



Households experiencing financial hardship

This brief describes information on households in Moreland experiencing financial hardship. Data is drawn from the Australian Bureau of Statistics population census 2016.

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Key insights

- The SEIFA IRSD Index of disadvantage, an indicator to measure relative disadvantage, was 1,014 for the City of Moreland in 2016, which is slightly lower than the score for greater Melbourne with 1,026. This means that Moreland has **slightly higher level of disadvantage** than the greater Melbourne average.
 - Fawkner (915.6), Glenroy (948.7), and Hadfield (950.2) have the highest levels of disadvantage in Moreland
 - Gowanbrae (1,073.8), Brunswick East (1,066), and Pascoe Vale South (1,057.4) have the lowest levels of disadvantage in Moreland
- In Moreland, **24.6% of households** with stated incomes were classified as “low income”, which is slightly higher than in greater Melbourne (23.6% of households) and equates to approximately **13,600 households**.
 - 40% of households in Fawkner, 36% of households in Hadfield, and 32% of households in Glenroy are low income households
 - 49% of low-income households are single family households, and 45% are lone person households
 - A higher number of female residents (54%) live in low-income households than male residents (46%).
- In Moreland, **15.3% of households** are in housing stress, which equates to approximately **9,900 households**.
 - Over 1 in 3 (35%) households experiencing housing stress are people living alone
 - 72% of households experiencing housing stress are rented

Further information

This brief has been developed by the Moreland City Council Research Team. It is based on the most recent data available at the time of publication. This brief may be updated in the future, please check our website for the latest version. For further information email research@moreland.vic.gov.au or phone 9240 1111.

SEIFA index of disadvantage (IRSD) in Moreland

SEIFA (Socio-Economic Indexes for Areas) is a product developed by the Australian Bureau of Statistics (ABS) that ranks areas in Australia according to relative socio-economic advantage and disadvantage. The indexes are based on information from the Census. SEIFA 2016 is based on Census 2016 data. The Index of Relative Socio-economic Disadvantage (IRSD) is one of four SEIFA indexes. It is a general socio-economic index that summarises a range of information about the economic and social conditions of people and households within an area. This index includes only measures of relative disadvantage.

A **low** score indicates relatively greater disadvantage in general. For example, an area could have a low score if there are:

- Many households with low income
- Many people with no qualifications
- Many people in low skill occupations

A **high** score indicates a relative lack of disadvantage in general. For example, an area may have a high score if there are:

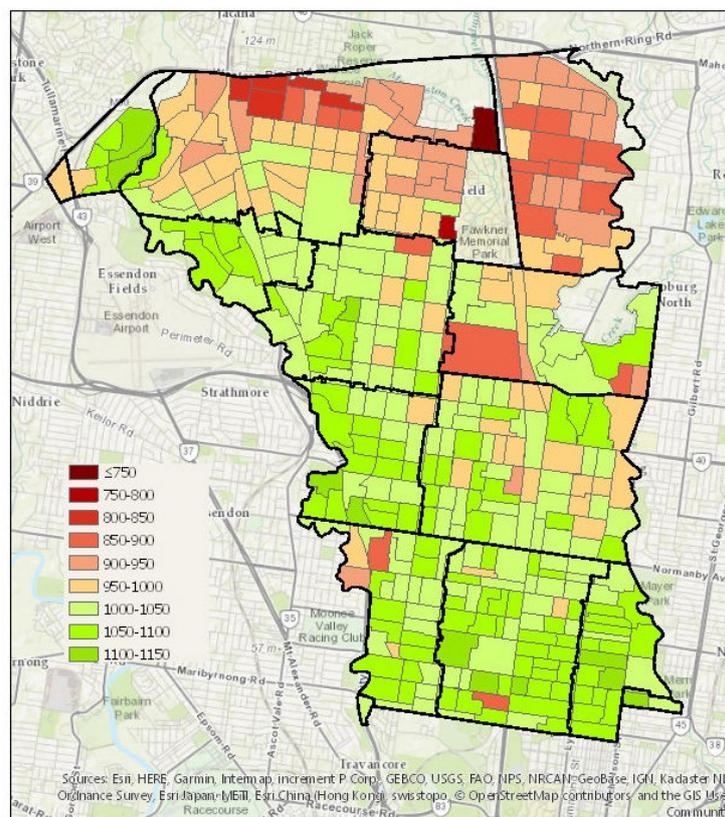
- Few households with low incomes
- Few people with no qualifications
- Few people in low skilled occupations

The SEIFA index has several limitations worth noting:

The indexes are assigned to areas, not to individuals. They indicate the collective socio-economic characteristics of the people living in an area.

Due to inputs such as low incomes, SEIFA will pick up large aged care homes and retired people who may have large assets but low incomes. These irregularities are important to note when considering the SEIFA index.

Heatmap: SEIFA Index of Relative Socio-economic Disadvantage (IRSD) by SA1

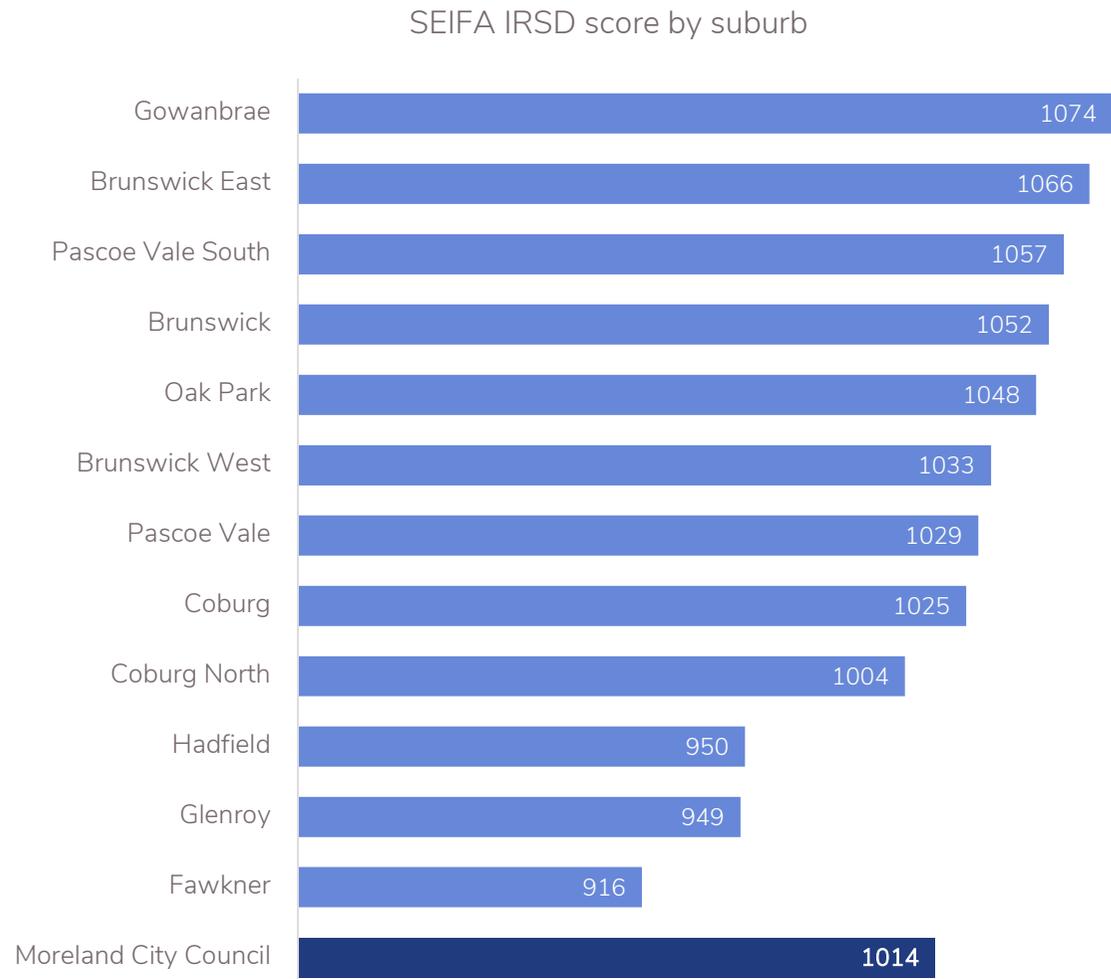


Note: Statistical Area 1 (SA1) is the smallest geographical area used by the Australian Bureau of Statistics. SA1s have a population of between 200 and 800 people with an average population size of approximately 400 people. This means that generally, larger SA1 blocks tend to have lower population density than smaller SA1 blocks.

Source: Australian Bureau of Statistics population census 2016, SEIFA IRSD by SA1. Map prepared in ArcGIS by MCC Research Team.

SEIFA IRSD by suburb (ABS 2016)

Suburb	SEIFA IRSD Score
Gowanbrae	1074
Brunswick East	1066
Pascoe Vale South	1057
Brunswick	1052
Oak Park	1048
Brunswick West	1033
Pascoe Vale	1029
Coburg	1025
Coburg North	1004
Hadfield	950
Glenroy	949
Fawkner	916
Moreland City Council	1014



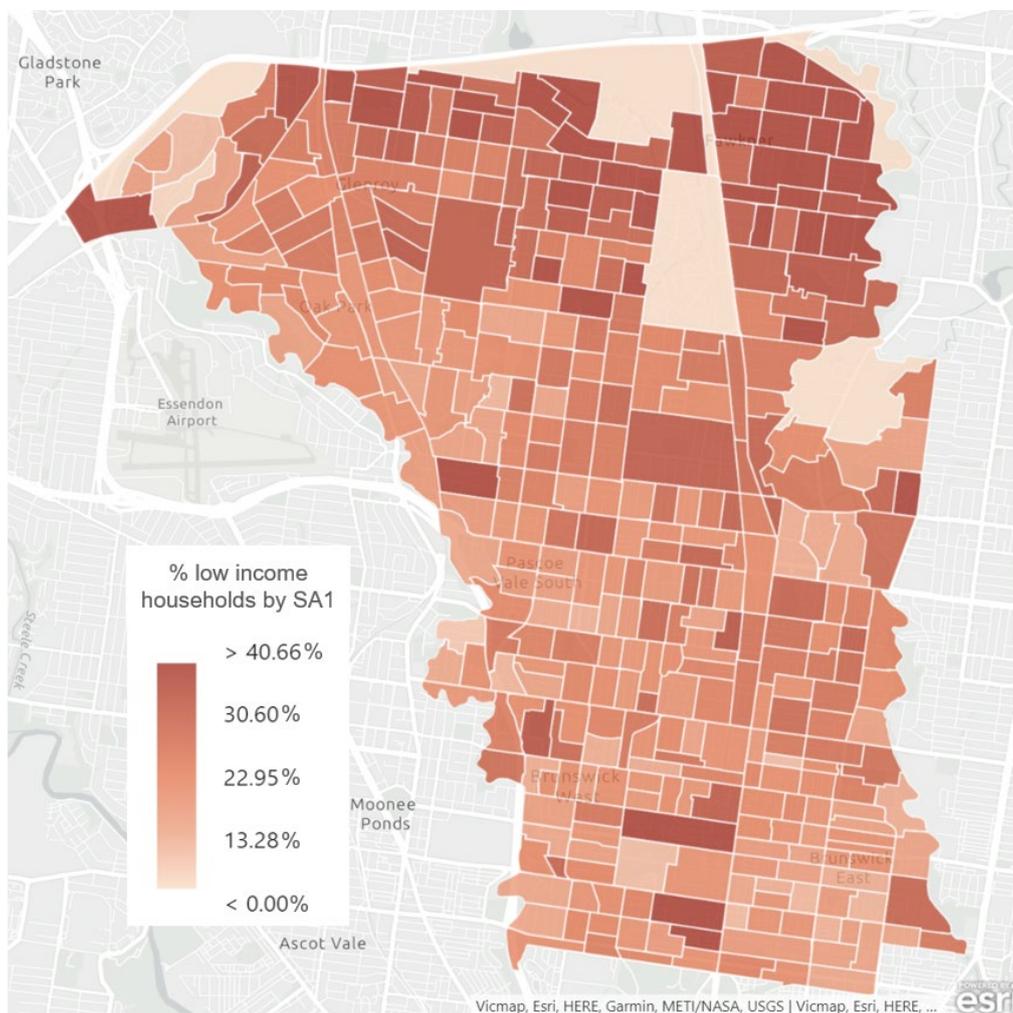
Low-income households in Moreland

Low-income households are defined as those with equivalised* household income less than \$500 per week. This is the standard range closest to the bottom 25% of all households in Australia.

In Moreland, **24.6% of households** with stated incomes were classified as “low income”, which is slightly higher than in greater Melbourne (23.6% of households) and equates to approximately **13,600 households**. Lone-person households and single-parent families are more likely to have low equivalised incomes than other household types.

Source: .id consulting, Social Cohesion Monitoring Report 2019

Heatmap: Low-income households by SA1



Source: Australian Bureau of Statistics population census 2016, Equivalised Total Household Income (weekly) by statistical area 1 (SA1). Map prepared in Power Bi by Moreland Research Team.

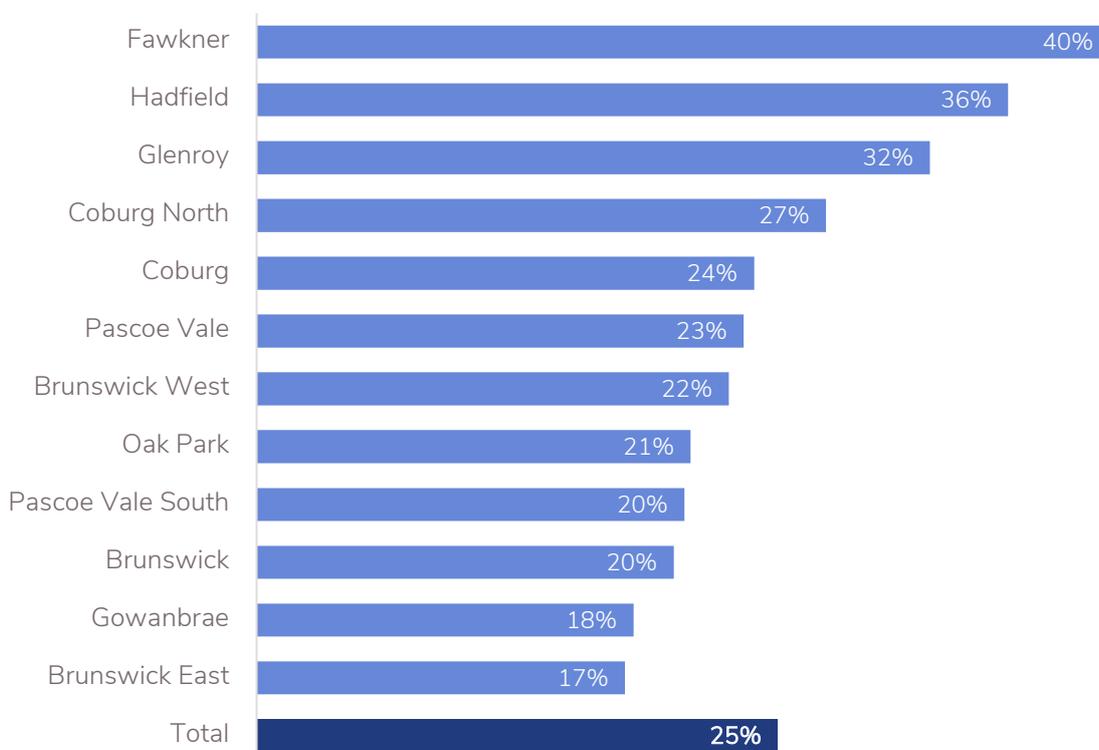
*Equivalised household income is a good measure of the resources available to a household. It adjusts total income to account for household size in terms of adults and children and puts all households on an equal footing with a single person household of the same income. (ID consulting 2019)

Relationship between “low-income” and poverty: Low income definition used not an indicator of poverty and there will be people on more than \$500 per week living in poverty as per the Henderson Poverty Line definition by [Melbourne Institute University of Melbourne](#).

Low-income households by suburb (ABS 2016)

Suburb	Low-income households	% of all households that are low-income
Glenroy	2,231	32%
Coburg	2,025	24%
Brunswick	1,797	20%
Fawkner	1,640	40%
Pascoe Vale	1,355	23%
Brunswick West	1,195	22%
Brunswick East	798	17%
Hadfield	662	36%
Coburg North	661	27%
Pascoe Vale South	625	20%
Oak Park	423	21%
Gowanbrae	157	18%
Total	13,570	25%

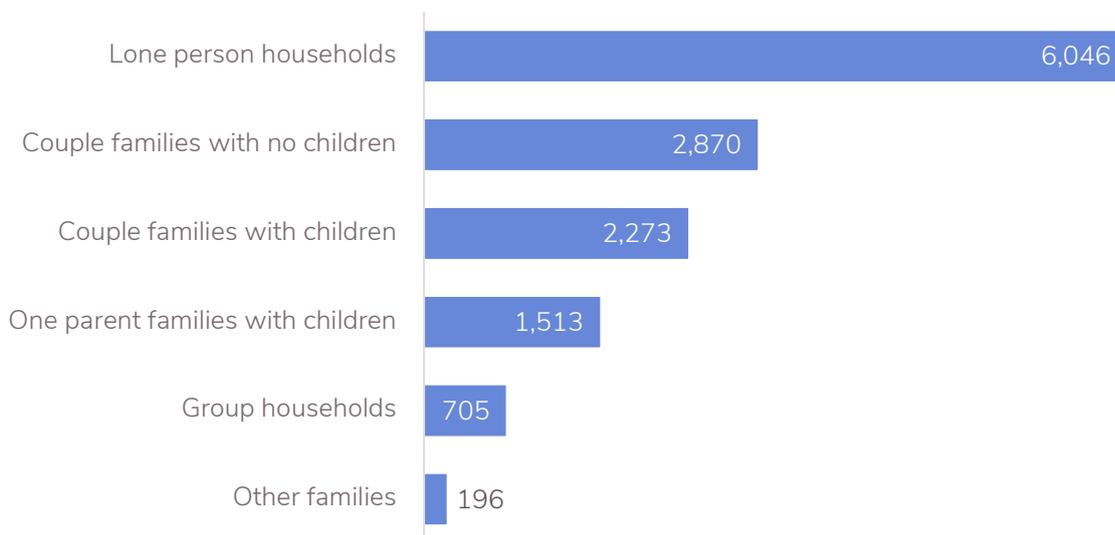
Percent of all households that are low-income by suburb



Source: Australian Bureau of Statistics dwelling census 2016, Equivalised Total Household Income (weekly) by suburb

Low-Income households by household composition (ABS 2016)

Household Composition	Number of low-income households	% of low-income households by household composition
Lone person households	6,046	45%
Couple families with no children	2,870	21%
Couple families with children	2,273	17%
One parent families with children	1,513	11%
Group households	705	5%
Other families	196	1%
Total (Private Household)	13,602	100%



Source: Australian Bureau of Statistics dwelling census 2016, Equivalised Total Household Income (weekly) by household composition

Population in low-income households by sex (ABS 2016)

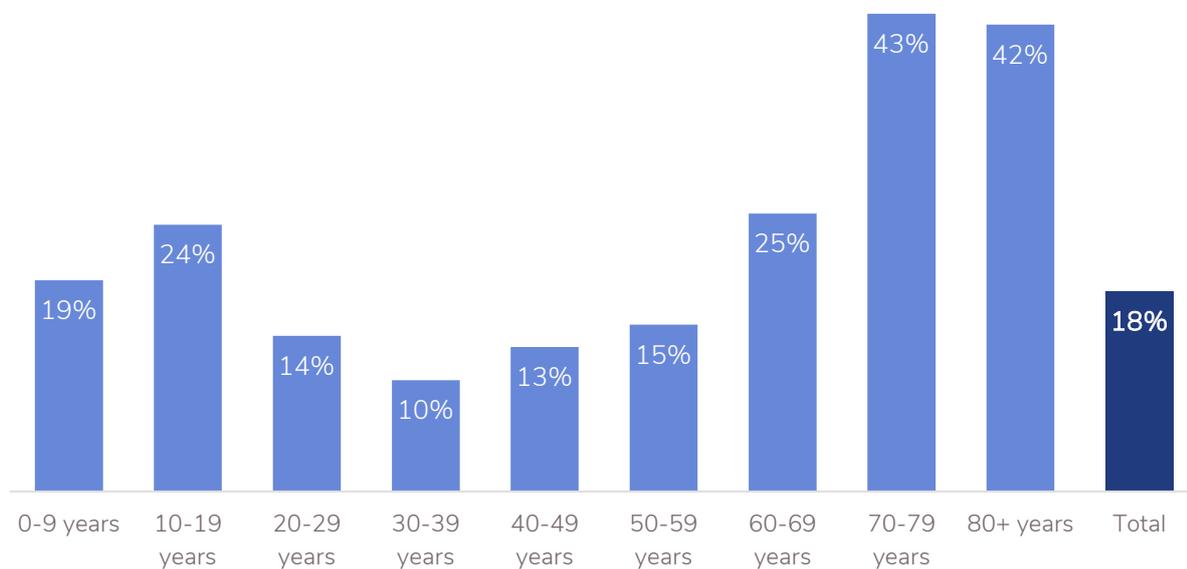
Sex	Population	%
Female	16,071	54%
Male	13,835	46%
Total	29,901	100%



Source: Australian Bureau of Statistics population census 2016, Equivalised Total Household Income (weekly) by sex

Population in low-income households by 10-year age group (ABS 2016)

Age group	Population in low-income households (population)	% of age group in low-income households (population)
0-9 years	3,505	19%
10-19 years	3,460	24%
20-29 years	4,306	14%
30-39 years	3,195	10%
40-49 years	2,879	13%
50-59 years	2,429	15%
60-69 years	2,959	25%
70-79 years	3,763	43%
80+ years	3,410	42%
Total	29,901	18%



Source: Australian Bureau of Statistics population census 2016, Equivalised Total Household Income (weekly) by ten-year age group

Households experiencing housing stress

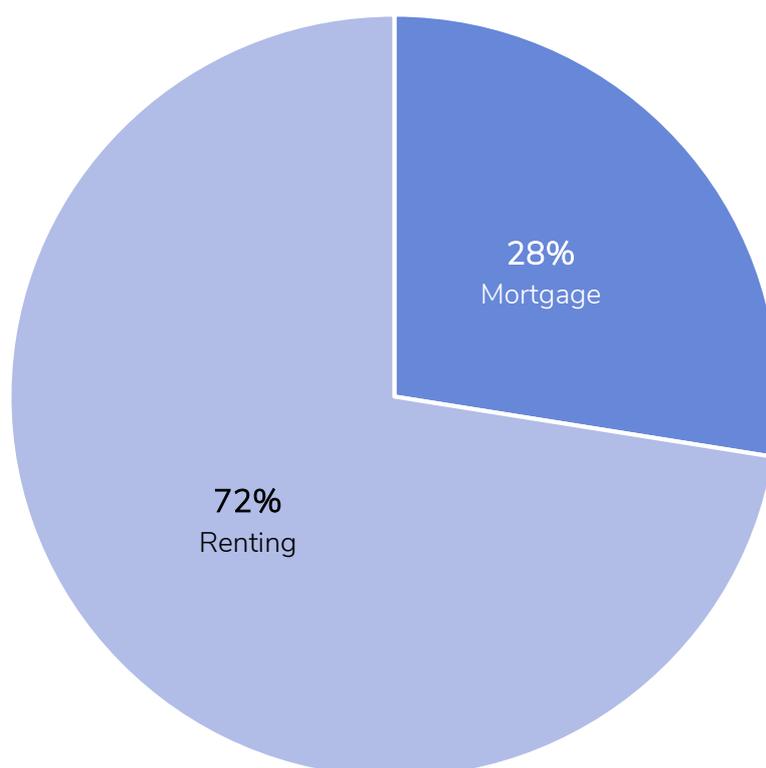
Housing stress refers to households having trouble meeting their rent or mortgage payments. The general rule of thumb is that lower-income households anything over 30% of income on housing costs is considered housing stress, or generally unaffordable (.id consulting, *A Home in Moreland*).

Overall, **9,903 households** in Moreland were in housing stress in 2016 according to the Victorian Government affordable housing income ranges. The proportion of households in housing stress in Moreland is **15.3%**.

Households experiencing housing stress by housing type (ABS 2016)

Housing Type	Households experiencing housing stress	% of households experiencing housing stress by housing type
Mortgage	2,726	28%
Renting	7,176	72%
Total	9,903	100%

Households experiencing housing stress by housing type

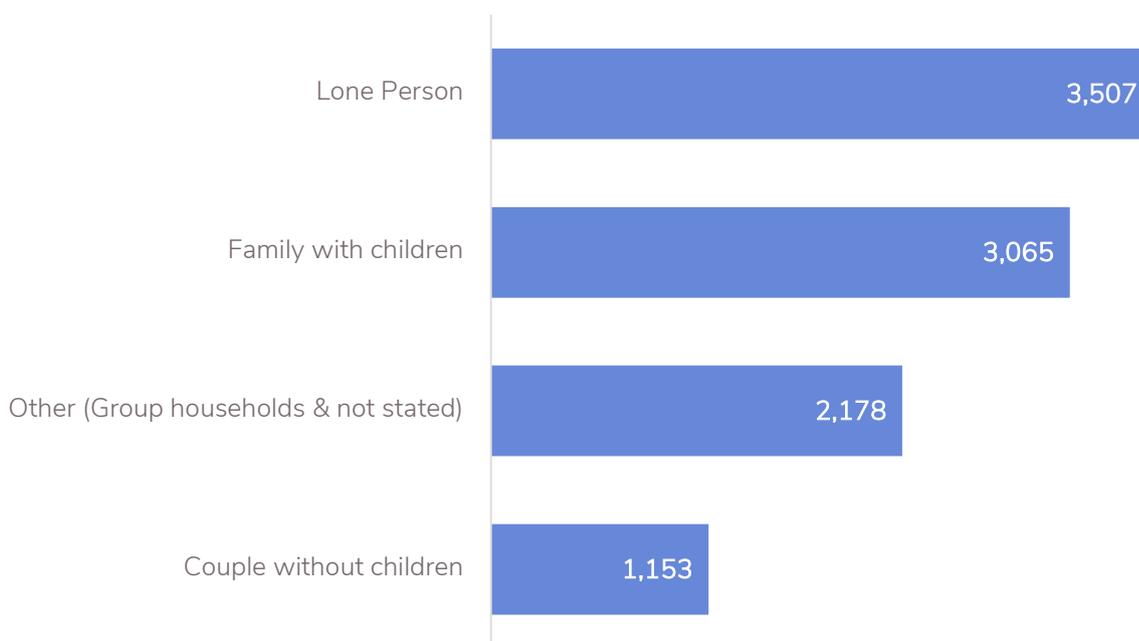


Source: Australian Bureau of Statistics 2016, analysed and presented by id consulting 2018, *A Home in Moreland* 2018id consulting, *A Home in Moreland*

Households experiencing housing stress by household type (ABS 2016)

Household Type	Households experiencing housing stress	% of households experiencing housing stress by housing type
Lone person	3,507	35%
Family with children	3,065	31%
Other (Group households & not stated)	2,178	22%
Couple without children	1,153	12%
Total	9,903	100%

Households experiencing housing stress by household type



Source: ABS, census 2016 analysed and presented by id consulting 2018, *A Home in Moreland 2018*