

Demographic Analysis Reports: Low income households

Prepared for Penrith City Council



April 2023

Table of contents

1. Executive Summary	3
2. Introduction	4
3. Where are our low-income households?	4
4. Who lives in our low-income households?	8
4.1 Sex	8
4.2 Age	9
4.3 Indigenous status	11
4.4 Overseas born	12
4.1 Language	13
5. What do our low-income households do?	15
5.1 Education – highest level of schooling	15
5.2 Education – highest qualification	17
5.3 Education – institutions attending	18
5.4 Employment status	19
5.5 Industries of employment	21
5.6 Occupations of employment	23
5.7 Disengagement from education and employment	25
5.8 Unpaid childcare	26
5.9 Unpaid care	27
6. How do people in our low-income households live?	28
6.1 Household composition	28
6.2 Household size	30
6.3 Tenure type	31
6.4 Rental and mortgage payments	33
7. How are people in our low-income households doing?	34
7.1 Need for assistance due to disability	34
7.2 Long-term health conditions	35
8. More reports in this series	38
9. Attribution Notice	40

1. Executive Summary

- 11.4% of Penrith City's population live in low-income households, that is – households with incomes of \$500 or less per week.
- The top three suburbs with the largest proportion of low-income households are North St Marys (21.5%), Kemps Creek (18.3%) and Colyton (also 18.3%).
- The people in Penrith's low-income households are more likely to be young (under 15) or older (over 65 years). There are more women (55%) than men in Penrith's low-income households.
- People living in low-income households have lower levels of qualifications and lower rates of completing Year 12 and obtaining a Bachelor's degree compared to the overall population, although these rates have been improving over time.
- People in Penrith's low-income households have high rates of unemployment and much lower rates of full-time employment than Penrith as a whole. They are more likely to work as Labourers and less likely to work in Management or Professional roles, and these industries appear to be more impacted by Covid-19.
- People in Penrith's low-income households have higher levels of disengagement from employment or education (74% compared to 28% for the population as a whole).
- Penrith's low-income households are more likely to be fully owned (42%) or rented (also 42%) than mortgaged (12%).
- People living in Penrith's low-income households are more likely to be lone-person households (43%), couples without children (23%), or single parent families (20%).
- Peoples in Penrith City's low-income households have higher rates of disability (13% compared to 6% for the total population). These have increased since 2016.
- People in Penrith's low-income households are much more likely to have a long-term health condition (42%) than Penrith as a whole (28%). Arthritis, mental health issues and asthma are the most prevalent health conditions.

2. Introduction

Penrith's low-income households are an important group to understand as their demographic characteristics and living arrangements can differ significantly from the total population. This cohort in the community are often the focus of local government, state and federal government strategies and policies aimed at supporting those with limited means.

For the purposes of this report, low-income households sit in the lowest quintile, the bottom 20% of equivalised incomes, using Australia as the total population. The low-income range includes households under \$500 per week.

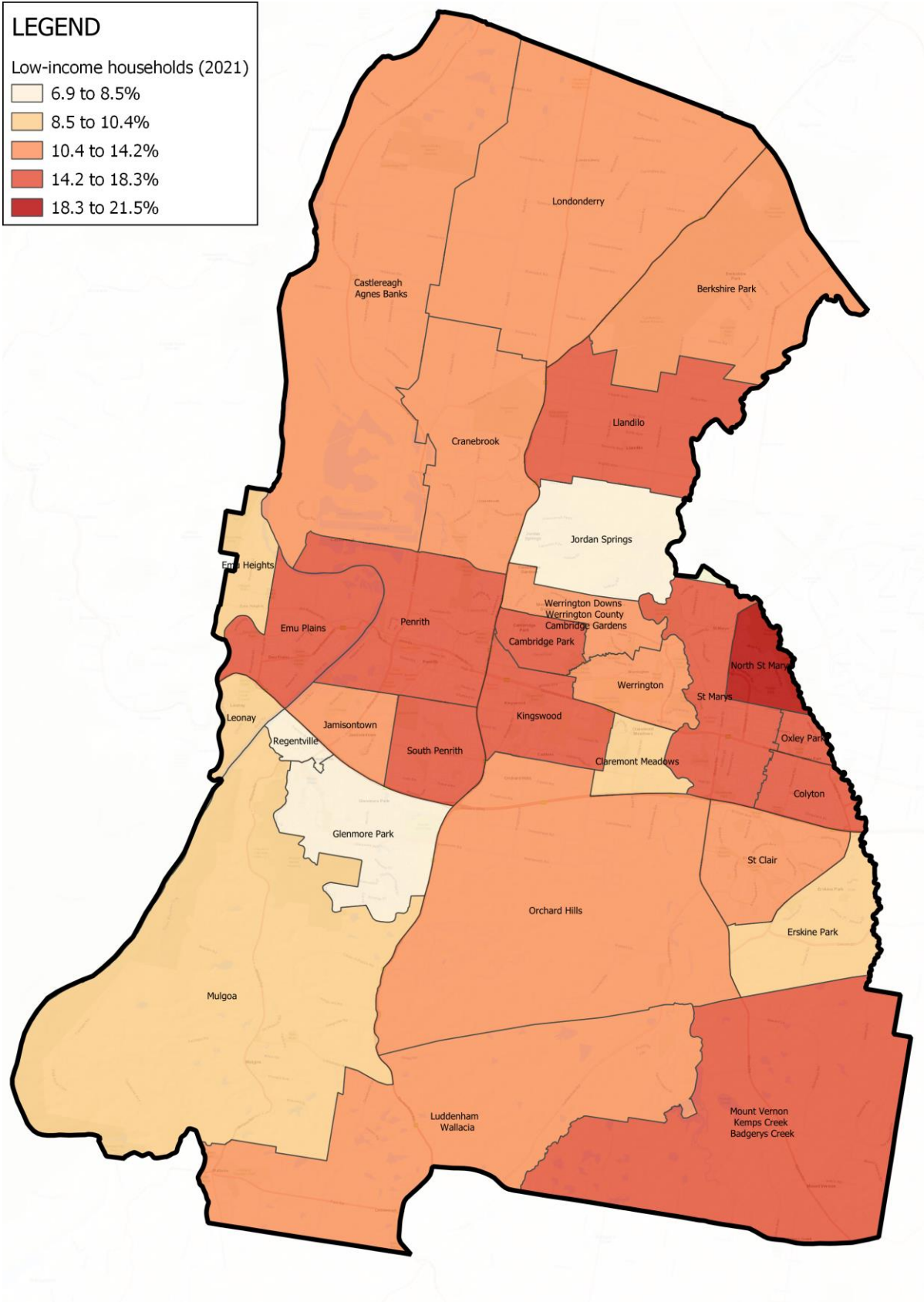
3. Where are our low-income households?

In 2021, the City of Penrith had 11.4% of the total population living in low-income households, compared to 10.1% in the benchmark of Greater Sydney. However, the distribution of people living in low-income households within Penrith was not uniform, with some suburbs having higher numbers than others. Within the City, North St Marys had the highest proportion of residents who were living in low-income households. Other suburbs with an above average proportion of people in low-income include Colyton, Kemps Creek and Kingswood. On the other hand, Jordan Springs, Glenmore Park and Regentville had the lowest proportions of residents who lived in low-income households.

Small Area	Low-income households (as % of total pop of the area) 2021
Agnes Banks	13.5
Badgerys Creek	16.2
Berkshire Park	14.2
Cambridge Gardens	11.9
Cambridge Park	17.0
Castlereagh	13.6
Claremont Meadows	10.2
Colyton	18.3

Small Area	Low-income households (as % of total pop of the area) 2021
Cranebrook	12.8
Emu Heights	9.7
Emu Plains	15.7
Erskine Park	10.4
Glenmore Park	8.1
Jamisontown	13.4
Jordan Springs	6.9
Kemps Creek	18.3
Kingswood	17.3
Leonay	9.2
Llandilo	15.9
Londonderry	12.0
Luddenham	9.0
Mount Vernon	9.7
Mulgoa	9.7
North St Marys	21.5
Orchard Hills	12.4
Oxley Park	16.5
Penrith	17.3
Regentville	8.5
South Penrith	14.9
St Clair	13.6
St Marys	17.7
Wallacia	13.7
Werrington County	12.2
Werrington Downs	11.6
Penrith City	11.4

Population in low-income households in City of Penrith suburbs, 2021



Spatial distribution of low-income households in Penrith suburbs

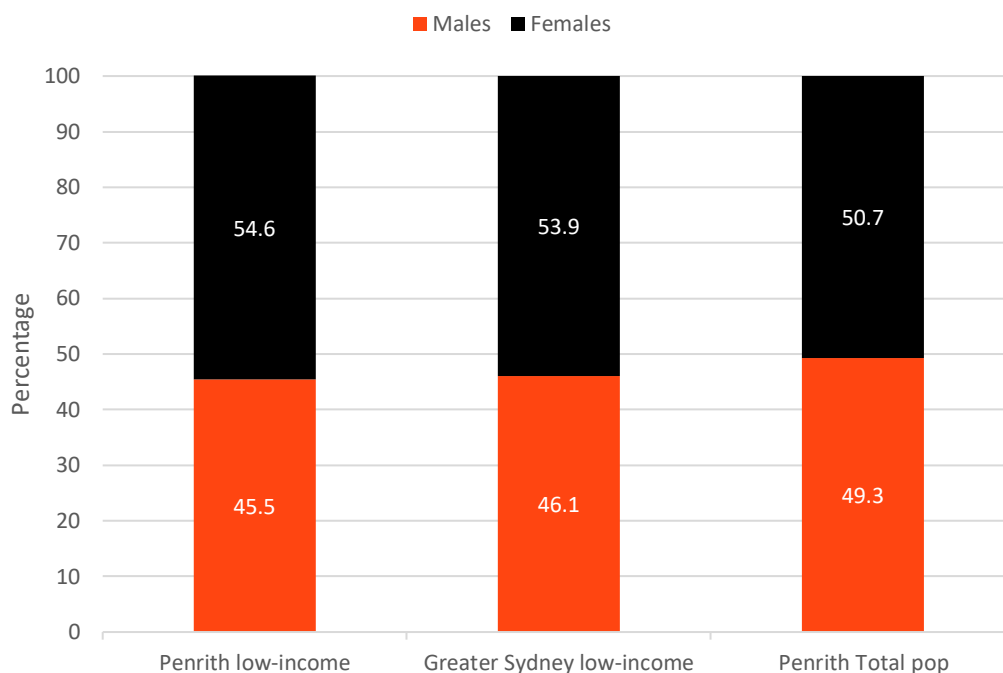
4. Who lives in our low-income households?

Understanding the sex, age and indigenous status of Penrith City's people in low-income households helps for better and more appropriate service provision or culturally specific outreach methods.

4.1 Sex

In 2021, there were 24,729 people living in 11,295 low-income households in Penrith City. Of these low-income households there were 13,491 female and 11,242 male inhabitants. The higher proportion of females living in Penrith's low-income households was similar to that of Greater Sydney (54.6% compared to 53.9%).

By comparison Penrith as a whole had a more even split with women making up 50.7% of the total population.



Sex breakdown of the population in Penrith City's low-income households, 2021

Since 2016:

- The proportional split between the sexes in low-income households, (females at 54.6% compared to 45.5% males) **remained unchanged.**
- The proportional split between the sexes in all Penrith households **also remained unchanged.**

4.2 Age

The Age Structure of an area, or a community of interest (e.g., people in low-income households), provides key insights into the level of demand for age-based services and facilities such as childcare.

Five-year age groups present a classic age profile of the population. Each age group covers exactly five years, which enables direct comparison between each group.

The five-year age structure of Penrith's people living in low-income households is significantly different from Penrith City as a whole (i.e., all income levels).

In 2021, Penrith people living in low-income households were distributed across the five year age structure in a "u" shape, with large cohorts in the younger years (0 – 14 years) and then again in the older (65 – 79 years).

In 2021, the largest five-year cohorts for people in Penrith's low-income households were:

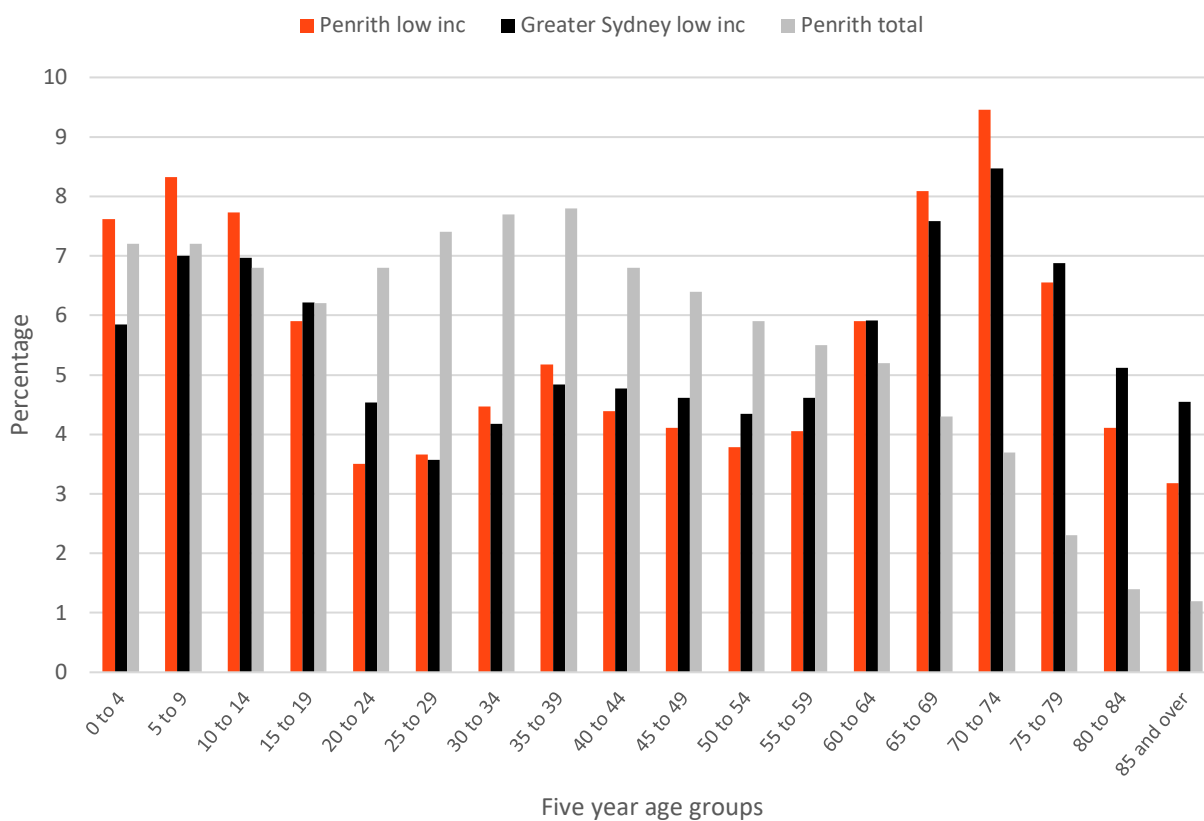
- ▣ 70 – 74 years (9.5%)
- ▣ 5 – 9 years (8.3%)
- ▣ 65 – 69 years (8.1%)
- ▣ 10 – 14 years (7.7%)
- ▣ 0-5 years (7.6%).

Compared to people in Greater Sydney's low-income households, Penrith's low-income households had:

- ▣ A higher proportion of people aged 0-14 years (23.7% compared to 19.8%)
- ▣ A lower proportion of people aged 20 – 24 years (3.5% compared to 4.5%)
- ▣ A much lower proportion of people aged 80 years and older (7.3% compared to 9.6%)

When compared to Penrith as a whole, the age structure in Penrith's low-income households revealed:

- ▣ A much lower proportion of people aged 20 – 60 years (33.1% compared to 54.3%)
- ▣ A much higher proportion of the older cohorts – 65 years and older (31.4% compared to 12.9%)



Age structure of Penrith lower-income households compared to Total Penrith households, 2021

Since 2016, the proportion of people in Penrith's low-income households decreases or is static in all five-year age groups up to 64 years. All groups from 65 – 69 years and older show small but proportional growth revealing a very clear ageing trend.

Most noticeable changes were:

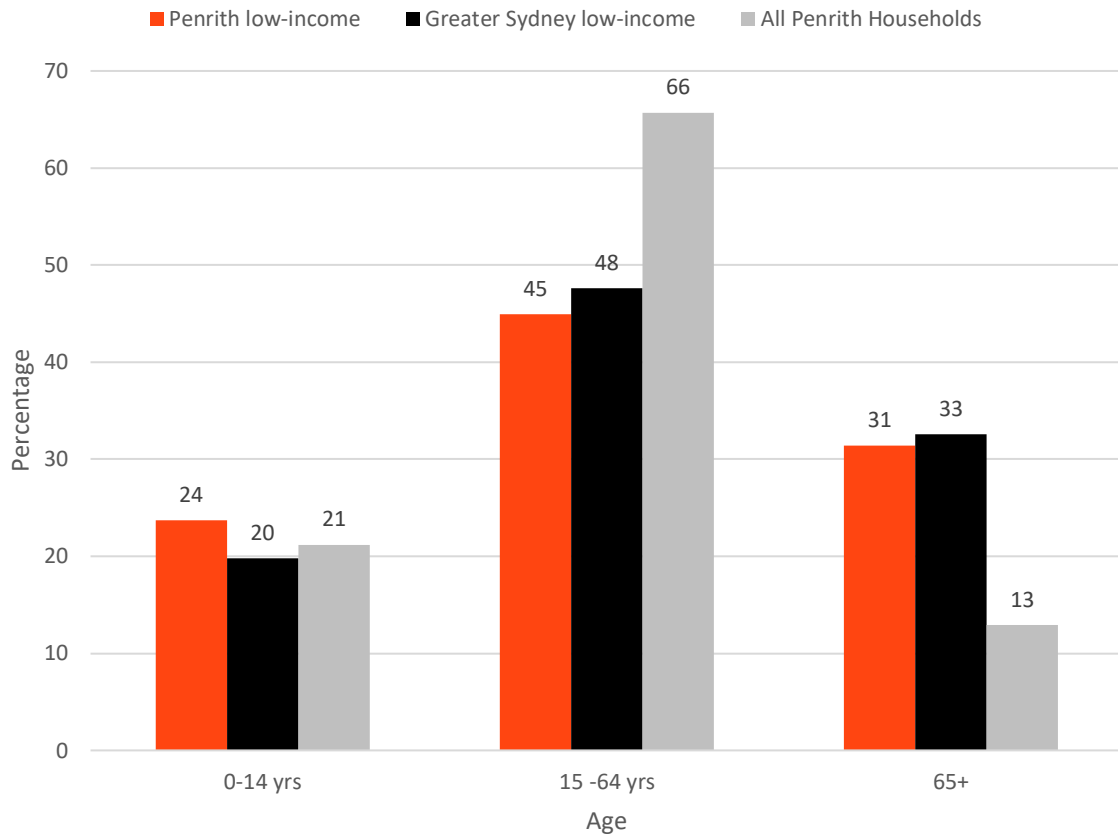
- ▣ 70 – 74 years have increased by 3.0%
- ▣ 75 – 79 year olds have increased by 1.8%
- ▣ 0 - 4 year olds have decreased by 1.1%
- ▣ 15 – 19 year olds have decreased by 1%

This report also groups the population in broad age groups, more useful for considering economic challenges:

- ▣ Children and a segment of the population younger than 15 years (0-14 yrs.)
- ▣ People of working age, 15-64 years.
- ▣ People older than the traditional retirement age (65+ years).

The most noticeable differences are in the first and last of these three broad groups.

In the 0-14 years age group, there are proportionately more young people living in low-income households compared to the total population. At the other end of the age structure, the retirement age groups, 65 years and older, show a marked tendency towards low-incomes. The 15–64-year cohort reveals lower proportions of low-income households, reflecting lower employment rates or part-time work.



Broad age group comparison of Penrith’s people in low-income households, 2021

4.3 Indigenous status

Indigenous status refers to the question in the Census which asks people whether they are Aboriginal, Torres Strait Islander or both.

In 2021:

- 5% of Penrith City’s people were Aboriginal, Torres Strait Islanders or both Aboriginal and Torres Strait Islanders (10,928 people).
- Of this population, 1,976 lived in low-income households (18.1%)

By comparison, Greater Sydney had a lower proportion of First Nations peoples (1.6%) as a proportion of the total population living in low-income households.

Since 2016:

- ▣ The proportion of Penrith City's First Nations people living in low-income households has **increased from 1,181 to 1,976 (from 10.5% to 18.1%)**.

4.4 Overseas born

Country of Birth data identifies where people were born and is indicative of the level of cultural diversity in low-income households. The mix of Country of Birth groups is also indicative of historical settlement patterns, as source countries for Australia's immigration program have varied significantly over time.

In 2021, 7,123 (28.8%) of Penrith people living in low-income households were born overseas. The country of birth varied hugely from the benchmark of Greater Sydney low-income households and Penrith as a whole.

In 2021, the top five overseas countries of birth for people in Penrith's low-income households were:

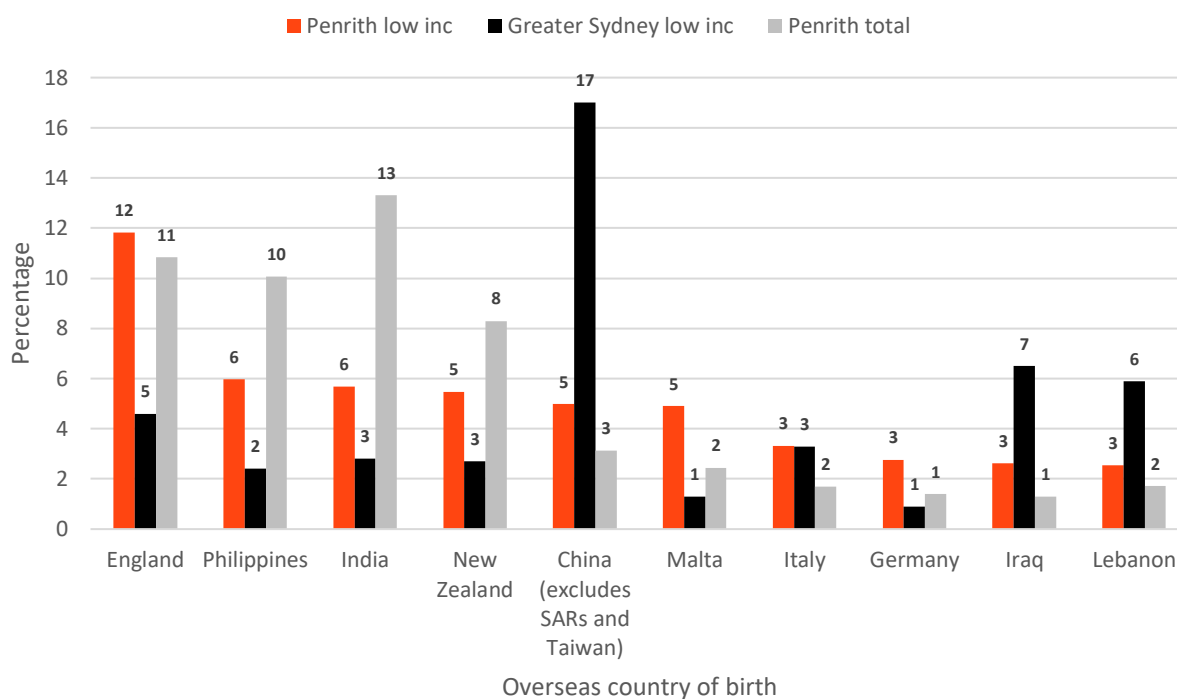
- ▣ England with 843 people (11.8%)
- ▣ Philippines with 426 people (6.0%)
- ▣ India with 405 people (5.7%)
- ▣ New Zealand with 390 (5.5%)
- ▣ China with 355 people (5%).

Compared to people in Greater Sydney's low-income households, Penrith's low-income households had

- ▣ A much lower proportion of people born in China (5% compared to 17%)
- ▣ A lower proportion of people born in Iraq (2.6% compared to 6.5%)
- ▣ A much higher proportion of people born in England (11.8% compared to 4.6%)
- ▣ A higher proportion of people born in the Philippines (6% compared to 2.4%)

When compared to Penrith as a whole, Penrith's low-income households had:

- ▾ A much lower proportion of people born in India (5.7% compared to 13.3%)
- ▾ A lower proportion people born in the Philippines (6% compared to 10.1%)
- ▾ A higher proportion of people born in Malta (4.9% compared to 2.5%)
- ▾ A higher proportion of people born in China (5% compared to 3.1%)



Overseas Country of birth for people in Penrith's low-income households, 2021

Over time, there has been change in the relative proportion of those born overseas in Penrith's low-income households indicating new arrivals. Since 2016:

- ▾ The proportion of people born in England has **decreased from 13.3% to 11.8%**
- ▾ The percentage of those born in India has **decreased from 6.4% to 5.7%**
- ▾ The percentage of those born in China has **increased from 3.8% to 5%**
- ▾ The percentage of those born in the Philippines has **increased from 4.9% to 6%**

4.1 Language

Proficiency in English measures the self-assessed proficiency in spoken English of people who speak a language other than English at home. The data, when viewed with other ethnic and cultural indicators, such as Country of birth, or Ancestry reflects the ethnic composition of

the people in Penrith City's low-income households. This information can help service providers determine whether they need to communicate with the local population in languages other than English, and this consideration becomes particularly important when working with more vulnerable households.

In 2021, 24.6% of Penrith people living in low-income households used other languages and spoke English with varying proficiency.

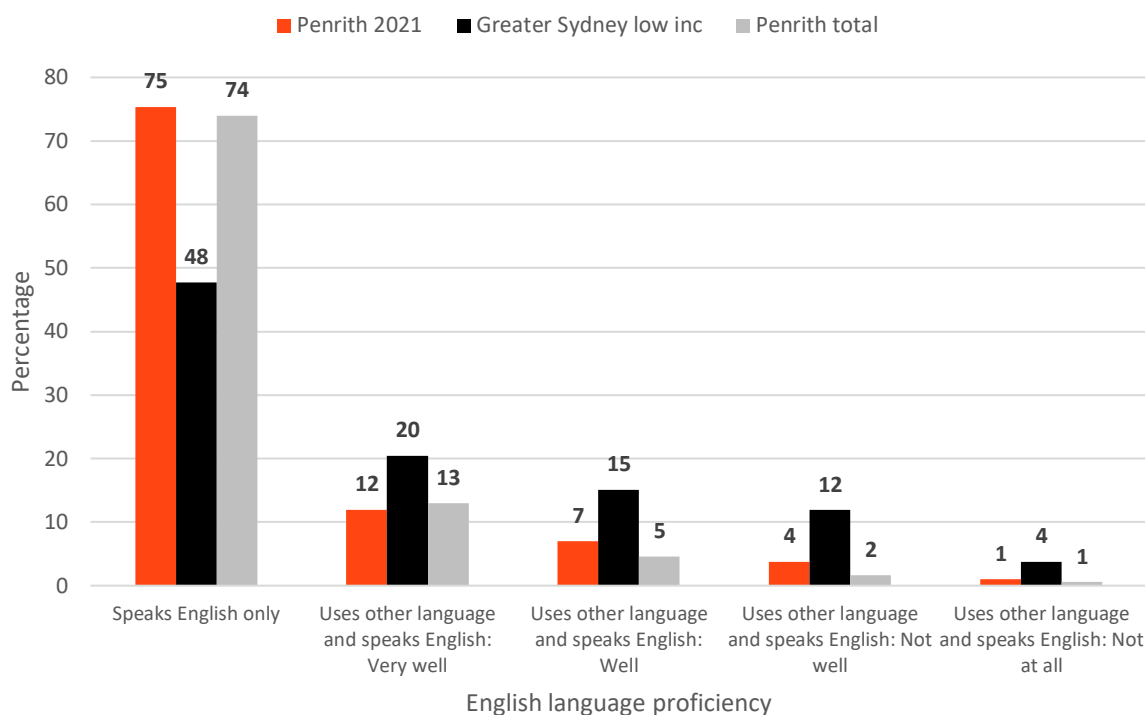
In 2021:

- ▣ 75.4% of people in Penrith's low-income households spoke English only
- ▣ 12% used another language, but spoke English very well
- ▣ 7% used another language, but spoke English well
- ▣ 3.8% used another language, and did not speak English well
- ▣ 1.1% used another language, and did not speak English at all

Compared to people in Greater Sydney's low-income households, Penrith's low-income households had

- ▣ A much higher proportion of people speaking only English (75.4% compared to 47.7%)
- ▣ A much higher proportion of people using another language but speaking English either very well (12% compared to 20.4%) or well (7% compared to 15.1%)
- ▣ A much lower proportion of people using another language and not speaking English well (3.8% compared to 11.9%)

- ▣ A slightly higher proportion of people using another language, but also speaking English very well (7% compared to 4.6%)
- ▣ A slightly higher proportion of people using another language, and not speaking English well (3.8% compared to 1.7%)



Proficiency of spoken English for people in Penrith's low-income households, 2021

Over time, there has been little change in the proficiency in spoken English for those people in Penrith's low-income households. Since 2016:

- ▣ The proportion of people speaking only English **increased by 1.1%**
- ▣ The percentage of people using another language but speaking English very well **increased by 0.5%** and balancing that result those who Use another language but don't speak English at all **increased from 0.5% also.**

5. What do our low-income households do?

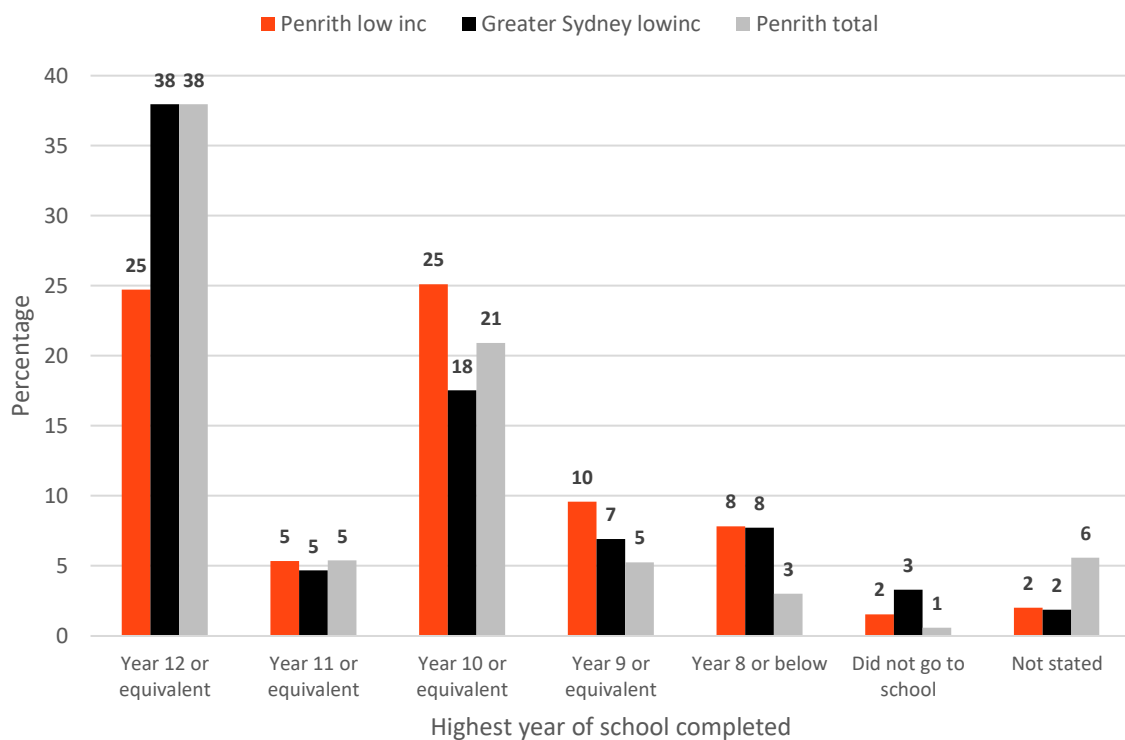
5.1 Education – highest level of schooling

The highest level of schooling statistics show that similar proportions of people in Penrith City low-income households have Year 12 as their highest schooling level as they did in 2016. In 2021, 25% of people in Penrith's low-income households aged 15 years or older completed Year 12, compared to 48.2% for Penrith City's total population.

Overall, the trend shows fewer people in Penrith low-income households completing Year 12 than the general Penrith population. However, more completed Year 8-11, suggesting earlier exits from the secondary schooling education system.

Compared to people in Greater Sydney's low-income households, Penrith City had:

- ▣ A much lower proportion with a Year 12 completion.
- ▣ Higher levels of completion of Years 8-11.



Highest level of schooling for Penrith's low-income households, 2021

Since 2016, the level of schooling for people in Penrith City's low-income households has remained relatively static:

- ▣ The proportion with a Year 12 schooling qualification **increased by 0.8%**
- ▣ The proportion with a Year 11 schooling qualification **increased by 0.3%**
- ▣ The proportion with a Year 10 (or below) schooling qualification **increased by 1.7%**
- ▣ The proportion of "not stated" or "not applicable" results **decreased by 3.1%**, improving data quality.

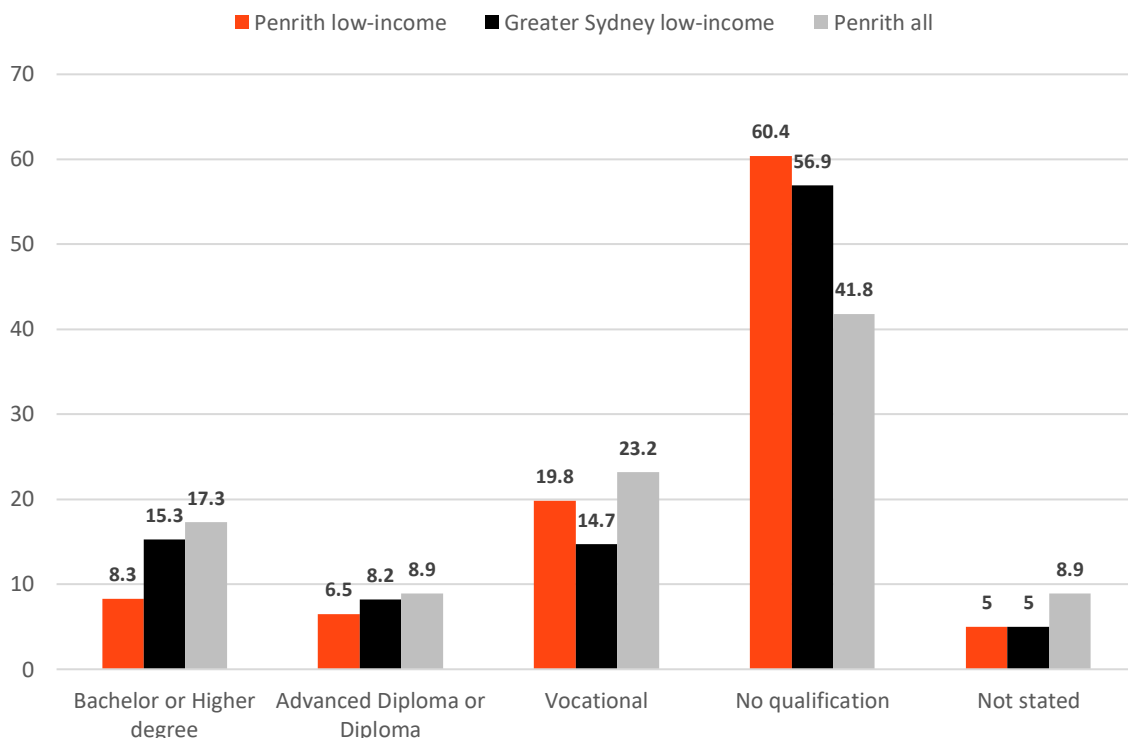
5.2 Education – highest qualification

In 2021, the highest qualifications for Penrith City's low-income households when compared to the city as a whole were:

- ▣ Bachelor degree or higher – 8.3%, compared to 17.3% for the City as a whole
- ▣ Advanced diploma/diploma – 6.5%, compared to 8.9% for the City as a whole
- ▣ Vocational qualifications – 19.8%, compared to 23.2% for the City as a whole
- ▣ No qualifications – 60% compared to 41.8% for the City as a whole

Compared to Greater Sydney's low-income households, Penrith City had a:

- ▣ Smaller proportion of low-income households with a Bachelor degree or higher (8.3 compared to 15.3%)
- ▣ Smaller proportion with an Advanced diploma or diploma (6.5% compared to 8.2%)
- ▣ Larger proportion with a Vocational qualification (19.8% compared to 14.7%)
- ▣ Larger proportion with no qualification (60.4% compared to 56.9%)



Highest educational qualification level for Penrith City's Low-income households, 2021

A comparison with 2016 statistics shows that:

- ▣ The proportion of low-income households with a Bachelor degree or **higher increased by 1.5%**
- ▣ The proportion with an Advanced Diploma/Diploma **increased by 0.2%**
- ▣ Vocational qualifications **decreased by 0.1%**
- ▣ The proportion with no educational attainment **decreased by 0.7%**

5.3 Education – institutions attending

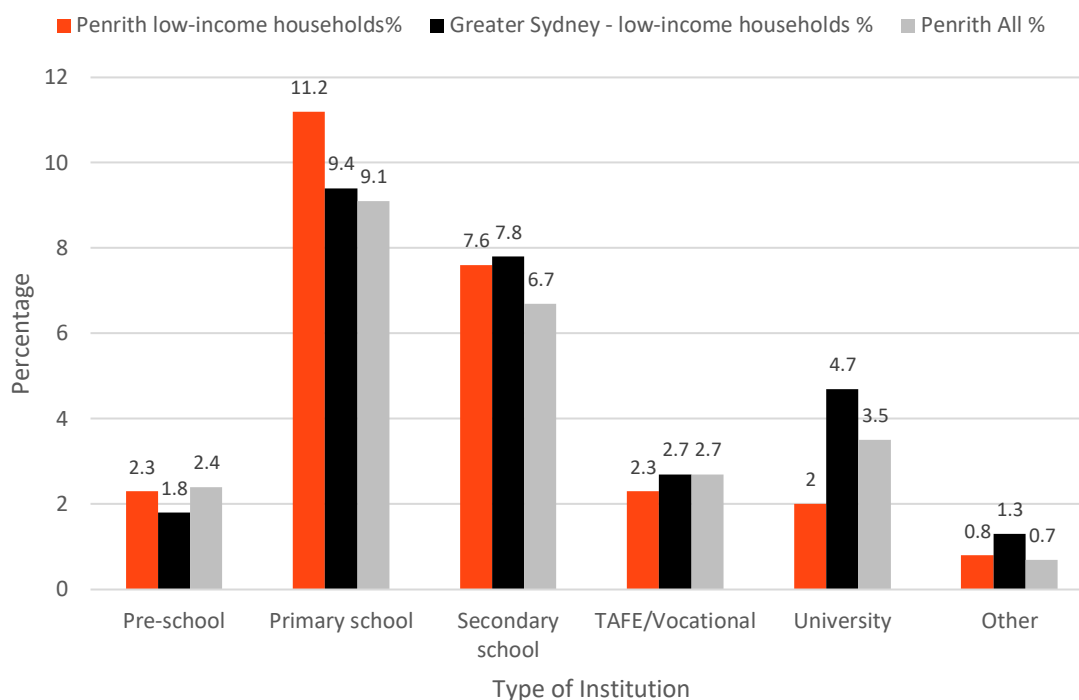
In 2021, 26.3% of people (15 years and over) from Penrith City's low-income households attended an educational institution. By comparison, 25.1% of Penrith City's overall population attended an educational institution. Attendance at education institutions is often a reflection of the age structure of a population where a presence of more residents older than 65 years translates to lower educational attendance, however in the low-income households of the Penrith community, there is also a higher proportion of children under 15 years (see 4.2).

- ▣ 2.3% of Penrith City's people in lower-income households attended pre-school
- ▣ 11.2% attended primary school
- ▣ 7.6% attended secondary school
- ▣ 2.3% attended a TAFE
- ▣ 2.0% attended a University

Compared to Penrith City's overall population, the people in Penrith's low-income households had:

- ▣ A larger proportion attending pre-school, primary school or secondary school (21.1% compared to 18.2%)
- ▣ A lower proportion attending a TAFE (2.3% compared to 2.7%)
- ▣ A lower proportion attending a University (2% compared to 3.5%)

Compared to Greater Sydney's people in lower-income households, people in Penrith City's low-income households had a slightly larger proportion attending pre-school, primary school and a slightly lower proportion attending secondary school and TAFE. The proportion who attended University was notably lower for the people in Penrith City's lower-income households than Greater Sydney's low-income households (2% compared to 4.7%).



Types of educational institutions attended by people in Penrith City's low-income households

A comparison with 2016 statistics shows a small decrease across all categories of tertiary education attendance:

- ▣ Pre-school attendance **decreased by 0.1%**
- ▣ Primary school attendance **decreased by 0.8%**
- ▣ Secondary school attendance **decreased by 0.7%**
- ▣ TAFE attendance **decreased by 0.1%**
- ▣ University attendance **decreased by 0.6%**

5.4 Employment status

In 2021, there were 18,844 people in Penrith living in low-income households aged 15 years or older. Of those, 4,043 were in the labour force, representing 21.5%.

By comparison, 62.4% of Penrith's overall population aged 15 years or older were in the labour force.

Almost 71.3% of Penrith people in low-income households who are in the labour force are employed. This total is made up of 17.9% who are employed full-time and 36.7% who are

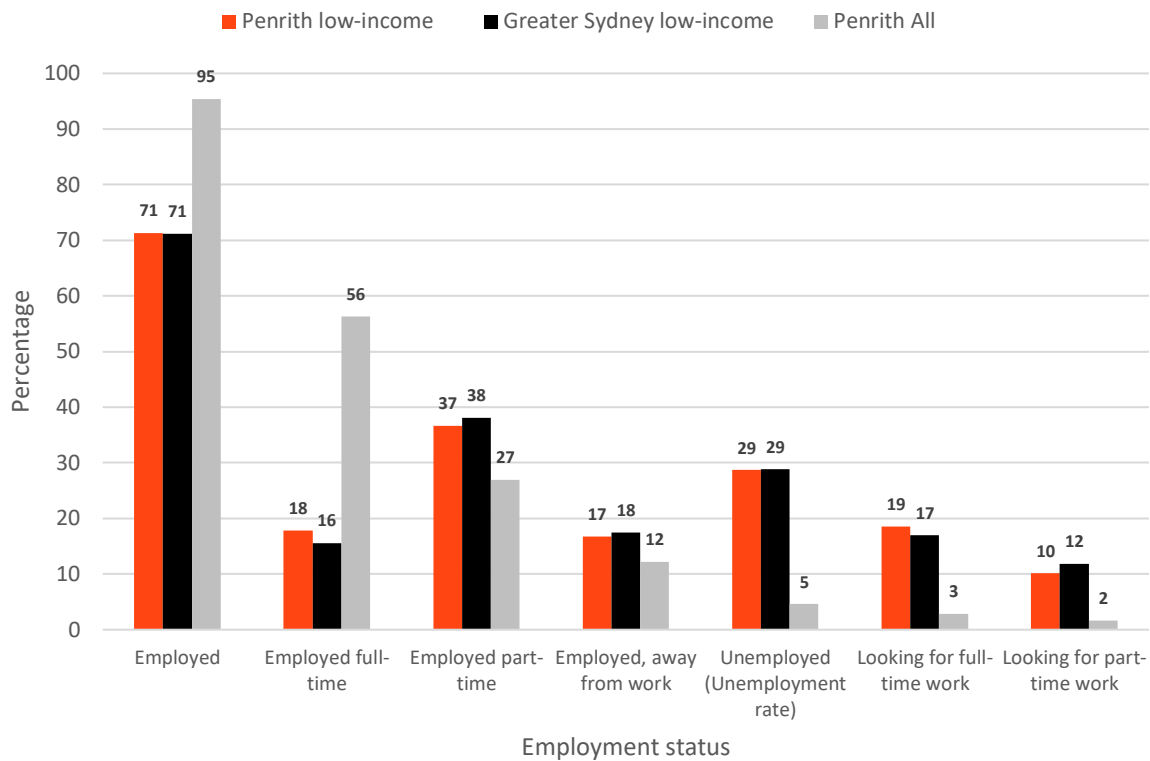
employed part-time. A further 16.8% were employed but away from work, a component of employment statistics which increased during the Covid-19 pandemic.

On the other hand, 28.7% of people in Penrith low-income in the labour force were unemployed. Of those, 18.5% were looking for full-time work and 10.2% for part-time work.

Compared to Penrith City's total population, people in low-income households had:

- ▣ A lower employment rate (71.3%) compared to the total city's labour force employment rate (95%) and conversely,
- ▣ A higher unemployment rate (28.7%) compared to that of the total city's labour force (4.6%).
- ▣ A much lower proportion who were employed full-time (17.9% compared to 56.3%), but a higher proportion employed part-time (36.7% compared to 26.9%)
- ▣ A higher proportion who were employed but away from work (16.8% compared to 12.2%).

Compared to people in Greater Sydney's low-income households, people in Penrith City's low-income households had very similar labour force participation, employment and unemployment rates.



Employment status of people in Penrith City's low-income households, 2021

Since 2016, labour force participation for people in Penrith City's low-income households decreased by 3.9%. While the decrease in labour force participation is relatively small, within the employment categories there was a huge decrease in the proportion of people in full-time employment (17.9% in 2021 compared to 30% in 2016). The decrease in the proportion of people living in low-income households in part-time employment was smaller (36.7% in 2021 compared to 39.8% in 2016). The proportion who were employed but away from work increased significantly (16.8% in 2021 compared to 5.5% in 2016), a likely result of Covid-19 and the impact on employment and the wider economy.

5.5 Industries of employment

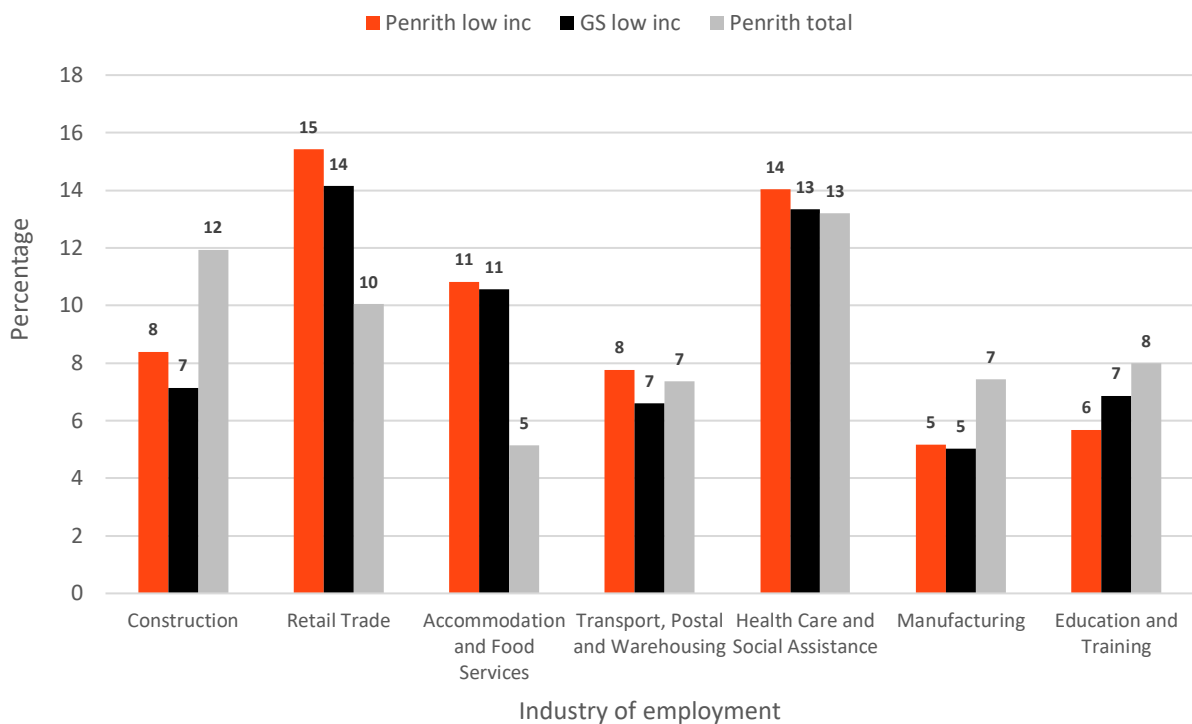
Penrith City's industry statistics identify the industry sectors in which the residents work (which may be within the residing area or elsewhere). Industries of employment are influenced by the skill base and socio-economic status of the residents as well as the industries and employment opportunities present in the region.

The top five industries of employment for people in Penrith City's low-income houses were:

- ▣ Retail trade – 15.4%
- ▣ Health Care and Social assistance - 14%

- ▣ Accommodation and food services – 10.8%
- ▣ Construction – 8.4%
- ▣ Transport, postal and warehousing – 7.8%

Penrith City, as a whole, has a different workforce profile with larger proportions of people employed in Construction (11.9% compared to 8.4) and Manufacturing (7.4% compared to 5.2%). The industry profile for people in Greater Sydney's low-income households was more similar with the biggest difference found in Professional, scientific and technical services (5.2% compared to 3.2%).



Industries of employment for people in Penrith City's low-income households, 2021

Since 2016, there were changes to industries of employment for people in Penrith City's low-income households:

- ▣ Healthcare and social assistance **increased by 3.0%**
- ▣ Retail trade **increased by 1.6%**
- ▣ Education and training **increased by 0.7%**
- ▣ Construction **decreased by 2.1%**
- ▣ Administration and support services decreased by 1.5%

5.6 Occupations of employment

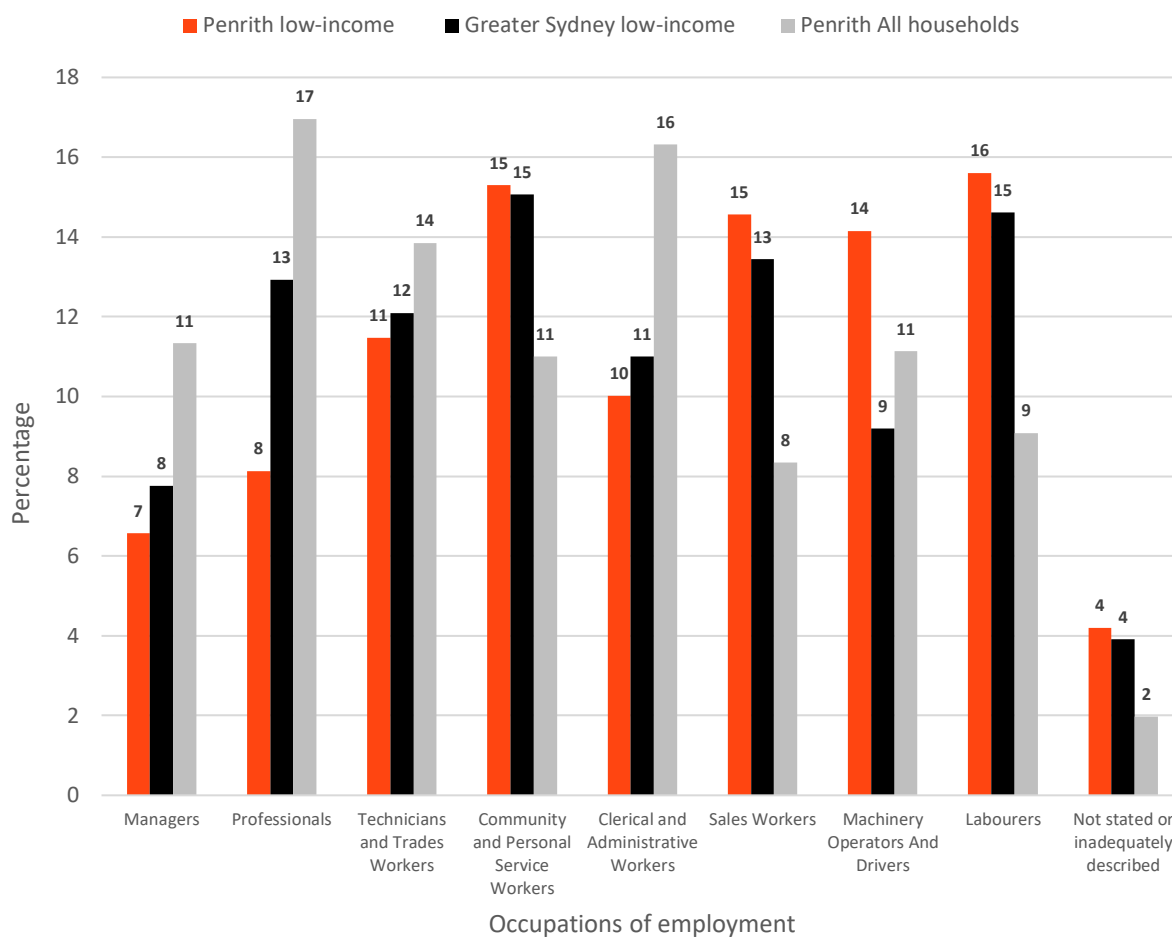
The most common occupations of employment for people in Penrith low-income households differ to the overall population. For example, the largest proportion of Penrith City's employed residents work as Professionals (17%). However, only 8.1% of the people in Penrith's low-income households are employed in this occupation group. Labourers was the most common occupation for people in Penrith's low-income households, involving 15.6% of the employed workforce compared to 9.1% of the total Penrith City workforce.

The top five occupations of employment for people in Penrith City's low-income houses were:

- ▣ Labourers – 15.6%
- ▣ Community and Personal Services workers – 15.3%
- ▣ Sales workers – 14.6%
- ▣ Machinery operators and drivers – 14.1%
- ▣ Technicians and trade workers – 11.5%

Compared to Penrith City's total workforce, a larger proportion of people in low-income households were employed as Labourers, Community/Personal service workers, Sales workers, Machinery Operators and Drivers, and a smaller proportion as Technicians/Trades workers, Clerical/Administrative workers, professionals or managers.

The characteristics of Penrith and Greater Sydney low-income households are much closer with the biggest differences being in Machinery operators and drivers (14.1% compared to 9.2% in Greater Sydney). Compared to people in Penrith City's low-income households, people in Greater Sydney's low-income households were more likely to be professionals (12.9% compared to 8.1% in Penrith City).



Occupations of employment for people in Penrith City's low-income households, 2021

Since 2016, there were changes to occupations of employment for people in Penrith City's low-income households:

- Community and Personal Service Workers **increased by 1.7%**
- Managers **increased by 0.5%**
- Professionals **increased by 0.9%**
- Sales workers **increased by 0.9%**
- Machinery operators and drivers **increased by 0.7%**
- Technicians and Trades workers **decreased by 2.2%**
- Clerical and administrative workers **decreased by 2.1%**
- Labourers **decreased by 1.6%**

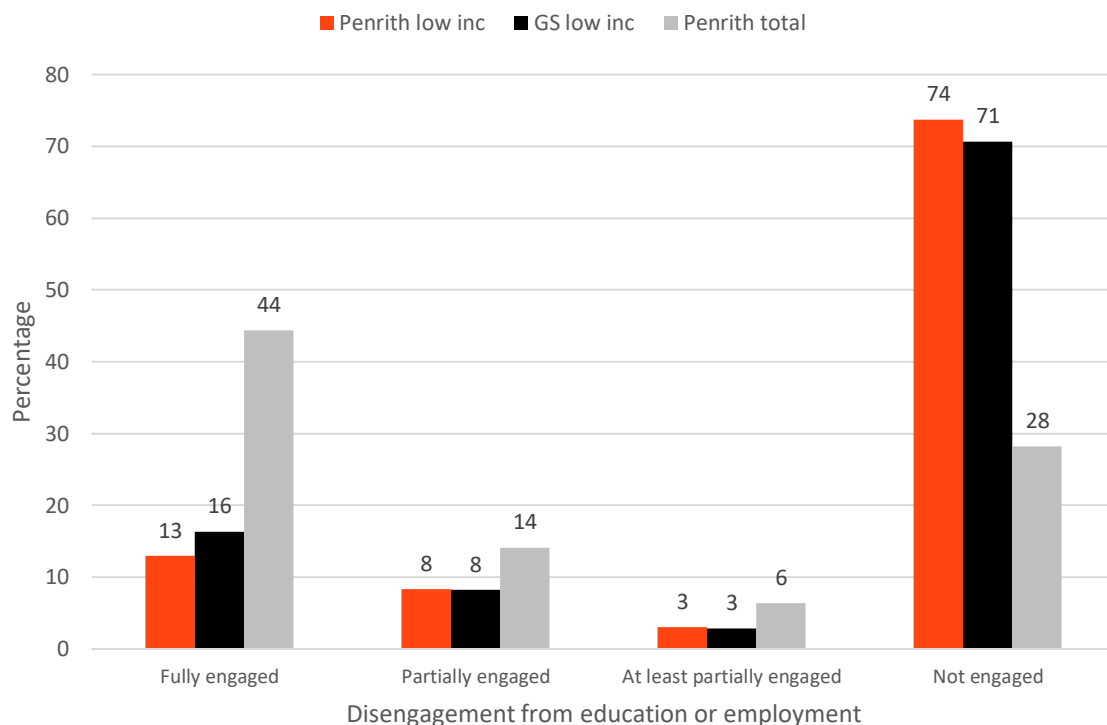
5.7 Disengagement from education and employment

Disengagement from education and employment refers to residents who do not participate in education or employment. The dataset excludes those under 15 years of age.

In 2021, these were the disengagement from education and employment statistics for people in Penrith City's low-income households.

- 73.7% were not engaged (13,919)
- 13% were fully engaged (2,451)
- 8.4% were partially disengaged (1,582)

Disengagement of people in Penrith's low-income household was much higher than all of Penrith City's households (73.7% compared to 28.2%), but when compared to people in Greater Sydney's low-income households, the proportions of disengaged people were similar with 73.7% compared to 70.7%.



Disengagement of people in Penrith's low-income households from education and employment, 2021

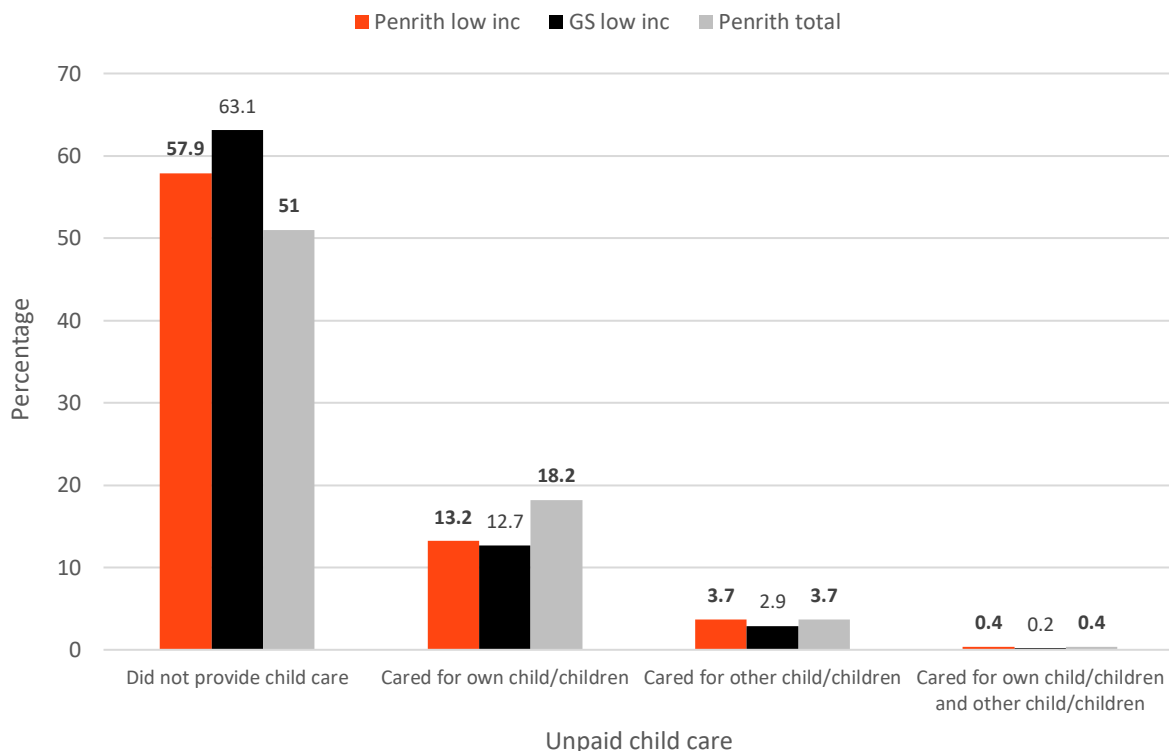
Since 2016, disengagement and partial engagement has increased in people in Penrith's low-income households, these figures likely influenced by the effects of COVID.

- Overall disengagement **increased by 11% (up from 62.7 to 73.7%)**
- Full engagement **decreased by 7% (down from 21% to 13%)**
- Partial engagement **decreased by 3.5% (down from 11.9% to 8.4%)**

5.8 Unpaid childcare

The role of unpaid childcare in Penrith City is determined by many different factors. For example, areas with high levels of unpaid child care may have a dominance of single income families with one significant earner, or there could be a lack of provision of paid child care in the area. The level to which people care for other children can also indicate the role of extended family (e.g. grandparents caring for grandchildren, family day care).

In 2021, 17.2% of people in Penrith City's low-income households aged 15 years or older provided unpaid childcare to their own children and/or other children. This proportion was lower than for the City's overall population who cared for their own children (22.2%). Penrith City's low-income households also had higher levels of unpaid childcare for their own and other children than Greater Sydney's low-income households.



Provision of unpaid childcare for people in Penrith's low-income households, 2021

Since 2016, childcare provision decreased across all categories. Interestingly, COVID-19 restrictions would normally be expected to influence these figures (increasing unpaid childcare

provided to own children and decreasing unpaid childcare provided to other children), but this was not the case for people in Penrith's low-income households.

For example, the proportion of people in Penrith City's low-income households caring for their own children decreased by 0.9% since 2016 and there was also a decline in care for other children (2.7%).

The changes from 2016 for people in Penrith City's low-income households providing unpaid childcare were:

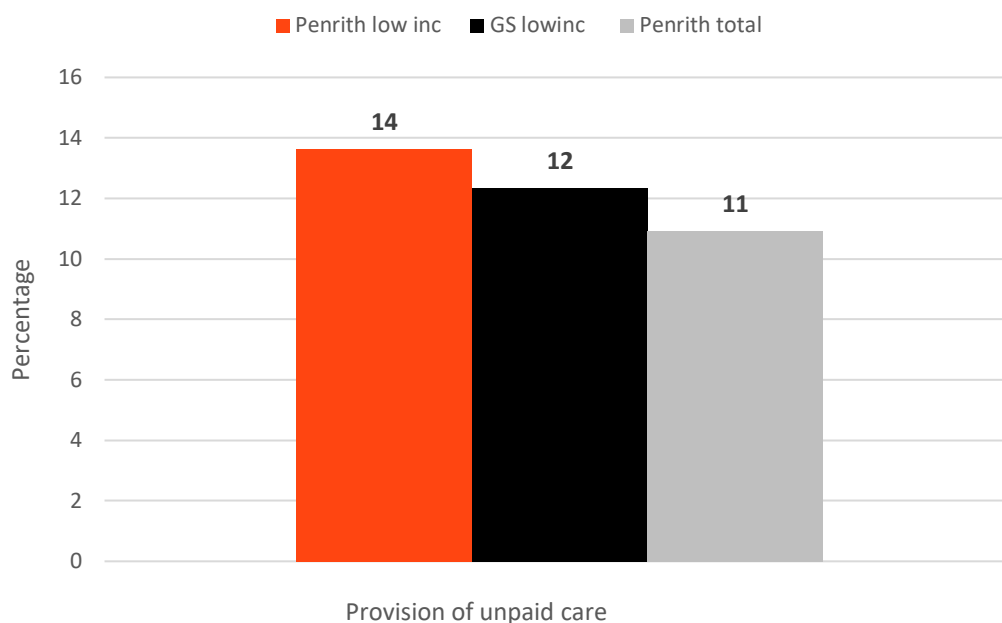
- ▣ Provision of childcare to own children **decreased by 0.9%**
- ▣ Provision of childcare to other children **decreased by 2.7%**

5.9 Unpaid care

The proportion of people providing unpaid care for the aged and disabled in Penrith City can be an important indicator of the level of demand for aged care services and facilities by local and state governments. An increasing proportion of carers among the population may indicate inadequate aged care provision, or the need for in-home support, or support for the carers themselves. These characteristics are particularly important for low-income households.

Focusing on this for people in Penrith City's low-income households will show whether their unpaid care characteristics vastly differ from those of the City's total population.

In 2021, 13.6% of the people in Penrith City's low-income households aged 15 years or older provided unpaid care for the aged and disabled. This was slightly more than Penrith City's total population of which 10.9% provided this type of unpaid care, and to Greater Sydney's low-income households which provided the same level of unpaid care (12.4%).



Provision of unpaid care for the aged and disabled by people in Penrith's low-income households, 2021

Since 2016, provision of unpaid care has shown an increase when compared to the 2021 figures for people in Penrith's low-income households.

- ▣ Those in Penrith low-income households not involved in any unpaid care **increased by 3.6%**
- ▣ Those providing care **decreased by 0.6% (down from 14.2% to 13.6%)**

6. How do people in our low-income households live?

6.1 Household composition

Household composition statistics reveal how certain segments of the population live. Their living arrangements can be driven by age and life stage, socioeconomic status or cultural-related matters.

In 2021, this was the composition of Penrith City's low-income households:

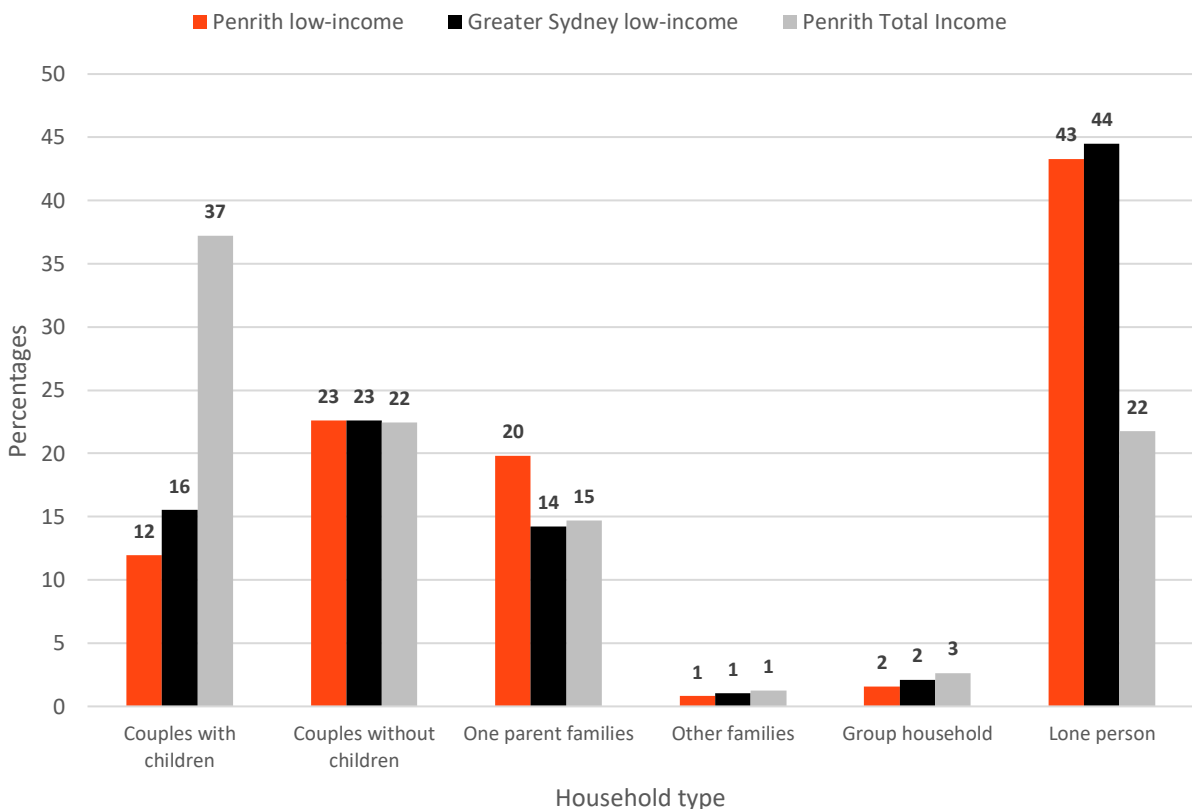
- ▣ 11.9% lived in a couple family with children, as either the parents or child/ren.
- ▣ 22.6% lived as couples without children

- 19.8% lived as one-parent families
- 0.8% lived as other families *(includes any household of related individuals where a parent-child or couple relationship does not exist (e.g., siblings, uncle/nephew, grandparent-grandchild))*
- 1.5% lived in group households
- 43.3% lived in lone person households

Compared to Penrith City’s overall population, a larger proportion of Penrith’s low-income households were occupied by a lone person (43.3% compared to 21.8%), or one-parent families (19.8% compared to 14.7%). On the other hand, a smaller proportion of Penrith City’s low-income households were couples with children (11.9% compared to 37.2%). The proportions of couple with children were almost identical.

Since 2016, the composition of Penrith City’s low-income households changed:

- Couples with children **decreased by 5.2%**
- Couples without children **increased by 1.0%**
- One parent families **decreased by 2.1%**
- Other families **decreased by 0.3%**
- Group households **increased by 0.2%**
- Lone person households **increased by 6.6%**



Household composition of Penrith City's low-income households, 2021

6.2 Household size

The size of households in general follows the life-cycle of families. Households are usually small at the stage of relationship formation (early marriage), and then increase in size with the advent of children. They later reduce in size again as these children reach adulthood and leave home.

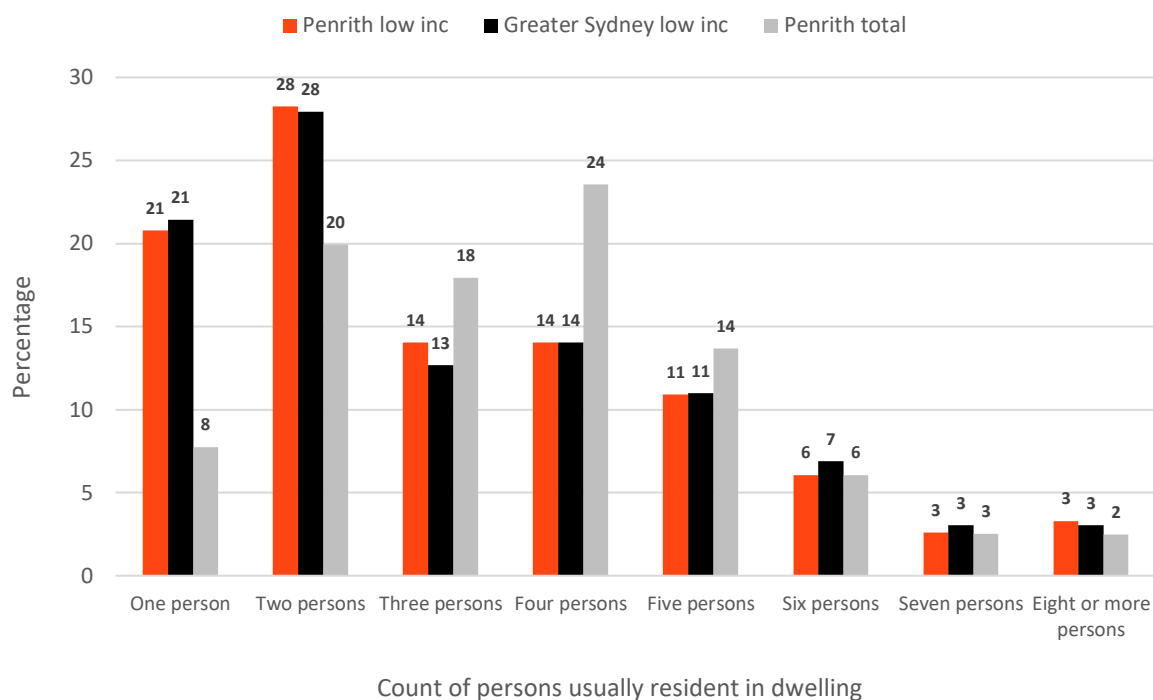
Household size can also be influenced by a lack (or abundance) of affordable housing or by cultural tendencies for households to include multiple families.

For Penrith City's low-income households, in 2021:

- ▣ 20.8% of households had one person usually resident
- ▣ 28.3% of households had two people usually resident
- ▣ 14% of households had three people usually resident
- ▣ 14.1% of households had four people usually resident
- ▣ 10.9% of households had five people usually resident
- ▣ 3.3% of households had six or more people usually resident

Compared to Penrith City's total population, a larger proportion of Penrith City's low-income households were smaller (one or two persons), with 49.1% living in households with one or two residents, compared to 27.8% for Penrith City's population as a whole. On the other hand, compared to the City as a whole, there was a much smaller proportion of Penrith City's low income households with three to five persons usually resident (39% compared to 55.2%).

Household sizes of Penrith City's low-income households were similar to Greater Sydney low-income households. Greater Sydney had a slightly higher proportion of one-person low-income households (21.4% compared to 20.8%) and six-person low-income households (6.9% compared to 6.1%), but slightly fewer two-person low-income households (27.9% compared to 28.3%) and three-person households (12.7% compared to 14%).



Household size of Penrith City's low-income households, 2021

Since 2016, the household size of Penrith City's low-income households has decreased.

- ▣ Proportion of one person households **increased by 4.6%**
- ▣ Proportion of two person households **increased by 2.6%**
- ▣ Proportion of three person households **decreased by 1.4%**
- ▣ Proportion of four person households **decreased by 2.2%**
- ▣ Proportion of five person households **increased by 1.4%**
- ▣ Proportion of 6+ person households **decreased by 1.8%**

6.3 Tenure type

Housing tenure data provides an insight into what housing role the area plays in the wider community. For example, in some areas, low-income households are reliant on public housing. In other areas, most dwellings are owned by private rentals, while other areas are mortgage dominated, providing home-ownership opportunities for the population. This can have an impact on the type of council services required by the population.

In 2021:

- ▣ 41.9% of low-income households were fully-owned
- ▣ 12.2% were owned with a mortgage

- 41.7% were rented, of which:
 - 16% rented social housing
 - 25.5% rented privately

The proportion of full-ownership claimed by low-income households was much higher than Penrith City as a whole (41.9% compared to 24.7%). This is likely because of the much older age structure of the population in low-income households.

Most low-income households in Penrith own their houses with 54.1% of all households with this tenure type in 2021. However, this was a lower proportion than Penrith City as a whole, where 64.1% of all households were owned, either fully or mortgaged.

A much smaller proportion of low-income households (12.2%) owned their home with a mortgage, compared to the Penrith City total (39.4%). Lastly, the private renting figures for the low-income households were similar to Penrith City as a whole (25.5% compared to 28.9%).

In 2021, the housing tenure of Penrith City's low-income households was strikingly similar to that of Greater Sydney's low-income households.



Housing tenure type for Penrith City's low-income households, 2021

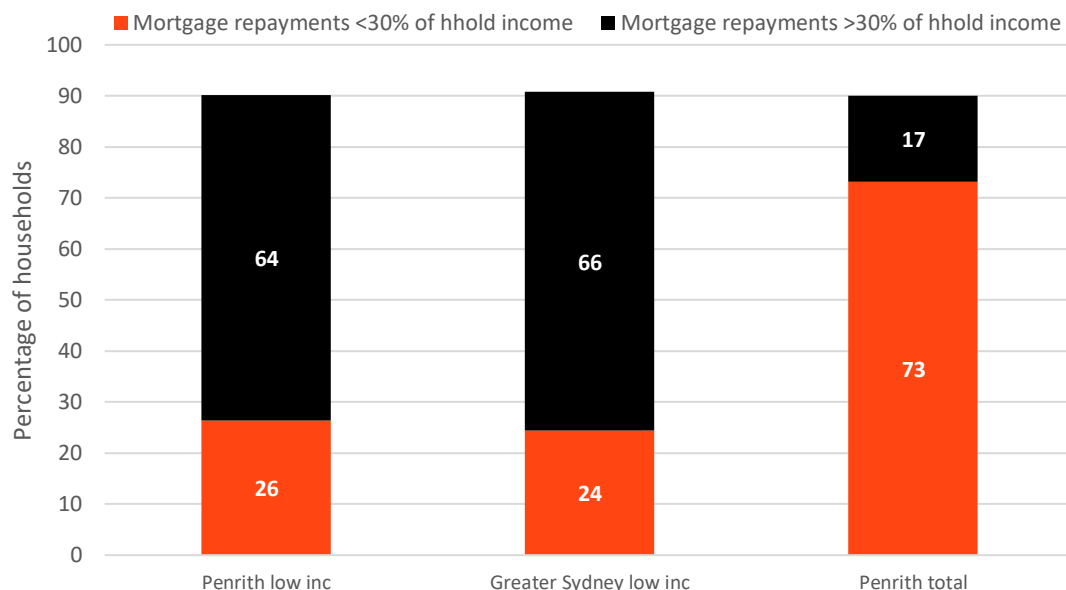
Since 2016:

- ▣ The proportion of the City's low-income households that are fully-owned **increased by 2.6%**
- ▣ The proportion owning a household with a mortgage **decreased by 3.0%**
- ▣ The proportion who rent **increased by 0.6%**, of which:
 - Social housing renting **increased by 1.5%**
 - Private renting **decreased by 0.4%**

6.4 Rental and mortgage payments

Mortgage repayments are directly related to house prices in Penrith City, length of occupancy and the level of equity of homeowners. When cross-tabulated with household income data, in this case that of low-income households – measures of relative affordability also indicate the level of housing stress households in the community are under.

In 2021 Penrith low-income households were under considerable pressure with 63.8% committed to mortgage payments that were more than 30% of the household income. Greater Sydney's low-income households were in a similar situation with 66.4% of mortgages over the 30% mark. Conversely Penrith City, as a whole, had only 16.8% of households with mortgages over 30% of the household income.

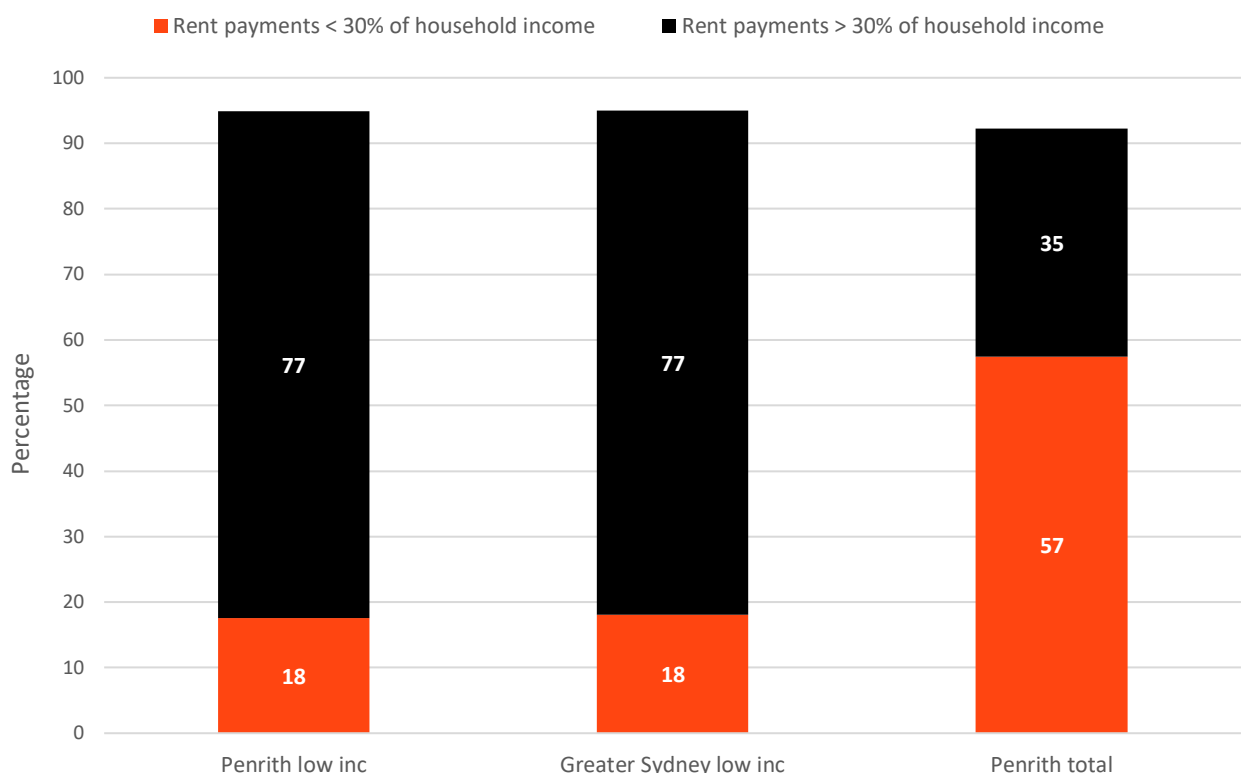


Comparison of mortgage costs against household income levels

Mortgage affordability for Penrith City's low-income households, 2021

Rental payments can be a better measure of the cost of housing in Penrith City than mortgage repayments because they are not contingent on length of occupancy or equity in the dwelling.

In 2021, 77.4% of the low-income households in Penrith that were renting were paying more than 30% of their household income. This figure was echoed in the Greater Sydney low-income households. By comparison Penrith as a whole had 35% of all households paying more than 30% of the household income on rental.



Comparison of rental costs against household income levels

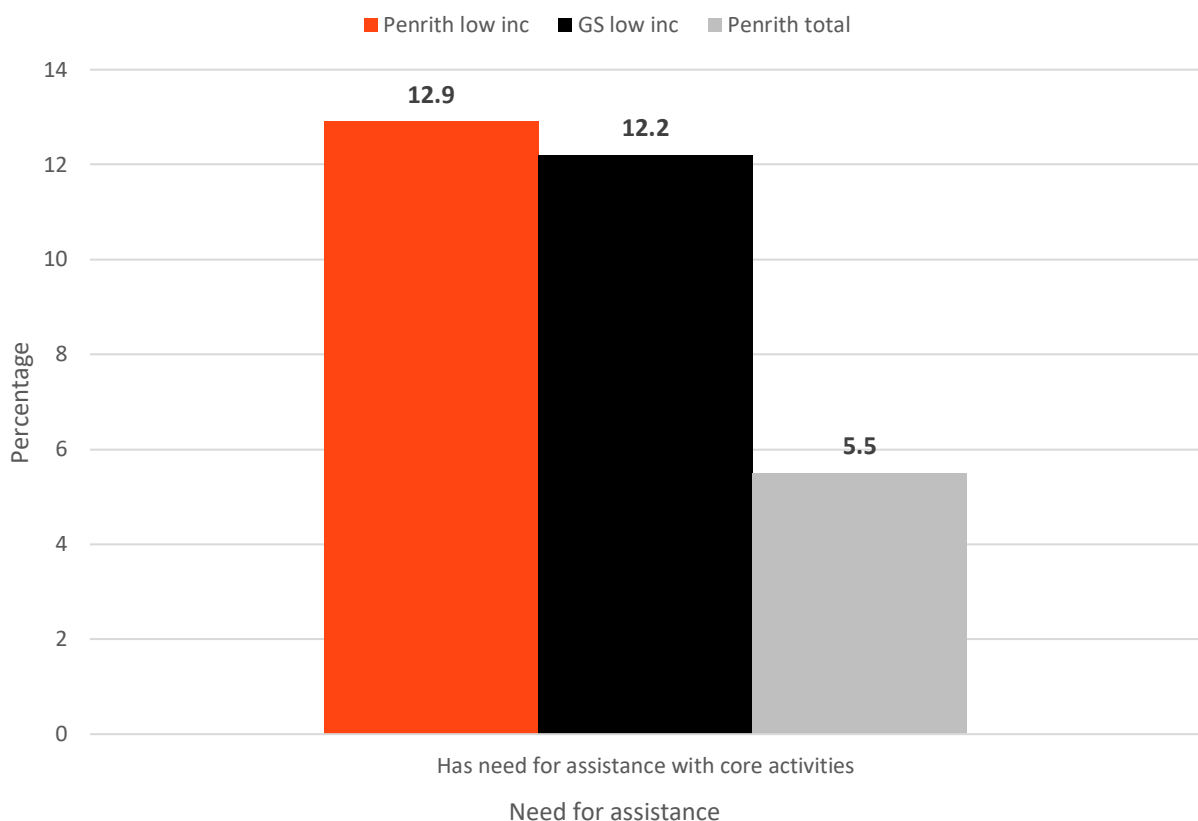
Rental affordability for Penrith City's low-income households, 2021

7. How are people in our low-income households doing?

7.1 Need for assistance due to disability

The disability statistics of people in Penrith City's low-income households relate directly to need for assistance due to a severe or profound disability. The information may be used in the planning of local facilities, services such as day-care and occasional care and in the provision of information and support to carers for these disadvantaged citizens.

In 2021, 12.9% of people in Penrith City's low-income households had a need for assistance due to disability. This proportion was much larger than for Penrith City's total population, where 5.5% of the population had a need for assistance due to disability. On the other hand, the proportion of people in Greater Sydney's low-income households that was needing assistance was very similar at 12.2%.



Need for assistance – people in Penrith City's low-income households, 2021

Since 2016, the proportion of people in Penrith City's low-income households with a need for assistance due to disability has **increased by 2.8%**.

7.2 Long-term health conditions

The 2021 Census looked for the first time at the level of incidence of selected long-term health conditions in the community. The Census question asked respondents if they have been

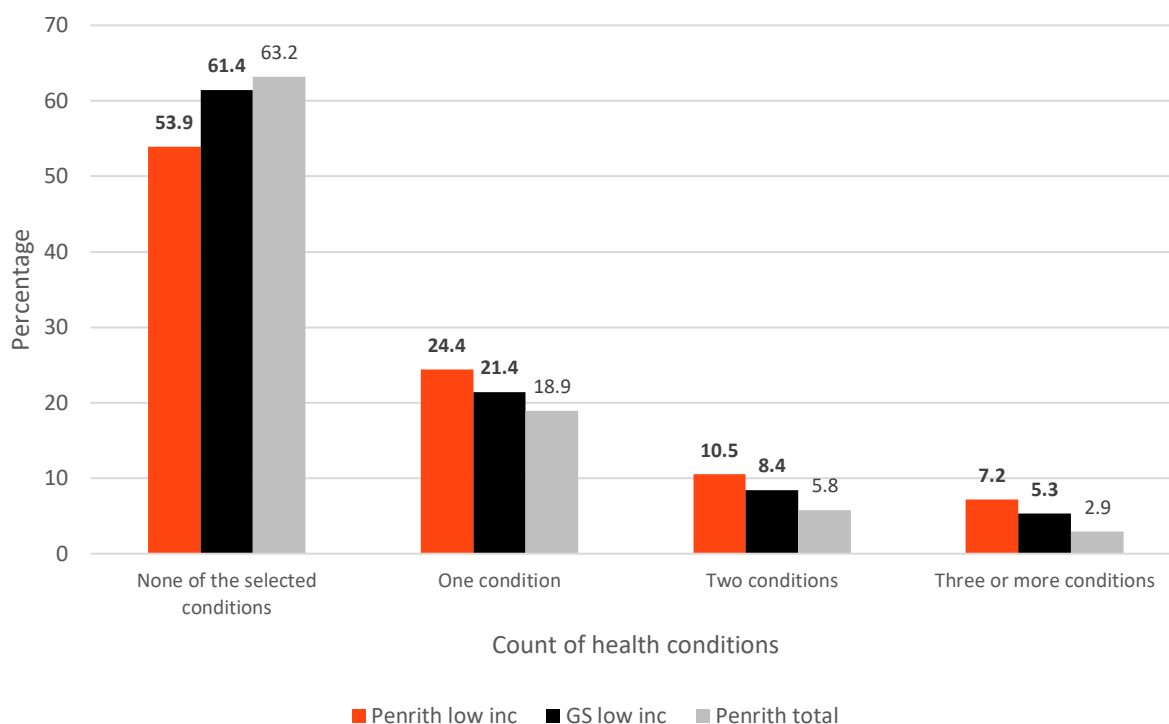
diagnosed with a specific condition (or other condition) from a list of ten conditions plus "other". Combined, these ten conditions comprise approximately 60% of Australia's deaths, and even those which are not deadly contribute substantially to the burden of disease. Assessing this information for people in Penrith City's low-income households and comparing to the City's total population can reveal if any additional focus or assistance is needed.

In 2021, 42% of the people in Penrith's low-income households had at least one long-term health condition.

- ▣ 53.9% had no long-term health conditions
- ▣ 24.4% had one long-term health condition
- ▣ 10.5% had two long-term health conditions
- ▣ 7.2% had three or more long-term health conditions

Compared to Penrith City's total population, a larger proportion of people in low-income households had at least one long-term health condition (42.1% compared to 27.7% for the City as a whole). A larger proportion of people in Penrith's low-income households had one condition compared to the City total (24.4% compared to 18.9%), two conditions (10.5% compared to 5.8%) or three or more conditions (7.2% compared to 2.9%).

A slightly smaller proportion of the people in Greater Sydney's low-income households had at least one long-term health condition (21.4%) compared to people in Penrith City's low-income households (24.4%). The proportion of residents with one, two or three or more conditions was higher for people in Penrith City low-income households than Greater Sydney low-income households (42.1% compared to 35%)



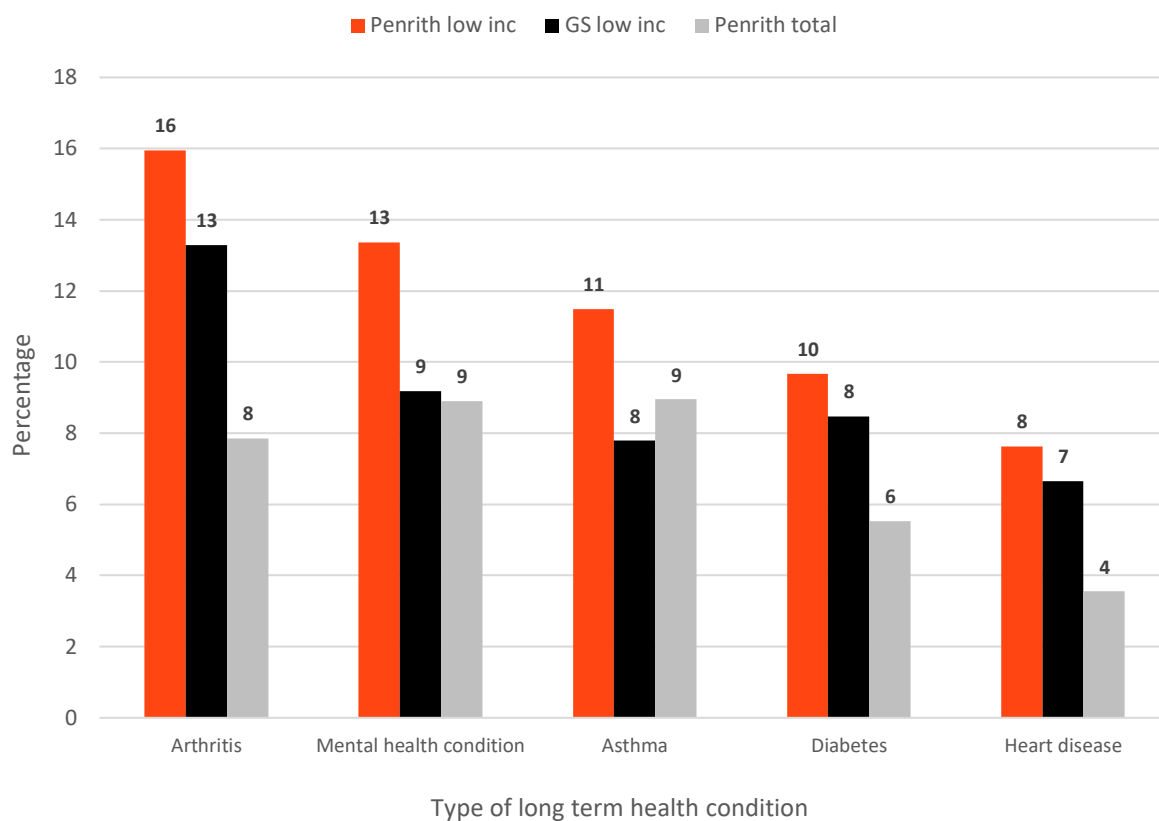
Count of long-term health conditions for people in Penrith City's low-income households, 2021

The most prevalent long-term health conditions for people in Penrith's low-income households were:

- ▣ Arthritis – 15.9%
- ▣ Mental health condition (including depression or anxiety) – 13.4%
- ▣ Asthma – 11.5% of residents
- ▣ Diabetes (excluding gestational diabetes) – 9.7%
- ▣ Other long-term health condition(s) – 11.3%

Compared to Penrith's total population and those in Greater Sydney low-income households, people in Penrith's low-income households had a higher rate across all health conditions. In relation to Penrith's total population this result is expected because of the relatively old age structure of Penrith's low-income households (see section 4.2). Health conditions such as arthritis are strongly correlated with age and as the population in Penrith's low-income households is older, it can be expected to have more arthritis sufferers).

However, when comparing the people in Penrith's low-income households against the benchmark of Greater Sydney low-income households, which has an even older population (particularly in the 75yrs+ cohorts), Penrith's still has higher proportions across all health categories.



Type of long-term health conditions for people in Penrith City's low-income households, 2021

8. More reports in this series

Another income-related report is available in this series:

- ▣ Equity - Comparison of high-income and low-income households

Other reports included in the Demographic Analysis report series are:

- ▣ Pre-school children
- ▣ Young people
- ▣ Older people
- ▣ First peoples
- ▣ Health and Disability
- ▣ Gender
- ▣ People from culturally and linguistically diverse backgrounds
- ▣ Housing density
- ▣ Digital access
- ▣ Penrith City Local Government Area Demographic Summary

9. Attribution Notice

In relation to Third Party Content used in the Report, the parties acknowledge:

- (a) any ABS Data used and the copyright in the ABS Data remains the property of the Australian Bureau of Statistics. The source ABS Data may be accessed from the website of the Australian Bureau of Statistics at www.abs.gov.au, and may be used under license on terms published on the ABS website;
- (b) any Third Party Content and the copyright in it, that is evident within the Report remains the property of the identified third party; and permission to reuse this data source must comply with the third party's Terms of Use.

Where the Client replicates the whole or any part of the Report ("the replicated work"), then the Client must clearly attribute the work of .id and any relevant third party content by including an Attribution Notice in the document or other medium where the replicated work is published. The Attribution Notice must be published in a place where it can be easily found and viewed by any reader or observer of the document or other medium in which the replicated work appears.

Where the Client replicates Third Party Content that is a diagram, map, table, graph or data in another format and that source of data is already identified with the data source, then that attribution [including any logo] must be replicated along with the replicated work.

- The Attribution Notice must clearly show:
 - .id's authorship of the report, by inserting the following wording with a live hyperlink to www.id.com.au For example: 'Sourced from .id – informed decisions www.id.com.au' that the replicated work is a derivative of ABS Data by inserting the following wording with a live hyperlink to <http://www.abs.gov.au/> "This material is a derivative of ABS Data that can be accessed from the website of the Australian Bureau of Statistics at www.abs.gov.au, and which data can be licensed on terms published on the ABS website" that any replication of identified third party data belongs to the identified owner or authorised licensee. Any replication must comply with content or product terms of use published by the relevant third party.

An example of an acceptable Attribution Notice is as follows:

Much of the content of this Report has been sourced from .id – informed decisions www.id.com.au

Some of the .id sourced content is a derivative of ABS Data, which data can be accessed from the website of the Australian Bureau of Statistics at www.abs.gov.au, and licensed on terms published on the ABS website.

The Client acknowledges and accepts that Third Party Content [including ABS Data] and Client Content have been used to produce the Report and accordingly, to the extent permitted by Law, .id disclaims all warranties, representations or endorsements, express or implied, with regard to Third Party Content and Client Content, including implied warranties of merchantability, fitness for purpose or non-infringement of Intellectual Property Rights.

Definitions:

ABS Data means statistical census information collated, produced, supplied and/or owned by the Australian Bureau of Statistics and upon which .id relies to produce the Report. For the avoidance of doubt, although the Report will be based on and/or derived from ABS Data, .id modifies, transforms and/or reconfigures such ABS Data to create, collate, compile, and produce the Report.

Client Content (if any) means any data, information or other content belonging to, or licensed to the Client, which the Client provides to .id for the purpose of incorporating it into the Report.

Third Party Content means content obtained by .id from a range of sources for use within this Report and includes ABS Data.