



Low-income households

Communities of
Penrith City LGA

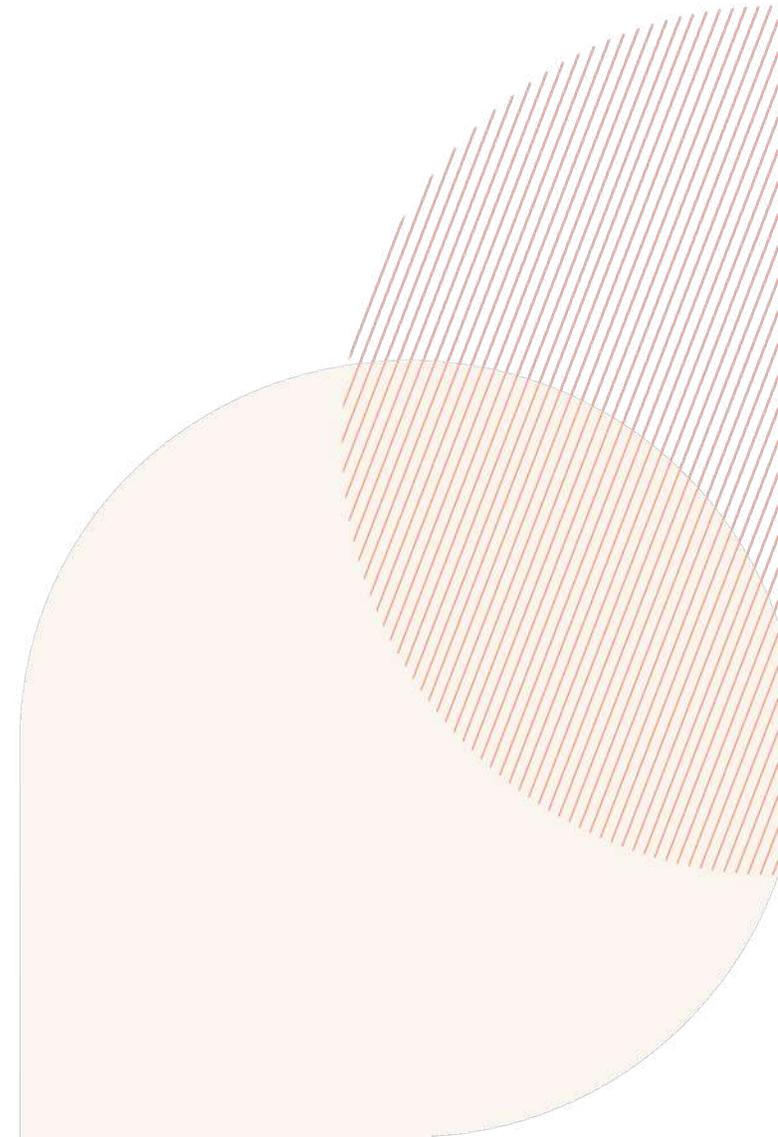


We recognise that there are barriers to living well for low-income households.

Understanding Penrith City LGA's low-income households is important to understand the needs of our whole community. Low-income households' demographic characteristics and living arrangements can differ significantly from the wider population.

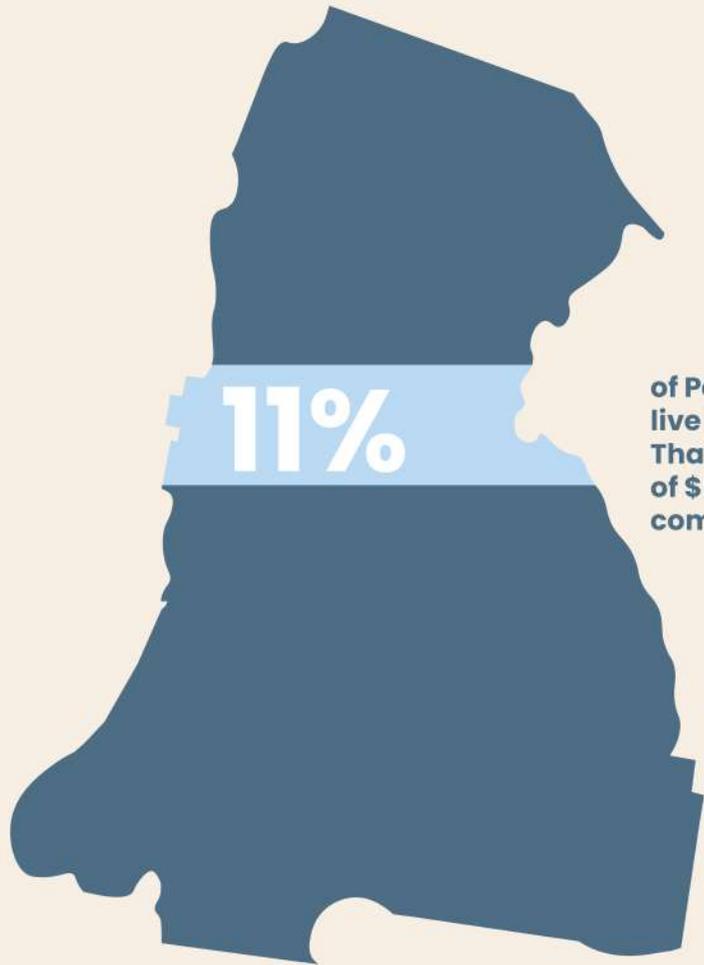
For the purposes of this report, low-income households sit in the lowest quintile, the bottom 20% of equivalised incomes, using Australia as the total population. The low-income range includes households under \$500 per week.

It is important to know what these households look like so we can provide the best possible support. This cohort is often the focus of local, state and federal government strategies and policies aimed at providing support to those with limited means.



**Who are our residents
living in low-income
households?**

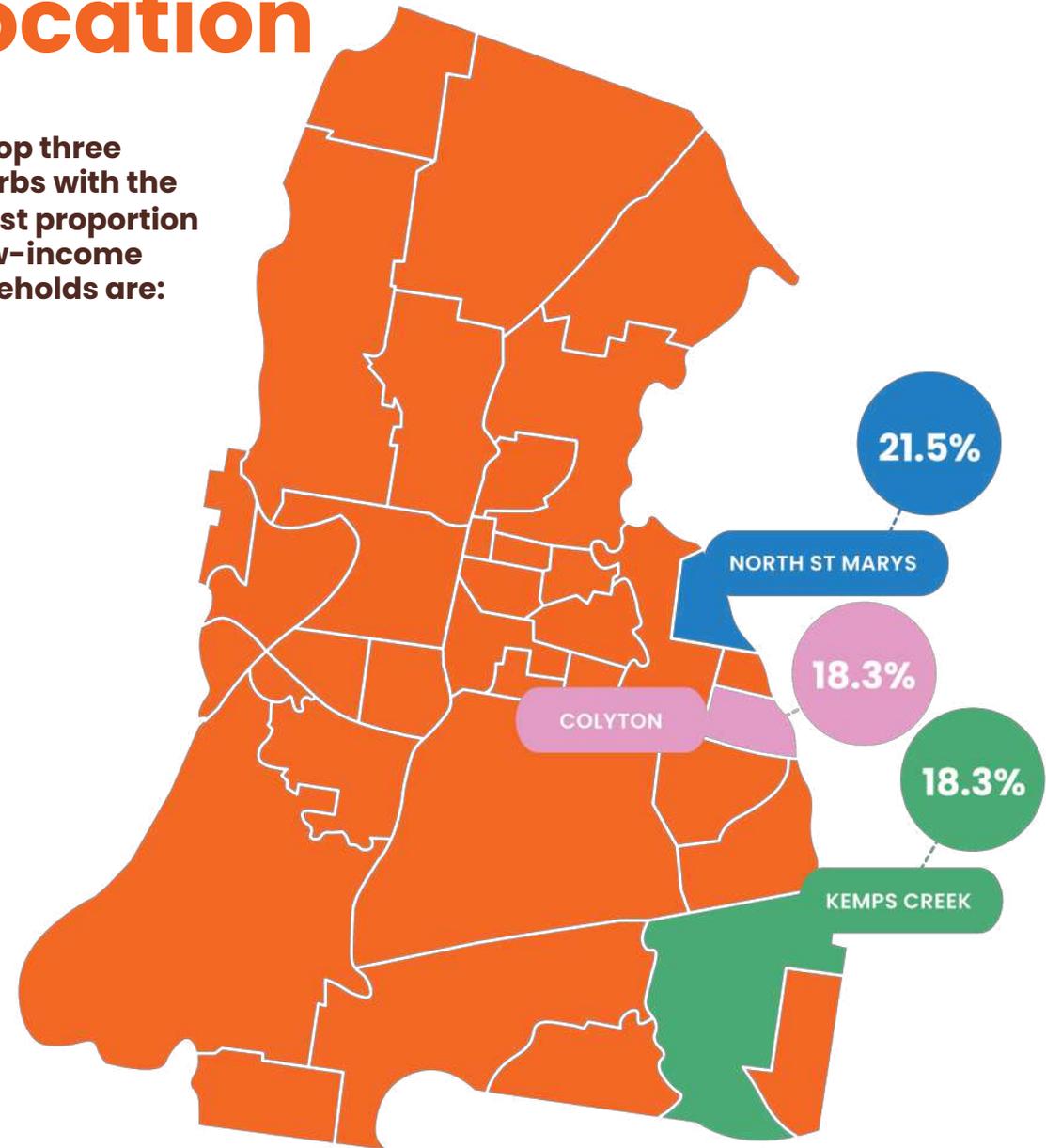
Population



11% of Penrith City LGA's population live in low-income households. That is, households with incomes of \$500 or less per week (24,729), compared to 10% in Greater Sydney.

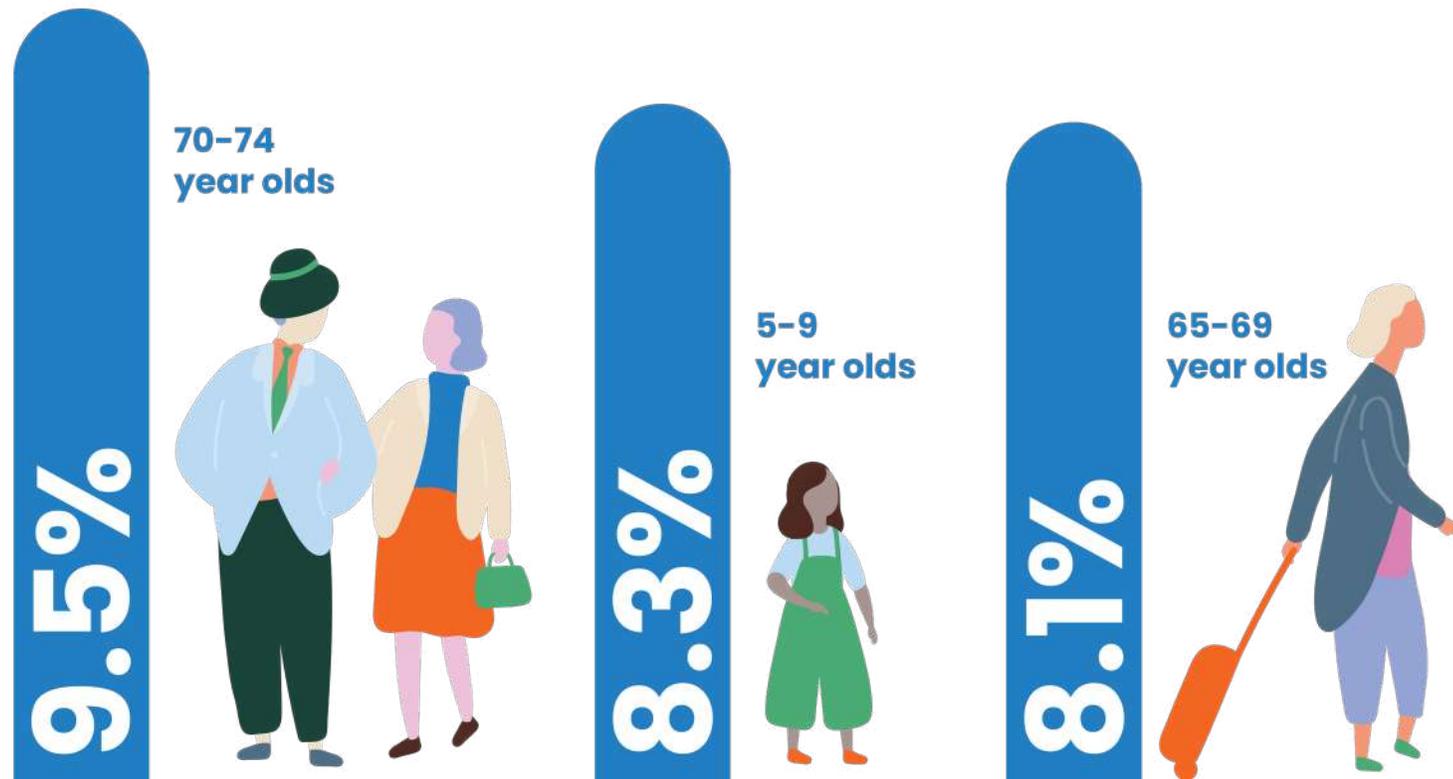
Location

The top three suburbs with the largest proportion of low-income households are:

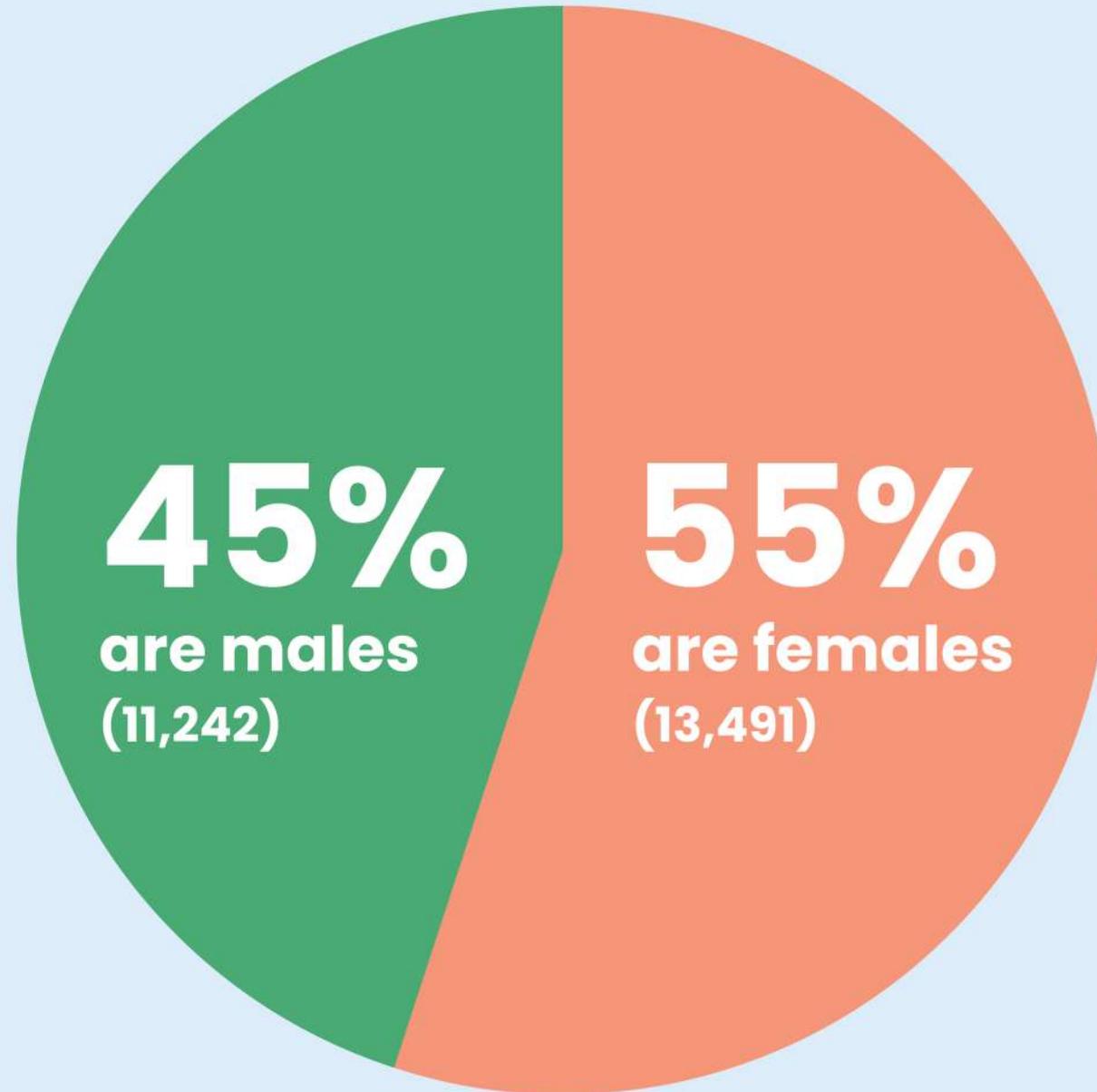


Age

People in Penrith City LGA's low-income households are most likely to be:



More women are living in low-income households



This is similar to the Greater Sydney low-income profile, where 54% of people living in low-income households are female.

First Nations Communities

5%

of Penrith City LGA's total population are Aboriginal, Torres Strait Islanders or both (10,928 people).

18%

of Penrith City LGA's First Nations residents live in low-income households, this number has risen 8% since 2016.

This is

11%

higher compared to rest of the population.



Birthplace

29%

of Penrith City LGA's residents living in low-income households were born overseas.

Language

25%

use languages other than English at home, speaking English with varying proficiency.

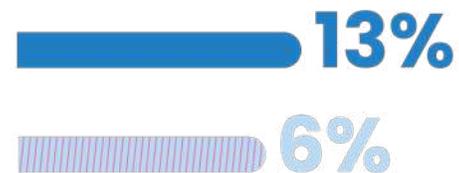


Health

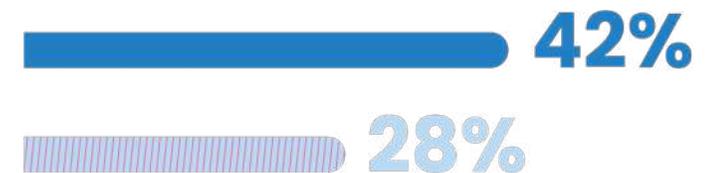
Those in Penrith City LGA's low-income households have higher rates of disability.

Residents in need of assistance due to disability.

These rates have increased since 2016.



Those in low-income households have higher rates of long-term health conditions.



● Low-income household residents ● Penrith City LGA



Households

43% of residents in low-income households are living in lone person households.

● Low-income household residents

● Penrith City LGA

Couples with children
12%
35%

Couples without children
23%
21%

One parent families
20%
14%

Lone Person
43%
20%

Group Households
2%
3%



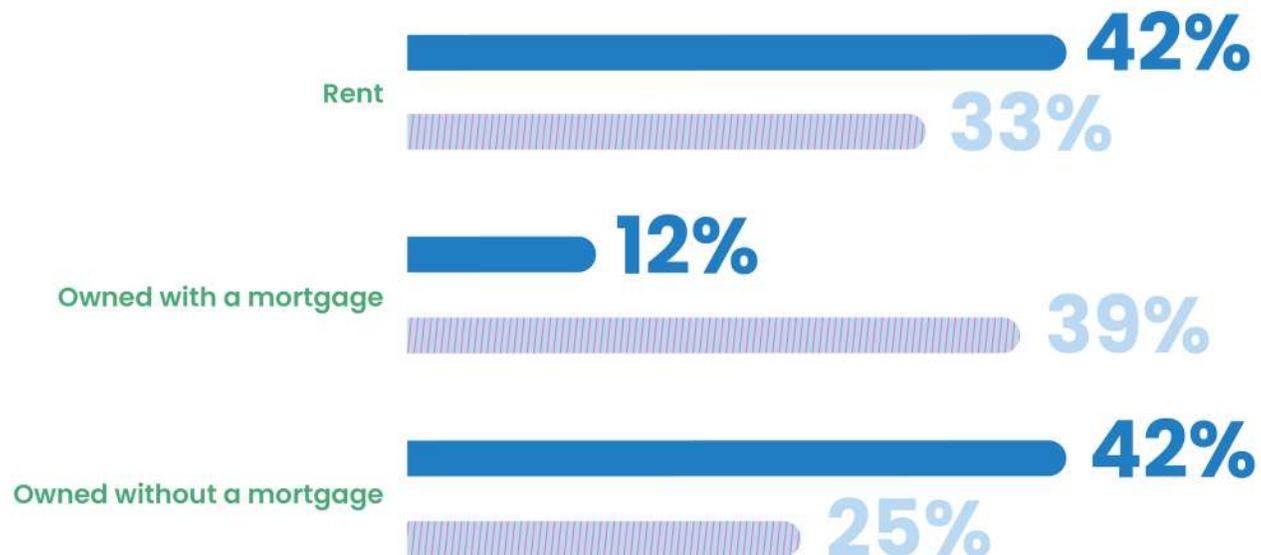


**How do our people
in low-income
households live?**

Household tenure

● Low-income household residents

● Penrith City LGA



Of those renting, 16% rented social housing, while 26% rented privately.

Housing stress

Many people have mortgage and rental payments that exceed 30% of their income, an indicator of housing stress.



64%

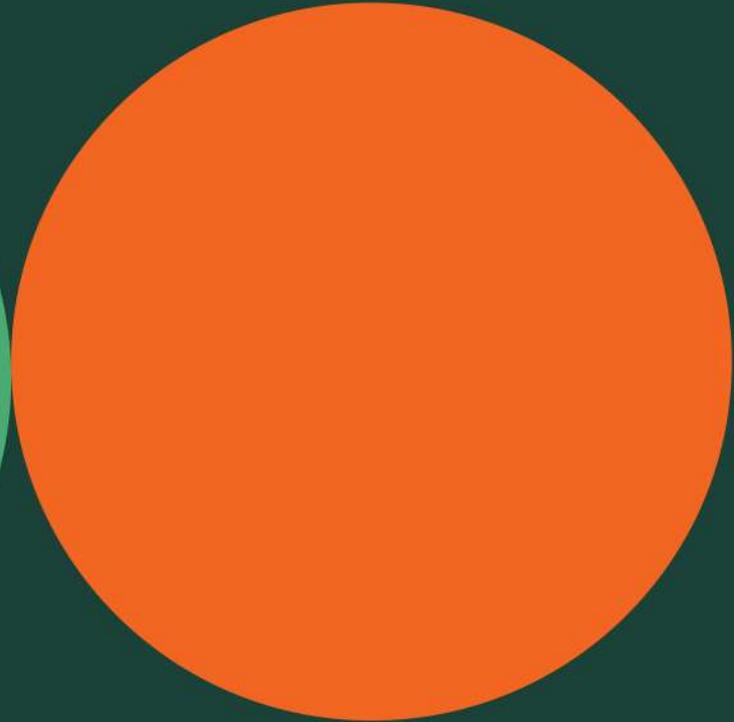
of Penrith City LGA's residents in low-income households are also experiencing mortgage stress



17%

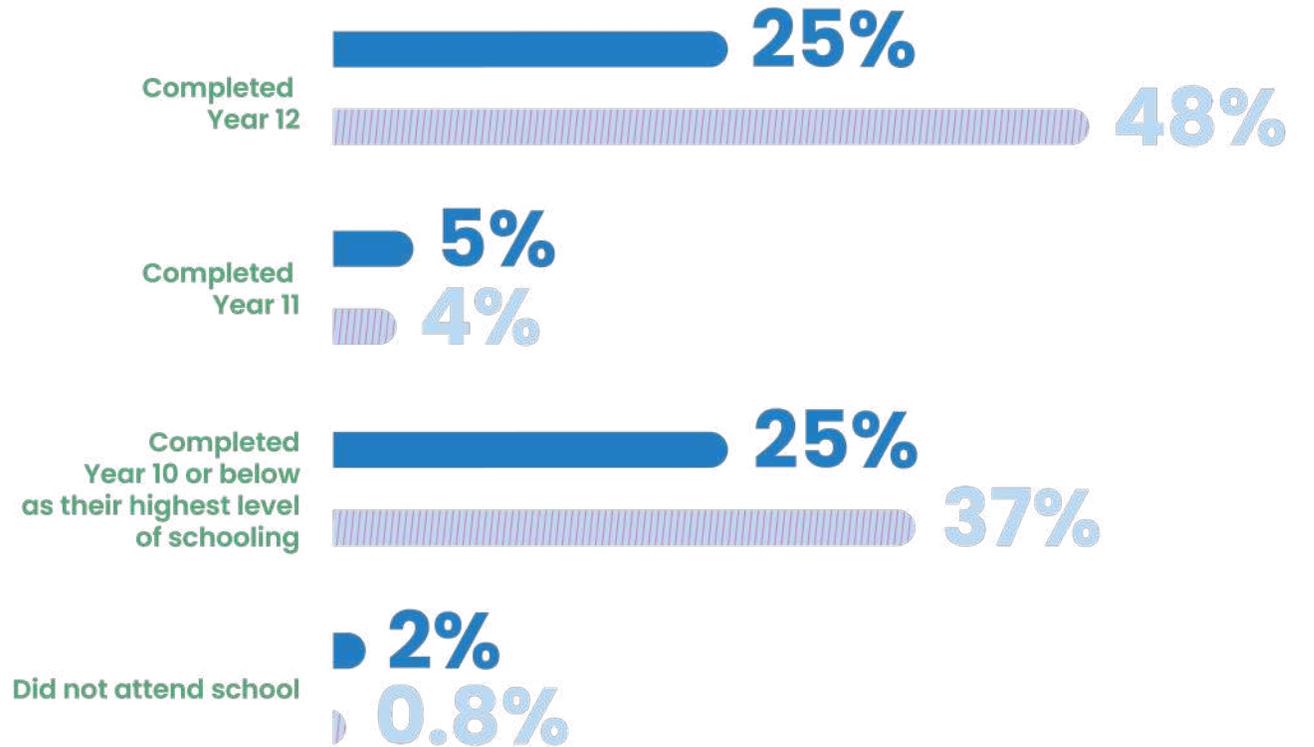
of Penrith City LGA experiences mortgage stress

**What do our people
in low-income
households do?**



Residents who live in low-income households tend to experience lower levels of education compared to the total population.

Education



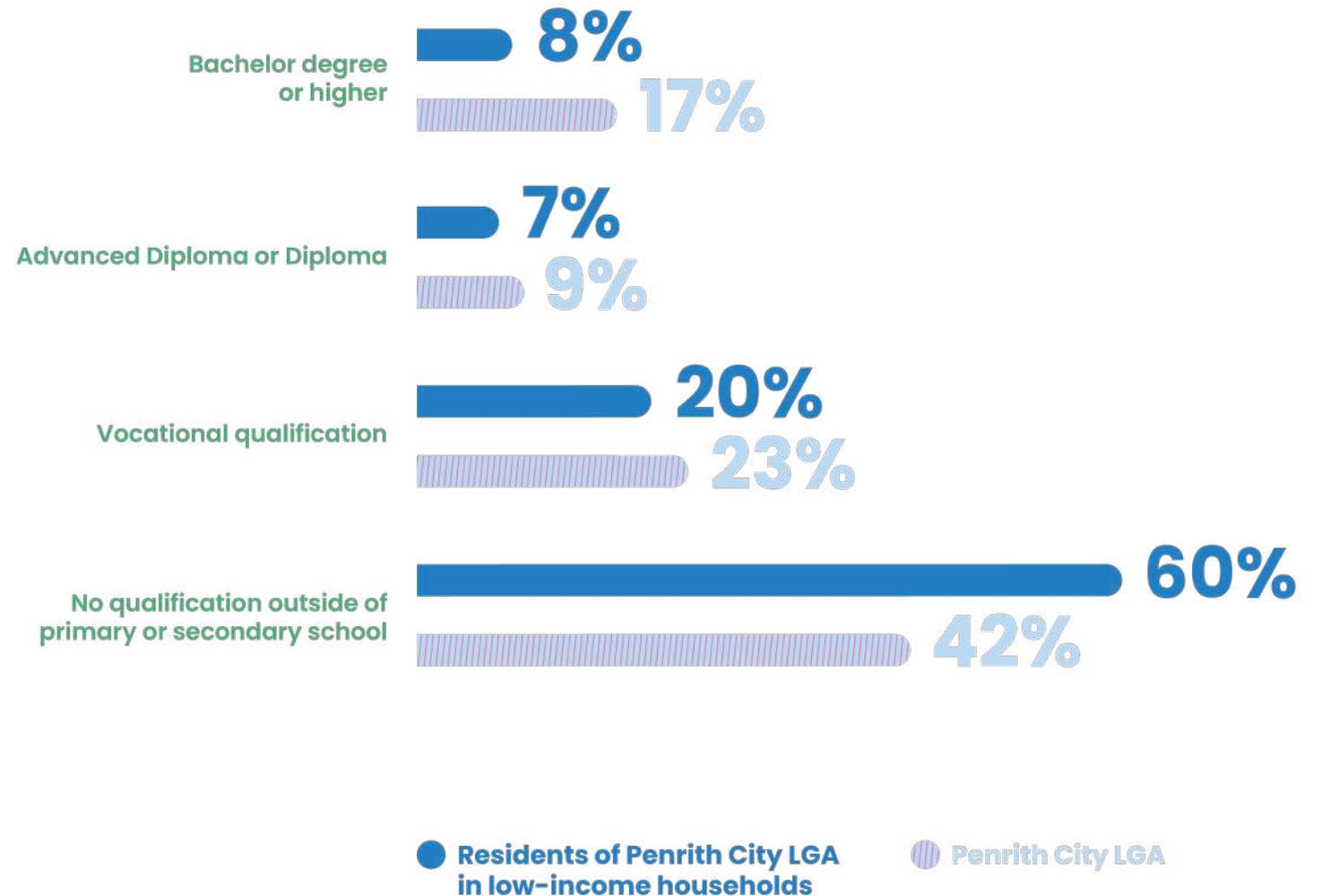
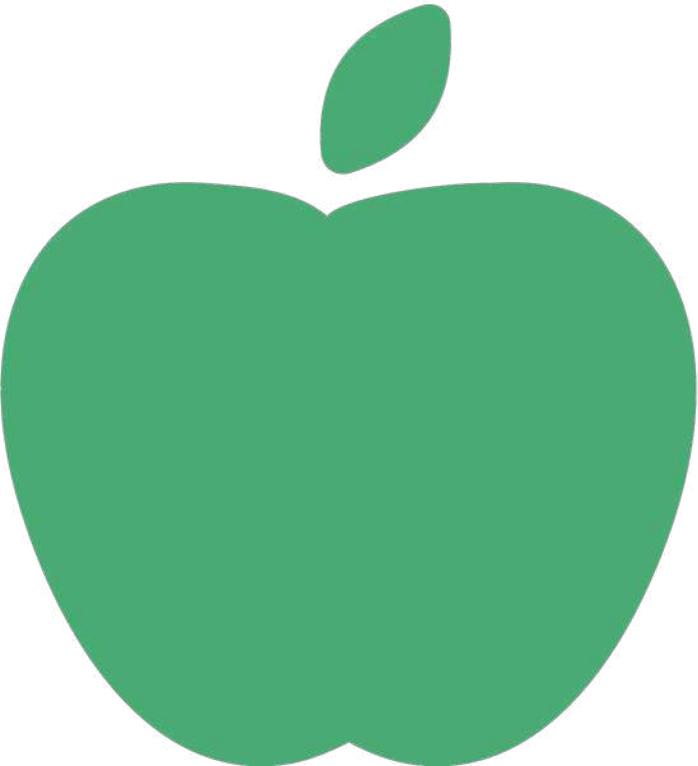
● Residents of Penrith City LGA in low-income households

▨ Penrith City LGA



Education

Since 2016, the proportion of low-income households with a Bachelor degree or higher increased by 1.5%.



Employment

22%

of our residents in low-income households aged 15+ are in the labour force compared to

62%

of Penrith City LGA residents in the labour force.

Of these, **72%** are employed

↑
During the COVID-19 pandemic, the proportion of those who were employed but away from work increased significantly.

29%

4.6%

● Residents in low-income households

● Penrith City LGA



Top 3 industries of employment for residents in low-income households

1

15%
Retail
Trade



2

14%
Health Care
and Social
Assistance



3

11%
Accommodation
and Food
Services



Disengagement

Those who are from Penrith City LGA's low-income households have significantly higher levels of disengagement from employment or education.

74%



28%



● Residents in low-income households

● Penrith City LGA

Summary

11%

of Penrith City LGA's population live in low-income households.



People in Penrith City LGA's low-income households are more likely to be under 15 or over 65.

These members of our community are much more likely to be living as lone-person households.



77%

of low-income households in Penrith City LGA that are renting are experiencing rental stress.

More information

This community profile is part of a suite of resources. See Penrith City Council's [Community Profile](#) for more resources like this.

Note: Much of the content of this report has been sourced from .id – informed decisions. Some of the .id sourced content is a derivative of Australian Bureau of Statistics (ABS) data.

Note: Unless otherwise stated, data from 2021.