

Understanding Severe Overcrowding in Southwest Sydney:

Report 1: A Quantitative Analysis



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This report has been prepared for

Shelter NSW

by

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1 Executive Summary

1.1 Background

This report represents Stage 1 of a research project for Shelter NSW on the nature, drivers and appropriate policy responses to ‘severe overcrowding’ as one aspect of ‘homelessness’ that is particularly prevalent in South Western Sydney. It has been prepared by Judith Stubbs and Associates (JSA) to provide background data and analysis to inform a qualitative study of overcrowding in selected areas of South Western Sydney as Stage 2 of the project, including the formulation of more detailed research questions and an appropriate methodology.

The first part of this background report (**Section 2** below) provides a detailed spatial analysis and socio-economic profile of individuals and households living in severe overcrowding as defined by the ABS, that is, people living in dwellings requiring more than three bedrooms to be adequately housed.

Severe overcrowding has first been mapped by SA3 across NSW, with a more detailed focus on areas of Inner Sydney and South Western Sydney with the highest number and rates of severely overcrowded dwellings. The SA3 scale was used for the initial analysis as this is the smallest scale at which detailed data is available in the ABS Census Homelessness data base, and at which meaningful analysis of many of the specific variables can be conducted due to the relatively small numbers involved.

The profile of people in severely crowded dwellings was then analysed for Greater Sydney and benchmarked against the total population for this region. Four case study areas with high rates of severe overcrowding were also selected for detailed profiling. These areas were Fairfield, Auburn, Canterbury and Bankstown SA3s. Profiling included structure of dwelling, tenure, family and household composition, place of birth, language spoken and level of English proficiency, age, household and individual income, and employment and educational status.

Further context to areas with high numbers and rates of severe overcrowding is also provided through an analysis of relative rental cost and affordability in these areas, as well as change over time in relevant metrics (see **Section 3**). A comparative analysis of rental stress was also undertaken to provide a more complete picture of the serious affordability issues facing all very low and a majority of low-income persons in case study areas with high rates of homeless as measured by severe overcrowding.

Section 4 below then looks at the issue of severe overcrowding through the lens of the country of birth (COB) of those living in such housing situations. As well as providing an understanding of the key differences between these different groups to shed light on potential cultural factors in their current housing situation, the analysis will also support the development of more detailed methodology for the qualitative study, including selecting for variation between groups to ensure that relevant factors can be more fully explored in the second stage of the research.

A finer spatial analysis is also provided in **Section 5** at the SA2 and SA1 scales in order to further inform the selection of an appropriate methodology for the qualitative part of the stage in Stage 2 of the research.

1.2 Summary of Key Findings

1.2.1 Geographic Analysis

Overview

At the time of the 2016 Census, there were a total of 15,122 people living in severely crowded dwellings (needing three or more additional dwellings to be suitably housed) in Greater Sydney. SA3s with the highest concentration of such people were Inner Sydney, Auburn and Fairfield SA3s, which each contained at least 10% of all people in Greater Sydney living in severely crowded dwellings. Canterbury SA3 had 6.5% of all people in Greater Sydney living in severely crowded dwellings, whilst Bankstown accommodated 5.2% of this group, and were ranked 6th and 7th of all SA3s in terms of the number of people living in severe overcrowding in Greater Sydney.

Greater Sydney Context

There were major differences in the housing structure and tenure, living arrangements, demography and country of birth between people living in severe overcrowded dwellings and the general population of Greater Sydney at the time of the 2016 Census. This included that people in severe overcrowding were:

- Less likely to live in separate houses than the general population (57% and 64% respectively), and more likely than average to live in flats and units (32% compared with 23%); with an average of 2.3 bedrooms per dwelling for such households;
- More likely to live in private rental (66% compared with 29%), although the same proportion of each group lived in social housing (around 4%);
- Far more likely to be living in multi-family households (35% compared with only 6% for Greater Sydney), as well as in group households (26% compared with 13%);
- Far more likely to be born overseas (76% compared with 39% for all Greater Sydney residents), with the countries of birth were most represented amongst those in severe overcrowding China (10%), India (7%), Vietnam and Afghanistan (6% each), Thailand and Indonesia (5% each), Pakistan (4%), and Nepal, New Zealand and Iraq (3% each);
- Far more likely to be recent arrivals to Australia, with 46% of those in severe overcrowding arriving in the past 10 years compared with the Greater Sydney average of 12%; and eight times the average rate for arrival in the 6 months prior to the 2016 Census (8% compared with 1% of all people);

- Far more likely to speak a language other than English at home (82% compared with 38% for all Greater Sydney residents), and to speak English 'not well or not at all' (24% compared with 7%);
- A much younger median age (26 compared with 36 years), likely due to the higher rate of children as well as young people and students in Group households amongst those living in severely crowded dwellings;
- The individual income of those in severe overcrowding is far more likely to be concentrated in the very low to low income range, with only 4% on incomes of \$75,000 per annum or more compared with 24% for Greater Sydney as a whole; and median individual incomes 42% lower than the Greater Sydney average;
- However, household incomes are more likely to be in the higher income ranges, with around 78% of households that are severely overcrowded having annual incomes of around \$100,000 compared with 54% of all households in Greater Sydney, likely due to the much higher number of adults and much larger households in households defined as severely crowded; and median household incomes are around 43% higher for those in severely crowded dwellings;
- Despite this, the unemployment rate of this cohort was more than double the Greater Sydney rate (15.6% compared with 6.4%); and a lower proportion reported that they were employed (50% compared with 61%);
- A much lower rate of post-secondary qualifications (39% compared with 56% for all people in Greater Sydney aged 15 years and older);
- Those aged 15 years and over living in severely crowded dwellings are much more likely to be engaged in tertiary studying (41% compared 16% for all people aged 15+ years in Greater Sydney), with the majority of these at university;
- The largest group of people living in severely crowded dwellings was households with eight or more people living in three- or four-bedroom dwellings (32% of the cohort), noting also that 9% of people living in severe overcrowding were in households where eight or more people were living in two-bedroom dwellings; and that areas of Western Sydney tended to have the highest concentration of people living in households with eight or more people;

Bankstown and Canterbury SA3s

Although demographic and housing trends for people living in severely crowded dwellings in Bankstown and Canterbury SA3s are generally similar to trends for such people in Greater Sydney as a whole at the time of the 2016 Census, some local differences are also evident, including the following.

- People in Bankstown SA3 were far more likely than average to live in separate houses; and those in Canterbury SA3 more likely than average to live in flats and units;
- Likely related to housing type, the Bankstown cohort had well above average rates of owner occupancy compared with all people living in severe overcrowding in Greater Sydney, and in Canterbury SA3;

- The Bankstown cohort were also much more likely than average to live in single and multiple family households, and far less likely to live in a group household, whilst Canterbury SA3 was much closer to the Greater Sydney average in this regard;
- The country of birth profile of each SA3 was also quite different in each SA3:
 - By far the largest group of those in severe overcrowding in Bankstown SA3 was from Vietnam (35%), with 6% born in Lebanon and 3% born in mainland China. The largest group was born in Australia, although this is likely to be largely the children of migrants given the language spoken at home by a high proportion of people;
 - The largest overseas born group in Canterbury SA3 was from Pakistan (13%), followed by Myanmar (11%) and mainland China (9%). One quarter were born in Australia, although again a high proportion of these were likely to be of overseas born parents.
- Bankstown SA3 had a well below average proportion of people living in severe overcrowding who had arrived in Australia in the past 10 years, and of those who had arrived in the year that the 2016 Census had been conducted; whilst Canterbury was only slightly below the Greater Sydney average. By far the largest group of relatively new arrivals in Bankstown SA3 in severe overcrowding was from Vietnam; whilst the largest groups of new arrivals were from Myanmar and Pakistan in Canterbury SA3;
- Similar to the Greater Sydney cohort, around one-quarter of people in severe overcrowding in the two SA3s spoke 'little or no English'; and the median age was 25-26 years (around 10 years younger than the general population of Greater Sydney);
- Like the Greater Sydney overcrowded cohort, median individual income was much lower than average, but was particularly low for people living in severe overcrowding in Canterbury SA3. Household income was again higher than for the general population of Greater Sydney, but household income amongst those living in severe overcrowding was much lower for Canterbury SA3 than for all people in Greater Sydney;
- Unemployment rates were similarly high in the two SA3 areas, and around 2.5 times that for all people living in Greater Sydney;
- The level of post-secondary qualifications in both SA3s was much lower than amongst the Greater Sydney severely overcrowded cohort, particularly in Bankstown SA3;
- The cohort living in Bankstown were far less likely to be engaged in post-secondary study than their Greater Sydney counterparts, whilst Canterbury SA3 was somewhat lower than the average in this regard; but again, students in each SA3 were most likely to be attending a university;

Housing Cost and Affordability

- In terms of housing cost and affordability, the areas under consideration are relatively low cost in terms of rental compared with Greater Sydney as a whole. However, a median

priced two-bedroom unit was only affordable to the upper 35% of the low income band in Canterbury-Bankstown LGA, and a three-bedroom house was only affordable to the upper 60% of moderate income households, although this was more affordable than the Greater Sydney averages.

- Housing stress was much higher than average in both Bankstown and Canterbury SA3s, likely due to the lower than average incomes in these areas as well as the higher than average concentration of very low and low income households:
 - In Bankstown SA3, 54% of very low, low and moderate income renting households were in housing stress compared with 42% for Greater Sydney. Very-low-income households in the SA3 were the most likely to be in rental stress, with 33% in moderate stress and 44% in severe stress (77% in total). Low-income renting households also had a high rate of housing stress (69%), with 53% in moderate stress and 16% in severe stress.
 - In Canterbury SA3, again, 54% of all renting households were in rental stress compared with 42% for Greater Sydney. Very-low-income households were the most likely to be in rental stress, with 33% in moderate stress and 55% in severe stress (88% in total). Low-income households also had a high rate of rental stress (66%), with 55% in moderate stress and 11% in severe stress.

1.2.2 Analysis by Country of Birth

At the time of the 2016 Census, the top 10 countries of birth for people living in severe overcrowding in Greater Sydney were Australia (12,276 persons; 29%), followed by mainland China (3,809; 9%), India (2,691; 6%), Vietnam (2,450; 6%), Thailand (1,824; 4%), Afghanistan (1,749; 4%), Nepal (1,647; 4%), Pakistan (1,415; 3%), Indonesia (1,380; 3%), and Iraq (1,290; 3%).

As noted, of the largest COB groups in severe overcrowding in Bankstown and Canterbury SA3s were people born in Vietnam (260), Pakistan (126) and Myanmar (106). These were the only COB groups with more than 100 people in 2016. They are also represented in reasonable numbers amongst new arrivals.

In the period from 2015-2020, the largest groups to arrive in Australia on Offshore Humanitarian Visas with a reasonable presence in South Western Sydney at the time of the 2016 Census were those from Iraq (29,346), Syria (16,532), Myanmar (8,532) and Afghanistan (6,749).

There were considerable differences between the household composition, dwelling structure and tenure between these COB groups. This includes, for example, that on average:

- People **born in Vietnam** who were living in severe overcrowding at the time of the 2016 Census were more likely to live in multi-family households and to have a larger average household size; to be owner occupiers and to live in separate houses; to have a relatively an average labour force participation rate but quite high unemployment rate (9%); less likely to have post-secondary qualifications and less likely to be post-secondary students; to have a relatively low individual median income but relatively high household income; somewhat more likely to be female; and had a relatively wide spread of age groups and a median age of 36 years.

- Those **born in Pakistan** were more likely to live in group households; to be concentrated in private rental; to be equally as likely to live in separate houses as flats and units; to have a relatively high labour force participation rate but also a high unemployment rate (10%); to be more likely to have post-secondary qualifications, and far more likely to be tertiary students; to have a relatively low individual median income, but a relatively high household income; were much more likely to be male; and to have a relatively young age profile, with the largest proportion aged between 25 and 34 years, with a median age of 26 years.
- People **born in Myanmar** were more likely to live in a separate house; to live in one of multi-family households; to be private renters; to have a relatively low labour force participation rate and a very high unemployment rate; to have a relatively young age profile and low median age; much more likely to be male; and to have a very low rate of post-secondary qualification and school completion.
- People in severe overcrowding **born in Iraq** were more likely to live in multi-family and couple with children households, and to have a relatively large average household size; to live in private rental and in separate houses; to have a very low rate of labour force participation (only 20% of whom around one-third were unemployed); be far less likely to have post-secondary qualifications or to have completed year 10, and much less likely to be post-secondary students; to have a very low individual median income and relatively low household incomes as well; be equally likely to be male and female; more likely to have a wider spread of age groups, and a median age of 31; and to have a very high rate of disability (15.5%, or around three times the average rate for Greater Sydney).

1.3 Potential Drivers of Severe Overcrowding

The overview of key demographic and housing factors above indicate that there are likely to be a range of potential drivers and outcome in relation to severe overcrowding as a form of homelessness across different parts of Greater Sydney and communities disproportionately affected by severe overcrowding.

The very low individual incomes, above average reliance on private rental, much higher than average unemployment and much lower rates of post-secondary qualifications, as well as the much higher than average rate of new arrivals and of lack of English proficiency together point to a potential lack of choice of and access to suitable housing as a key driver of severe overcrowding for some groups. These factors potentially point to the exclusionary nature of the rental housing market, even in areas where it is relatively low cost, with very high rates of housing stress among very low and low income renters, and an upward trend in the real cost of rental, indicating strong pressure on the rental market that excludes people who are not competitive with regard to income, employment and cultural barriers, and/or without a positive rental history. The very high rate of disability and particular disadvantage of some COB groups, including those arriving as refugees from countries like Iraq and Myanmar, would likely provide a further barrier to accessing appropriate housing.

At the same time, differences in the characteristics of different COB groups point to different degrees of choice in relation to their housing situation, as well as different housing and needs and trajectories over time. For example, the high rate of tertiary students, relatively high rates of labour force participation and/or tertiary qualifications, predominance of group rather than family households together with relatively high household incomes indicate that some communities would have potentially greater choice in securing suitable rental accommodation, and may be living in severe overcrowding due the relatively short-term nature of the arrangement, a desire to save money, and/or willingness to be more flexible due to their young age or student status. Others with more choice may be those in communities with higher rates of owner occupancy living in larger and/or separate houses and multi-family households, where the severe overcrowding may relate to a desire to save money whilst saving for a home of their own, and/or where expectations of family support while a newly arrived migrant gets established in their new country, may increase the willingness to live in more overcrowded situations.

For others, such as those living in large one and multi-family households, above average dependence on private rental, higher rates of recent arrivals and poor English language proficiency, and where there is particularly high indicators of vulnerability, severe overcrowding may flag stronger housing market exclusion, housing unaffordability and a lack of suitable rental stock available to meet the needs of larger families, particularly where rental stock tends to be concentrated smaller flats and units in some areas.

It is likely that a range of factors are at play in the degree of choice or exclusion from the housing market, and as drivers of high rates of severe overcrowding amongst some communities. The quantitative data provides an important context to this study, and an understanding of the socio-economic conditions of different areas and communities in this situation. However, the data also raised many questions and suggests a range potential underlying factors, such as those outlined above, that lead some areas and communities to have disproportionate levels of severe overcrowding.

A more nuanced understanding of these factors, and their relevance to different communities and housing market contexts can only be provided by understanding the differing motivations and lived experience of those living in severely overcrowded dwellings, and of those community agencies and networks working with them. This more nuanced understanding will in turn suggest appropriate policy responses for different groups and housing market contexts rather than a one-size-fits-all response. This qualitative understanding will be the focus of Stage 2 of this project.

2 Profile of Persons Living in Severely Crowded Dwellings

In 2016, across Greater Sydney, there were a total around 15,000 persons living in severely crowded dwellings (i.e. requiring four or more additional bedrooms), with a further 29,000 living in ‘other’ crowded dwellings (i.e. requiring three additional bedrooms).¹ Of those in severely crowded dwellings, 13% (1,964) lived in Sydney Inner City SA3, while 10% lived in Fairfield, 10% in Auburn, 7.5% in Merrylands – Guildford and 6.8% in Strathfield – Burwood – Ashfield. However, since the focus of this study is the Canterbury-Bankstown area, we will be looking at the SA3s of Canterbury and Bankstown, as well as the SA3s of Fairfield and Auburn, since these have the highest rate of severe crowding in Western Sydney, and will hence provide some context.

Table 1: Persons Living in Severely Crowded Dwellings by SA3 – Number and Proportion

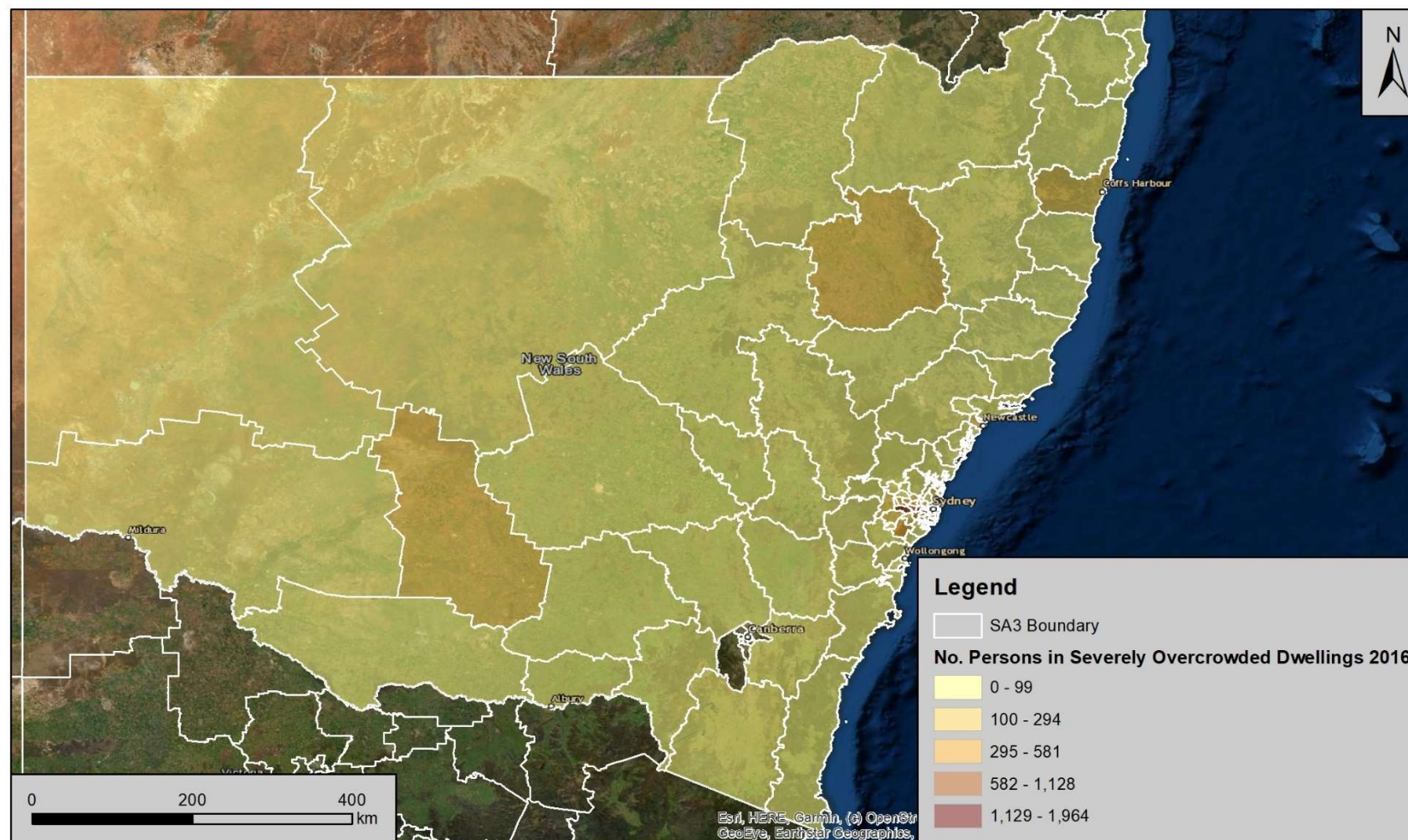
ABS Statistical Area Level 3	Number	Proportion
Sydney Inner City	1,964	13.0%
Fairfield	1,558	10.3%
Auburn	1,507	10.0%
Merrylands - Guildford	1,128	7.5%
Strathfield - Burwood - Ashfield	1,027	6.8%
Canterbury	981	6.5%
Bankstown	782	5.2%
Parramatta	581	3.8%
Blacktown	526	3.5%
Kogarah - Rockdale	490	3.2%
Hurstville	476	3.1%
Mount Druitt	404	2.7%
Campbelltown (NSW)	369	2.4%
Bringelly - Green Valley	294	1.9%
Eastern Suburbs - South	273	1.8%

¹ ABS Census of Population 2016: Persons by Place of Enumeration

ABS Statistical Area Level 3	Number	Proportion
Ryde - Hunters Hill	250	1.7%
Liverpool	234	1.5%
Penrith	195	1.3%
Warringah	186	1.2%
Marrickville - Sydenham - Petersham	161	1.1%
St Marys	153	1.0%
Botany	142	0.9%
Baulkham Hills	137	0.9%
Hornsby	131	0.9%
Chatswood - Lane Cove	116	0.8%
Eastern Suburbs - North	99	0.7%
Blacktown - North	98	0.6%
Carlingford	93	0.6%
Canada Bay	86	0.6%
Pennant Hills - Epping	70	0.5%
Gosford	68	0.4%
Richmond - Windsor	68	0.4%
Wyong	62	0.4%
Hawkesbury	59	0.4%
Ku-ring-gai	47	0.3%
Dural - Wisemans Ferry	45	0.3%
North Sydney - Mosman	45	0.3%
Pittwater	43	0.3%
Cronulla - Miranda - Caringbah	34	0.2%
Sutherland - Menai - Heathcote	33	0.2%
Leichhardt	31	0.2%

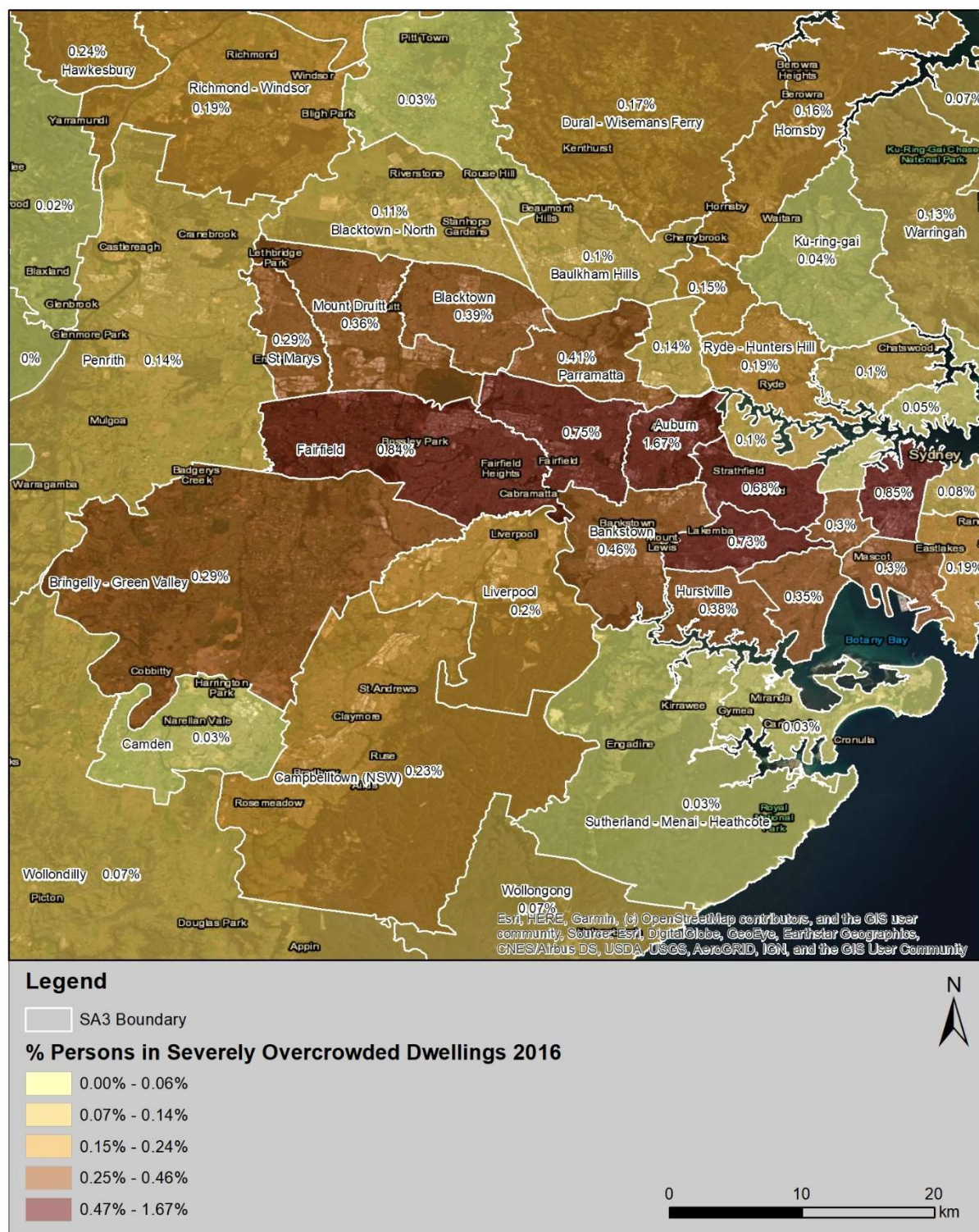
ABS Statistical Area Level 3	Number	Proportion
Wollondilly	27	0.2%
Camden	21	0.1%
Blue Mountains	13	0.1%
Rouse Hill - McGraths Hill	9	0.1%
Manly	6	0.0%
Total Living in Severely Crowded Dwellings	15,122	100%

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016



Map 1: Number of Persons Living in Severely Crowded Dwellings by ABS Statistical Area Level 3 in 2016 – NSW Context

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016



Map 2: Number of Persons Living in Severely Crowded Dwellings by ABS Statistical Area Level 3 in 2016

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016



Map 3: Number of Persons Living in Severely Crowded Dwellings by ABS Statistical Area Level 3 in 2016

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.1 Dwelling Structure

Of those living in severely crowded dwellings in Fairfield and Bankstown, 79% and 70% lived in separate houses, while in Canterbury and Auburn the rate was much lower at 49% and 44% respectively. Comparatively, the rate for persons living in severely crowded dwellings in Greater Sydney was 57%, while for all persons in Greater Sydney the rate was 64%.

For the SA3s of Auburn and Canterbury, 45% and 41% of those living in severely crowded dwellings respectively lived in flats and units, while the rates for Bankstown and Fairfield were much lower at 20% and 7% respectively. Comparatively, 32% of those living in severely crowded dwellings across Greater Sydney lived in flats and units, while the rate for all persons in Greater Sydney was 23%.

For the four SA3s, persons living in severely crowded dwellings were generally less likely to live in medium density dwellings, around 10% for each of the SA3 and for Greater Sydney.

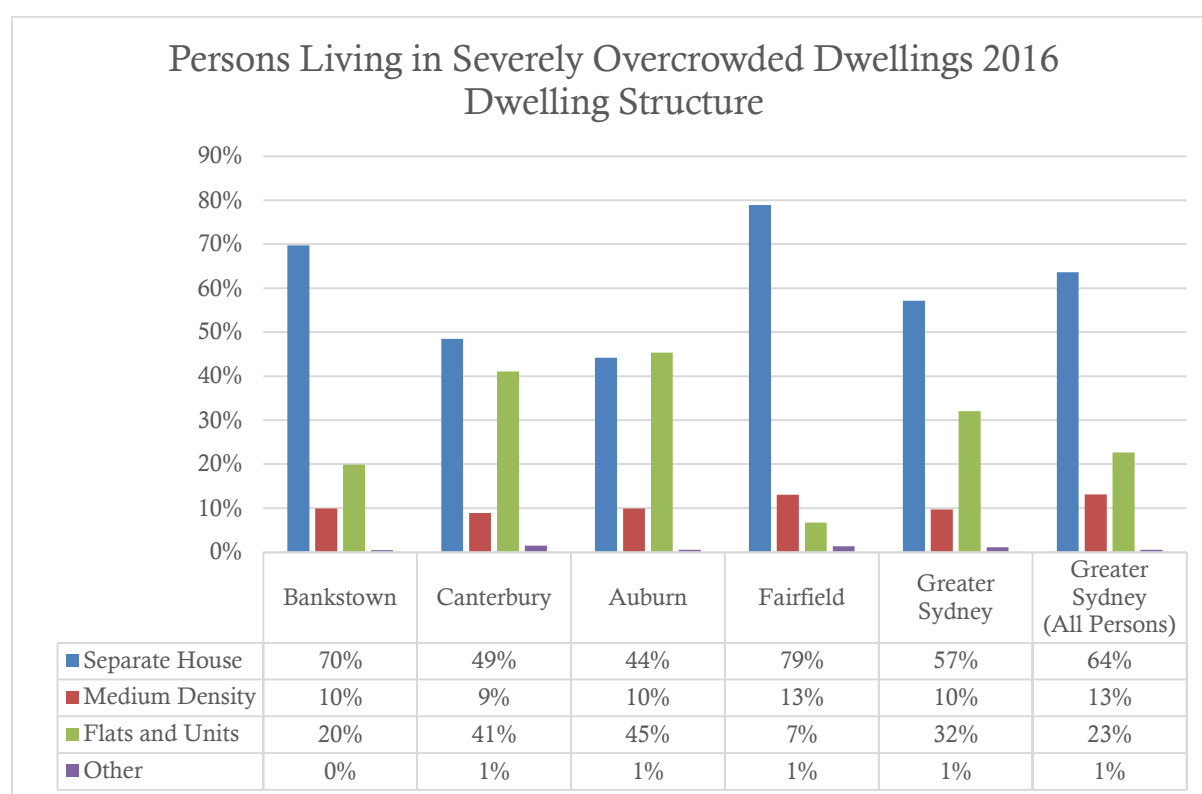


Figure 1: Persons Living in Severely Overcrowded Dwellings in 2016 by Dwelling Structure

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.2 Tenure and Landlord Type

Of those living in severely crowded dwellings in Auburn SA3, 78% were in private rental, while the rate for Canterbury was 67%. The rates for Fairfield and Bankstown were somewhat lower at 53% and 52% respectively, while across Greater Sydney the rate was 66%. Comparatively, the rate for all persons across Greater Sydney was much lower at 29%.

In Bankstown and Fairfield in 2016, 41% of those living in severely crowded dwellings either owned their home outright or were purchasing their home. The rate of home ownership or purchasing was substantially lower in the SA3s of Canterbury (26%) and Auburn (18%), while for Greater Sydney the rate was 27%. Comparatively, across Greater Sydney, 66% of persons lived in homes that were either owned outright or being purchased.

Those living in severely crowded dwellings were least likely to live in social housing, 2-3% for the four SA3s, and 4% for Greater Sydney, both for those living in severely crowded dwellings and for all persons.

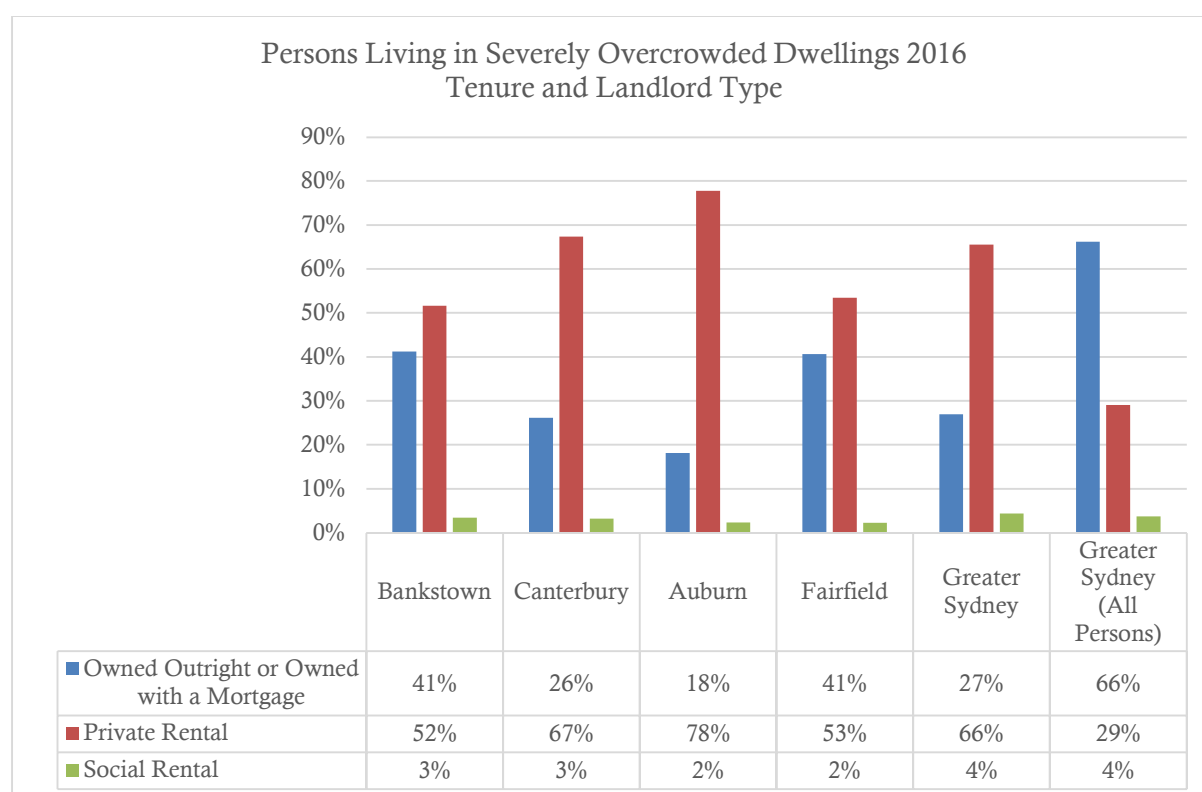


Figure 2: Persons Living in Severely Overcrowded Dwellings in 2016 by Tenure and Landlord Type

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.3 Family and Household Composition

In Bankstown SA3, 45% of those living in severely crowded dwellings lived in one-family households, with a further 49% living in multiple-family households, while in Canterbury the rates were 41% and 33% respectively. Auburn had the lowest rate for single- and multiple-family households (30% and 19% respectively), with 51% living in group households, while in Fairfield the rates were 36% and 63% respectively, with only 2% living in group households. Comparatively, 39% of those living in severely crowded dwellings in Greater Sydney lived in one-family households, 35% in multiple-family households and 26% in group households, while for all persons in Greater Sydney the rates were 81% (much higher than the rates for the four SA3s), 6% (much lower) and 13% respectively.

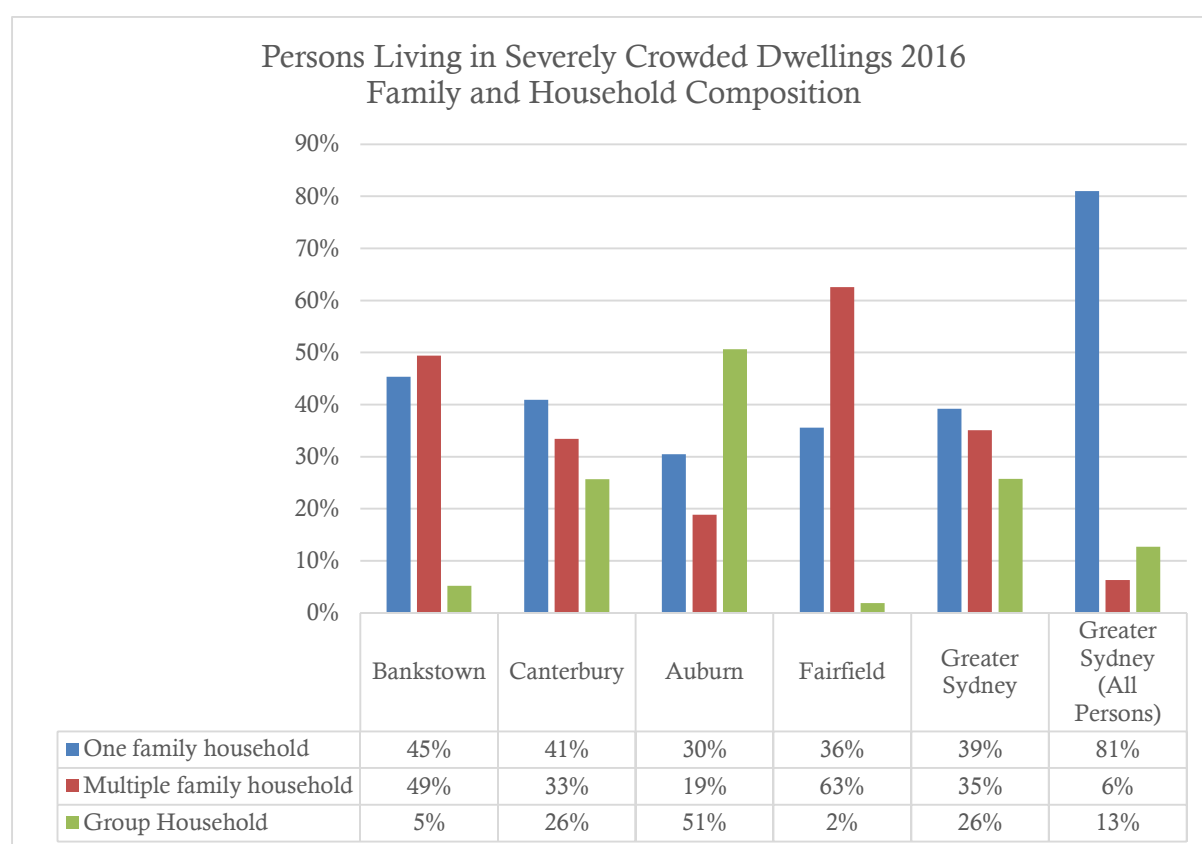


Figure 3: Persons Living in Severely Overcrowded Dwellings in 2016 by Family and Household Composition

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.4 Place of Birth of Person

2.4.1 Auburn SA3

Of those living in severely crowded dwellings in Auburn SA3, around one-third (34%) were born in Afghanistan, with a further 14% born in Pakistan and 9% born in India. Other significant countries of birth include Mainland China (8%), Taiwan (4%), Sri Lanka (3%) and Nepal (3%). Just 12% were born in Australia.

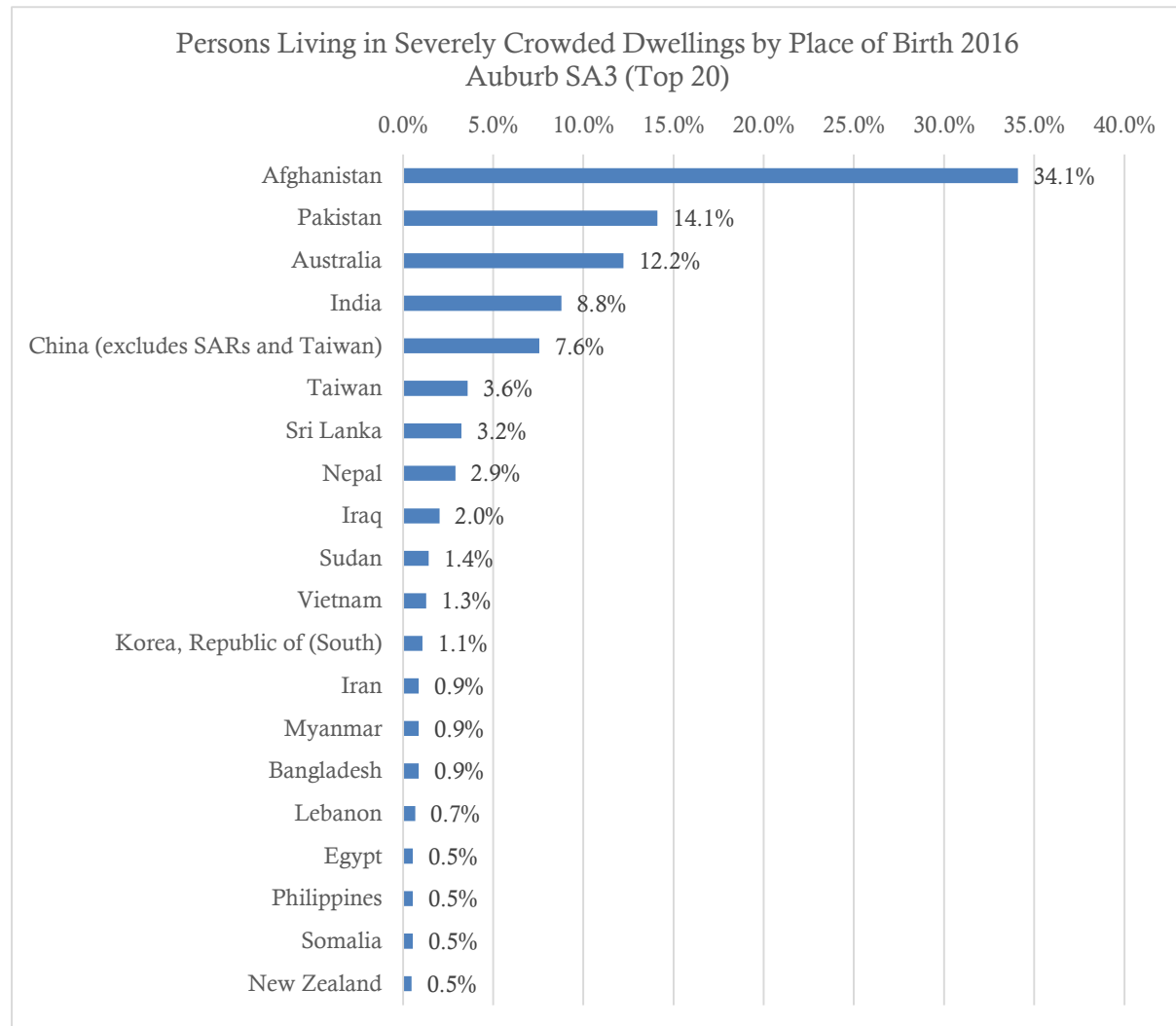


Figure 4: Persons Living in Severely Overcrowded Dwellings in Auburn SA3 in 2016 by Place of Birth of Person

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.4.2 Fairfield SA3

Those living in severely crowded dwellings in Fairfield were more likely to have been born in Australia (29%), with a further 22% born in Vietnam, 16% in Iraq, 7% in Cambodia and 5% in New Zealand. Other substantial countries of birth include Syria (4%), Thailand (3%), Samoa (3%) and the Philippines (1.5%).

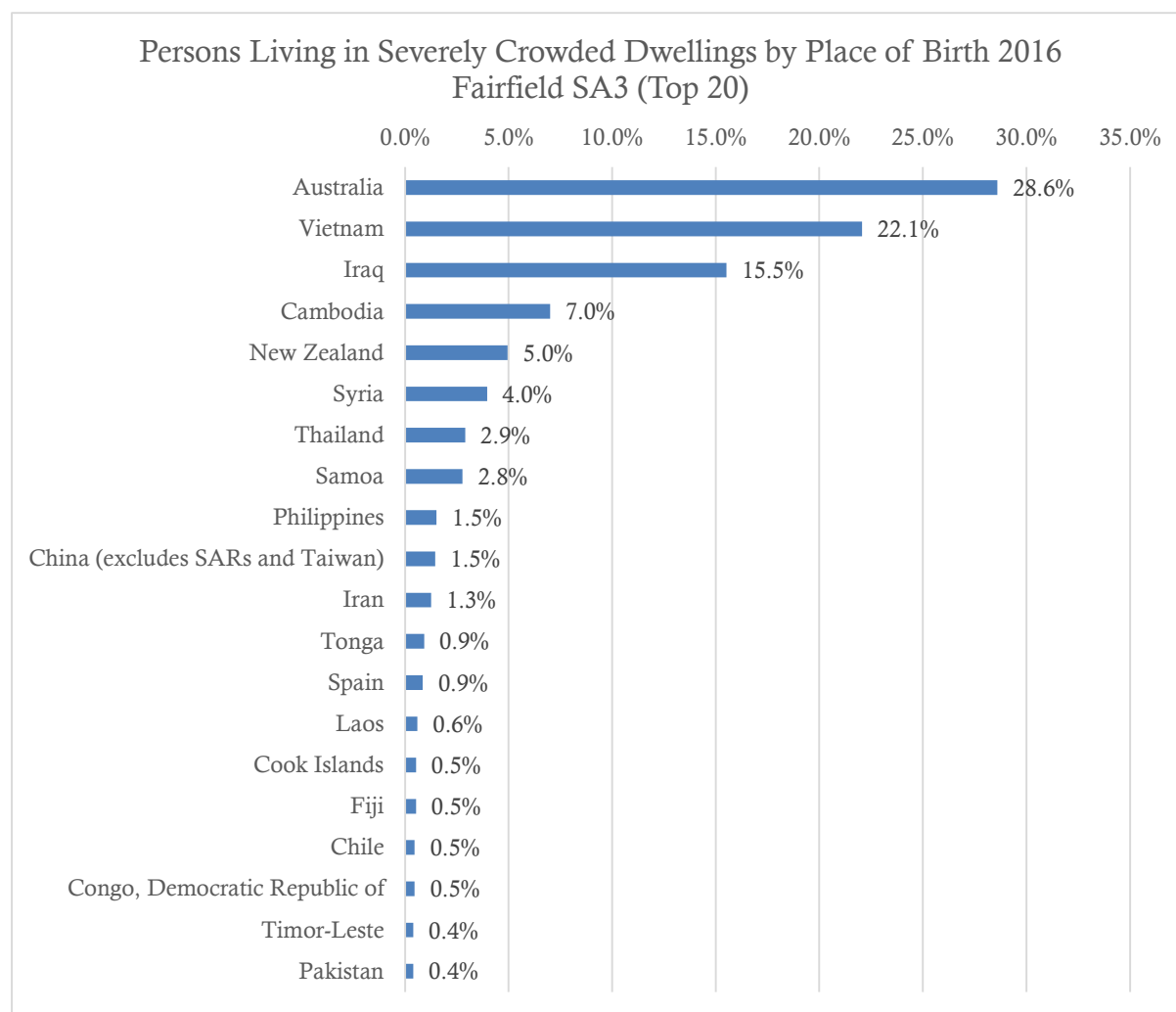


Figure 5: Persons Living in Severely Overcrowded Dwellings in Fairfield SA3 in 2016 by Place of Birth of Person

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.4.3 Canterbury SA3

Of those living in severely crowded dwellings in Canterbury SA3, 27% were born in Australia. The main countries of birth other than Australia are Pakistan (13%), Myanmar (11%), Mainland China (9%) and India (7%). Other major countries of birth include Bangladesh (6%), Vietnam (5%), Malaysia (3%) and Lebanon (3%).

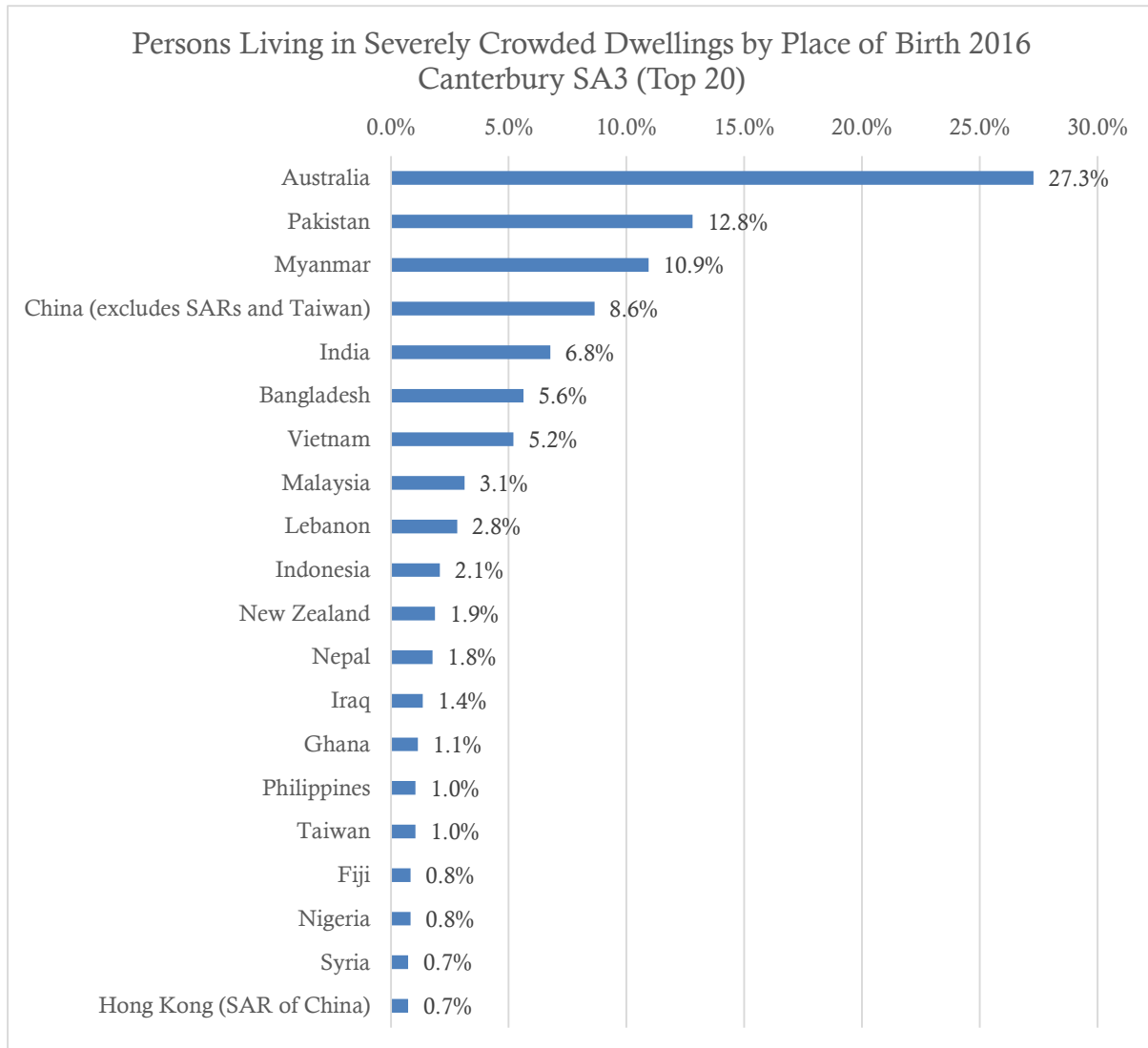


Figure 6: Persons Living in Severely Overcrowded Dwellings in Canterbury SA3 in 2016 by Place of Birth of Person

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.4.4 Bankstown SA3

Of those living in severely crowded dwellings in the SA3 of Bankstown, 41% were born in Australia, with a further 35% being born in Vietnam, 6% in Lebanon and 3% in Mainland China. Other countries of birth include New Zealand (2%), India (2%), the Philippines (1.6%) and Samoa (1.5%).

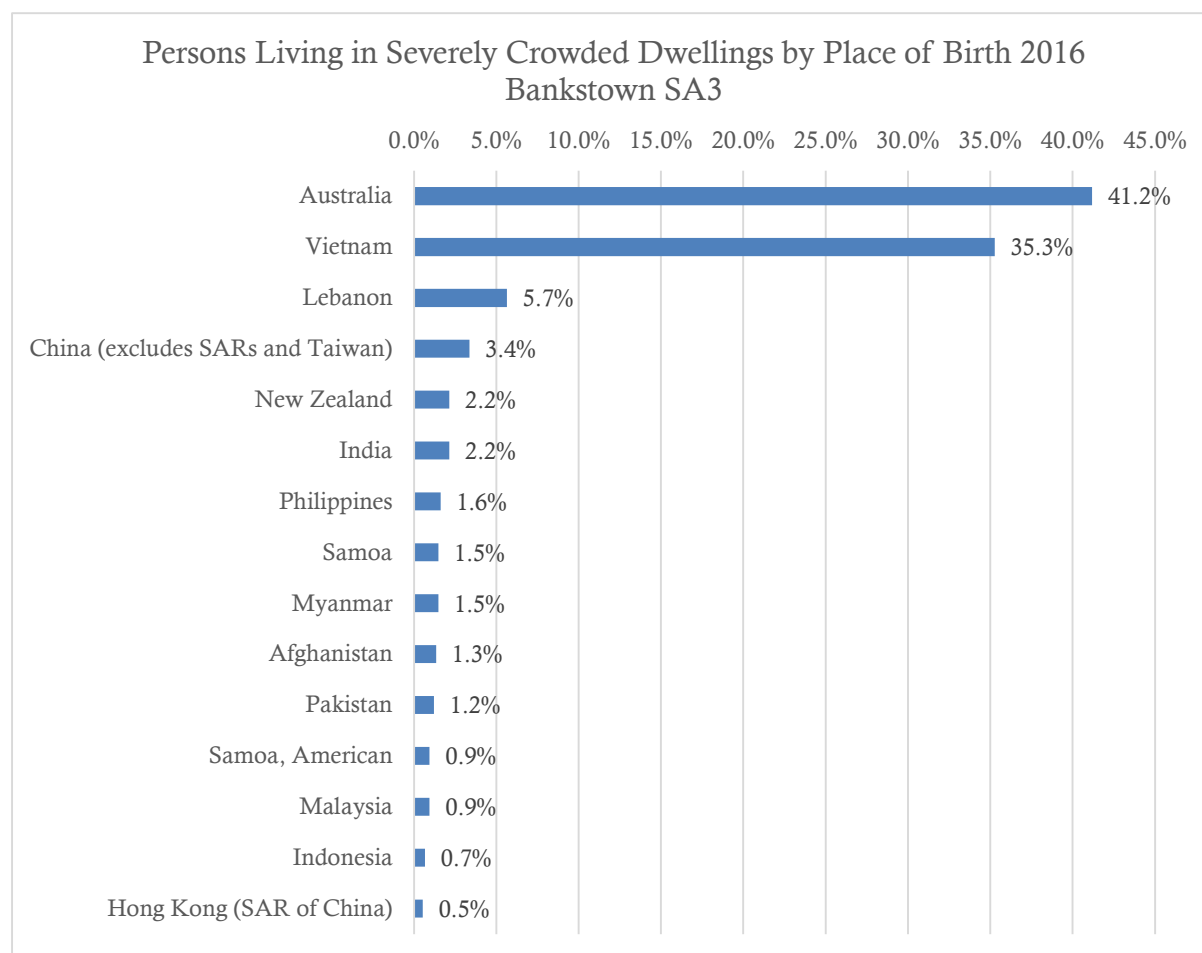


Figure 7: Persons Living in Severely Overcrowded Dwellings in Bankstown SA3 in 2016 by Place of Birth of Person

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.4.5 Greater Sydney

Across Greater Sydney, 24% of those living in severely crowded dwellings were born in Australia, with a further 10% born in Mainland China, 6.5% in India and 6% in Vietnam. Other major countries of birth include Afghanistan (6%), Thailand (5%), Indonesia (4.5%) and Pakistan (4%).

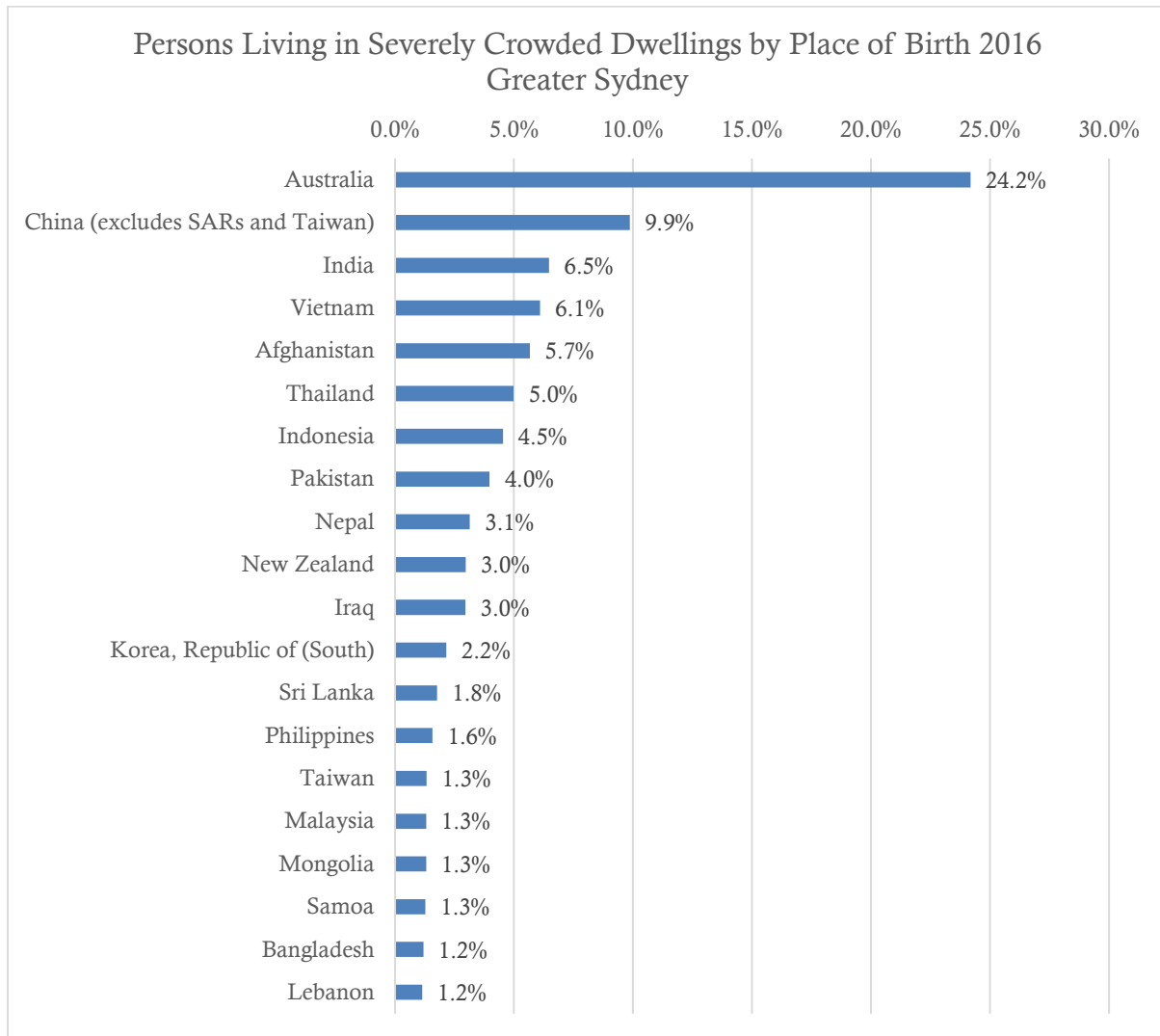


Figure 8: Persons Living in Severely Overcrowded Dwellings in Greater Sydney in 2016 by Place of Birth of Person

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.4.6 Greater Sydney (All Persons)

In terms of all persons living in Greater Sydney in 2016, the profile is substantially different to those living in severely crowded dwellings, with 61% having been born in Australia. In terms of those born overseas, the main countries of birth were mainland China (5.0%), England (3.3%), India (2.9%) and New Zealand (1.9%), with other major countries of birth being Vietnam (1.8%), the Philippines (1.7%) and Lebanon (1.2%).

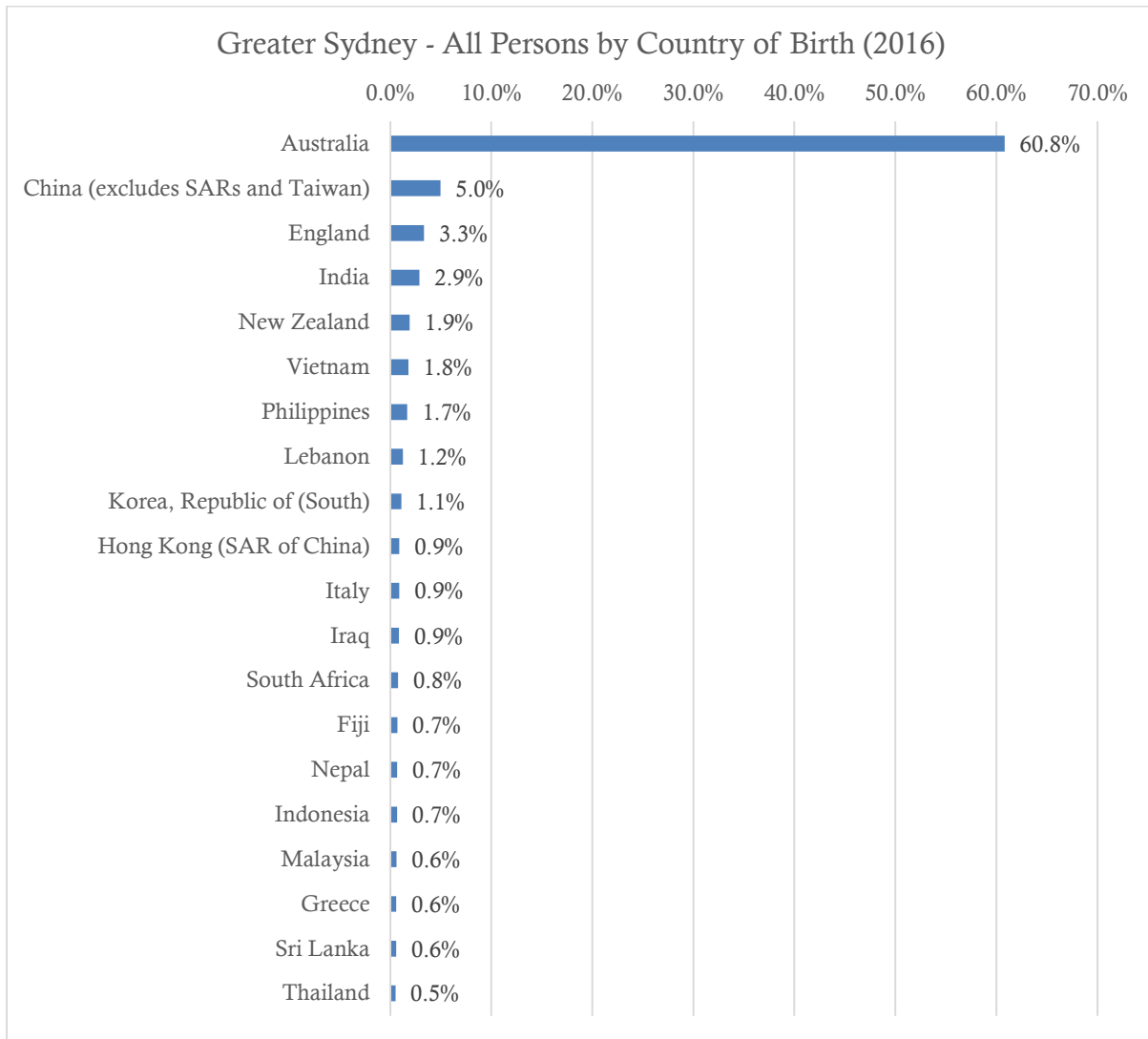


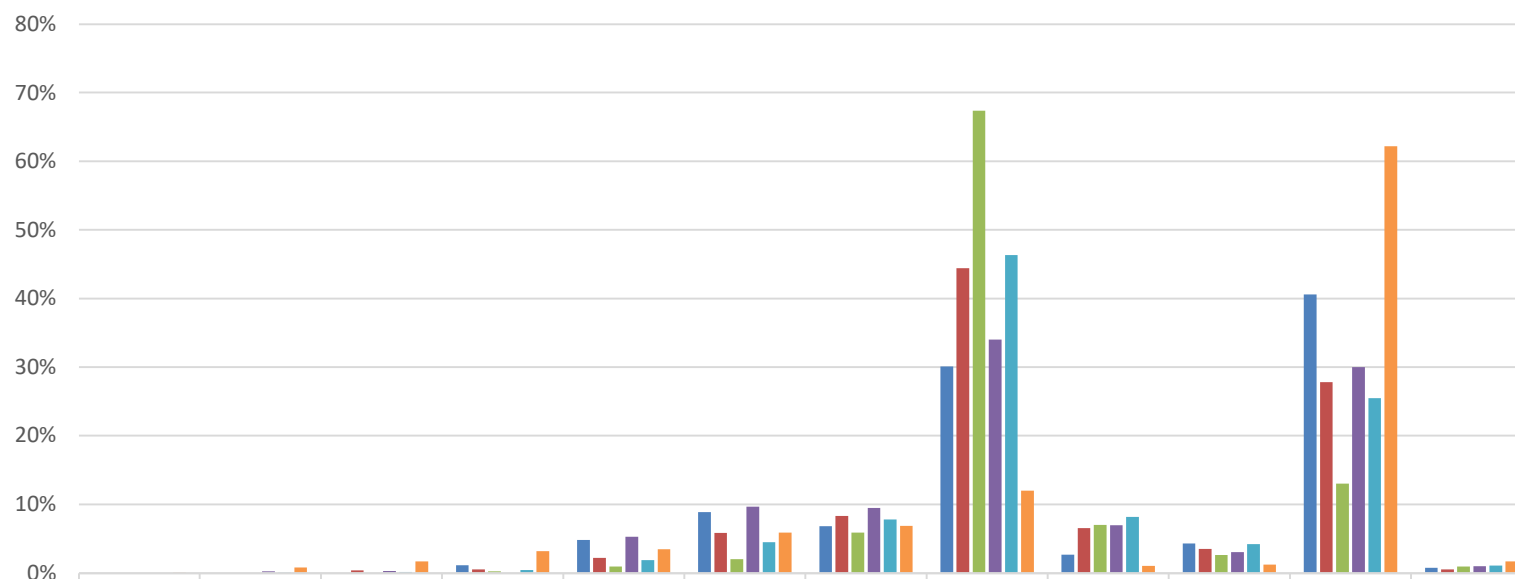
Figure 9: All Persons Living in Greater Sydney in 2016 by Place of Birth of Person

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.5 Year of Arrival in Australia

2.5.1 Total

Persons Living in Overcrowded Dwellings by Year of Arrival in Australia

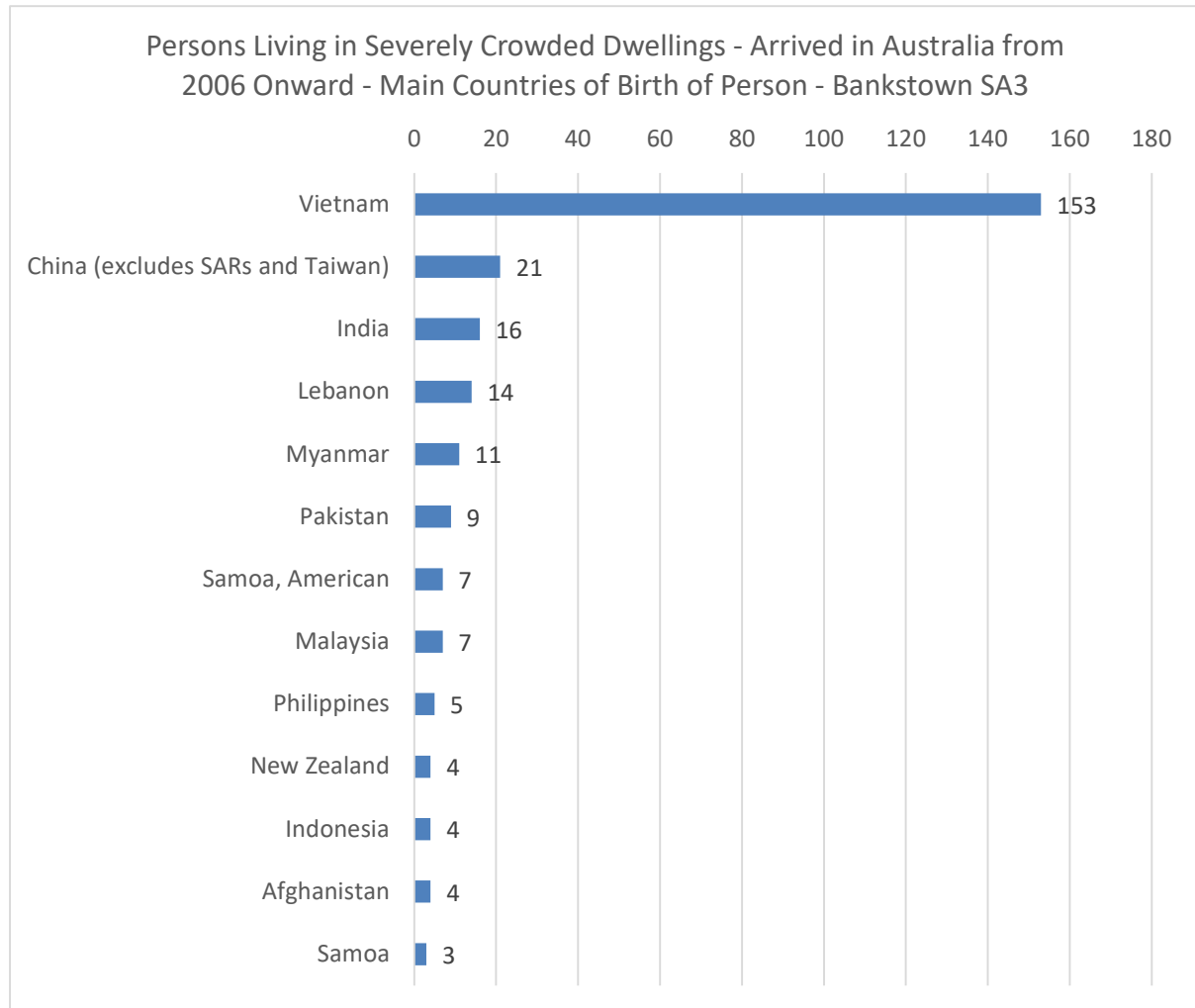


	1900-1945	1946-1955	1956-1965	1966-1975	1976-1985	1986-1995	1996-2005	2006-2015	1 Jan 2016 - 9 August 2016	Not stated	Not applicable (i.e. born in Australia)	Overseas visitor
Bankstown	0%	0%	0%	1%	5%	9%	7%	30%	3%	4%	41%	1%
Canterbury	0%	0%	0%	1%	2%	6%	8%	44%	7%	4%	28%	1%
Auburn	0%	0%	0%	0%	1%	2%	6%	67%	7%	3%	13%	1%
Fairfield	0%	0%	0%	0%	5%	10%	9%	34%	7%	3%	30%	1%
Greater Sydney	0%	0%	0%	0%	2%	5%	8%	46%	8%	4%	25%	1%
Greater Sydney (All Persons)	0%	1%	2%	3%	3%	6%	7%	12%	1%	1%	62%	2%

2.5.2 Recent Arrivals (Since 2006) by Place of Birth

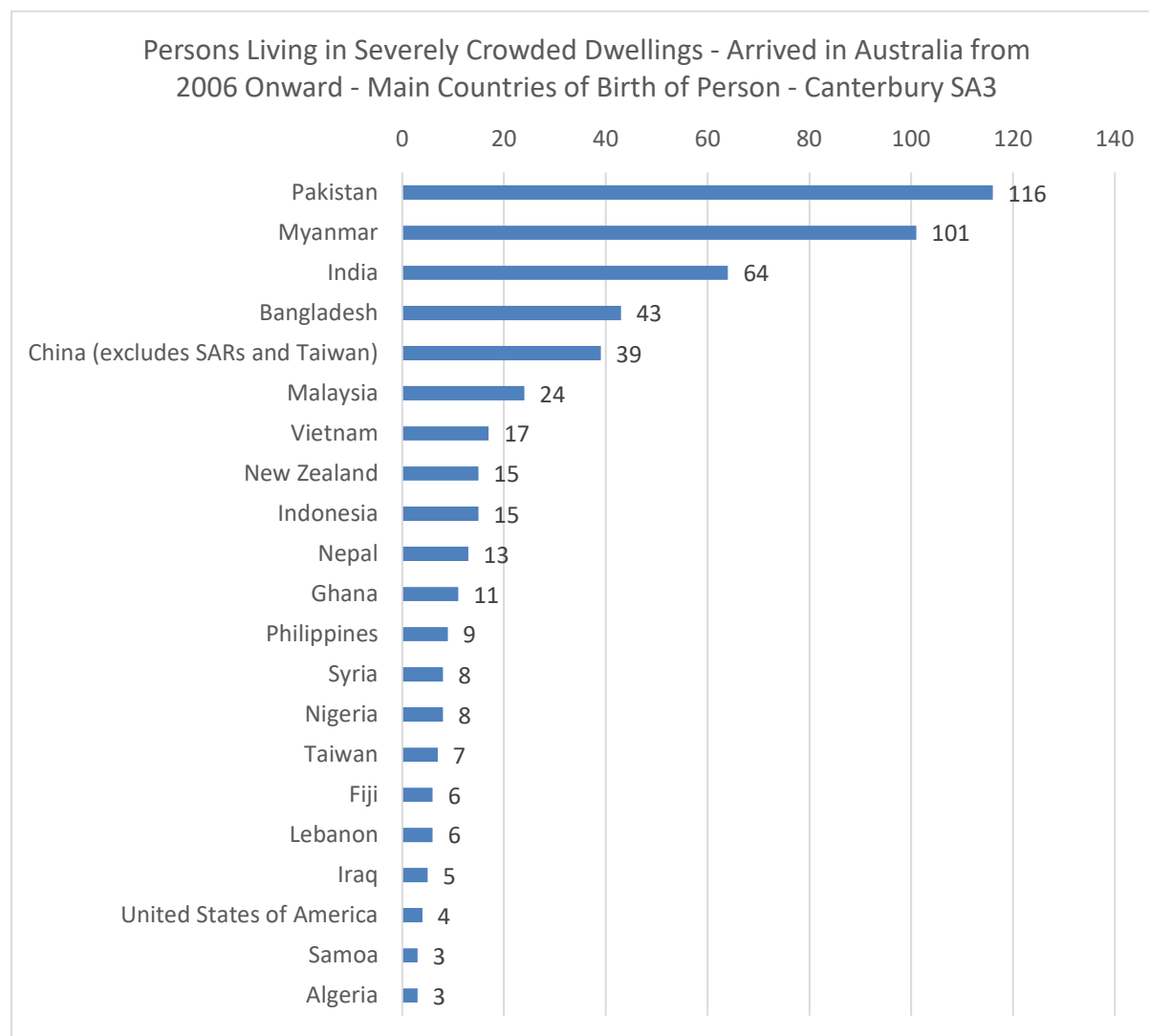
Bankstown SA3

Recent arrivals (i.e. those arriving in Australia from 2006 onward) living in severely crowded dwellings in Bankstown SA3 were most likely to have been born in Vietnam (153 persons; 59% of recent arrivals), followed by mainland China (21 persons; 8%), India (16 persons; 6%) and Lebanon (14 persons; 5%).



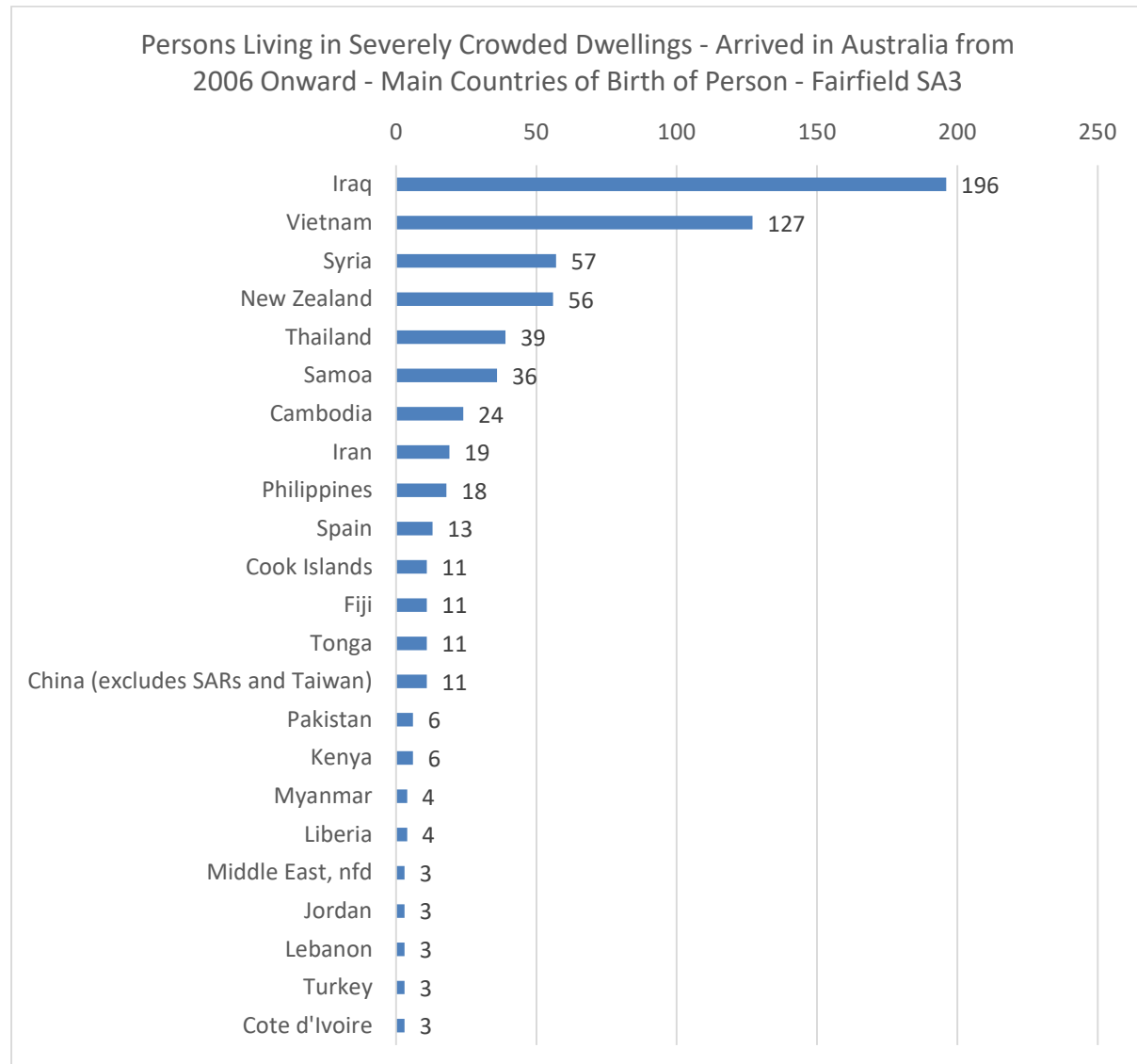
Canterbury SA3

In terms of those arriving recently and living in severely crowded dwellings in Canterbury SA3, the main countries of birth are Pakistan (116; 22%), Myanmar (101; 20%), India (64; 12%) and Bangladesh (43; 8%). This is shown in more detail in the following chart.



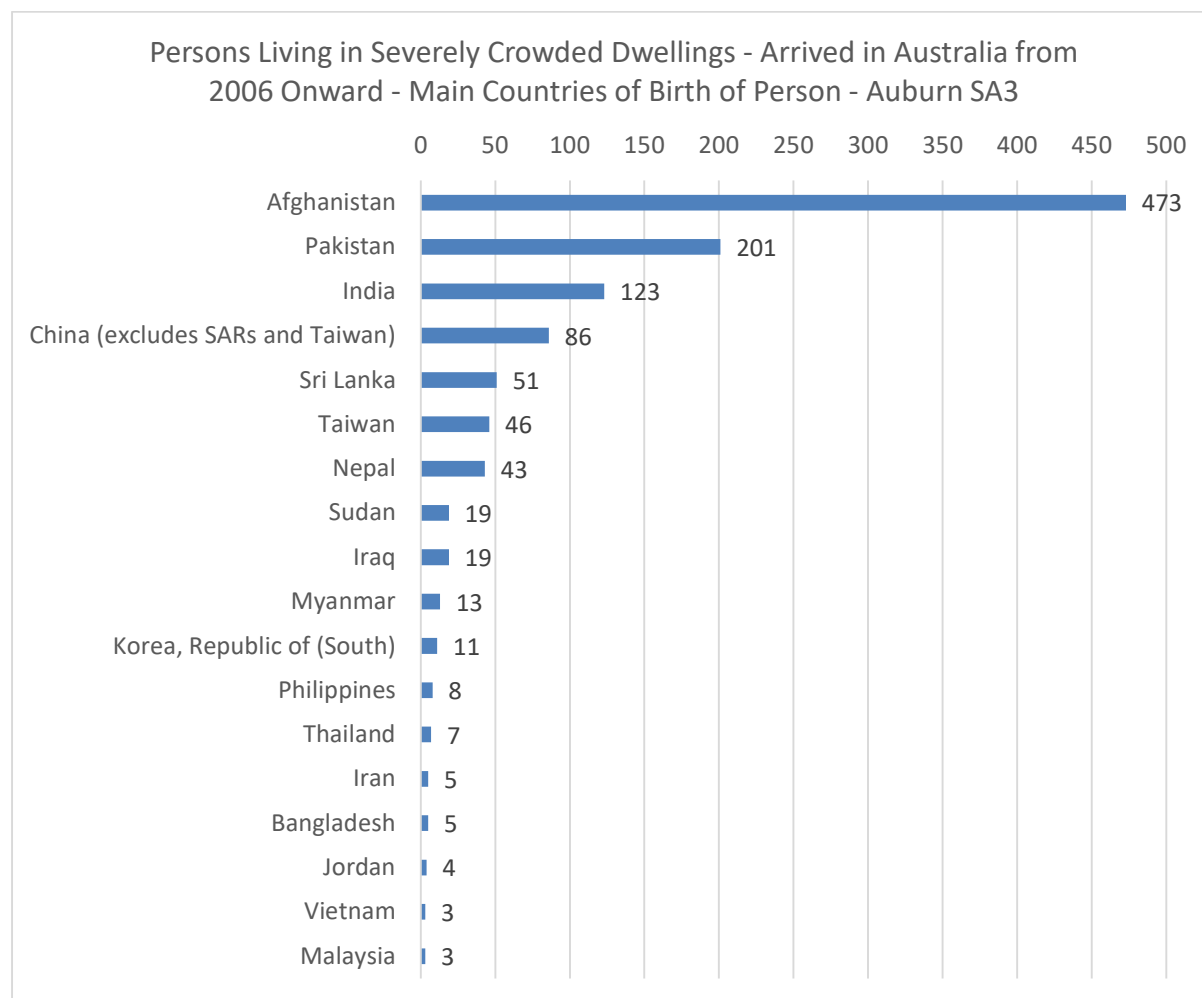
Fairfield SA3

Recent arrivals living in severely crowded dwellings in Fairfield SA3 are most likely to have been born in Iraq (196 persons; 30%), followed by Vietnam (127 persons; 19%), Syria (57 persons; 9%) and New Zealand (56 persons; 8%).



Auburn SA3

Recent arrivals living in severely crowded dwellings in Auburn SA3 were most likely to have been born in Afghanistan (473 persons; 42%), Pakistan (201 persons; 18%), India (123 persons; 11%) and mainland China (86 persons; 8%).



2.6 Proficiency in Spoken English

In terms of proficiency in spoken English, more than half of persons living in severely crowded dwellings in the four SA3s and in Greater Sydney reported that they spoke a language other than English, and spoke English “very well or well”, with a further 25-35% reporting that they spoke a language other than English, and spoke English “not well or not at all”.

Those reporting that the spoke English only made up 12-14% of persons living in severely crowded dwellings in Canterbury, Bankstown and Fairfield, while in Auburn the rate was lower at 5%. By way of comparison, 62% of all persons living in Greater Sydney in 2016 reported that they spoke English only, with a further 31% reporting that they spoke another language and spoke English “very well or well”, and just 7% saying that they spoke another language and spoke English “not well or not at all”.

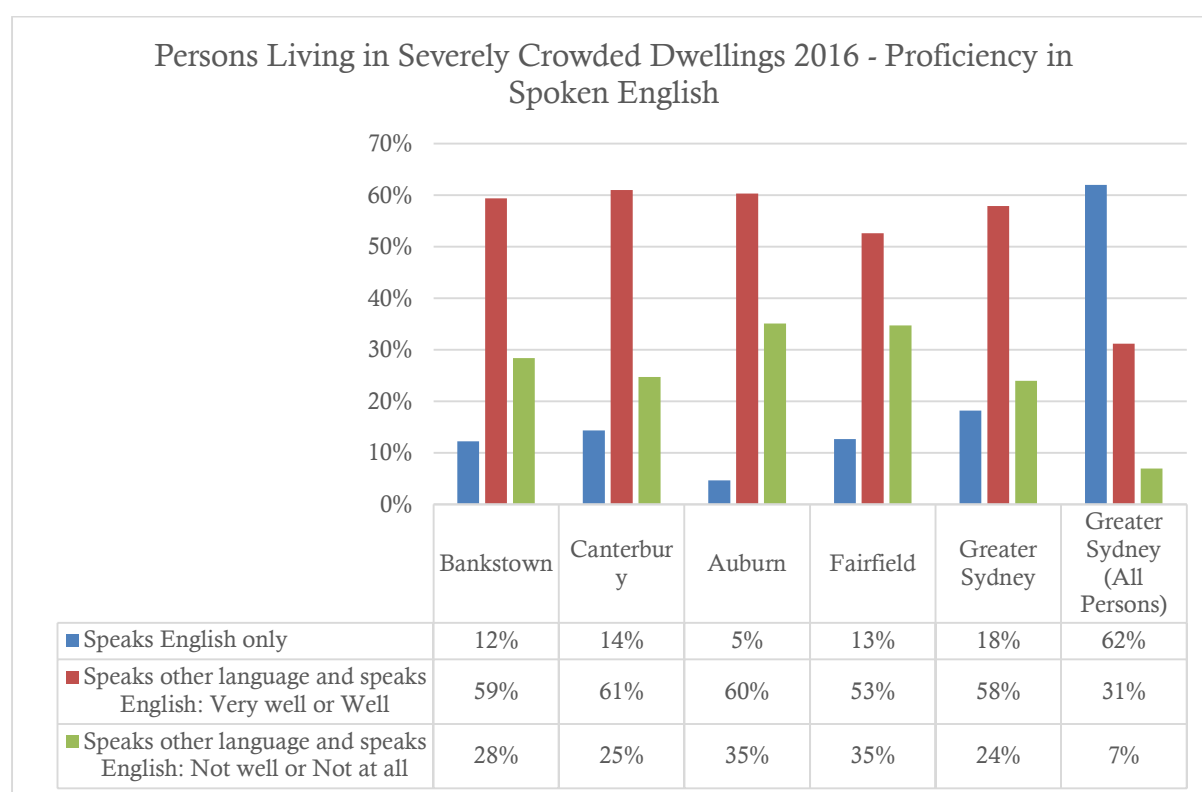


Figure 10: Persons Living in Severely Overcrowded Dwellings in 2016 by Proficiency in Spoken English

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.7 Age Profile

In 2016, around two-thirds (67%) of those living in severely crowded dwellings in Auburn were aged between 20 and 39 years, while for Canterbury the rate was somewhat lower at 48%. The rate was lower for Bankstown (44%) and lowest for Fairfield (41%). However, Fairfield and Bankstown had the highest rates for those aged less than 20 years, 36% for Fairfield and 35% for Bankstown, with Canterbury also having quite a high rate (30%). Quite few persons living in severely crowded dwellings are aged 60 years or older, 2% for Auburn, 8% for Fairfield, 4% for Canterbury and 6% for Bankstown.

The age profile for all persons living in Greater Sydney looks quite different to the other age profiles, being much flatter, i.e. having fewer persons aged 20-39 years (31%) and more persons aged 40 years or older (45% compared with around 20-30% for persons living in severely crowded dwellings in the SA3s and Greater Sydney).

Persons Living in Severely Crowded Dwellings 2016 - Age Profile

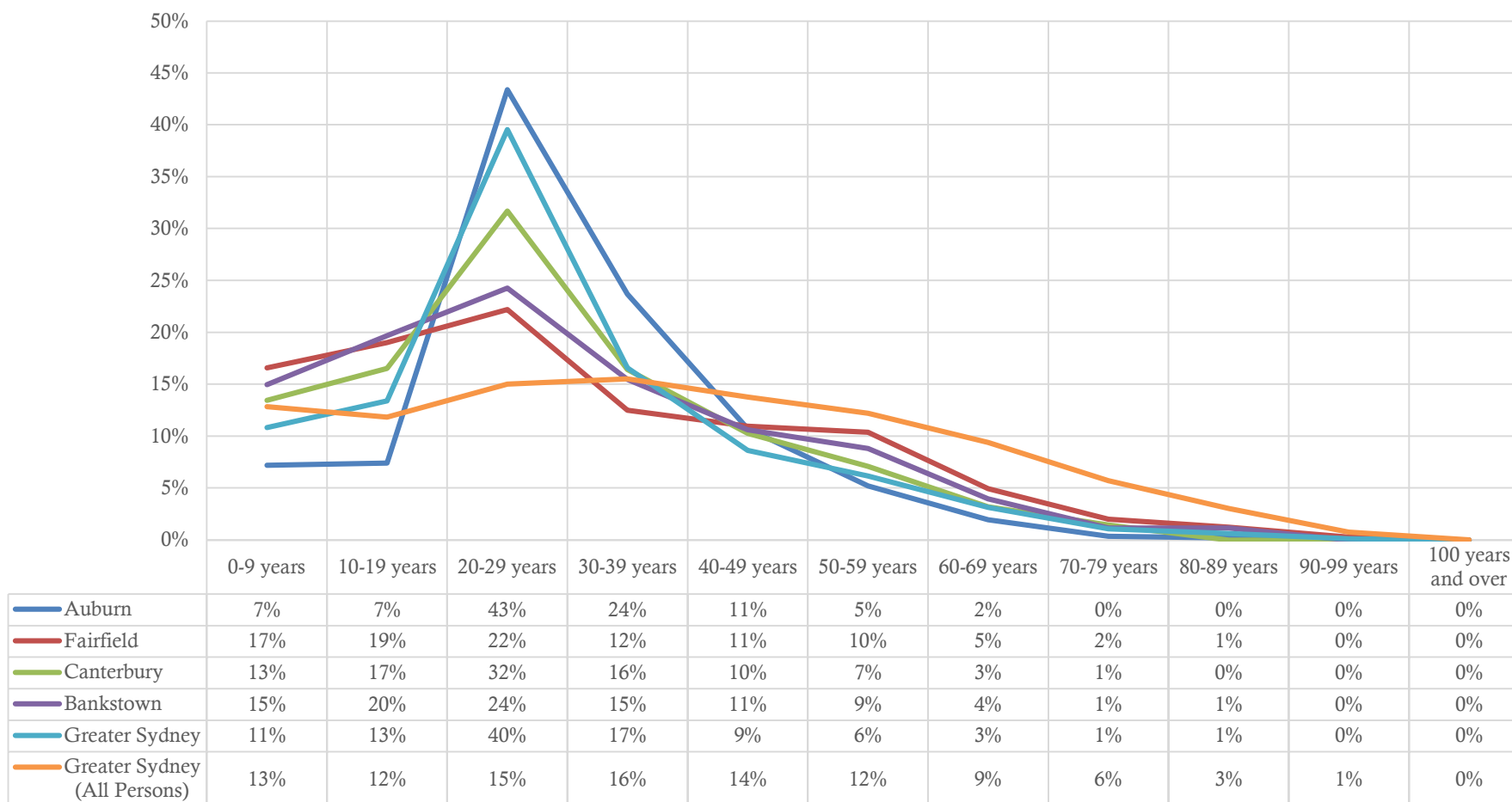


Figure 11: Persons Living in Severely Overcrowded Dwellings in 2016 by Age Profile

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.8 Median Age

Compared with all persons living in Greater Sydney, those living in severely crowded dwellings tend to have a much younger median age: 25 years for Bankstown and Fairfield, 26 years for Canterbury, 27 years for Auburn and 26 years for Greater Sydney. For all persons living in Greater Sydney, on the other hand, the median age is 36 years.

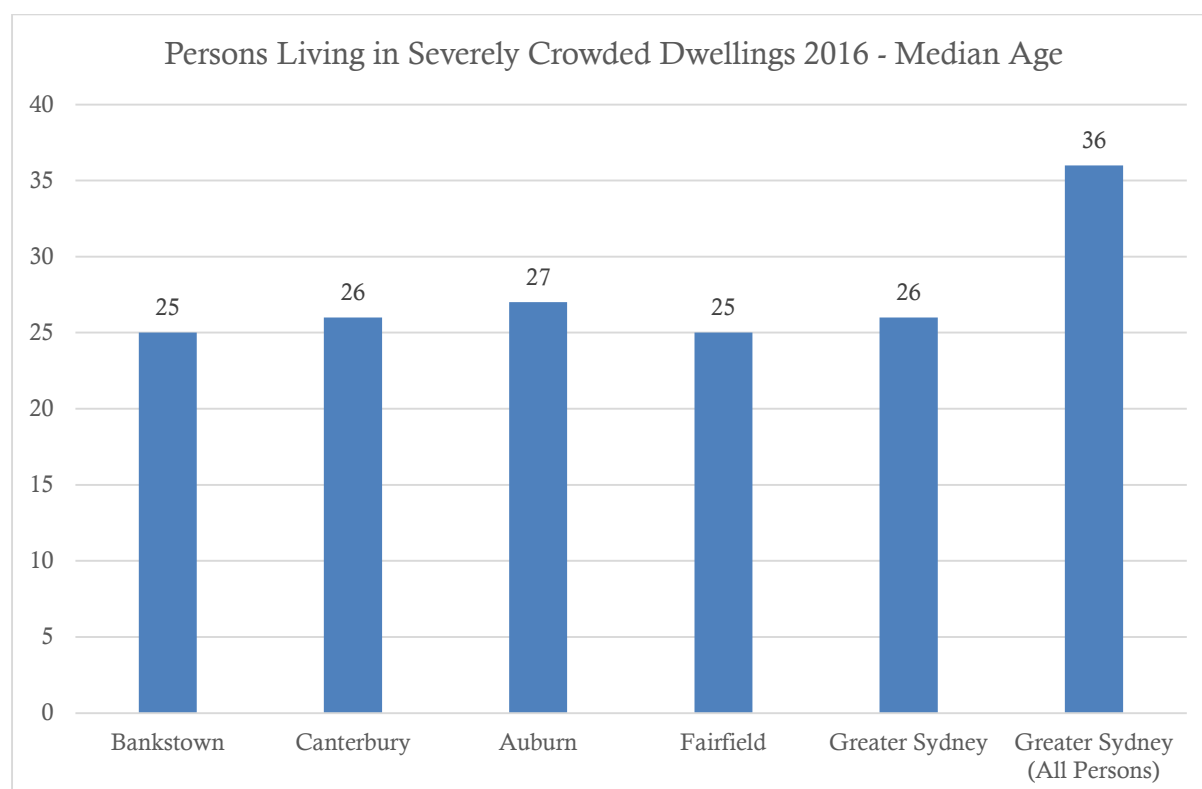


Figure 12: Persons Living in Severely Overcrowded Dwellings in 2016 by Median Age

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.9 Individual Income

2.9.1 Bands

While very few persons living in severely crowded dwellings earned more than \$1,500 per week before tax (the highest was 7.3% for Auburn), the rate was much higher for all persons living in Greater Sydney (24%). While those living in Greater Sydney overall were generally more likely to earn between \$800 and \$1,499 per week, those living in severely crowded dwellings in Auburn were actually more likely to be in this band (32%). In general, however, those living in severely crowded dwellings were more likely to be earning less than \$500 per week, i.e. 45% for Bankstown, 57% for Canterbury, 38% for Auburn and 54% for Fairfield, compared with 31% for all persons in Greater Sydney.

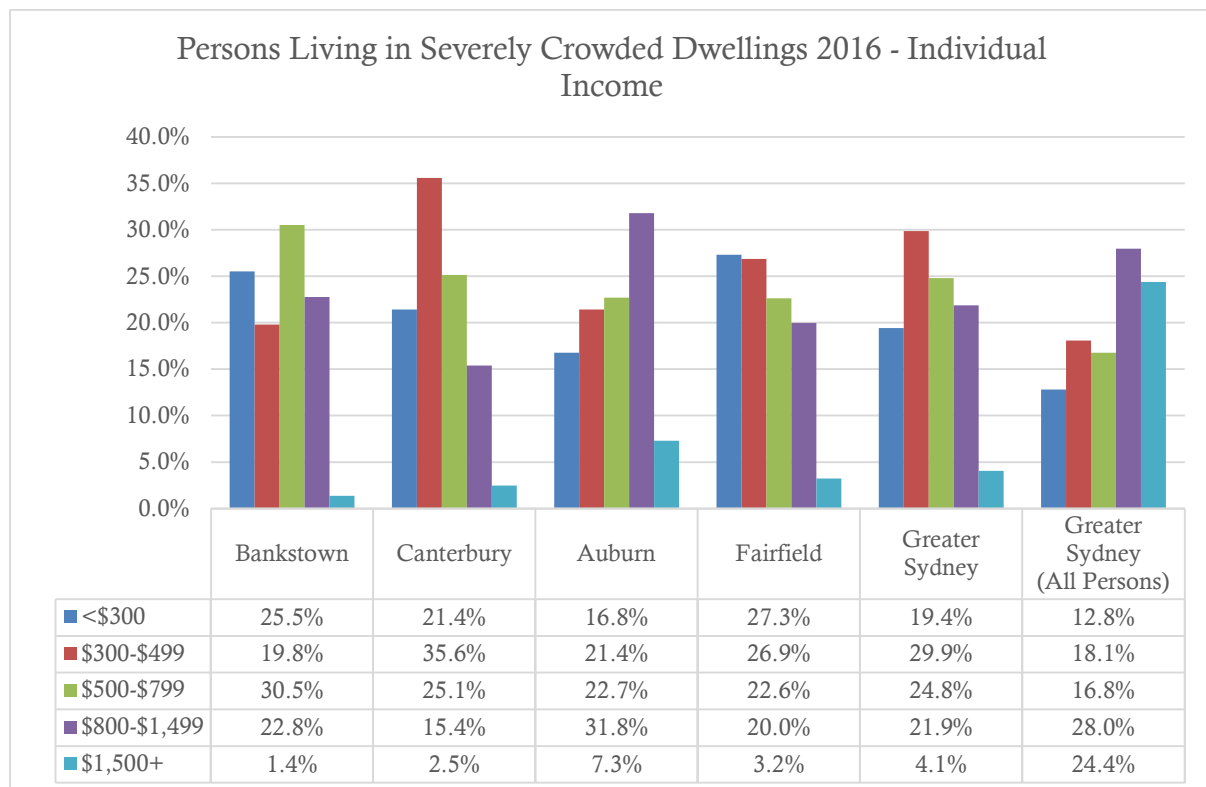


Figure 13: Persons Living in Severely Overcrowded Dwellings in 2016 by Individual Income Band

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.9.2 Median

The median individual income for those living in severely crowded dwellings is generally much lower than the median for all persons living in Greater Sydney, with the highest being for Auburn at \$653 per week before tax, and the other areas being between \$450 and \$550 per week. Comparatively, the median for all persons living in Greater Sydney was \$847 per week before tax.

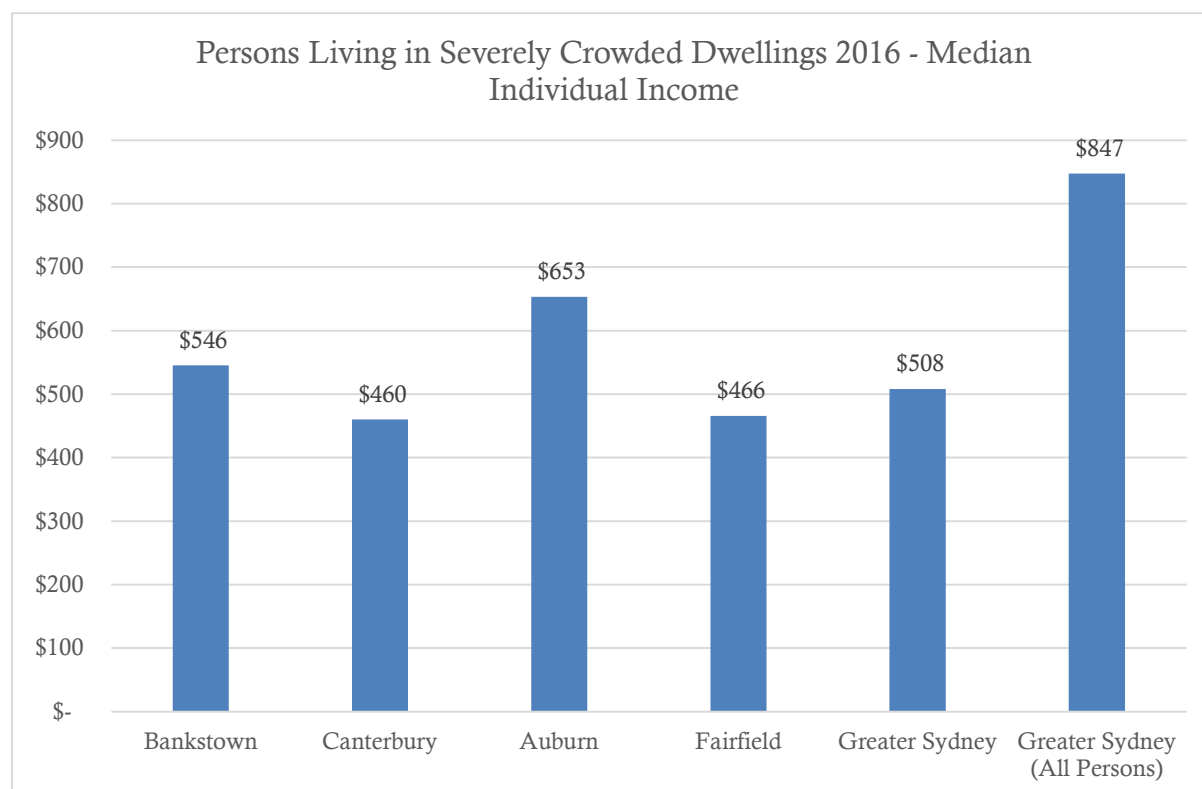


Figure 14: Persons Living in Severely Overcrowded Dwellings in 2016 by Median Individual Income

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.10 Household Income

2.10.1 Bands

Approximately 69% of persons living in severely crowded dwellings in Bankstown and 77% of those in Canterbury live in a household with a combined income of between \$1,000 and \$3,999 before tax, compared with 64% for all persons in Greater Sydney. The rate for Auburn is 52%, with more of those living in severely crowded dwellings in this SA3 earning \$5,000 per week or more (27%). In Fairfield SA3, the majority of those living in severely crowded dwellings (57%) lived in households with combined incomes of between \$1,000 and \$2,999 per week. Comparatively, across Greater Sydney those living in severely crowded dwellings were most likely to earn between \$2,000 and \$3,999 per week (48%), while for all persons across Greater Sydney the most prominent household incomes were between \$1,000 and \$2,999 (51%).

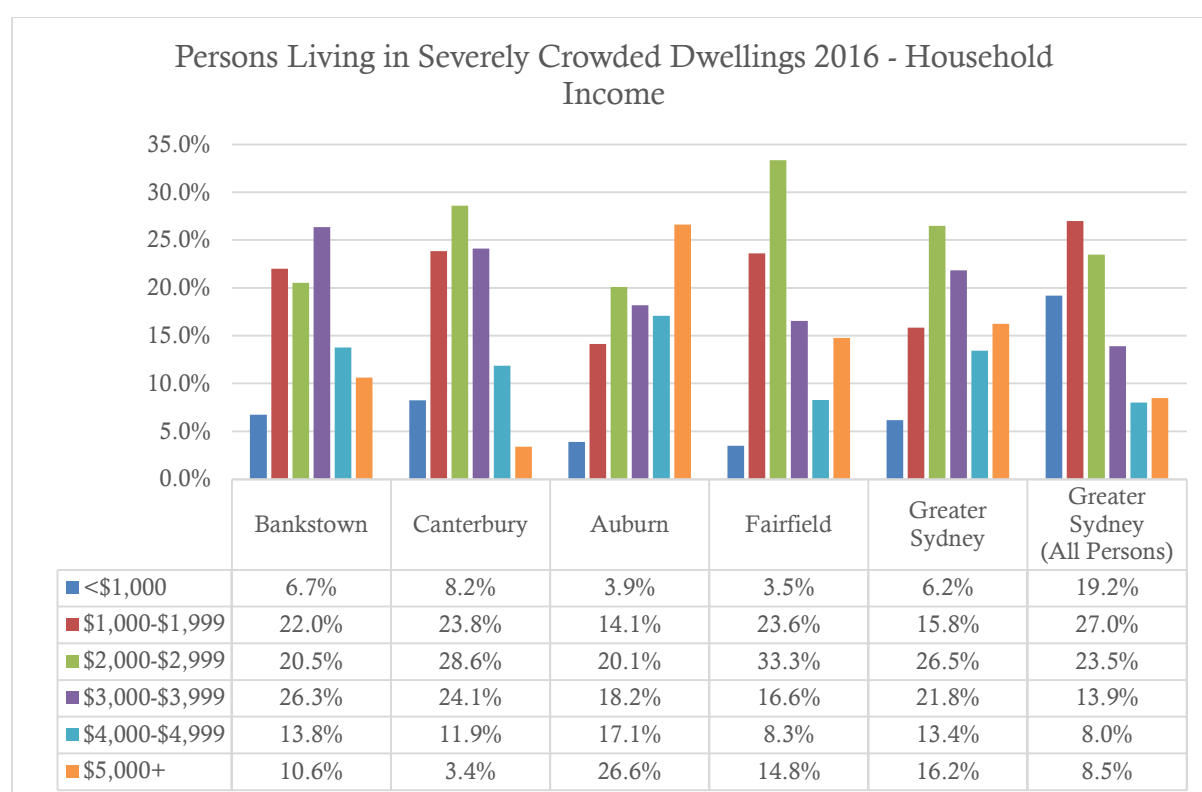


Figure 15: Persons Living in Severely Overcrowded Dwellings in 2016 by Household Income Band

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.10.2 Median

In terms of those living in severely crowded dwellings, the SA3 with the highest median weekly household income was Auburn (\$3,724), followed by Bankstown (\$3,021), Fairfield (\$2,715) and Canterbury (\$2,459). Comparatively, those living in severely crowded dwellings in Greater Sydney lived in households with a median weekly income of \$3,062, while for all persons in Greater Sydney the median was \$2,141 per week.

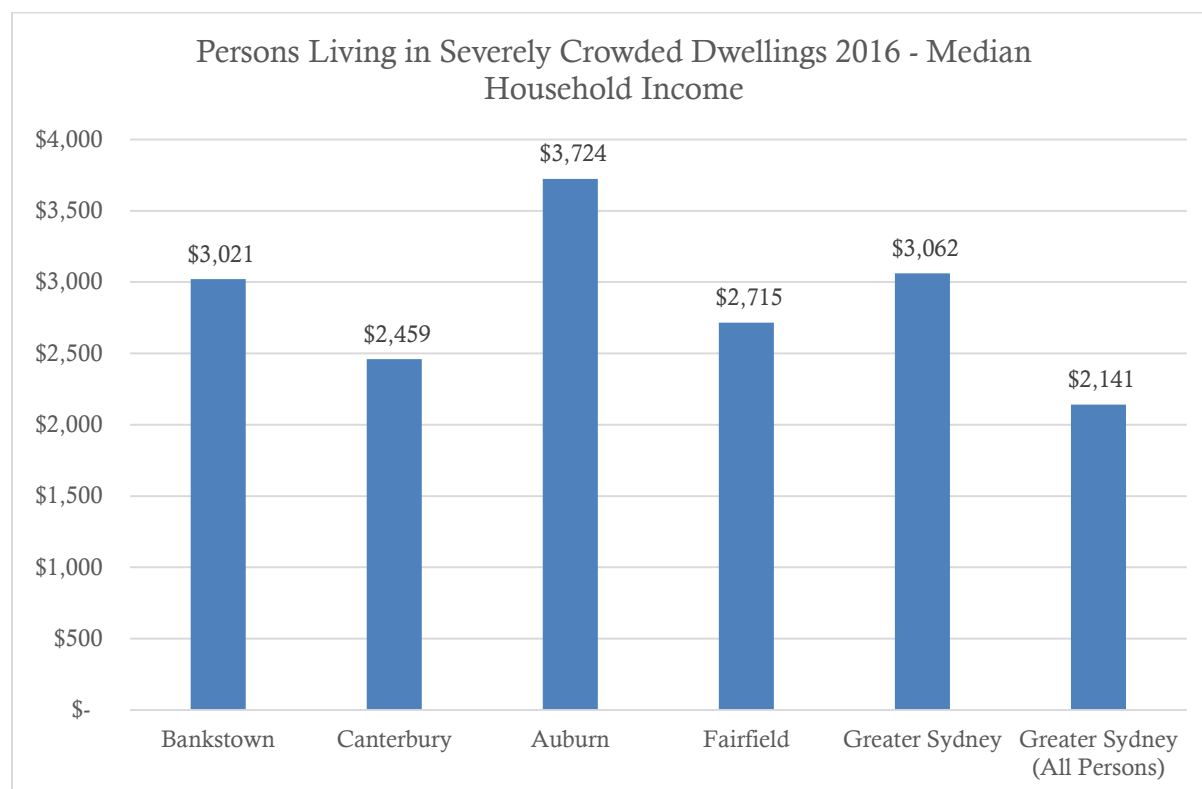


Figure 16: Persons Living in Severely Overcrowded Dwellings in 2016 by Median Household Income

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.11 Employment and Labour Force Status

In terms of employment and labour force status, those living in severely crowded dwellings in the four SA3s were generally more likely to be 'not in the labour force' compared with all persons living in Greater Sydney, with the exception of Auburn, which was on par with all persons in Greater Sydney. The highest rate of labour force non-participation was found in Fairfield (53%).

Those living in severely crowded dwellings also had a higher unemployment rate than the general population, being around 15-20% for the four SA3s, compared with 6.4% for the general population of Greater Sydney in 2016. The highest unemployment rates were found in Fairfield (21%) and Auburn (20%).

Those living in severely crowded dwellings had lower rates of full-time employment at between 19% and 32%, compared with 41% for the general population of Greater Sydney. The lowest rates of full-time employment were found in Canterbury (19%) and Fairfield (22%). However, part-time employment was lower for Fairfield (15% compared with 19% for the general population of Greater Sydney), for Bankstown and Auburn it was on par (19% and 21% respectively), and for Canterbury it was higher (29%). However, overall rates of employment were lower for those living in severely crowded dwellings compared with the general population of Greater Sydney, the lowest being found in Fairfield (37% compared with 61% for Greater Sydney), and the other SA3s having rates of employment between 47% and 53%.

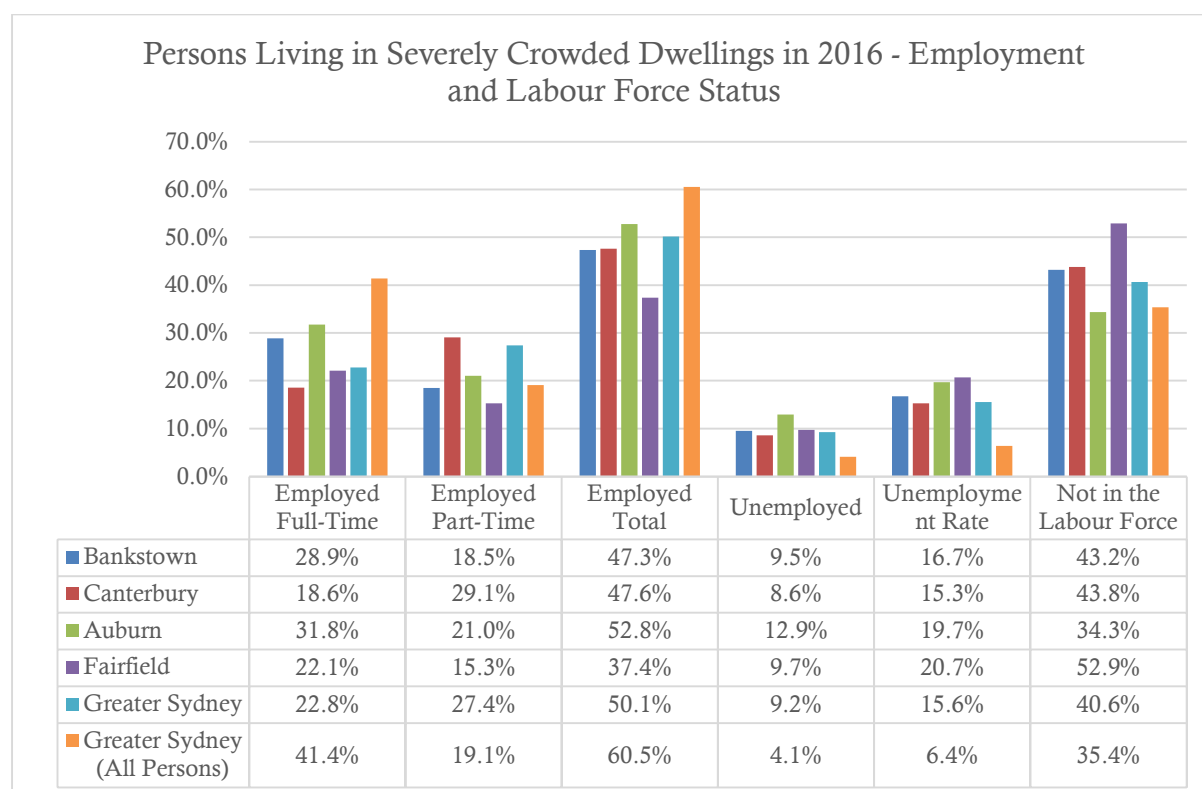


Figure 17: Persons Living in Severely Overcrowded Dwellings in 2016 by Employment and Labour Force Status

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.12 Highest Educational Attainment

Those living in severely crowded dwellings are more likely to have completed Year 10 or above but to have no tertiary qualifications compared with the overall population of Greater Sydney. Those most likely to have completed Year 10 or above but to have no tertiary qualifications are those living in Bankstown SA3 (59%), followed by Fairfield (49%) and Canterbury (48%). Comparatively, 34% of the overall population of Greater Sydney have completed Year 10 or above but have no tertiary qualifications.

Those living in severely crowded dwellings are less likely to have a Certificate III or higher qualification compared with the overall population of Greater Sydney. The lowest rates were found in Fairfield (22%), Auburn (25%), Bankstown (27%) and finally Canterbury (31%), compared with a rate of 56% for Greater Sydney overall.

The proportion of those living in severely crowded dwellings who had not completed Year 10 is generally higher compared with the general population. The highest rate of Year 10 non-completion is found in Auburn (36%), followed by Fairfield (29%), Canterbury (20%) and Bankstown (14%), all of which are higher than the overall rate for Greater Sydney (10%).

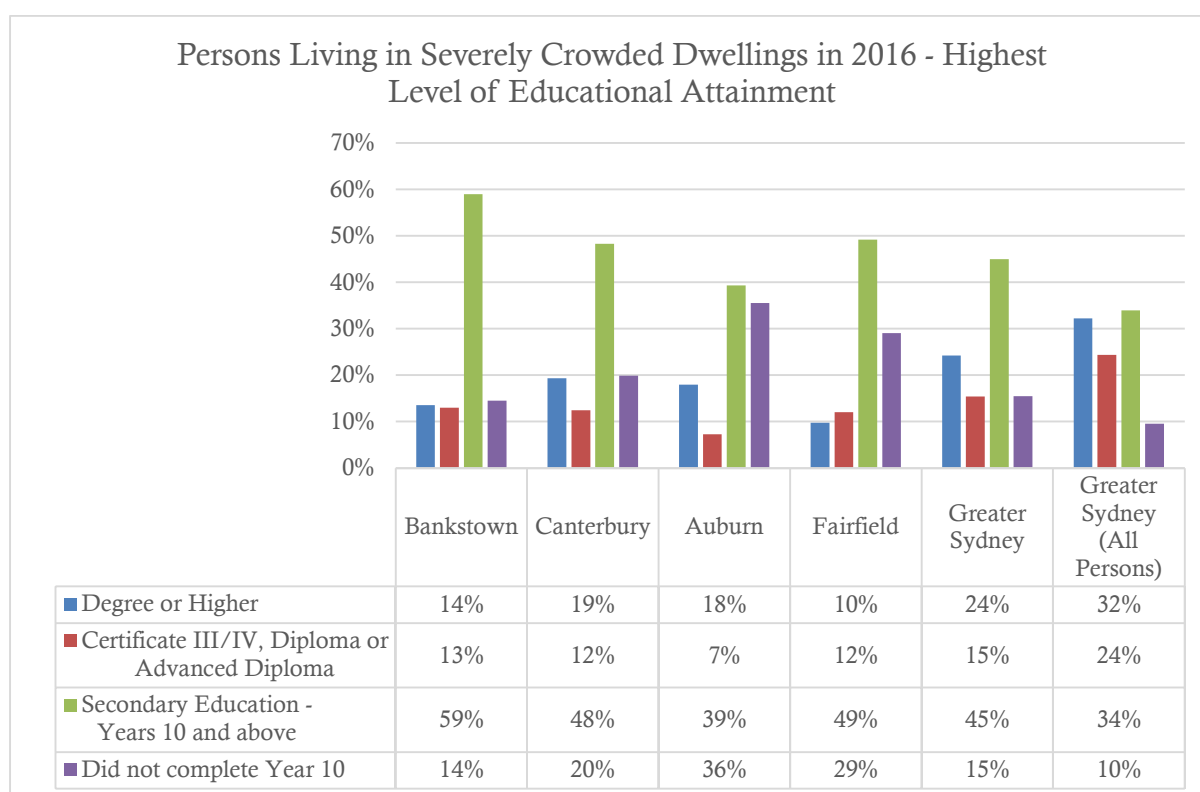


Figure 18: Persons Living in Severely Overcrowded Dwellings in 2016 by Highest Level of Educational Attainment

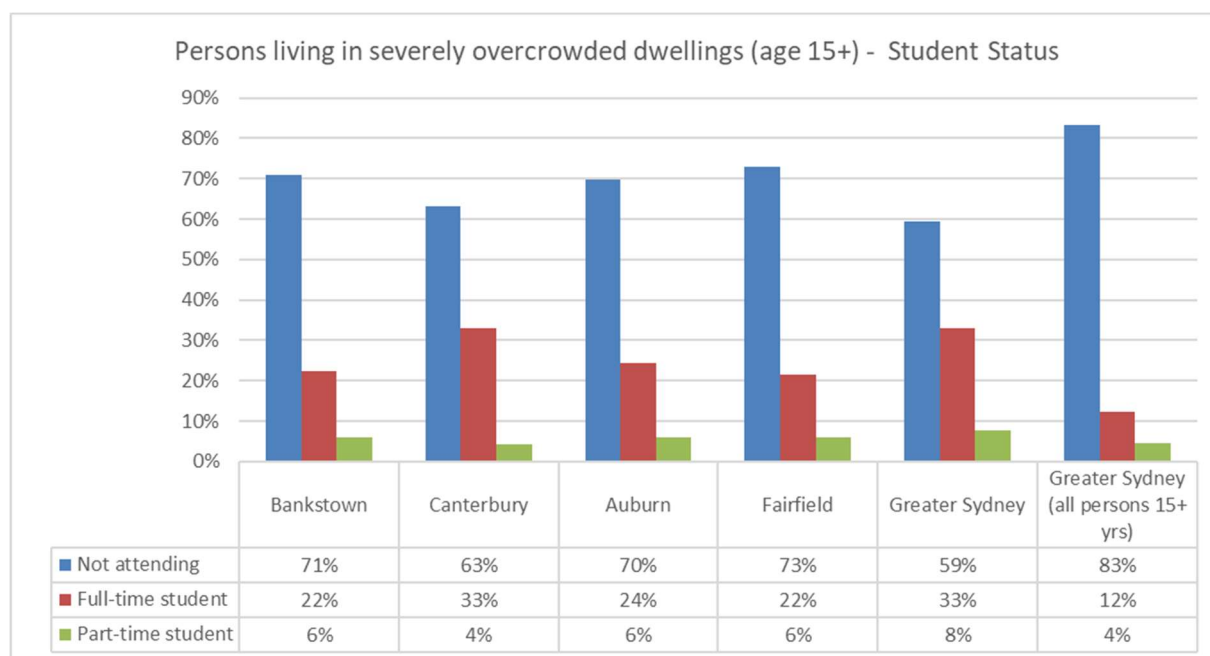
Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.13 Currently Studying

2.13.1 Student Status

People aged 15 and over that are living in severely overcrowded dwellings in Greater Sydney are much more likely to be studying (either full or part time) (41%) compared with all people aged 15 and over in Greater Sydney (16%).

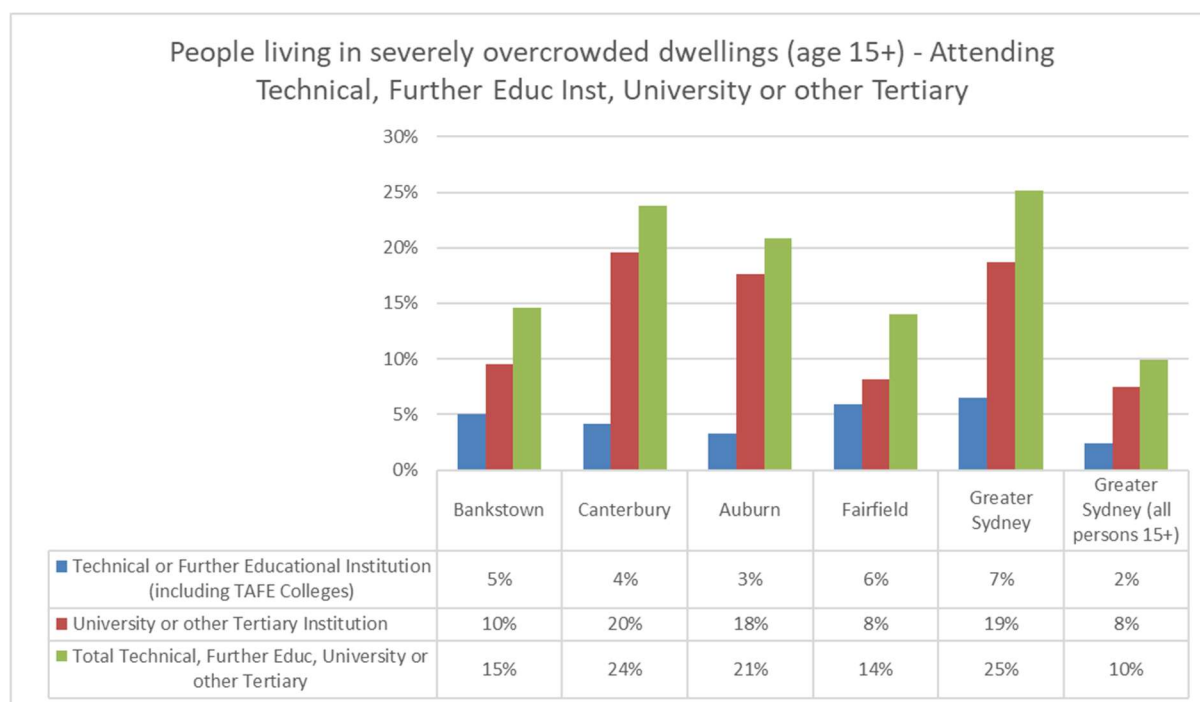
The figure below shows that the SA3s have slightly lower level of student status compared with Greater Sydney (severely overcrowded), but all have much higher levels than the Greater Sydney population aged 15+ (28% Bankstown, 37% Canterbury, 30% Auburn and 28% Fairfield compared to 16%).



2.13.2 Type of Educational Institution Attending

As we might then expect, people aged 15 and over living in severely overcrowded dwellings in Greater Sydney are much more likely to be attending a technical, further education, university or other tertiary institution (25%) compared to Greater Sydney (10%).

19% of people aged 15+ in overcrowded dwellings in Greater Sydney are attending University or other tertiary institution, with people aged 15+ in severely overcrowded dwellings in Canterbury and Auburn SA3s attending at a similar rate (20% and 18% respectively). Rates of attending university or other tertiary institution amongst those in overcrowded dwellings was lower in Bankstown and Fairfield (10% and 8%), more similar to the Greater Sydney average (10%). At the same time, people in severely overcrowded dwellings in Bankstown and Fairfield had higher levels of attendance at technical or further education institutions (5% and 6% respectively) than the Greater Sydney average (2% of all persons 15+).



2.14 Number of Bedrooms (Dwellings)

On average, severely crowded dwellings in Greater Sydney have 2.3 bedrooms, as do those in the SA3s of Bankstown and Canterbury. However, average for Auburn and Fairfield are somewhat higher at 2.5 and 2.8.

Across Greater Sydney, 55% of severely crowded dwellings have 2-3 bedrooms, compared with 44% for Bankstown, 61% for Canterbury, 70% for Auburn and 53% for Fairfield. Bankstown has a greater proportion of single bedroom dwellings (20% compared with 12% for Greater Sydney), Auburn has a smaller proportion of bedsits (5% compared with 15% for Greater Sydney) and Fairfield has a smaller proportion of single bedroom dwellings (3%).

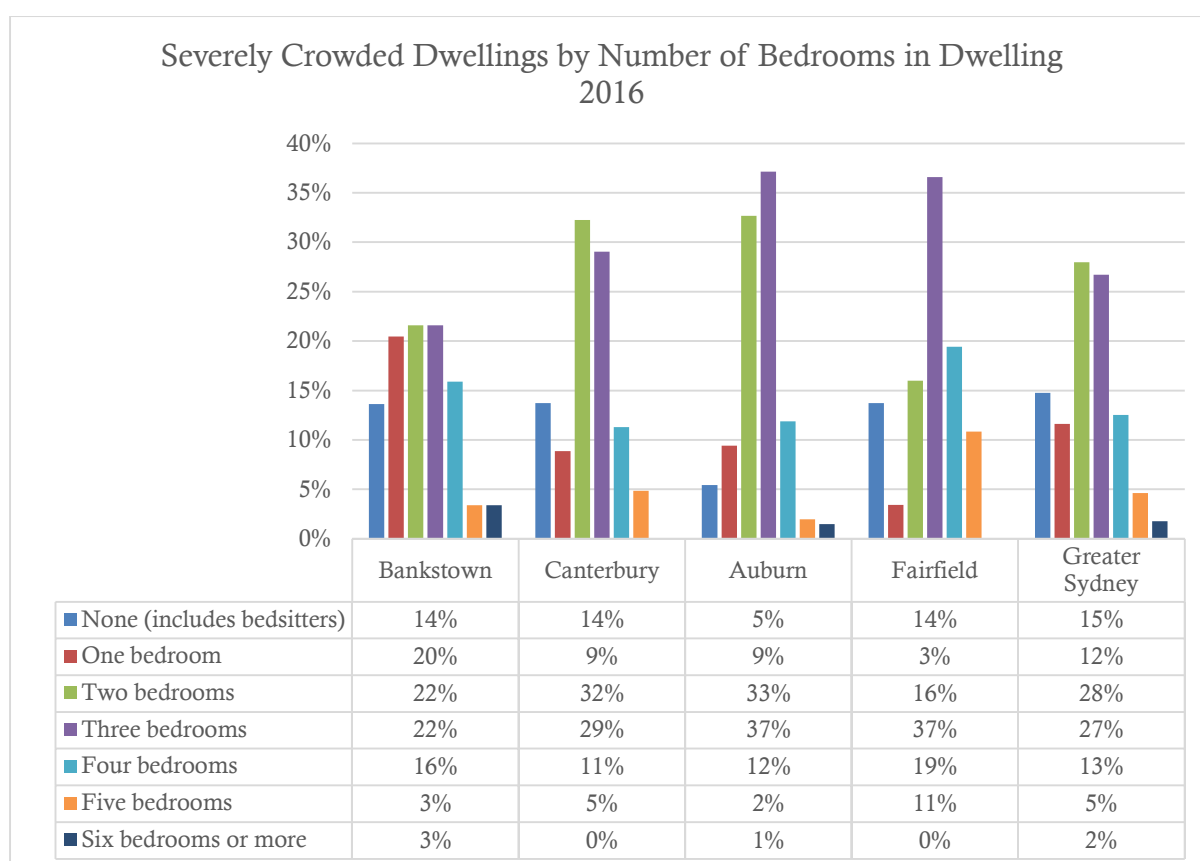


Figure 19: Number of Bedrooms in Severely Crowded Dwellings

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016

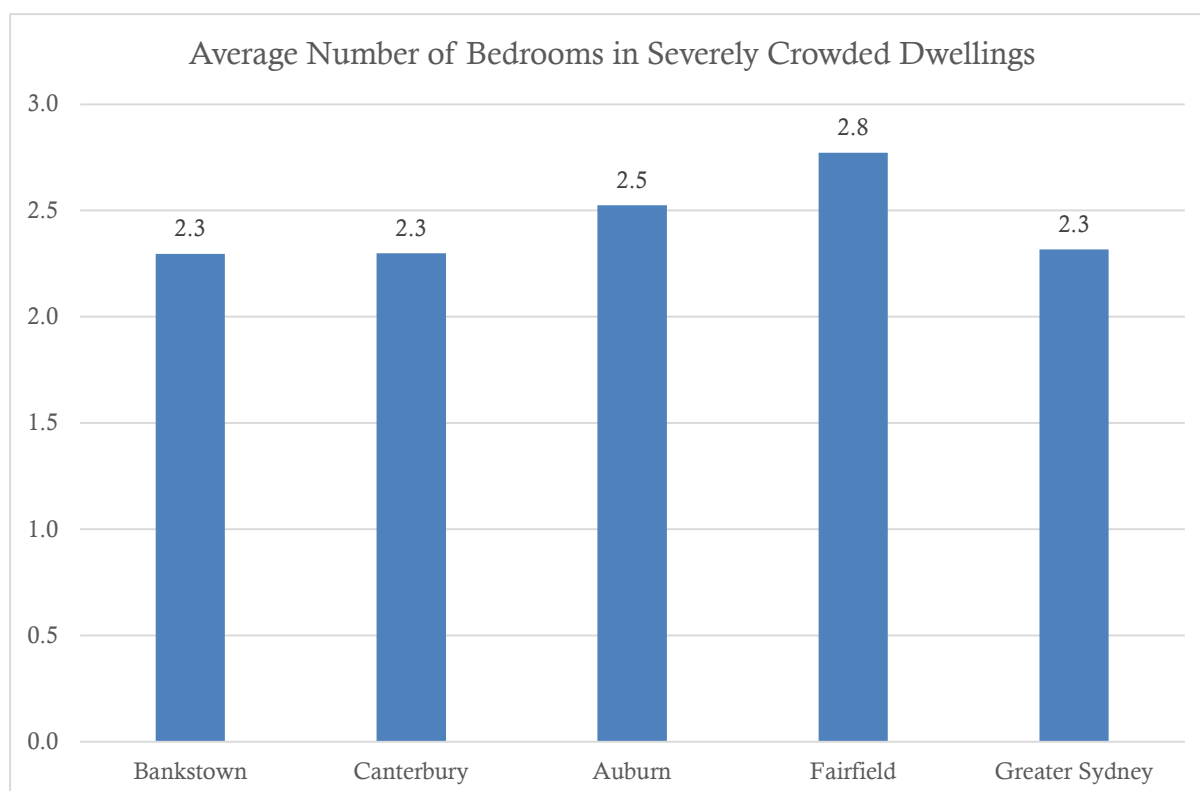


Figure 20: Average Number of Bedrooms in Severely Crowded Dwellings

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016

2.15 Number of Persons Usually Resident (Dwellings)

More than half of severely crowded dwellings in the four SA3s and Greater Sydney, and around three-quarters of dwellings in Bankstown and Fairfield SA3s, had eight or more persons usually resident. Comparatively, around half of all dwellings in Greater Sydney had 1-2 persons usually resident, with just 5% having six or more persons.

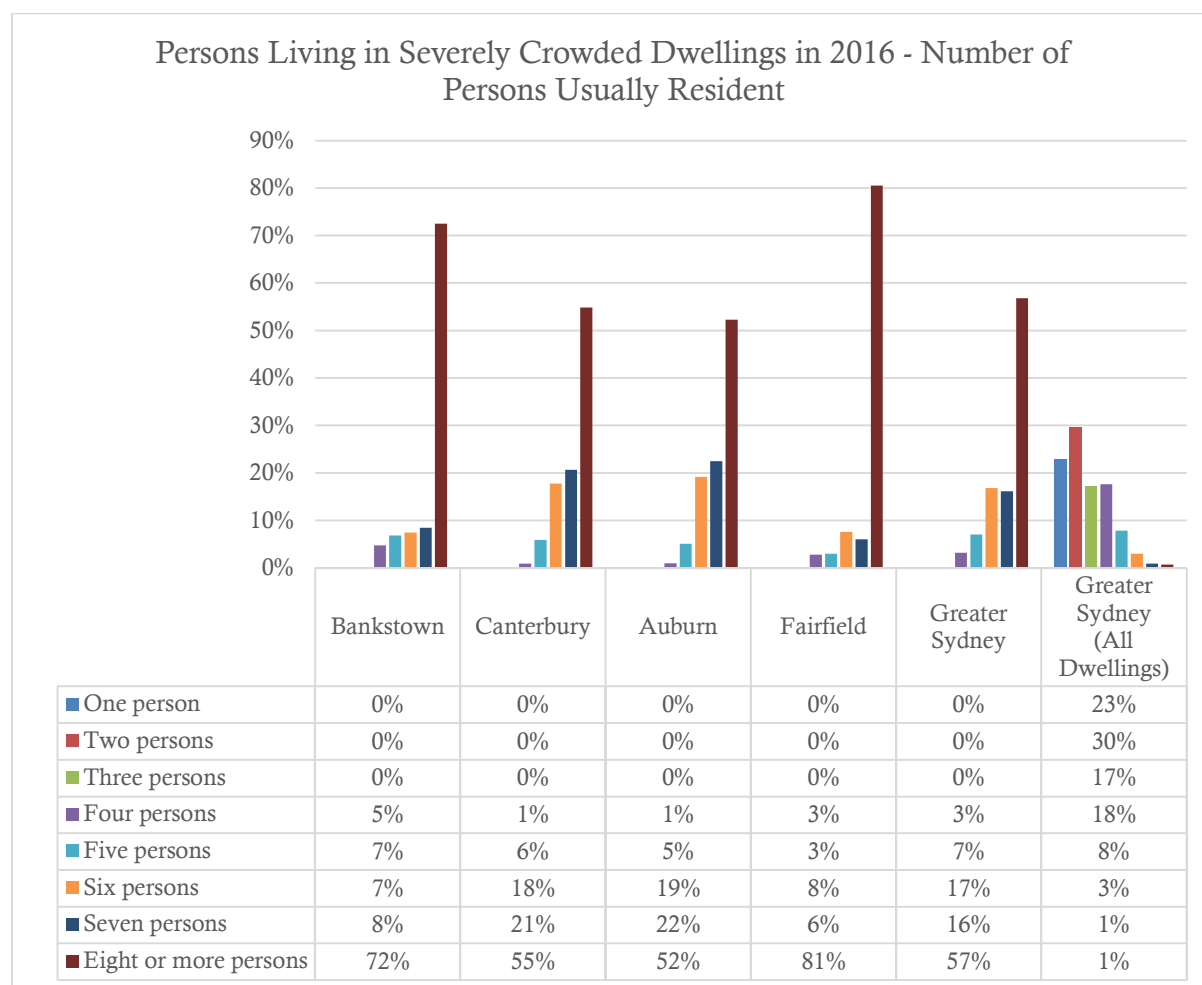


Figure 21: Severely Crowded Dwellings in 2016 by Number of Persons Usually Resident

Source: JSA 2020, based on data from ABS Census of Population and Housing: Estimating Homelessness, 2016

2.16 Number of Bedrooms by Number of Persons Usually Resident – Greater Sydney

In terms of severely crowded dwellings by number of bedrooms and persons usually resident, the largest groups in Greater Sydney are as follows:

- Eight or more persons living in three- and four-bedroom dwellings (608; 32% of severely crowded dwellings in Greater Sydney).
- Seven persons living in two- and three- bedroom dwellings (265; 14%).
- Six persons living in two-bedroom dwellings (236; 12%).
- Eight or more persons living in two-bedroom dwellings (169; 9%).

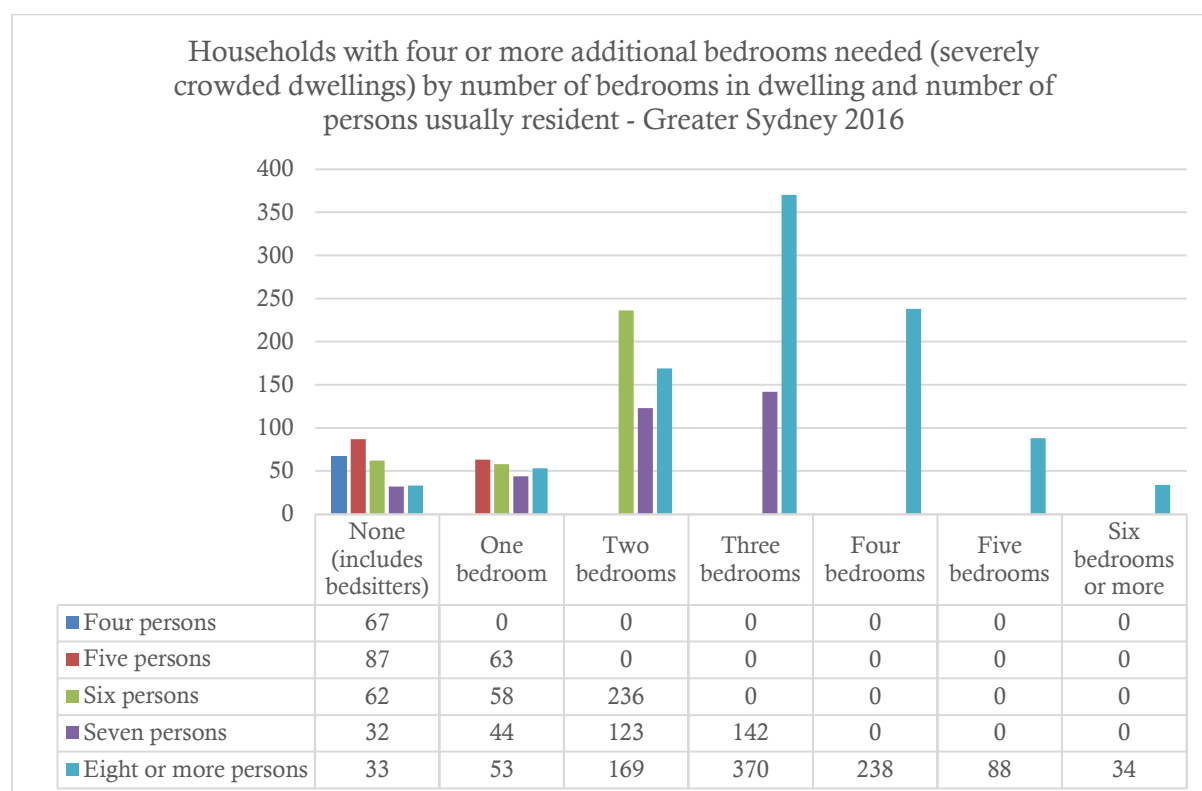


Figure 22: Number of Persons Usually Resident by Number of Bedrooms for Severely Crowded Dwellings – Greater Sydney 2016

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016

In terms of ‘other crowded dwellings’, i.e. those with three additional bedrooms required, the largest groups are as follows:

- Six or more persons living in three-bedroom dwellings (1,447; 34%).
- Five or six persons living in two-bedroom dwellings (1,164; 27%).
- Eight or more persons living in four-bedroom dwellings (417; 10%).

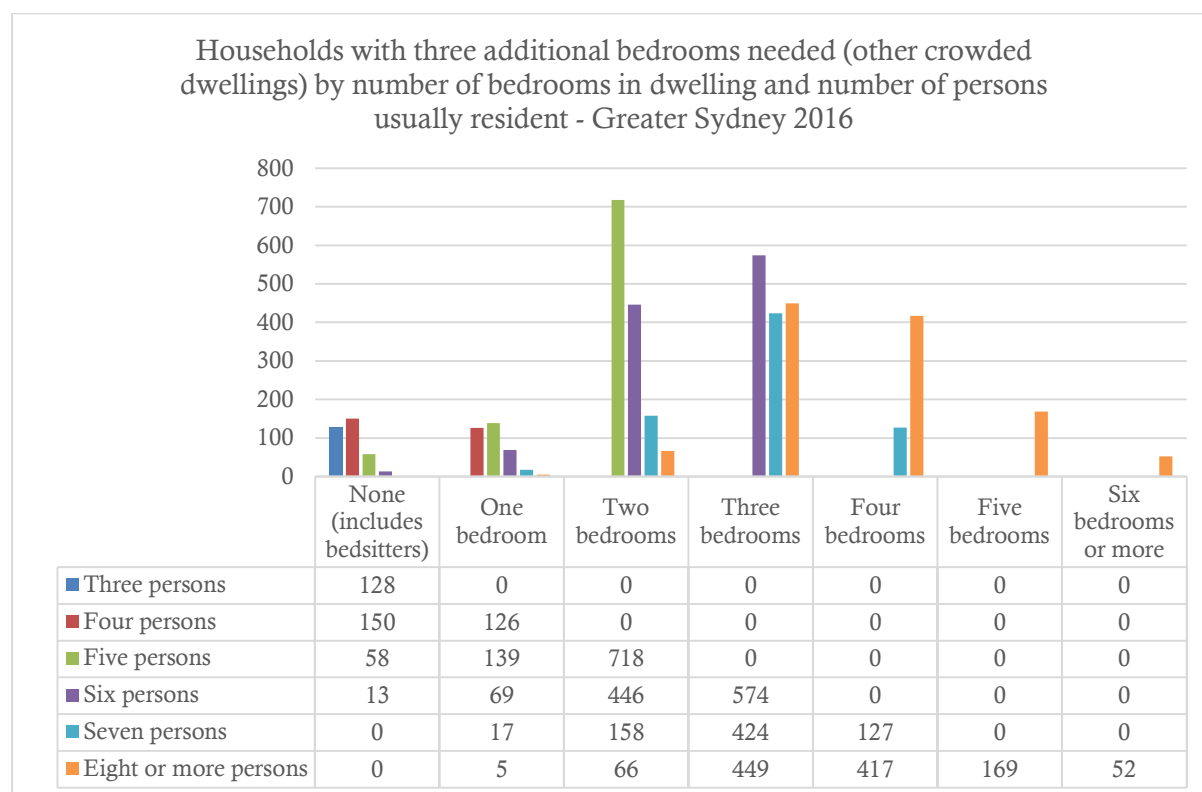


Figure 23: Number of Persons Usually Resident by Number of Bedrooms for Other Crowded Dwellings – Greater Sydney 2016

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016

2.17 Dwellings with Eight or More Persons Usually Resident

In general, areas in Western Sydney tend to have the highest proportions in the state in terms of households with eight or more persons usually resident. In particular, Fairfield, Auburn, Merrylands – Guildford, Mount Druitt and Bringelly – Green Valley SA3s have the highest proportions of these households in the state, between 1.8% and 2.3% of all households in 2016. Other SA3s with higher proportions of large households include Bankstown (1.5%), Canterbury (1.3%), Liverpool (1.1%), Campbelltown (1.1%), Blacktown (1.1%) and St Marys (1.0%), as well as Dural – Wisemans Ferry in the north (1.3%). The following maps show this in more detail.

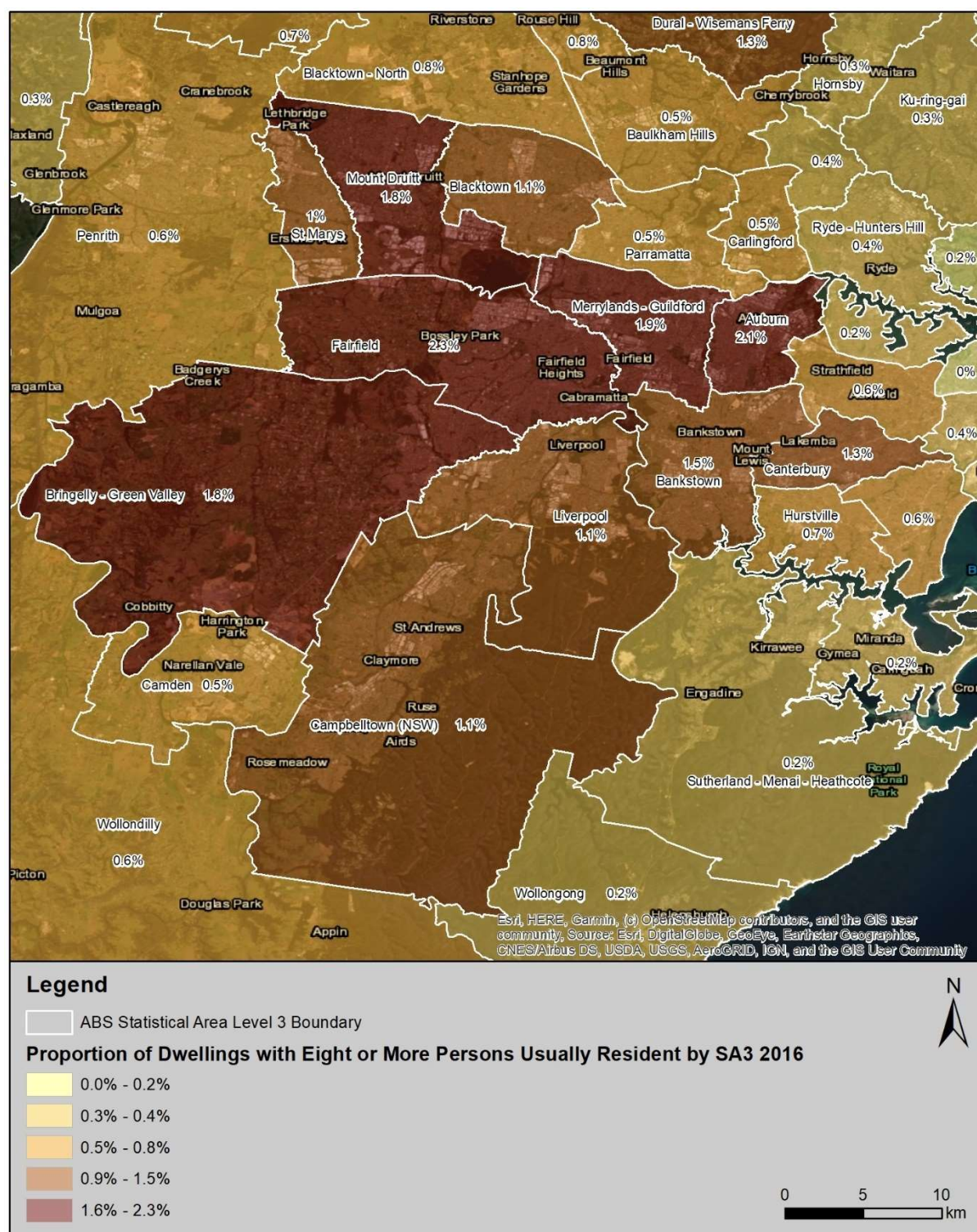


Figure 24: Proportion of Households with Eight or More Persons Usually Resident by SA3 in 2016 (Sydney)

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

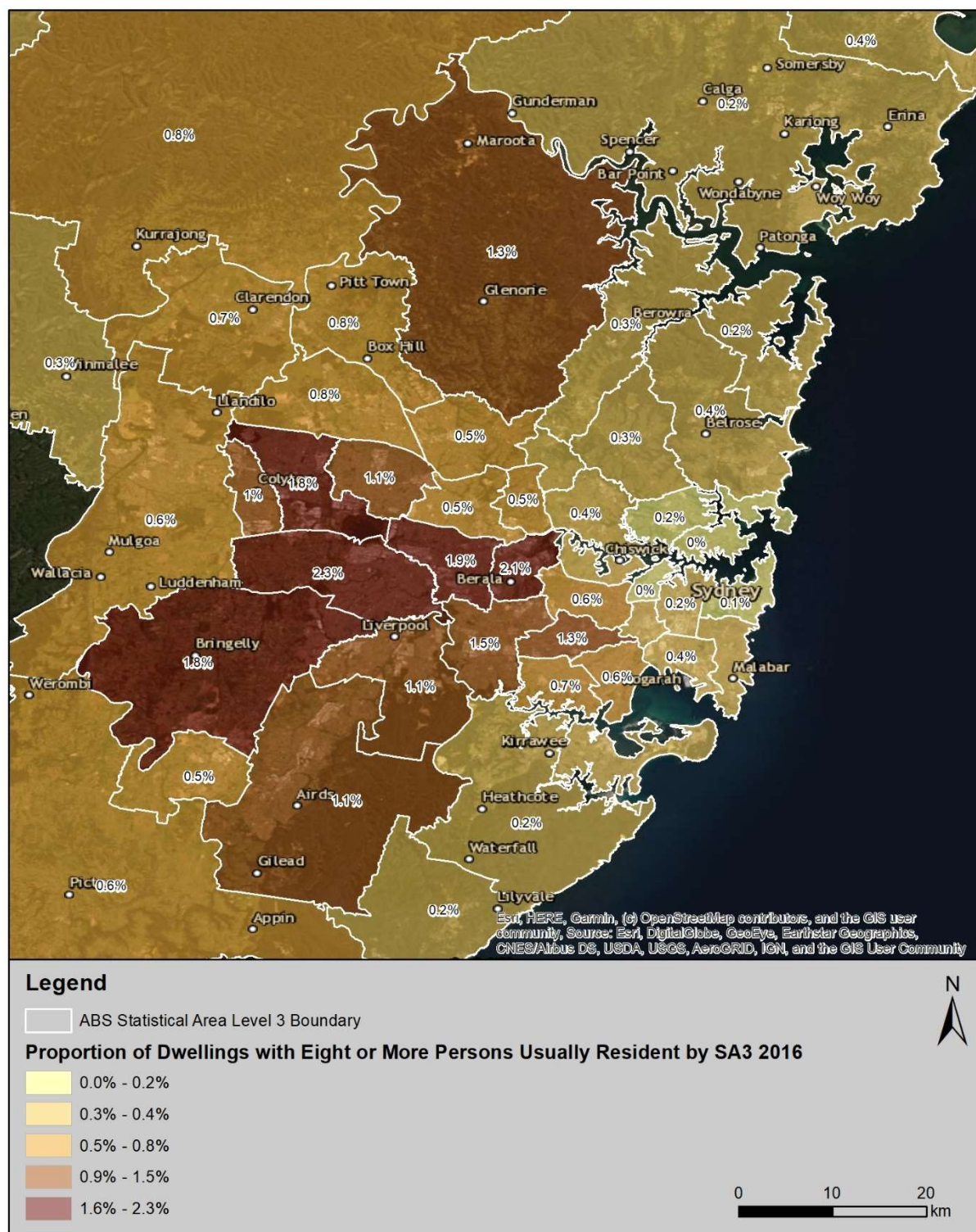


Figure 25: Proportion of Households with Eight or More Persons Usually Resident by SA3 in 2016 (Sydney)

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

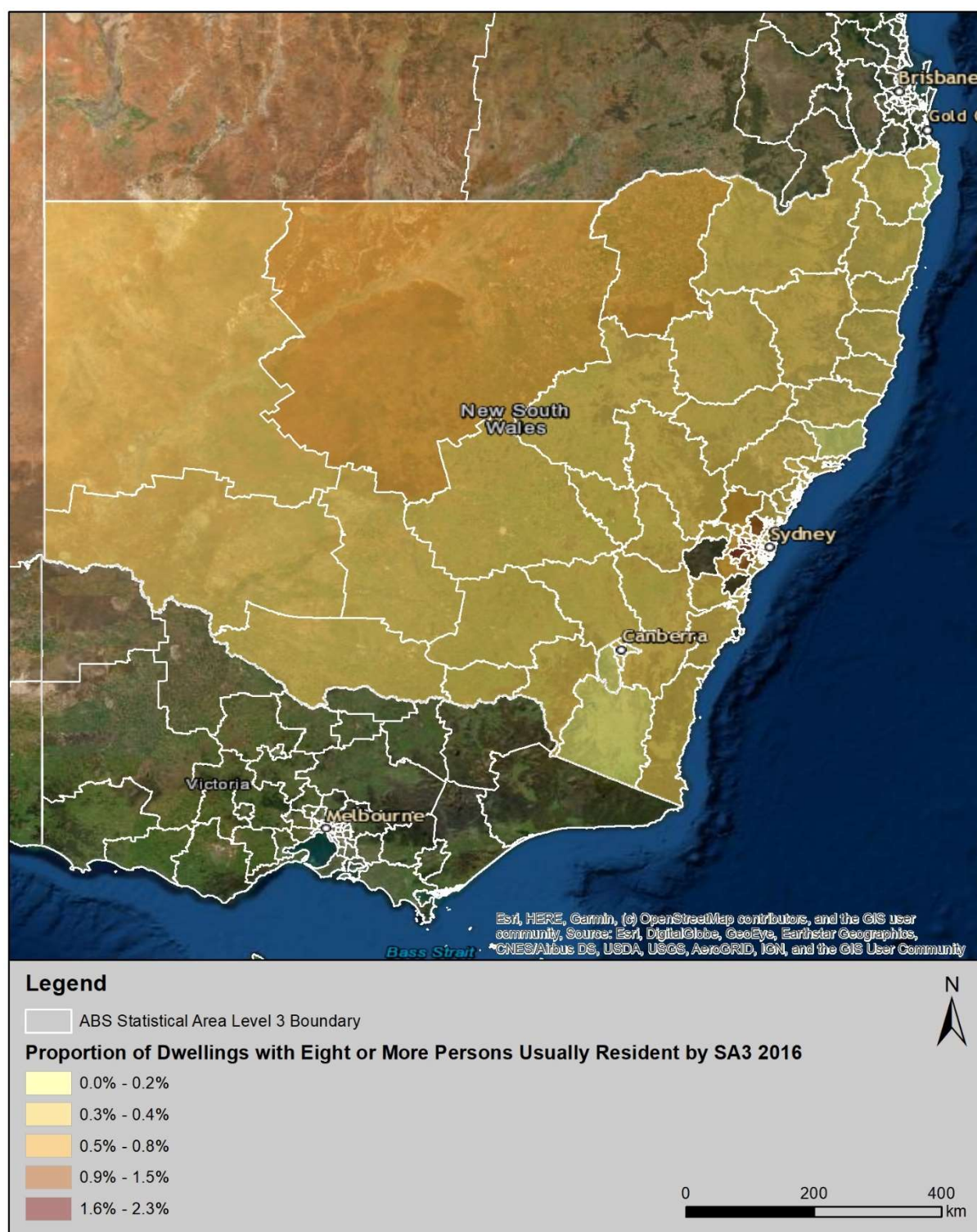


Figure 26: Proportion of Households with Eight or More Persons Usually Resident by SA3 in 2016 (NSW Context)

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

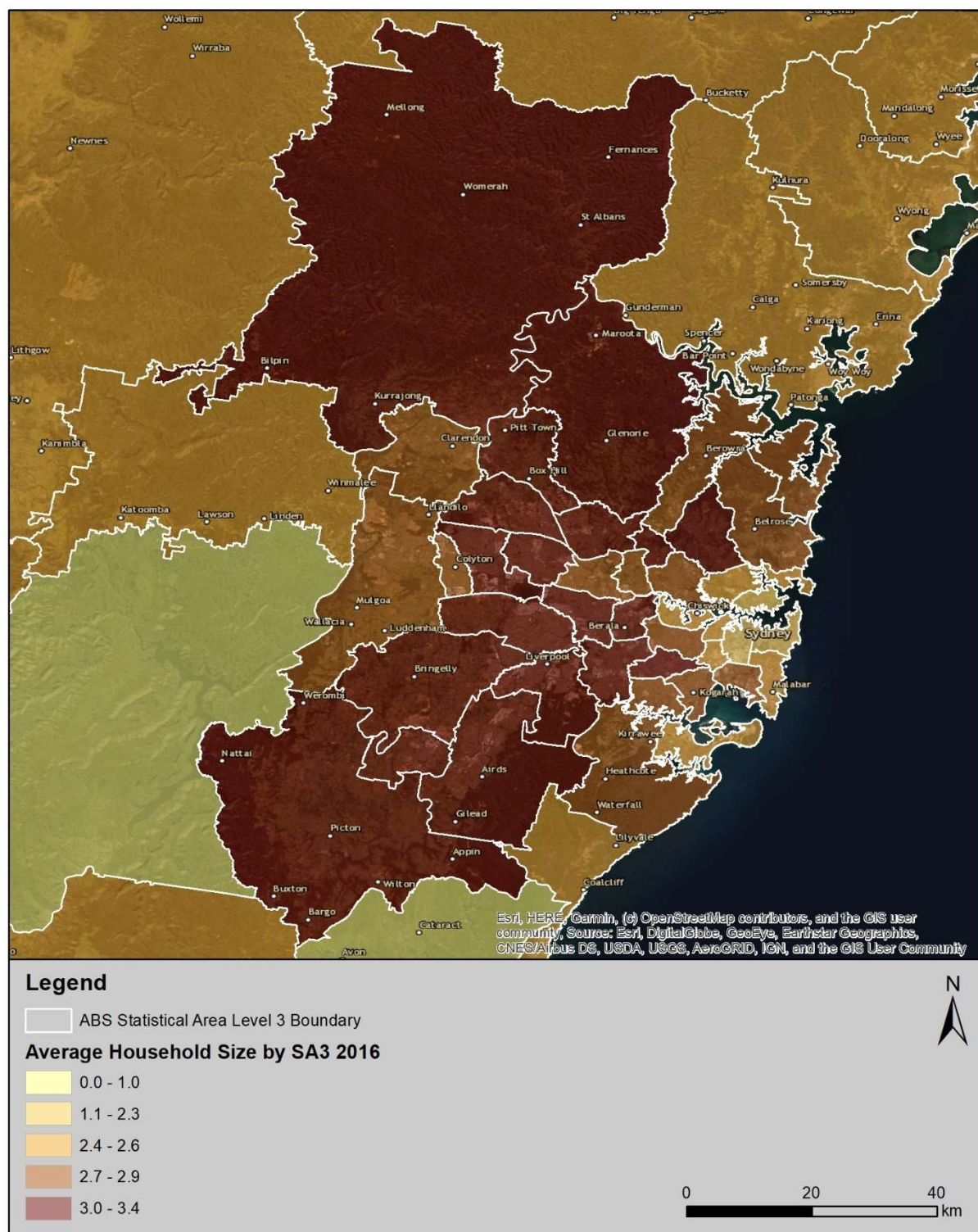
2.18 Average Number of Persons Usually Resident

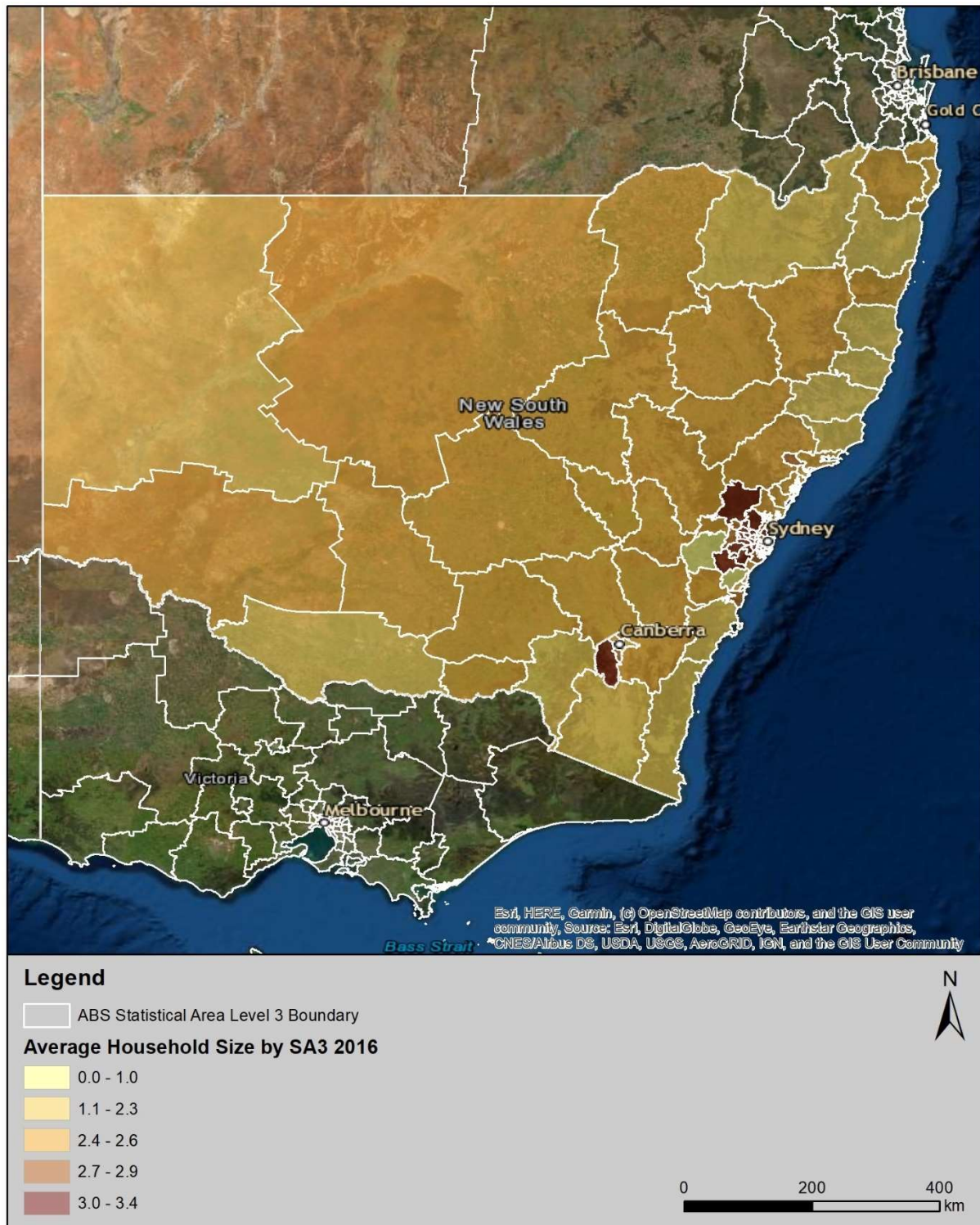
Most of the ABS Statistical Areas Level 3 in Western Sydney, from Hawkesbury in the north to Wollondilly in the south, have an average household size of 3.0-3.4, and therefore have the largest household size in the state, on average. Those with the largest average household sizes include Rouse Hill – McGraths Hill (3.4), Bringelly – Green Valley (3.4), Blacktown – North (3.3) and Fairfield (3.3). Other SA3s with large average house sizes include Mount Druitt (3.2), Baulkham Hills (3.1), Dural – Wisemans Ferry (3.1) and Bankstown (3.1). The following table and maps set this out in more detail.

Table 2: Average Household Size by ABS Statistical Area Level 3 (Top 20)

Statistical Area Level 3	Statistical Area Level 4	Average Household Size
Rouse Hill - McGraths Hill	Sydney - Baulkham Hills and Hawkesbury	3.4
Bringelly - Green Valley	Sydney - South West	3.4
Blacktown – North	Sydney - Blacktown	3.3
Fairfield	Sydney - South West	3.3
Mount Druitt	Sydney - Blacktown	3.2
Baulkham Hills	Sydney - Baulkham Hills and Hawkesbury	3.1
Dural - Wisemans Ferry	Sydney - Baulkham Hills and Hawkesbury	3.1
Bankstown	Sydney - Inner South West	3.1
Camden	Sydney - Outer South West	3.1
Auburn	Sydney - Parramatta	3.1
Merrylands – Guildford	Sydney - Parramatta	3.1
Liverpool	Sydney - South West	3.1
Hawkesbury	Sydney - Baulkham Hills and Hawkesbury	3.0
Blacktown	Sydney - Blacktown	3.0
Canterbury	Sydney - Inner South West	3.0
Ku-ring-gai	Sydney - North Sydney and Hornsby	3.0
Campbelltown (NSW)	Sydney - Outer South West	3.0
Wollondilly	Sydney - Outer South West	3.0
Pennant Hills – Epping	Sydney - Ryde	3.0
Hurstville	Sydney - Inner South West	2.9

Source: JSA 2020, using data from ABS Census of Population and Housing 2016





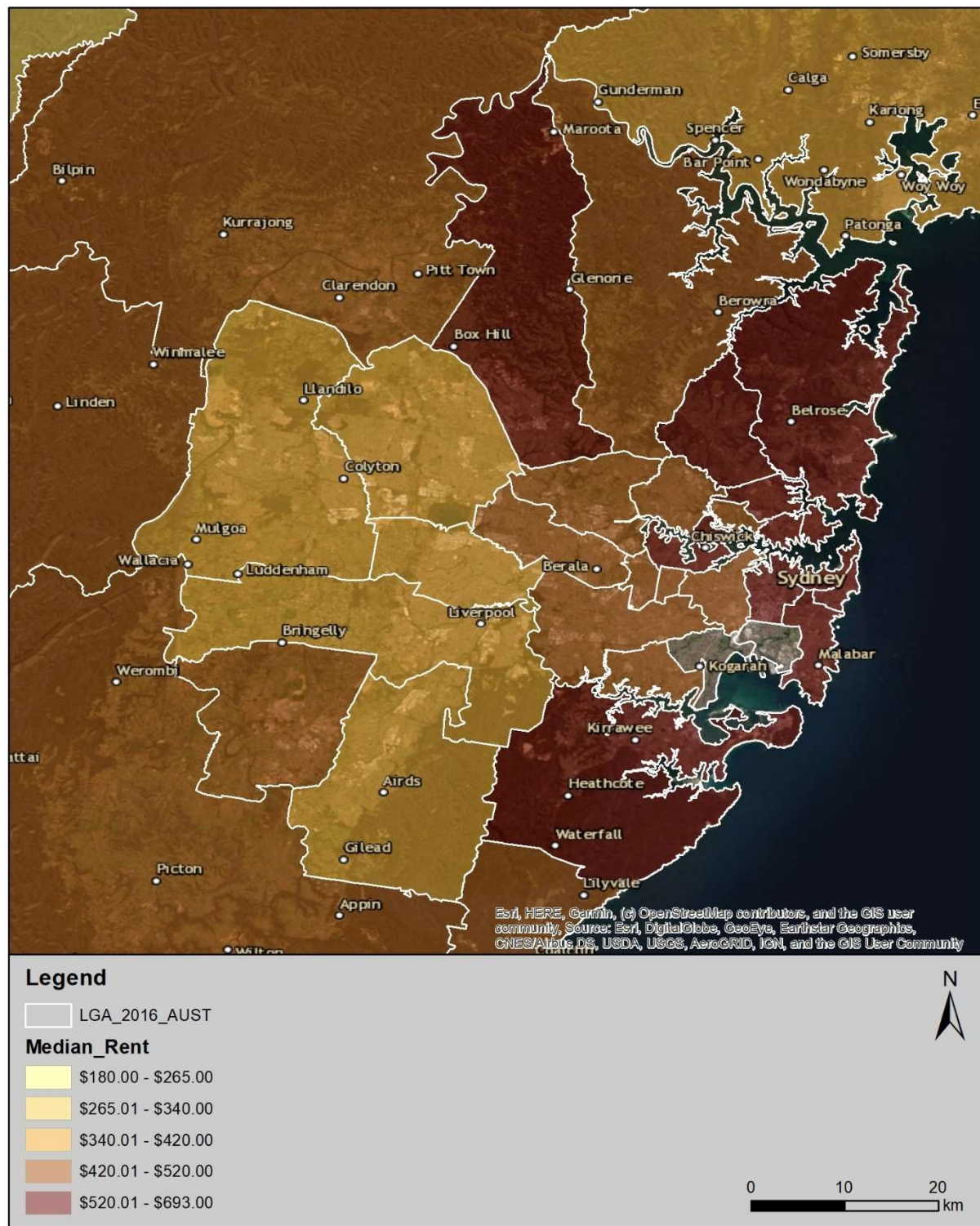
3 Rental Affordability

3.1 Overall Rental Price by Local Government Area

Generally speaking, the least affordable areas in NSW are those in the Inner and Middle Rings of Sydney, in particular the LGAs of Woollahra (median \$693 per week for new bonds in September Quarter 2020), Waverley (\$650), Mosman (\$600) and Ku-Ring-Gai (\$600). However, some LGAs in the Outer Ring of Sydney are also among the most expensive, e.g. Northern Beaches (\$650), The Hills Shire (\$580) and Sutherland Shire (\$550), and in the Rest of the State, in particular Byron (\$630).

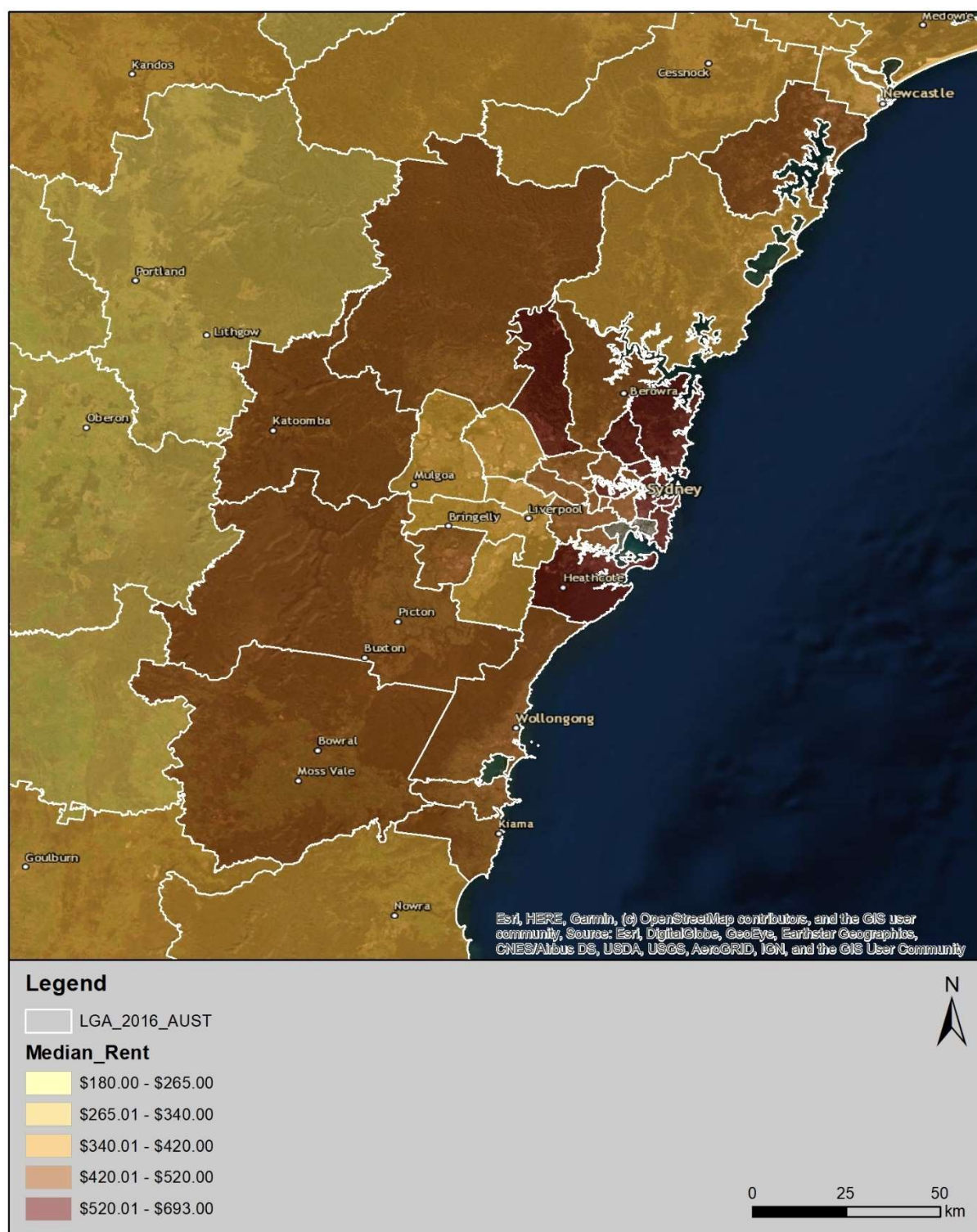
In general, Local Government Areas in Western Sydney are quite inexpensive compared with other part of Sydney. The most expensive are Camden (median \$510 per week), Parramatta (\$460), Canterbury-Bankstown (\$440) and Cumberland (\$433), while the cheapest are Penrith (\$400), Fairfield (\$400) and Campbelltown (\$400).

See the following maps and table for more details.



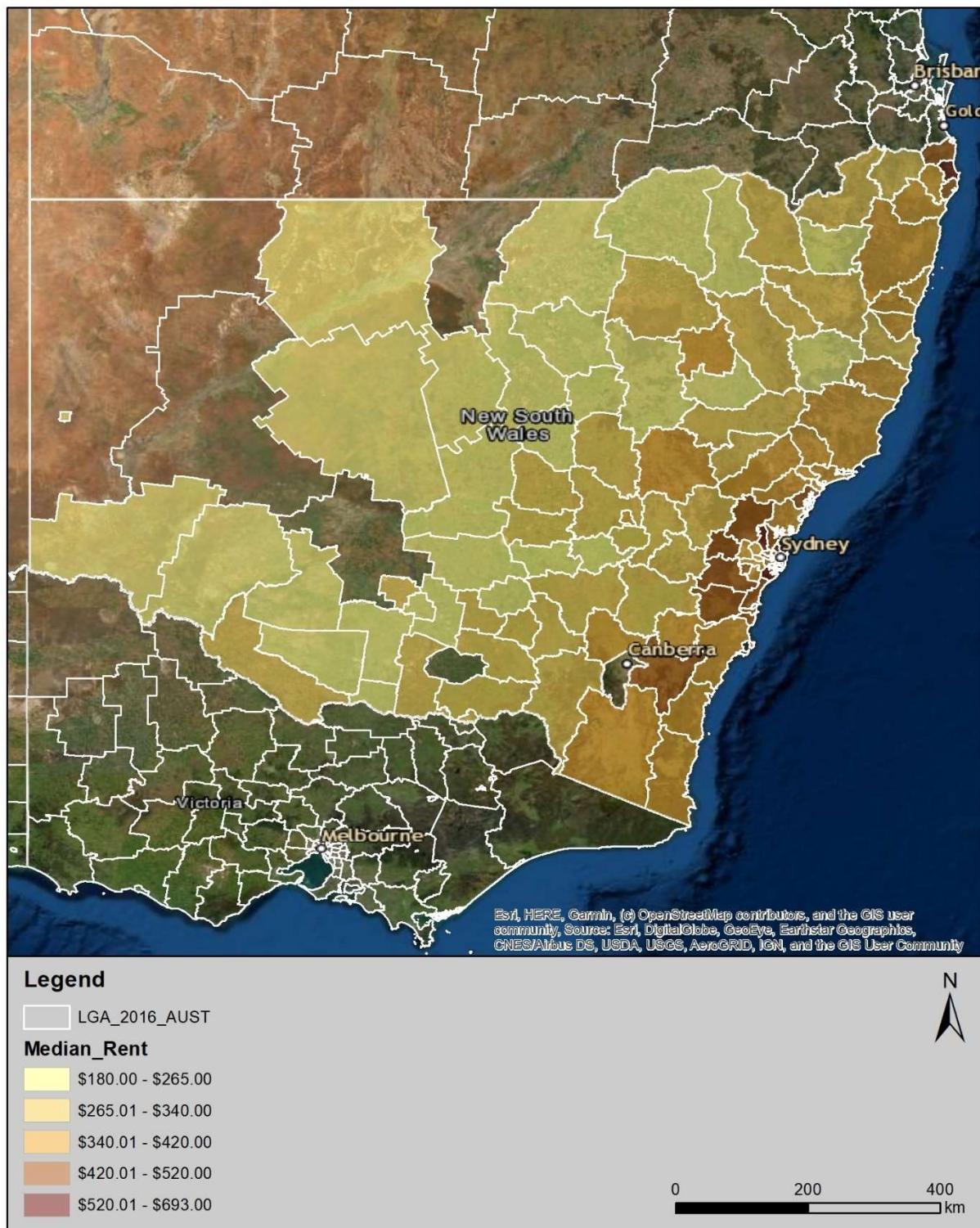
Map 4: Median Weekly Rent for All Rental Properties by Local Government Area, September Quarter 2020 (Sydney)

Source: JSA 2020, using data from NSW Department of Communities and Justice: Rent and Sales Report No. 133



Map 5: Median Weekly Rent for All Rental Properties by Local Government Area, September Quarter 2020 (Greater Sydney)

Source: JSA 2020, using data from NSW Department of Communities and Justice: Rent and Sales Report No. 133



Map 6: Median Weekly Rent for All Rental Properties by Local Government Area, September Quarter 2020 (NSW)

Source: JSA 2020, using data from NSW Department of Communities and Justice: Rent and Sales Report No. 133

Table 3: First- and Third-Quartile and Median Rental Prices for Local Government Areas, September Quarter 2020, Ranked from Highest to Lowest Median Rental Price

Local Area	Government	Ring	First Quartile Weekly Rent for New Bonds	Median Weekly Rent for New Bonds	Third Quartile Weekly Rent for New Bonds	New Bonds Lodged	Total Bonds Held
Woollahra		Inner Ring	\$520	\$693	\$1,000	1,064	8,541
Waverley		Inner Ring	\$540	\$650	\$850	2,174	14,216
Northern Beaches		Outer Ring	\$530	\$650	\$850	2,468	24,443
Byron		Rest of State	\$500	\$630	\$790	407	3,285
Mosman		Inner Ring	\$486	\$600	\$865	450	3,997
Ku-Ring-Gai		Middle Ring	\$500	\$600	\$850	952	7,925
Hunters Hill		Middle Ring	\$444	\$580	\$850	100	936
The Hills Shire		Outer Ring	\$500	\$580	\$664	1,166	10,557
Inner Ring (Total)		Inner Ring	\$450	\$575	\$710	23,299	158,790
Sydney		Inner Ring	\$470	\$570	\$695	10,274	57,493
North Sydney		Inner Ring	\$450	\$560	\$700	2,117	16,829
Randwick		Inner Ring	\$470	\$560	\$700	2,846	21,201
Willoughby		Middle Ring	\$480	\$556	\$750	1,252	9,058
Canada Bay		Middle Ring	\$480	\$550	\$660	1,493	11,671
Sutherland Shire		Outer Ring	\$450	\$550	\$690	1,691	16,452
Bayside		Middle Ring	\$450	\$530	\$640	3,334	23,959
Ballina		Rest of State	\$410	\$520	\$615	366	3,936
Lane Cove		Inner Ring	\$430	\$510	\$660	646	5,309
Camden		Outer Ring	\$440	\$510	\$558	734	7,479
Kiama		Wollongong SSD	\$440	\$510	\$600	127	1,481
Inner West		Inner Ring	\$400	\$500	\$695	3,728	31,204
Burwood		Middle Ring	\$430	\$500	\$591	880	4,929
Greater Sydney (Total)	Sydney	Greater Sydney	\$400	\$500	\$625	67,868	569,012
Wingecarribee		Rest of State	\$400	\$490	\$580	349	3,078
Middle Ring (Total)		Middle Ring	\$400	\$485	\$580	23,844	193,561
Strathfield		Middle Ring	\$420	\$480	\$540	936	6,200
Hornsby		Outer Ring	\$410	\$480	\$600	1,061	10,514
Tweed		Rest of State	\$400	\$480	\$600	673	7,608
Georges River		Middle Ring	\$400	\$475	\$550	1,630	15,389
Parramatta		Middle Ring	\$400	\$460	\$540	4,918	36,309

Local Government Area	Ring	First Quartile Weekly Rent for New Bonds	Median Weekly Rent for New Bonds	Third Quartile Weekly Rent for New Bonds	New Bonds Lodged	Total Bonds Held
Shellharbour	Wollongong SSD	\$400	\$460	\$540	478	5,181
Ryde	Middle Ring	\$390	\$450	\$570	2,493	17,642
Outer Ring (Total)	Outer Ring	\$380	\$450	\$570	20,725	216,661
Blue Mountains	Outer Ring	\$383	\$450	\$500	415	4,893
Hawkesbury	Outer Ring	\$380	\$450	\$520	408	4,522
Wollongong SSD (Total)	Wollongong SSD	\$370	\$450	\$540	2,407	25,731
Queanbeyan-Palerang Regional	Rest of State	\$330	\$450	\$550	359	4,763
Canterbury-Bankstown	Middle Ring	\$360	\$440	\$530	3,174	34,233
Wollongong	Wollongong SSD	\$360	\$440	\$540	1,802	19,069
Cumberland	Middle Ring	\$370	\$433	\$510	2,682	25,310
Wollondilly	Outer Ring	\$380	\$430	\$520	229	2,379
Lake Macquarie	Newcastle SSD	\$375	\$430	\$500	1,093	14,351
Blacktown	Outer Ring	\$360	\$420	\$510	3,245	32,204
Liverpool	Outer Ring	\$350	\$420	\$500	1,772	18,935
Newcastle SSD (Total)	Newcastle SSD	\$345	\$420	\$485	4,770	53,274
Newcastle	Newcastle SSD	\$325	\$420	\$500	2,158	21,055
Coffs Harbour	Rest of State	\$350	\$420	\$485	624	6,992
Central Coast	Outer Ring	\$360	\$415	\$500	2,845	31,990
Port Stephens	Newcastle SSD	\$358	\$415	\$480	491	5,650
Yass Valley	Rest of State	\$371	\$405	\$493	60	626
Maitland	Newcastle SSD	\$346	\$403	\$455	630	7,019
Campbelltown	Outer Ring	\$350	\$400	\$470	1,328	14,233
Fairfield	Outer Ring	\$320	\$400	\$480	1,295	16,437
Penrith	Outer Ring	\$350	\$400	\$466	2,068	21,623
Rest of State (Total)	Rest of State	\$280	\$350	\$435	14,250	150,716

Source: JSA 2020, using data from NSW Department of Communities and Justice: Rent and Sales Report No. 133

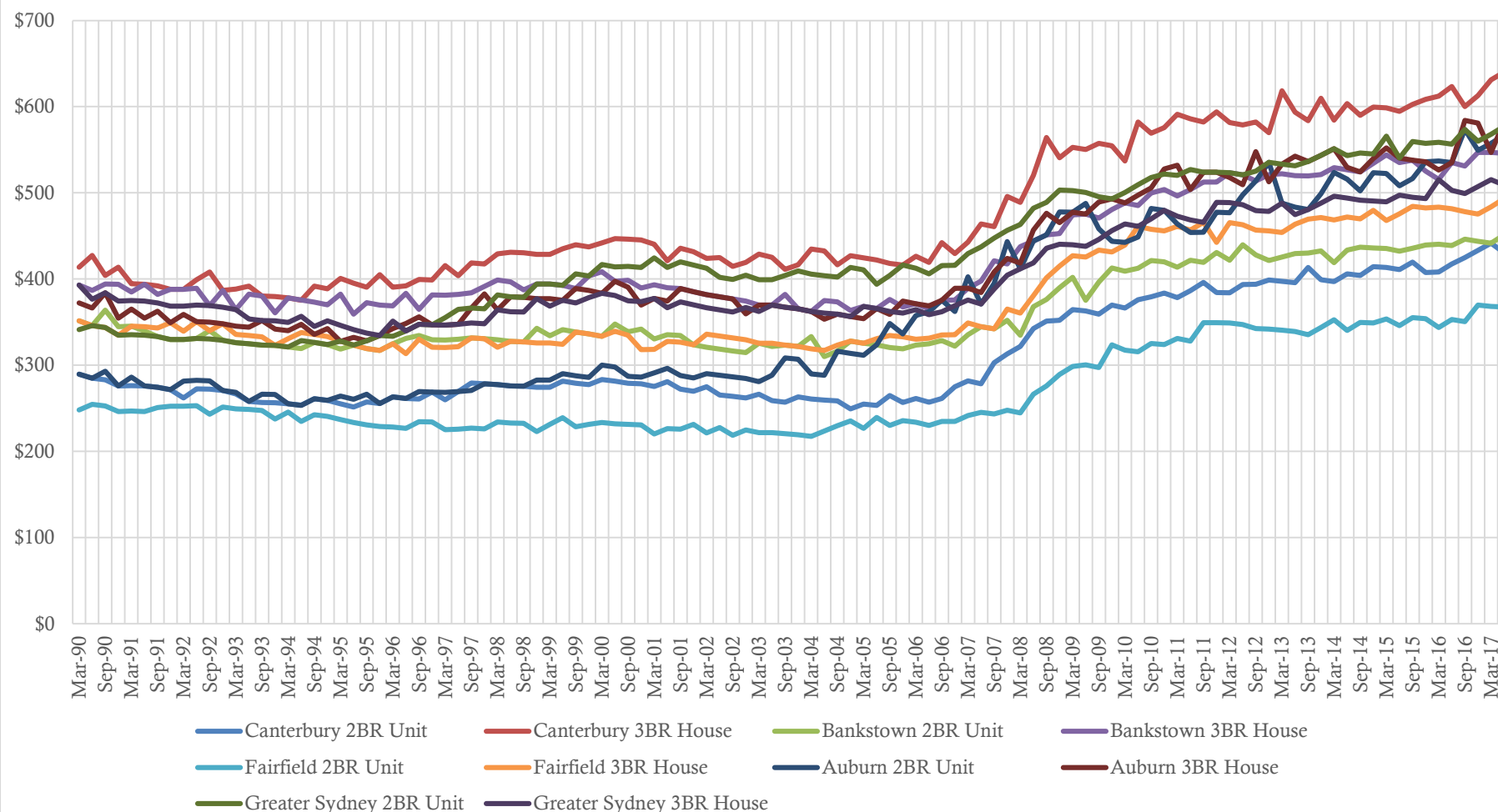
3.2 Change Over Time

Adjusted for inflation (i.e. converting all dollar values to September Quarter 2020 dollars), the price for a median two-bedroom unit in Greater Sydney has increased over the past 30 years, from the low \$300's in the early 1990's to around \$500 in the most recent quarter (September Quarter 2020). However, this change has not always been a consistent upward movement. From 1995 to 2000 the median price increased from the low \$300's to around \$400 per week before flattening out. There was another rise in rental price between 2006 and 2017, from around \$400 per week to a peak of \$577 per week, with rents falling steadily from 2017 to the present. The most recent Rent and Sales Report (September Quarter 2020) gave the median rental price of a two-bedroom unit in Greater Sydney as \$500 per week.

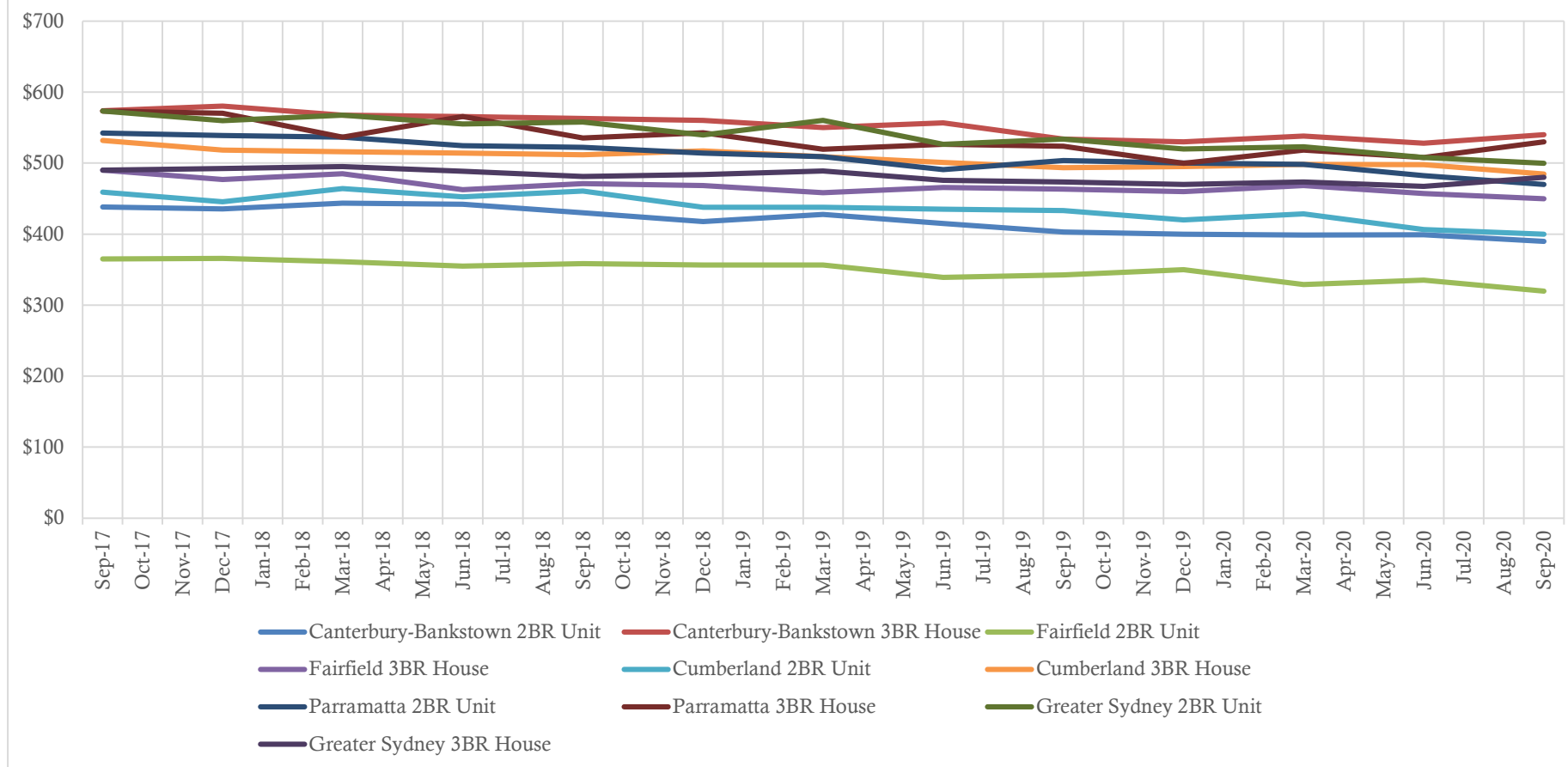
Rental prices for three-bedroom houses in Greater Sydney follow a similar pattern, falling from the high \$300's in 1990 to \$335 per week in December Quarter 1995, before rising again to a peak of \$383 per week in March Quarter 2000. This was followed by a gradual fall to \$358 per week in June Quarter 2006, followed by an increase to a peak of \$515 per week in 2016-17. Rental prices over the past three years or so have been relatively stable, remaining in the high \$400's.

The following graphs show rental trends for Greater Sydney and other areas of interest in more detail. In general, rental trends for the other areas follow a pattern similar to that for Greater Sydney, with Fairfield, Canterbury and Auburn generally being cheaper and Bankstown being somewhat more expensive, though generally still cheaper than Greater Sydney. Note that in the most recent Rent and Sales Reports, Auburn LGA did not exist, and therefore Parramatta and Cumberland LGAs were reported, since part of these two LGAs was contained within the Auburn SA3 area, and therefore these two LGAs best approximate this SA3.

Median Rental Price Over Time (CPI Adjusted) - March Quarter 1990 to June Quarter 2017



Median Rental Price Over Time (CPI Adjusted) - September Quarter 2017 to September Quarter 2020



3.3 Rental Affordability

In general, a rental property is considered to be affordable if the cost of rental is no more than 30% of the gross income of the household living there. However, this only applies to very-low, low- and moderate-income households, being households that earn less than 50%, 50-80% and 80-120% respectively of the median household income for Greater Sydney, which was \$1,750 in 2016.² Adjusting for inflation gives \$1,873 in 2020 dollars,³ giving a very-low-income of less than \$937 per week, a low-income of \$937-\$1,498 and a moderate income of \$1,499-\$2,247. By definition, household earning more than \$2,247 per week cannot be in rental stress, no matter how much they pay in rent. This gives the following affordable rental bands:

- Very-low income households: <\$282 per week.
- Low-income households: \$282-\$449 per week.
- Moderate-income households: \$450-\$674 per week.

Additionally, *severe* rental stress is defined as very-low-, low- and moderate-income households paying 50% or more of their income in rent. This gives the following bands for rental costs which will place a household in *severe* rental stress.

- Very-low income households: \$468 or more per week.
- Low-income households: \$469-\$749 or more per week.
- Moderate-income households: \$750-\$1,123 or more per week.

Table 4: Rental Affordability Analysis

LGA	Dwelling Type	Median Weekly Rental Cost September Quarter 2020	Affordable to...	Households which would be put into <i>severe</i> rental stress
Canterbury-Bankstown	Two-Bedroom Unit	\$390	Upper 35% of low-income band All of moderate-income band	Lower end of very-low income band
	Three-Bedroom House	\$540	Upper 60% of moderate-income band	All very-low income households Lower 25% of low-income band

² ABS Census of Population and Housing 2016.

³ Multiplying by 1.07, based on ABS Consumer Price Index for All Groups, Australia.

LGA	Dwelling Type	Median Weekly Rental Cost September Quarter 2020	Affordable to...	Households which would be put into <i>severe</i> rental stress
Fairfield	Two-Bedroom Unit	\$320	Upper 75% of low-income band All of moderate income band	Lower end of very-low income band
	Three-Bedroom House	\$450	Moderate income households only	Most very-low income households
Cumberland	Two-Bedroom Unit	\$400	Upper 30% of low-income band All moderate income households	Lower end of low-income band
	Three-Bedroom House	\$485	Upper 85% of moderate-income band	All very-low income households Lower 5% of low-income band
Parramatta	Two-Bedroom Unit	\$470	Upper 90% of moderate-income band	All very-low income households
	Three-Bedroom House	\$530	Upper 65% of moderate-income band	All very-low income households Lower 20% of low-income band
Greater Sydney	Two-Bedroom Unit	\$500	Upper 75% of moderate-income band	All very-low income households Lower 10% of low-income band
	Three-Bedroom House	\$480	Upper 85% of moderate-income band	All very-low income households

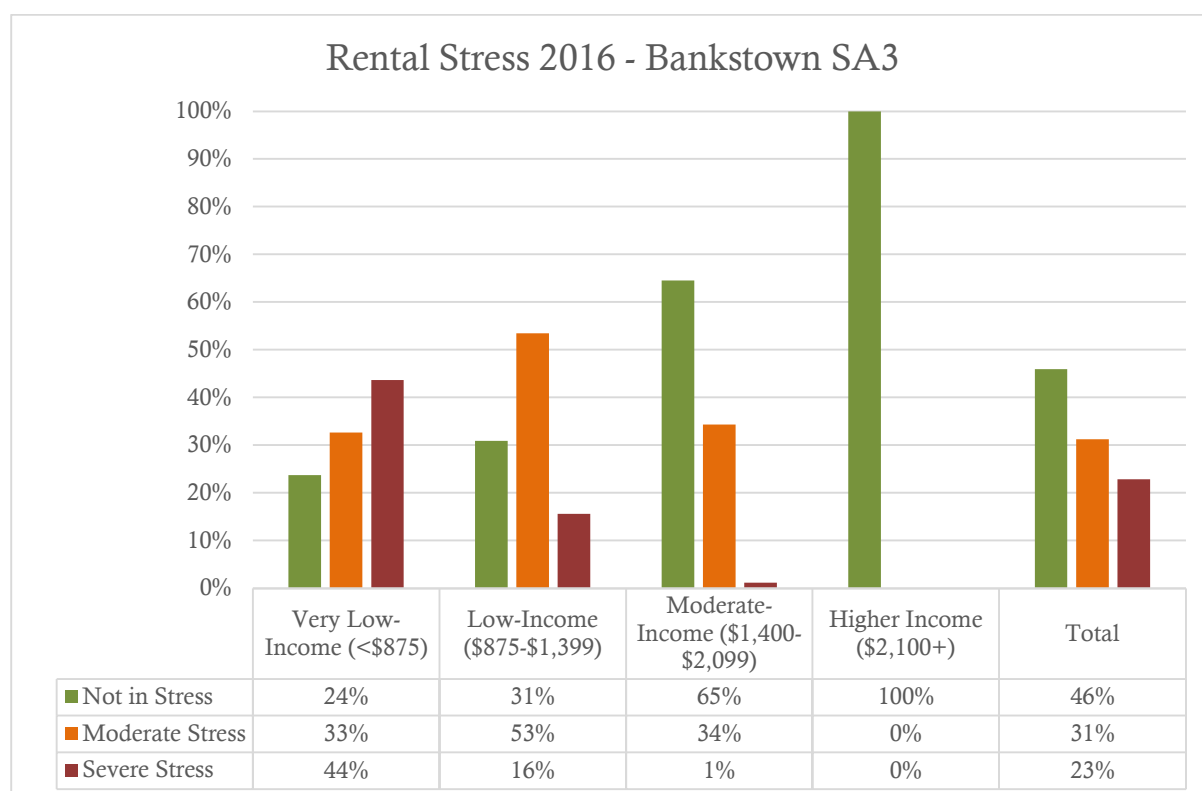
LGA	Dwelling Type	Median Weekly Rental Cost September Quarter 2020	Affordable to...	Households which would be put into <i>severe</i> rental stress
				Lower 5% of low-income band

Source: JSA 2020, using data from NSW Department of Communities and Justice 2020, ABS Census of Population and Housing 2016 and ABS Consumer Price Index 2020

3.4 Rental Stress

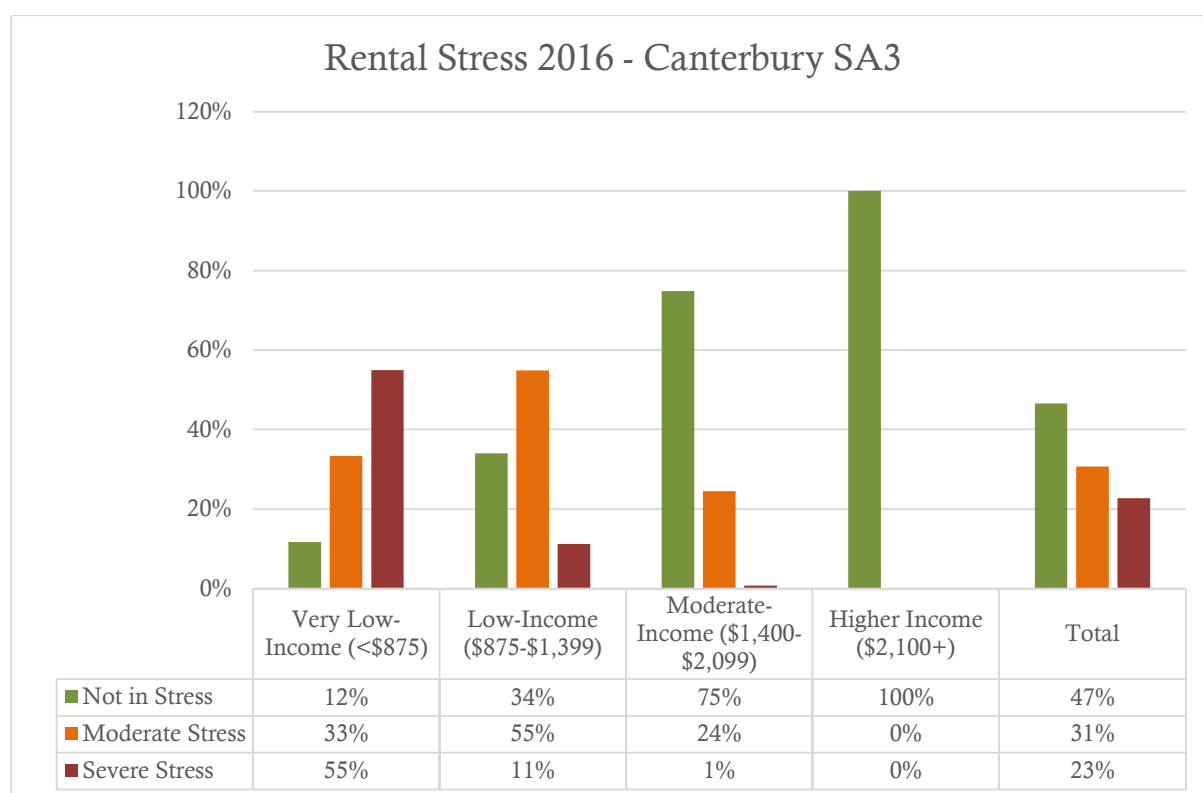
3.4.1 Bankstown SA3

In Bankstown SA3 in 2016, 54% of all renting households were in rental stress, 31% in moderate stress and 23% in severe stress. Very-low-income households were the most likely to be in rental stress, with 33% in moderate stress and 44% in severe stress, giving a total of 77% in rental stress. Low-income households also had a high rate of stress (69%), with 53% in moderate stress and 16% in severe stress. Moderate-income households were less likely to be in rental stress, with 34% in moderate stress and just 1% in severe stress. Higher income households were less likely to be in rental stress, with 0% in moderate stress and 0% in severe stress. Moderate-income households were less likely to be in rental stress, with 34% in moderate stress and just 1% in severe stress.



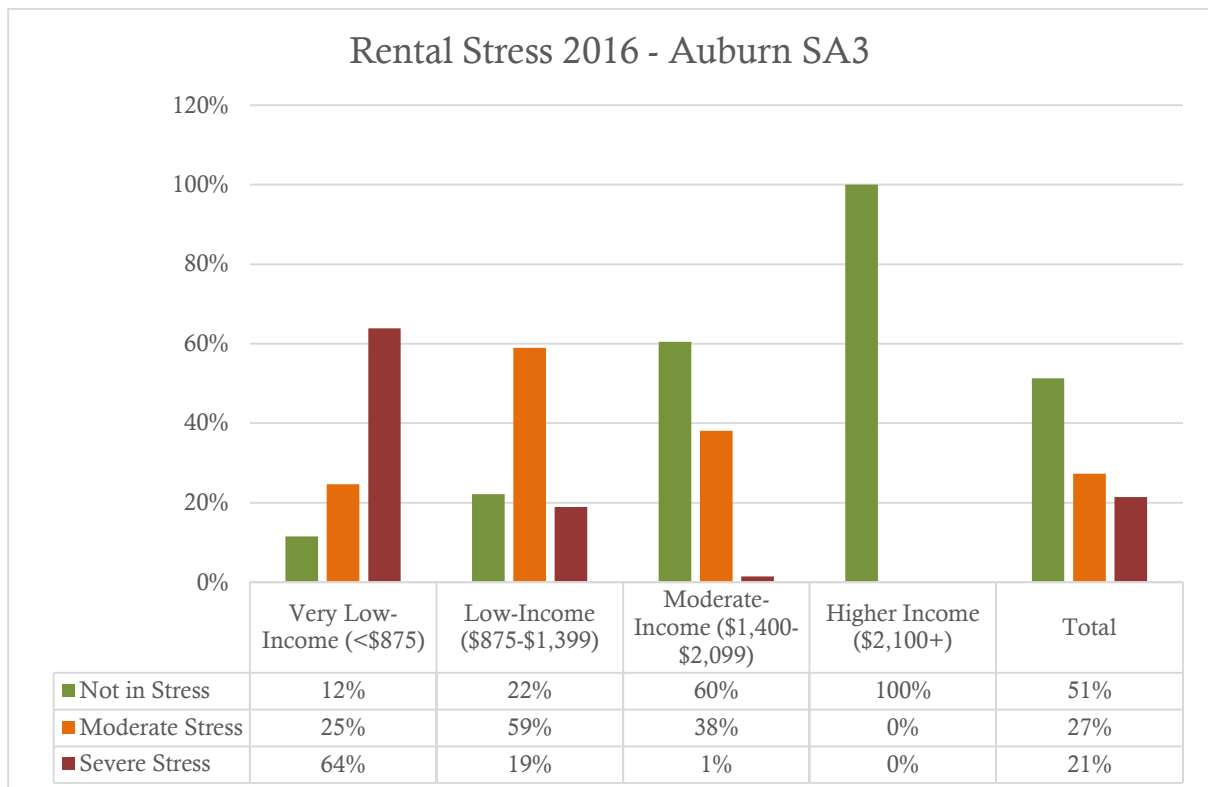
3.4.2 Canterbury SA3

In Canterbury SA3 in 2016, 54% of all renting households were in rental stress, 31% in moderate stress and 23% in severe stress. Very-low-income households were the most likely to be in rental stress, with 33% in moderate stress and 55% in severe stress, giving a total of 88% in rental stress. Low-income households also had a high rate of stress (66%), with 55% in moderate stress and 11% in severe stress. Moderate-income households were less likely to be in rental stress, with 24% in moderate stress and just 1% in severe stress. Higher income households were the least likely to be in rental stress, with 0% in moderate stress and 0% in severe stress.



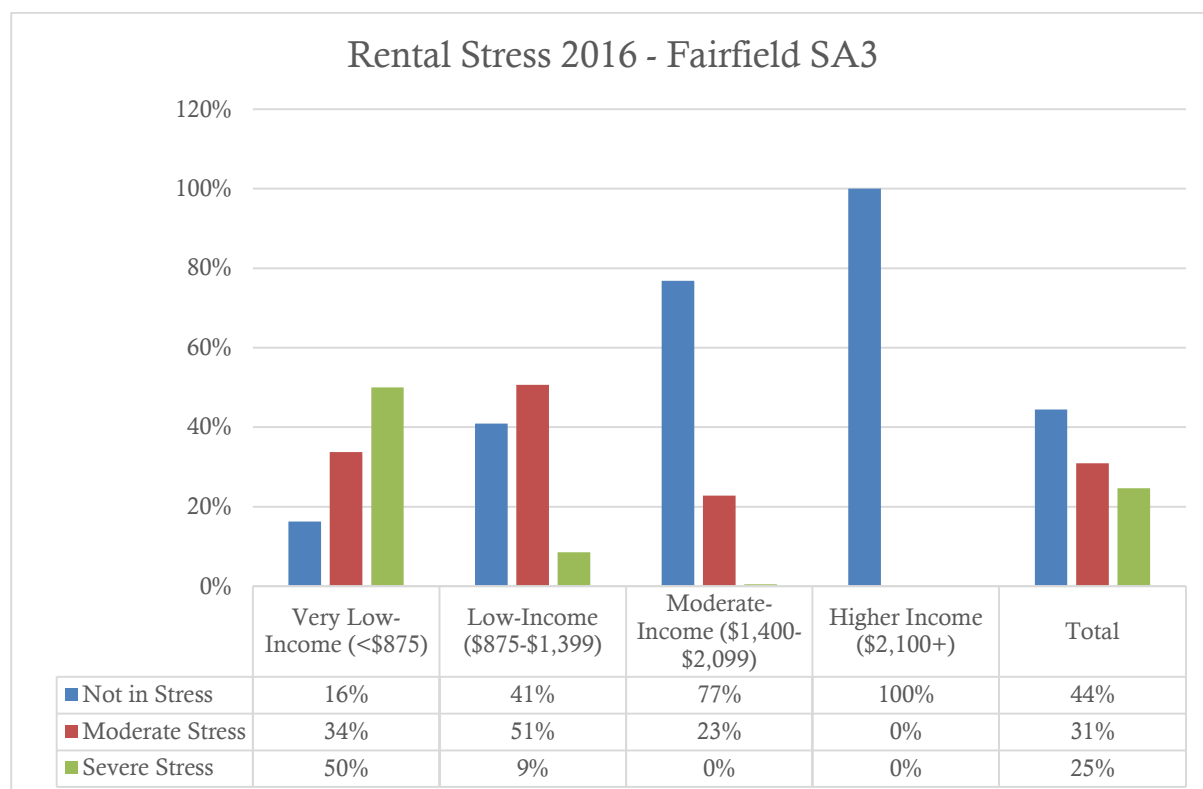
3.4.3 Auburn SA3

In Auburn SA3 in 2016, 48% of all renting households were in rental stress, 27% in moderate stress and 21% in severe stress. Very-low-income households were the most likely to be in rental stress, with 25% in moderate stress and 64% in severe stress, giving a total of 89% in rental stress. Low-income households also had a high rate of stress (78%), with 59% in moderate stress and 19% in severe stress. Moderate-income households were less likely to be in rental stress, with 38% in moderate stress and just 1% in severe stress. Higher income households were less likely to be in rental stress, with 38% in moderate stress and just 1% in severe stress.



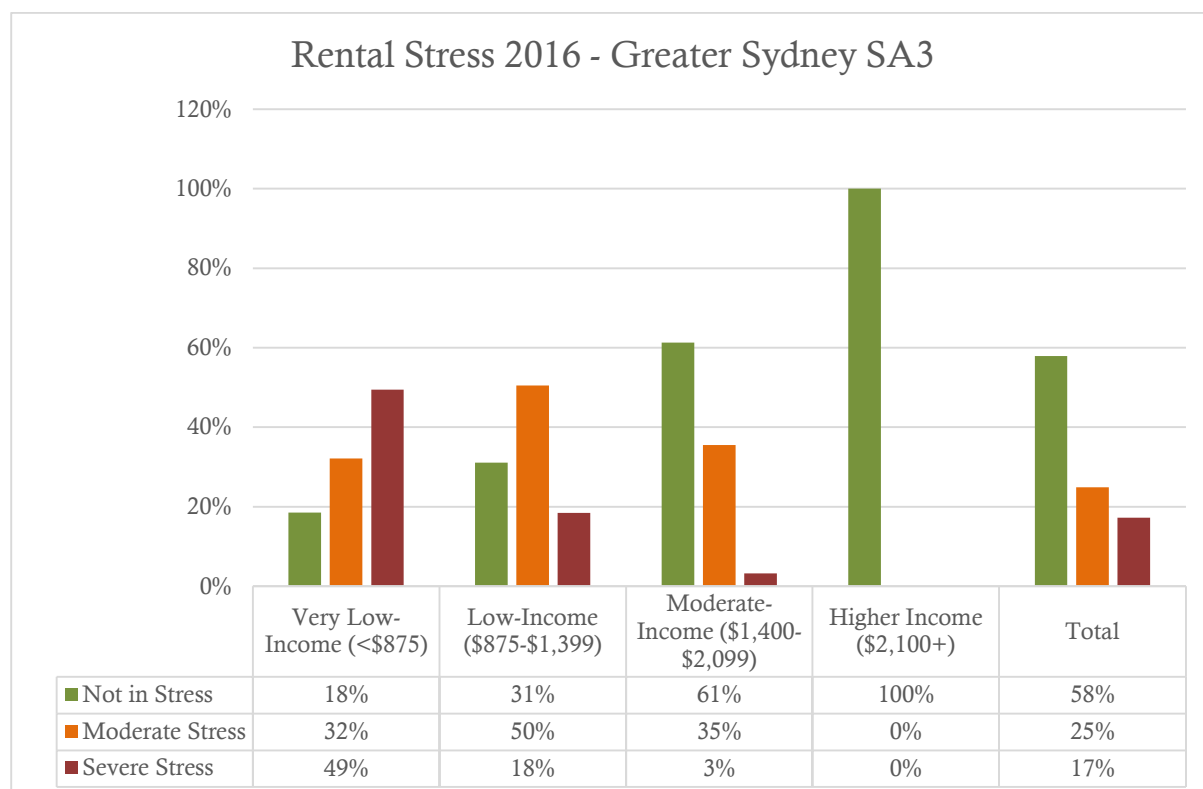
3.4.4 Fairfield SA3

In Fairfield SA3 in 2016, 56% of all renting households were in rental stress, 31% in moderate stress and 25% in severe stress. Very-low-income households were the most likely to be in rental stress, with 34% in moderate stress and 50% in severe stress, giving a total of 84% in rental stress. Low-income households also had a high rate of stress (60%), with 51% in moderate stress and 9% in severe stress. Moderate-income households were less likely to be in rental stress, with 23% in moderate stress and none in severe stress. Higher income households were less likely to be in rental stress, with 23% in moderate stress and none in severe stress.



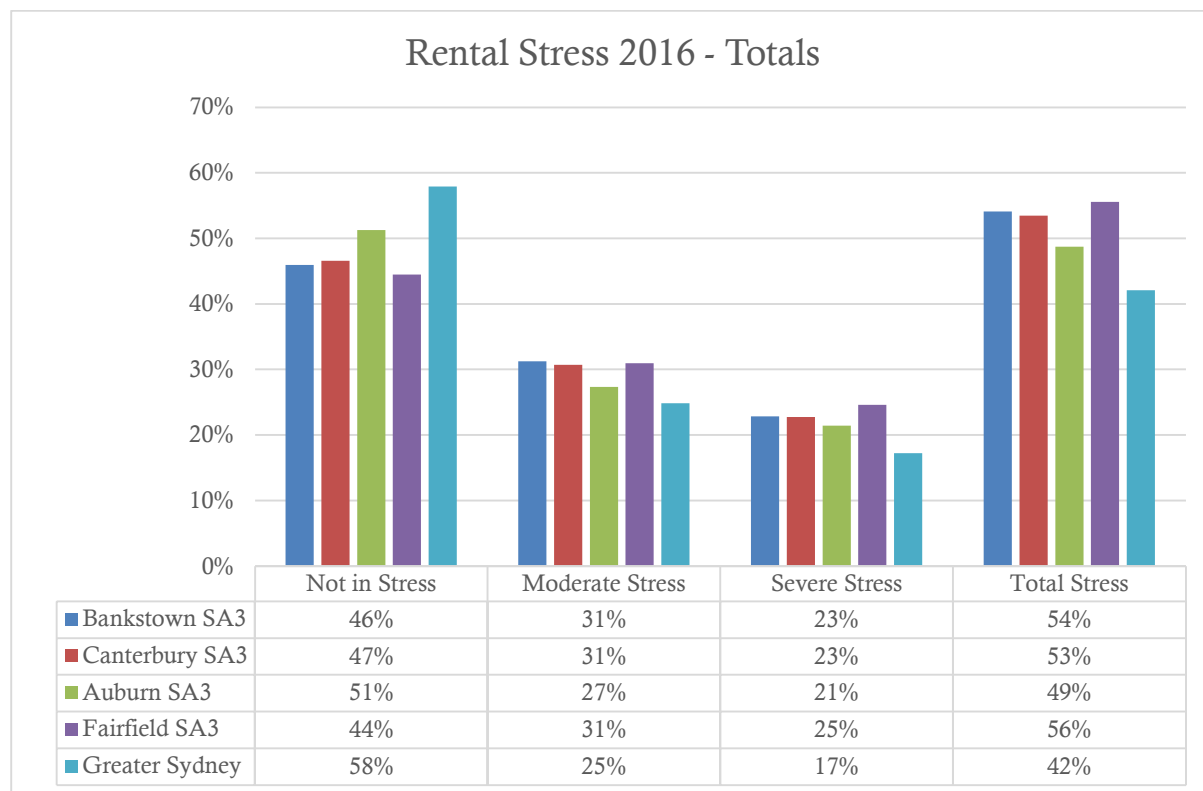
3.4.5 Greater Sydney

In Greater Sydney in 2016, 42% of all renting households were in rental stress, 25% in moderate stress and 17% in severe stress. Very-low-income households were the most likely to be in rental stress, with 32% in moderate stress and 49% in severe stress, giving a total of 81% in rental stress. Low-income households also had a high rate of stress (68%), with 50% in moderate stress and 18% in severe stress. Moderate-income households were less likely to be in rental stress, with 35% in moderate stress and just 3% in severe stress. Higher income households were less likely to be in rental stress, with 0% in moderate stress and just 0% in severe stress. Moderate-income households were less likely to be in rental stress, with 35% in moderate stress and just 3% in severe stress.



3.4.6 Totals

In total, renting households in Fairfield and Bankstown SA3s were the most likely to be in rental stress, with 56% and 54% of renting households respectively being in either moderate or severe rental stress respectively. Those in Canterbury and Auburn SA3s were also quite likely to be in rental stress (53% and 49% respectively) compared with Greater Sydney (42%).



4 Differences Between Country of Birth (COB) Groups in Greater Sydney

4.1 Overview

This section provides an analysis of selected socio-economic and housing characteristics for the main Country of Birth (COB) groups living in severely and other crowded dwellings (i.e. requiring three or more additional bedrooms) in Greater Sydney in 2016. This has been analysed at the Greater Sydney Scale to provide for sufficient data for smaller COB groups.

As well as providing an understanding of the key differences between these different groups to shed light on potential cultural factors in their current housing situation, the analysis will also support the development of more detailed methodology for the qualitative study, including selecting for variation between groups to ensure that relevant factors can be more fully explored in the second stage of the research.

4.2 Main Countries of Birth

The following charts set out the top 20 countries of birth for persons living in severely and other crowded dwellings (i.e. requiring three or more additional bedrooms) in Greater Sydney in 2016, both in numerical terms and as a proportion of all persons living in severely and other crowded dwellings in Greater Sydney. As can be seen, the largest group are those born in Australia (12,276 persons; 29%), followed by mainland China (3,809; 9%), India (2,691; 6%) and Vietnam (2,450; 6%).

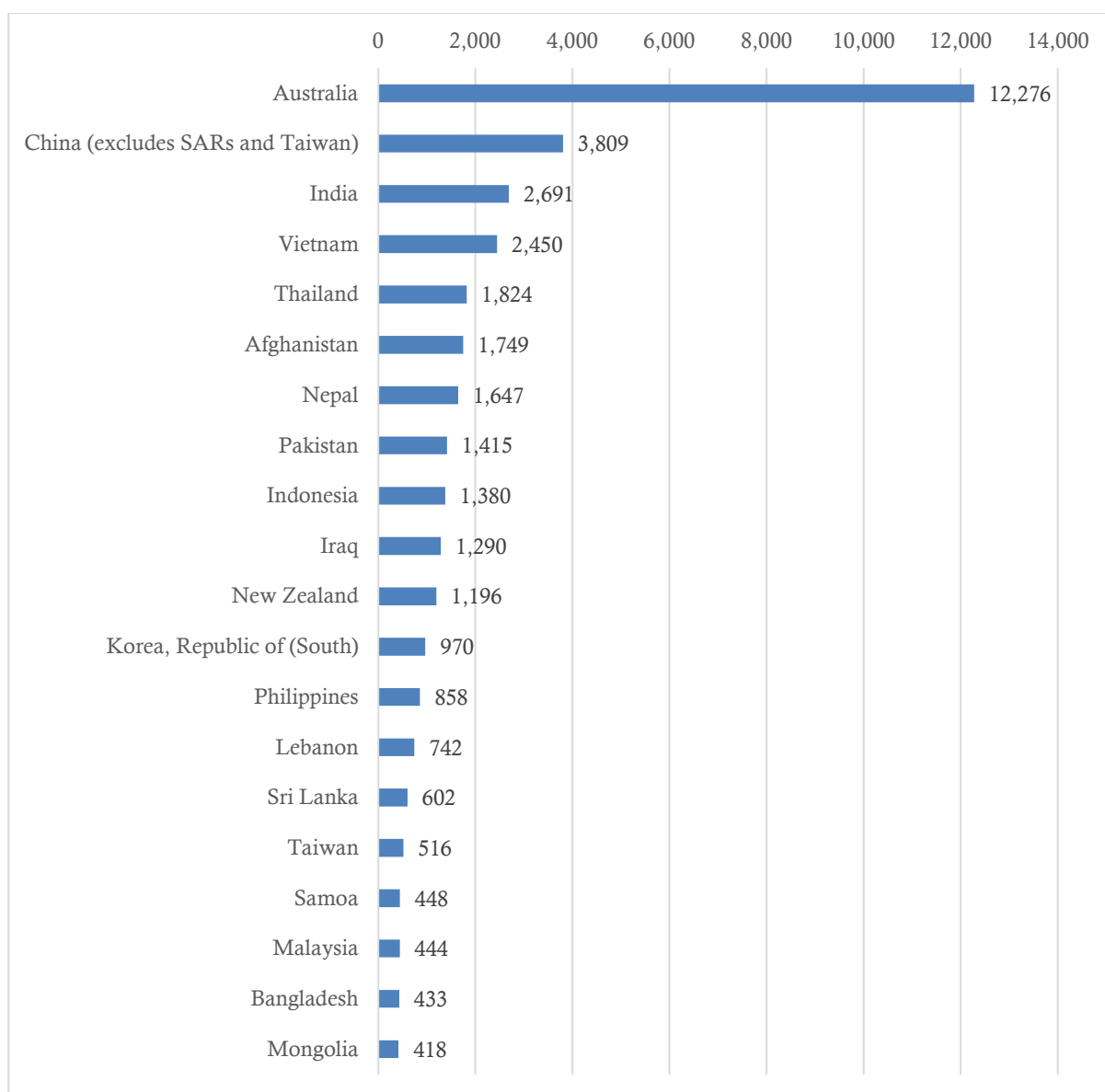


Figure 27: Top 20 Countries of Birth for Persons Living in Severely and Other Crowded Dwellings in Greater Sydney, 2016 (Numbers)

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

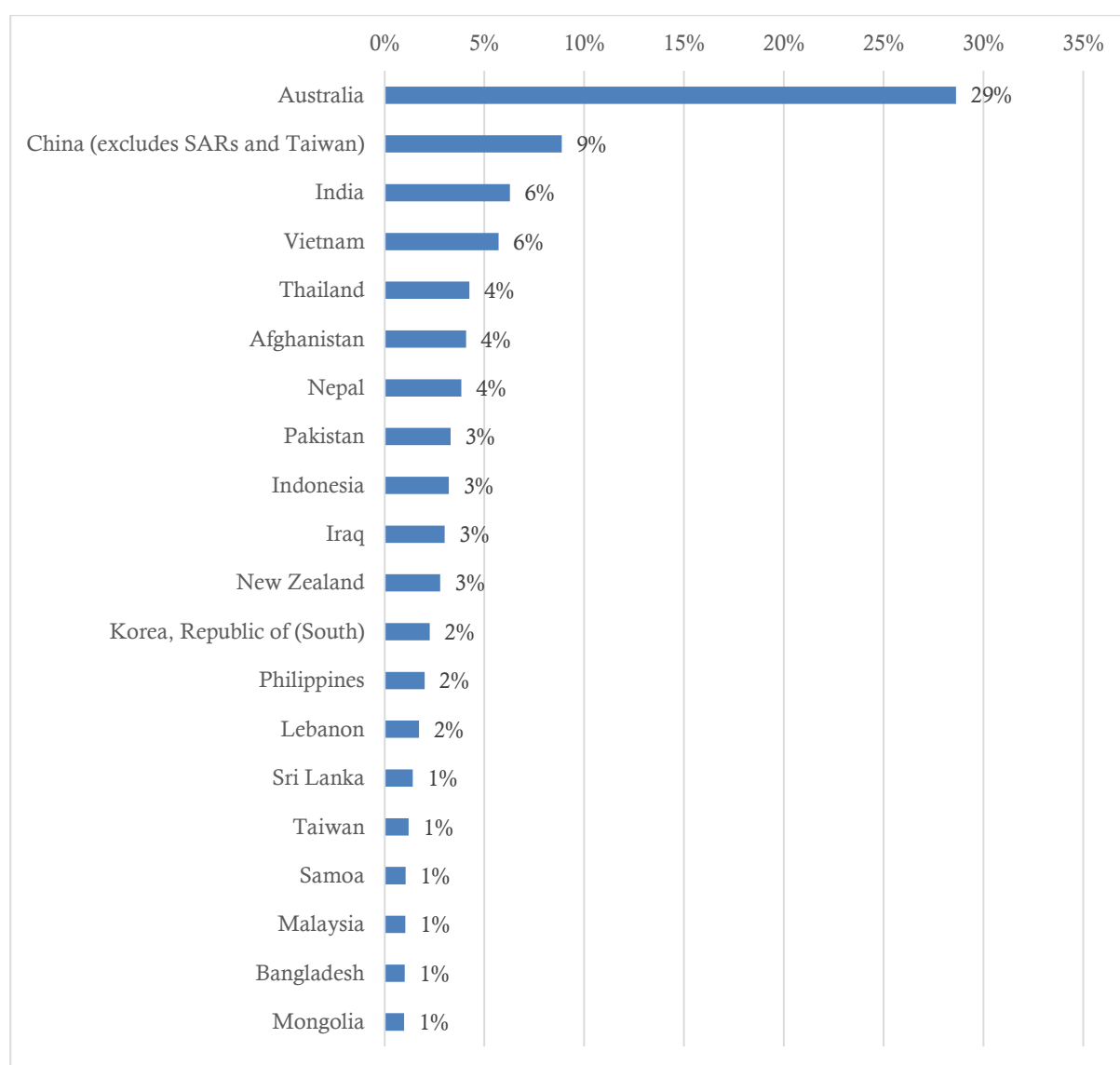


Figure 28: Top 20 Countries of Birth for Persons Living in Severely and Other Crowded Dwellings in Greater Sydney, 2016 (Proportions)

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.3 Family and Household Type

In terms of household composition, there are some quite substantial differences between the various ethnic groups. For example, those born in China, India, Thailand, Afghanistan, Pakistan and Indonesia, and to a lesser extent Nepal, are more likely to live in group households, with between 36% and 55% of persons from these countries and living in severely and other crowded dwellings living in group households. Those born in Australia, Vietnam and Iraq, on the other hand, are more likely to live in two-family households, with between 33% and 41% living in this household type. Those born in Australia and Iraq are also more likely to live in 'couple with children' households.

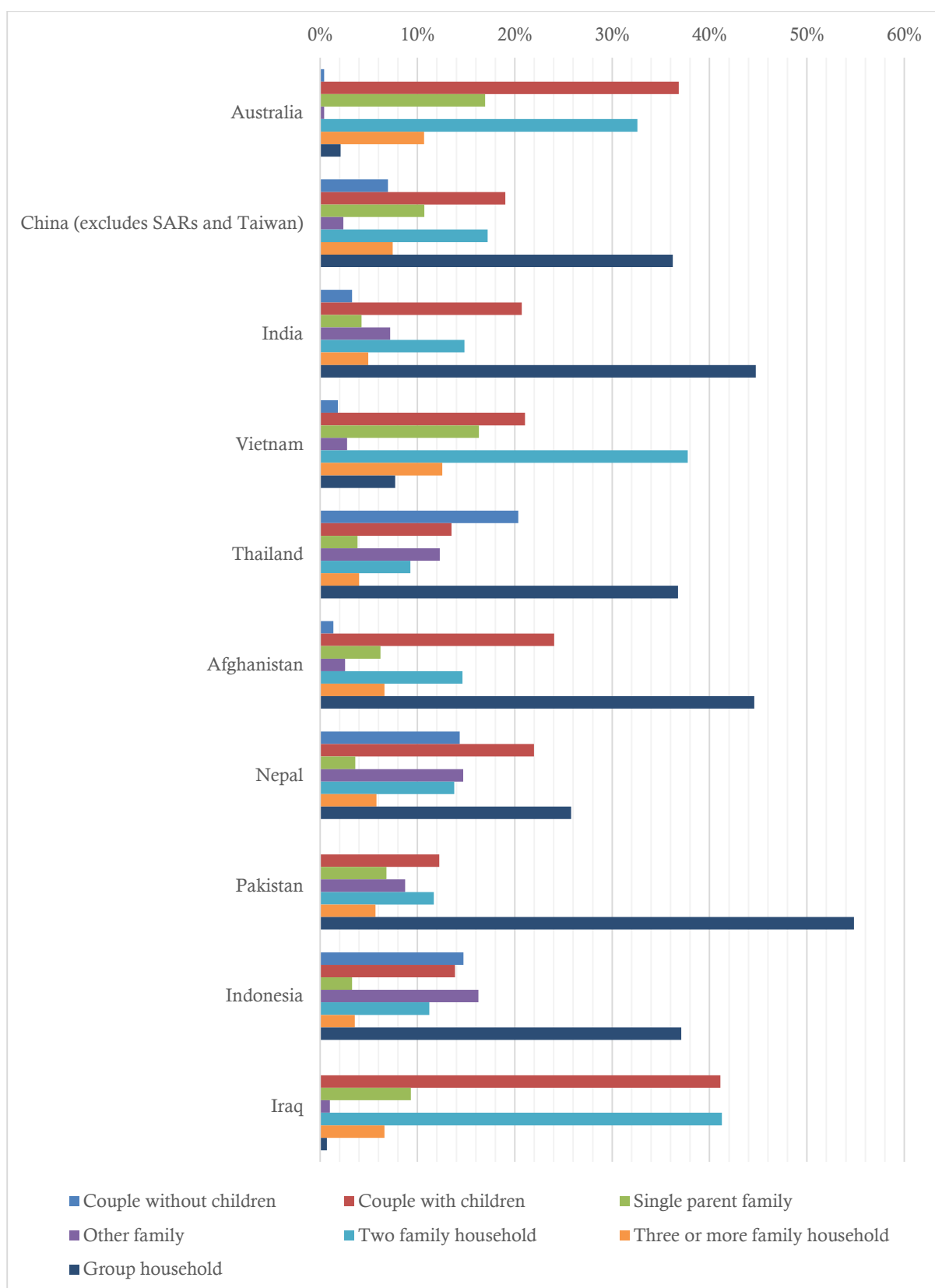


Figure 29: Family and Household Type Profile by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.4 Average Household Size

For persons living in severely and other crowded dwellings, those who were born in New Zealand and Samoa had the largest average number of persons usually resident, i.e. 7.3 persons. Other countries of birth with particularly large average household size were Iraq (7.1), Lebanon (7.1), Vietnam (7.0) and Australia (6.9). Those with smaller average household sizes included South Korea (5.8), Thailand (6.1), Nepal (6.1) and Malaysia (6.1).

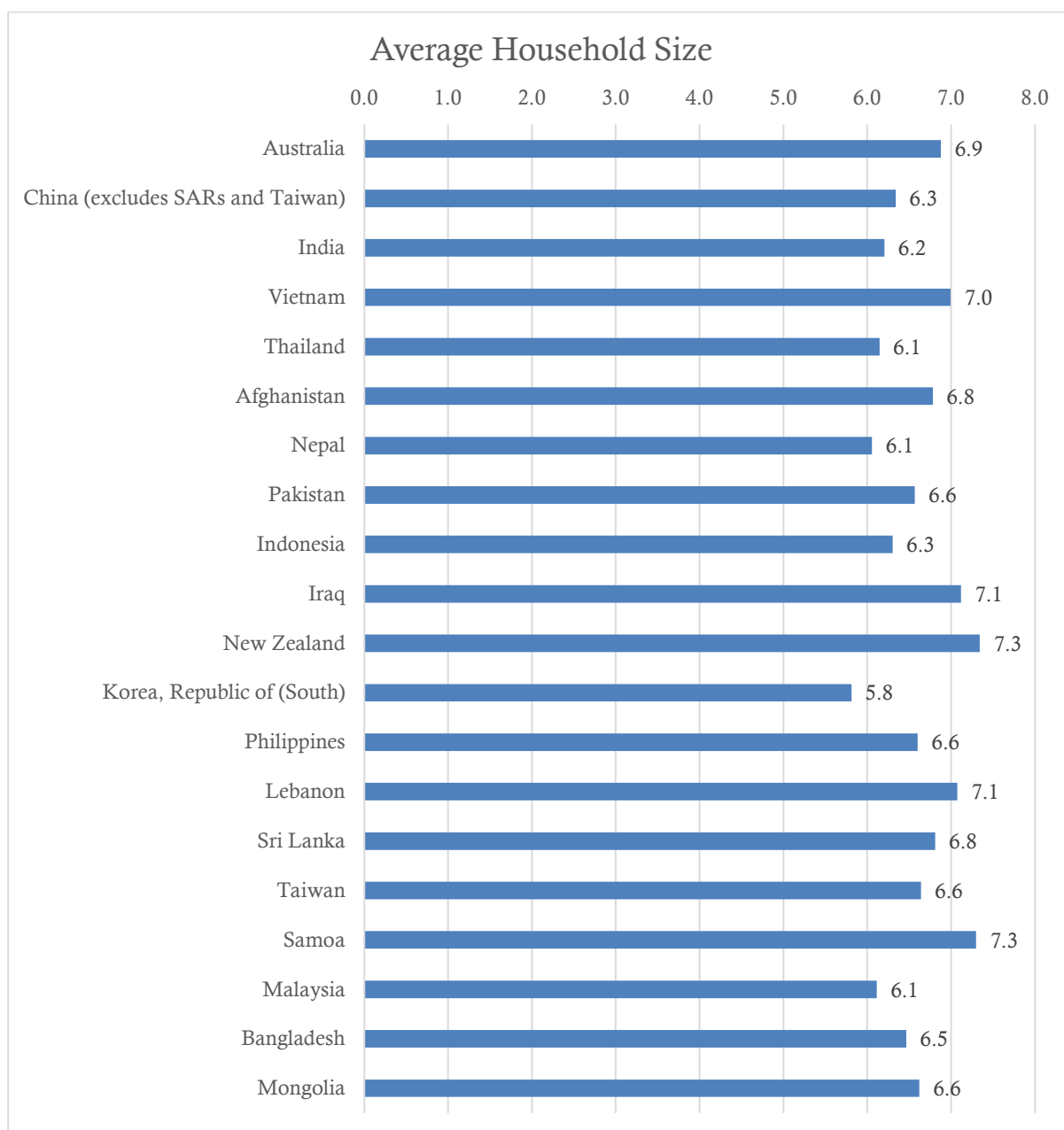


Figure 30: Average Number of Persons Usually Resident in Household by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.5 Tenure and Landlord Type

For most countries of birth, the main tenure / landlord type was private rental, with this being highest for those born in Nepal (90%), India (87%), Thailand (86%) and Pakistan (85%). The profile for those born in Australia, mainland China and Vietnam tends to be quite different, with persons born in these countries being less likely to be in private rental and more likely to either own or be purchasing their homes. Home ownership / purchase is highest for those born in Vietnam (19% and 40% respectively), followed by those born in Australia (17% and 30% respectively) and mainland China (13% and 27% respectively).

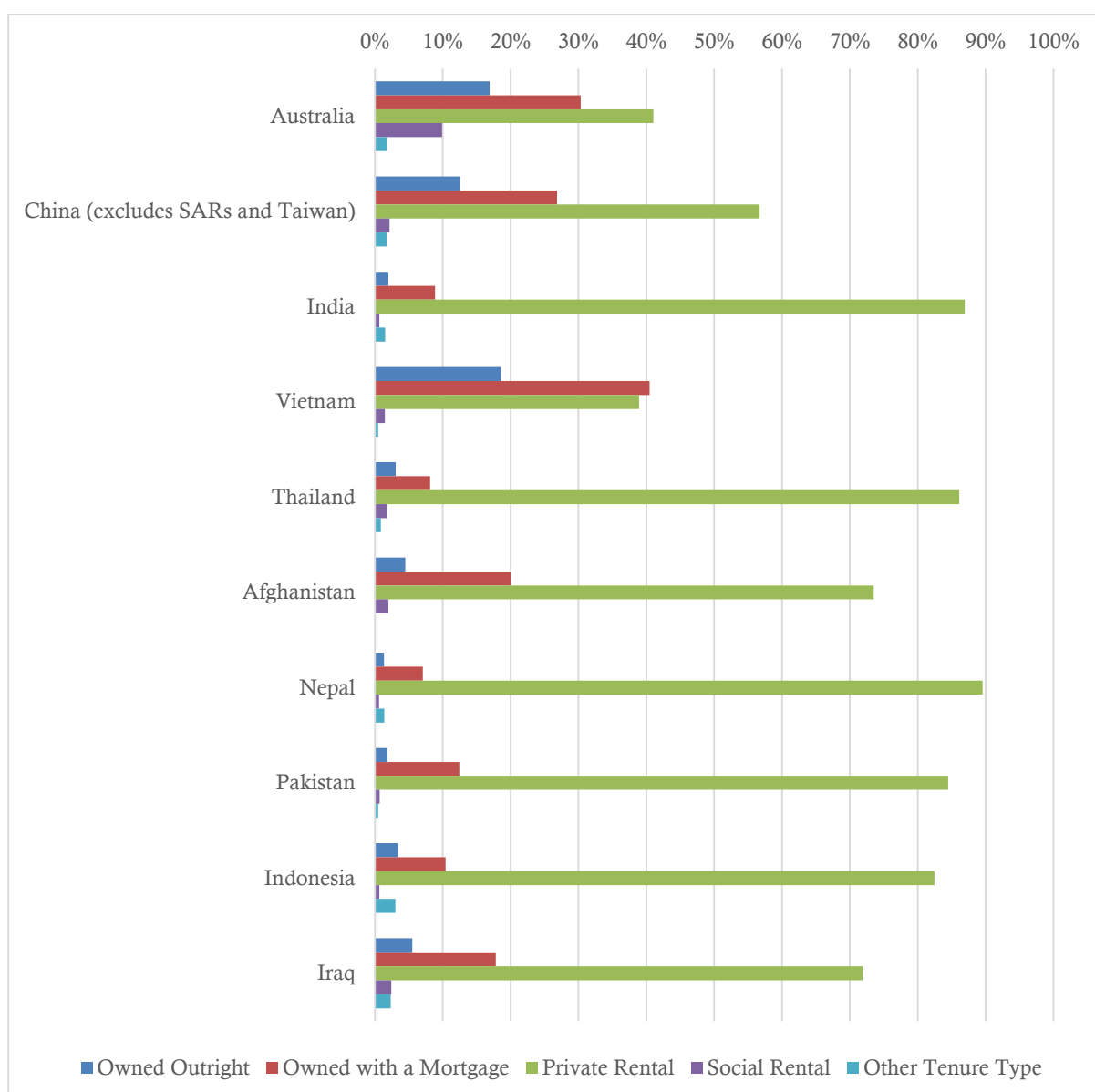


Figure 31: Tenure and Landlord Type Profile by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.6 Dwelling Structure

In total across Greater Sydney, 54% of persons living in severe and other crowded dwellings lived in separate houses, with a further 35% living in flats and units and 10% living in medium density dwellings. In terms of the top ten countries of birth, those with a higher proportion living in separate houses include Australia (77%), Vietnam (74%) and Iraq (75%), while countries of birth more likely to live in flats and units include Indonesia (84%), Nepal (76%), Thailand (75%) and India (62%). The proportion living in medium density dwellings for each country of birth tended to be quite low.

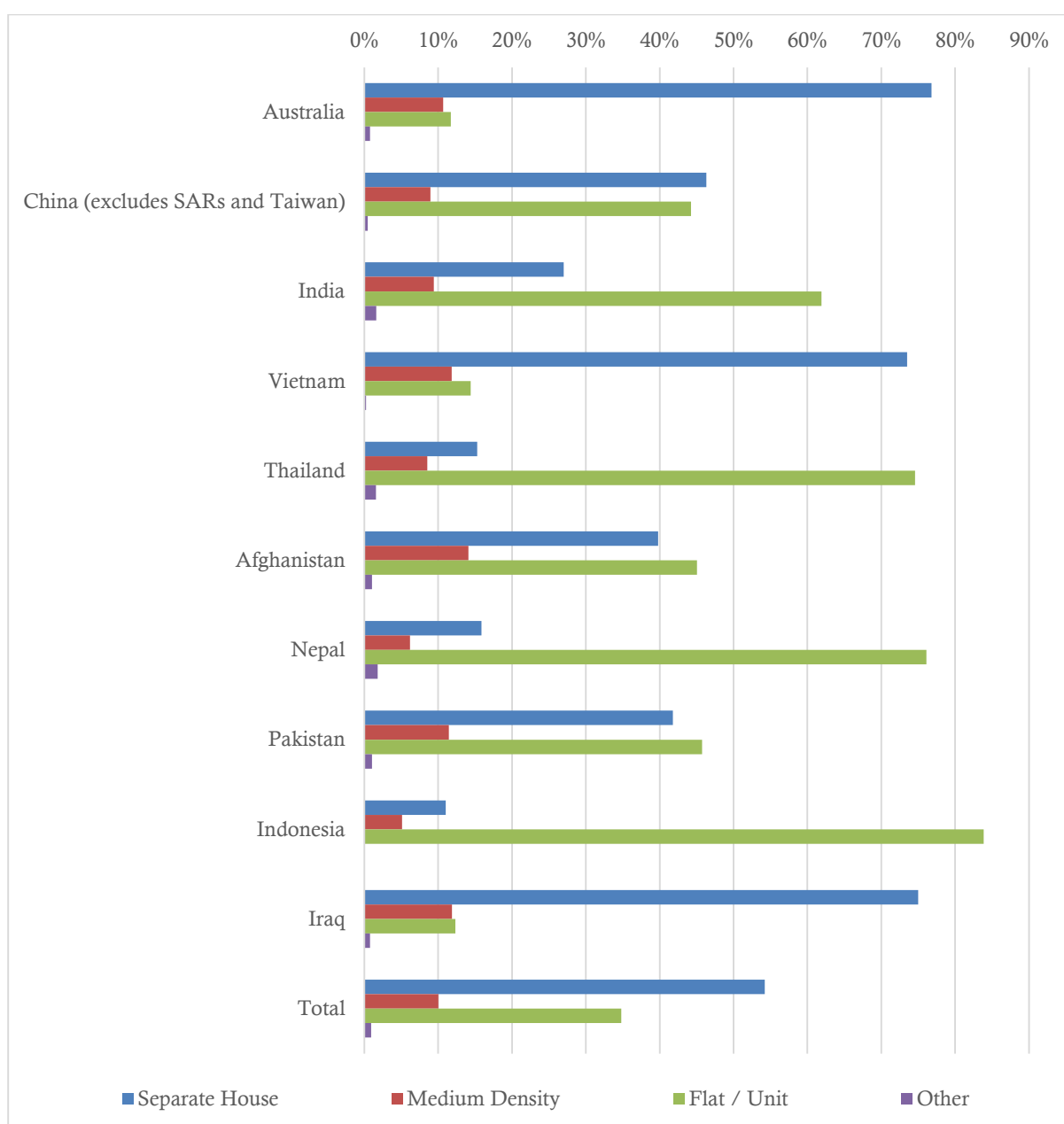


Figure 32: Dwelling Structure Profile by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.7 Motor Vehicle Ownership

Those born in Indonesia, Thailand and mainland China are more likely to live in households with no motor vehicles (62%, 53% and 42% respectively) compared with all persons living in severely or other crowded dwellings (22%). Those born in Nepal are more likely to live in households with fewer than two motor vehicles (74% compared with 47% overall), while those living in Afghanistan are more likely to live in households with four or more motor vehicles (45% compared with 16% overall). Those born in Pakistan are more likely to live in households with three or more motor vehicles (53% compared with 30% overall).

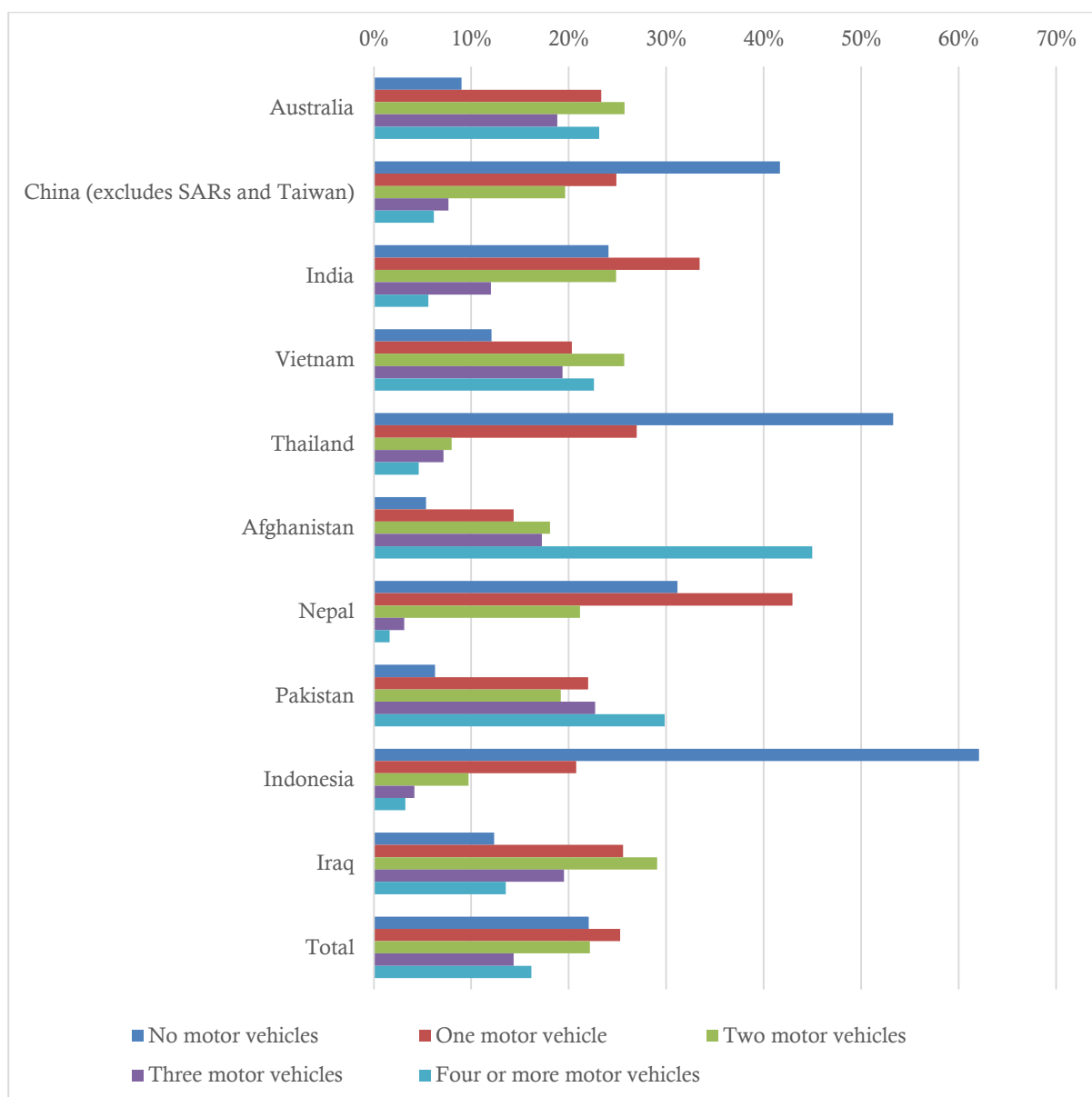


Figure 33: Number of Motor Vehicles Owned in Household by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

In terms of average number of motor vehicles per household, those born in Afghanistan and Pakistan live in households with the highest number of motor vehicles on average (2.7 and 2.5 respectively), followed by those born in Australia (2.1) and Vietnam (2.0), while those born in Indonesia live in households with the smallest number of motor vehicles on average (0.5), followed by those born in Nepal (0.6), Thailand (0.8) and mainland China (0.9).

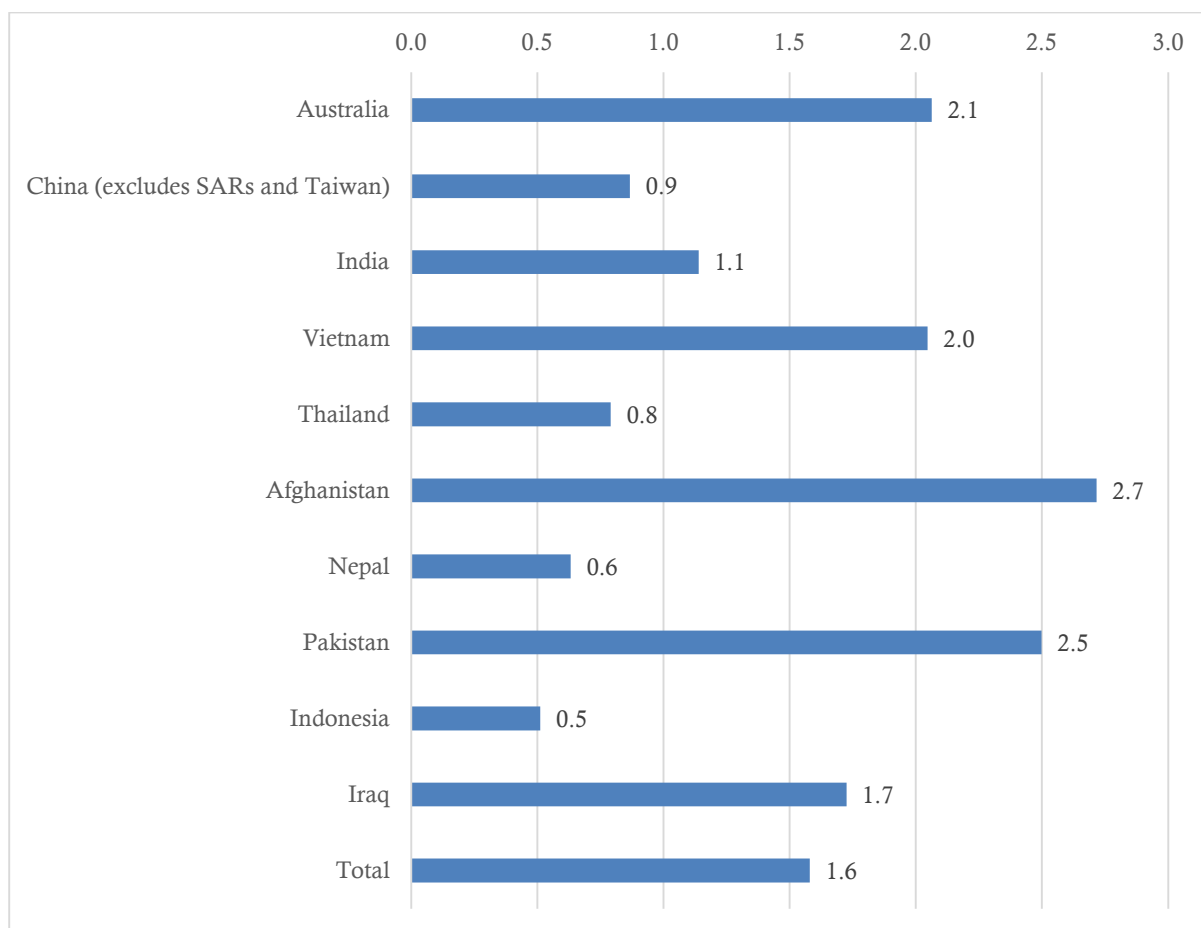


Figure 34: Average Number of Motor Vehicles Owned in Household by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.8 Labour Force Status

In total, 42% of those living in severely and other crowded dwellings in Greater Sydney reported being employed, with 7% unemployed and 33% not in the labour force. The remaining 18% had a labour force status of 'not applicable', which generally means that they were aged less than 15 years. Those ethnic groups with the highest rates of employment include those born in Indonesia (72%), Nepal (71%), Thailand (70%) and India (69%), while those with the lowest rates of employment include those born in Iraq (13%), Australia (25%) and mainland China (31%). For those born in Australia, this was largely due to their high rate of 'labour force status not applicable' (49%), whereas for those born in China and Iraq, it was more due to their high rate of labour force non-participation (59% and 68% respectively).

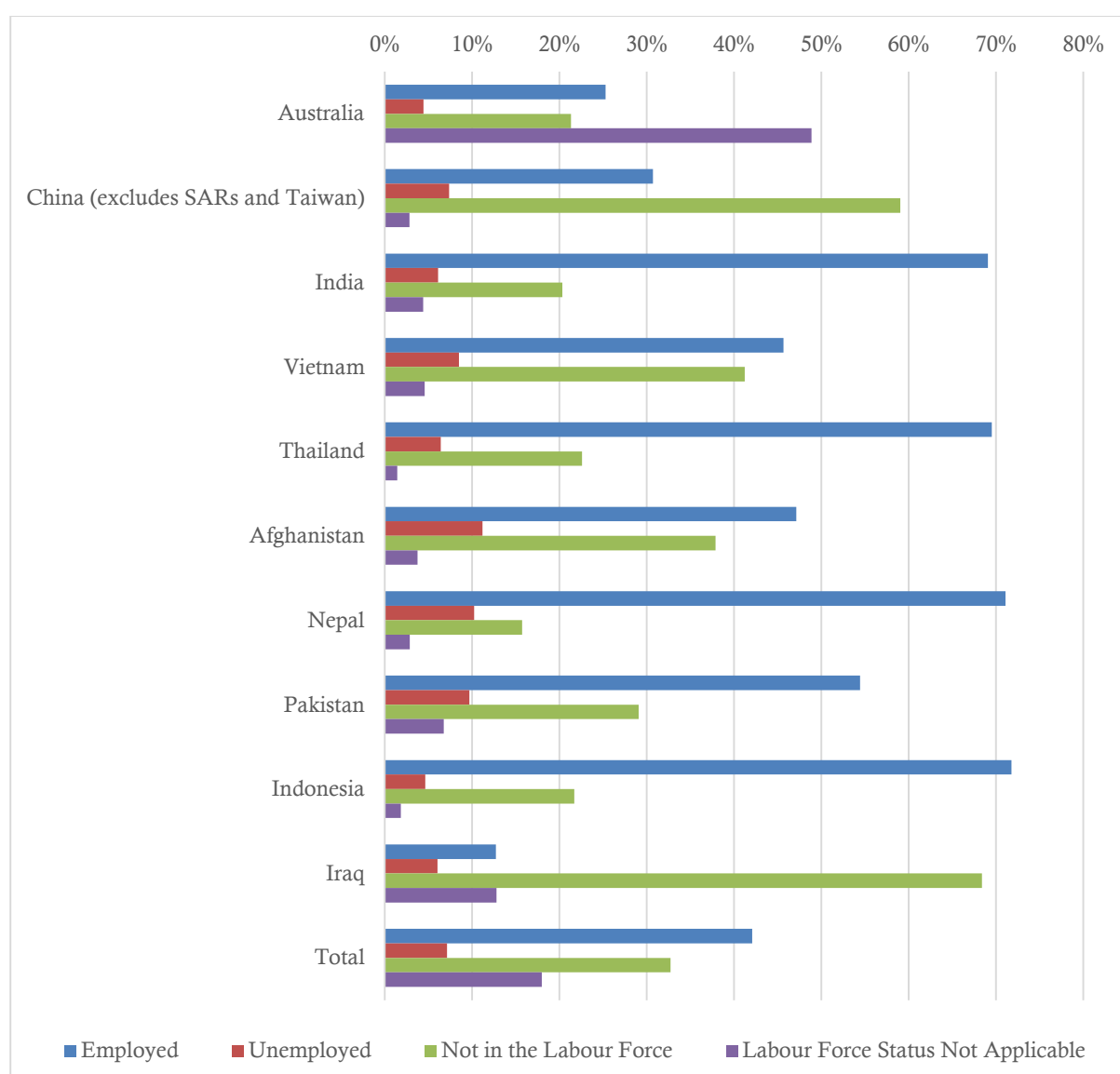


Figure 35: Labour Force Profile by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.9 Personal Income

In terms of median personal income, those with the lowest are those who were born in Iraq, with a median of \$300-\$399 per week, due to their relatively high proportion of households earning less than \$300 per week (29%) and \$300-\$499 per week (25%). Those born in Indonesia and Pakistan also have quite low personal incomes (median \$400-\$499), due to their relatively high proportion of persons earning between \$300 and \$499 per week (39% and 29% respectively, compared with 18% overall). Those born in Australia, China, India and Nepal had a median individual income of \$500-\$649, in line with the overall median for persons living in severely and other crowded dwellings, while those born in Afghanistan had a somewhat higher median at \$650-\$799 per week. It is worth noting that those born in Australia had a particularly high proportion of persons with person income 'not applicable' (50% compared with 18% overall), most likely due to its high proportion of persons aged less than 15 years.

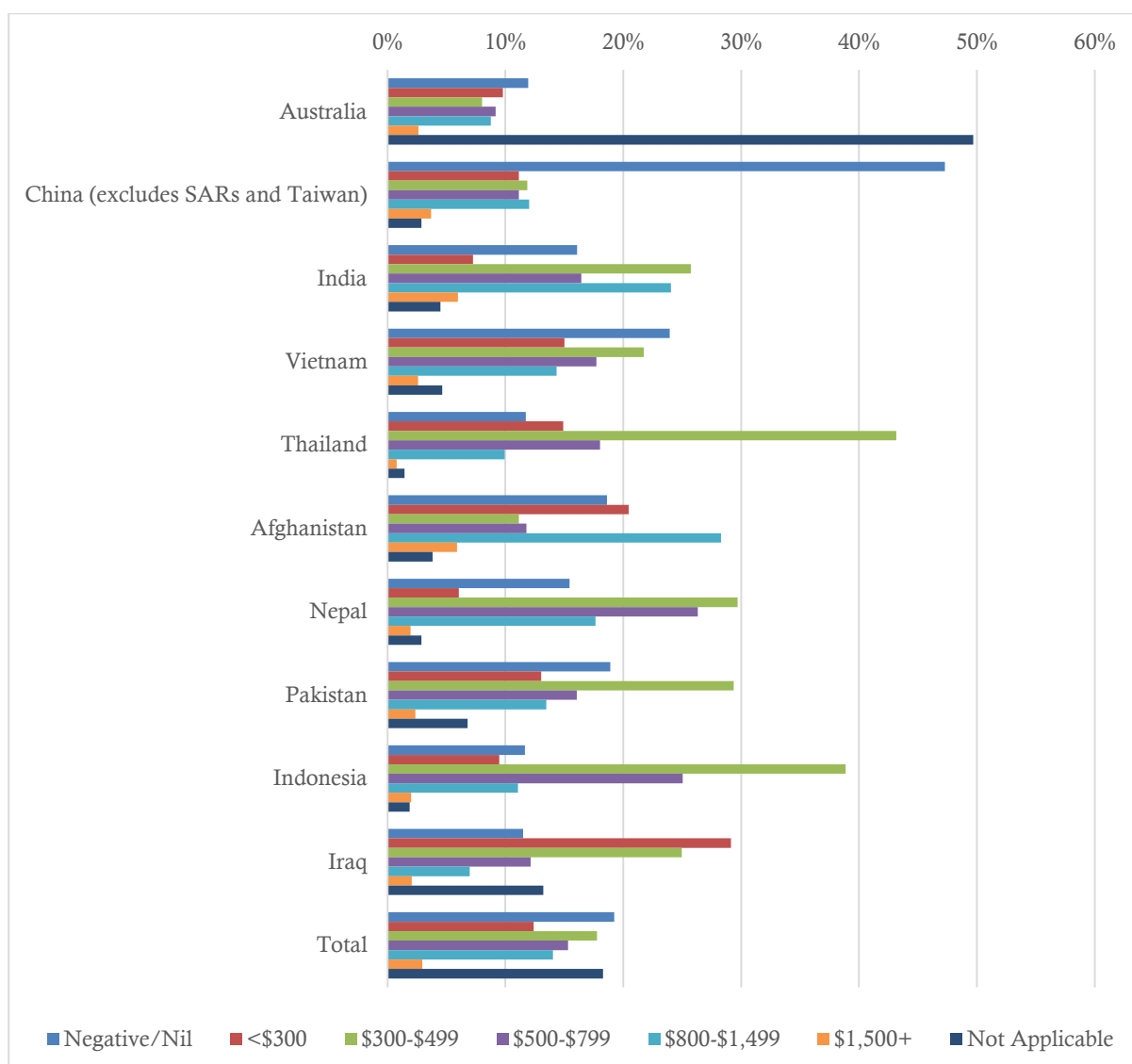


Figure 36: Personal Income Profile by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

Table 5: Median Personal Income by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Country of Birth (Top Ten)	Median Personal Income
Australia	\$500 - \$649
China (excludes SARs and Taiwan)	\$500 - \$649
India	\$500 - \$649
Vietnam	\$400 - \$499
Thailand	\$400 - \$499
Afghanistan	\$650 - \$799
Nepal	\$500 - \$649
Pakistan	\$400 - \$499
Indonesia	\$400 - \$499
Iraq	\$300 - \$399
Total	\$500 - \$649

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.10 Household Income

Overall, severely and 'other' crowded households typically earned between \$1,000 and \$5,999 per week, with 82% of persons living in overcrowded dwellings living in households with incomes in this band. Almost half (45%) lived in households earning \$2,000-\$3,999. This trend was generally evident across the various ethnicities, with the following exceptions:

- Those who were born in Nepal, Indonesia, Thailand, Pakistan, India and Vietnam were more likely to earn \$2,000-\$3,999 per week (66%, 61%, 58%, 53%, 52% and 52% respectively compared with 45% overall).
- Those who were born in Iraq were more likely to be earning \$1,000-\$1,999 per week (38% compared with 21% overall).
- Those who were born in Afghanistan are more likely to be earning \$6,000 or more per week (15% compared with 6% overall), as are those who were born in India (12%).
- Those who were born in mainland China are more likely to be on negative or nil household income (12% compared with 3% overall).

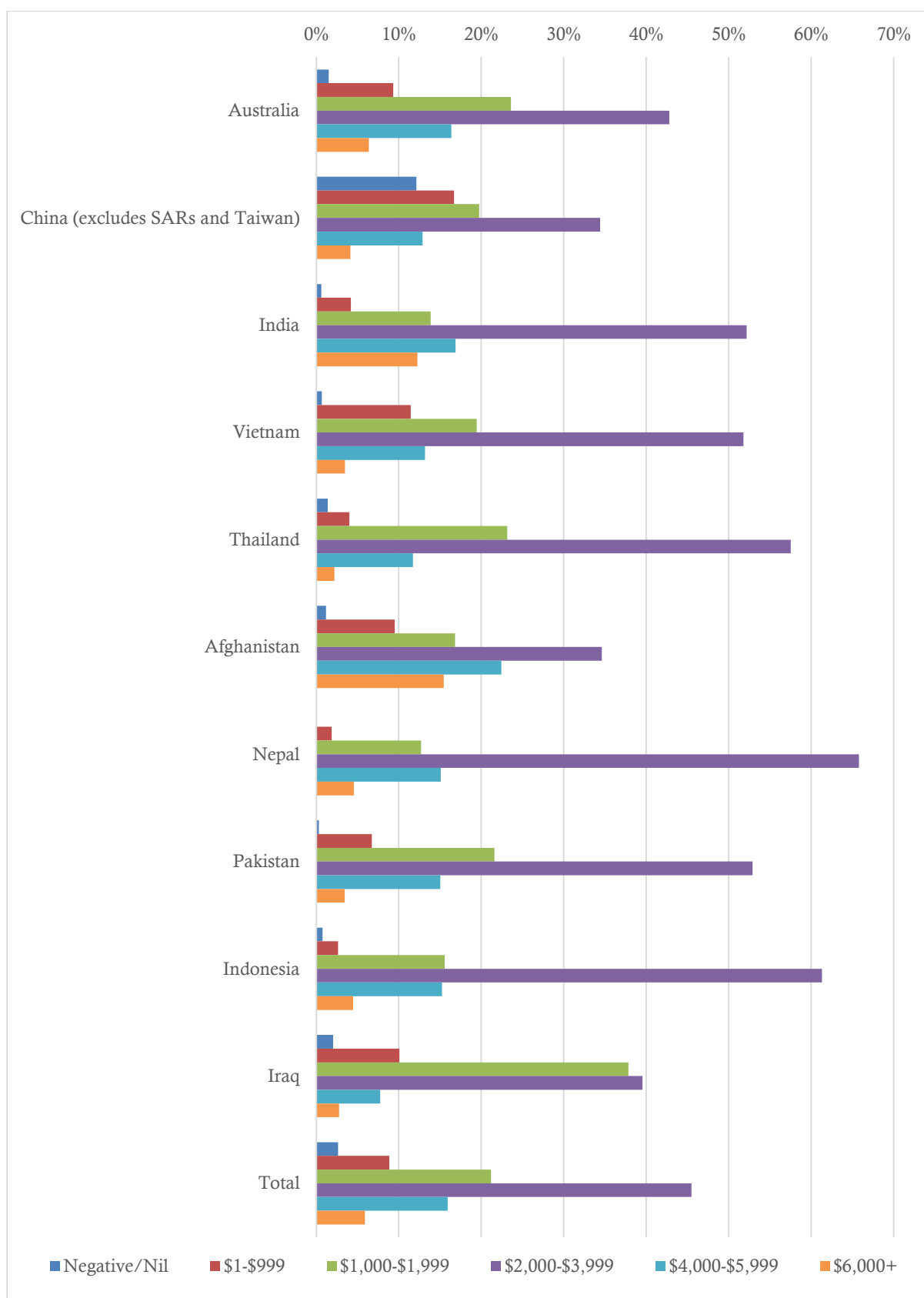


Figure 37: Household Income Profile by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

In general, severely and ‘other’ crowded dwellings have a median gross weekly household income of \$2,500-\$2,999, regardless of ethnicity. The exceptions are those who were born in China and Iraq, with median household incomes of \$2,000-\$2,499 per week, and those who were born in India and Afghanistan, with median household incomes of \$3,000-\$3,499 per week.

Table 6: Median Personal Income by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Country of Birth (Top Ten)	Median Personal Income
Australia	\$2,500-\$2,999
China (excludes SARs and Taiwan)	\$2,000-\$2,499
India	\$3,000-\$3,499
Vietnam	\$2,500-\$2,999
Thailand	\$2,500-\$2,999
Afghanistan	\$3,000-\$3,499
Nepal	\$2,500-\$2,999
Pakistan	\$2,500-\$2,999
Indonesia	\$2,500-\$2,999
Iraq	\$2,000-\$2,499
Total	\$2,500-\$2,999

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.11 Age

The age profile for many ethnic groups is quite different to the overall profile for persons living in overcrowded dwellings. For example, those who were born in Australia are more likely to be aged less than 15 years (48% compared with 18% overall), indicating that many of those born in Australia are likely to have migrant parents. Those born in Indonesia and China are more likely to be aged between 15 and 24 years (51% and 39% respectively, compared with 29% overall), indicating that they may be students, while those born in Thailand, India and Pakistan are more likely to be aged between 25 and 34 years (57%, 49% and 45% respectively, compared with 27% overall). Those born in Nepal are more likely to be aged between 15 and 34 years (87% compared with 56% overall).

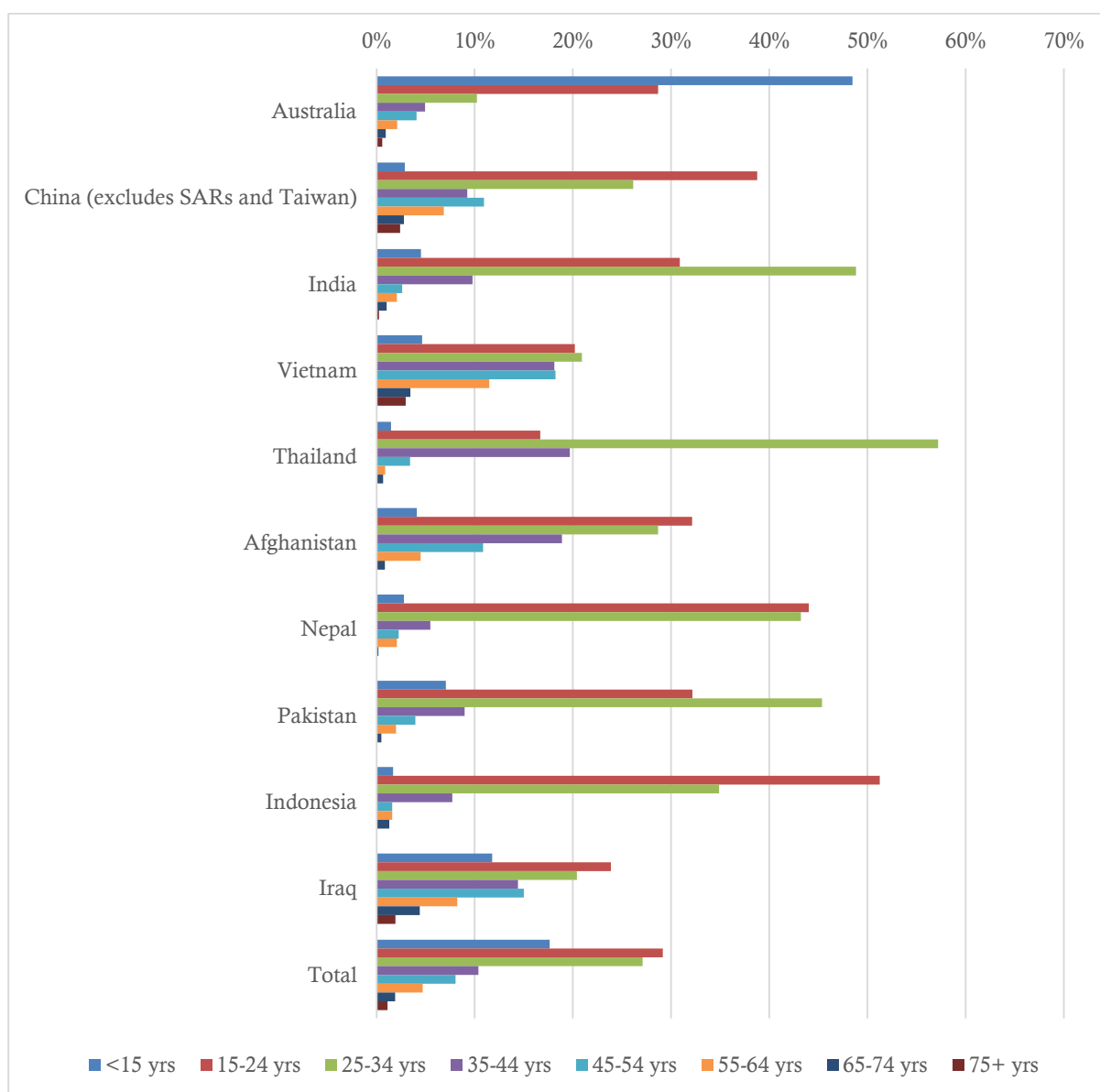


Figure 38: Age Profile by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

The median age for persons living in severely and ‘other’ crowded dwellings is generally quite young, at 25 years overall. However, those born in Australia are particularly young, with a median age of 15 years. Those with an older median age include those born in Vietnam (37 years), Iraq (31 years), Thailand (29 years) and Afghanistan (29 years).

Table 7: Median Age by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Country of Birth (Top Ten)	Median Age
Australia	15 years
China (excludes SARs and Taiwan)	26 years
India	26 years
Vietnam	37 years
Thailand	29 years
Afghanistan	29 years
Nepal	25 years
Pakistan	26 years
Indonesia	24 years
Iraq	31 years
Total	25 years

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.12 Gender

Those born in Pakistan, India and Afghanistan and living in severely or other crowded dwellings in Greater Sydney are more likely to be male (84%, 75% and 74% respectively, compared with 55% overall), while those born in Thailand, Vietnam and China are more likely to be female (59%, 56% and 53% respectively). Those born in Australia and Iraq are equally likely to be male and female.

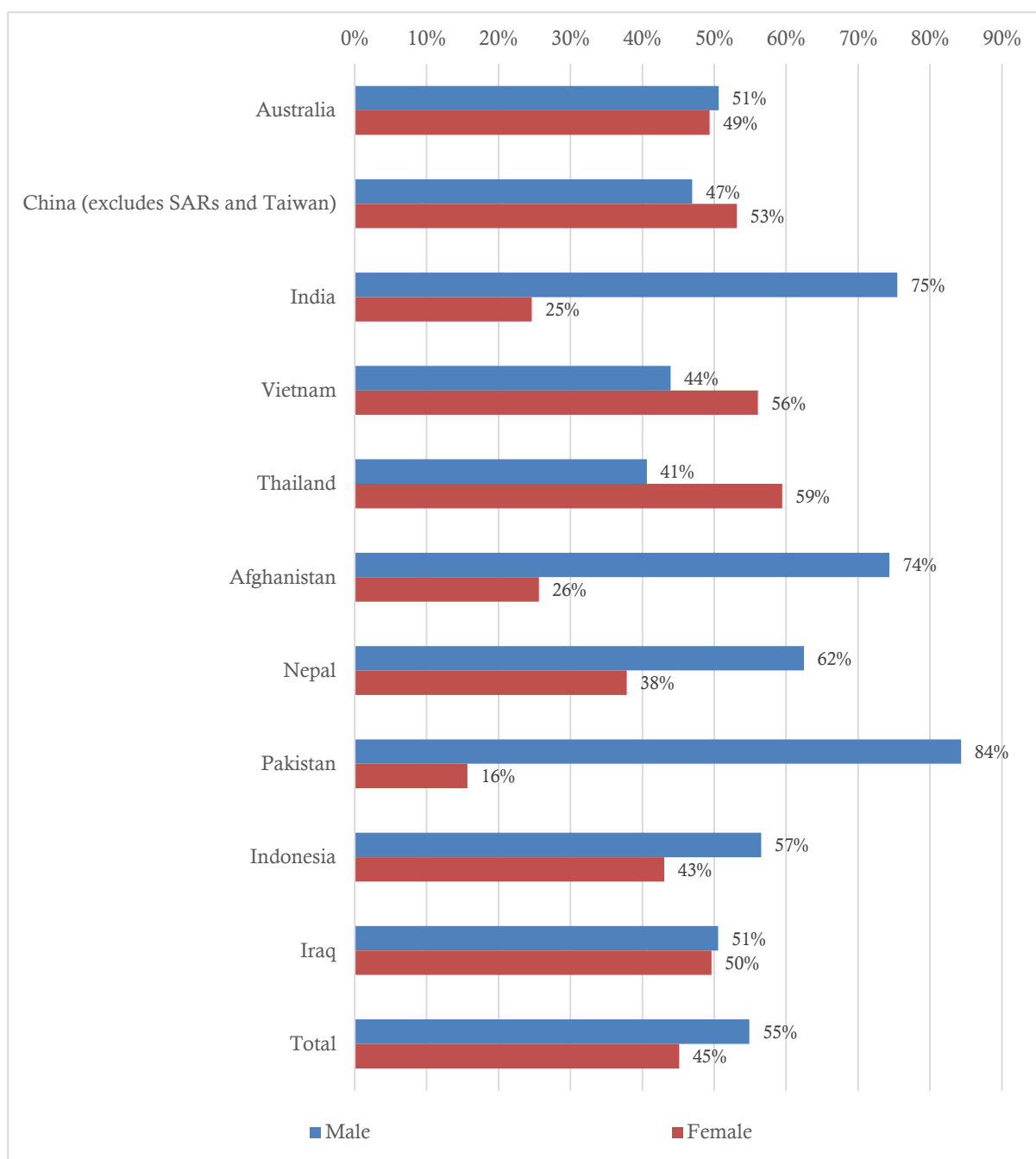


Figure 39: Gender by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.13 Registered Marital Status

In terms of registered marital status, those born in Afghanistan and Nepal are more likely to be married (54% and 47% respectively, compared with 28% overall), while those born in Vietnam are both more likely to be married (41%) and divorced or separated (20% compared with 6% overall). Those born in Indonesia, Pakistan, China and India are more likely to have never been married (70%, 61%, 55% and 54% respectively, compared with 47% overall), while those born in Australia are more likely to have marital status 'not applicable' (49% compared with 18% overall), meaning that they were aged under 15 years at the time of the last census.

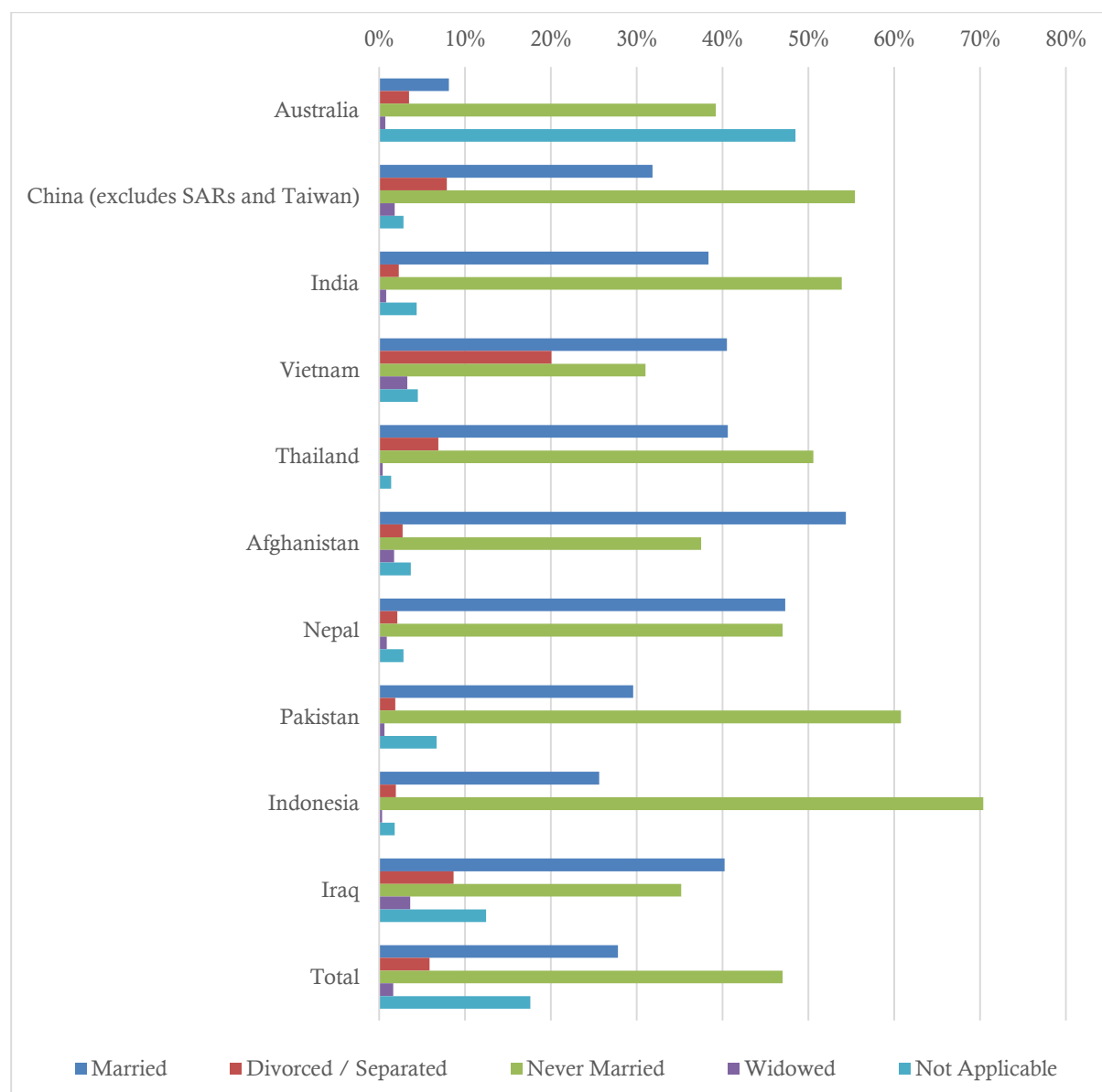


Figure 40: Registered Marital Status by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.14 Need for Assistance with Core Activities

In terms of need for assistance with core activities, those born in Iraq had the highest level, at 15.5%. The next highest levels were for those born in Vietnam (5.5%) and Afghanistan (4.5%). The lowest levels of need for assistance were for those born in Nepal (0.2%), India (0.8%), Indonesia (1.1%) and Pakistan (1.7%).

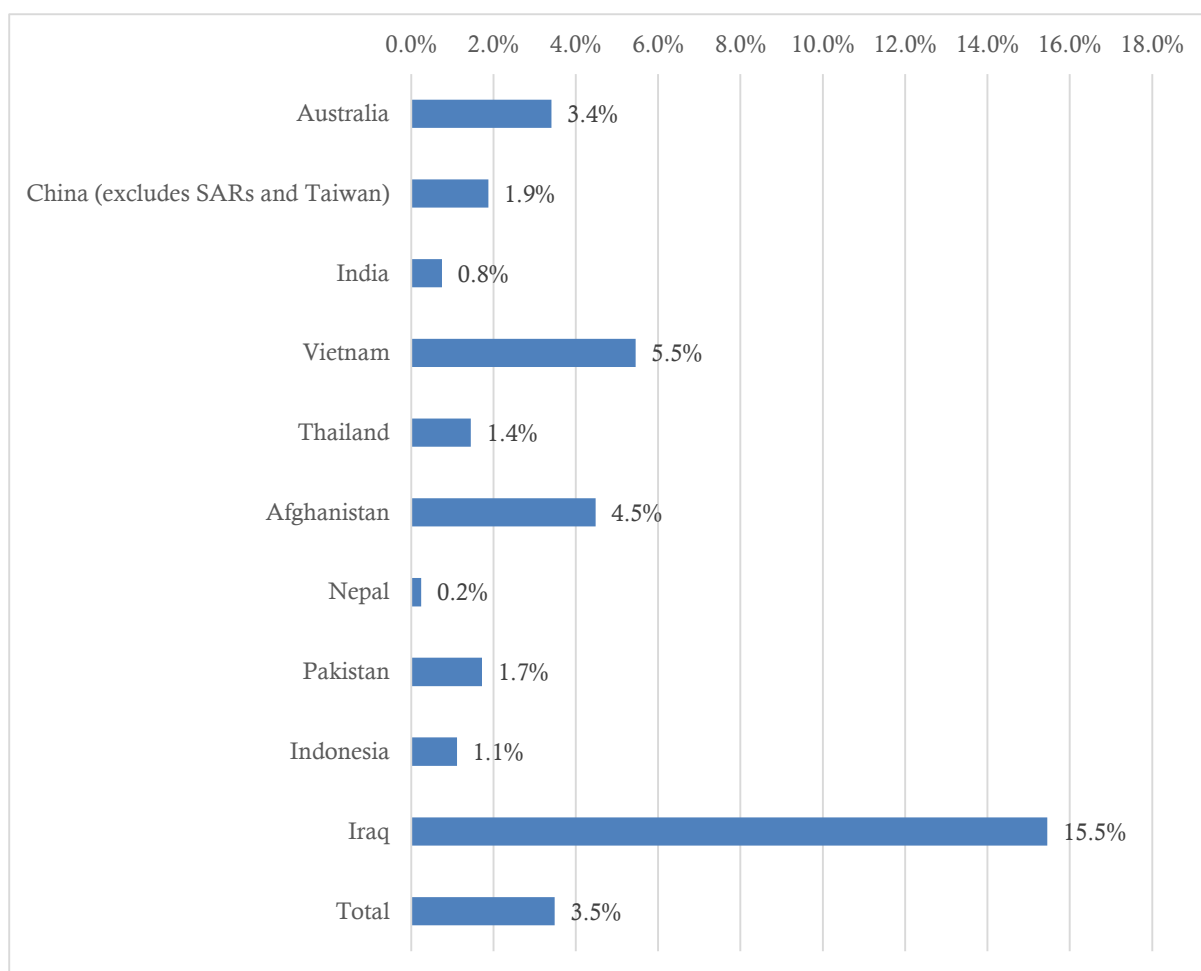


Figure 41: Need for Assistance with Core Activities by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.15 Highest Level of Educational Attainment

In terms of the highest level of educational attainment, there is considerable difference between the different ethnic groups. For example, those born in India are substantially more likely to hold a Bachelor's Degree or higher qualification (53% compared with 18% for all persons living in severely or 'other' crowded dwellings), while those living in Vietnam are more likely to have completed Year 10 or higher but have no tertiary qualifications (47% compared with 35% overall). Other ethnic groups which tend to have higher levels of education (i.e. Bachelor's Degree) include those born in Thailand (38%), Pakistan (35%), China (33%) and Nepal (31%). Those born in Australia are much more likely to have their highest qualification as 'not applicable', meaning that they were aged less than 15 years at the time of the last Census.

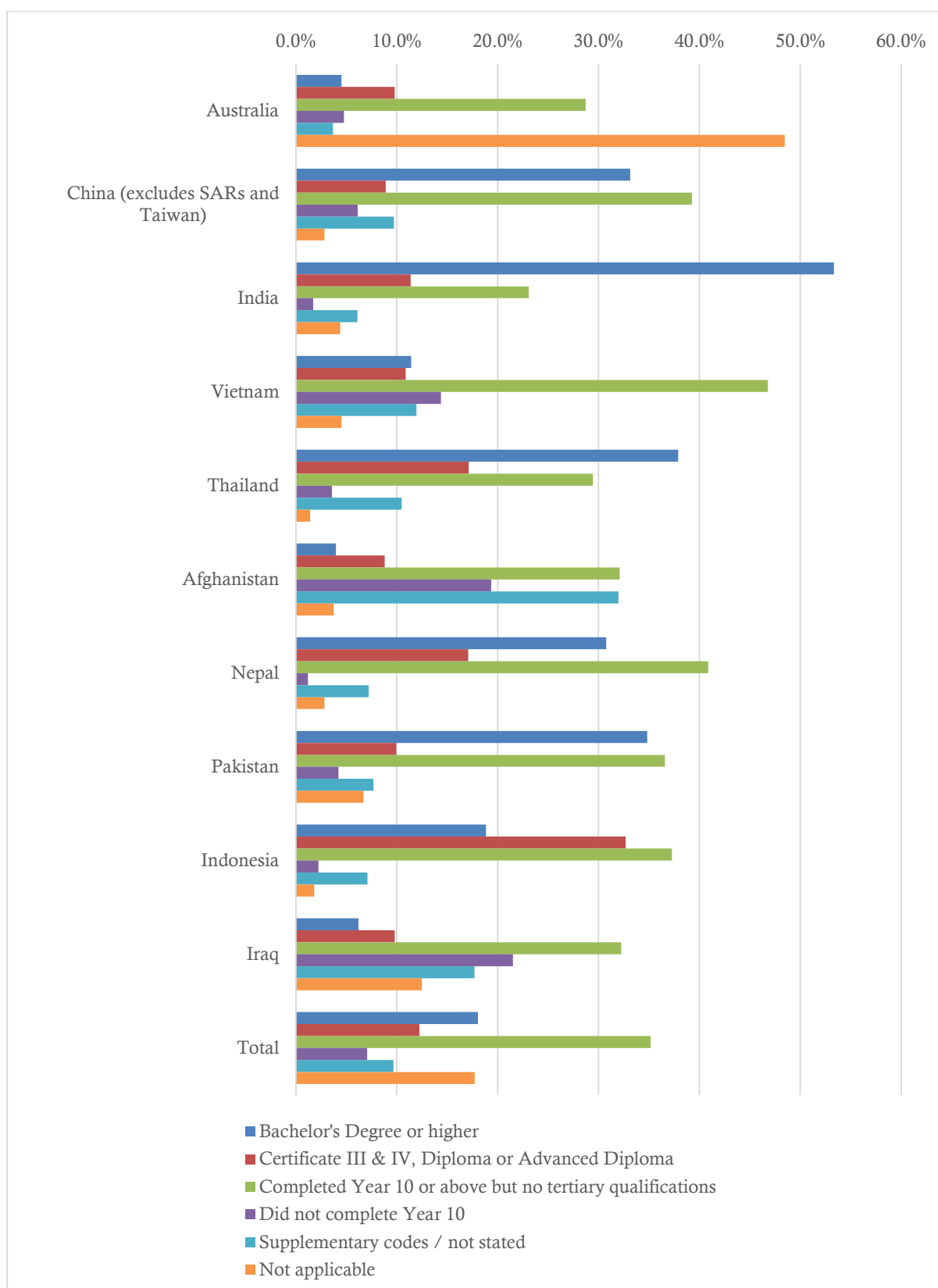


Figure 42: Highest Level of Educational Attainment by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

4.16 Attending an Educational Institution

Overall, more than half (54%) of those living in severely or 'other' crowded dwellings were not attending an educational institution at the time of the last Census. This trend is generally true across ethnic groups. Those more likely to be attending an educational institution include those born in Indonesia and Thailand, with 70% and 64% of these persons respectively attending an educational institution, generally University, TAFE or College (31% and 25% respectively, compared with 21% overall) or 'Other' (31% and 32% respectively, compared with 6% overall).

Those more likely to be attending a University, TAFE or College include those born in Nepal (50%, compared with 20% overall), Pakistan (41%), China (40%) and India (33%), while those more likely to not be attending an educational institution include those born in Vietnam (72%), Afghanistan (70%) and Iraq (63%). Those born in Australia are more likely to be attending a preschool or primary school (24% compared with 9% overall) or a high school (14% compared with 7% overall).

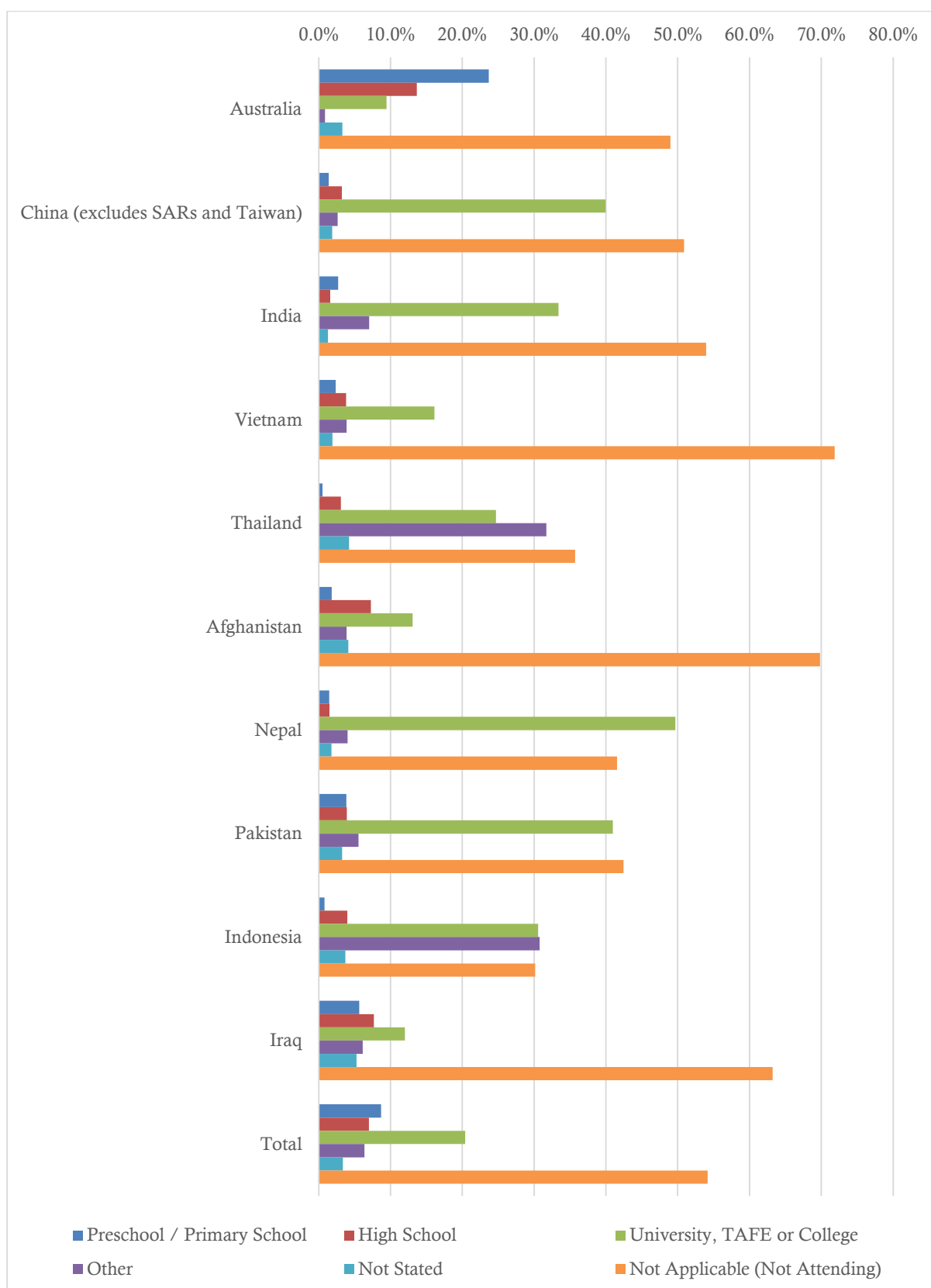


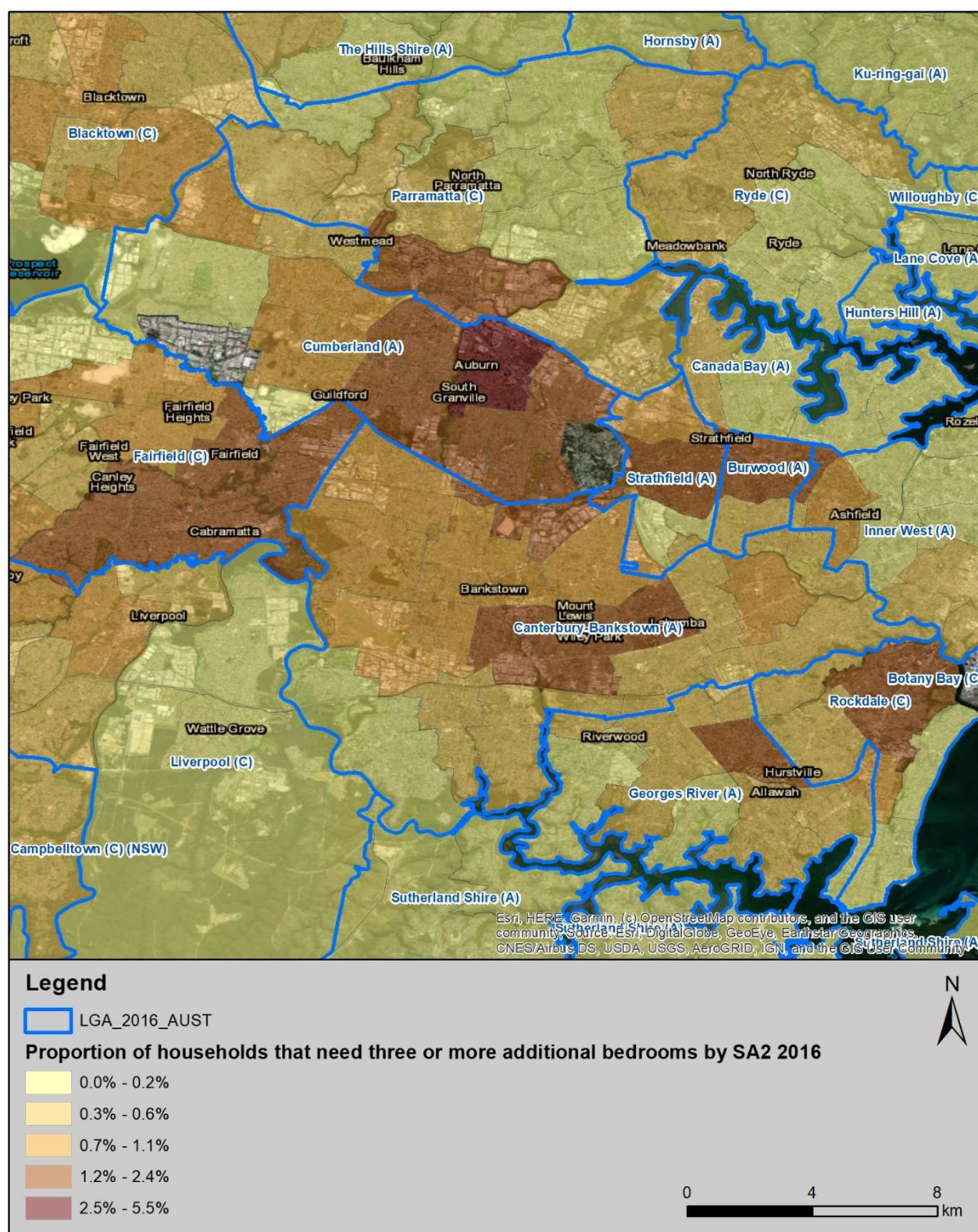
Figure 43: Attendance at an Educational Institution by Country of Birth for Persons Living in Overcrowded Dwellings in Greater Sydney, 2016

Source: JSA 2020, using data from ABS Census of Population and Housing 2016

5 Small Area Analysis

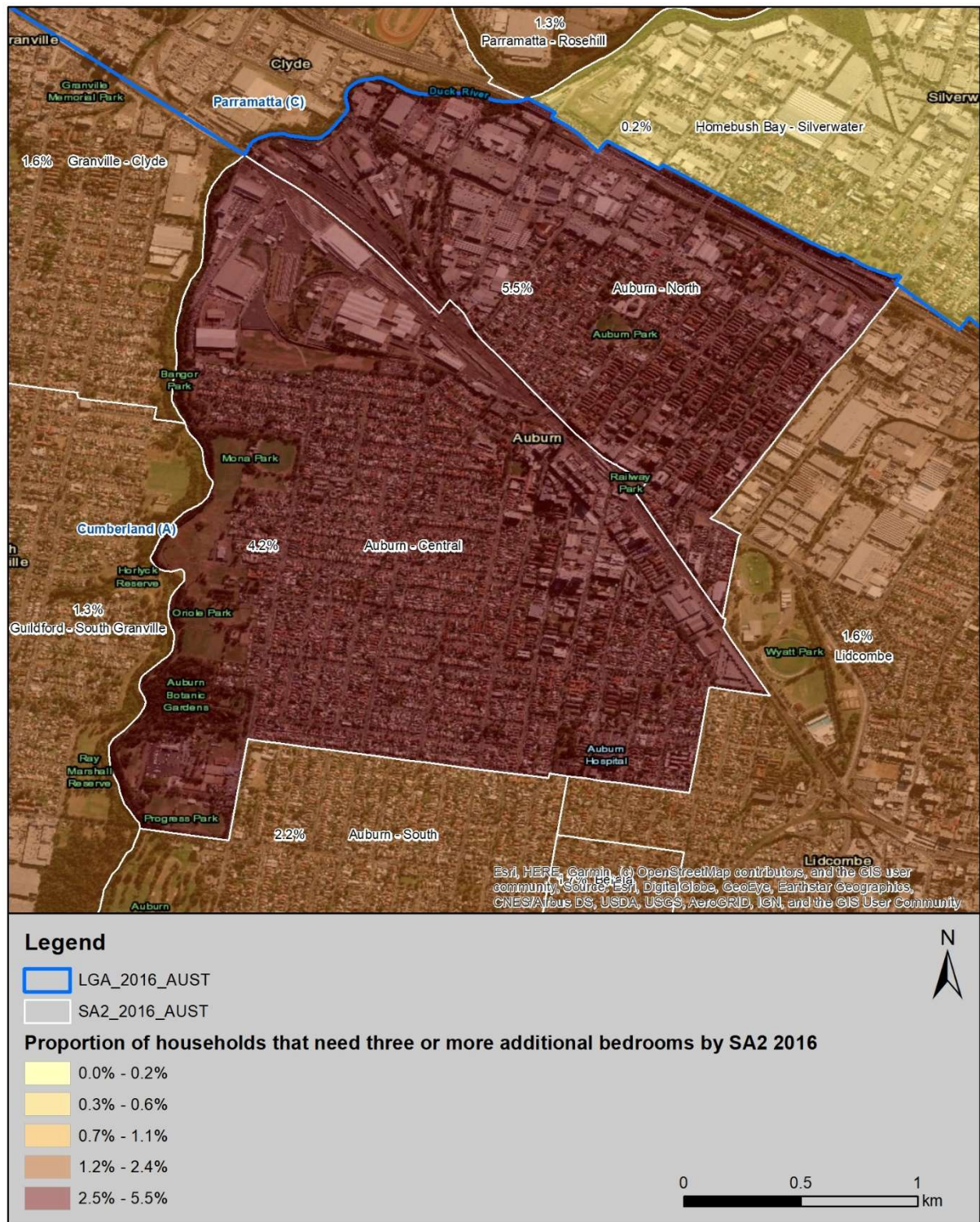
The following maps provide a more detailed spatial analysis of people living in ‘other crowded dwellings’ (needing 3 or more bedrooms to be adequately housed, or deemed to be marginally houses by ABS); as well as more detailed mapping by SA1 of people living in dwellings that need two or more bedrooms to be adequately housed.

This was undertaken to understand any relationship between areas where people are more marginally or inadequately housed and areas where overcrowding is severe and where high rates of people are deemed to thus be homeless.



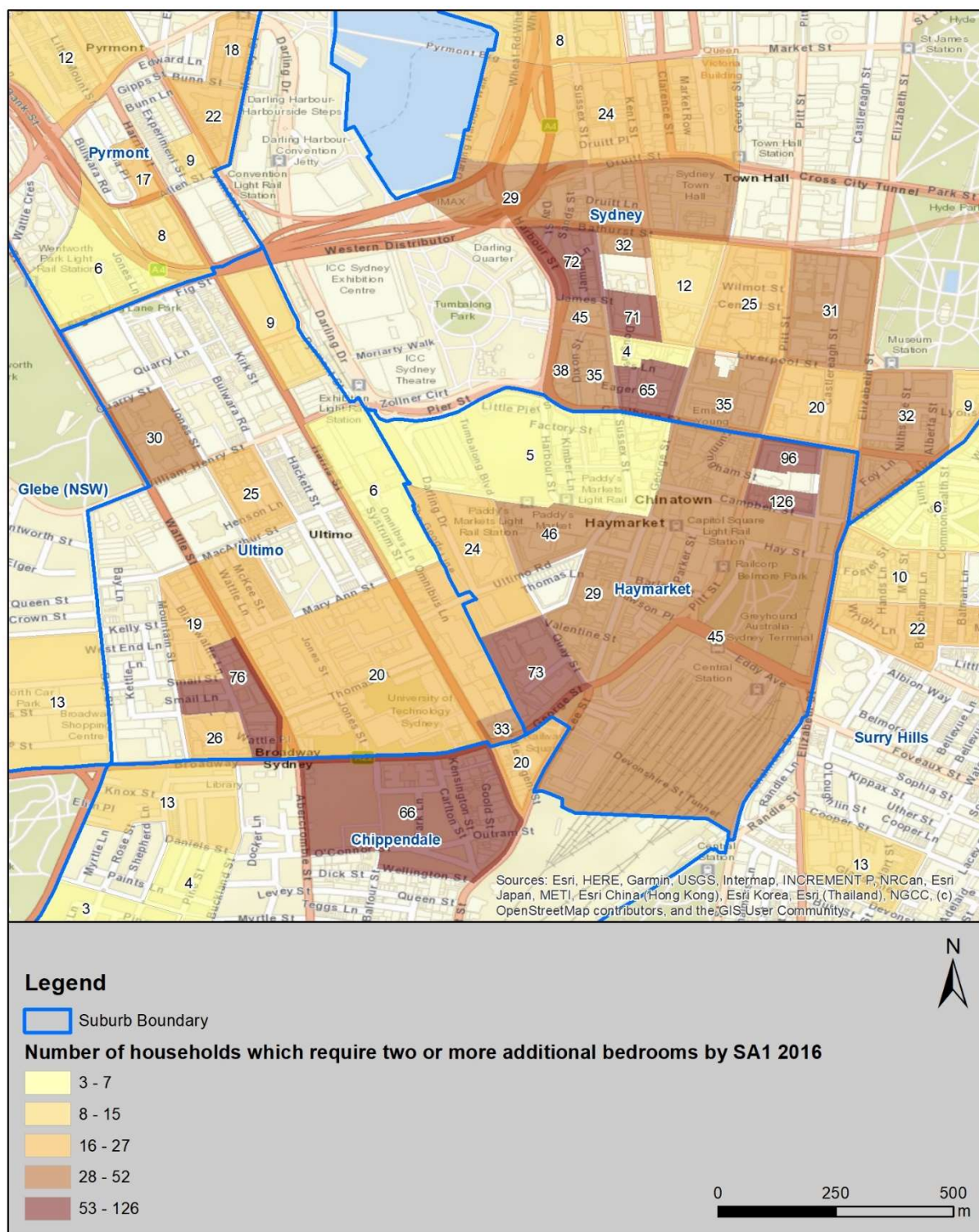
Map 7: Proportion of Households Requiring Three or More Additional Bedrooms by SA2 2016

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016



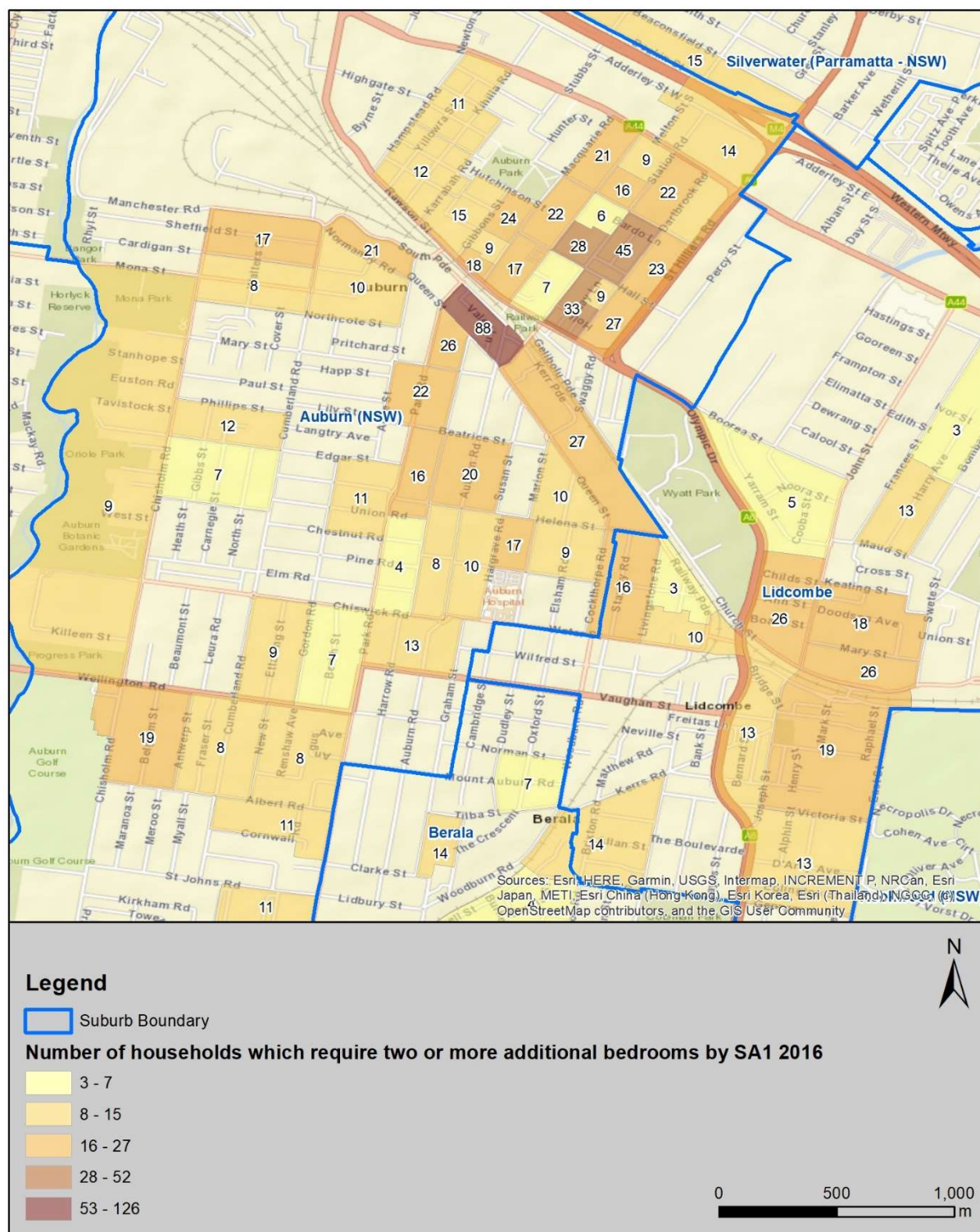
Map 8: Proportion of Households Requiring Three or More Additional Bedrooms by SA2 2016

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016



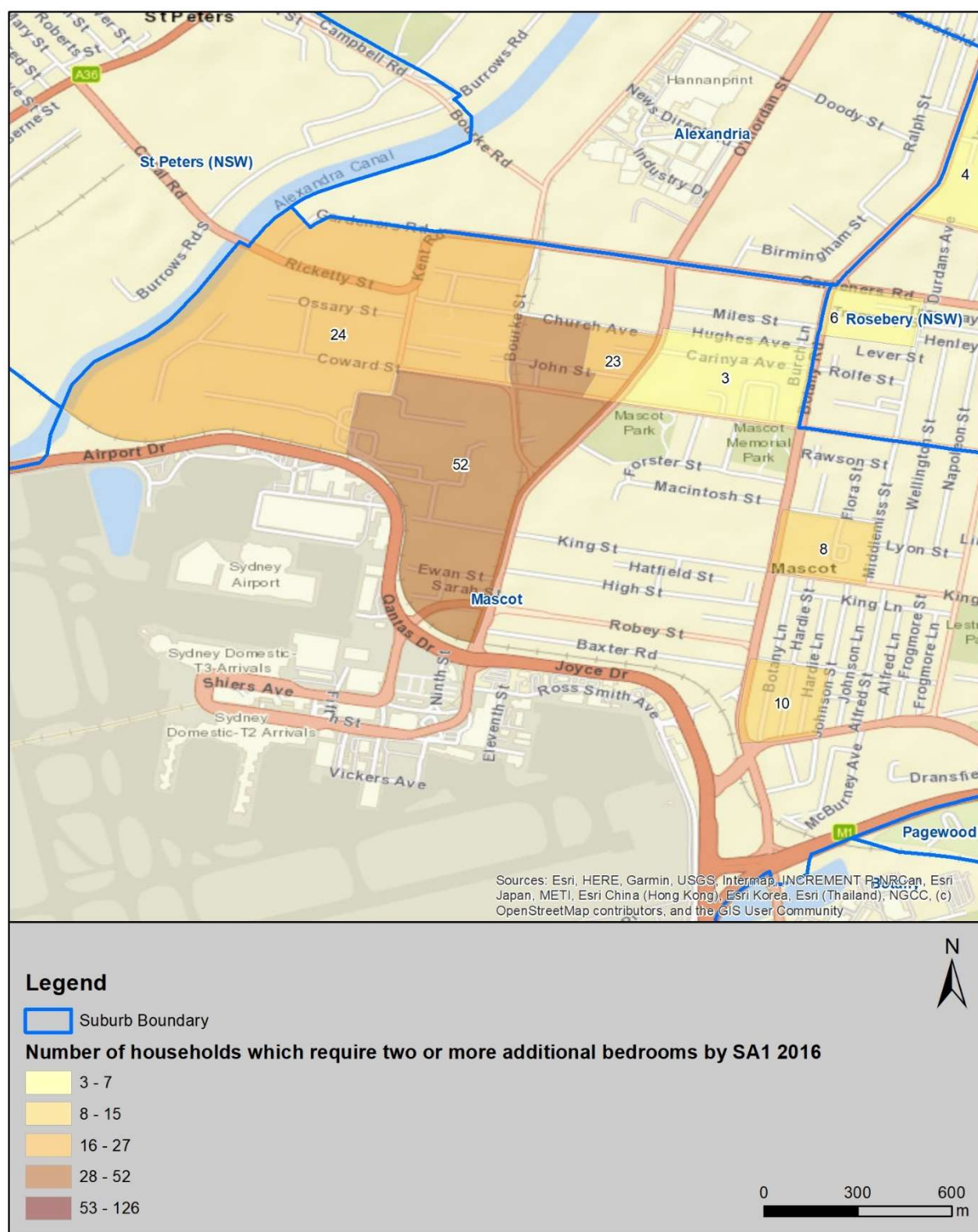
Map 9: Number of Households Requiring Two or More Additional Bedrooms by SA1 2016 – Inner City

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016



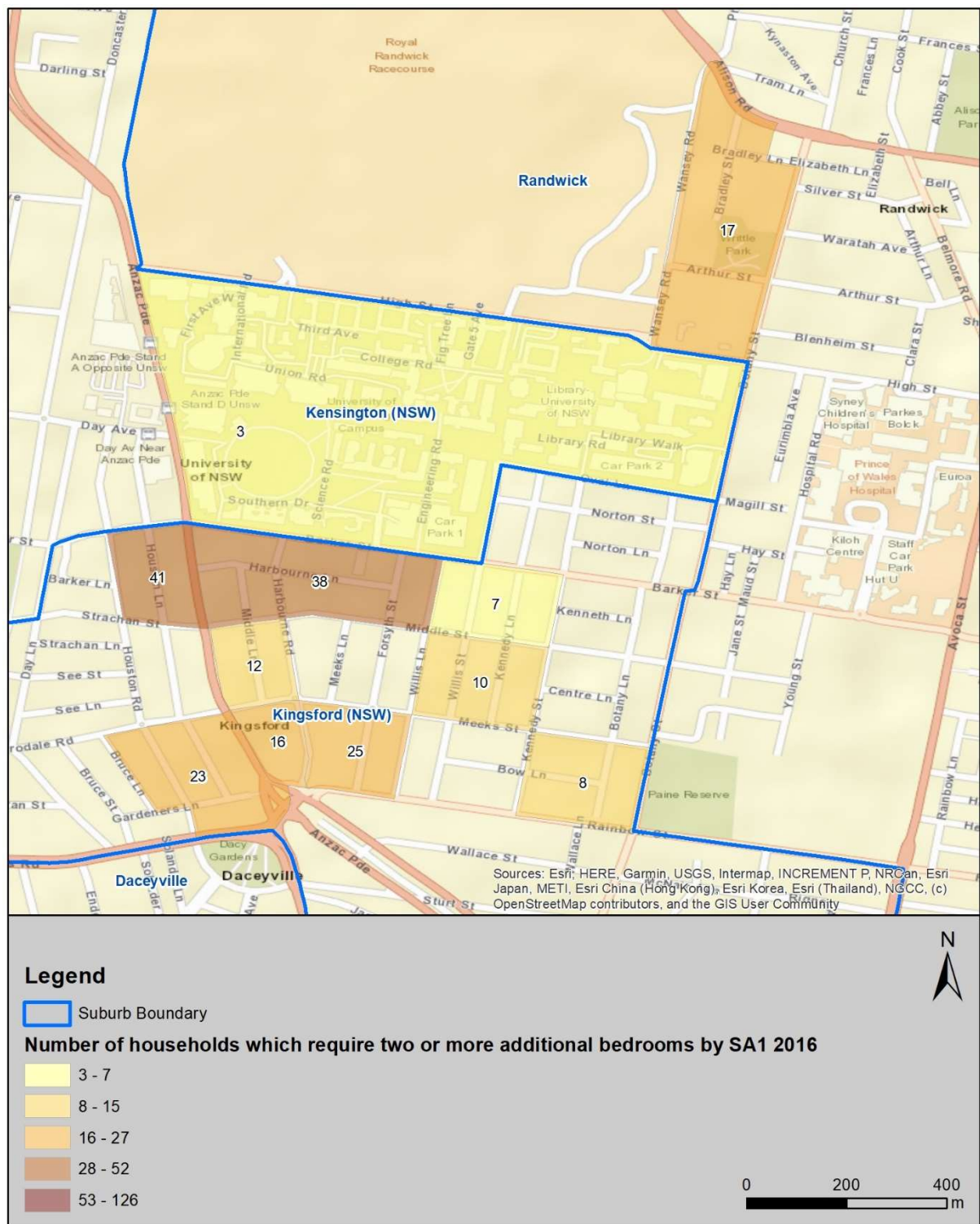
Map 10: Number of Households Requiring Two or More Additional Bedrooms by SA1 2016 – Auburn

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016



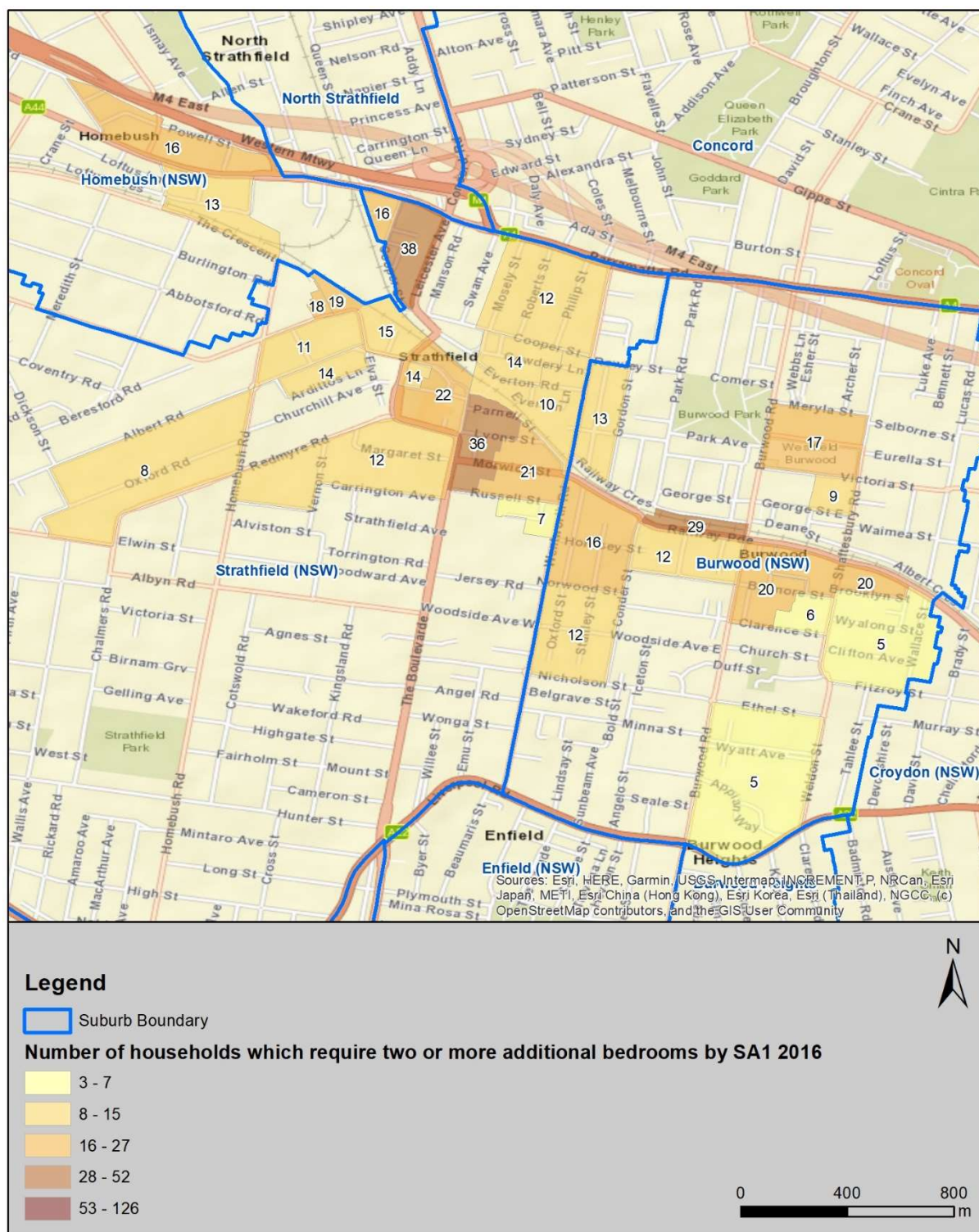
Map 11: Number of Households Requiring Two or More Additional Bedrooms by SA1 2016 – Mascot

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016



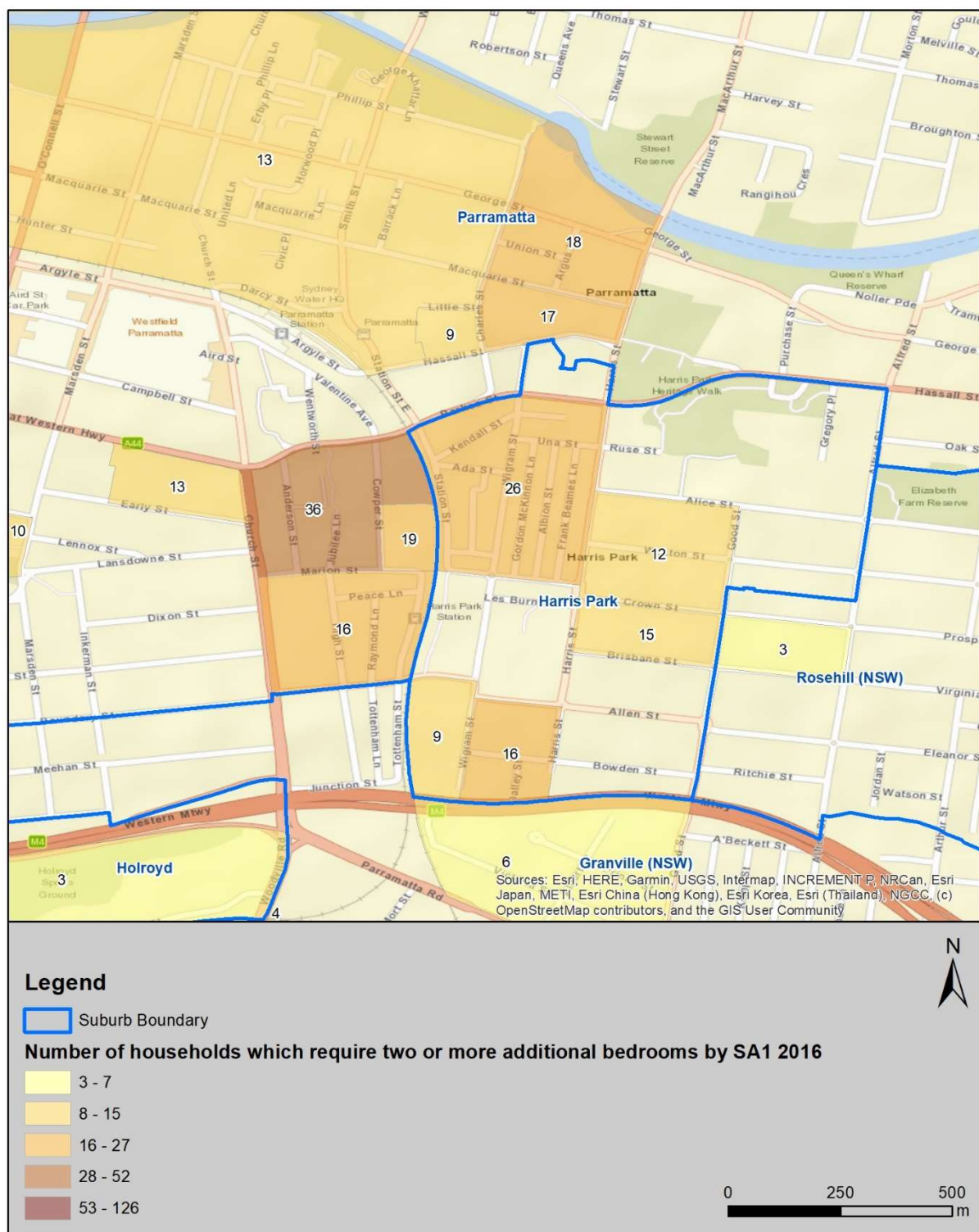
Map 12: Number of Households Requiring Two or More Additional Bedrooms by SA1 2016 – Kingsford

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016



Map 13: Number of Households Requiring Two or More Additional Bedrooms by SA1 2016 – Burwood and Strathfield

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016



Map 14: Number of Households Requiring Two or More Additional Bedrooms by SA1 2016 – Parramatta and Harris Park

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016



Map 15: Number of Households Requiring Two or More Additional Bedrooms by SA1 2016 – Wollie Creek and Arncliffe

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016



Map 16: Number of Households Requiring Two or More Additional Bedrooms by SA1 2016 – Homebush West

Source: JSA 2020, based on data from ABS Census of Population and Housing 2016

