



# ***“I am struggling”***

***Housing Work & Income  
Survey Report Part II***

**UNIONSWA**  
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**wa council of  
social service**

## Overview

Affordable housing, its suitability, location and related access to jobs, transportation or community and other services has a powerful impact on quality of life. Housing costs typically comprise the single greatest component for an individual or household budget.

The inadequacy of our social safety net means income from paid employment is a key factor in the adequacy of housing. For those reliant on income support, their options for housing are severely limited.

The pandemic, and public policy responses to it, have had a dramatic and changing impact on housing access and affordability. In response to the pandemic, many Western Australians have been required or have sought to work from home. For some, this highlighted the inadequacy of their housing.

Housing costs have risen steeply while labour and skill shortages have yet to drive wages up sufficiently to compensate. Together with border closures, this has impaired housing and workforce mobility.

This was the context for this online survey on Housing, Work and Income conducted over the period 26 July to 7 December 2021.

This is the second and final report from this survey. The first “Methods Report” was released in January 2022. While that report also noted that the survey is not based on a random sample, it did find that the demographic and other information collected from respondents was broadly representative. Nevertheless, given the speed with which circumstances were and are changing, results might be viewed as a useful snapshot for a range of important issues facing many in our community.

This second report takes a closer look at the responses to questions related to housing, work and income and the impact that these factors have on housing affordability and workforce mobility, issues of particular importance to WA but that are strongly influenced by both Federal and State Government policies and programs.

***“There is an increasing financial pressure on owning a house due to poor wage growth and the casualisation of work this is putting pressure on the rental market as well as keeping hard working individuals out of the market for buying a home.”***

## Methods

In advance of the distribution of this survey, a pilot online survey was developed and distributed in early July 2021 to a sample of respondents to test the questions and categories for responses. The full survey was the launched in late July 2021. This report presents responses up to December 2021<sup>1</sup>.

In total there were a maximum of 938 respondents, though not all respondents replied to all questions. In charts and figures used here the number of respondents for the relevant questions are provided (denoted as n =). At Appendix A to this report are the questions posed through the survey.

As a reminder of the human impact of the issues discussed here, some selected quotes are provided, drawn directly from responses to a final open-ended question that invited people to explain their situation in their own words.

***“...the banks refused to lend us money to purchase a house, it is heart breaking as my young 6-year-old daughter continually asks when we are going to move out of the current small house to a bigger house.”***

## Findings

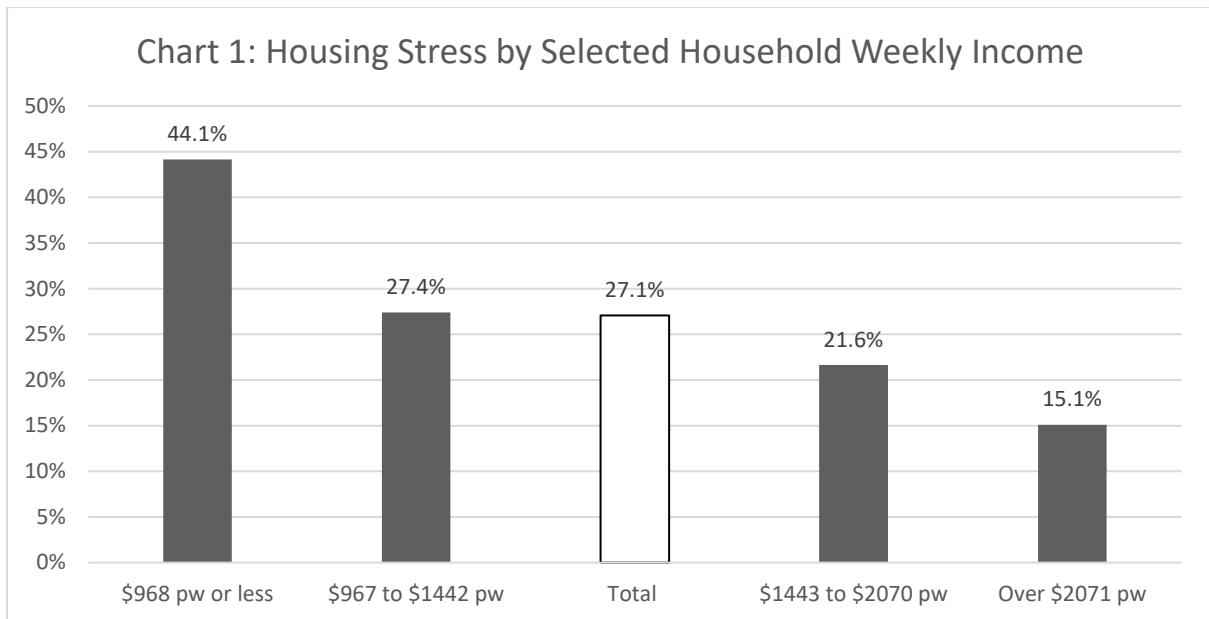
A number of Charts that follow cross tabulate responses by housing stress, here defined as housing costs as a proportion of average weekly household, after tax or take-home income. Overall, the average housing stress (Chart 1) for the respondent population was found to be 27.1%. That is, just over a quarter of all take home weekly household income went towards meeting housing costs.

Importantly for this critical measure of housing affordability, some households, within some sectors, are found to be under much greater housing stress than others when compared with the average indicator.

Chart 1 compares selected ranges of average household after tax income by housing stress. Unsurprisingly, household with higher take home incomes experience much lower levels of housing stress. The ranges presented in Chart 1 are for the lowest 25% (quartile) of the survey population, then the next 25% and so forth. Comparing the highest income quartile households with the lowest 25% of households we see that those in the lowest 25% income range experience housing stress three times greater than those in the higher quarter of income respondents.

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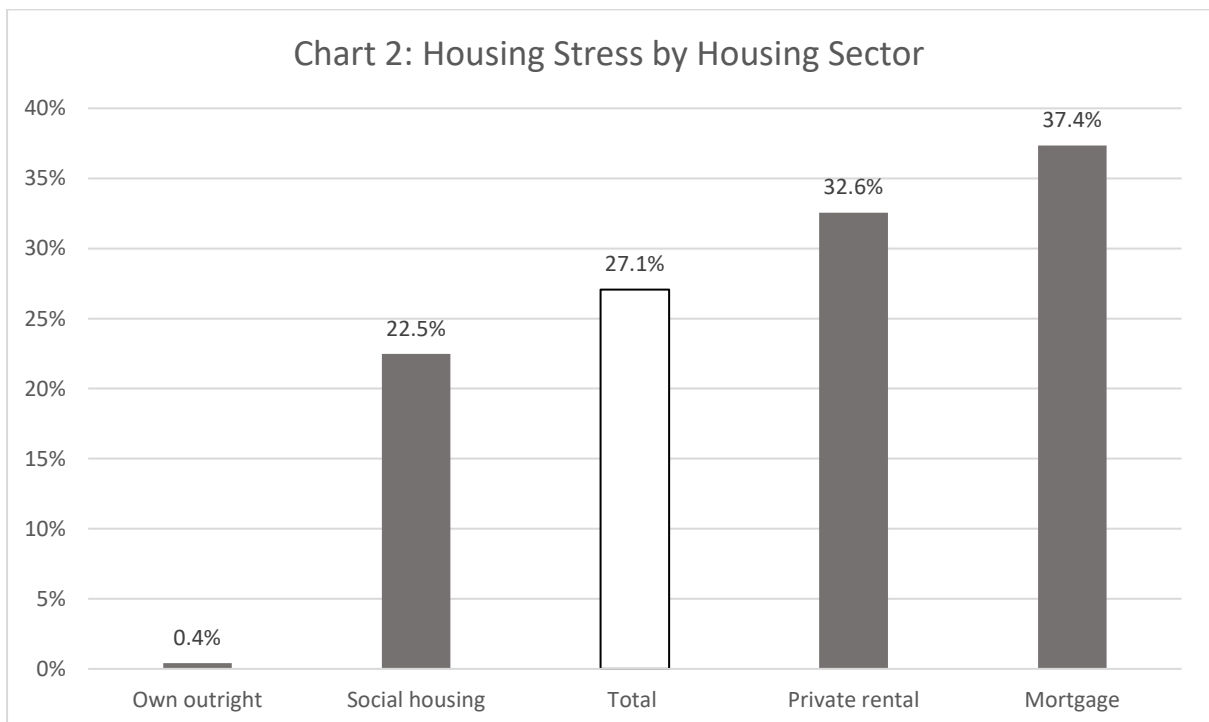
<sup>1</sup> The online survey can be view here [https://www.unionswa.com.au/housing\\_work\\_and\\_income\\_survey](https://www.unionswa.com.au/housing_work_and_income_survey)



n=671

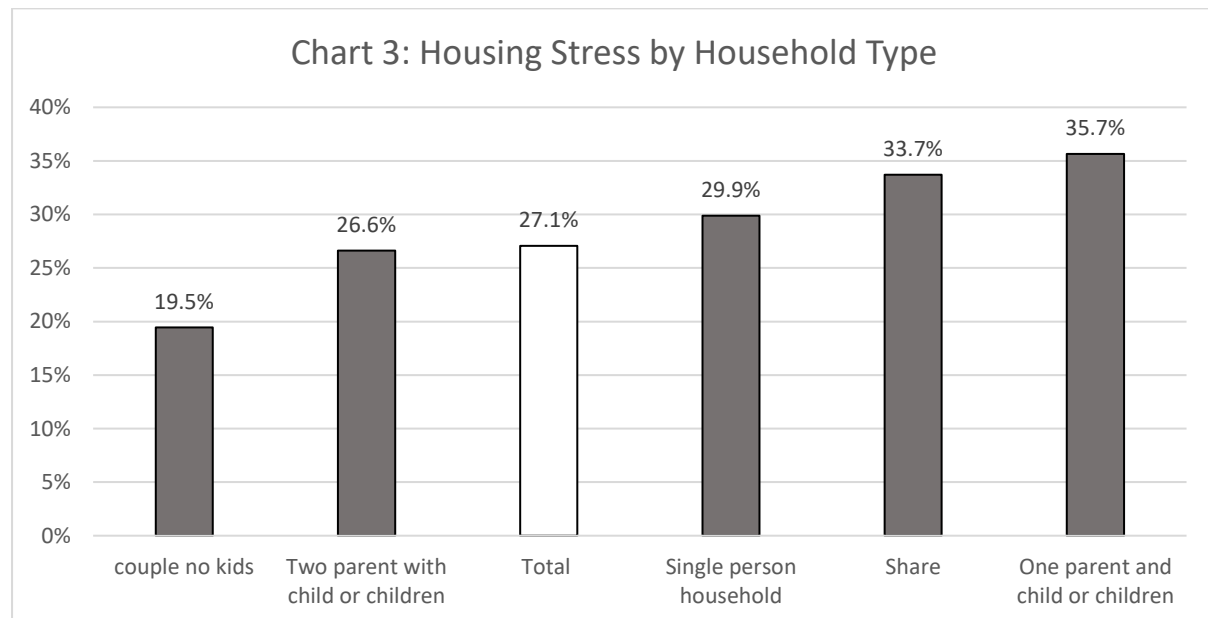
Chart 2 presents the results of housing stress by the housing sector that respondents are housed within i.e. owning their homes outright, social, public or community housing, private rental housing or paying off a mortgage.

Housing tenure clearly relates to high levels of housing stress. Not surprisingly those who own their home outright have virtually no housing stress and those in public, social or community housing experience significantly less housing stress than those in the private rental sector or who have mortgages to pay. Of course those with a mortgage are accruing equity or wealth that can assist in financial wellbeing in the long run.



n=671

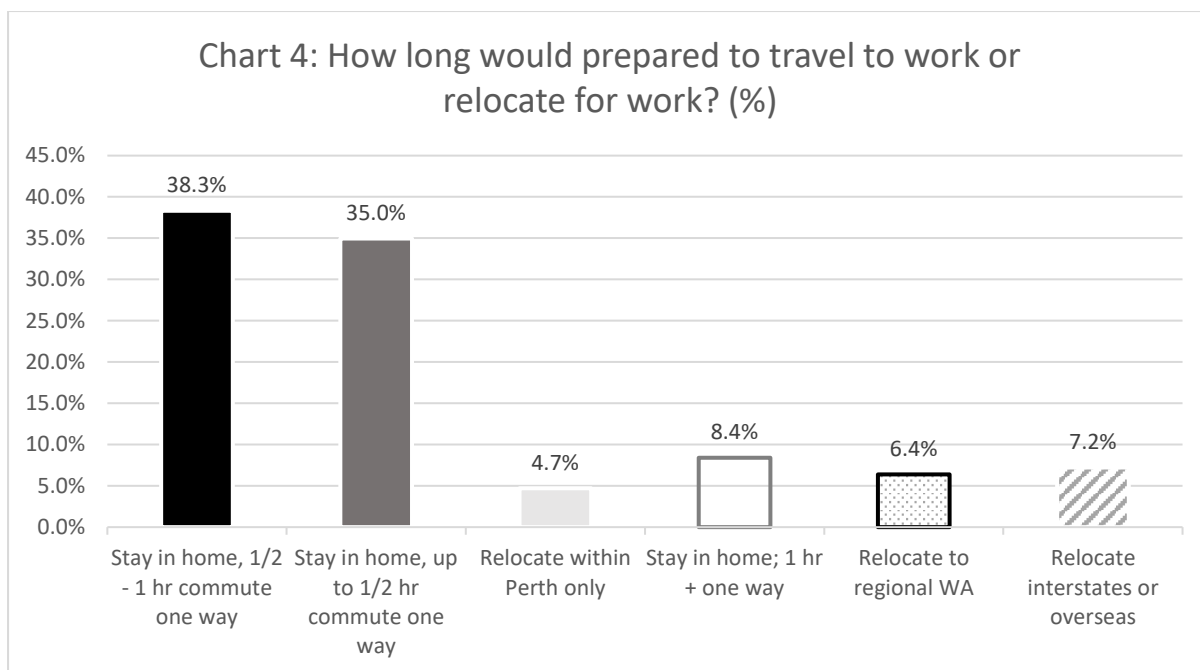
Chart 3 compared housing stress by household type. Single person households, whether sole parents, single occupants or those in share households are significantly more likely to experience housing stress than couples whether with or without children.



n=671

Chart 4 presents responses regarding the time respondents reported they were prepared to travel or willingness to relocate housing to secure work (Question 12, see Appendix A). For most, they seek to find work near to where they live, with about a third being prepared to travel up to half an hour one way, about another third between half an hour and an hour one way. One in eight reported being willing to either relocate to regional WA or interstate to find work.

***“The commute both ways daily in peak traffic takes 2.5 hours is a killer so have to leave my house every day before 7:10am to try and beat the traffic.”***

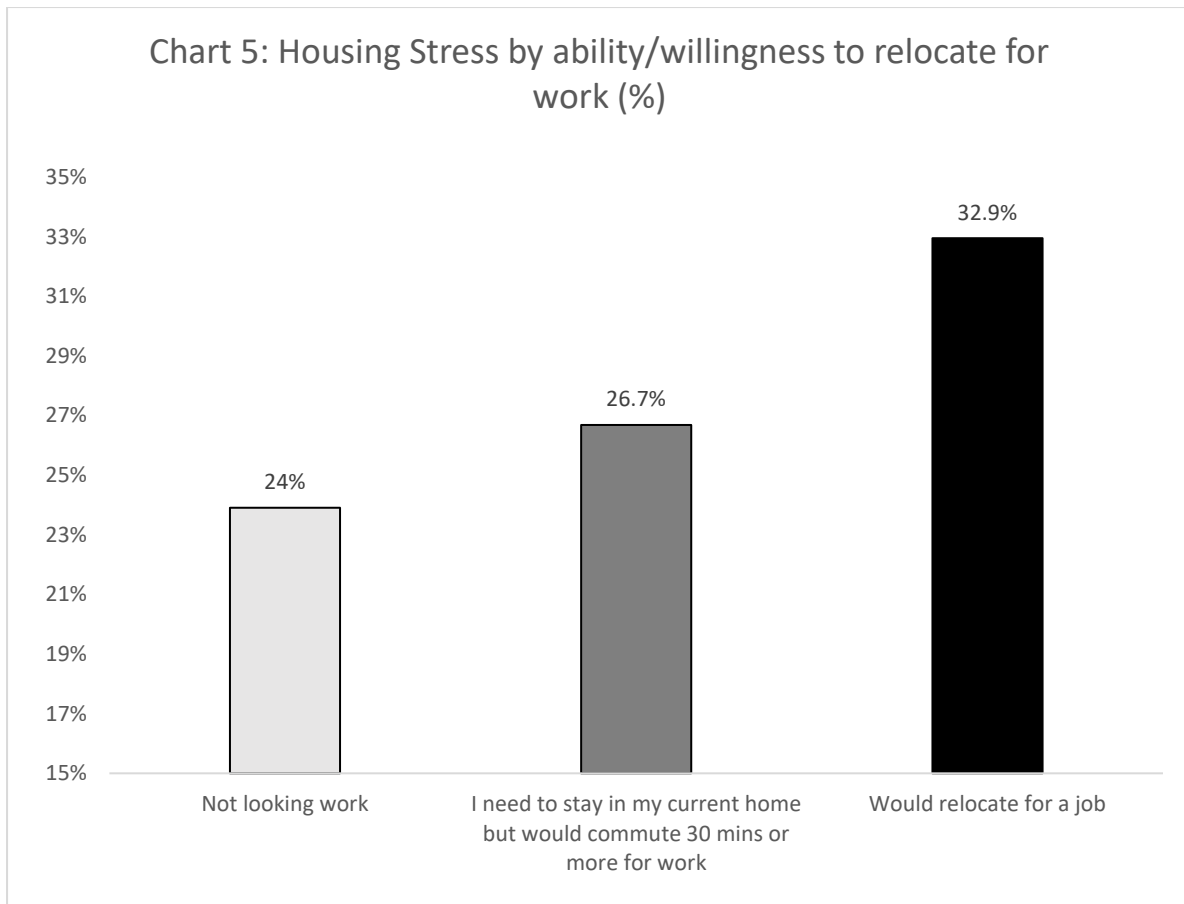


n=808

***“Long commutes to and from work are not compatible with a healthy life.”***

Housing stress – those for whom a high -proportion of their income goes towards meeting housing costs – was a factor in reported preparedness to be mobile. The higher the housing stress the more likely respondents report a preparedness to relocation (Chart 5, drawing on a cross-tabulation of responses to Questions 8 and 12, see Appendix A).

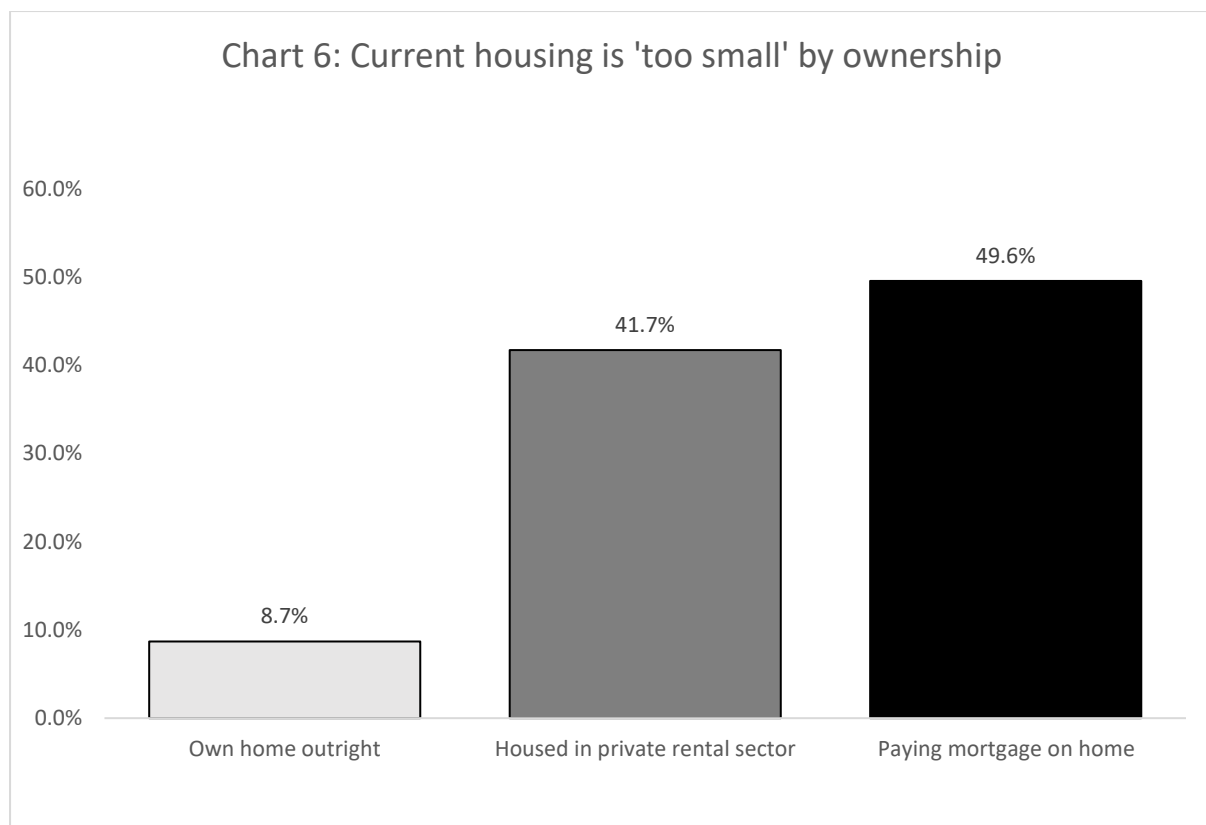
***“Housing stability and job stability are inextricably linked.”***



n=638

Respondents who were paying a mortgage, compared with those in private rental or who owned their home outright (Question 1), were more likely to report (Question 7) that their housing was either “too small” (Chart 6) or “too large” (Chart 5).

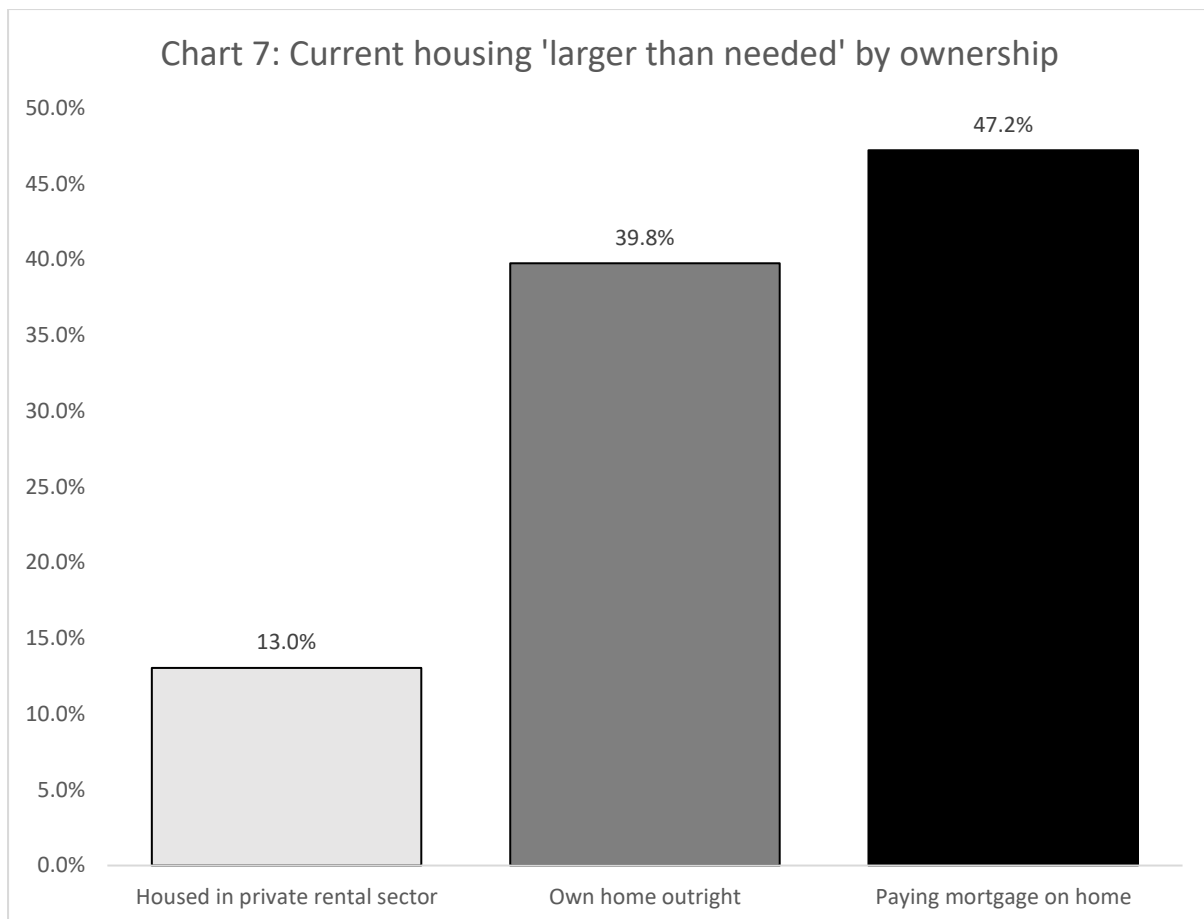
***“My adult children live at home because they cannot afford to move out.”***



n=123

***“I have been renting in WA for over 30 years and the current rental situation is very frightening after being evicted from a long-term rental because the owner could sell their house at a huge increase I had to find a new rental...Eventually I had to move to a share villa with hardly any room and very expensive.”***





n=163

***“[With a] single income, with two children, even though I am in a relatively well-paid position, I have no option but [to] live paycheck to paycheck.”***

## Conclusions

Overall, the survey findings analysed here point to a sharp divide when considering housing stress, housing tenure and mobility.

On the one hand a very large proportion of respondents are in housing that is close to their place of work with comparative short commutes. These people are content to remain near where they live and work.

On the other hand, a minority of respondents are in high levels of housing stress where much of their income is consumed by high housing costs. These respondents are substantially more willing to relocate to regional WA or interstate to find suitable work, presumably to relieve them of financial pressures in part brought on by high housing costs.

Looking at the suitability of housing in terms of reported size compared with needs, there are also sharp divides.

Those reliant for their housing on the private rental market were most likely to report that their housing was too small and much less likely to report that it was too large.

A high proportion of those paying a mortgage report that their housing is either too small or too large for their needs. At first glance this may seem contradictory. However, it suggested that suitability in terms of size is likely related to changing household needs over time e.g. a couple who purchase a home by mortgage (housing too large), then have children (about the right size or too small), then are empty nester (too large). Some are likely to have purchased a home, such as an apartment, that they can afford but which proves too small.

Finally, the relationship between income and housing costs seems fundamental. As many reported in their written comments in response to the survey, low incomes, whether by wages or income support payment or insecure work, directly affects the suitability and affordability of housing.

***“Both my housing and my work are insecure, and this causes anxiety. I've been working at the same place for nearly 12 years, but always on contract. If my contract doesn't get renewed, I'm gone.”***

## ***Appendix A: Survey Questions***

1. Who owns the house in which you live at present?
2. Which best describes your current housing?
3. How long have you been living in your current home?
4. In total how many people, adult and/or children) live in your current housing?
5. Which best describes your current household?
6. What is your postcode?
7. In terms of space for your household, which best describes your current housing?
8. In \$ per week how much do you pay in rent or mortgage?
9. Over the past year how much, if at all, has your weekly housing cost (rent, mortgage) increased?
10. What is your household (you and your partner's, if relevant) total take-home (that is, after tax) income each week?
11. If you work, how long does it normally take for you to travel to work one-way?
12. If you were to look for or find a new job, which of the following best describes how long would you be prepared to travel to work or relocate for work?
- 13.** Please add here in your own word any other details about housing, work, or income you feel are important.