

Journalist cheat sheet

THE WHOLE REPORT ON ONE PAGE • SEPTEMBER QUARTER 2026

START HERE: THE STORY IN ONE LINE

Mortgage stress rose for the third quarter in a row. **450,539 households** are now in stress across the 77 worst-hit postcodes, **31,318 more than three months ago**, and Melbourne has become the biggest pressure point.

450,539

STRESSED HOUSEHOLDS, 77
RANKED POSTCODES

+31,318

NET RISE THIS QUARTER
(ABOUT 7.5%)

+79,072

NET RISE OVER 12 MONTHS
(ABOUT 21%)

61 of 77

POSTCODES WHERE STRESS
ROSE THIS QUARTER

YOUR CITY IN ONE LINE

MARKET	STRESSED HOUSEHOLDS	3 MONTHS	12 MONTHS	FASTEST RISER THIS QUARTER	BIGGEST HOTSPOT
Melbourne / VIC	104,325	+11.2%	+25.4%	Derrimut 3030, +54%	Roxburgh Park 3064 (13,624)
Sydney / NSW	94,459	+6.7%	+21.2%	Blacktown 2148, +33%	Liverpool 2170 (15,553)
Perth / WA	76,801	+5.5%	+21.7%	Samson 6163, +50%	Wanneroo 6065 (13,756)
Brisbane / QLD	75,387	+9.1%	+21.7%	Manunda (Cairns) 4870, +156%	Toowoomba 4350 (14,853)
Adelaide / SA	41,539	+3.5%	+19.0%	Gawler East 5118, +23%	Paralowie 5108 (7,475)
Canberra / ACT	25,151	+5.8%	+18.2%	Macquarie 2614, +83%	Amaroo 2914 (5,531)
Hobart / TAS	22,646	+13.7%	+21.1%	Youngtown 7249, +30%	Riverside 7250 (7,446)

Each market is its state or territory's top 10 postcodes (Tasmania has seven), so regional centres such as Cairns and Launceston are included. The seven add up to 440,308; the national total also counts ten Northern Territory postcodes.

THREE STORIES IN THE NUMBERS

Melbourne is the pressure point

Victoria's top 10 added 10,501 stressed households in three months, more than any other market. Its total, 104,325, is also the biggest.

The sharpest jumps are regional

Manunda in Cairns went from 2,194 to 5,616 stressed households in one quarter (+156%), the steepest rise in the country.

Tasmania is rising fastest

All seven ranked Tasmanian postcodes rose and the state's total climbed 13.7% in three months. Perth slowed to 5.5%.

BLUE-CHIP WATCH Severe stress is climbing fastest in wealthy, established suburbs

Drummoyne
NSW 2047

+610%

224 → 1,591

Hornsby
NSW 2077

+289%

400 → 1,555

Elwood
VIC 3184

+256%

558 → 1,989

Hawthorn
VIC 3122

+140%

624 → 1,499

Mount Pleasant
WA 6153

+111%

311 → 657

Mermaid Waters
QLD 4218

+111%

244 → 515

Bondi Beach
NSW 2026 •
BIGGEST

+13%

3,274 → 3,710

Households in severe stress, June to September. Bondi Beach has the most of any listed postcode (3,710). **Next biggest:** Mosman 3,098 • Mount Claremont WA 2,364 • Randwick 2,242. NSW, VIC, QLD and WA only.

QUOTES YOU CAN USE



"Stress is spreading into more wealthy areas, who in theory have more buffers and options, but in practice have bigger living expenses, and bigger mortgages to match their bigger incomes. Next time, we expect stress to go higher still and continue to spread. We are at a tipping point."

Martin North, Principal of Digital Finance Analytics



"Melbourne is now the centre of the story: more stressed households than any other market, and the biggest rise. But the sharpest moves are in the regions – Cairns, Toowoomba, Launceston."

Mansour Soltani, Head of Research, OurTop10

"Mortgage stress" here means a household whose regular monthly spending, home loan included, is more than its income. Source: Digital Finance Analytics' rolling survey of 52,000 households, owner-occupiers only.

Full report, state editions, every table and the data files:

<https://ourtop10.com.au/reports/mortgage-stress/>

Credit: "OurTop10 Mortgage Stress Report, powered by Digital Finance Analytics"

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