BANKWEST CURTIN ECONOMICS CENTRE

Funded by: Anglicare WA and WACOSS
In Partnership With: No Place for Poverty

2026 Poverty snapshot

The changing face of poverty in Western Australia

October 2026

ABOUT THE CENTRE

The Bankwest Curtin Economics Centre is an independent economic and social research organisation located within the Curtin Business School at Curtin University. The Centre was established in 2012 through the generous support of Bankwest, a division of the Commonwealth Bank of Australia. The Centre's core mission to deliver high quality, accessible research that enhances our understanding of key economic and social issues that contribute to the wellbeing of West Australian families, businesses and communities.

The Bankwest Curtin Economics Centre is the first research organisation of its kind in WA and draws great strength and credibility from its partnership with Bankwest, Curtin University and the Western Australian government. The Centre brings a unique philosophy to research on the major economic issues facing the State.

By bringing together experts from the research, policy and business communities at all stages of the process – from framing and conceptualising research questions, through the conduct of research, to the communication and implementation of research findings – we ensure that our research is relevant, fit for purpose, and makes a genuine difference to the lives of Australians, both in WA and nationally.

The Centre is able to capitalise on Curtin University's reputation for excellence in economic modelling, forecasting, public policy research, trade and industrial economics and spatial sciences. Centre researchers have specific expertise in economic forecasting, quantitative modelling, micro-data analysis and economic and social policy evaluation. The Centre also derives great value from its close association with experts from the corporate, business, public and not-for-profit sectors.

CONTENTS

LIST OF FIGURES 2

LIST OF TABLES 2

EXECUTIVE SUMMARY 3

- Poverty has grown and WA's earlier advantage has narrowed 4
- Child poverty is less prevalent than nationally, but deeper 4
- Housing costs and household circumstances shape the risks 4
- Adequate incomes and affordable housing are both essential 5
- Key findings – Western Australia 5
- Key findings – Australia 5

INTRODUCTION 6

- Understanding poverty: a primer 8
- What does the poverty line mean in dollars? 9
- Poverty in WA and Australia: the recent picture 10
- Tracking the longer-term trend 13
- How do state and territory patterns of poverty compare? 14
- How deep does poverty go? 15
  - Poverty gaps 17
- What's driving property growth? 20
- Who is most likely to be in poverty? 22
  - Family composition and poverty depth 22
  - Housing tenure across the lifecourse 24
  - Age, income source and health 26

POLICY IMPLICATIONS AND RECOMMENDATIONS 28

- Make affordable housing a poverty-reduction priority 29
- Improve income adequacy 29
- Put the depth of child poverty at the centre 29
- Measure whether we are making a difference 29

APPENDIX 30

GLOSSARY 33

TECHNICAL NOTES 35

REFERENCES 37

LIST OF FIGURES

FIGURE 1	Share of people, children and households in poverty, 2019 to 2026	11
FIGURE 2	Share of people, children and households in poverty, 2002 to 2026	13
FIGURE 3	Poverty depth Australia and Western Australia, 2019 to 2026	16
FIGURE 4	Average poverty gap for people and children by state and territory, 2026	18
FIGURE 5	Average poverty gap for people, Australia and WA, 2002 to 2026 (Uprated for population and housing cost growth)	19
FIGURE 6	Median weekly house rents: capital cities: June 2016 to June 2026	20
FIGURE 7	Percentage increase in median weekly rents: relative to 2026	21
FIGURE 8	Share of people at depths of poverty by family type: Western Australia 2026 (projected)	22
FIGURE 9	Share of people at depths of poverty by family type: Australia, 2026 (projected)	23
FIGURE 10	Share of people in poverty by household type and housing tenure: Western Australia 2026	24
FIGURE 11	Share of people in poverty by household type and housing tenure: Australia 2026 (projected)	25

LIST OF TABLES

TABLE 1	Poverty lines by family type, 2026	9
TABLE 2	Share of people, households and children in poverty 2019 to 2024, projected to 2026 – Australia	10
TABLE 3	Share of people, households and children in poverty 2019 to 2024, projected to 2026 – Western Australia	11
TABLE 4	Poverty rates by state and territory: 2026 (Uprated for population and housing cost growth)	14
TABLE 5	Poverty depth Australia and Western Australia 2026 (Uprated for population and housing cost growth)	15
TABLE 6	Average poverty gap for people and children by state and territory, 2026 (Uprated for population and housing cost growth)	17
TABLE 7	Poverty rates at different thresholds by demographic group, Western Australia, 2026 (Uprated for population and housing cost growth)	26
TABLE 8	Poverty rates at different thresholds by demographic group, Australia, 2026 (Uprated for population and housing cost growth)	27
TABLE 9	Share of people, households and children in poverty 2002 to 2024, projected to 2026 – Australia	31
TABLE 10	Share of people, households and children in poverty 2002 to 2024, projected to 2026 – Western Australia	32

Executive Summary

EXECUTIVE SUMMARY

An estimated 456,000 Western Australians are living in poverty in 2026, including nearly 99,000 children. Poverty affects 15.1 per cent of the state's population and around 214,000 households. These findings show the extent of the gap between the resources available to many households and the incomes needed to remain above the poverty line.

Poverty has grown and wa's earlier advantage has narrowed

Since 2021, the number of Western Australians in poverty has increased by around 145,000, or 47 per cent. The poverty rate has risen from 11.8 to 15.1 per cent, a larger increase than the national rate over the same period. Population growth contributes to the rising headcount, but the increase in the rate shows that poverty is also affecting a greater share of the community.

The longer-term picture is equally significant. In 2014, WA's poverty rate was 8.2 per cent, well below the national rate of 12.3 per cent. The state's rate is now close to the Australian average of 14.9 per cent. The number of Western Australians in poverty has more than doubled since 2014.

Child poverty is less prevalent than nationally, but deeper

WA's child poverty rate is 14.7 per cent, compared with 16.1 per cent nationally. However, around 45,000 WA children are in deep poverty, with adjusted household incomes below 30 per cent of the national median after housing costs. Deep poverty affects 6.7 per cent of WA children, compared with 5.7 per cent across Australia.

Nearly half of WA children below the poverty line are in deep poverty. Among children in poverty, the average adjusted household income shortfall is $224 per week, or 41.5 per cent below the line. The national shortfall is $193, or 35.7 per cent. WA has the largest average child poverty gap among the six states.

Housing costs and household circumstances shape the risks

Perth's median weekly house rent has more than doubled since June 2020, reaching $720 in June 2026. More than one in four private renters in WA are living in poverty, compared with around one in ten people in owner or mortgage-holder households.

Poverty affects one in three single parent families and nearly three in ten people living alone. Older single renters face particularly high risks. People with a long-term health condition or disability are almost twice as likely to be in poverty as those without one.

Poverty affects 15.1 per cent of the state's population and around 214,000 households.

Adequate incomes and affordable housing are both essential

More than half of people in WA households relying mainly on welfare payments or public transfers are below the poverty line. But poverty also reaches an estimated 176,000 Western Australians in households whose main income comes from wages and salaries. The findings point to the importance of income support adequacy, sufficient earnings and affordable housing.

For WA, the priorities are to expand access to affordable and social housing, support households facing substantial rental pressure, and improve access to essential services. These measures should complement national action on income adequacy. Progress should be assessed against both the number of people in poverty and the size of the income shortfall they face.

Key findings – Western Australia

- **456,123 Western Australians are living in poverty** - 15.1 per cent of the population - including **98,873 children**.
- Poverty has risen sharply - from **11.8 per cent in 2021 to 15.1 per cent in 2026**, with around 145,000 more Western Australians now below the poverty line.
- **Child poverty is particularly deep** - 6.7 per cent of WA children are in deep poverty and the average poverty gap for children in poverty is **$224 per week**.
- Poverty affects **33.8 per cent of people in single parent families, 29.9 per cent of people living alone** and **26.3 per cent of private renters**.
- **51.9 per cent** of people in households relying mainly on welfare payments or public transfers are in poverty - but around **176,000 people in poverty live in households where wages and salaries are the main income source**.

Key findings – Australia

- **14.9 per cent of Australians are living in poverty**, including **16.1 per cent of children**.
- Deep poverty affects **5.7 per cent of Australian children**, lower than WA's 6.7 per cent, while the average child poverty gap is **$193 per week**, compared with $224 in WA.
- Poverty affects **34.9 per cent of people in single parent families** and **32.0 per cent of people living alone**.
- **25.9 per cent of private renters** are living in poverty, compared with 8.9 per cent of owners and mortgage holders.
- **49.3 per cent** of people in households relying mainly on welfare payments or public transfers are in poverty, while almost **1.7 million people in poverty live in households where wages and salaries are the main income source**.

Introduction

INTRODUCTION

Western Australia's economic success should be reflected in the living standards of its people. Yet for many households, meeting the costs of housing, food, transport and other essentials remains a daily challenge. A strong economy can coexist with poverty when the incomes and opportunities available to some people fall short of what they need to live securely.

This WA Poverty Snapshot 2026 examines how many Western Australians are living in income poverty, how this has changed over time, and which groups face the greatest risks. It compares WA with Australia and other states and territories, and looks beyond the headline poverty rate to the depth of the income shortfall experienced by people below the line.

Our findings show that an estimated 456,000 Western Australians are living in poverty in 2026, including nearly 99,000 children. Around 180,000 people are in deep poverty. These figures describe a substantial part of the community whose household incomes, after housing costs and adjustment for household size, fall well below typical Australian incomes.

The distinction between the number of people in poverty and the severity of their circumstances is central to this report. WA's overall child poverty rate is below the national rate, but children in poverty in WA face a larger average income shortfall. Counting children below the poverty line is therefore only the first step in understanding their circumstances.

Housing is a major focus. The analysis examines the rise in rents and the relationship between housing tenure and poverty, alongside differences by family type, age, income source and health. It considers the particular vulnerability of single parent families, people living alone and older renters, while also recognising that poverty reaches households whose main income comes from wages.

The snapshot draws on HILDA Release 24, with income and housing-cost uprating and population adjustments extending the analysis to 2026. It builds on BCEC's Falling Through the Cracks (2014), Behind the Line (2022) and Child Poverty in Australia (2025). The updated series provides a consistent basis for comparisons within this report.

The purpose is to provide an accessible evidence base for action. By examining both the reach and depth of poverty, the report identifies where support is most needed and where improvements in housing affordability and income adequacy could make the greatest difference.

UNDERSTANDING POVERTY: A PRIMER

What do we mean by poverty?

Poverty concerns a lack of resources to meet needs and take part in everyday life. Income is one way to assess those resources. It does not capture every aspect of hardship, including housing insecurity, unmet needs or unequal access to money within a household.

What is the poverty line?

The poverty line helps us identify households on low incomes. We first deduct housing costs and adjust incomes for household size. We then find the middle income across Australia, called the median. Our main poverty line is half of that amount. Households below this line are counted as living in income poverty.

Why adjust for household size?

A family of four needs more money than someone living alone, but can share some costs, such as electricity and internet bills. We use internationally recognised OECD equivalence scales to account for these differences. These scales adjust household incomes so we can compare households of different sizes and make-up. The adjusted amount is a comparison tool, rather than the money each person actually receives.

Why deduct housing costs?

We subtract housing costs to see how much money is left for food, clothing, transport and other needs. Two households with the same income can have very different amounts left to live on once they have paid for housing.

What is deep poverty?

Deep poverty means having an adjusted household income below 30 per cent of the national median, after housing costs. This is well below our main poverty line of 50 per cent. Someone in deep poverty is also included in the overall poverty count.

What does the poverty gap tell us?

The poverty rate tells us how many people are below the line. The poverty gap tells us how far below it their incomes fall. We report the average shortfall among people in poverty. A larger gap means their incomes are further below the line. Dollar gaps use the same household-size adjustment as incomes.

Why report people, children and households?

These figures show different parts of the picture. A household is counted once in the household total. Each person in that household is counted in the people total, and children are also counted in the child total. We assume household income is shared among its members.

What do the 2026 figures represent?

The latest survey data used here are for 2024. We estimate poverty in 2025 and 2026 by updating the data to allow for changes in incomes, housing costs and population. These are projections, rather than survey results collected in those years.

WHAT DOES THE POVERTY LINE MEAN IN DOLLARS?

Poverty lines are usually expressed as a percentage of median income, but translating these thresholds into dollar amounts helps show what they mean for different types of families.

In 2026, the main poverty line - set at 50 per cent of median income after housing costs - is $541 a week for a single adult. For a single parent with two children, the equivalent poverty line is $866 a week, while for a couple with two children it is $1,136 a week.

These differences reflect the greater income needed by larger families, while recognising that households can share some costs. The equivalence scale used in this report adjusts the poverty line according to the number of adults and children in the household.

How low is deep poverty?

The income available to people in deep poverty is substantially lower. At 30 per cent of median income, the severe poverty line is just $325 a week for a single adult, $519 for a single parent with two children and $682 for a couple with two children.

These amounts are measured after housing costs have been paid. They represent the income households have available for food, utilities, transport, clothing, healthcare and other everyday needs.

TABLE 1

Poverty lines by family type, 2026

		Poverty lines (after housing costs)		
Family type	Equivalence scale	Annual poverty line (50% median)	Weekly poverty line (50% median)	Severe poverty line (30% median)
Single adult	1	28,132	541	325
Couple	1.5	42,198	812	487
Single parent + 1 child	1.3	36,572	703	422
Single parent + 2 children	1.6	45,011	866	519
Couple + 1 child	1.8	50,638	974	584
Couple + 2 children	2.1	59,077	1,136	682

Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24, projected forward to 2026 using adjustments to population, incomes and housing costs.

POVERTY IN WA AND AUSTRALIA: THE RECENT PICTURE

Across Australia, we estimate that 4.1 million people are living below the poverty line in 2026, including more than 972,000 children (Table 2). This represents 14.9 per cent of the population and 16.1 per cent of children. Around two million households are living in poverty, equivalent to 18.1 per cent of all households.

The number of Australians in poverty has increased by approximately 941,000 since 2021. Over the same period, the poverty rate has risen by 2.3 percentage points. For children, the increase is larger: the rate has risen from 12.4 to 16.1 per cent, with an additional 258,000 children below the line.

These figures show that the increase extends across people, children and households. The child poverty rate is now above its 2019 level of 15.1 per cent, while the number of children in poverty is approaching one million. Population growth contributes to the higher numbers, but the increase in rates demonstrates a greater prevalence of poverty as well.

TABLE 2

Share of people, households and children in poverty 2019 to 2024, projected to 2026 - Australia

	Income poverty rates and numbers					
	People		Children		Households	
Year	#	%	#	%	#	%
2019	3,420,264	13.8	864,930	15.1	1,605,184	16.5
2020	3,046,139	12.2	782,015	13.5	1,526,415	15.5
2021	3,151,425	12.6	714,156	12.4	1,609,422	16.2
2022	3,745,404	14.7	838,691	14.7	1,836,659	18.1
2023	3,669,520	14.0	857,774	14.8	1,823,185	17.4
2024	3,902,154	14.4	928,681	15.6	1,909,619	17.5
2025*	4,073,737	14.8	960,488	15.9	1,998,549	18.0
2026*	4,092,423	14.9	972,195	16.1	2,002,016	18.1

Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

In Western Australia, an estimated 456,123 people are living in poverty in 2026, including 98,873 children (Table 3). The overall rate is 15.1 per cent, close to the national rate of 14.9 per cent. Child poverty affects 14.7 per cent of WA children, below the national rate of 16.1 per cent.

Since 2021, the number of Western Australians in poverty has risen by around 145,000 people. The poverty rate has increased by 3.3 percentage points, compared with a national increase of 2.3 percentage points. WA has therefore experienced a larger increase in both the rate and the proportional growth of the poverty headcount.

The number of WA children in poverty has grown by more than 28,000 since 2021. Household poverty has also increased: around 214,000 households are below the poverty line, up from 154,000 in 2021. The household poverty rate has risen from 14.9 to 17.9 per cent.

Compared with 2019, WA now has around 146,000 more people, 16,000 more children and 67,000 more households in poverty.

WA's poverty rate has risen faster than the national rate - with 145,000 more Western Australians living in poverty than in 2021.

TABLE 3

Share of people, households and children in poverty 2019 to 2024, projected to 2026 – Western Australia

	Income poverty rates and numbers					
	People		Children		Households	
Year	#	%	#	%	#	%
2019	310,652	12.1	83,166	12.9	147,740	14.8
2020	342,515	13.1	94,613	14.9	165,682	16.3
2021	311,035	11.8	70,455	11.8	154,062	14.9
2022	326,382	12.1	75,911	12.5	172,536	16.3
2023	347,815	12.4	83,809	14.3	175,646	15.9
2024	401,971	13.5	87,156	13.2	186,483	15.8
2025*	440,284	14.5	92,776	13.7	208,022	17.3
2026*	456,123	15.1	98,873	14.7	214,426	17.9

Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

Figure 1 captures the changes in poverty through COVID-19 and the years that followed. Despite the disruption to employment during the pandemic, national poverty rates fell in 2020, with child poverty reaching a low point in 2021. Temporary income support, particularly the Coronavirus Supplement, helped protect low-income households. BCEC's earlier research showed that poverty among unemployed people fell when the supplement was highest and increased as it was reduced, demonstrating the difference adequate income support can make[1].

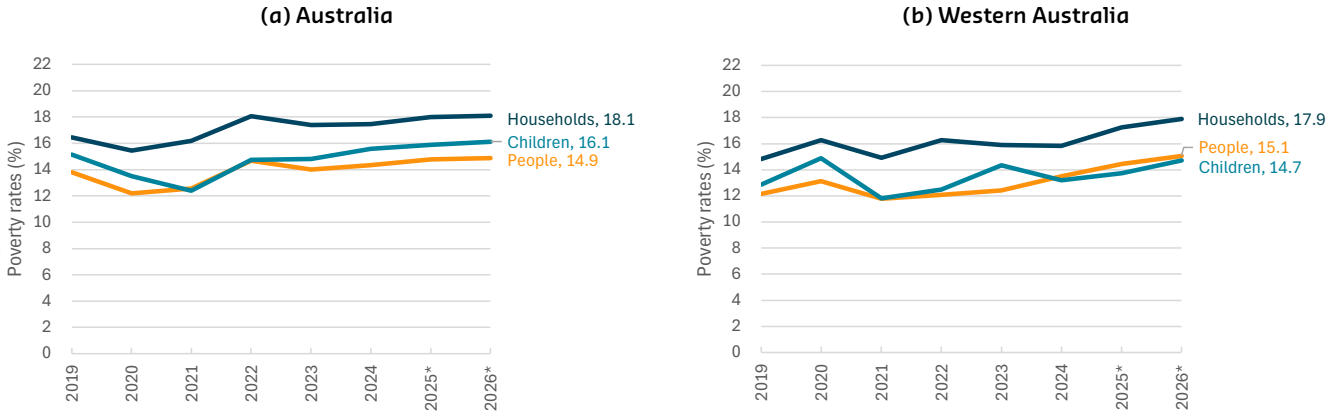
The pandemic showed that poverty can fall when income support is adequate - and rise again when that support is withdrawn.

WA followed a different path, with poverty rising in 2020 before falling in 2021. However, the improvement was not sustained. Between 2021 and 2026, WA's overall poverty rate increased from 11.8 to 15.1 per cent, a larger rise than the national increase from 12.6 to 14.9 per cent.

The years following the withdrawal of emergency support have brought substantial housing and living-cost pressures. By 2026, poverty rates for people, children and households are above their pre-pandemic levels in both WA and Australia. Although WA's child poverty rate fluctuates over this period, it reaches 14.7 per cent in 2026, compared with 12.9 per cent in 2019.

The pandemic experience provides an important policy lesson: poverty can be reduced when households have access to sufficient income support. The subsequent rise highlights the challenge of sustaining those gains as temporary assistance ends and household costs increase.

FIGURE 1
Share of people, children and households in poverty, 2019 to 2026



Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

TRACKING THE LONGER-TERM TREND

In 2014, WA's poverty rate was 4 percentage points below the national average. By 2026, it had overtaken it.

WA's poverty rate has changed substantially over the past two decades, with its earlier advantage over the national average narrowing considerably (Figure 2). The state's poverty rate fell from 15.6 per cent in 2002 to 8.2 per cent in 2014, before rising again. By 2026, the rate is close to its 2002 level, although the number of people affected is much greater.

These trends sit within an economy strongly shaped by mining booms and global economic cycles. BCEC's recent *WA's Resources Sector in Transition* report highlights that resources account for almost 44 per cent of the state's economic activity. The concentration of activity and exports in resources, particularly iron ore, leaves WA heavily exposed to changes in commodity prices, Chinese demand and international trade conditions (Chown et al., 2026).

This economic structure helps explain why WA's experience can differ from the national picture. Resource investment and strong export demand can support employment and household incomes, while a slowdown can weaken opportunities across mining, construction and businesses supplying those industries. Booms can also place pressure on housing, creating difficulties for households whose incomes do not rise alongside rents.

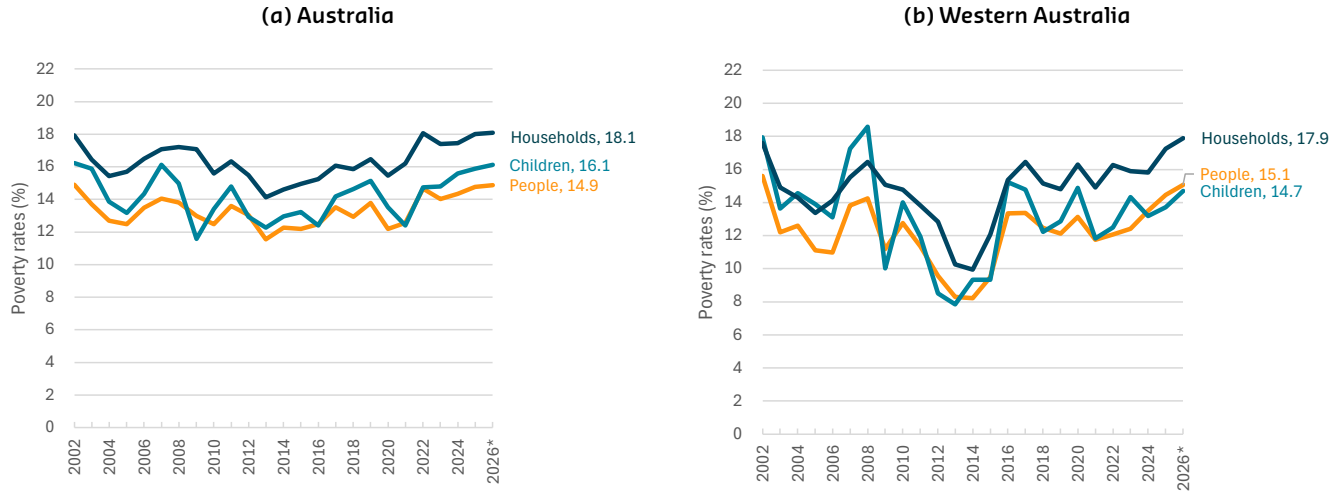
WA's earlier advantage was particularly marked in 2014, when its poverty rate was 4.0 percentage points below the national rate. A sharp rise between 2015 and 2016 narrowed that gap. In recent years, the state's rate has moved closer to the Australian average, demonstrating that the benefits of a strong resources economy do not automatically protect all households from poverty.

Child poverty also varies considerably from year to year, especially in WA. The longer view shows an increase from 9.3 per cent in 2014 to 14.7 per cent in 2026. Nationally, the rate is 16.1 per cent in 2026, close to its 16.2 per cent level at the start of the series.

The comparison highlights the difference between rates and numbers. Even when a poverty rate returns to an earlier level, population growth means substantially more people can be affected. The full headcount and rate series are provided in Appendix Tables 8 and 9.

FIGURE 2

Share of people, children and households in poverty, 2002 to 2026



Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

HOW DO STATE AND TERRITORY PATTERNS OF POVERTY COMPARE?

The state comparisons show that poverty does not follow a simple divide between stronger and weaker economies. WA's overall poverty rate of 15.1 per cent is close to the national average of 14.9 per cent, despite the state's substantial resource wealth. Economic prosperity provides opportunities to improve living standards, but its reach depends on the incomes households receive and the costs they face (Table 4).

The differences between overall and child poverty reveal where disadvantage is concentrated. In South Australia, more than one in five children are in poverty, compared with 16.1 per cent of people overall. New South Wales also has a higher child poverty rate than its overall rate. These patterns indicate that households raising children face particular income pressures in those states.

WA's substantial resource wealth has not translated into a lower poverty rate - at 15.1 per cent, it is now broadly in line with the national average.

WA presents a different picture. Its child poverty rate of 14.7 per cent is slightly below its overall rate, while Tasmania combines a relatively high household poverty rate with child poverty close to WA's. This suggests that poverty is distributed differently across family types and age groups. A high household poverty rate does not necessarily translate into an equally high child poverty rate.

WA, Tasmania, Queensland and Victoria have very similar child poverty rates, ranging from 14.5 to 14.7 per cent, despite greater differences in their overall rates. The more meaningful contrast is with South Australia and New South Wales, where child poverty is substantially more prevalent. WA's comparatively lower child poverty rate tells only part of the story. The depth and gap analysis that follows shows that children who are in poverty in WA face particularly severe income shortfalls.

These comparisons reinforce the need to look beyond state averages when designing a response. Housing affordability, household composition and access to adequate incomes can create different concentrations of poverty within each state. For WA, the findings show that a strong economy alone is insufficient: reducing poverty requires attention to how its benefits reach households and how much income remains after housing costs.

TABLE 4

Poverty rates by state and territory: 2026 (Uprated for population and housing cost growth)

	Income poverty rates and numbers					
Poverty depth	People		Children		Households	
	#	%	#	%	#	%
NSW	1,472,722	17.2	346,982	18.4	701,697	20.4
VIC	942,318	13.4	229,442	14.5	467,338	16.5
QLD	721,019	12.8	179,040	14.6	371,036	16.3
SA	305,106	16.1	80,263	21.2	150,616	18.9
WA	456,123	15.1	98,873	14.7	214,426	17.9
TAS	91,010	15.8	18,172	14.7	49,819	20.5
NT(a)	49,302	18.7	4,746	7.1	18,062	19.3
ACT(a)	54,823	11.3	14,677	14.6	29,022	14.9
All states	**4,092,423**	**14.9**	**972,195**	**16.1**	**2,002,016**	**18.1**

Notes: (a) Estimates are based on small sample sizes and should be interpreted with caution

Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

HOW DEEP DOES POVERTY GO?

A single poverty line tells us how many people fall below a threshold, but does not distinguish those just below it from those living on substantially less. Table 5 provides this additional perspective by showing poverty depth at 30, 40, 50 and 60 per cent of national median income after housing costs and adjusting for household size.

These thresholds are cumulative. Someone below the 30 per cent line is also counted below the 40, 50 and 60 per cent lines. The main poverty measure uses 50 per cent, while the 30 per cent threshold identifies deep poverty.

In WA, around 180,000 people are in deep poverty in 2026, representing 6.0 per cent of the population. Around 318,000 have incomes below the 40 per cent threshold, while approximately 655,000 fall below the broader 60 per cent threshold. More than one in five Western Australians therefore has an adjusted income below 60 per cent of the national median.

The child results reveal a sharper contrast with Australia. Deep poverty affects 6.7 per cent of WA children, compared with 5.7 per cent nationally, even though WA has a lower overall child poverty rate. Around 45,000 WA children are in deep poverty and 79,000 are below the 40 per cent threshold.

Nearly 46 per cent of WA children below the main poverty line are also below the deep poverty line, compared with around 35 per cent nationally. For households, around 95,000 in WA are in deep poverty, representing 7.9 per cent of all households. Poverty is therefore much more than a marginal income shortfall for a substantial part of the community.

Deep poverty affects 6.7% of children in WA, compared with 5.7% nationally.

TABLE 5

Poverty depth Australia and Western Australia 2026 (Uprated for population and housing cost growth)

(a) Australia

	Income poverty rates and numbers					
Poverty depth	People		Children		Households	
	#	%	#	%	#	%
30 per cent	1,684,472	6.1	342,266	5.7	904,584	8.2
40 per cent	2,637,935	9.6	579,736	9.6	1,351,707	12.2
50 per cent	4,092,423	14.9	972,195	16.1	2,002,016	18.1
60 per cent	5,914,401	21.5	1,407,462	23.4	2,847,631	25.7

(b) Western Australia

	Income poverty rates and numbers					
Poverty depth	People		Children		Households	
	#	%	#	%	#	%
30 per cent	180,391	6.0	45,128	6.7	94,585	7.9
40 per cent	317,879	10.5	79,092	11.8	144,778	12.1
50 per cent	456,123	15.1	98,873	14.7	214,426	17.9
60 per cent	654,925	21.6	150,162	22.3	305,180	25.5

Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

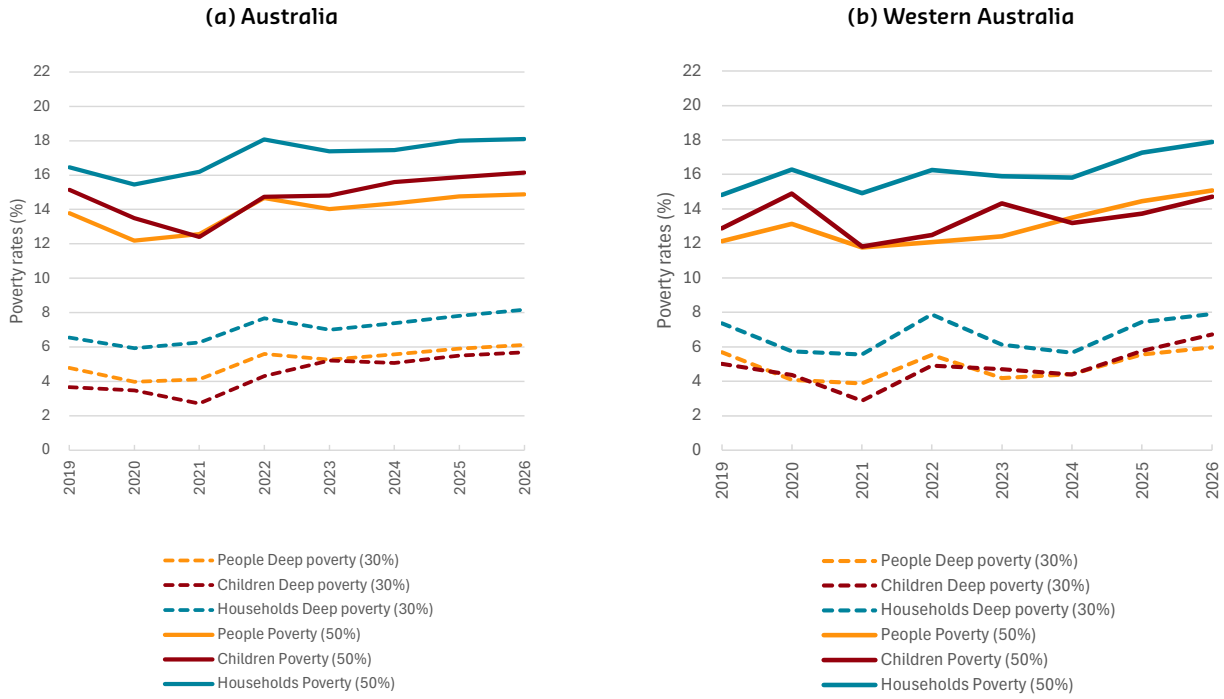
Deep poverty has become more prevalent since 2021, with a particularly concerning increase among children (Figure 3). Nationally, the share of people in deep poverty has risen from 4.1 to 6.1 per cent in 2026, while deep child poverty has more than doubled, from 2.7 to 5.7 per cent.

Nearly half of WA children living in poverty are living in deep poverty, up from around one in four in 2021.

In WA, deep poverty among people has increased from 3.9 to 6.0 per cent over the same period. For children, the rate has risen from 2.9 to 6.7 per cent. This increase of 3.8 percentage points exceeds the 2.9 percentage point rise in WA's overall child poverty rate.

The composition of child poverty has therefore shifted towards deeper hardship. In 2021, around one in four WA children below the main poverty line were in deep poverty. By 2026, that share has reached nearly one in two. The concern is both the growing number of children in poverty and the greater concentration of children living on incomes substantially below the line.

FIGURE 3
Poverty depth Australia and Western Australia, 2019 to 2026



Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

Poverty gaps

The poverty line tells us who is living on a low income. The poverty gap tells us how far their incomes fall below that line. Some households fall just short, while others have much less to live on.

For people in poverty in WA, average household income after housing costs and adjustment for household size is $333 a week. This leaves them $208 a week below the poverty line, a shortfall of 38.5 per cent (Table 6). Nationally, the average shortfall is larger, at $228 a week.

For children, however, WA fares worse. Children in poverty in WA live in households whose incomes fall an average of $224 a week below the line, compared with $193 nationally. Their families are getting by on incomes more than 40 per cent below the poverty line.

This reveals an important difference: child poverty is less widespread in WA than nationally, but the children experiencing it face a deeper income shortfall. Their families need a greater lift in income to reach the line.

WA children in poverty face the largest average income shortfall of any state.

TABLE 6

Average poverty gap for people and children by state and territory, 2026 (Uprated for population and housing cost growth)

	Distance to poverty line			Distance to poverty line		
Poverty depth	People			Children		
	Average income of people in poverty ($/w)	Average poverty gap ($/w)	Distance below poverty line (%)	Average income of people in poverty ($/w)	Average poverty gap ($/w)	Distance below poverty line (%)
NSW	307	(234)	43%	331	(210)	39%
VIC	305	(236)	44%	335	(206)	38%
QLD	325	(216)	40%	397	(144)	27%
SA	315	(226)	42%	394	(147)	27%
WA	333	(208)	38%	317	(224)	41%
TAS	367	(174)	32%	415	(126)	23%
NT	327	(214)	40%	408	(133)	25%
ACT	191	(350)	65%	224	(317)	59%
All states	**313**	**(228)**	**42%**	**348**	**(193)**	**36%**

Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

WA's position changes markedly when we look at the income shortfall facing children in poverty. For people overall, WA has the second-smallest average poverty gap among the six states, at $208 a week. For children, it has the largest, at $224 a week (Figure 4).

How far children fall below the poverty line matters as much as how many fall below it.

Children in poverty in New South Wales and Victoria face the next largest gaps, at $210 and $206 a week respectively. The shortfalls are smaller in South Australia ($147), Queensland ($144) and Tasmania ($126).

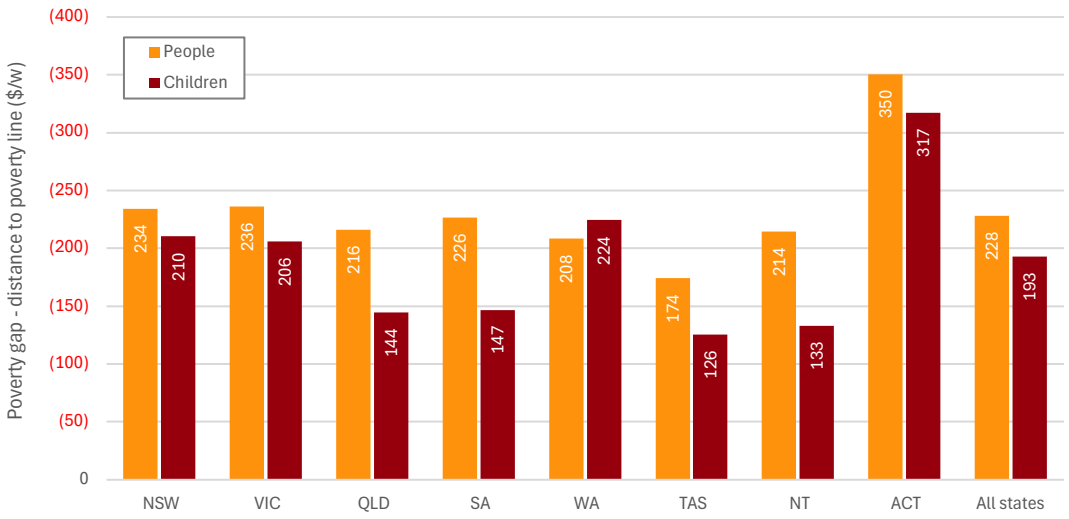
South Australia illustrates why both the poverty rate and the gap matter. More than one in five children there live in poverty, but their average income shortfall is smaller than in WA. In WA, fewer children fall below the line, but those who do are, on average, further behind.

The findings point to the importance of looking beyond how many children are in poverty to how deeply they are experiencing it. For WA, the size of the income shortfall facing children in poverty is a particular concern.

The ACT has the largest poverty gaps for both people and children. In a high-income territory with high living costs, those experiencing poverty can find themselves particularly far behind prevailing living standards.

FIGURE 4

Average poverty gap for people and children by state and territory, 2026 (Uprated for population and housing cost growth)



Source: Bankwest Curtin Economics Centre | Data from Real Estate Institute of Australia (REIA).x

WA's poverty gap has fluctuated considerably over the past two decades, with larger swings than the national average (Figure 5). The three-year averages help show the broader pattern: shortfalls were particularly large during parts of the late 2000s and early 2010s, before moving closer to the national figures.

In 2007, during the resources boom, people in poverty in WA faced an average weekly income shortfall of $411 - around $150 more than the national average. Booms can lift incomes and employment, but the gains are uneven. Households that miss out can fall further behind, particularly when stronger demand also pushes up housing costs. The large poverty gap during this period highlights that economic growth alone does not ensure improved living standards for everyone.

By 2026, the comparison has reversed: WA's average shortfall is $208, compared with $228 nationally. But this overall picture masks the deeper hardship facing WA children, whose families fall further below the line than the national average.

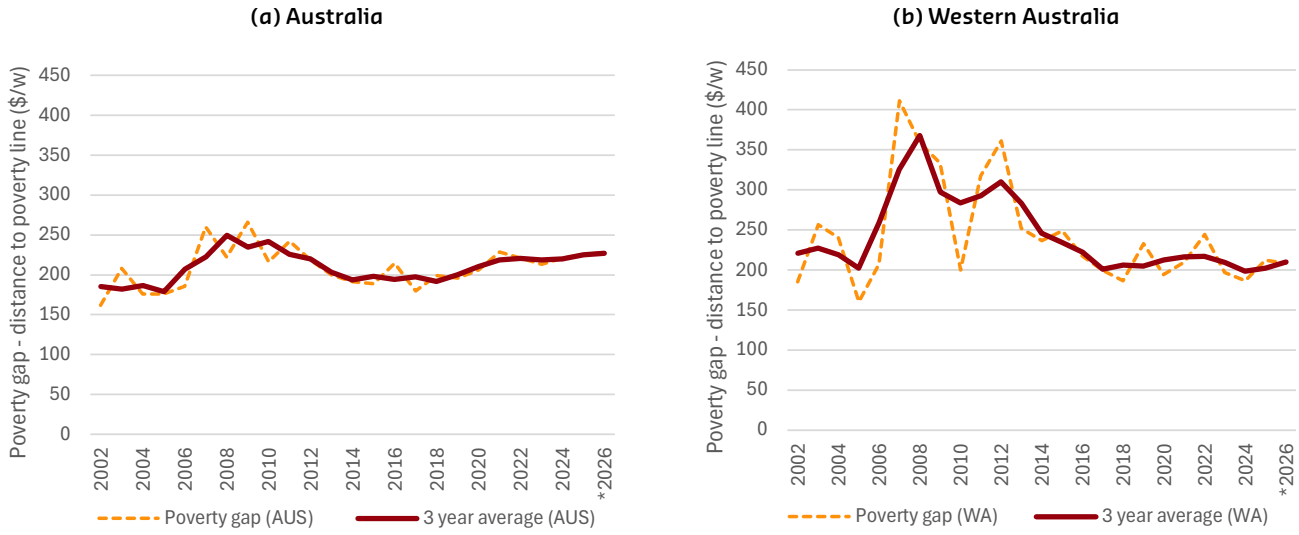
More recently, WA's poverty rate has risen from 11.8 per cent in 2021 to 15.1 per cent in 2026, while the average poverty gap has stayed close to $210 a week. More people are now below the line, facing an average shortfall that remains substantial.

The average can also hide different experiences. Households entering poverty just below the line can bring the average gap down, even if those already struggling on much lower incomes see no improvement.

Poverty has become more widespread in WA, with those below the line still facing an average income shortfall of around $210 per week.

FIGURE 5

Average poverty gap for people, Australia and WA, 2002 to 2026 (Uprated for population and housing cost growth)



Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

WHAT'S DRIVING POVERTY GROWTH?

The state comparisons raise an important question: how can poverty remain so widespread in an economy as prosperous as WA's? Housing costs are part of the answer. Higher incomes offer less protection when more of the household budget is needed to pay the rent or mortgage, leaving less for food, transport and other essentials.

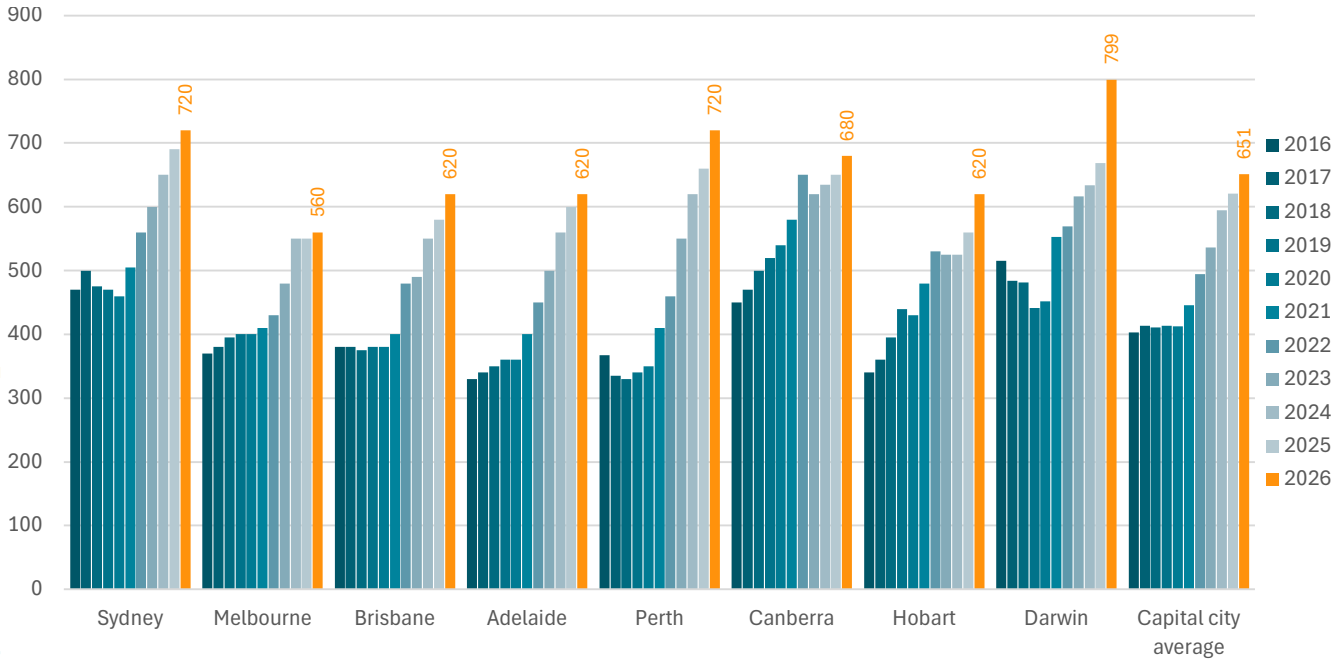
Perth's median weekly house rent has more than doubled since June 2020, rising from $350 to $720 in June 2026 (Figure 6). That is an extra $370 a week to secure a home at the median rent. Since June 2022 alone, rents have increased by 56.5 per cent, compared with 31.6 per cent across the capital city average.

Perth now matches Sydney's median house rent of $720 a week, with only Darwin higher at $799. Melbourne's median is substantially lower, at $560, while Brisbane, Adelaide and Hobart are each at $620. For a city where median house rent was $330 in June 2018, this represents a major change in the cost of housing.

These differences help put the state poverty findings into context. The same household income can stretch much further where housing costs are lower (Crowe, Duncan and Rowley, 2025). For low-income families in Perth, the sharp increase in rents leaves less room to cover other needs and can push incomes further below the poverty line.

FIGURE 6

Median weekly house rents: capital cities: June 2016 to June 2026



Source: Bankwest Curtin Economics Centre | Data from Real Estate Institute of Australia (REIA).

Over the past decade, Perth has recorded the largest increase in median house rents of any capital city, at 95.9 per cent (Figure 7). Adelaide and Hobart follow, with increases of 87.9 and 82.4 per cent respectively, compared with 61.5 per cent across the capital city average.

The timing matters too. Perth rents initially fell before rising sharply from 2020. Households have therefore faced a rapid shift from relatively affordable rents to some of the highest in the country. Those whose incomes have not kept pace have less money left to live on.

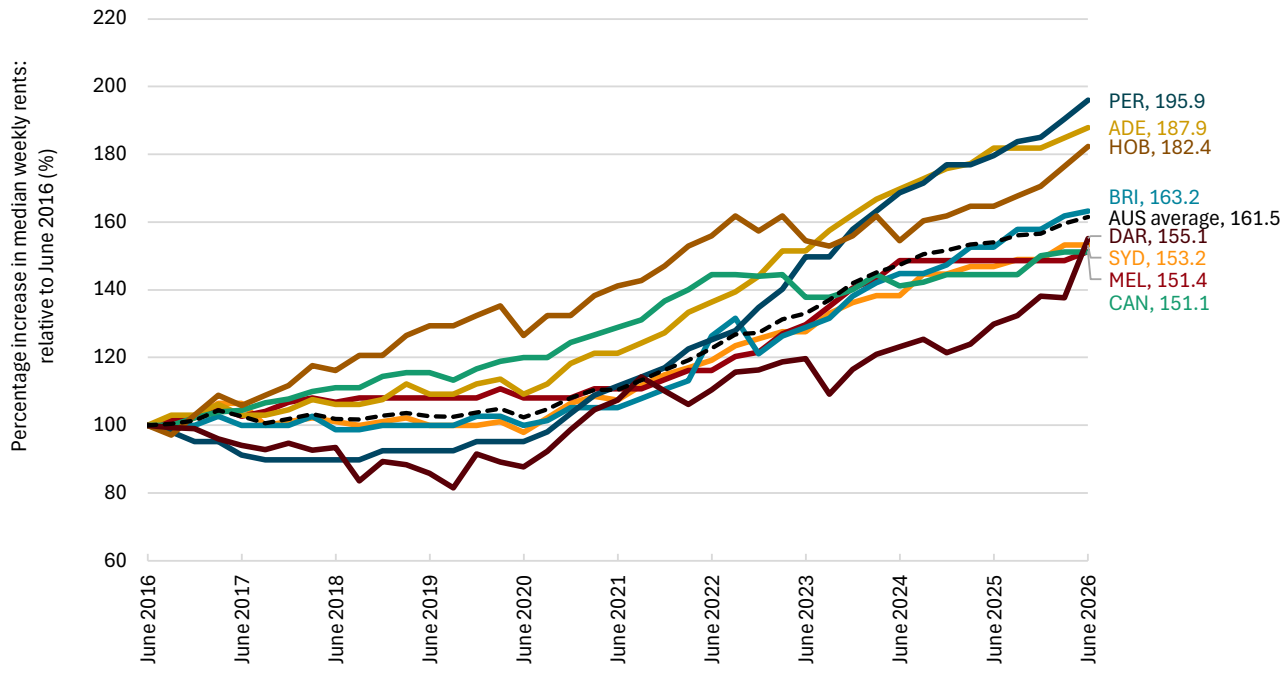
This pressure is particularly difficult for households relying on one income or mainly on income support. A strong labour market or high average wage offers little reassurance to a family whose own income cannot cover the rising cost of a home.

Housing is only part of the household budget. Food, electricity, transport and other essentials also compete for the money left after rent or mortgage payments. Our poverty measure deducts housing costs directly, while these other expenses shape how far the remaining income can stretch.

Perth's median house rent has more than doubled since 2020, leaving low-income households with less to live on.

FIGURE 7

Percentage increase in median weekly rents: relative to 2026



Source: Bankwest Curtin Economics Centre | Data from Real Estate Institute of Australia (REIA).

WHO IS MOST LIKELY TO BE IN POVERTY?

Family composition and poverty depth

Family composition is strongly associated with the risk of poverty. Single parent families face the greatest risk, with 33.8 per cent of people living below the 50 per cent poverty line, compared with 9.0 per cent of people in couples with children - almost four times the rate (Figure 8).

Single parent families face the greatest risk of poverty - with one in three living below the poverty line and one in four in deep poverty.

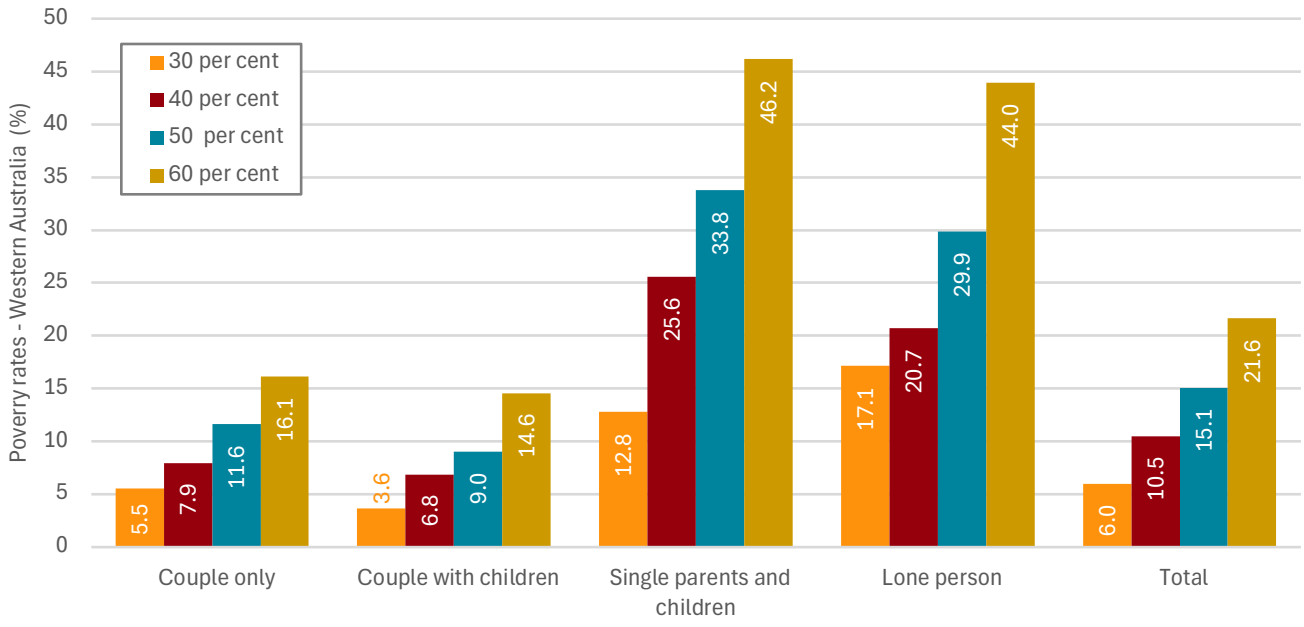
For a single parent, earning an income and caring for children often fall to the same person. There is no second parent in the household to share these responsibilities, and many household costs must still be met from one income. This can leave families with less room to manage higher rents, bills or unexpected expenses.

The gap extends to deeper hardship. Deep poverty affects 25.6 per cent of people in single parent families and 20.7 per cent of people living alone, compared with 7.9 per cent of couple-only households and 6.8 per cent of couples with children. At the broader 60 per cent threshold, 46.2 per cent of people in single parent families and 44.0 per cent of people living alone fall below the line.

These findings show that family structure is a major determinant of poverty risk. Single parents and their children, as well as people living alone, are not only much more likely to fall below the poverty line, but are also more likely to experience deeper poverty. The pattern across all three poverty thresholds points to sustained income pressure rather than disadvantage concentrated just below the poverty line.

FIGURE 8

Share of people at depths of poverty by family type: Western Australia 2026 (projected)



Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

The higher risk of poverty facing single parent families in WA is part of a broader national pattern. Across Australia, poverty is highest among people in single parent families, at 34.9 per cent, followed closely by people living alone, at 32.0 per cent. By comparison, around one in ten people in couple-only families and couple families with children are living below the poverty line (Figure 9).

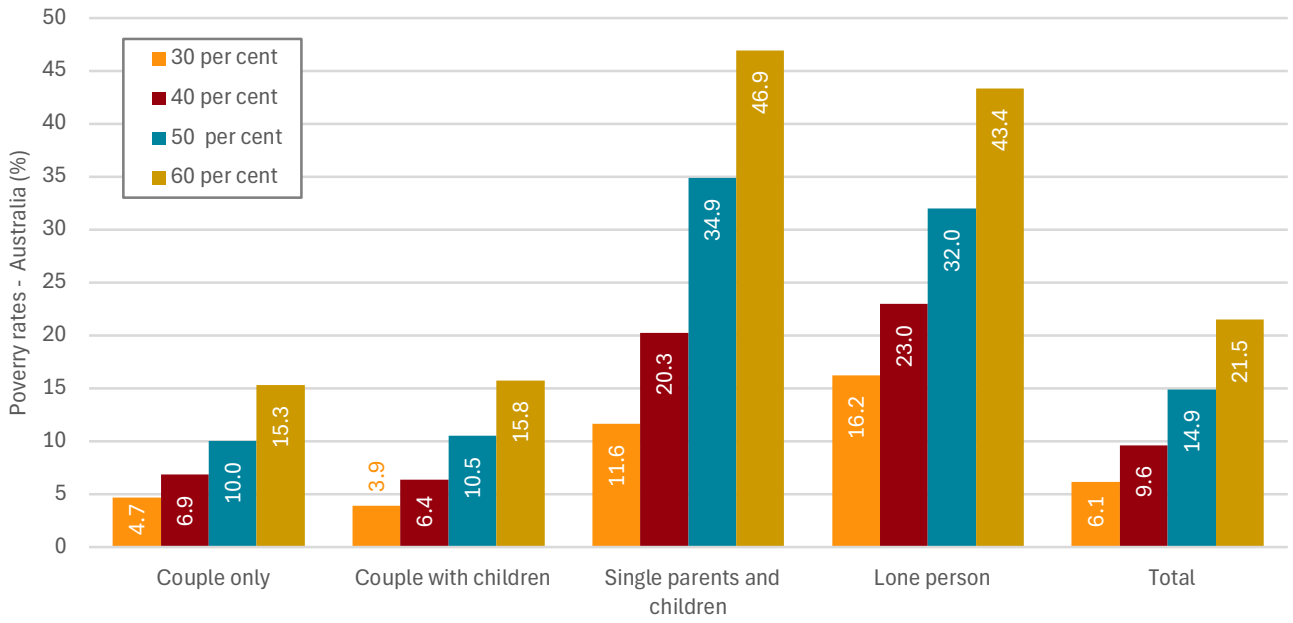
Living alone is also associated with a particularly high risk of severe hardship. Some 16.2 per cent of people living alone are in deep poverty - the highest rate of any family type shown. This means around half of those living alone and in poverty are also below the deep poverty threshold. Deep poverty is lower among people in couple households, at 4.7 per cent for couples without children and 3.8 per cent for couples with children.

These patterns highlight the financial challenge of meeting household costs on a single income. Many expenses - particularly housing, utilities and other essentials - do not halve simply because there is only one adult in the household. Couple households can also have greater capacity to share costs and draw on a second income. For single parents and their children, these pressures are particularly pronounced, with caring responsibilities also shaping the capacity to earn income. Employment, age and housing circumstances also matter, but family structure clearly shapes the resources households have available to meet everyday costs.

Around half of Australians living alone and in poverty are experiencing deep poverty.

FIGURE 9

Share of people at depths of poverty by family type: Australia, 2026 (projected)



Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

Housing tenure across the lifecourse

Renting carries a much greater risk of poverty for some households - particularly single parents and people living alone. In WA, 38.9 per cent of people in single parent households who rent are living in poverty, compared with 9.6 per cent of those who own their home or have a mortgage. Among single women aged under 55, the divide is even wider - 40.6 per cent of renters are in poverty, compared with just 2.5 per cent of owners and mortgage holders (Figure 10).

The greatest vulnerability emerges when renting is combined with relying on a single adult income.

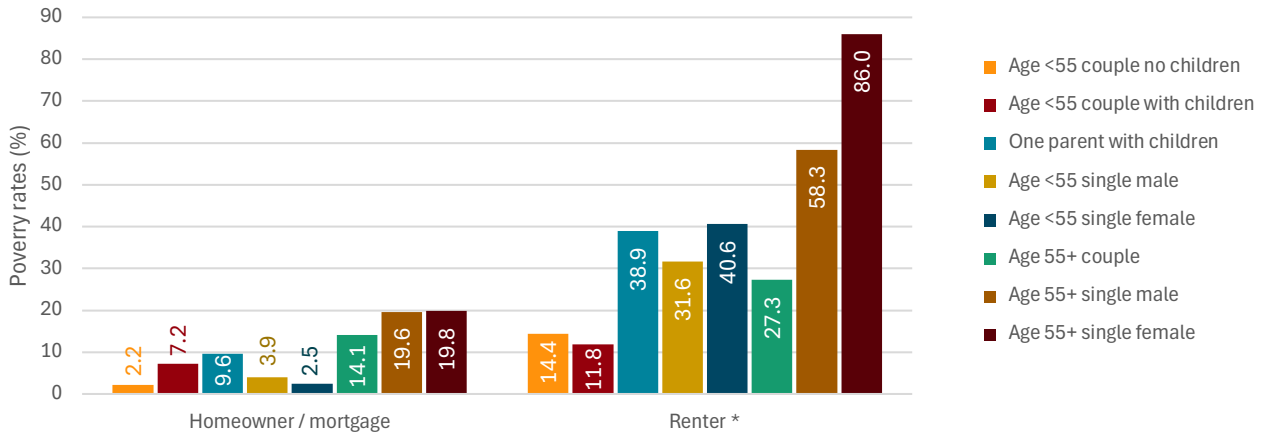
The risks become particularly stark for older people living alone. Poverty affects 58.3 per cent of single male renters aged 55 and over, compared with 86.0 per cent of single female renters in the same age group. By comparison, poverty affects around one in five older single people who own their home or have a mortgage.

Renting does not carry the same poverty risk for every household. Among couples aged under 55 with children, for example, 11.8 per cent of renters are in poverty compared with 7.2 per cent of owners and mortgage holders. The interaction between housing tenure, family circumstances and stage of life is therefore important - the greatest vulnerability emerges where renting is combined with relying on a single adult income.

For WA, private and social housing renters are combined to provide a sufficiently large sample, while outright owners and mortgage holders are also grouped together. The results therefore describe the strong relationship between tenure and poverty rather than the independent effect of renting or home ownership.

FIGURE 10

Share of people in poverty by household type and housing tenure: Western Australia 2026 (projected)



Note: *Estimates are based on small sample sizes and should be interpreted with caution.
Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

The national results reinforce the WA story and, with a larger sample, allow us to look separately at private and social housing renters. Among single parent families renting privately, 41.5 per cent of people are living in poverty, compared with 15.6 per cent of owners and mortgage holders (Figure 11).

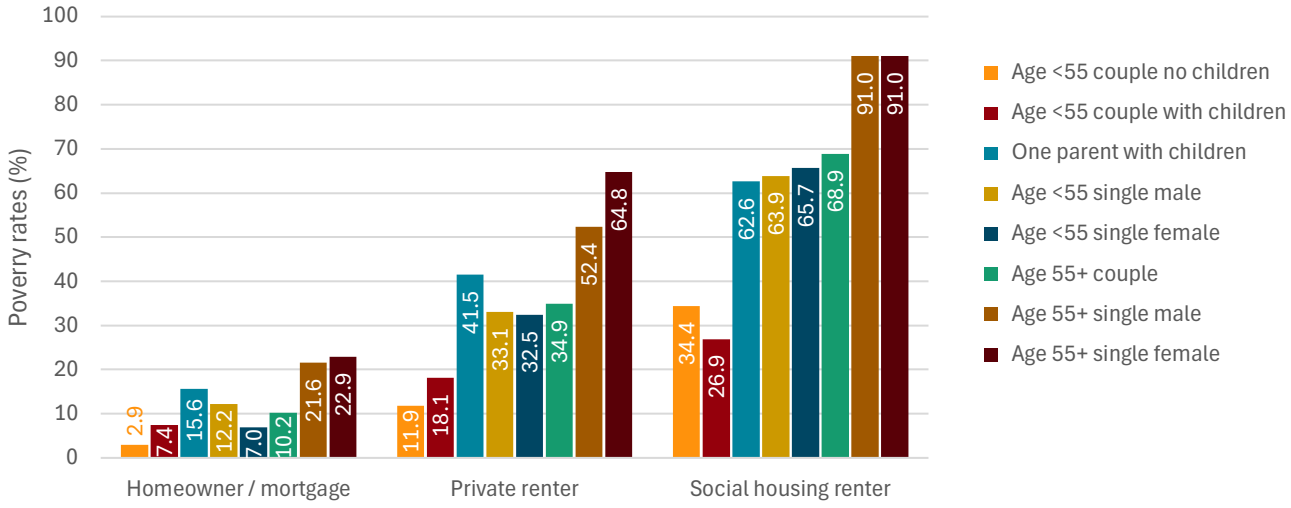
Older people living alone again emerge as particularly vulnerable. More than half of older single male private renters are below the poverty line, compared with almost two-thirds of older single female renters (64.8 per cent). For older single women who own their home or have a mortgage, the rate is considerably lower at 22.9 per cent.

The risks are not the same for all renters. Among couples aged under 55 without children, for example, 11.9 per cent of private renters are in poverty. The greatest risks are concentrated among people who combine renting with living alone or raising children on a single income.

Poverty rates are also high among social housing tenants, reflecting the targeting of social housing towards people on low incomes and with greater needs. These rates should not be interpreted as social housing causing poverty, but as evidence of the financial disadvantage facing many of the households it supports.

FIGURE 11

Share of people in poverty by household type and housing tenure: Australia 2026 (projected)



Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

Age, income source and health

Poverty risk varies substantially across age, income source, housing tenure and health. Almost one in four Western Australians aged 65 and over are living in poverty (23.6 per cent), representing around 128,000 people. Deep poverty affects 10.0 per cent of older Western Australians (Table 7).

Around 176,000 Western Australians living in poverty are in households where wages and salaries are the main source of income.

Income source reveals an even sharper divide. More than half of people in WA households relying mainly on welfare payments or public transfers are living in poverty (51.9 per cent), compared with 7.8 per cent where wages and salaries are the main source.

But poverty extends well beyond households reliant on income support. Around 176,000 Western Australians in poverty live in households whose main income comes from wages and salaries. Similarly, while private renters face a much higher poverty rate than owners and mortgage holders - 26.3 per cent compared with 10.1 per cent - around 233,000 people in poverty live in owner or mortgage-holder households.

Health is another important divide. Almost one in four Western Australians with a long-term health condition or disability are living in poverty (23.7 per cent), compared with 12.7 per cent of those without one. At the broader 60 per cent threshold, more than one-third fall below the line.

TABLE 7

Poverty rates at different thresholds by demographic group, Western Australia, 2026 (Uprated for population and housing cost growth)

	Poverty rates and counts				
Population group	Below 30%	Below 40%	Below 50%	Below 60%	Number below 50%
	%	%	%	%	#
WA overall	6.0%	10.5%	15.1%	21.6%	456,123
Age					
Under 18	6.7%	12.3%	15.0%	23.1%	100,376
18-24	6.0%	9.6%	14.2%	16.4%	40,104
25-64	4.2%	8.8%	12.2%	17.6%	187,548
65+	10.0%	13.7%	23.6%	33.9%	128,095
Family composition					
Couple only	5.5%	7.9%	11.6%	16.1%	105,275
Couple witih children	3.6%	6.8%	9.0%	14.6%	110,568
Single parent and their children	12.8%	25.6%	33.8%	46.2%	81,106
Lone person	17.1%	20.7%	29.9%	44.0%	82,659
Principal source of income					
Wages and salaries	2.6%	5.9%	7.8%	12.7%	175,643
Private pensions/transfers	4.7%	5.7%	10.3%	11.4%	18,037
Welfare payments/public transfers	18.8%	31.8%	51.9%	71.3%	206,353
Tenure status					
Owner/mortgage holder	3.7%	6.6%	10.1%	15.5%	232,815
Private renter	11.4%	17.8%	26.3%	36.6%	146,096
Social housing renter*	32.6%	69.9%	75.9%	84.2%	67,661
Long-term health condition/disability					
Yes	7.7%	14.4%	23.7%	36.6%	163,048
No	5.5%	9.5%	12.7%	16.9%	291,769

Note: *Estimates are based on small sample sizes and should be interpreted with caution.

Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

The same broad patterns are evident across Australia. Poverty affects 21.1 per cent of people aged 65 and over, compared with 12.2 per cent of those aged 25 to 64. At the broader 60 per cent threshold, one-third of older Australians fall below the line (Table 8).

Income source again shows the largest divide. Almost half of people in households relying mainly on welfare payments or public transfers are living in poverty (49.3 per cent), compared with 8.2 per cent where wages and salaries are the main source. Yet nearly 1.7 million people in poverty live in wage-reliant households, reflecting the much larger size of this group.

The national results also reinforce the importance of housing and health. One in four private renters are living in poverty (25.9 per cent), compared with 8.9 per cent of owners and mortgage holders. People with a long-term health condition or disability have a poverty rate of 23.5 per cent - almost twice the 12.8 per cent rate among those without one.

Australians with a long-term health condition or disability are almost twice as likely to be living in poverty.

TABLE 8

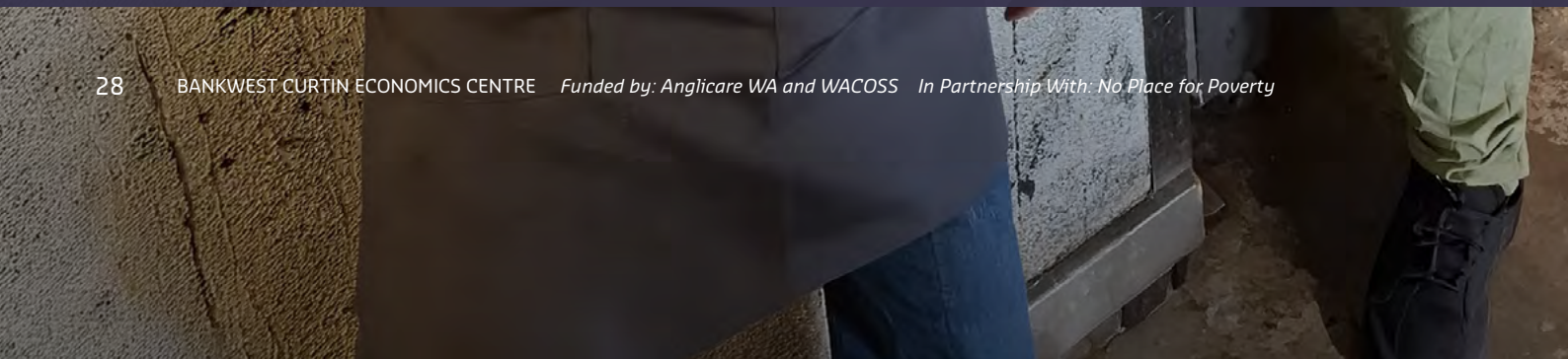
Poverty rates at different thresholds by demographic group, Australia, 2026 (Uprated for population and housing cost growth)

	Poverty rates and counts				
Population group	Below 30%	Below 40%	Below 50%	Below 60%	Number below 50%
	%	%	%	%	#
Australia overall	6.1	9.6	14.9	21.5	4,092,423
Age					
Under 18	5.7	9.8	16.4	23.7	988,002
18-24	7.8	10.7	15.6	20.3	380,685
25-64	5.2	8.0	12.2	17.0	1,761,638
65+	8.5	13.7	21.1	33.6	962,098
Family composition					
Couple only	4.7	6.9	10.0	15.3	824,561
Couple with children	3.9	6.4	10.5	15.8	1,202,917
Single parent and their children	11.6	20.3	34.9	46.9	669,423
Lone person	16.2	23.0	32.0	43.4	965,246
Principal source of income					
Wages and salaries	3.0	4.7	8.2	12.8	1,696,473
Private pensions/transfers	7.4	9.5	12.2	15.2	180,701
Welfare payments/public transfers	19.2	32.3	49.3	70.3	1,817,874
Tenure status					
Owner/mortgage holder	3.6	5.5	8.9	14.0	1,679,727
Private renter	11.1	16.7	25.9	35.8	1,798,134
Social housing renter*	20.4	40.3	59.2	72.9	491,252
Long-term health condition/disability					
Yes	9.0	14.8	23.5	34.5	1,309,586
No	5.4	8.3	12.8	18.2	2,774,436

Note: *Estimates are based on small sample sizes and should be interpreted with caution.

Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

Policy Implications and Recommendations



POLICY IMPLICATIONS AND RECOMMENDATIONS

The findings point to two fundamental challenges - **inadequate incomes and high essential costs, particularly housing**. Neither can be addressed by one level of government alone. Income support and wage settings require national action, while the WA Government has important levers through housing, concessions and essential services.

Make affordable housing a poverty-reduction priority

Housing stands out as one of the clearest areas for action. More than one in four private renters in WA are living in poverty, with particularly high risks among single parents and older people renting alone.

Increasing housing supply is important, but poverty reduction depends on **what is built, where it is built and who can afford it**. WA should prioritise growth in social and affordable housing alongside broader housing supply, with particular attention to households least able to compete in the private rental market.

Planning, land release, infrastructure investment and partnerships with community housing providers all provide practical levers. Housing assistance and tenancy support should also reach vulnerable households before financial pressure becomes a crisis.

Improve income adequacy

More than half of Western Australians in households relying mainly on welfare payments or public transfers are living in poverty. This points directly to the adequacy of income support, particularly once housing costs have been met.

Income adequacy is primarily a national policy issue, but poverty is not confined to households receiving income support. Around 176,000 Western Australians in poverty live in households whose main income comes from wages and salaries. Adequate wages, sufficient paid hours and affordable services that support participation in work are therefore also part of the response.

Put the depth of child poverty at the centre

WA's child poverty rate is lower than the national rate, but **children who are in poverty are experiencing greater depth of poverty**. Almost half are in deep poverty, and their average income shortfall is larger than nationally.

Policy therefore needs to do more than reduce the number of children crossing the poverty line. It must also improve the circumstances of families furthest below it. Adequate family incomes, affordable housing and access to essential services are especially important for single parent families, who face some of the highest poverty risks identified in this report.

Measure whether we are making a difference

WA should track not only **how many people are in poverty, but how far below the poverty line they are**. Poverty rates, headcounts and poverty gaps tell different parts of the story and should be reported together and consistently over time.

The aim should be clear: fewer Western Australians living below the line, smaller income shortfalls for those who remain below it, and better access to the housing and services needed for a secure standard of living.

Appendix

APPENDIX

TABLE 9

Share of people, households and children in poverty 2002 to 2024, projected to 2026 – Australia

	Income poverty rates and numbers					
	People		Children		Households	
Year	#	%	#	%	#	%
2002	2,838,888	14.9	766,590	16.2	1,318,265	17.9
2003	2,640,658	13.7	750,903	15.9	1,221,511	16.4
2004	2,471,668	12.7	656,201	13.9	1,157,540	15.4
2005	2,459,071	12.5	626,566	13.2	1,191,176	15.7
2006	2,700,888	13.5	692,455	14.3	1,267,618	16.5
2007	2,863,517	14.0	787,376	16.1	1,337,984	17.1
2008	2,872,879	13.8	745,257	15.0	1,377,912	17.2
2009	2,755,570	13.0	585,031	11.6	1,395,917	17.1
2010	2,685,970	12.5	678,869	13.4	1,293,286	15.6
2011	2,967,555	13.6	763,097	14.8	1,373,568	16.3
2012	2,896,821	13.0	673,836	12.9	1,328,179	15.5
2013	2,612,509	11.6	653,626	12.3	1,235,404	14.1
2014	2,811,879	12.3	698,563	13.0	1,297,584	14.6
2015	2,834,694	12.2	723,134	13.2	1,349,342	14.9
2016	2,954,234	12.5	683,596	12.4	1,401,902	15.2
2017	3,253,106	13.5	793,021	14.2	1,508,182	16.1
2018	3,161,858	12.9	823,513	14.6	1,517,820	15.9
2019	3,420,264	13.8	864,930	15.1	1,605,184	16.5
2020	3,046,139	12.2	782,015	13.5	1,526,415	15.5
2021	3,151,425	12.6	714,156	12.4	1,609,422	16.2
2022	3,745,404	14.7	838,691	14.7	1,836,659	18.1
2023	3,669,520	14.0	857,774	14.8	1,823,185	17.4
2024	3,902,154	14.4	928,681	15.6	1,909,619	17.5
2025*	4,073,737	14.8	960,488	15.9	1,998,549	18.0
2026*	4,092,423	14.9	972,195	16.1	2,002,016	18.1

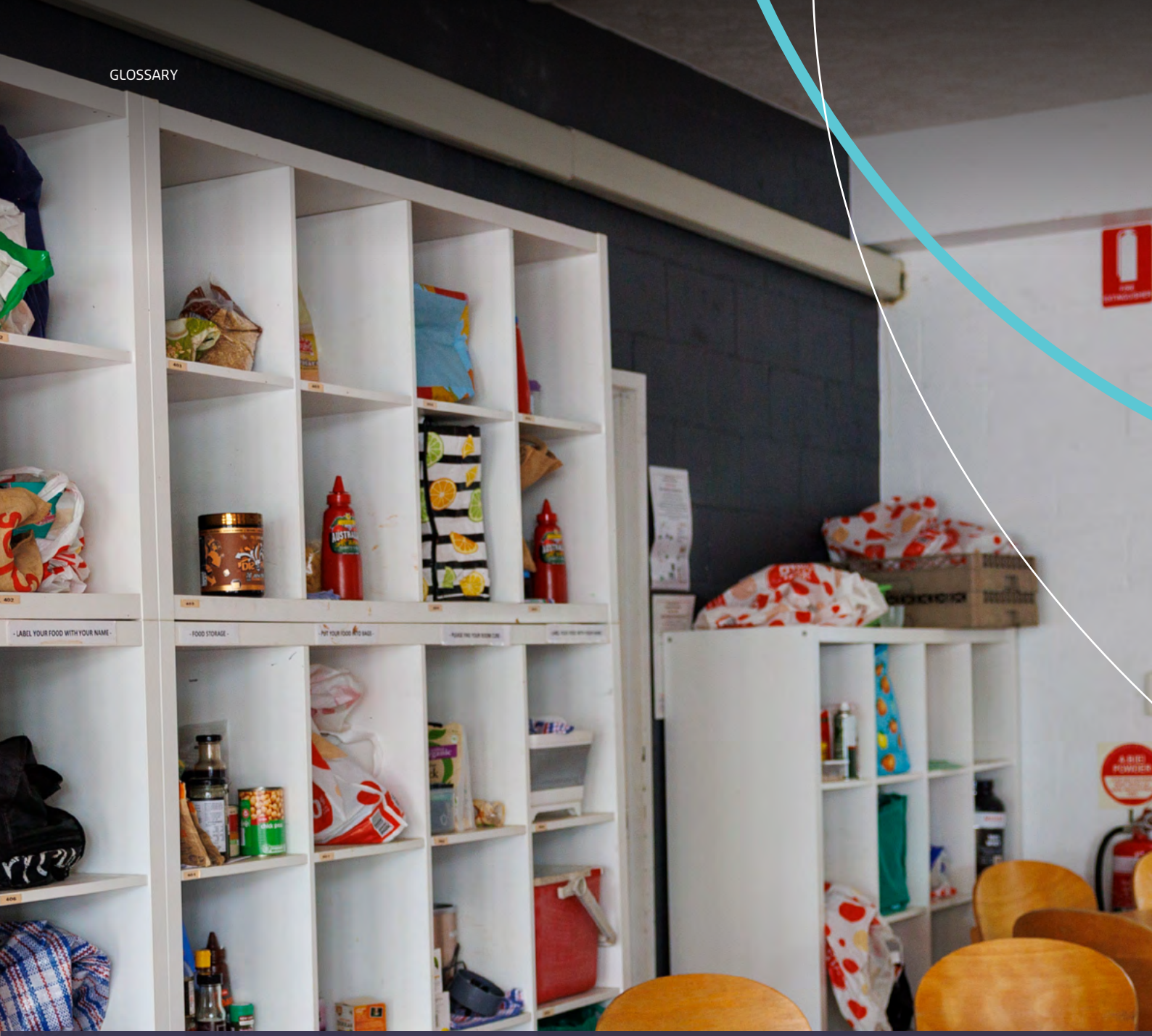
Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.

TABLE 10

Share of people, households and children in poverty 2002 to 2024, projected to 2026 – Western Australia

	Income poverty rates and numbers					
	People		Children		Households	
Year	#	%	#	%	#	%
2002	289,759	15.6	83,089	17.9	126,956	17.6
2003	229,742	12.2	63,314	13.6	108,861	14.9
2004	240,432	12.6	67,294	14.6	105,689	14.3
2005	215,595	11.1	72,577	13.9	100,248	13.4
2006	217,300	11.0	69,415	13.1	107,646	14.1
2007	281,235	13.8	90,223	17.3	121,686	15.5
2008	299,316	14.2	99,524	18.6	132,975	16.5
2009	241,547	11.2	54,194	10.0	124,964	15.1
2010	281,511	12.8	77,570	14.0	124,997	14.8
2011	257,427	11.4	65,639	11.9	119,938	13.8
2012	223,378	9.6	48,927	8.5	115,351	12.8
2013	198,384	8.3	45,034	7.8	94,630	10.3
2014	199,007	8.2	53,979	9.3	93,189	9.9
2015	231,595	9.5	53,414	9.3	114,717	12.1
2016	328,121	13.3	93,615	15.2	147,647	15.4
2017	332,107	13.4	90,178	14.8	159,327	16.5
2018	313,558	12.5	74,575	12.2	148,569	15.2
2019	310,652	12.1	83,166	12.9	147,740	14.8
2020	342,515	13.1	94,613	14.9	165,682	16.3
2021	311,035	11.8	70,455	11.8	154,062	14.9
2022	326,382	12.1	75,911	12.5	172,536	16.3
2023	347,815	12.4	83,809	14.3	175,646	15.9
2024	401,971	13.5	87,156	13.2	186,483	15.8
2025*	440,284	14.5	92,776	13.7	208,022	17.3
2026*	456,123	15.1	98,873	14.7	214,426	17.9

Source: Bankwest Curtin Economics Centre | Authors' calculations based on HILDA Survey Release 24.



Glossary

GLOSSARY

After housing costs (AHC)
Household income remaining after housing costs have been deducted. Using income after housing costs recognises that households with similar incomes can have very different amounts available for other needs once housing has been paid for.

Child
A person aged 15 years or younger, or a person aged 16 to 18 years who is a student.

Consumer Price Index (CPI)
The Consumer Price Index measures quarterly changes in the price of a 'basket' of goods and services which account for a high proportion of expenditure by metropolitan households.

Deep poverty
Having equivalised household income after housing costs below 30 per cent of the national median. People in deep poverty are also included within the broader poverty measures.

Equivalised household income
Household income adjusted for differences in household size and composition. This allows living standards to be compared across households of different sizes, recognising that household members share some costs. This report uses the OECD equivalence scale. The resulting amount is a comparative income measure and does not represent the amount received by each household member.

Income poverty
In this report, income poverty refers to living in a household with equivalised disposable income after housing costs below 50 per cent of the national median.

Poverty gap
The average amount by which the incomes of people in poverty fall below the poverty line. It is reported as both a weekly dollar amount and a percentage of the poverty line. A larger gap indicates greater depth of poverty.

Poverty headcount
The estimated number of people, children or households with incomes below a specified poverty threshold.

Poverty rate
The proportion of the relevant population with household income below a specified poverty threshold.

Poverty threshold
A specified percentage of national median equivalised household income after housing costs. The main poverty line in this report is 50 per cent of the national median. The report also presents results at 30, 40 and 60 per cent. These thresholds are cumulative - people below the 30 per cent threshold are also included below the 40, 50 and 60 per cent thresholds.

Principal source of income
The largest source of income received by a household, classified in this report as wages and salaries, private pensions or transfers, or welfare payments and public transfers. This describes the household's income source and does not necessarily indicate the employment or payment status of individual household members.

Technical notes

TECHNICAL NOTES

Data source
The analysis uses data from the Household, Income and Labour Dynamics in Australia (HILDA) Survey, Release 24. HILDA is a nationally representative longitudinal household survey containing detailed information on household income, housing, employment, family circumstances and other characteristics.

The latest observed survey data used in this report relate to 2024. Income, housing costs and population are updated to provide estimates for 2025 and 2026.

Measuring income poverty
Poverty is measured using equivalised disposable household income after housing costs. Housing costs are deducted from disposable household income before income is adjusted for differences in household size and composition.

The national median of this adjusted income measure is used to establish the poverty thresholds. The principal poverty line is set at 50 per cent of national median income. Additional thresholds of 30, 40 and 60 per cent are reported to show the distribution and depth of poverty. The 30 per cent threshold is referred to as deep poverty.

A single national poverty line is used throughout the analysis. State and territory estimates therefore show the proportion of people whose household incomes fall below the same national benchmark rather than separate state-specific poverty lines.

Equivalisation
Household income is adjusted using a modified OECD equivalence scale to account for differences in household size and composition. A weight of 1.0 is assigned to the first adult in the household, 0.5 to each additional adult, and 0.3 to each dependent child. For this analysis, the 0.3 child weight is also applied to dependent students aged 16 to 18 years, consistent with the definition of dependent children used in the report. Household income is divided by the resulting equivalence factor to derive equivalised household income.

Housing costs
The analysis uses an after-housing-cost measure of income to capture the resources households have available after meeting housing expenses. Housing costs are deducted from disposable household income before equivalisation. These include rent for renters and mortgage repayments for owner-occupiers with a mortgage. This approach allows poverty to reflect differences in the housing costs households face and the income remaining to meet other living expenses.

Poverty gap
The poverty gap measures the depth of poverty rather than its prevalence. It is calculated as the average difference between the 50 per cent poverty line and the equivalised household income of people who fall below that line.

Poverty gaps are presented in dollars per week and as a percentage of the poverty line. The dollar amounts are equivalised household income measures and should not be interpreted as the cash income received by an individual person or child. Nor does the average poverty gap represent the aggregate cost of eliminating poverty.

People, children and households
Results are reported separately for people, children and households. Each household below the poverty line is counted once in the household estimates. Individual members of those households are counted in the population estimates, while children are separately identified for the child poverty estimates. Household income is assumed to be shared among household members.

Estimates for 2025 and 2026
HILDA Release 24 provides the latest observed data used in the analysis for 2024. These data are uprated to provide estimates for 2025 and 2026, allowing for subsequent changes in household incomes, housing costs and population. Housing costs are uprated using state specific projections for changes in rents over the period.

Small sample sizes
HILDA is a sample survey and estimates for smaller population groups are subject to greater sampling variability. Results based on small samples should therefore be interpreted with caution.

This is particularly relevant to estimates for the Northern Territory and ACT and to some smaller demographic and housing-tenure groups. The report does not draw strong conclusions from estimates where the underlying sample is insufficient to support reliable comparisons.

Rounding and interpretation
Figures are rounded for presentation. As a result, totals may not always sum exactly and changes calculated from published figures may differ slightly from calculations using unrounded estimates.

HILDA estimates are subject to sampling and non-sampling error. Differences between groups, jurisdictions or years should not be interpreted as statistically significant unless statistical testing has been undertaken.

References

REFERENCES

Cassells R, Dockery AM and Duncan AS (2014). *Falling Through the Cracks: Poverty and disadvantage in Australia*, Bankwest Curtin Economics Centre, Focus on the States Report Series #1, October 2014.

Chown T, Duncan A, Hailemariam A, Lyons M, Munoz A and Salazar S (2026), *Western Australia's Resources Sector in Transition: Securing long term value in a changing world*, BCEC Focus on Industry Series #10, June.

Crowe A, Duncan AS and Rowley S (2025). *Housing Affordability in Western Australia 2025: A long way from home*, Bankwest Curtin Economics Centre, Focus on Western Australia Report Series #19, June 2025.

Duncan AS (2022). *Behind the Line: Poverty and disadvantage in Australia 2022*, Bankwest Curtin Economics Centre, Focus on the States Series #9, March 2022.

Duncan AS and Twomey C (2025). *Child Poverty in Australia 2025*. Bankwest Curtin Economics Centre. Commissioned by the Valuing Children Initiative.

DISCLAIMER

While every effort has been made to ensure the accuracy of this document, the uncertain nature of economic data, forecasting and analysis means that the centre, Curtin University and/or Bankwest are unable to make any warranties in relation to the information contained herein. Any person who relies on the information contained in this document does so at their own risk. The centre, Curtin University, Bankwest, and/or their employees and agents disclaim liability for any loss or damage, which may arise as a consequence of any person relying on the information contained in this document. Except where liability under any statute cannot be excluded, the centre, Curtin University, Bankwest and/or their advisors, employees and officers do not accept any liability (whether under contract, tort or otherwise) for any resulting loss or damage suffered by the reader or by any other person.

The views in this publication are those of the authors and do not represent the views of Curtin University and/or Bankwest or any of their affiliates. This publication is provided as general information only and does not consider anyone's specific objectives, situation or needs. Neither the authors nor the centre accept any duty of care or liability to anyone regarding this publication or any loss suffered in connection with the use of this publication or any of its content.

Authorised Use
© Bankwest Curtin Economics Centre, October 2026
Bankwest Curtin Economics Centre
ISBN: 978-1-925757-46-0

This report was written by: Professor Alan Duncan, Director of the Bankwest Curtin Economics Centre and Chris Twomey, Senior Industry Fellow, Bankwest Curtin Economics Centre.

It can be cited as: Duncan A & Twomey C (2026), '2026 Poverty Snapshot: The changing face of poverty in WA', Bankwest Curtin Economics Centre, October 2026.

Acknowledgements
The authors would like to thank Rebecca Cassells for her advice and guidance in the development of this report.

This publication contains confidential and proprietary information of the Bankwest Curtin Economics Centre. All of the material in this publication is for your exclusive use and may not be otherwise used or modified for, or by, any other person or sold to or otherwise provided in whole or in part to any other person or entity without the prior written consent of the Bankwest Curtin Economics Centre. A standard hard copy of, or electronic subscription to, this publication entitles employees of the same organisation and same physical location as the subscriber to the use of its contents for internal reporting purposes only. Multiple user licenses are available for organisations with more than one location.

Bankwest Curtin Economics Centre
Curtin University
Kent Street
Bentley WA 6102
Tel: +61 8 9266 2873
Email: bcec@curtin.edu.au
Web: bcec.edu.au

© Curtin University 2026 CRICOS Provider Code 00301J ADV9201