

# Demographic Analysis Reports: Income equity and demographics

Prepared for Penrith City Council



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# Table of contents

<b>1. Executive Summary</b> .....	<b>3</b>
<b>2. Introduction</b> .....	<b>4</b>
<b>3. Where are our low and high-income households?</b> .....	<b>4</b>
<b>4. Household incomes over time</b> .....	<b>9</b>
<b>5. Who are our low and high-income residents?</b> .....	<b>10</b>
5.1 Sex .....	11
5.2 Age .....	11
5.3 Birthplace .....	13
5.4 Proficiency in English .....	15
5.5 Indigenous status .....	16
<b>6. What do our low and high-income residents do?</b> .....	<b>17</b>
6.1 Education – highest level of schooling .....	17
6.2 Education – highest qualification .....	19
6.3 Employment status .....	21
6.4 Industries of employment .....	24
6.5 Occupations of employment .....	27
6.6 Unpaid care .....	28
6.7 Unpaid childcare .....	30
<b>7. How do our low and high-income residents live?</b> .....	<b>32</b>
7.1 Household composition .....	32
7.2 Household size .....	34
7.3 Tenure type .....	36
7.4 Mortgage affordability .....	38
7.5 Rental affordability .....	39
7.6 Number of motor vehicles per household .....	40
<b>8. How are our low and high-income residents?</b> .....	<b>42</b>
8.1 Need for assistance due to disability .....	42
8.2 Long-term health conditions .....	43
<b>9. More reports in this series</b> .....	<b>48</b>
<b>10. Attribution Notice</b> .....	<b>49</b>

# 1. Executive Summary

- ▶ Penrith City has a comparable proportion of low-income households to Greater Sydney (17.8% compared to 17.9% in Greater Sydney) but a lower proportion of high-income households (23% compared to 30% in Greater Sydney).
- ▶ North St Marys has the highest proportion of low-income households (29%), while Mulgoa has the highest proportion of high-income households in the city (40%).
- ▶ Household income quartiles in Penrith City have experienced a decline over time, with more residents in the lowest and medium-lowest quartiles and fewer in the medium-highest and highest quartiles.
- ▶ Women are over-represented in low-income households (56% compared to 44% of men), while men are over-represented in high-income households (51% compared to 49% of women).
- ▶ The median age of residents in low-income households is 57.3 years, and for high-income households, it is 31.7 years. This is related to many low-income households being retirees with lower levels of income flow.
- ▶ Low-income households have higher levels of unemployment and unpaid care, and a larger proportion live in lone-person households and experience mortgage and rental stress.
- ▶ In contrast, residents in high-income households are more likely to be homeowners with children and experience lower levels of disability and long-term health conditions.

## 2. Introduction

Household income is one of the most important indicators of socio-economic status in Penrith City. The amount of income a household generates is linked to the number of workers in the household; the number who are unemployed or on other income support benefits; and the type of employment undertaken by the household members. It is important to remember that households vary in size, so that some areas have a greater number of dependents per income generated than others.

Income equity examines the distribution of Penrith City residents who live in low and high-income households.

- ▣ Low-income households are defined as those receiving less than \$800 per week (before tax in 2021).
- ▣ High-income households are defined as those receiving more than \$3,000 per week (before tax in 2021).

Understanding the demographic characteristics of Penrith City residents living in low and high-income households helps better understand distinct characteristics of these two groups including age, cultural diversity, education and employment characteristics, unpaid work trends, household composition, tenure type as well as housing costs.

Finally, the report assess how different health and disability characteristics are for Penrith City's residents living in low and high-income households.

## 3. Where are our low and high-income households?

The spatial distribution of low and high-income households within Penrith City is related to the resident population in the area, their age, the household size and household composition, their employment status and educational qualification characteristics.

In 2021, 17.8% of Penrith City households were low-income households (weekly incomes of less than \$800). This proportion was almost identical to Greater Sydney, where 17.9% of all households were low-income households. On the other hand, 23% of Penrith City households were high-income households (weekly household incomes of \$3,000 or more. By comparison, Greater Sydney had a significantly larger proportion of high-income households (30.1%).

Within Penrith City, the suburbs with the largest proportions of low-income households were:

- ▣ North St Marys – 29.1%
- ▣ Penrith – 26.8%
- ▣ St Marys – 24.0%
- ▣ Kingswood – 22.5%
- ▣ Colyton – 22.3%

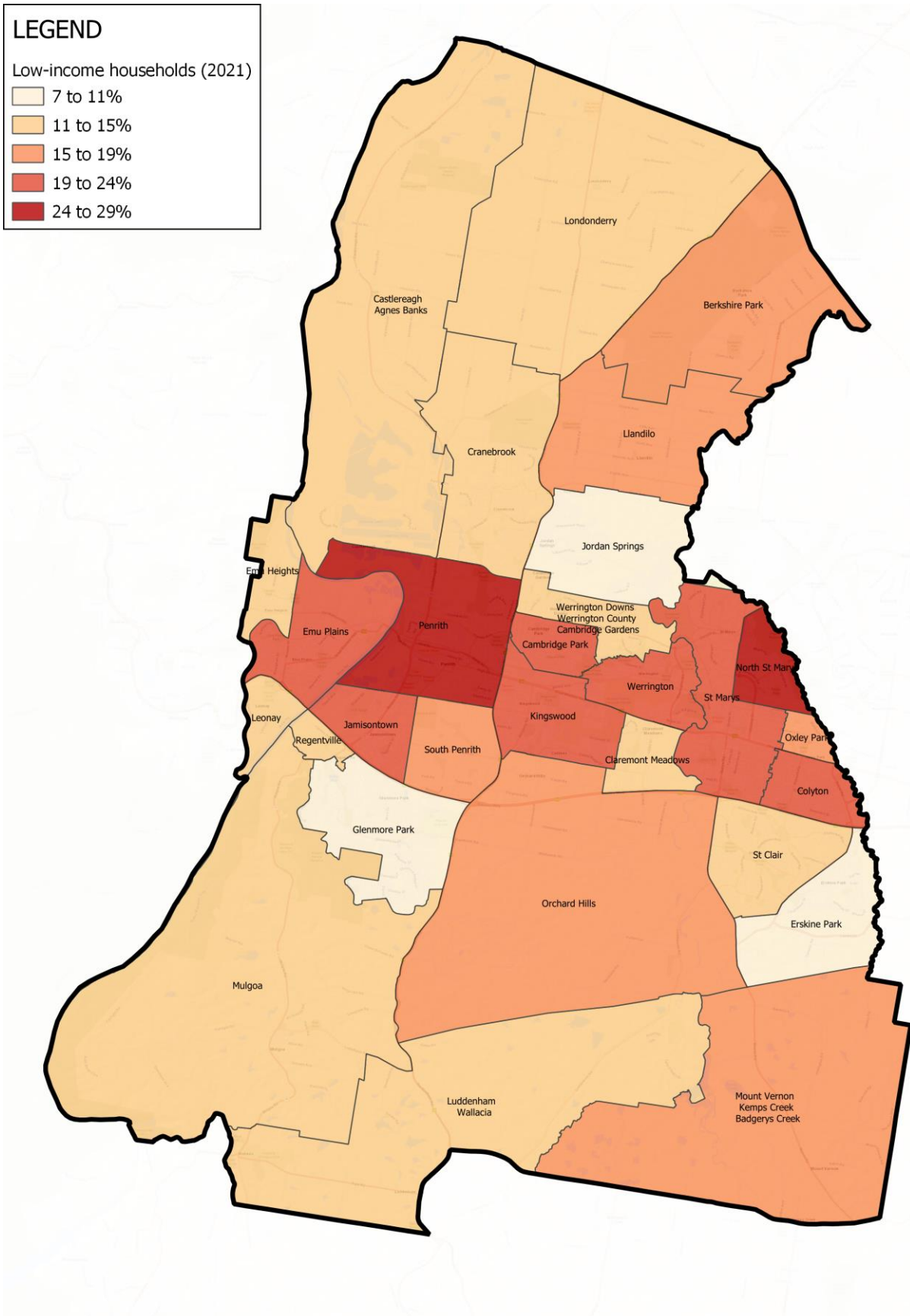
Conversely, the suburbs with the largest proportions of high-income households in Penrith City were:

- ▣ Mulgoa – 40.0%
- ▣ Mount Vernon - Kemps Creek - Badgerys Creek – 38.2%
- ▣ Leonay – 38.0%
- ▣ Luddenham – Wallacia – 37.6%
- ▣ Glenmore Park – 37.1%

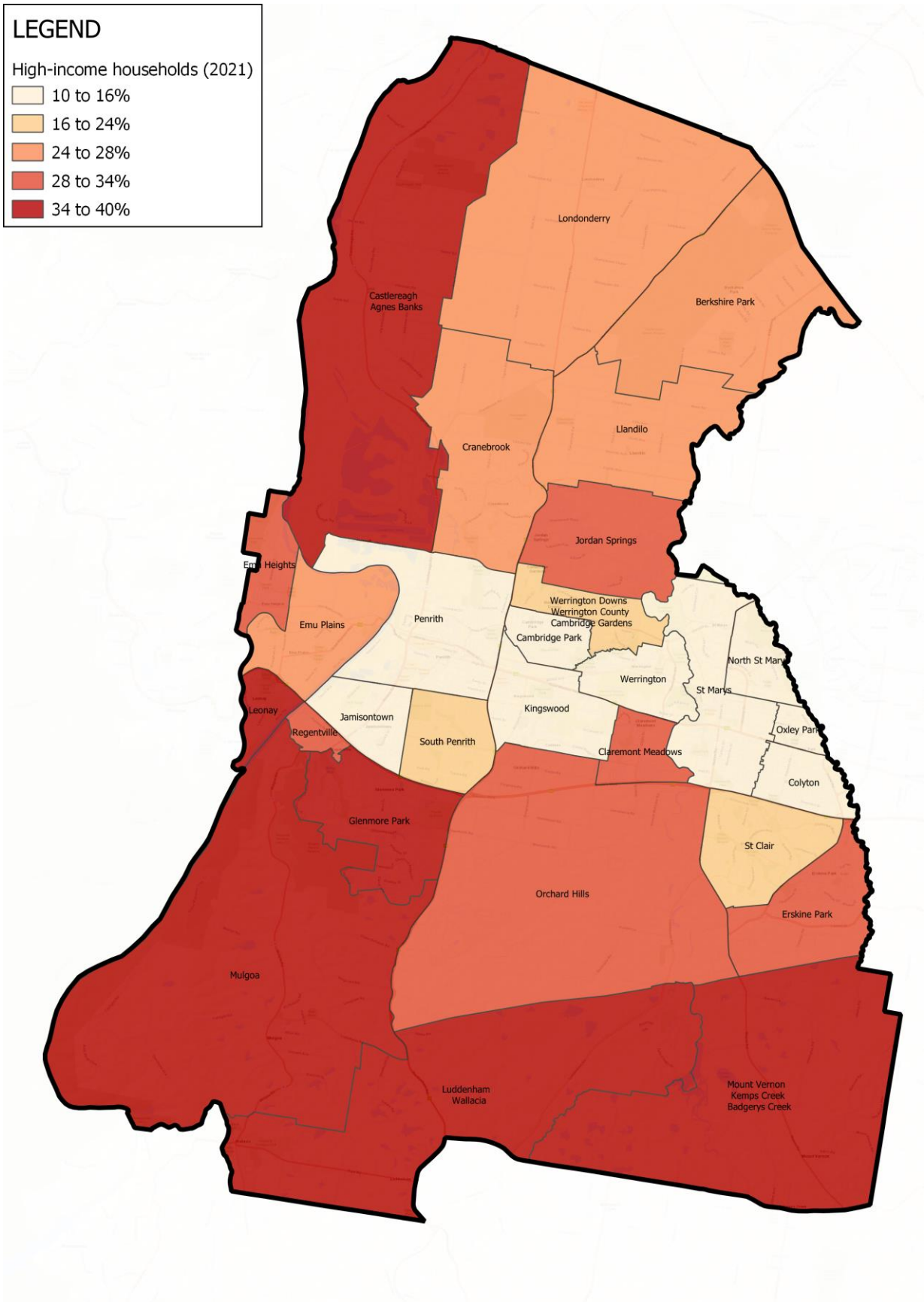
Area	Low-income households (as % of all hholds)	High-income households (as % of all hholds)
Berkshire Park	17.8%	27.9%
Cambridge Park	21.7%	13.8%
Castlereagh - Agnes Banks	13.8%	36.4%
Claremont Meadows	11.6%	30.2%
Colyton	22.3%	14.5%
Cranebrook	15.0%	26.3%

Emu Heights	12.4%	33.9%
Emu Plains	21.6%	26.4%
Erskine Park	10.9%	31.7%
Glenmore Park	9.6%	37.1%
Jamisontown	20.5%	16.3%
Jordan Springs	7.1%	33.6%
Kingswood	22.5%	16.4%
Leonay	12.2%	38.0%
Llandilo	18.1%	27.4%
Londonderry	14.2%	28.2%
Luddenham - Wallacia	15.0%	37.6%
Mount Vernon - Kemps Creek - Badgerys Creek	16.6%	38.2%
Mulgoa	11.8%	40.0%
North St Marys	29.1%	9.6%
Orchard Hills	16.4%	33.0%
Oxley Park	18.7%	13.2%
Penrith	26.8%	12.3%
Regentville	12.6%	30.8%
South Penrith	18.5%	20.9%
St Clair	14.6%	24.2%
St Marys	24.0%	11.3%
Werrington	21.5%	14.7%
Werrington Downs - Werrington County - Cambridge Gardens	14.8%	23.0%
<b>Penrith City</b>	<b>17.8%</b>	<b>23.0%</b>

**Low and high-income households within Penrith City suburbs, 2021**



Spatial distribution of low-income households in the City of Penrith (2021)



Spatial distribution of high-income households in the City of Penrith (2021)

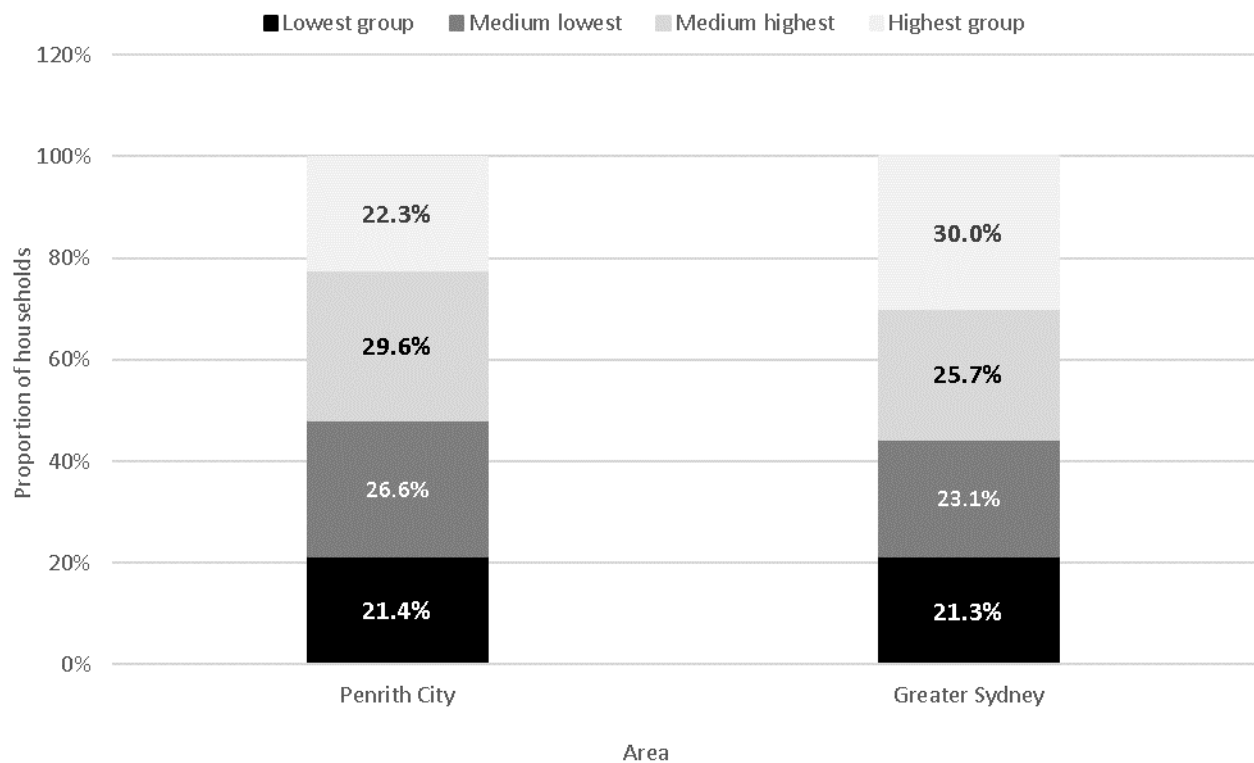


## 4. Household incomes over time

Household income levels are not comparable over time because of the influences of economic change such as wage level fluctuations and inflation. The income quartile method is a powerful and objective way of looking at income data and in particular, how it is changing.

An almost identical proportion of Penrith City and Greater Sydney households were in the “lowest group” of income quartiles. A larger proportion of Penrith City households were in the “medium lowest” and “medium highest” quartiles, compared to Greater Sydney, but Greater Sydney had a larger proportion of households in the “highest group” quartile.

Household income quartile dollar ranges for 2021 and 2016 are listed overleaf.



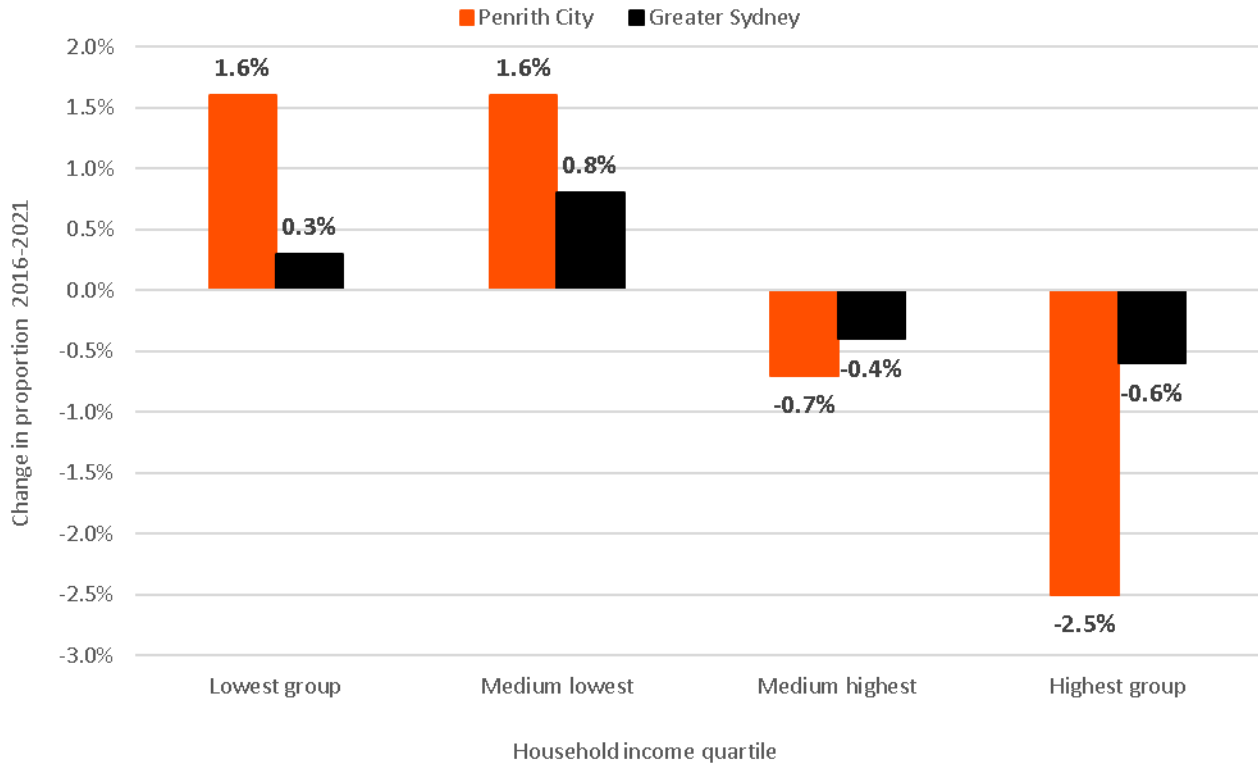
**Household income quartiles, Penrith City, 2021**

Over time, Penrith City household income quartiles show a relative decline, with an increase in lowest and medium-lowest quartiles, and a decrease in the medium highest and highest quartiles.

Since 2016, the proportion of Penrith City households which were in the lowest income quartile and medium lowest income quartile, increased by 1.6% each. In Greater Sydney, the

lowest household income quartile increased by 0.3% and the medium lowest, by 0.8%, between 2016 and 2021.

The proportion of Penrith City households in the medium highest and highest quartiles decreased by 0.7% and 2.5%, respectively. In Greater Sydney, the proportion of households in the medium highest quartile decreased by 0.4% and in the highest quartile by 0.6%.



**Change in household income quartiles over time, Penrith City, 2016-2021**

Household income quartile	2021 \$ range	2016 \$ range
Lowest group	\$0 to \$886	\$0 to \$750
Medium lowest	\$887 to \$1,824	\$751 to \$1,481
Medium highest	\$1,825 to \$3,134	\$1,482 to \$2,554
Highest group	\$3,125 and over	\$2,555 and over

**Household income quartile group dollar ranges for 2016 and 2021**

*Calculated from income data for New South Wales*

## 5. Who are our low and high-income residents?

Understanding the sex, age and cultural diversity of Penrith City’s low and high-income household dwellers helps Councils understand if certain genders, age groups or cultural

groups are over-represented in either income group. This understanding is especially important in understanding more vulnerable low-income households.

## 5.1 Sex

In 2021, there were 22,251 Penrith City residents living in low-income households, and 64,074 residents living in high-income households. The sex breakdown of those two income groups is:

### 5.1.1 Low-income households:

- ▣ Females: 56.4%
- ▣ Males: 43.6%

### 5.1.2 High income households

- ▣ Females: 49.1%
- ▣ Males: 50.9%

A larger proportion of female than male residents made up Penrith City's low-income household. On the other hand, a slightly larger proportion of Penrith City males represented high-income households.

Compared to Greater Sydney:

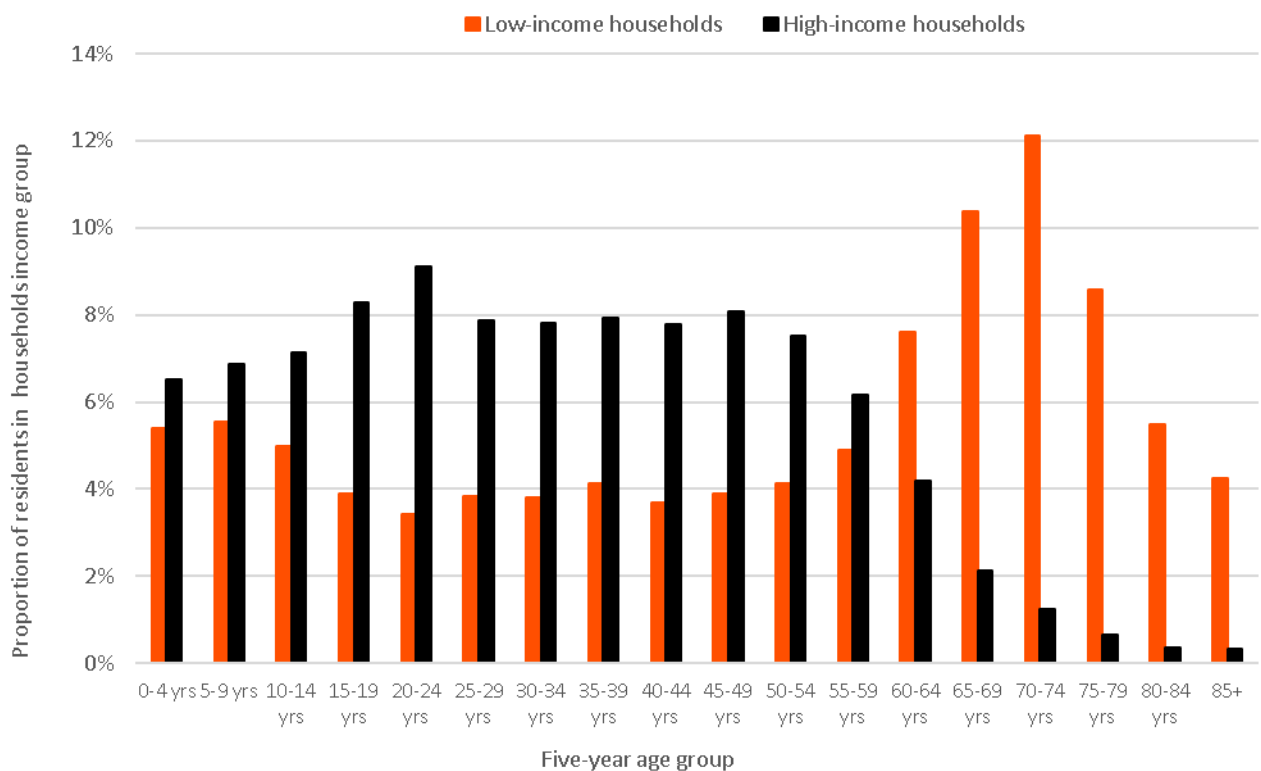
- ▣ Penrith City had a slightly larger proportion of females in low-income households (56.4% compared to 55.8% in Greater Sydney) and conversely, a smaller proportion of males in low-income households.
- ▣ Penrith City had an almost exact proportion of females and males in high-income households.

## 5.2 Age

The median age of Penrith City residents living in low-income households is 57.3 years. The median age of Penrith City residents living in high-income households is 31.7 years. Low-income households can include older people with no employment-related income who, by

definition live in low-income households, hence the significantly higher median age of residents in low-income households.

- ▣ Residents aged under 20 years make up 20% of low-income and 29% of high-income households (predominantly as children in those households).
- ▣ Residents aged 20-39 years make up 15% of low-income and 33% of high-income households.
- ▣ Residents aged 40-64 years make up 24% of low-income and 34% of high-income households.
- ▣ Residents aged 65 years and older make up 41% of low-income and 5% of high-income households.



**Age structure of Penrith City residents living in low and high-income households, 2021**

Compared to Greater Sydney, Penrith City’s residents living in low-income households are slightly younger:

- ▣ A larger proportion of them are in the under 20 age group (20% compared to 17% in Greater Sydney).
- ▣ A slightly smaller proportion of them are in the 20-39 year age group (15.7% compared to 15.2% in Greater Sydney).
- ▣ A slightly smaller proportion of them are in the 40-64-year age group (24.2% compared to 24.6% in Greater Sydney).
- ▣ A smaller proportion of them are aged over 65 years (41% compared to 43% in Greater Sydney).

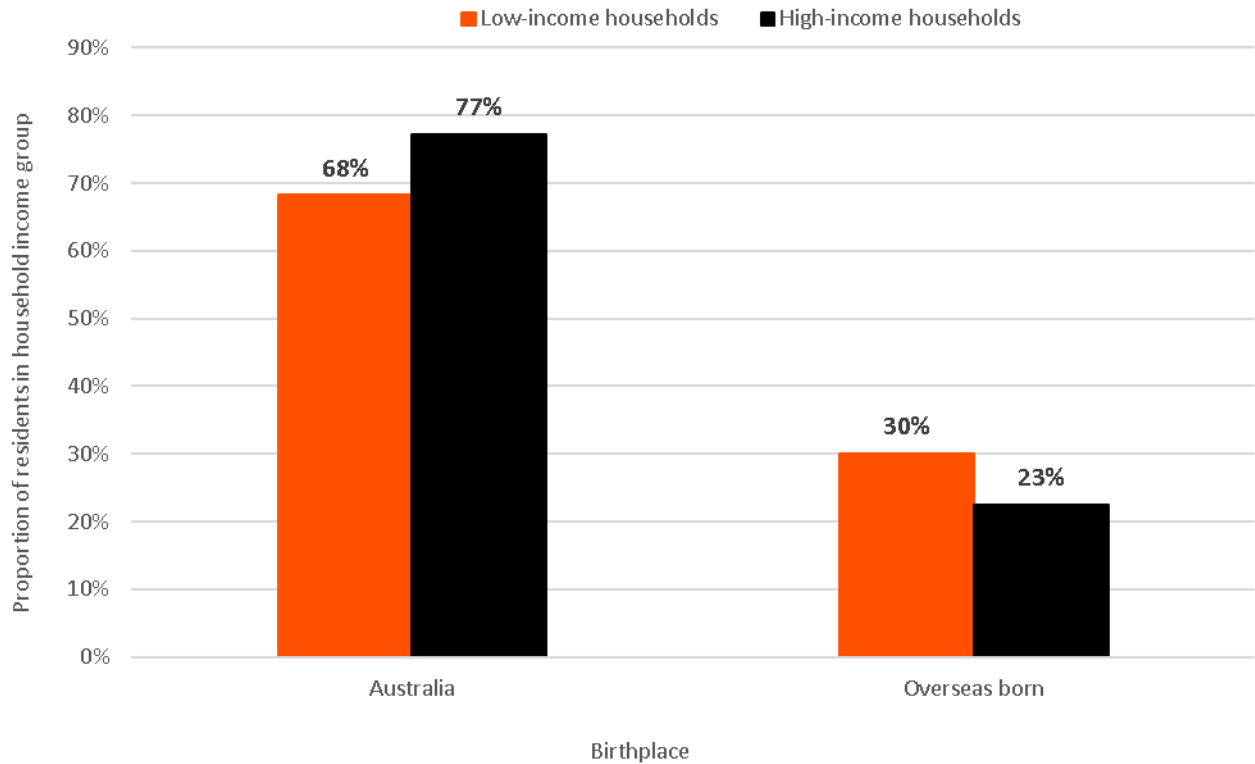
Compared to Greater Sydney, Penrith City's residents living in high-income households are also slightly younger:

- ▣ A larger proportion of them are in the under 20 age group (29% compared to 27% in Greater Sydney).
- ▣ An almost identical proportion of them are in the 20-39 year age group (32.8% compared to 32.7% in Greater Sydney).
- ▣ A smaller proportion of them are in the 40-64 year age group (33.7% compared to 34.3% in Greater Sydney).
- ▣ A smaller proportion of them are aged over 65 years (4.7% compared to 6% in Greater Sydney).

### 5.3 Birthplace

Overseas-born residents make up a larger proportion of low-income households. A larger proportion of overseas-born residents live in low-income households than high-income households. In 2021, 30% of all Penrith City residents living in low-income households were born overseas, compared to 23% of overseas born residents in high-income households.

On the other hand, a larger proportion of Australian-born residents living in Penrith City live in high-income households (77%) than low-income households (68%).



**Birthplace breakdown for Penrith City residents living in low and high-income households, 2021**

The top five birthplaces for Penrith City residents in low-income households are:

1. Australia – 68%
2. England – 4.7%
3. Philippines – 1.8%
4. Malta – 1.8%

## 5. New Zealand – 1.4%

The top five birthplaces for Penrith City residents in high-income households are:

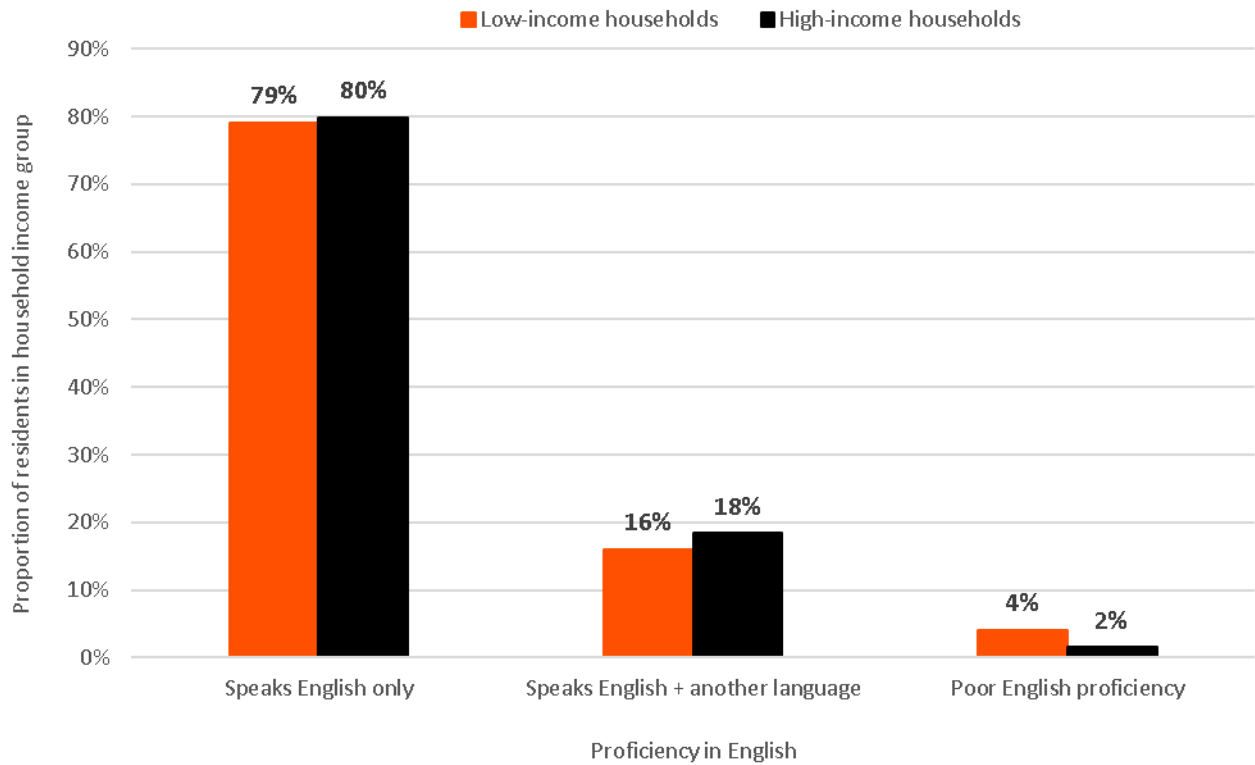
1. Australia – 77%
2. India – 3.7%
3. Philippines – 3.1%
4. England – 2.2%
5. New Zealand – 1.9%

By comparison, Greater Sydney has a smaller proportion of residents living in both low and high-income households who were born in Australia. In 2021, 52% of Greater Sydney's residents in low-income households were born in Australia (lower than Penrith City's 68%). A smaller proportion of Greater Sydney residents in high-income households were born in Australia (63%, compared to 77% in Penrith City).

This is related to the overall demographic make-up of Greater Sydney, which is more culturally diverse than Penrith City.

### 5.4 Proficiency in English

Proficiency in English statistics in Penrith City show that a larger proportion of residents living in low-income households have poor English proficiency, meaning they can speak a language other than English, but do not speak English well or very well. In 2021, 4% of Penrith City residents living in low-income households had poor English proficiency compared to 2% of residents living in high-income households.



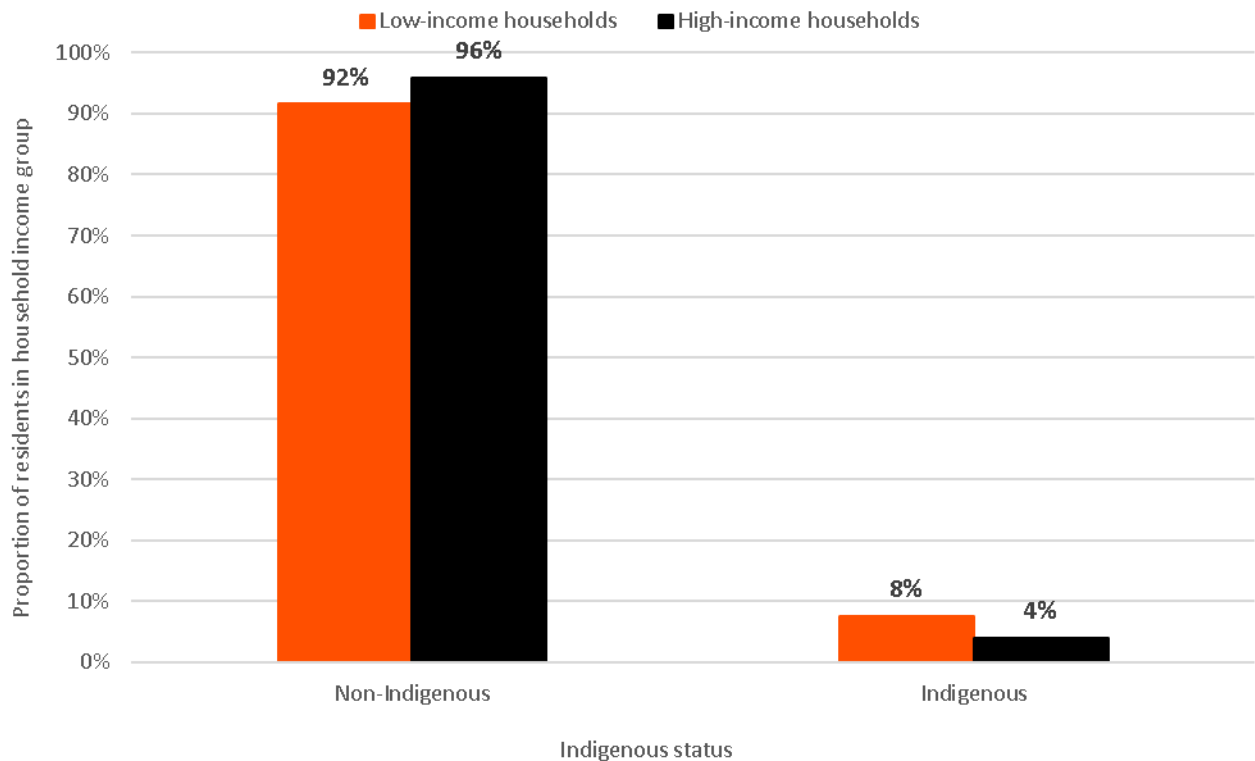
### Proficiency in English for Penrith City residents living in low and high-income households, 2021

In Greater Sydney, proficiency in English differences between low and high-income household residents was more pronounced, with 54% of residents in low-income and 66% of residents in high-income households speaking English only. Speaking English and another language was similar for the two household income groups, however a significantly larger proportion of residents in low-income households had poor English proficiency (14%) compared to high-income households, where 4% of residents had poor English proficiency.

## 5.5 Indigenous status

Penrith City's First Nations residents are over-represented in low-income household statistics and under-represented in high-income household statistics. In 2021, 8% of residents living in low-income households were First Nations peoples, that is – Aboriginal and/or Torres Strait Islanders. On the other hand, only 4% of Penrith City residents living in high-income households were First Nations peoples.





### Indigenous status of Penrith City's residents living in low and high-income households, 2021

In Greater Sydney, which has a lower proportion of First Nations peoples in general:

- ▾ 3% of residents in low-income households were First Nations peoples (compared to 8% in Penrith city).
- ▾ 1% of residents in high-income households were First Nations peoples (compared to 4% in Penrith City).

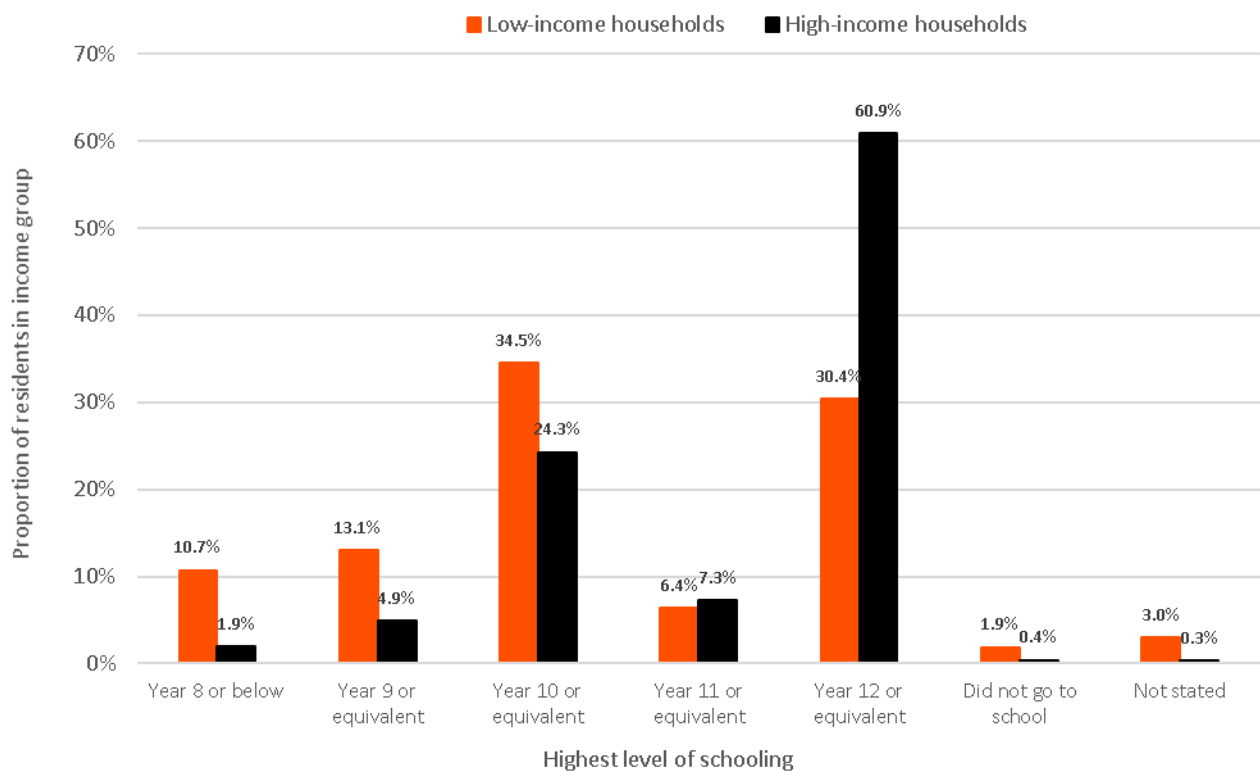
## 6. What do our low and high-income residents do?

### 6.1 Education – highest level of schooling

Highest level of schooling information is a useful indicator of socio-economic status. The data informs planners and decision-makers about people's ability to access services. Combined with "highest qualifications" (next section), it also allows assessment of the skill base of the population.

Highest level of schooling characteristics are very different for Penrith City residents living in low-income households to those living in high-income households. More residents living in high-income households had higher levels of schooling.

- ▾ Most residents in low-income households have “Year 10 or equivalent” as their highest qualification (35%), followed by “Year 12 or equivalent” (30%).
- ▾ On the other hand, most residents in high-income households completed “Year 12 or equivalent” as their highest level of schooling (61%), more than twice the proportion of low-income residents. A further 24% of residents living in high-income households completed “Year 10 or equivalent” as their highest level of schooling.
- ▾ 1.9% of Penrith City residents living in low-income households and 0.4% living in high-income households did not go to school.



**Highest level of schooling for Penrith City’s residents living in low and high-income households, 2021**

Compared to Greater Sydney’s residents living in low-income households, Penrith City’s residents living in low-income households had lower levels of schooling:

- 30% completed “Year 12 or equivalent”, compared to 46% in Greater Sydney.
- 35% completed “Year 10 or equivalent”, compared to 24% in Greater Sydney.
- 1.9% did not go to school, compared to 4% in Greater Sydney.

Compared to Greater Sydney’s residents living in high-income households, Penrith City’s residents living in high-income households had lower levels of schooling:

- 601% completed “Year 12 or equivalent”, compared to 78% in Greater Sydney.
- 24% completed “Year 10 or equivalent”, compared to 12% in Greater Sydney.
- 0.4% did not go to school, compared to 0.7% in Greater Sydney

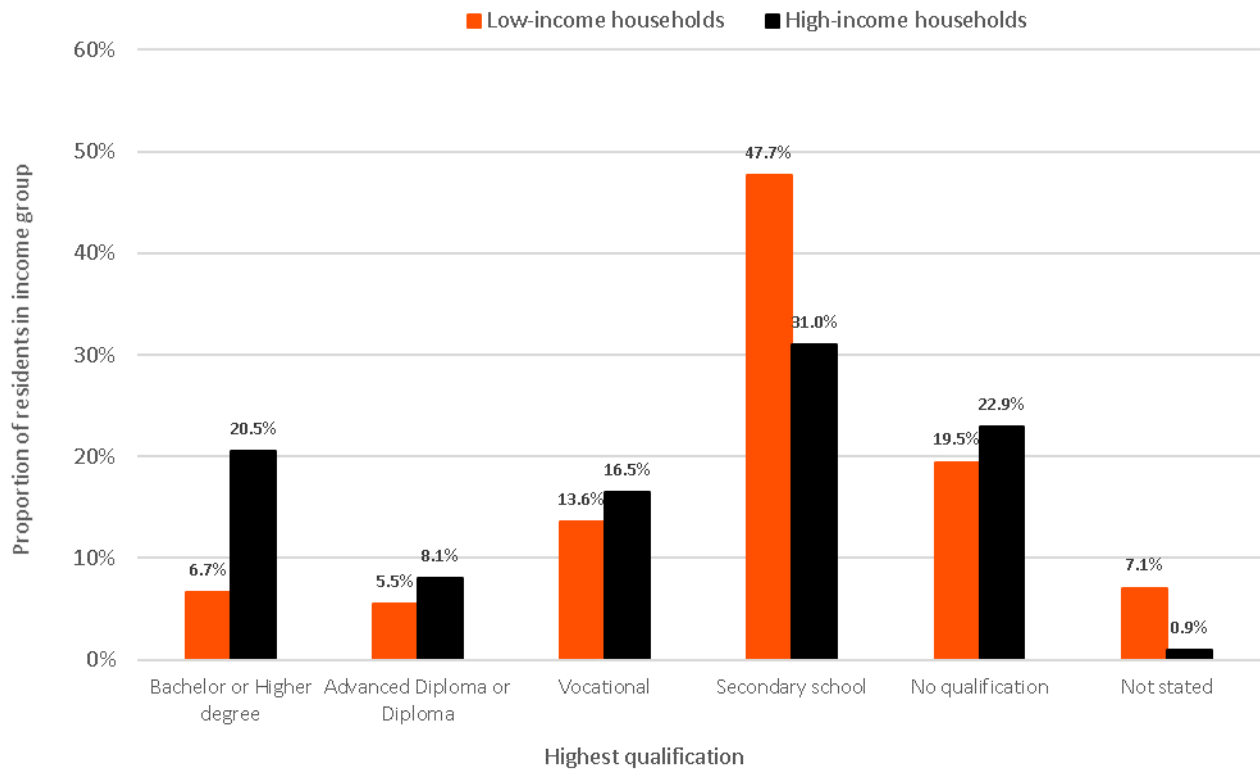
## 6.2 Education – highest qualification

Educational Qualifications relate to education outside of primary and secondary school and are one of the most important indicators of socio-economic status. Penrith City's highest educational qualifications help to evaluate the economic opportunities and socio-economic status of the area and identify skill gaps in the labour market.

Comparable to highest level of schooling, highest qualifications achieved differ for Penrith City residents in low-income or high-income households. Residents living in low-income households were more likely to have secondary school as their highest educational qualification than those in high-income households and conversely, residents in high-income households were more likely to have a Bachelor or Higher degree than residents in low-income households.

- 48% of residents in low-income households had secondary school as their highest level of education, significantly higher than 31% for high-income household residents.
- 7% of residents in low-income households had a Bachelor or Higher degree, lower than 21% for high-income household residents.
- 6% of low-income household residents had an Advanced Diploma or Diploma, compared to 8% for high-income household residents.

- 14% of residents in low-income households had a Vocational qualification, compared to 17% of high-income household residents.
- 20% of low-income residents had no qualification, compared to 23% of residents in high-income households.



### Highest qualifications for Penrith City's residents living in low and high-income households, 2021

Compared to Greater Sydney's residents living in low-income households, Penrith City's residents living in low-income households had lower levels of educational qualifications achieved:

- 7% had a Bachelor or Higher degree, compared to 14% in Greater Sydney.
- 6% had an Advanced Diploma or Diploma, compared to 7% in Greater Sydney.
- 14% had a Vocational qualification, compared to 10% in Greater Sydney.
- 48% had a secondary school qualification, compared to 43% in Greater Sydney.
- 20% had no qualification, compared to 19% in Greater Sydney.

Compared to Greater Sydney's residents living in high-income households, Penrith City's residents living in high-income households had lower levels of educational qualifications achieved:

- ▣ 21% had a Bachelor or Higher degree, compared to 38% in Greater Sydney.
- ▣ 8% had an Advanced Diploma or Diploma, same as in Greater Sydney.
- ▣ 17% had a Vocational qualification, compared to 8% in Greater Sydney.
- ▣ 31% had a secondary school qualification, compared to 22% in Greater Sydney.
- ▣ 23% had no qualification, same as in Greater Sydney.

## 6.3 Employment status

Penrith City's employment statistics are an important indicator of socio-economic status. The levels of full or part-time employment, unemployment and labour force participation indicate the strength of the local economy and social characteristics of the population.

### 6.3.1 Labour force participation

- ▣ Penrith City's overall labour force participation rate in 2021 was 62.4%.
- ▣ 21% of Penrith City's residents in low-income households (aged over 15 years) participated in the labour force, meaning they were either employed, or unemployed but looking for work.

This level of participation is likely related to age of people living in low-income households, which is older than the high-income household population. Older, retired residents do not participate in the labour force; therefore, these numbers are reflected here.

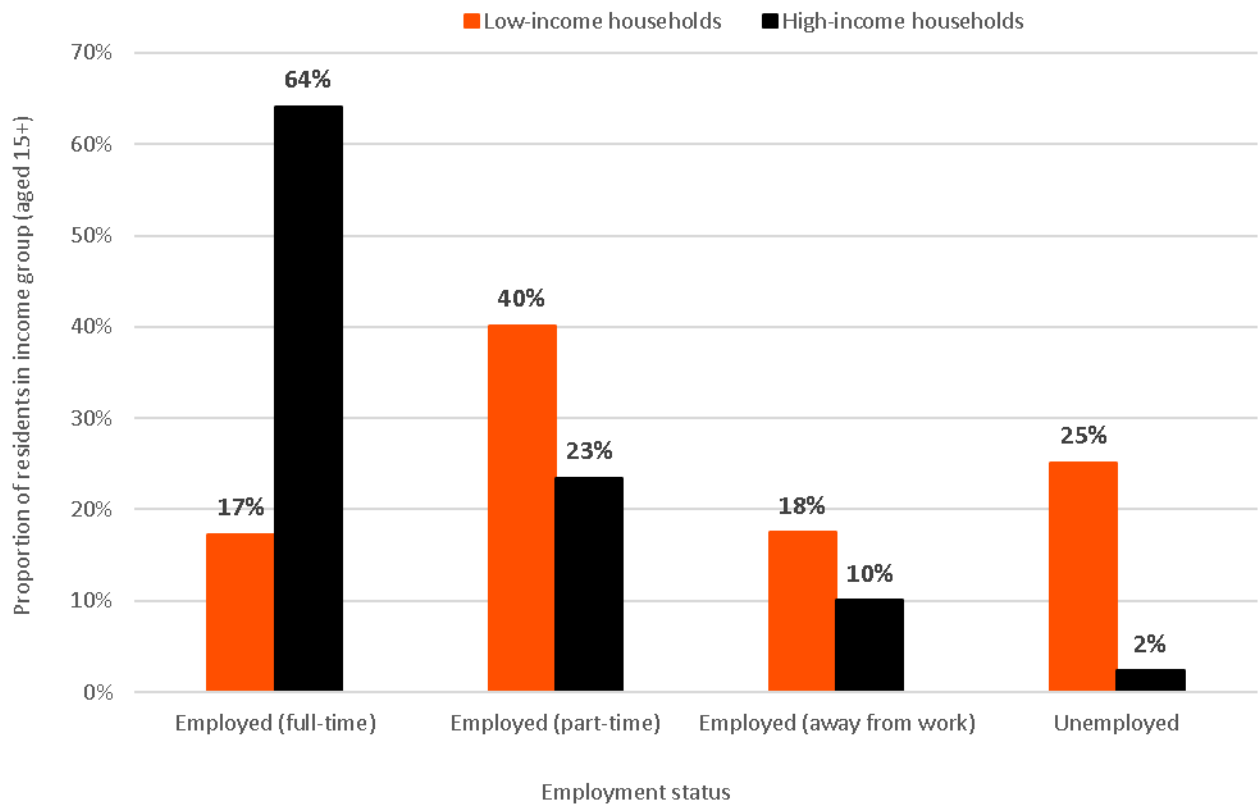
- ▣ 84% of Penrith City's residents in high-income households (aged over 15 years) participated in the labour force.

Compared to Greater Sydney's residents in low and high-income households:

- ▶ Penrith City had a higher labour force participation rate of low-income dwelling residents (21% compared to 20% in Greater Sydney).
- ▶ Penrith City also had a higher labour force participation rate of high-income dwelling residents (84% compared to 81% in Greater Sydney).

### 6.3.2 Employment

- ▶ 75% of Penrith City residents in the labour force living in low-income households were employed. A significantly higher 98% of Penrith City residents in the labour force living in low-income households were employed.
- ▶ 17% of residents in the labour force living in low-income households were employed full-time, which is significantly lower than 64% of residents in the labour force living in high-income households.
- ▶ On the other hand, a larger 40% of residents in the labour force living in low-income households were employed part-time, which is higher than 23% of residents in the labour force living in high-income households.
- ▶ The category of employed but away from work, which is likely to be higher in many areas in 2021 due to lockdowns, was higher for residents in the labour force living in low-income households (18%) than in high-income households (10%).
- ▶ The unemployment rate is significantly higher for residents in the labour force living in low-income households (25%) than for those living in high-income households (2%).



### Employment status of low and high-income household residents in the labour force, Penrith City, 2021

Compared to Greater Sydney's residents in the labour force living in low-income households, Penrith City had:

- ▣ An almost identical proportion who are employed (75% compared to 74% in Greater Sydney).
- ▣ A slightly larger proportion who are employed full-time (17% compared to 14% in Greater Sydney).
- ▣ A slightly smaller proportion who are employed part-time (40% compared to 42% in Greater Sydney).
- ▣ An identical proportion who are employed but away from work (18%).
- ▣ An almost identical proportion who are unemployed (25% compared to 26% in Greater Sydney).

Compared to Greater Sydney's residents in the labour force living in high-income households, Penrith City had:

- ▣ An almost identical proportion who are employed (87% compared to 88% in Greater Sydney).
- ▣ An almost identical proportion who are employed full-time (64% compared to 65% in Greater Sydney).
- ▣ An identical proportion who are employed part-time (23%)
- ▣ A slightly larger proportion who are employed but away from work (10% compared to 9% in Greater Sydney).
- ▣ An almost identical proportion who are unemployed (2% compared to 3% in Greater Sydney).

## 6.4 Industries of employment

The largest industries of employment for Penrith City's residents living in low and high-income households are similar, but at different rates of employment.

The top industries of employment for Penrith City residents living in low-income households are:

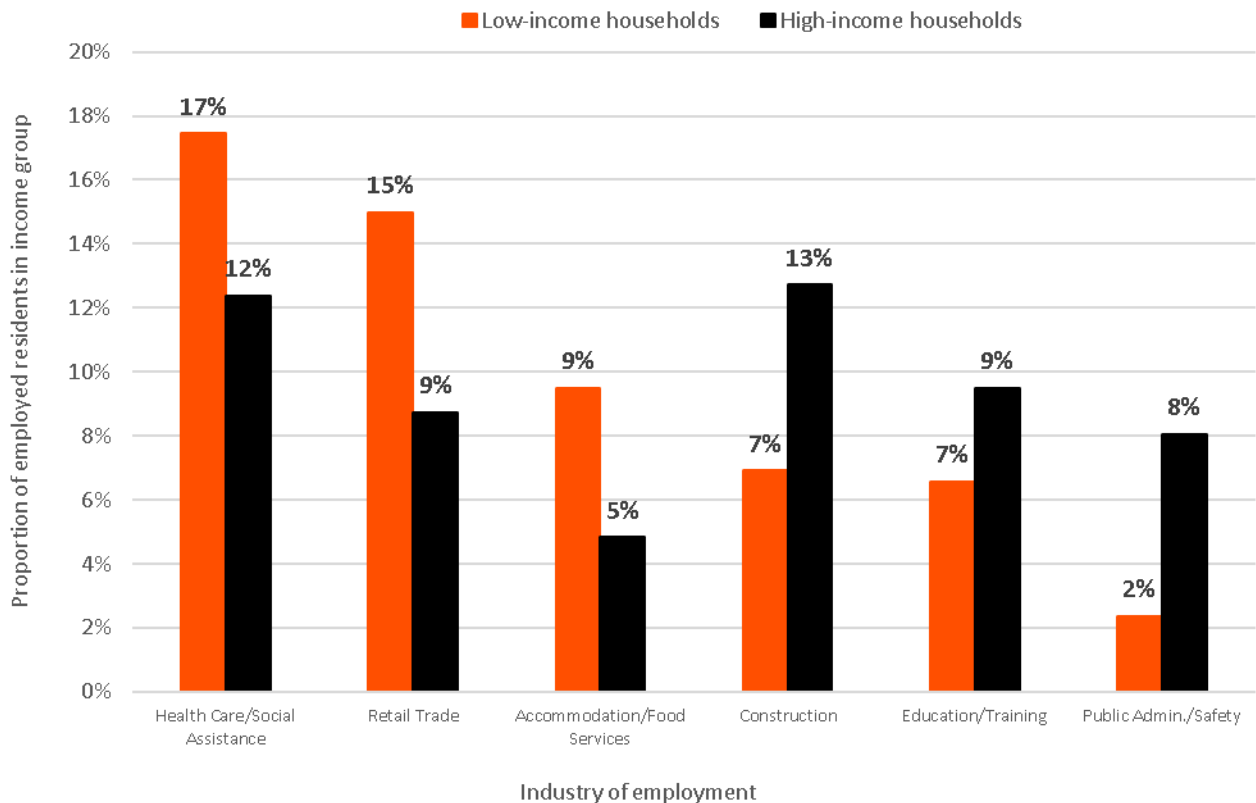
- ▣ Health care and social assistance – 17%
- ▣ Retail trade - 15% and
- ▣ Accommodation and food services – 9%

On the other hand, the top industries of employment for Penrith City residents living in high-income households are:

- ▣ Construction – 13%
- ▣ Health care and social assistance – 12% and
- ▣ Education and Training -9%



- A larger proportion of Penrith City's residents in low-income households were employed in health care/social assistance, retail trade and accommodation and food services, compared to residents in high-income households.
- On the other hand, a larger proportion of Penrith City's residents in high-income households were employed in construction, education and training and public administration and safety, compared to residents in low-income households.



#### Industries of employment for residents in low and high-income households, Penrith City, 2021

Compared to Greater Sydney's residents in the labour force living in low-income households, Penrith City had:

- A slightly larger proportion who are employed in Health care and social assistance (17% compared to 16% in Greater Sydney).
- A slightly larger proportion who are employed in retail trade (15% compared to 14% in Greater Sydney).

- ▣ A slightly larger proportion who are employed in construction (7% compared to 6% in Greater Sydney).
- ▣ An identical proportion who work in the accommodation and food services industry (9%).
- ▣ An identical proportion who work in the public administration and safety industry (2%).
- ▣ A slightly smaller proportion who work in the education and training industry (7% compared to 8% in Greater Sydney).

Compared to Greater Sydney's residents in the labour force living in high-income households, Penrith City had:

- ▣ A larger proportion who are employed in construction (13% compared to 8% in Greater Sydney).
- ▣ A larger proportion who are employed in retail trade (9% compared to 7% in Greater Sydney).
- ▣ A larger proportion who are employed in public administration and safety (8% compared to 6% in Greater Sydney).
- ▣ A slightly larger proportion who are employed in accommodation and food services (5% compared to 4% in Greater Sydney).
- ▣ An identical proportion who are employed in education and training (9%).
- ▣ A slightly smaller proportion who are employed in health care and social assistance (12% compared to 13% in Greater Sydney).

## 6.5 Occupations of employment

Penrith City's occupation statistics quantify the occupations in which the residents work (which may be within the residing area or elsewhere). This will be influenced by the economic base and employment opportunities available in the area, education levels, and the working and social aspirations of the population. Occupation is a key measure for evaluating Penrith City's socio-economic status and skill base.

- ▾ For employed Penrith City residents living in low-income households, the top occupations of employment are Community and Personal Service Workers, Labourers and Sales workers.
- ▾ On the other hand, for employed residents living in high-income households, the top occupations of employment are Professionals, Clerical and Administrative Workers and Managers.

A larger proportion of residents in low-income households than in high-income households are occupied as community and personal service workers, labourers, sales workers and machinery operators and drivers.

On the other hand, a larger proportion of residents in high-income households than in low-income households are occupied as clerical and administrative workers, Technicians and trades workers, professionals or managers.

Low-income households		High-income households	
Occupation	% of employed residents	Occupation	% of employed residents
Community and Personal Service Workers	17.8%	Professionals	21.6%
Labourers	16.4%	Clerical and Administrative Workers	15.8%
Sales Workers	14.4%	Managers	14.9%
Machinery Operators and Drivers	11.7%	Technicians and Trades Workers	13.5%
Clerical and Administrative Workers	11.3%	Community and Personal Service Workers	9.5%

**Top 5 occupations of employments for residents living in low and high-income households, Penrith City, 2021**

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

- ▣ A larger proportion working as community and service workers, labourers, sales workers and machinery operators and drivers.
- ▣ A smaller proportion working as managers, professionals or clerical and administrative workers.

Compared to Greater Sydney's employed residents living in high-income households, Penrith City had:

- ▣ A larger proportion working as community and personal service workers, labourers, sales workers, machinery operators and drivers, clerical and administrative workers and technicians and trades workers.
- ▣ A smaller proportion working as managers of professionals.

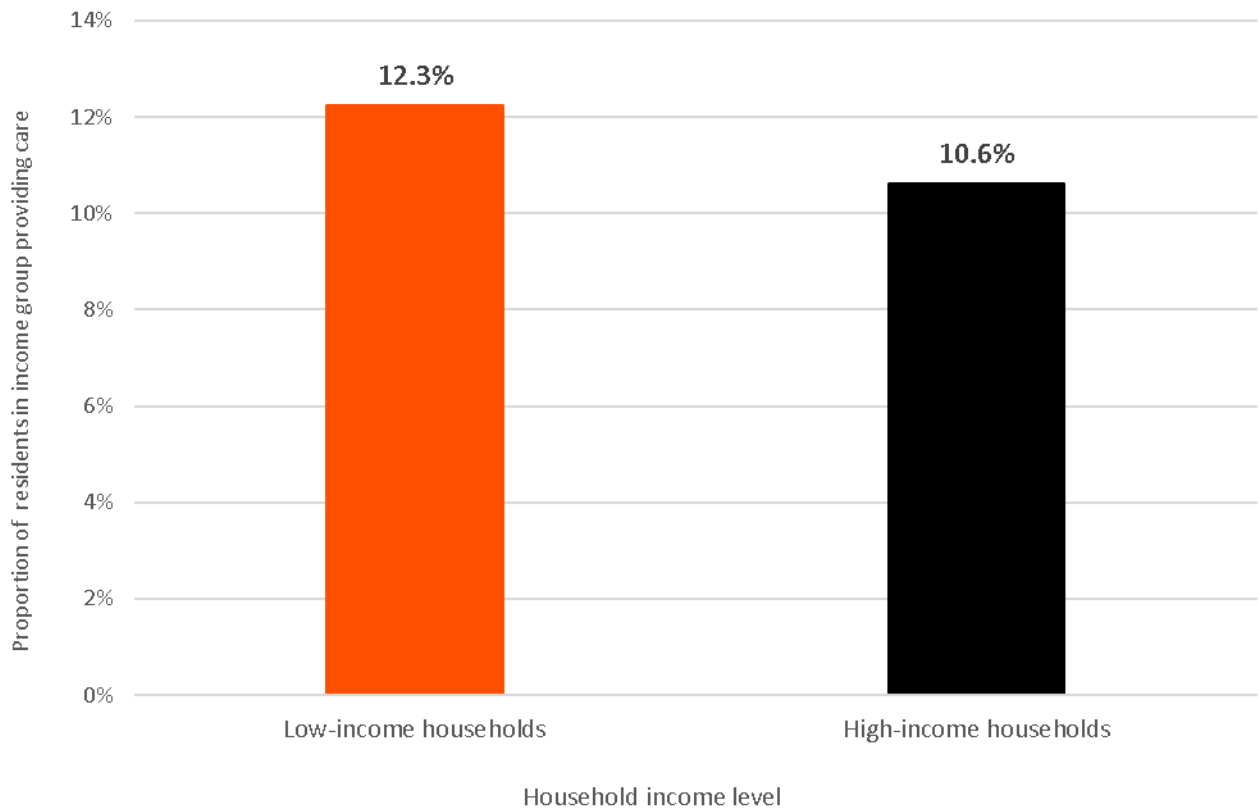
## 6.6 Unpaid care

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.

The level of care provided by individuals is likely to be affected by household income, age structure and the ethnic makeup of the community, as well as the sense of community cohesiveness.

In Penrith City, residents living in low-income households provided higher levels of unpaid care than those in high-income households. This can be related to household income but is also likely related to age structure of the two groups, where the low-income group has a larger proportion of older residents, who could be providing unpaid care to their partners.

- In 2021, 12.3% of Penrith City residents living in low-income households provided unpaid care to family members or others because of a disability, a long-term illness or problems related to old age.
- A lower proportion, 10.6% of residents in high-income households provided unpaid care.



**Provision of unpaid care for the aged and disabled by household income group, Penrith City, 2021**

- Compared to Greater Sydney’s residents in low-income households, Penrith City’s had a higher level of unpaid care provision (12.3% compared to 11.6%).
- Compared to Greater Sydney’s residents in high-income households, Penrith City’s had a higher level of unpaid care provision (10.6% compared to 10.5%).

## 6.7 Unpaid childcare

The role of unpaid childcare in Penrith City is determined by many different factors. For example, areas with high levels of unpaid childcare may have a dominance of single income families with one significant earner, or there could be a lack of provision of paid childcare in the area.

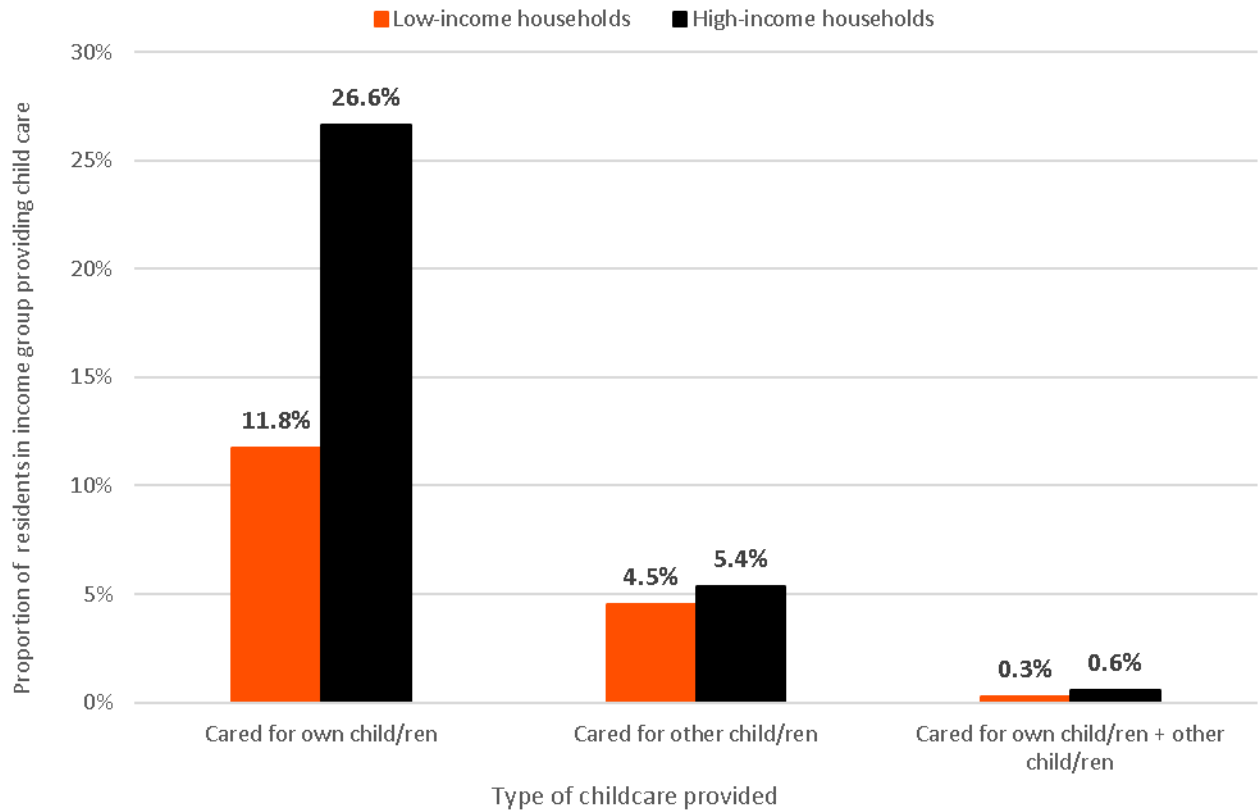
The role of unpaid childcare is complex and is related to household composition, employment characteristics and household income.

In Penrith City, 16.6% of residents in low-income households (aged 15 years or older) and 32.6% of residents in high-income households provide unpaid childcare. In both groups, most childcare provision is for their own children.

However, as low and high-income households have a different age structure and fewer older (low-income) households have children, assessment of type of childcare provided only for residents who provide it takes some of the age skew out of the data.

For those residents who provide unpaid childcare in Penrith City:

- ▣ 71% in low-income households provide childcare to their own children, compared to 82% in high-income households.
- ▣ 27% in low-income households provide childcare to other children, compared to 17% in high-income households.
- ▣ 2% in low-income households provide childcare to their as well as other children, compared to also 2% in high-income households.



#### Provision of unpaid childcare by household income group, Penrith City, 2021

Compared to Greater Sydney's residents in low-income households providing unpaid childcare. Penrith City had:

- ▾ A larger proportion providing childcare to their own children (11.8% compared to 10.5% in Greater Sydney).
- ▾ A larger proportion providing childcare to other children (4.5% compared to 3.6% in Greater Sydney).
- ▾ A similar proportion providing childcare to their as well as other children (0.3% compared to 0.2% in Greater Sydney).

## 7. How do our low and high-income residents live?

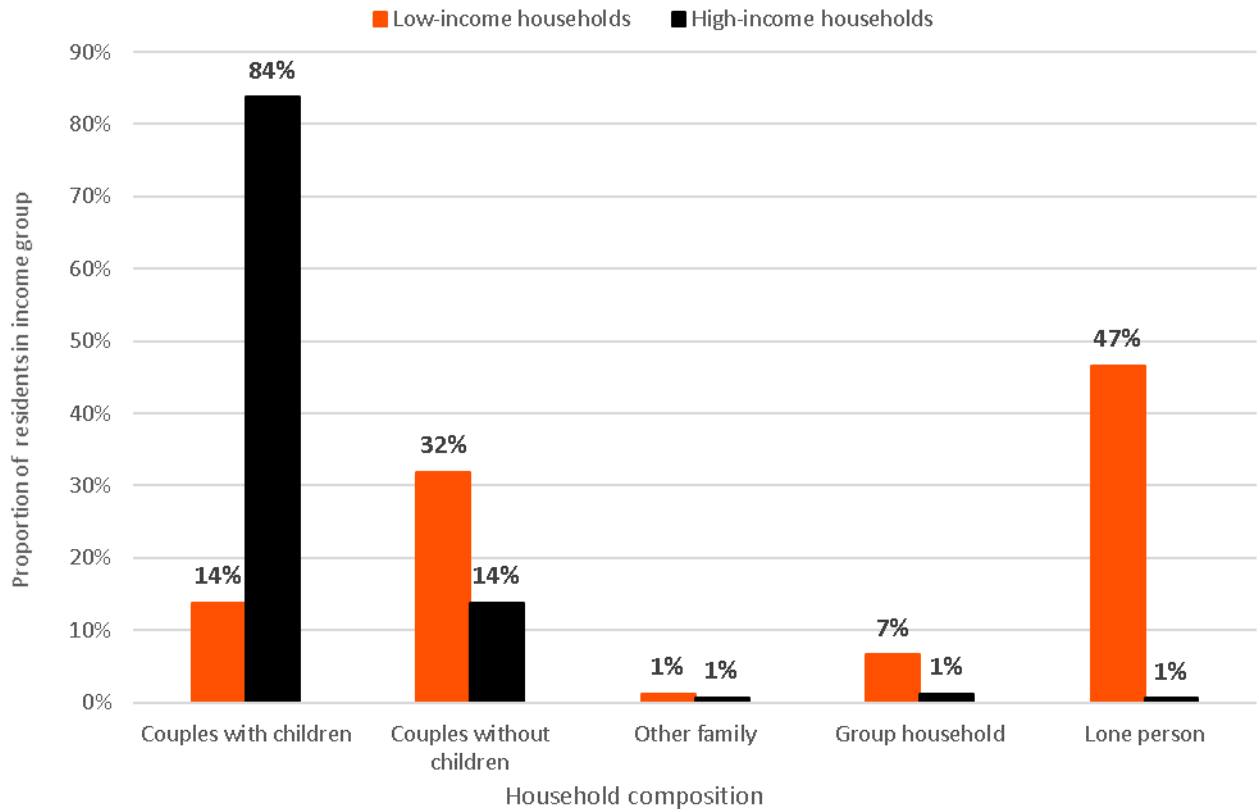
### 7.1 Household composition

The household composition of Penrith City residents living in low and high-income households will be related to their age structure and stage of life.

In 2021:

- ▣ 47% of residents in low-income households live in lone person households. On the other hand, only 1% of residents in high-income households lived in lone person households. Household income is a cumulative measure of income so being in a high-income lone-person household would mean an individual having that high level of income.
- ▣ 32% of residents in low-income households live in couples without children households, a proportion larger than that of high-income households (14%).
- ▣ 14% of residents in low-income households live in couple with children households, a proportion significantly smaller than for high-income households (84%).
- ▣ 7% of residents in low-income households live in group households, a proportion larger than that of high-income households (1%).





### Household composition of residents living in low and high-income households, Penrith City, 2021

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

- ▣ A larger proportion of residents living in lone person households (47% compared to 39% in Greater Sydney).
- ▣ A larger proportion of residents living in couple without children households (32% compared to 27% in Greater Sydney).
- ▣ A smaller proportion of residents living in group households (7% compared to 14% in Greater Sydney) and
- ▣ A smaller proportion of residents living in couple with children households (14% compared to 18% in Greater Sydney).

Compared to Greater Sydney's residents in high-income households, Penrith City's had:

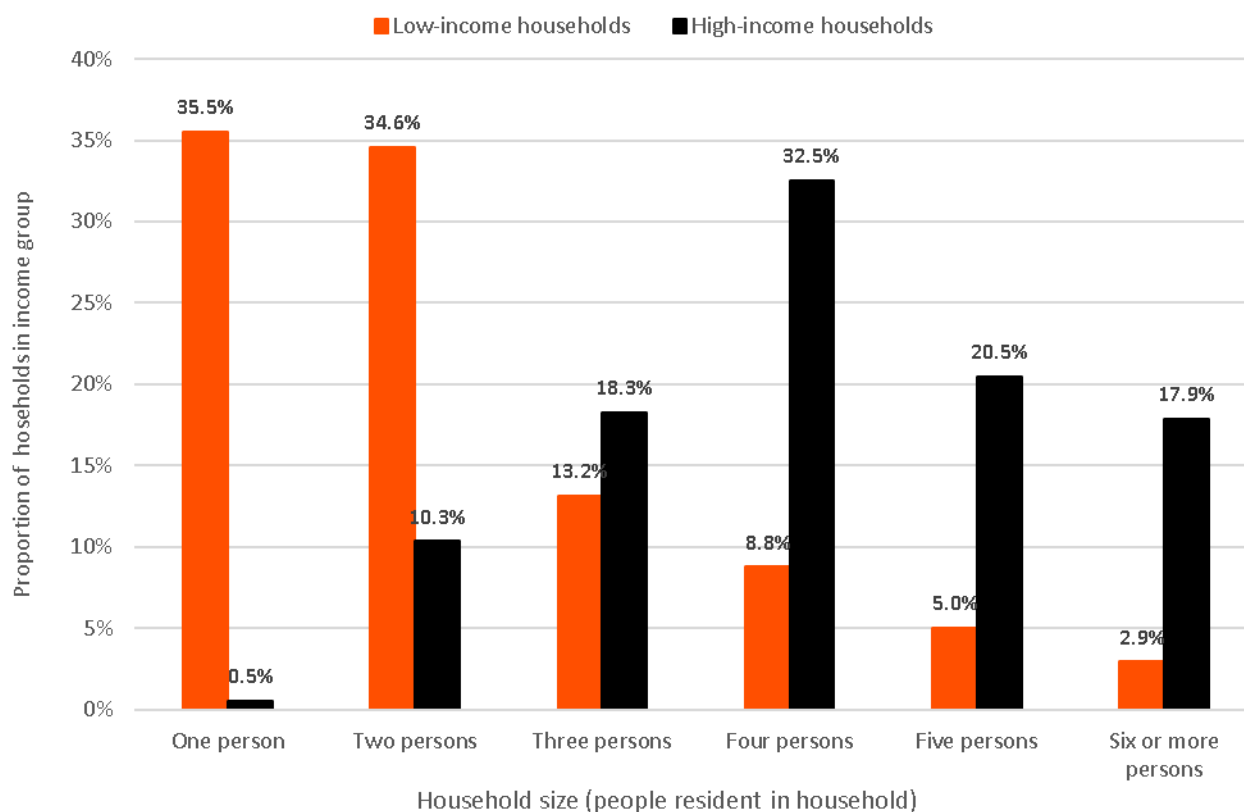
- ▣ A larger proportion of residents living in couple with children households (84% compared to 76%).
- ▣ A smaller proportion of residents living in couples without children households (14% compared to 18% in Greater Sydney).
- ▣ A smaller proportion of residents living in group households (1% compared to 3% in Greater Sydney) and
- ▣ A slightly smaller proportion of residents living in lone person households (1% compared to 2% in Greater Sydney).

## 7.2 Household size

As with household composition, household size of Penrith City residents living in low and high-income households will be related to their age structure and stage of life.

In 2021:

- ▣ Most residents in low-income households live in one or two person households (70%). On the other hand, only 11% of people in high-income households lived in one or two person households.
- ▣ 22% of residents in low-income households live in three or four person households, a proportion smaller than for high-income households (51%).
- ▣ 8% of residents in low-income households live in households with five or more residents, a proportion smaller than for high-income households (38%).



### Household size of residents living in low and high-income households, Penrith City, 2021

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

- ▣ A similar proportion who live in one or two person households (70.1% compared to 70.2% in Greater Sydney).
- ▣ A slightly larger proportion who live in three or four person households (21.9% compared to 20.6% in Greater Sydney) and
- ▣ A smaller proportion who live in households with five or more residents (7.9% compared to 9.2% in Greater Sydney).

Compared to Greater Sydney's residents in high-income households, Penrith City's had:

- ▣ A smaller proportion who live in one or two person households (10.8% compared to 16.6% in Greater Sydney).

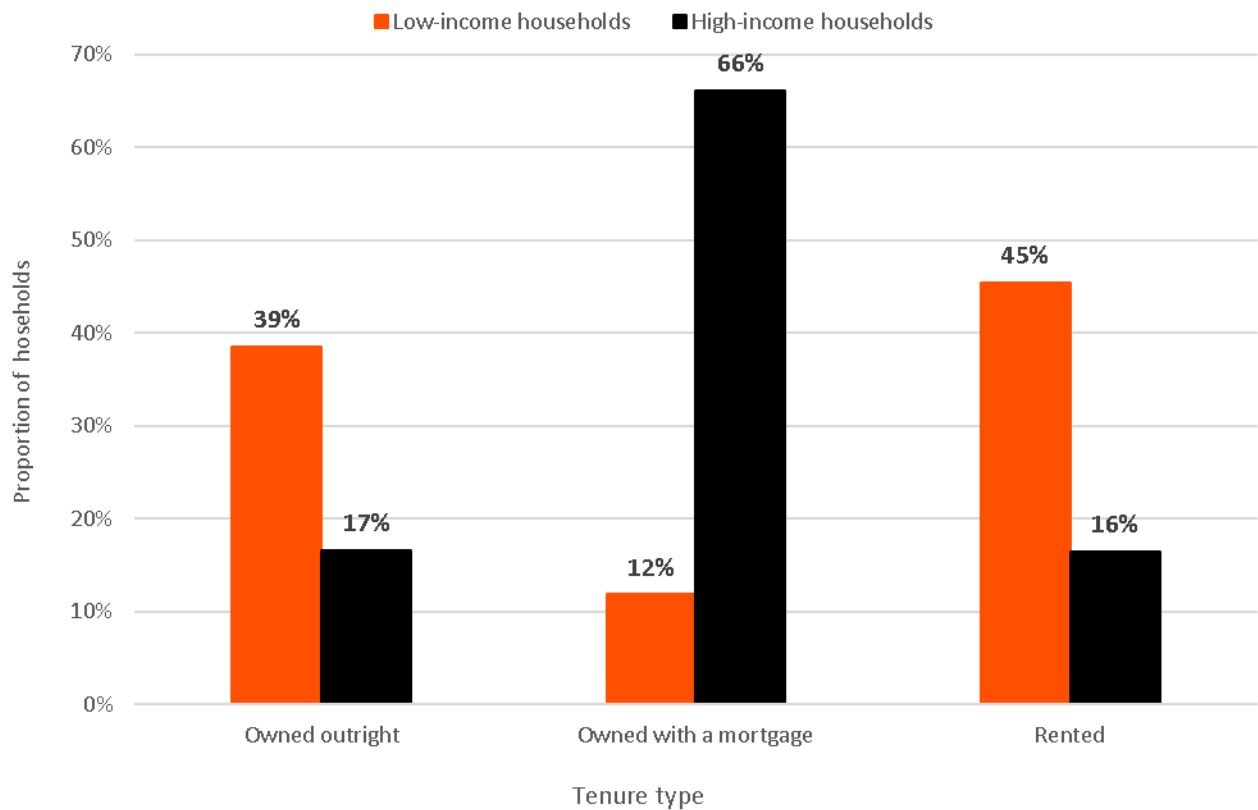
- ▣ A smaller proportion who live in three or four person households (50.8% compared to 53% in Greater Sydney) and
- ▣ A larger proportion who live in households with five or more residents (38.3% compared to 30.4% in Greater Sydney).

### 7.3 Tenure type

Penrith City's housing tenure data provides insights into its socio-economic status as well as the role it plays in the housing market. In conjunction with other socio-economic status indicators in Penrith City, tenure data is useful for analysing housing markets, housing affordability and identifying public housing areas.

In 2021:

- ▣ Renting was the most common tenure type for residents living in low-income households (45%). This was notably higher than for residents in high-income households of which 16% rented.
- ▣ Full ownership (owned outright) was the second largest tenure type for low-income households (39%), which is reflective of the age structure of low-income households, who are older. By comparison, 17% of residents in high-income households own their homes outright.
- ▣ Ownership with a mortgage was the third largest tenure type for residents in low-income households (12%). This was significantly lower than for high-income households, where 66% were owned with a mortgage. This is also partly related to the age structure of high-income households, who are younger and more commonly in family forming life stages.



#### Tenure type of residents living in low and high-income households, Penrith City, 2021

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

- ▣ The same proportion who live in households which are owned outright (39%).
- ▣ The same proportion who live in households owned with a mortgage (12%) and
- ▣ A slightly larger proportion who live in rented households (45% compared to 43% in Greater Melbourne).

Compared to Greater Sydney's residents in high-income households, Penrith City's had:

- ▣ A smaller proportion who live in households which are owned outright (17% compared to 20%).
- ▣ A larger proportion who live in households owned with a mortgage (66% compared to 55%) and
- ▣ A smaller proportion who live in rented households (16% compared to 24%).

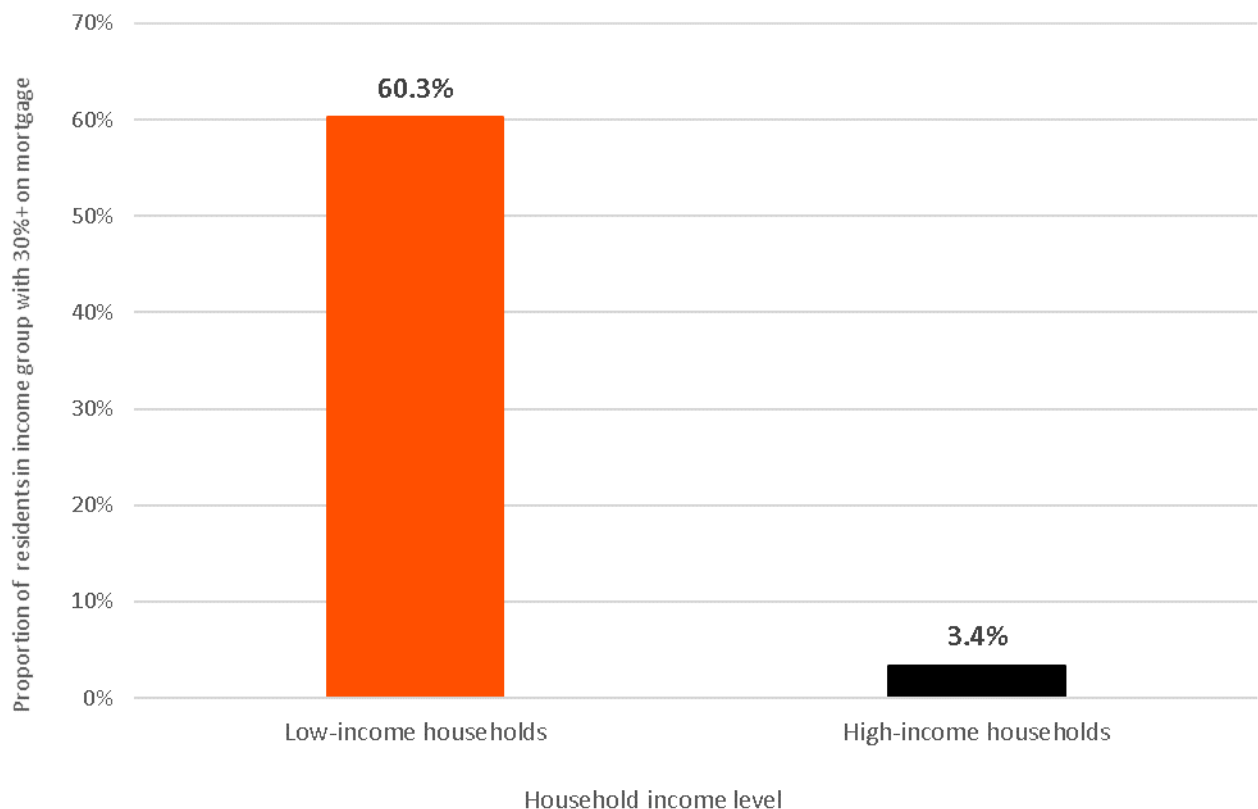
## 7.4 Mortgage affordability

There are many different definitions of housing stress, but the most commonly used definitions look at households spending more than 30% of income on housing costs.

Housing affordability has become a significant social and economic problem in recent years. 30% is usually agreed as the maximum percentage of income households can reasonably afford to spend on housing.

In 2021:

- ▣ 60.3% of low-income households with a mortgage in Penrith City, paid 30% or more of their household income towards mortgage repayments.
- ▣ This was significantly lower than for high-income households with a mortgage of which only 3.4% paid 30% or more of their household income towards mortgage repayments.



**Mortgage affordability for residents living in low and high-income households, Penrith City, 2021**

Compared to Greater Sydney, Penrith City had lower levels of households which exceeded 30% of household income towards mortgage repayments:

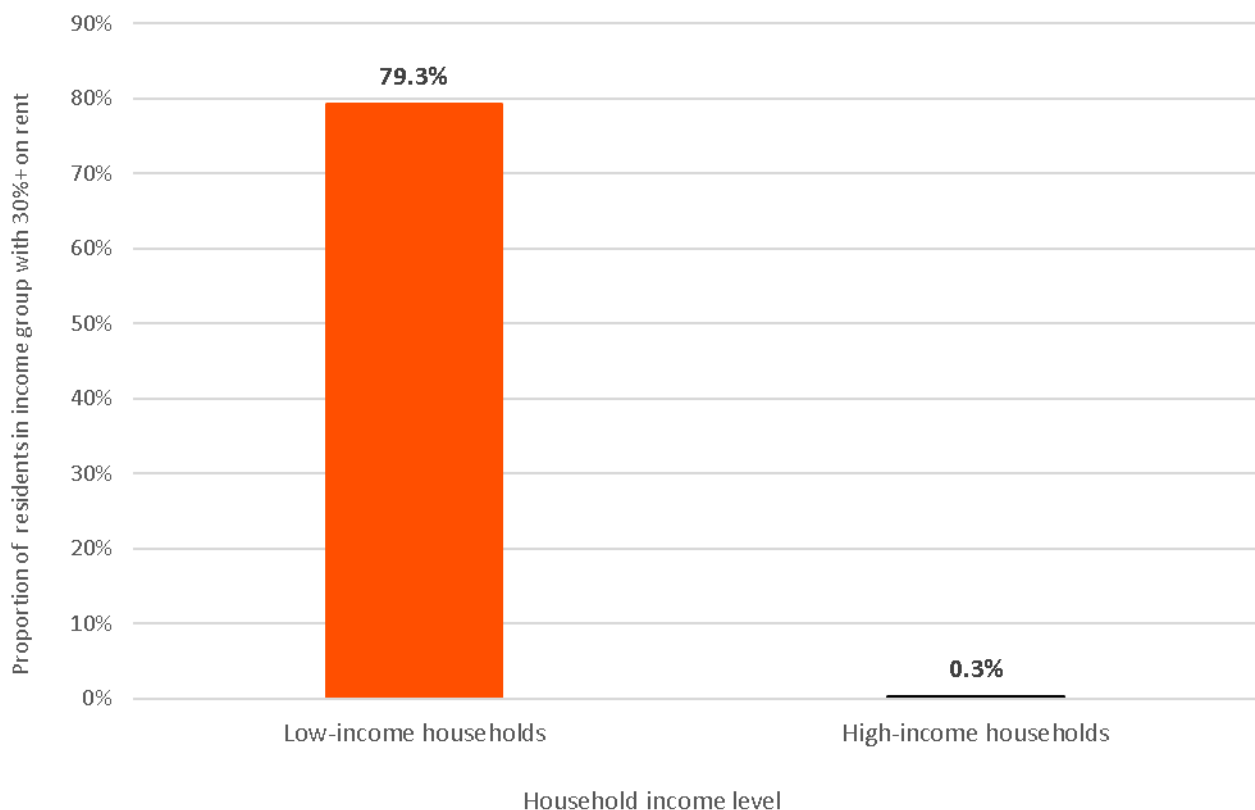
- ▣ A smaller proportion of low-income households with a mortgage who paid 30% or more of their household income towards mortgage repayments (60.3% compared to 64.6% in Greater Sydney).
- ▣ A smaller proportion of high-income households with a mortgage who paid 30% or more of their household income towards mortgage repayments (3.4% compared to 6.5%).

## 7.5 Rental affordability

Similar to mortgage stress, rental stress refers to households spending more than 30% of income on rent.

In 2021:

- ▣ 79.3% of low-income households which rent in Penrith City, paid 30% or more of their household income towards rental payments.
- ▣ This was significantly lower than for high-income households which rent of which only 0.3% paid 30% or more of their household income towards rental payments.



**Rental affordability for residents living in low and high-income households, Penrith City, 2021**

Compared to Greater Sydney, Penrith City had higher levels of low-income households and lower levels of high-income households which exceeded 30% of household income towards rental payments:

- ▣ A larger proportion of low-income households who paid 30% or more of their household income toward rent (79.3% compared to 77.2% in Greater Sydney).
- ▣ A smaller proportion of high-income households who paid 30% or more of their household income towards rent (0.3% compared to 3% in Greater Sydney).

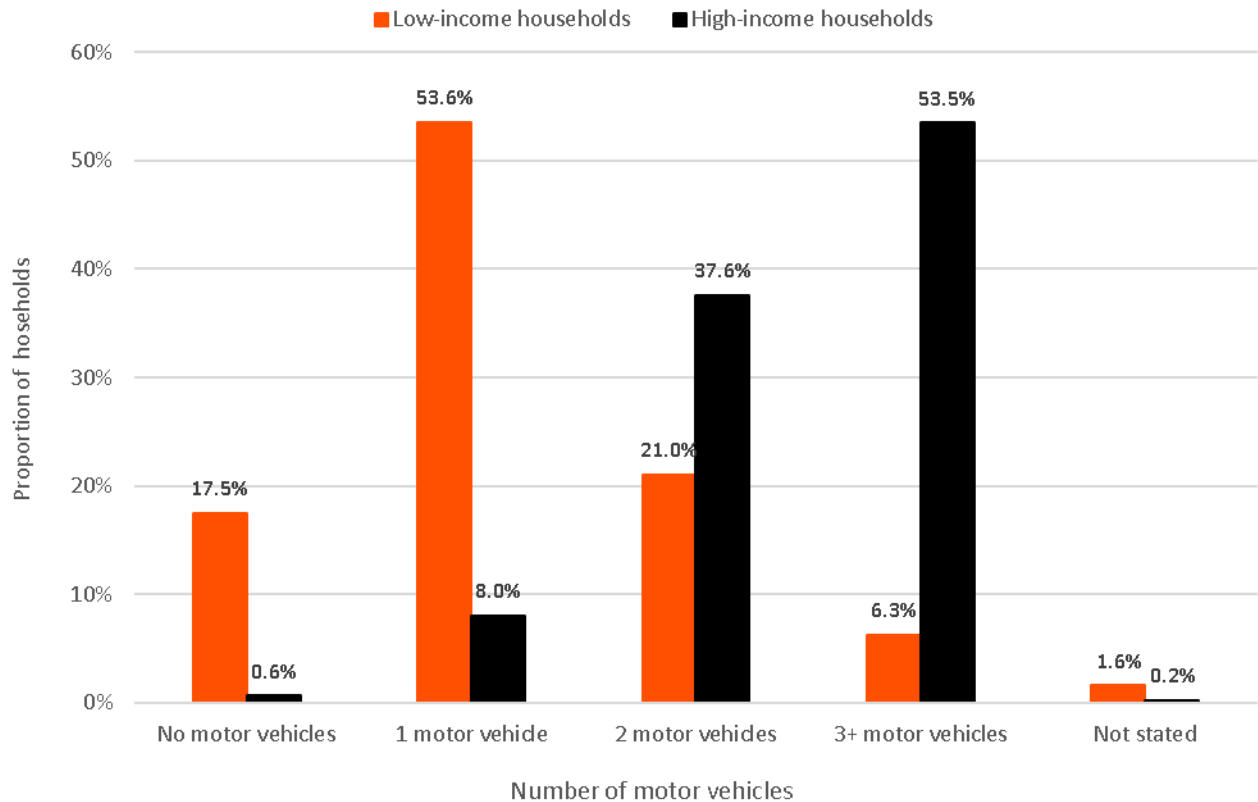
## 7.6 Number of motor vehicles per household

The number of motor vehicles per household in Penrith City quantifies access to private transport and will be influenced by age structure and household type, which determine the number of adults present; access to public transport; distance to shops, services, employment and education; and household income. Depending on these factors, car ownership can be seen as a measure of advantage or disadvantage, or a neutral socio-economic measure, which impacts on the environment and quality of life.

In 2021:

- ▣ 17.5% of low-income and 0.6% of high-income households had no motor vehicles.
- ▣ 53.6% of low-income and 8% of high-income households had one motor vehicle.
- ▣ 21% of low-income and 37.6% of high-income households had two motor vehicles.
- ▣ 6.3% of low-income and 53.5% of high-income households had three or more motor vehicles.





#### Number of motor vehicles in low and high-income households, Penrith City, 2021

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

- ▣ A smaller proportion of households with no motor vehicles (17.5% compared to 21.4% in Greater Sydney).
- ▣ A larger proportion of households with one motor vehicle (53.6% compared to 51.8% in Greater Sydney).
- ▣ A larger proportion of households with two motor vehicles (21% compared to 19.9% in Greater Sydney) and
- ▣ A larger proportion of households with three or more motor vehicles (6.3% compared to 5.2% in Greater Sydney).

Compared to high-income households in Greater Sydney, Penrith City had:

- ▣ A smaller proportion of households with no motor vehicles (0.6% compared to 2.7% in Greater Sydney).

- ▣ A significantly smaller proportion of households with one motor vehicle (8% compared to 21.9% in Greater Sydney).
- ▣ A smaller proportion of households with two motor vehicles (37.6% compared to 40.6% in Greater Sydney) and
- ▣ A significantly larger proportion of households with three or more motor vehicles (53.5% compared to 34.5% in Greater Sydney).

## 8. How are our low and high-income residents?

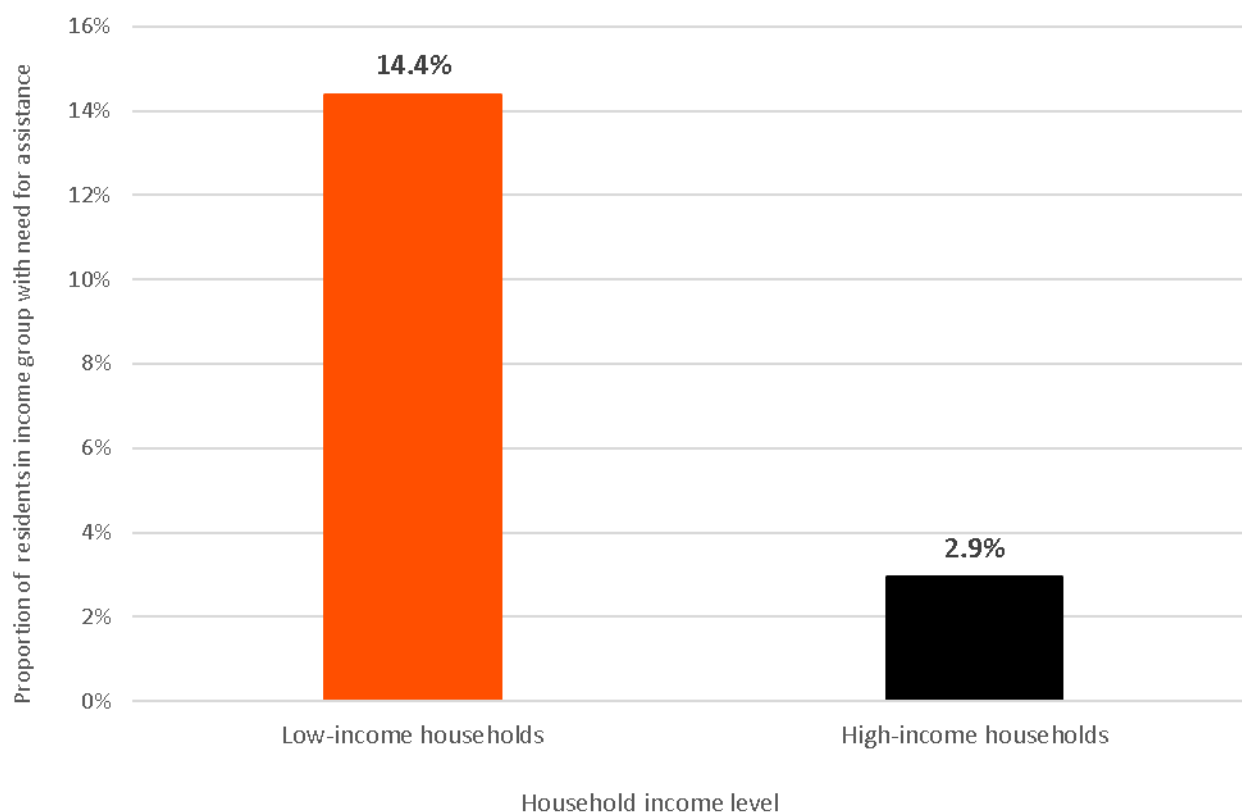
### 8.1 Need for assistance due to disability

Penrith City's disability statistics 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.

Penrith City's disability statistics help in understanding the prevalence of people who need support in the community.

In 2021:

- ▣ 14.4% of Penrith City residents living in low-income households had a need for assistance due to disability. As disability and older age are strongly correlated, this level of need for assistance is partly related to the overall older age of residents living in low-income households.
- ▣ 2.9% of Penrith City residents living in high-income households had a need for assistance due to disability.



**Need for assistance due to disability for residents living in low and high-income households, Penrith City, 2021**

Compared to Greater Sydney:

- Penrith City has a larger proportion of residents living in low-income households with a need for assistance due to disability (14.4% compared to 13.7% in Greater Sydney).
- Penrith City had a slightly larger proportion of residents living in high-income households with a need for assistance due to disability (2.9% compared to 2.2% in Greater Sydney).

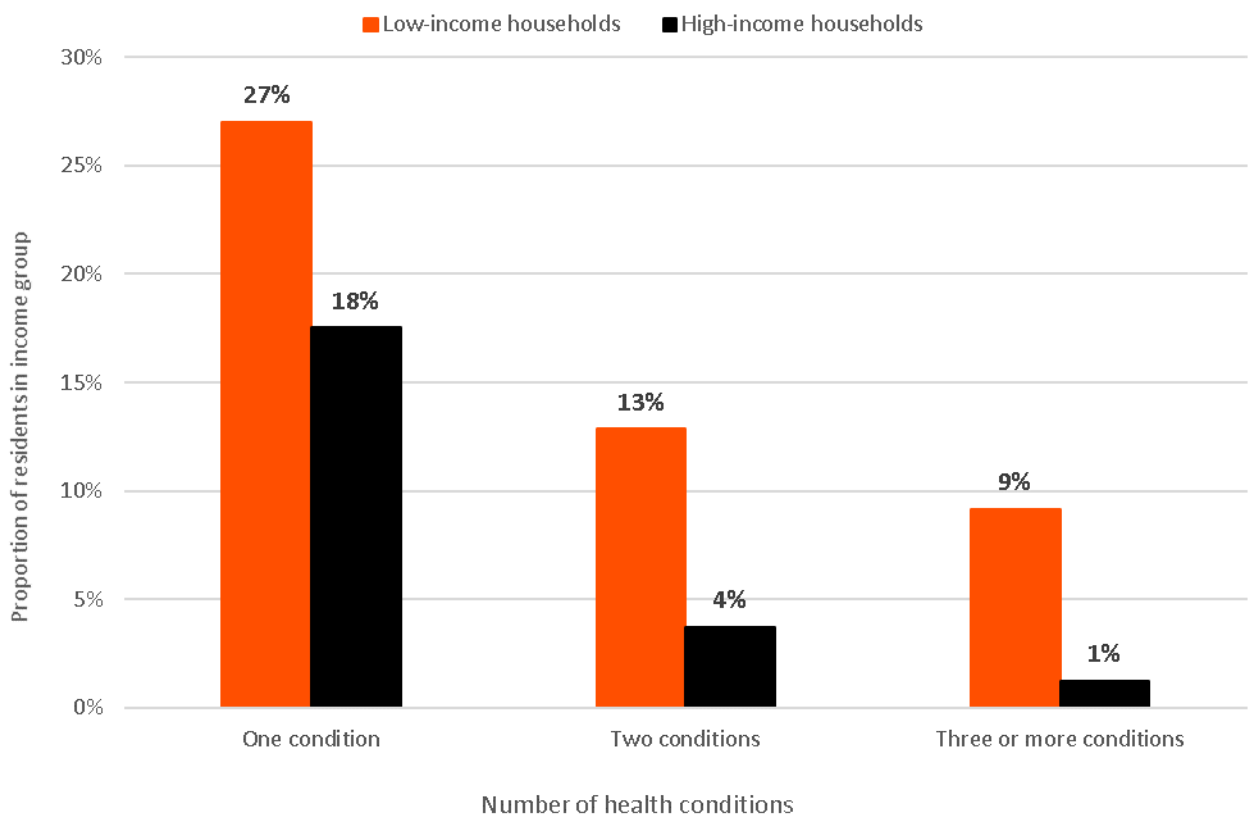
## 8.2 Long-term health conditions

Long-term health conditions in the Census refer to conditions which an individual has been diagnosed with and has had for 12 months or longer. Health conditions tend to increase with age, but it is well known that socio-economic factors also contribute to morbidity and health outcomes, with lower-socio economic characteristics correlated with higher incidence of some health conditions.

Penrith City residents in low-income households had higher prevalence of long-term health conditions. In 2021:

- ▣ 27% of residents in low-income households had one long-term health condition, compared to 18% of residents in high-income households.
- ▣ 13% of residents in low-income households had two long-term health conditions, compared to 4% of residents in high-income households.
- ▣ 9% of residents in low-income households had three or more long-term health conditions, compared to 1% of residents in high-income households.

These differences are likely affected by the age structure of the two household income groups, where low-income households include an older population.



**Number of long-term health conditions for residents living in low and high-income households, Penrith City, 2021**

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

- ▣ A larger proportion of residents with one condition (27% compared to 25.4% in Greater Sydney).
- ▣ A larger proportion of residents with two conditions (13% compared to 10.9% in Greater Sydney).
- ▣ A larger proportion of residents with three or more conditions (9% compared to 7%).

Compared to Greater Sydney residents living in high-income households, Penrith City had:

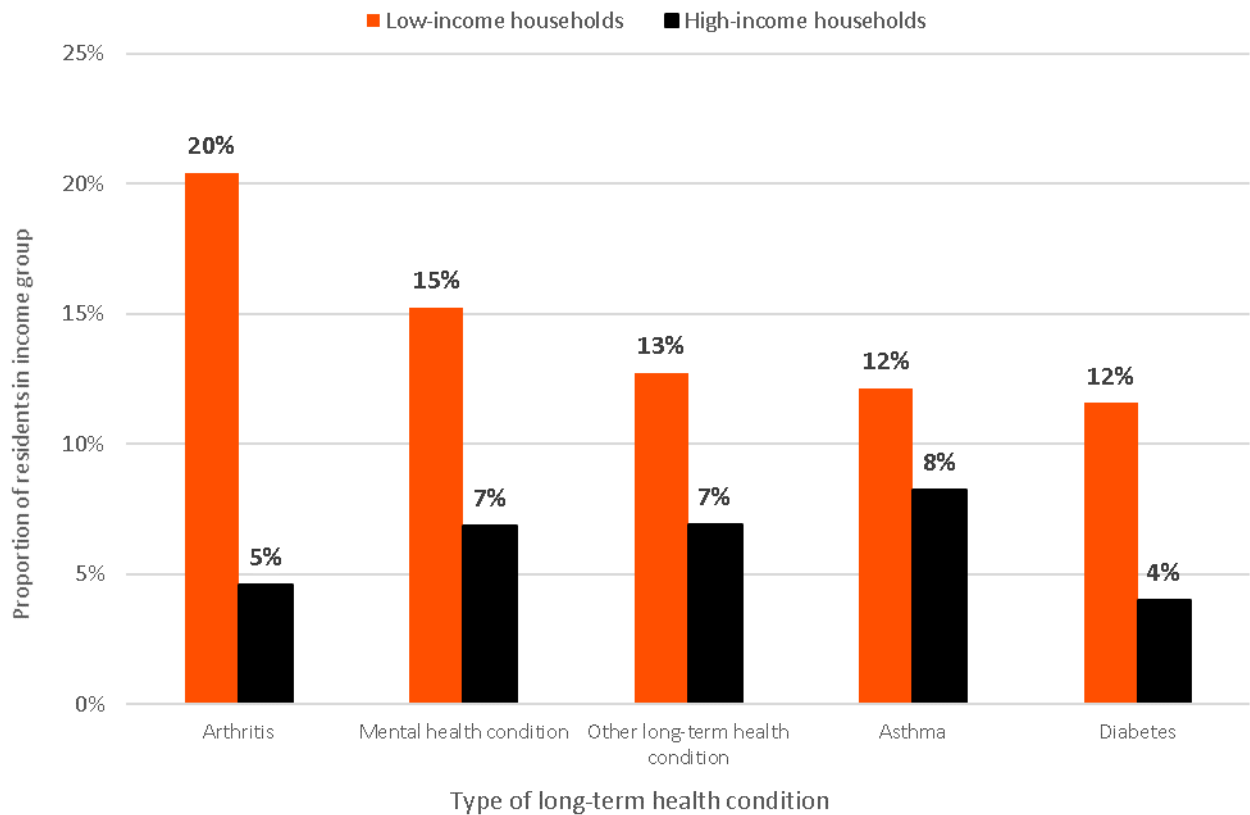
- ▣ A larger proportion of residents with one condition (18% compared to 15.4% in Greater Sydney).
- ▣ A slightly larger proportion of residents with two conditions (4% compared to 2.8% in Greater Sydney).
- ▣ A slightly larger proportion of residents with three or more conditions (1.2% compared to 0.8% in Greater Sydney).

Overall, 49% of residents in low-income households had at least one long-term health condition, compared to 22% of residents in high-income households.

The most common types of health conditions for residents living in low-income households were:

- ▣ Arthritis (20% compared to 5% for residents in high-income households) – *arthritis is strongly related with age and residents living in low-income households are older in Penrith City.*
- ▣ Mental health condition (15% compared to 7% for residents in high-income households).
- ▣ Other long-term health conditions (13% compared to 7% for residents in high-income households).
- ▣ Asthma (12% compared to 8% for residents in high-income households).

- Diabetes (12% compared to 4% for residents in high-income households).



**Types of long-term health conditions for residents living in low and high-income households, Penrith City, 2021**

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

- A larger proportion of residents with arthritis (20% compared to 17.3% in Greater Sydney).
- A larger proportion of residents with a mental health condition (15% compared to 10.8% in Greater Sydney).
- A larger proportion of residents with other long-term health conditions (13% compared to 11.5% in Greater Sydney).
- A larger proportion of residents with asthma (12% compared to 8.3% in Greater Sydney).

- ▣ A larger proportion of residents with diabetes (12% compared to 9.9% in Greater Sydney).

Compared to Greater Sydney's residents living in high-income households, Penrith City had:

- ▣ A slightly larger proportion of residents with arthritis (5% compared to 3.6% in Greater Sydney).
- ▣ A larger proportion of residents with a mental health condition (7% compared to 5.2% in Greater Sydney).
- ▣ A slightly larger proportion of residents with other long-term health conditions (7% compared to 6.2% in Greater Sydney).
- ▣ A larger proportion of residents with asthma (8% compared to 6.7% in Greater Sydney).
- ▣ A larger proportion of residents with diabetes (4% compared to 2.9% in Greater Sydney).

## 9. More reports in this series

Another socioeconomic equity-related report is available in this series:

- ▾ Gender
- ▾ Social disadvantage

Other reports included in the Demographic Analysis report series are:

- ▾ Pre-school children
- ▾ Young people
- ▾ Older people
- ▾ Health and Disability
- ▾ Gender
- ▾ People from culturally and linguistically diverse backgrounds
- ▾ First Nations Peoples
- ▾ Housing density
- ▾ Equity
- ▾ Social disadvantage
- ▾ Digital access
- ▾ Penrith City Local Government Area Demographic Summary



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