

LOCAL EDITION • GREATER PERTH • WESTERN AUSTRALIA

Beckenham and Henley Brook jumped more than 55% as Perth's mortgage stress kept climbing

START HERE: THE LOCAL STORY IN ONE LINE

86,047 households are in mortgage stress across Perth's twelve most stressed postcodes. That is up 10.0% in three months and 23.2% in a year, and ten of the twelve rose.

86,047STRESSED HOUSEHOLDS, 12
POSTCODES**+10.0%**

CHANGE IN THREE MONTHS

+23.2%

CHANGE IN TWELVE MONTHS

10 of 12POSTCODES THAT ROSE THIS
QUARTER

GREATER PERTH: MOST STRESSED POSTCODES

#	POSTCODE	SUBURB	COUNCIL	STRESSED NOW	3 MONTHS AGO	12 MONTHS AGO	3 MONTHS	12 MONTHS
1	6065	Wanneroo	Wanneroo	13,756	13,442	12,780	+2.3%	+7.6%
2	6030	Merriwa	Wanneroo	9,422	9,307	7,531	+1.2%	+25.1%
3	6069	Ellenbrook	Swan	7,720	8,291	6,376	-6.9%	+21.1%
4	6164	Success	Cockburn	7,665	7,197	4,782	+6.5%	+60.3%
5	6163	Samson	Cockburn	6,539	4,368	6,032	+49.7%	+8.4%
6	6018	Innaloo	Stirling	6,440	6,117	5,432	+5.3%	+18.6%
7	6061	Balga	Stirling	6,419	6,082	4,414	+5.5%	+45.4%
8	6112	Armadales	Armadales	6,316	7,170	5,339	-11.9%	+18.3%
9	6155	Canning Vale	Canning	6,072	5,028	5,771	+20.8%	+5.2%
10	6062	Morley	Bayswater	5,269	4,654	3,702	+13.2%	+42.3%
11	6107	Beckenham	Canning	5,240	3,233	3,113	+62.1%	+68.3%
12	6055	Henley Brook	Swan	5,189	3,338	4,580	+55.5%	+13.3%

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. This list is Greater Perth only; the WA state edition ranks the whole state, including Bunbury, so its totals differ.

WHAT STANDS OUT

Three postcodes jumped about 50% or more.

Beckenham (6107) went from 3,233 to 5,240 stressed households, Henley Brook (6055) from 3,338 to 5,189 and Samson (6163) from 4,368 to 6,539.

Wanneroo is the biggest hotspot.

13,756 stressed households in 6065, up 2.3% on the quarter. Merriwa (6030) is next with 9,422.

Two postcodes eased.

Armadales (6112) fell 11.9% and Ellenbrook (6069) fell 6.9%. Both are still about 20% higher than a year ago.

Severe mortgage stress (behind on repayments, asking for hardship help, refinancing or selling): Mount Claremont (6010) 2,364, no earlier figure; Wembley (6014) 1,636, no earlier figure; Cottesloe (6011) 1,155, from 1,125 three months ago; City Beach (6015) 1,012, no earlier figure.

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



"Beckenham and Henley Brook both jumped more than 55% in three months, and ten of the twelve Perth postcodes on this list went up. That is a lot of households whose bills now outrun their income."

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"

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