poverty rates in WA have continued to increase, rising almost five percentage points over the last decade. 94,000 children in WA are growing up in families living below the poverty line (14.9 per cent). The poverty rate is even higher for families with young children, with more than 1 in 5 children under the age of five living in poverty (20.7 per cent). WA has the third highest rate of poverty in Australia among very young children, with a much higher rate of children living in *severe* poverty (11.4 vs 6.7 per cent nationally).²⁵

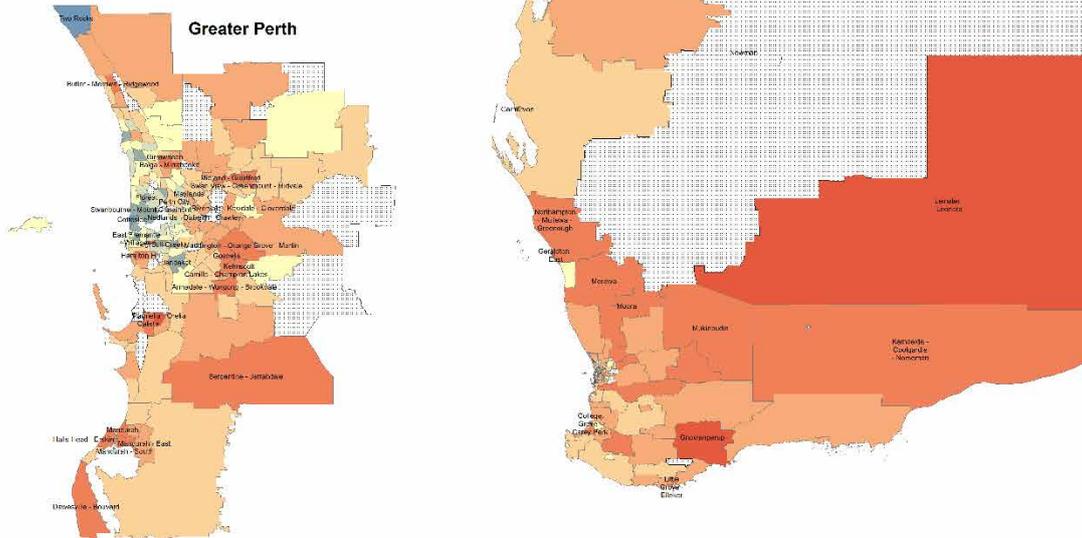
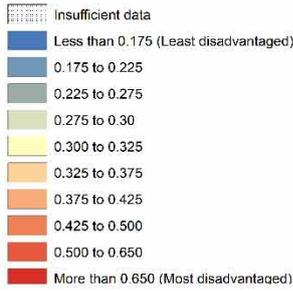
The *BCEC Early Learning Disadvantage Index* enables us to map poverty and developmental disadvantage across WA communities. 1 in 2 children in the most disadvantaged areas are developmentally vulnerable on 2 or more AEDC domains, compared to the national average of 11.4 per cent. Further, 37 per cent of children living in the most disadvantaged areas do not access 15 hours or more of preschool each week, compared to only 3.5 per cent in the most advantaged areas.

²⁴ Ibid.

²⁵ Cassells R., Dockery M., Duncan A., Kiely D., Kirkness, M., Twomey C., Nguyen T., and Seymour, R. (2020). *The Early Years: Investing in Our Future*. Bankwest Curtin Economic Centre, Focus on WA Report Series No. 13 August 2020

BCEC Early Learning Disadvantage Index

Western Australia



WESTERN AUSTRALIA			PRE-SCHOOL ATTENDANCE		INTERNET	CHILD DEVELOPMENT		
Local area (SA2)	STATE/TERRITORY	Remoteness	Share in	Share not	Share of	Share of	Share of children	
			YBFS	in YBFS				3
			enrolled in pre-school, not accessing 15+ hours	enrolled in pre-school, not attending pre-school 15+ hours	year olds attending pre-school	year olds not attending pre-school	with no internet access	domains
Most Advantaged			%	%	%	%	%	1+ domain 2+ domains
1	Cottesloe	WA Major City	4.8%	6.8%	64.6%	49.3%	0.7%	10.4 1.5
2	Two Rocks	WA Inner Regional	4.9%	11.5%	78.0%	42.5%	4.4%	5.4 0.0
3	Swanbourne - Mount Clare	WA Major City	11.5%	26.8%	62.4%	45.5%	1.3%	7.0 0.9
4	Claremont (WA)	WA Major City	8.4%	20.3%	71.7%	35.6%	1.1%	12.6 5.7
5	Jandakot	WA Major City	0.0%	37.5%	70.6%	36.4%	1.9%	10.0 10.0
6	Mosman Park - Peppermi	WA Major City	24.0%	15.0%	71.3%	54.8%	1.7%	7.3 1.8
7	Floreat	WA Major City	32.4%	25.4%	54.4%	47.0%	1.1%	8.1 4.0
8	Bull Creek	WA Major City	0.0%	10.7%	67.4%	43.5%	1.9%	21.5 10.3
9	Winthrop	WA Major City	10.9%	39.0%	68.1%	34.5%	0.9%	17.9 3.0
10	Nedlands - Dalkeith - Crav	WA Major City	25.7%	27.9%	59.2%	44.3%	1.3%	11.4 3.8
AVERAGE			12.3%	22.1%	66.8%	43.3%	1.7%	11.2 4.1
Most Disadvantaged			%	%	%	%	%	1+ domain 2+ domains
1	Halls Creek	WA Very Remote	24.6%	16.7%	96.5%	70.9%	54.1%	70.3 50.0
2	Derby - West Kimberley	WA Very Remote	34.5%	23.3%	84.0%	68.1%	39.9%	45.5 26.5
3	Withers - Usher	WA Inner Regional	25.5%	24.3%	92.5%	57.7%	12.7%	47.7 40.9
4	Kununurra	WA Very Remote	32.6%	0.0%	86.2%	64.2%	30.6%	39.8 24.4
5	Geraldton - East	WA Outer Regional	38.7%	64.1%	100.0%	57.0%	13.1%	29.1 17.9
6	Leinster - Leonora	WA Very Remote	31.6%	52.6%	79.7%	65.3%	45.2%	0.0 0.0
7	South Hedland	WA Remote	70.8%	14.0%	94.8%	57.5%	11.1%	26.0 16.6
8	Gnowangerup	WA Remote	9.1%	100.0%	100.0%	66.7%	8.6%	22.4 12.2
9	Newman	WA Very Remote	37.4%	32.8%	92.3%	51.3%	5.8%	41.3 23.1
10	Parmelia - Orelia	WA Major City	34.8%	23.8%	88.8%	49.6%	8.9%	38.5 25.7
AVERAGE			33.9%	35.2%	91.5%	60.8%	23.0%	36.1 23.7
Average - AUSTRALIA			14.7%	16.7%	70.9%	42.1%	6.7%	21.9 11.4
Ratio - MOST vs LEAST disadvantage			2.8	1.6	1.4	1.4	13.9	3.2 5.8
Ratio - Australian Average vs LEAST disadvantage			2.3	2.1	1.3	1.4	3.5	1.7 2.1

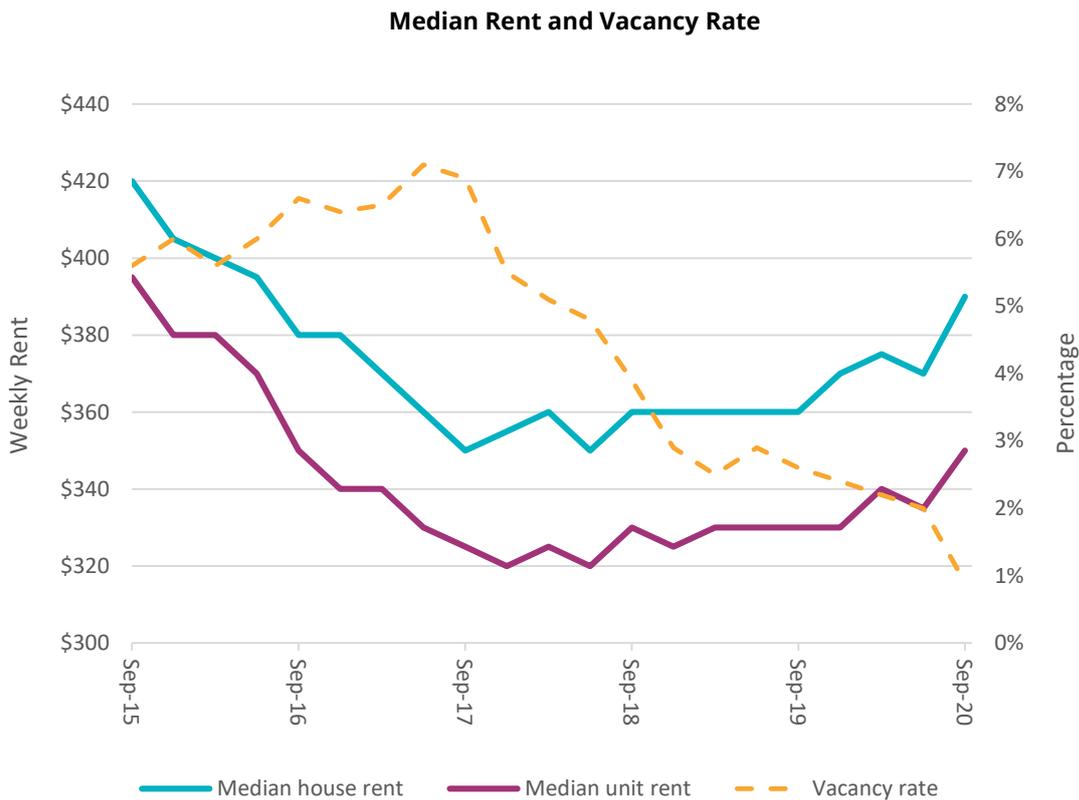
Source: Bankwest Curtin Economics Centre (2020) *The Early Years: Investing in Our Future*

In WA, the most disadvantaged areas on this index are located in remote and regional areas, with Halls Creek ranked first in the bottom ten, followed by Derby-West Kimberley, Withers-Usher and Kununurra. The most advantaged communities are generally located in Perth, with Cottesloe ranked first, followed by Two Rocks, Swanbourne and Claremont. Children in the most disadvantaged areas in WA have high rates of developmental vulnerabilities, with 1 in 3 children assessed as developmentally vulnerable on one or more domain, and 1 in 5 developmentally vulnerable on two or more domains.

Housing

Housing remains the single largest cost for households in Western Australia.

Access to safe, secure and affordable shelter is essential for people to be able to fully engage in our community. Stable tenancies are crucial to support positive outcomes in areas like health and wellbeing, education and employment. Conversely, insecurity and instability in housing creates the circumstances for increased hardship and entrenched disadvantage.



Source: REIWA data

Median rents in Perth had been in decline since the end of the mining boom, though as was noted by the WA Housing Industry Forecasting Group in 2017, “for those on the lowest incomes, conditions have not changed.”²⁶ From the end of 2018, however, median rents have started to rise again, with 2020 seeing a sizeable uptick. At the same time, the rental vacancy rate has been in freefall since 2017. Adding to this pressure, the COVID crisis saw a significant number of Western Australians returning home in 2020.

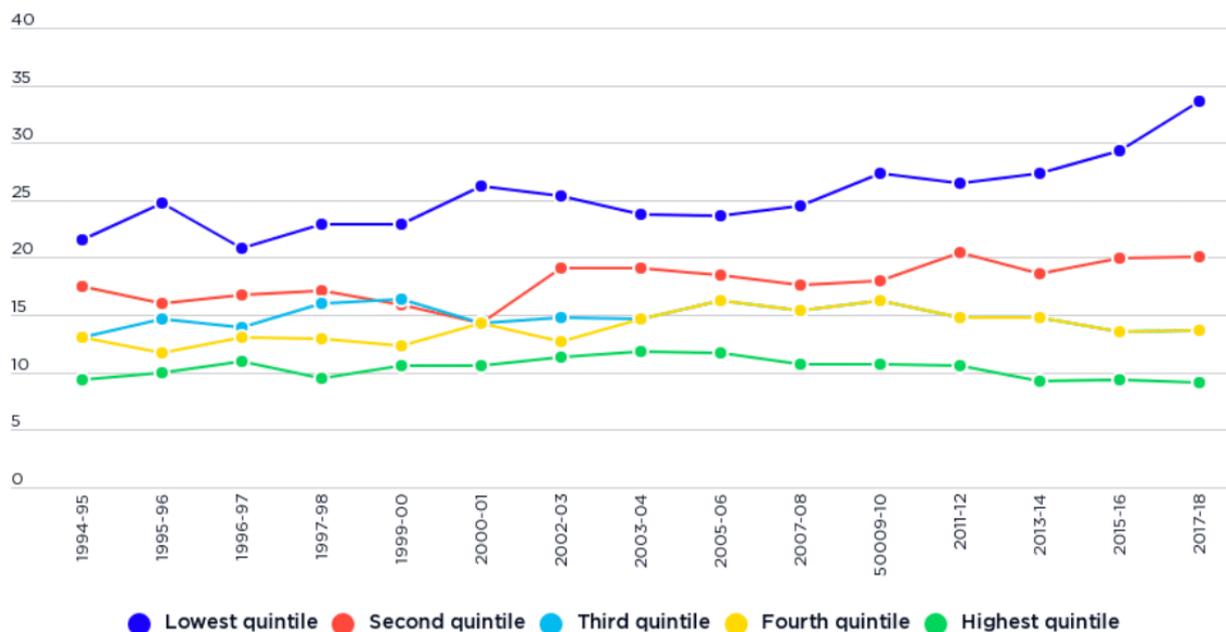
Together these factors leave renters in a highly precarious position, vulnerable to significant rent hikes by their landlords when the WA Government moratorium on evictions and rent increases ends on 28 March, 2021.²⁷

²⁶ Housing Industry Forecasting Group (2017) *Forecasting Dwelling Commencements in Western Australia 2017-2018*

²⁷ Department of Mines, Industry Regulation and Safety (2020) [COVID-19 residential rent laws extended for six months](#)

Housing costs have a disproportionate impact on those living on the lowest incomes. An examination of the ABS Survey of Income and Housing data reveals the substantial increase in the cost to income ratio for households on the lowest incomes since 2011-12, while those on the highest saw their cost to income ratio decline since 2007-08.²⁸

Housing costs as a proportion of gross household income, Australia 1994-95 to 2017-18



Source: ACOSS/UNSW (2020)

The 2020 Rental Affordability Index revealed that, even with the temporary addition of the Coronavirus Supplement, a single person on JobSeeker was still needing to spend 56 per cent of their income on rent in both Perth and the rest of Western Australia. This places their housing situation in the severely unaffordable category.

A single pensioner household in 2020 faces even greater affordability challenges according to the Index, needing to spend 65 per cent on rent in Perth and across the rest of WA. This classifies their rental circumstances as extremely unaffordable. Pensioner couples were found to need to spend 38 per cent of their income on rent, Single part-time working parents spent 33 per cent, and full-time hospitality workers spent 30 per cent.²⁹

When housing costs for private renters are taken into account to reveal what households have left to spend on other living expenses, the East Pilbara has the highest percentage of private renter households in poverty. The Roebuck region of the Kimberley rates as the area with the tenth highest percentage of private rent households in poverty after housing costs across Australia.³⁰

²⁸ ACOSS/UNSW Poverty and Inequality Partnership (2020) *Poverty, Property and Place: A geographic analysis of poverty after housing costs in Australia*, City Futures Research Centre & the Social Policy Research Centre

²⁹ National Shelter, Bendigo and Adelaide Bank, SGS Economics & Planning and the Brotherhood of St Laurence (2020) *Rental Affordability Index*

³⁰ ACOSS/UNSW (2020) *Poverty, Property and Place*

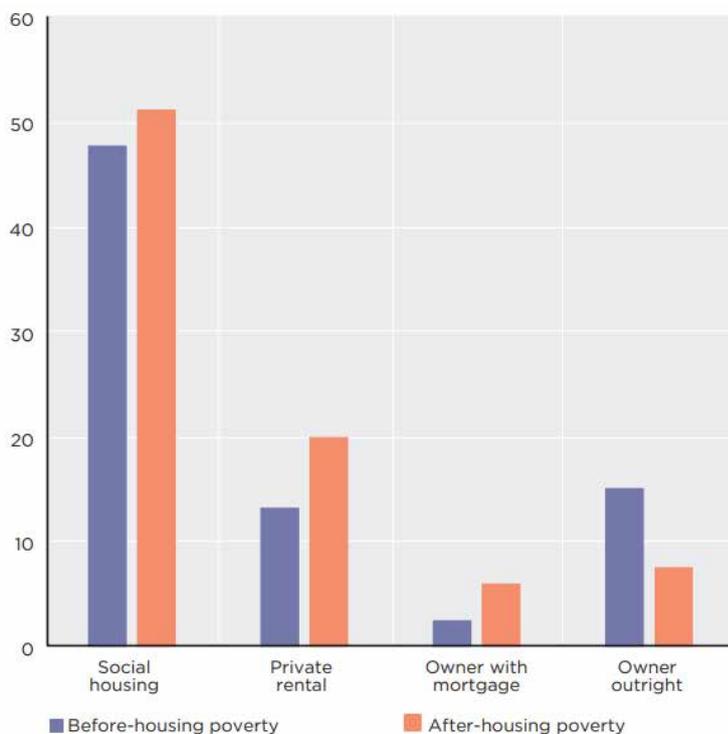
Top 10 SA2s by percentage of private renter households in poverty after housing costs 2015-16

SA2	State/Territory
East Pilbara	WA
Ravenswood	TAS
Carlton	VIC
Bridgewater-Gagebrook	TAS
Cooloola	QLD
Fairfield	NSW
Elizabeth	SA
Mudgee Region – East	NSW
Forster-Tuncurry Region	NSW
Roebuck	WA

Source: ACOSS/UNSW (2020)

The HILDA data also reveals that, both before and after housing costs are factored in, social housing tenants can be observed to have the highest rates of poverty.

Relative poverty rates by housing tenure type, 2018

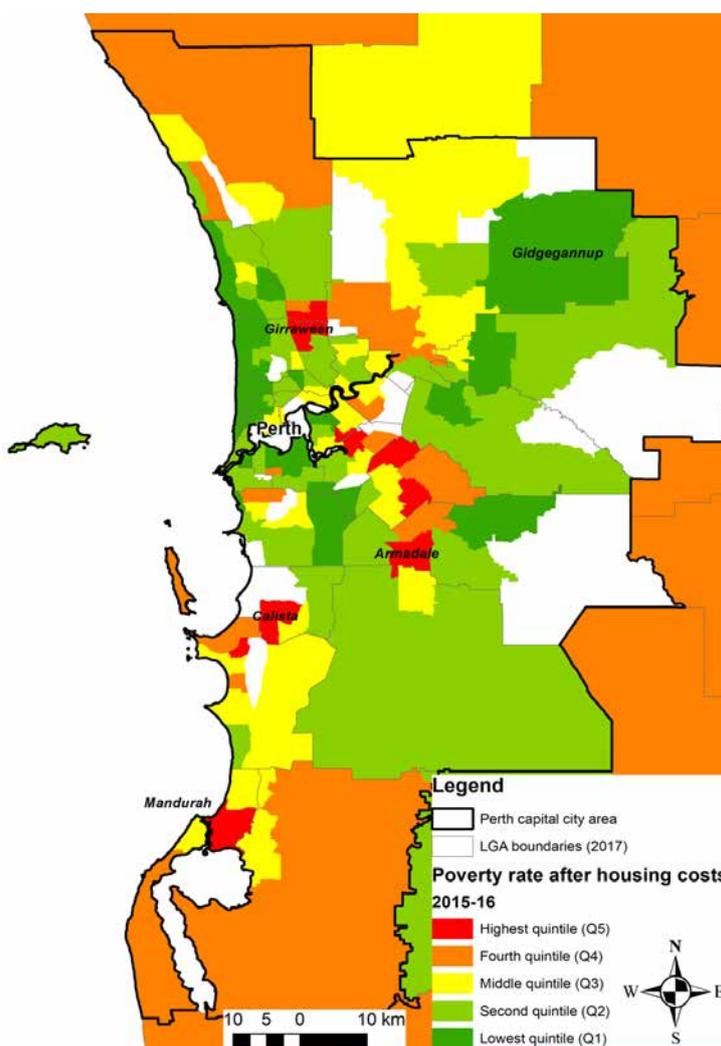


Source: HILDA (2020)

They are followed by private renters and then those who own their homes without a mortgage. The after-housing cost measure, however, decreases the poverty rate for the latter group from 15 per cent to 7.5 per cent, while for private renters it increases from 13 to 20 per cent.³¹

Across the Perth metropolitan region, higher levels of poverty can be observed around the urban periphery, typically within the middle and fourth poverty rate quintiles. The areas with the highest poverty rates after housing costs, however, are centred in areas like Girrawheen and Mirrabooka, Bentley and Wilson, Beckenham and Kenwick, Armadale and Gosnells, Calista and Parmelia, Coolesongup and Mandurah.

Poverty after housing costs by SA2 areas, Perth metropolitan area, 2015-16

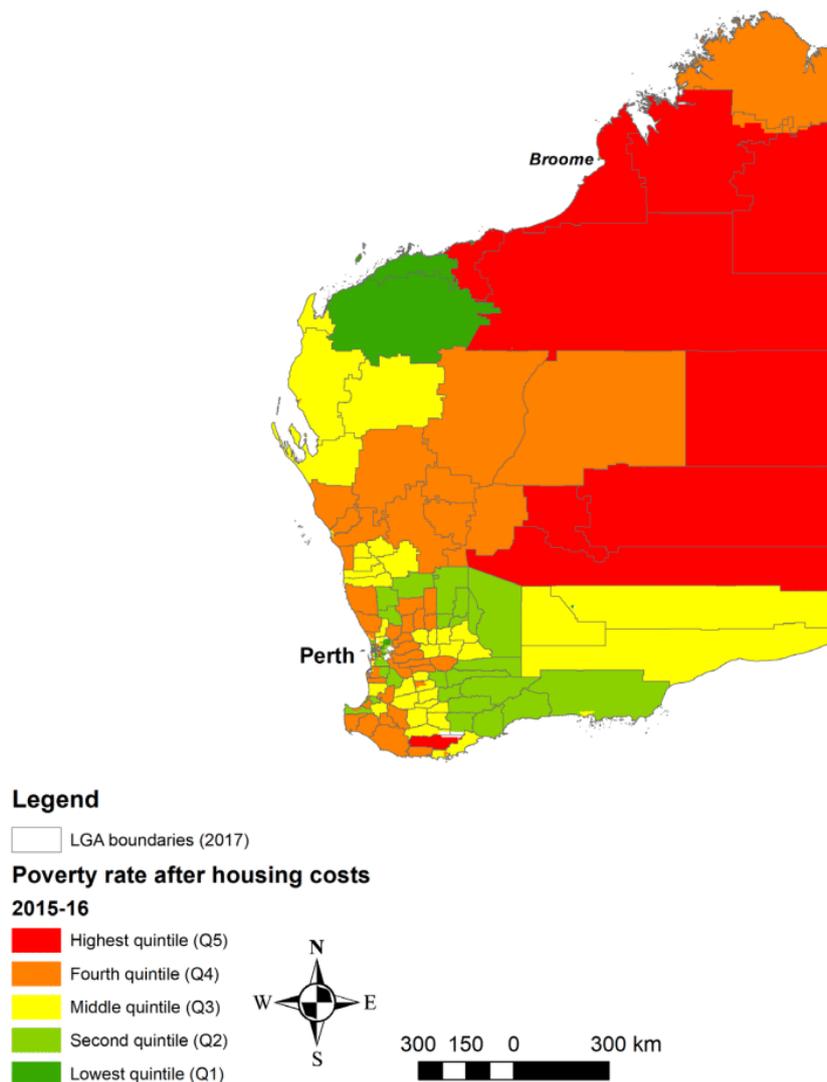


Source: ACOSS/UNSW (2020)

When looking at Western Australia as a whole, much of the northern and eastern regional areas of the state can be observed to have significantly high levels of poverty after housing costs. This is likely to be a combination of both lower incomes in those areas, as well as the cost of housing itself.

³¹ Roger Wilkins et al (2020) *HILDA*

Poverty after housing costs by SA2 areas, Western Australia, 2015-16



Source: ACOSS/UNSW (2020)

The significant impact of housing costs in the North West of Western Australia was also strongly reflected in the 2020 Rental Affordability Snapshot.

The annual *Anglicare Rental Affordability Snapshot* takes a 'snapshot' on a given day of the rental market (in this case, 21 March 2020) and examines whether the properties being advertised are affordable for a range of different low income types and whether those properties are appropriate for the composition of their household.

The 2020 Rental Affordability Snapshot found that even with the Coronavirus Supplement, for a single on JobSeeker only 0.8 per cent of properties in the Perth metropolitan region are affordable and appropriate. Without the supplement, they would be unable to find *any* affordable and appropriate rental properties anywhere in Western Australia.³²

A couple receiving JobSeeker, with two children, saw their ability to find affordable and appropriate properties in Perth appreciably improved, rising from just 1 per cent with the

³² Anglicare WA (2020) [Rental Affordability Snapshot – Western Australia](#)

supplement to 29.7 per cent with it. In the South West and Great Southern, they went from 5.5 per cent to 53.7 per cent, while they fared less well in the North West, rising from being able to access just 0.3 to 10.2 per cent.

Affordable and Appropriate Properties by Region and Household Type

Household Type	Payment Type	Perth Metro		South West and Great Southern		North West	
		% Old rate	% with COVID-19 supplement ⁺	% Old rate	% with COVID-19 supplement ⁺	% Old rate	% with COVID-19 supplement ^t
Couple, two children	JobSeeker Payment (both adults)	1%	29.7%	5.5%	53.7%	0.3%	10.2%
Single, two children	Parenting Payment Single	0.3%	6.1%	3.2%	16.6%	0%	2.9%
Couple	Age Pension	3.4%	4.4%	8.8%	11.2%	1.6%	1.6%
Single, one child	Parenting Payment Single	0.2%	5.3%	2.5%	15.3%	0%	2.9%
Single, one child	JobSeeker Payment	0%	2.5%	0%	8.9%	0%	0.3%
Single	Age Pension	0.6%	0.6%	0.3%	0.6%	0%	0.8%
Single aged over 18	Disability Support Pension	0%	0%	0.1%	0.4%	0%	0.8%
Single	JobSeeker Payment	0%	0.8%	0%	1.2%	0%	0.8%
Single aged over 18	Youth Allowance	0%	0.6%	0%	0.6%	0%	0%
Single in share house	Youth Allowance	0%	0.5%	0%	0.3%	0%	0%
Couple, two children	Minimum Wage + FTB A (both adults)	43.5%	43.5%	71.4%	71.4%	19%	19%
Single, two children	Minimum Wage + FTB A & B	10.7%	20.7%	24.8%	24.8%	6%	6%
Single	Minimum Wage	1.2%	1.2%	3.5%	3.5%	1%	1%
Couple, two children	Minimum Wage + Parenting payment (partnered) + FTB A & B	18.8%	34.1%	35.3%	60.6%	7.3%	12%

Source: Anglicare WA (2020) *Rental Affordability Snapshot*

For a couple with two children in the Perth metropolitan area, where both parents were receiving the minimum wage and Family Tax Benefit Part A, 43.5 per cent of rental properties being advertised were affordable and appropriate.

A single parent on the minimum wage, with two children, was able to find far fewer, with only 10.7 per cent of rental properties advertised in Perth affordable and appropriate. In the South West and Great Southern this increased to 24.8 per cent, but in the North West it was just 6 per cent.

Should the single parent have just one child and be relying on the JobSeeker Payment, they were unable to find *any* affordable and appropriate rental properties across Western Australia prior to the supplement. With that increase to their income, they still only able to find 2.5 per cent of properties in Perth that were affordable and appropriate, 8.9 per cent in the South West and Great Southern, and a mere 0.3 per cent in the North West.

A single who is living on the Disability Support Pension was unable to find an affordable or appropriate property to rent in Perth at all, with their situation improving only slightly when looking in the regional areas.

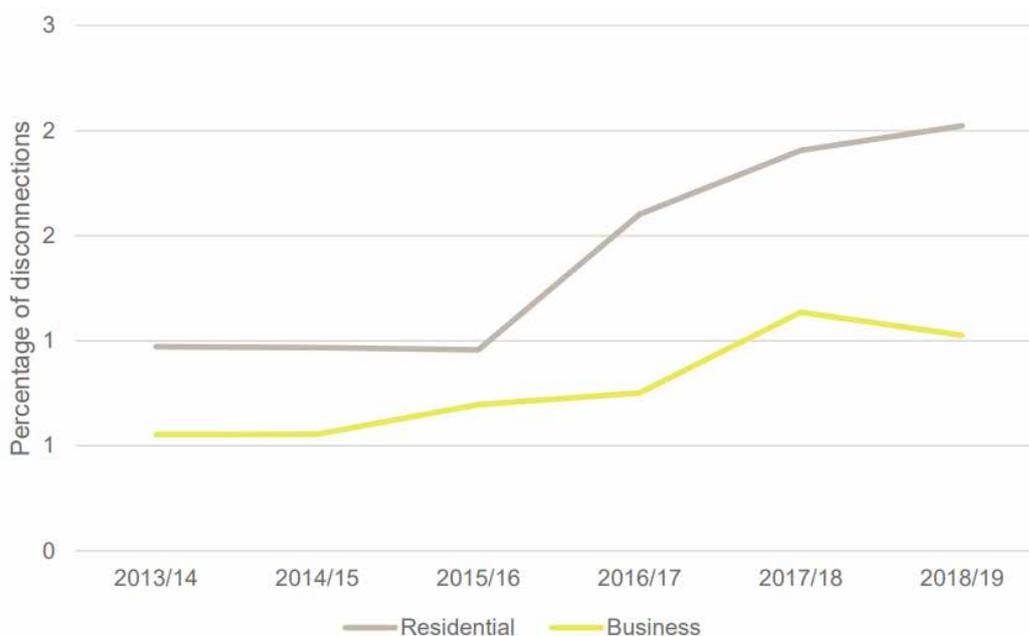
The low level of accessible properties available to rent for households receiving government payments and for single minimum wage earners, including single parents, strongly indicates the likelihood that many of those households will be living in housing stress or making do with housing that is not appropriate for their circumstances. Fewer appropriate and affordable housing choices often means that low income households are being forced onto the fringes to find housing, putting them further away from jobs, schools and services and placing a greater strain on the weekly travel budget.

The more of their income that these households must dedicate to covering housing costs, the less they will be able to spend on other essentials like food, energy and health. It can also mean that any slight increases in their rent can have a dramatic impact on their ability to stay in a property and maintain the important connections they have established throughout their local community.

Energy

As noted by the Economic Regulation Authority, disconnection data is a “valuable indicator of how affordable energy is to customers.”³³ Over the past three years, the percentage of electricity disconnections has increased, with 2018/19 seeing it exceed 2.0 per cent for the first time since the ERA commenced reporting on electricity retailer performance in 2007.

Percentage of residential and business electricity customer disconnections 2014 to 2019



Source: Economic Regulation Authority (2020)

Number and percentage of residential electricity customer disconnections 2014 to 2019

	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Number	9,235	9,412	9,774	15,935	19,743	21,212
Percentage	0.97	0.97	0.96	1.60	1.91	2.02

Source: Economic Regulation Authority (2020)

Western Australia continued to have the highest residential electricity disconnection rate among the comparable jurisdictions of New South Wales, Victoria and South Australia, with the gap between WA and the next highest widening by 0.7 percentage points in 2018/19.

Residential gas disconnections decreased in 2018/19, though this was solely due to the decrease reported by Alinta Energy. WA continued to have the highest residential gas disconnection percentage across comparable jurisdictions.

³³ Economic Regulation Authority (2020) *Annual Data Report – Energy Retailers 2018/19*

The data collected by the Economic Regulation Authority relating to electricity customers on hardship programs, granted more time to pay and on instalment plans makes clear that the affordability of energy has been a significant challenge in WA.

Over the past two years, the total number of electricity customers on a hardship program increased by 60.5 per cent.

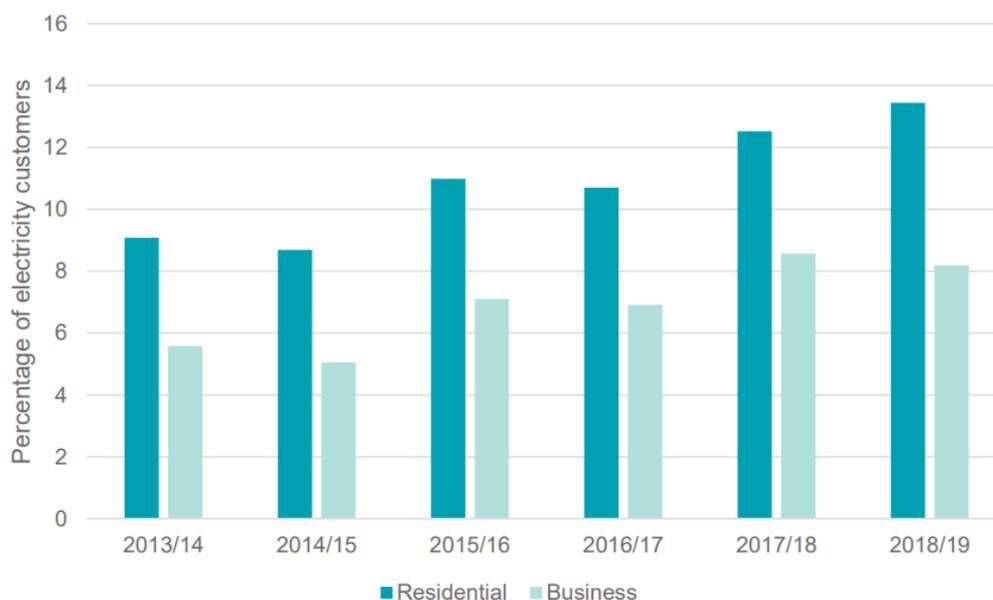
Number and percentage of electricity customers on a hardship program at 30 June 2017 to 2019

	2016/17	2017/18	2018/19
Number	21,948	31,552	35,218
Percentage	2.21	3.04	3.36

Source: Economic Regulation Authority (2020)

The percentage of residential customers granted more time to pay a bill. In 2018/19 was the highest it had been in the past six years, at 13.4 per cent.

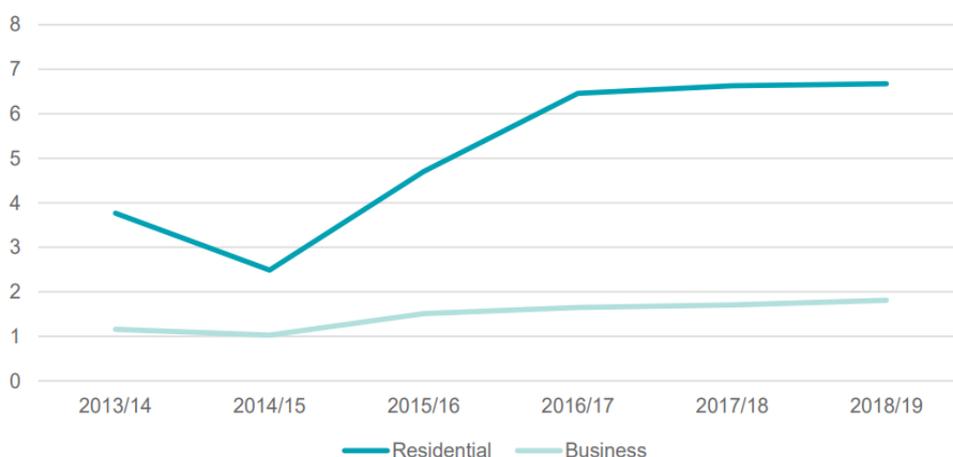
Electricity customers granted more time to pay a bill 2014 to 2019 (%)



Source: Economic Regulation Authority (2020)

The percentage of residential customers needing to go on instalment plans due to difficulties in paying their energy bills in 2018/19 was also the highest reported in the past six years, at 6.7 per cent.

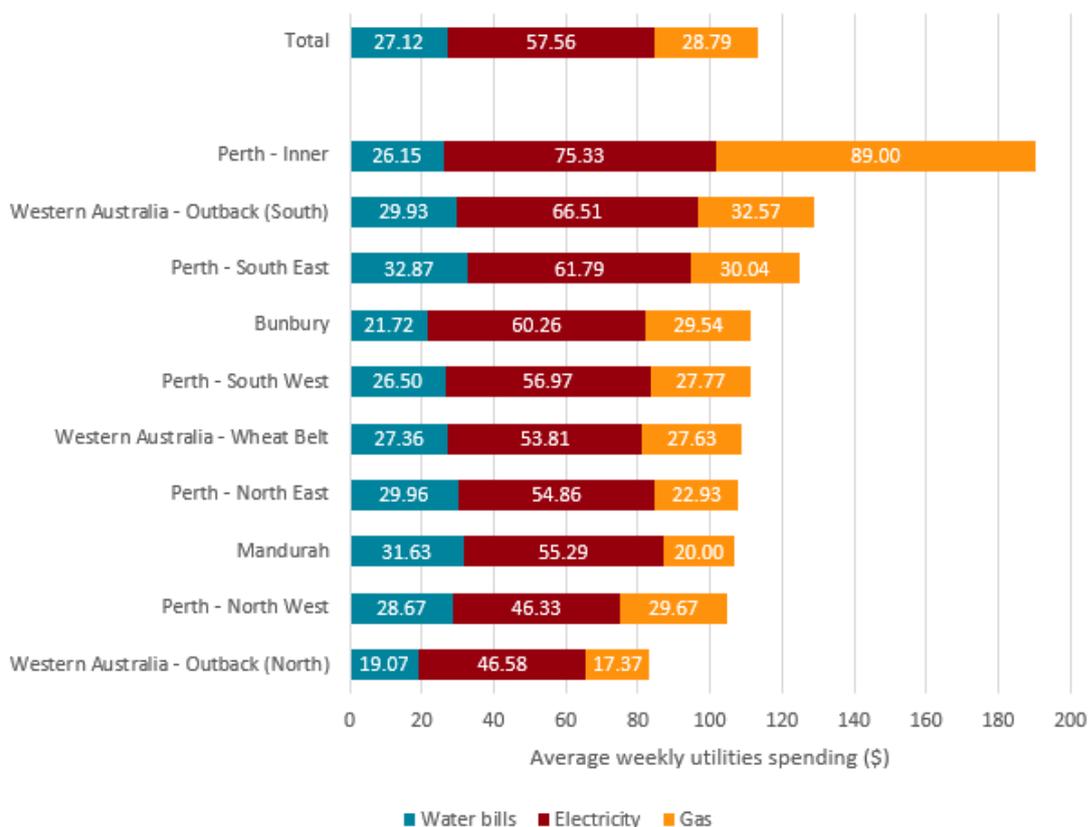
Electricity customers on instalment plans 2014 to 2019 (%)



Source: Economic Regulation Authority (2020)

Analysing data for clients seeking support from the Financial Counselling Network of WA in 2019, we are able to see that the average household in financial debt was spending around \$113 per week on utilities, of which on average \$58 is electricity, \$27 is water and \$29 is gas. Households were spending slightly more on utilities on average in Outback South (\$129) and Perth South-East (\$125), and slightly less in Outback North (\$83) and Perth North West (\$105).

Breakdown of weekly spending on utilities for financial counselling clients by location



Source: Financial Counselling Network of WA (2019)

One of the earliest actions taken by the Western Australian Government to provide economic assistance for households as the scale of the COVID-19 pandemic began to become apparent, was to announce a \$305 boost to the Energy Assistance Payment, effectively doubling its value. At the same time the WA Government announced a freeze on all State household fees and charges increases, including electricity, water, motor vehicle charges, the emergency services levy and public transport fares.³⁴ This freeze followed a decision in the previous State Budget to hold increases to household fees and charges at 2 per cent, the lowest increase in 13 years.

Two weeks later, the State Government unveiled further support for households, including bringing forward the boost payments to the then current financial year, rather than being paid from 1 July 2020, and a moratorium on electricity disconnections or water restrictions for people experiencing financial hardship. It was also announced that no interest would be charged on deferred bill payments for Synergy and Horizon Power customers.³⁵

From 1 November 2020, all WA households also received a one-off \$600 credit on their residential electricity bill, funded from the Bell Group settlement.³⁶ The impact of this credit on the electricity bills of households will show in the modelling undertaken for next year's Cost of Living report.

Going forward, it is critical to look at options to provide low-income households with the resources to become more energy efficient, through home audits and appliance upgrades. While such a program has not yet been established in WA, the State Government has begun a series of work to install solar panels on 500 social housing properties throughout Western Australia. It is anticipated that the tenants of those properties will save up to 20 per cent of their electricity bill.³⁷

WA also needs to shift to *percentage-based* concessions for energy and water, as used in Victoria, to substantially improve their adequacy and equity, particularly for larger households and those in poor public and rental housing. Percentage-based concessions are calculated in proportion to usage so they ensure eligible households with higher energy needs receive more assistance. Such an approach is more effective in meeting the principle of vertical equity than flat concessions.³⁸ This approach also better supports individual households to cope with fluctuations in their energy consumption over time due to changing health needs and seasonal variation.

³⁴ Hon Mark McGowan MLA, Hon Ben Wyatt MLA (2020) '[COVID-19 economic response: Relief for businesses and households](#)', *Media Statements*, Government of Western Australia

³⁵ Hon Mark McGowan MLA, Hon Ben Wyatt MLA (2020) '[\\$1 billion COVID-19 economic and health relief package unveiled](#)', *Media Statements*, Government of Western Australia

³⁶ Hon Mark McGowan MLA, Hon Ben Wyatt MLA, Hon Bill Johnston MLA (2020) '[Every WA household to receive a \\$600 electricity bill credit](#)', *Media Statements*, Government of Western Australia

³⁷ Hon Bill Johnston MLA, Hon Peter Tinley MLA (2020) '[WA-first \\$6 million worth of solar panels installed on public housing](#)', *Media Statements*, Government of Western Australia

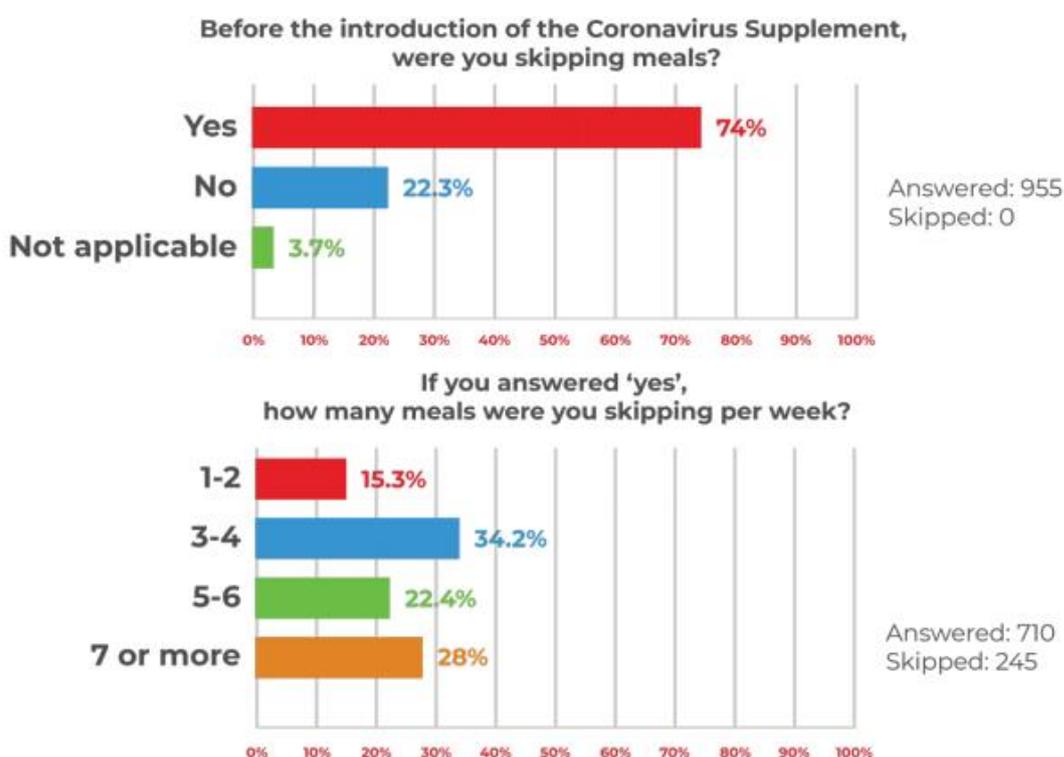
³⁸ Queensland Council of Social Service (2014) [Energising concessions policy in Australia](#)

Food

'Panic buying' became rife across supermarkets in Australia during February and March 2020, leaving shelves empty and making it harder for people on low incomes, living week by week, to secure the essential items they needed. Reports suggested that people living with a disability, seniors, those with compromised immune systems or reduced mobility struggled to get access to food and other essential items during the first weeks of COVID restrictions.

Stockpiling likely led to the price increases observed in the March quarter for products like toilet paper, flour, pasta and rice, while the impact of the bushfire season and continuing drought conditions in many parts of the country, also saw the price of vegetables increase.³⁹

At the same time, however, the Coronavirus Supplement meant that people living on JobSeeker were able to afford to eat more regularly and to eat more fresh fruit and vegetables, and meat.



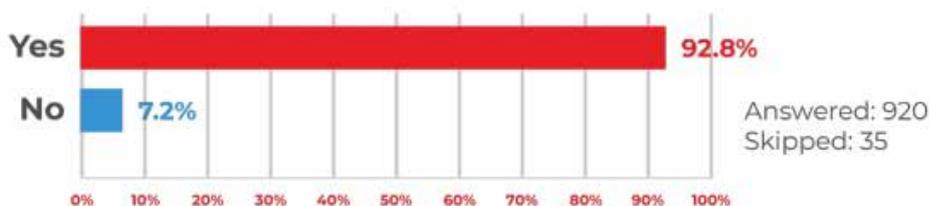
Source: ACOSS (2020) [I Can Finally Eat Fresh Fruit and Vegetables](#)

A survey conducted by the Australian Council of Social Service in May 2020 reported a 56 per cent decrease in the number of people skipping meals because of a lack of funds since the start of the Coronavirus Supplement.

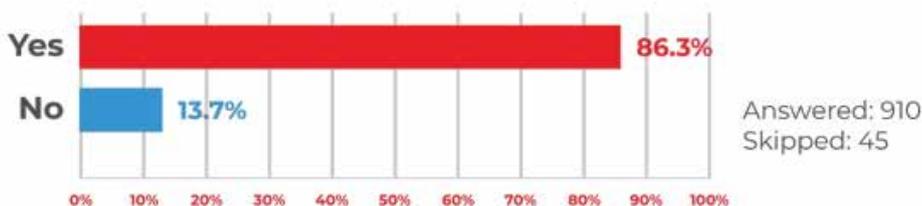
Nearly 93 per cent of survey participants reported that they were not able to afford fresh fruit and vegetables prior to the increase, with 83 per cent reporting that they were now able to eat more healthily and more regularly.

³⁹ Mark Bennett (2020) [True or false: panic buying surges food prices](#), *Bluenote*, ANZ Bank

Have you been able to afford to eat more fresh fruit and vegetables since the introduction of the Coronavirus Supplement?



Have you been able to afford to eat more meat since the introduction of the Coronavirus Supplement?



Source: ACOSS (2020) [I Can Finally Eat Fresh Fruit and Vegetables](#)

Renewed attention was also brought to the significantly higher food prices in remote communities, with a Federal parliamentary inquiry convened to examine the issue of food prices and good security in remote Indigenous communities.

Many of the stores servicing remote Indigenous communities of less than 100 people operate more as an 'essential service' than as a 'viable business'. This is reflected by community ownership of these stores, rather than as privately-held businesses. The challenges these retailers experience stem from remoteness, lack of population density, issues with food supply transport logistics, and multiple and small disparate communities. Thirteen Outback Stores, a wholly Commonwealth-owned company, also operate in WA.

Store managers in remote community stores in WA report that freight costs, irregular deliveries, compromised cold chain logistics and transportation inefficiencies contribute to the high cost, poor quality and limited range of food available. One remote community store manager reported that 'an order of \$2,500 worth of food costs \$2,000 to transport...a ridiculous price'.

During local investigations about price hikes potentially caused by the pandemic, a local Wiluna Elder relayed that while prices and stocks in the store had not changed since the onset of the COVID-19, what had changed was people's access and ability to travel to Kalgoorlie, where prices are almost half of what they are in Wiluna. The introduction of travel restrictions meant that local people were unable to travel to regional centres to do regular bulk grocery shopping.

Some communities along the Gibb River Road found it extremely challenging to access and afford enough food because when the families travelled to Derby to do their shopping only the more expensive items were left for sale on the supermarket shelves, as the cheapest food

typically gets purchased first in panic buying situations. This meant families had to go to Derby a few times each week to shop instead of just once.

Prior to the pandemic, a local government was providing food for local artists up to three times a week from a remote community arts studio. When the pandemic hit, the regional borders closed and LGA employees were forced to work from home, the local artists no longer had access to this food. The artists would spend their pension on their grandchildren needs and sacrifice their own. A significant driver of their food insecurity was how expensive healthy food was in the local store.

Previous parliamentary inquiries into food prices in Aboriginal communities have concluded that food costs were higher in remote communities due to the transport logistics of servicing relatively small communities in isolated geographical locations.⁴⁰

A survey of all community store managers in WA in 2010 found freight costs and irregular deliveries contributed to high prices and a limited range of foods. Poor store infrastructure, compromised cold chain logistics, and commonly occurring power outages affected food quality. There is currently, however, no routine comparative pricing of food across Western Australia.

Key recommendations of the Federal inquiry include that a real-time price monitoring and disclosure mechanism through remote community stores be established; and that the Australian Government, in partnership with the State and Territories and First Nations people develop a strategy for food security and nutrition for remote First Nations communities.⁴¹

⁴⁰ Pollard, CM, Savage, V., Landrigan, T., Hanbury, A, and Kerr, D. (2015). Food Access and Cost Survey, Department of Health, Perth, Western Australia.

⁴¹ House of Representatives Standing Committee on Indigenous Affairs (2020) [Report on food pricing and food security in remote Indigenous communities](#)

Recommendations

The issues facing low income households trying to balance their finances are complex and are impacted by numerous factors at the personal, local, state and national level. This report highlights the need for multiple responses to address the key drivers of financial hardship.

Increasing the rate of JobSeeker and associated payments is essential for ensuring that those who are unemployed are able to cover the costs of meeting a standard of living in line with community expectations. Actions by the Federal Government to address the affordability of housing, through tax reform (such as abolishing negative gearing) and providing financial support to the states to build more social housing, are crucial.

To tackle cost of living pressures and achieve a more equitable society, WACOSS recommends that the State Government:

- Establish a financial relief package to support temporary visa holders
- Increase the stock of social housing by 2,500 dwellings a year
- Mandate 30 per cent affordable housing, including 10 per cent social housing, in every new development
- Reform the *Residential Tenancies Act* to improve security and quality of tenure
- Establish a vacant residential property tax and gradually replace stamp duty with a broad-based progressive land tax
- Shift to percentage-based energy and water concessions, and introduce a revamped Hardship Efficiency Program
- Provide free public transport for all concession-card holders, including those experiencing unemployment or with refugee status
- Provide fast and effective support through community connectors for people seeking to access services, local opportunities and jobs
- Implement the recommendations of the *WA Food Relief Framework*
- Create a Community Wealth Building Unit within State Government to facilitate economic development built on locally rooted and broadly-held ownership

WACOSS strives for an inclusive, just and equitable society.

We advocate for social change to improve the wellbeing of Western Australians and to strengthen the community services sector that supports them.

Western Australian Council of Social Service

Level 2

3 Loftus Street

West Leederville 6007

Western Australia

P: 08 6381 5300

E: info@wacoss.org.au

 [WACouncilofSocialService](#)

 [WACOSS](#)

 [western australian council of social service inc.](#)

www.wacoss.org.au



**wa council of
social service**