

LOCAL EDITION • FREMANTLE AND SURROUNDS • WESTERN AUSTRALIA

Stress eased in Fremantle this quarter but kept climbing in Cockburn

START HERE: THE LOCAL STORY IN ONE LINE

17,829 households are in mortgage stress across six postcodes in and around Fremantle, up 13.5% in three months and 26.8% in a year. Almost all of the rise came from the Cockburn side.

17,829STRESSED HOUSEHOLDS, 6
POSTCODES**+13.5%**

CHANGE IN THREE MONTHS

+26.8%

CHANGE IN TWELVE MONTHS

2 of 6POSTCODES THAT ROSE THIS
QUARTER**FREMANTLE AND SURROUNDS: MOST STRESSED POSTCODES**

#	POSTCODE	SUBURB	COUNCIL	STRESSED NOW	3 MONTHS AGO	12 MONTHS AGO	3 MONTHS	12 MONTHS
1	6164	Success	Cockburn	7,665	7,197	4,782	+6.5%	+60.3%
2	6163	Samson	Cockburn	6,539	4,368	6,032	+49.7%	+8.4%
3	6160	Fremantle	Fremantle	1,125	1,168	887	-3.7%	+26.8%
4	6166	Coogee	Cockburn	1,108	1,193	984	-7.1%	+12.6%
5	6162	Beaconsfield	Fremantle	773	1,089	1,065	-29.0%	-27.4%
6	6159	North Fremantle	Fremantle	619	689	314	-10.2%	+97.1%

Ranked by households in mortgage stress, September 2026: households whose regular monthly spending, home loan included, is more than their income (owner-occupiers, Digital Finance Analytics' rolling survey of 52,000 households). Changes compare postcodes that have a figure in both periods; "-" means no earlier figure. Figures are scaled up from a survey of about 4,500 households a month, so a suburb with no survey responses this quarter is not listed.

WHAT STANDS OUT**Fremantle's own postcodes fell.**

Fremantle (6160), Beaconsfield (6162) and North Fremantle (6159) went from 2,946 stressed households to 2,517, down 14.6%. They are still 11.1% higher than a year ago.

Samson jumped 50%.

Stressed households in 6163 went from 4,368 to 6,539. That is mostly a recovery: the postcode is only 8% above its level a year ago.

Success is the biggest hotspot.

7,665 stressed households in 6164, up 6.5% on the quarter and 60% over the year.

Severe mortgage stress (behind on repayments, asking for hardship help, refinancing or selling): North Fremantle (6159) 619, from 603 three months ago; Fremantle (6160) 535, from 561 three months ago.

QUOTES YOU CAN USE

"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



"Fremantle itself eased this quarter, but next door in Cockburn the numbers kept climbing. Success alone has 7,665 households in mortgage stress, 60% more than a year ago."

Mansour Soltani, Head of Research, OurTop10

Nationally: 450,539 stressed households across 77 ranked postcodes, up about 7.5% in three months.

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

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

Media contact

Mansour Soltani, Head of Research, OurTop10

0405 500 981 • mansour@ourtop10.com.au