



BANKWEST CURTIN ECONOMICS CENTRE

# KEEPING A ROOF OVER OUR HEADS

BCEC Housing Affordability Report 2016

Focus on the States Report Series, No. 7
June 2016

# **PROGRAM**

Tuesday 7th June 2016 from 7:15am to 9:00am The Hyatt Grand Ballroom 99 Adelaide Terrace Perth, WA 6000

# About the Bankwest Curtin Economics 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 from Bankwest (a division of the Commonwealth Bank of Australia), with a core mission to examine the key economic and social policy issues that contribute to the sustainability of Western Australia and the nation, and the wellbeing of households both in WA and nationally.

The Bankwest Curtin Economics Centre is the first research organisation of its kind in Western Australia, 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.

# Program

7:15am	Registration
7:30am	Welcome by MC James Lush Breakfast is served
7:35am	Opening Address Ms Louise Tovey General Manager, Retail Stores and Lending Bankwest
7:50am	Report Launch Keeping A Roof Over Our Heads: BCEC Housing Affordability Report 2016
	Associate Professor Rachel Ong Deputy Director Bankwest Curtin Economics Centre Associate Professor Steven Rowley Director Australian Housing and Urban Research Institute, Curtin Research Centre Curtin University
8:10am	Panel Discussion and Q & A
	Associate Professor Rachel Ong Deputy Director Bankwest Curtin Economics Centre
	Associate Professor Steven Rowley
	Director Australian Housing and Urban Research Institute, Curtin Research Centre Curtin University
	Mr Ian Carter (AM) Chief Executive Officer Anglicare WA
	Ms Debra Goostrey Group Manager - Vertical Villages and Partnerships National Lifestyle Villages Pty Ltd
	Senator Rachel Siewert Senator for Western Australia Australian Greens
8:55am	Vote of Thanks
	Professor Graeme Wright Deputy Vice-Chancellor Curtin University
9:00am	Event Concludes

# Welcome from Alan Duncan



Velcome to the launch of the next report in the Focus on Western Australia report series - Keeping A Roof Over Our Heads: BCEC Housing Affordability Report 2016.

This is the centre's second housing affordability report. Using the latest data available, this report critically assesses recent trends in the state's housing costs and how these vary across locations in WA. It features findings from a new Bankwest Curtin Economics Centre Housing Affordability Survey of over 4,000 households in WA, New South Wales and Queensland to highlight WA's housing affordability position relative to other states. The report also examines the degree to which social housing alleviate housing cost pressures for low-income West Australian households and sheds light on the complexities associated with homelessness.

We find that despite a general softening of housing market conditions in Western Australia in recent years, housing cost pressures continue to dominate as a key concern among West Australian households. Housing affordability estimates have not trended in the same direction in all locations, with some areas buckling the general downward trend in house prices and rents. Furthermore, many individuals in the lower end of the income distribution have not benefited from declining prices and rents and are still acutely exposed to housing stress and homelessness. Population ageing also raises challenges and opportunities in regard to housing options for the old, and the role of intergenerational transfers in assisting the young into home ownership.

We take this opportunity to thank our panelists for being here today to offer their perspectives. The panel discussion and Q&A forms an integral part of these events. Welcome Mr Ian Carter (AM), Chief Executive Officer, Anglicare WA, Ms Debra Goostrey, Group Manager, Vertical Villages and Partnerships at the National Lifestyle Villages Pty Ltd, and Senator Rachel Siewert, Senator for Western Australia, Australian Greens. We hope to generate discussion on how to improve the situation and the policy interventions required to promote greater access to affordable housing both in WA and nationally.

Please enjoy breakfast, networking with friends, colleagues and new acquaintances. We hope that this report series continues to generate exploration of key issues of importance to the State and the nation.

**Professor Alan Duncan** 

Director, Bankwest Curtin Economics Centre Curtin Business School, Curtin University



Alan Duncan
Director
Bankwest Curtin Economics Centre

Professor Alan Duncan is Director of the Bankwest Curtin Economics Centre and Bankwest Professor of Economic Policy at Curtin University. Prior to taking up this position in 2012, Alan was Director of the National Centre for Social and Economic Modelling (NATSEM) at the University of Canberra. He was previously a Professor of Economics and Head of School at Nottingham School of Economics, University of Nottingham and has also held positions at the University of York and the Institute for Fiscal Studies (IFS).

Alan has published widely in both academic and policy outlets, with articles appearing in journals of the highest international reputation, including *Econometrica, The Economic Journal, European Economic Review, Economic Record, Journal of Human Resources, Journal of Applied Econometrics and Fiscal Studies.* His research interests and expertise cover a broad range of topics, including: economic and social policy evaluation; taxation, public finance and public policy; the economics of education, training and childcare; employment and labour market participation; population and workforce dynamics; gender equity and discrimination; housing affordability; migration; income inequality; poverty and wellbeing; statistical simulation; and econometric modelling and forecasting.

Alan was awarded the prestigious Frisch Medal of the Econometric Society in 2000 for a paper published in the world-leading journal, *Econometrica*. He completed a DPhil in Economics at the University of York, and has served on a number of senior advisory panels and boards for government and public sector organisations in the UK, Europe and Australia, advising on areas including tax policy, pensions, labour markets and household welfare. Alan has been invited to give evidence at Federal Senate Committee hearings, and was invited to participate in the 2011 Henry Review of the Australian tax system.



Rachel Ong
Deputy Director
Bankwest Curtin Economics Centre

Rachel Ong is Deputy Director of the Bankwest Curtin Economics Centre. Her research addresses a range of housing policy issues, including the role of housing assets in supporting welfare throughout the life course, intergenerational housing concerns, the dynamics of housing affordability, housing pathways in the 21st century, and the links between housing and the economy.

Rachel also has long-standing expertise in the evaluation of housing tax-transfer reforms. Rachel has led and conducted numerous projects that are funded by the Australian Housing and Urban Research Institute, Australian Research Council, and policy and industry organisations including the Commonwealth Treasury and WA Department of Housing. She has been appointed to several research expert panels including the Commonwealth Treasury's Housing Research Panel and AusAlD's Research Advisory Panel. She is currently a member of the Steering Committee for the Asia Pacific Network for Housing Research.



Steven Rowley
Director
Australian Housing and Urban Research Institute, Curtin Research Centre

Associate Professor Steven Rowley is director of the Australian Housing and Urban Research Institute's Curtin Research Centre and Chair of Western Australia's Housing Industry Forecasting Group.

Steven has delivered numerous projects for industry including organisations such as the UK Government, European Union, Welsh Assembly, Irish Government and many others, principally in the areas of affordable housing, housing affordability, housing market analysis, and urban regulation. He has led a variety of academic projects funded by organisations including the ARC and AHURI focusing the affordable housing and development sectors. He has led the property studies program at Curtin University for the last 6 years.



Ian Carter AM
Chief Executive Officer
Anglicare WA

lan Carter has served as the CEO of Anglicare WA since 1995. lan's career in community service, particularly in community capacity building and social justice, has been extensive and prolific. He has been involved in both creating and governing a wide range of community organisations at local, national and international levels. Ian was a member of the Prime Minister's Council on Homelessness and the WA Ministerial Roundtable on Affordable Housing. He is a member of the WA State Government's Partnership Forum, a coalition between leaders in the State Government and not-for-profit organisations.

In 2009 he was appointed as the Chairperson of the WA State Government's Social Housing Taskforce. He is a Founding Board Member and current Chairman of Foyer Foundation, Deputy Chairman of the Board of Anglicare Australia and on the Board of White Ribbon Australia. Ian has held the positions of Deputy President of the ACOSS, President of WACOSS, President of Family Services Australia, Chairman of the State Taskforce on Poverty, Chairman of the Ministerial Housing Advisory Committee, Chairman of the Anti Poverty Week Steering Committee in WA and was a founding Director on the Boards of JOBfutures, Leadership WA and the WA Community Foundation. He was inducted into the General Division of the Order of Australia in 2009.



Ms Debra Goostrey
Group Manager - Vertical Villages and Partnerships
National Lifestyle Villages Pty Ltd

Debra has a passion for sustainable development and a strong commitment to delivering affordable communities that enhance the lives of the people who live there. After nine years as Chief Executive Officer for the Western Australian Branch of the Urban Development Institute of Australia, the peak body for the development industry, Debra joined the NLV team in 2016 as Group Manager – Vertical Villages and Partnerships. With a diverse background in the private sector, Debra has held a variety of senior positions including the key role of Chief Executive Officer for Transport Forum. She also has an extensive background in training and development and remains actively involved in that sector as a member of the Training Accreditation Council in Western Australia.

Debra's strong background and leadership skills have seen her involved on many boards and committees at state and national level including as a Trustee Director for a multi-billion dollar industry superannuation fund, Director of the Land Surveyors Licensing Board and the State Government's Housing Industry Forecasting Group. Debra has been active in environmental policy at state and national levels including her work as a member of the Wildlife Corridors Advisory Group reporting to the Federal Minster for Environment. Debra is currently Chair of the Advisory Board for the School of Economics and Finance at Curtin University and has been a member of the Ministerial Taskforce on Housing Affordability.



Senator Rachel Siewert
Senator for Western Australia
Australian Greens

Senator Rachel Siewert has been in Parliament for over ten years, making her the most experienced MP of the Australian Greens.

Her portfolios include Family and Community Services, Disability, Ageing, Aboriginal and Torres Strait Islander Issues, Agriculture and Rural Affairs, and Marine. Rachel is the Australian Greens Whip, and Chair of the Senate Community Affairs References Committee. Rachel's position as chair of the Senate Community Affairs References Committee has allowed her to bring light to landmark issues like; suicide prevention, hearing health, income inequality, forced adoptions, and out of home care.

Rachel lives in Perth with her husband. She loves Western Australia's natural environment and getting out to the beach and desert.

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