

Our changing city

Sydney: a Census overview 2001-2006

City Futures Research Centre
Faculty of the Built Environment
University of New South Wales

February 2008

INTRODUCTION

About Us

The **City Futures Research Centre** is a University Research Centre within the Faculty of the Built Environment at the University of NSW. It was officially established in May 2006 and formally launched in early June 2006.

The Centre's main foci are the inter-related areas of housing, urban planning, urban design, development and policy and its research interests encompass the social, economic and environmental aspect of contemporary city dynamics. The Centre represents one of the leading concentrations of full-time and associated researchers and postgraduates in urban and housing policy issues in Australia. It incorporates the successful UNSW/UWS Australian Housing and Urban Research Institute (AHURI) Research Centre, which was established in January 2000.

Our main research foci at present include: urban renewal in lower value private housing markets, city modelling (integrating 3D, GIS and spatial analysis techniques), measuring socio-demographic change in urban areas, metropolitan planning outcomes, metropolitan governance, housing markets and housing affordability, renewal of public housing estates, housing assistance policy and affordable housing, environmental impacts of residential development and the demand for high density housing and its management.

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INTRODUCTION



Introduction

Sydney is one of the most dynamic cities in Australia. It is certainly the largest and the most complex city in Australia and the city that most people think of as encapsulating Australia's progress as an urban nation.

The new 2006 Census provides an exciting opportunity to view a snapshot of Sydney in its current state of flux. Although the city has perhaps not been at 'full speed' when compared to the cities of Brisbane and Perth – indeed its great rival Melbourne has posted stronger growth over the period – Sydney has experienced significant change since the last Census in 2001.

New housing has of course appeared on the suburban fringe, but perhaps the most significant change has been the densification of inner city areas, especially those around the water and the CBD as a result of urban consolidation policies. Some parts of the city have changed dramatically: new neighbourhoods have emerged at Green Square and along the Parramatta River in Canada Bay; others have been transformed as new apartments congregate around transport hubs such as Chatswood and St Leonards.

But there are also suburbs which are best noted for their stability over time. These suburbs typically consolidate their positions at the top and bottom of the pile, although the distance – socially, economically – between them appears to be stretching. Notably, the housing market "bubble" of the period between 2000 and 2003 and the subsequent cooling off of housing markets across the city have helped reshape and reinforce a pattern of social change that was in progress for some years beforehand. Commentators have supposed this has sharpened the social division in the city.

Sydney is continually being reshaped, and these dynamics – both in terms of their drivers and impacts – are often best understood at a more detailed spatial scale.

A major innovation for the 2006 Census is the ability to chart changes at the suburb level between the two censuses. Before now, the only realistic scale at which change could be analysed and mapped was the local government or Statistical District scale. Arguably, the suburb offers a geographical scale that we can all relate to. Less remote than that of a

local government area, and more coherent than the much smaller scale Census Collection District, the suburb is somewhere we can identify as a place where we live.

This Census Summary makes full use of this innovation to provide a statistical and graphical profile of Sydney's changing social, cultural and economic landscape between 2001 and 2006. The variables considered and discussed here are drawn from the first release of Census data in June 2007. We concentrate on population and housing factors, and present a number of short stories to pick up on some of the particularly interesting facets of our changing city in recent years:

- Sydney's population blows hot and cold, but gains a new heart in the process
- The babies are back in town – but their mums are getting older
- Stretching the budget: a tale of two cities
- Sydney: For Richer or For Poorer?

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INTRODUCTION

Reporting Geography

Two different reporting geographies are utilised in this publication.

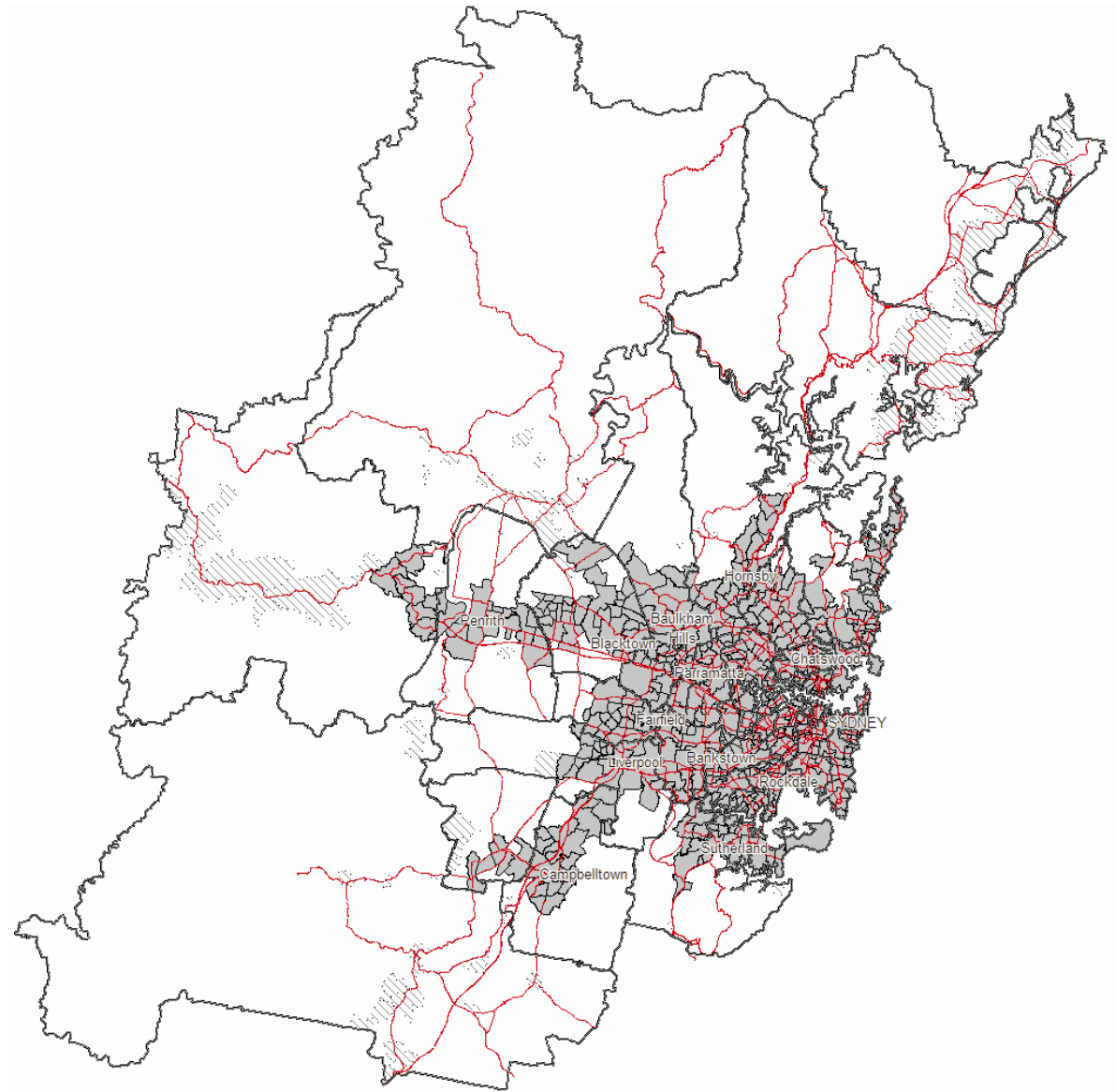
For the tabulated data the 43 Local Government Areas that comprise the Greater Sydney Region are used. 2001 data has been realigned to handle the boundary changes which created the single Sydney LGA and also the newly defined Canada Bay LGA.

The mapped data utilises the 526 ABS Suburbs from the 2001 Census which comprise the main metropolitan core of the city. 2006 Data was grossed up from the Collection Districts to achieve a comparable data set. Where possible data is presented using percentage and percentage change values to handle variations in population size between the suburbs.

Local Government Areas
(Tabulated Reporting)

Suburbs
(Mapped Reporting)

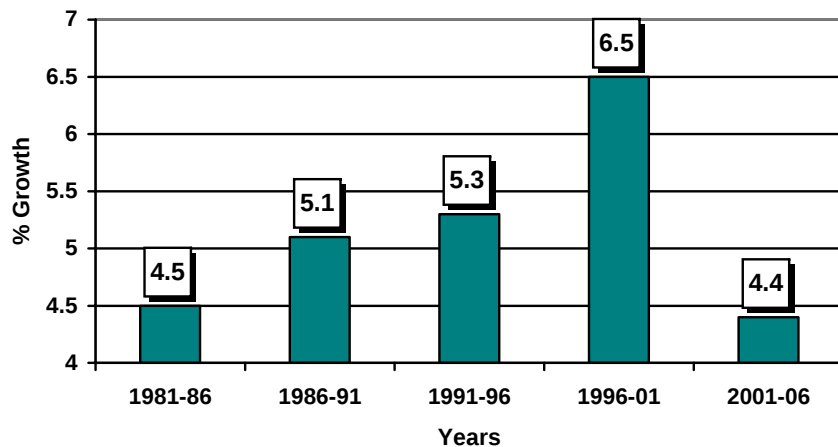
Other Urban Areas



Sydney's population blows hot and cold, but gains a new heart in the process

Sydney's population growth has slowed down. The latest Census shows that the rapid growth pressures of the 1990s have faded. Sydney grew at the slowest rate for twenty five years between 2001 and 2006, with an overall percentage increase of population of just 4.3%, compared to over 6% in the previous five years (Figure 1). So while the rest of the Australian economy boomed, Sydney's attraction as a magnet for new population growth appears to have faltered. The Sydney Metropolitan Strategy, released in 2005, envisaged annual increases of around 40,000 people per year, or 800 per week. The reality over the last five years has been 34,000 per year – less than 660 per week. But it is growth nevertheless, and planners will need to ponder carefully the implications of these new figures in revising the Metro Strategy targets.

Figure 1: Slowing growth: Twenty years of population change in Sydney



A more detailed analysis of Sydney's changing population by suburb shows a more complex pattern of winners and losers. The map of population change by suburb clearly reveals some surprising hot and cold spots in the city (pages 10-14).

First, the hot spots; evidence for inner city population growth in the CBD stands out as a major new feature. Clearly, urban consolidation is having a major impact here. Other areas of higher density development such as Kogarah, Hurstville and Chatswood also appear as red patches on the map. But the CBD growth is surrounded by a swathe of losses as population levels continue to fall in parts of the inner west and, to a lesser extent in the eastern suburbs.

At the other extreme, the new Greenfield suburbs on the urban fringe – Kellyville, Hoxton Park, Glenmore Park and Camden – are also booming, not surprisingly, as the aspirational suburbanites flock to the new housing there.

But perhaps the big story here is the population growth in the older middle suburban areas – places like Bankstown, Parramatta, Holroyd and parts of Fairfield. These are some of the most disadvantaged places in Sydney, yet population is growing strongly.

But there are plenty of suburbs where losses have been recorded. Perhaps the stand out here is the number of outer suburbs, particularly those built in the 60s and 70s, that are beginning to show significant population losses. Campbelltown, Penrith, and parts of Fairfield, Liverpool and Blacktown stand out here. There is the demographic time bomb lurking in these areas where a population who were young in the 1970s are now aging and declining in economic clout.

Elsewhere, suburbs losing population include many in Sutherland Shire, the Blue Mountains and the upper North Shore – all maturing places where the population is also aging and households shrinking, or where people go who simply don't have children.

What can we make of this emerging pattern of hot and cold spots for the future of Sydney? Sydney has developed three growth zones – one old and two relatively new. The dynamics of new suburban fringe growth areas are well understood – its how Sydney has been expanding for decades. But the revival of the CBD and the City of Sydney is new and has been heralded by urban planners as clear evidence of the success of compact city policies.

But perhaps the most interesting and potentially more worrying, is the third – the new surging middle suburban populations. Here, population increases are not linked to traditional upwardly mobile fringe suburban migration or to the DINKS and YUPPIES of the CBD. Here, population increases may simply reflect the

impossibility of many low to middle income families to live anywhere but the cheaper parts of the city. And these are not singles or empty nesters, but are likely to be households with growing families. If you are looking for the new heart of Sydney, look no further than Bankstown or Parramatta!

On the other side of the equation, a new dimension of population decline has emerged as the major feature of outer suburban Sydney. The upwardly mobile here are being sucked into the new fringe areas – a process that will intensify over the next decade as the Growth Centres begin to emerge. This is bad news for Councils where the losses are concentrated. They face a process of decline just like the inner and middle suburbs did before them.

The question is, what, if anything will come to their salvation?

The babies are back in town – but their mums are getting older

The new Census confirms what anyone living in the inner west or lower north shore of Sydney already knows. Trying to navigate through the throng of pushers and prams on a Saturday morning in Darling Street or Chatswood has become a modern urban hazard. The baby boom in the inner city has arrived – along with the baby boomer second time parents and those whose careers took precedence over family until 40 loomed.

Altogether, 270,814 under fives were recorded in Sydney on Census night 2006. And the numbers of under 5s grew in Sydney at almost twice the increase seen in Australia as whole – 2.3% compared to 1.3%.

A glance at the maps (pages 17-19) clearly shows from where the growth has come. In terms of overall growth of under fives, both Leichhardt and North Sydney has been host to increases of over 20% in numbers of under 5s since 2001. And the inner city has also seen significant increases in the very young. Children under a year old represented 28% of the entire under five population in North Sydney, a quarter of the under 5s in City of Sydney and Marrickville and 24% in Leichhardt.

But lets not get carried away. Significant though these changes might be, of all the inner city council areas, the proportion of *total* population aged under 5 only gets above the Sydney average in Leichhardt.

So its far from an inner city story. Traditionally, the baby incubators have been the outer Greenfield suburbs on the fringe where younger families moved before setting out on family life. In terms of numbers, these still dominate the geography of the newly born. Blacktown is home to the greatest number of 0-4s (all 22,405 of them), and in any given year is the leading LGA in terms of birth numbers. Liverpool, Penrith and Sutherland follow. But the map is changing even in the outer suburbs. Baulkham Hills has seen the most significant increase in absolute terms, as would be expected given the rapid residential growth in this NW corridor over the last 5 years.

But there is also a third new baby zone – the middle suburbs. Strong growth in under 5s was seen in Bankstown and Auburn. Younger families often comprising

new or second generation migrants are growing in these areas. Here strong family ties and affordability constrain housing choices and these areas account for four of the top ten councils in the number of under 5s.

But who are the mothers of these children? Mums of the under 5s are generally getting older across Sydney (note that the data does not distinguish age of *first* birth). Only in Auburn, Canada Bay and Strathfield did the average age of mothers of under 5s fall – associated with the new higher density housing in these areas.

More significantly, a clear gap in the age of child rearing has opened up between the inner and outer areas. In the outer suburban family areas of Penrith, Campbelltown and Blacktown mothers of under 5s averaged 31 years old. But in the up-market suburbs of Hunters Hill, Ku-ring-gai, Leichhardt, Willoughby and Woollahra, mothers of under 5s averaged 36 years. The average age of mums of under 5s in the 'middle ring' areas appropriately falls between these two, although Auburn stands out with a younger profile.

Young mothers are also an outer city feature. Mothers aged under 20 were concentrated in the outer council areas of Blacktown, Penrith and Campbelltown; although in some areas the numbers are falling. But there were no mothers of under 5s aged under 20 in Hunters Hill, Ku-ring-gai, Lane Cove or Mosman, and this hasn't changed since 2001. At the other extreme, almost a third of under 5s in Mosman had mums aged 39 or over, as were well over a quarter in Ku-ring-gai, Lane Cove, Manly and Woollahra.

One of the endearing features of the last several decades is the growth in the numbers of single parent families. But the news from the Census is that this may have halted, at least as far as Sydney is concerned. There were 31,828 under 5s living in single parent families in 2006, which is actually *fewer* than in 2001 (32,197).

But the geography of single parenthood shows a strong continuity with previous patterns. Again, the outer suburbs bear the burden of housing single parent families. Housing affordability issues must clearly play an important factor in the continued location of this group in outer areas, which a wide range of research has shown consistently to be among the most disadvantaged in the country. The most change was seen in City of Sydney, where the proportion of single parent families fell substantially, a reflection of the way the return of population to the CBD area has radically shifted the population profile of the area.

City Futures Research Centre / UNSW, 2008

Stretching the budget: a tale of two cities

Both real experience and fervent speculation associated with negotiating the Sydney housing market has provided a focal point for newspaper column inches and BBQ chat in recent years. Since the last Census in 2001, Sydney's house prices first continued a stellar trajectory upward until the heady days of 2003-2004, at which point they faltered, stumbled and in many areas fell back quite substantially. During this rollercoaster, we've heard of first time buyers being increasingly priced out, levels of affordability falling to historical lows, and an increase in defaults on home-loan repayments and auction sales out in Sydney's west.

On the rental side – and Sydney has a higher proportion of renters than the national average – we've heard about the prospect of strong rises in rents in the next few years and open inspections for semis in Erskineville and Annandale attracting more young couples than a sale at IKEA on a Saturday afternoon.

But what can we unravel from the latest Census? We know from headline figures that the average Sydneysider's monthly home-loan repayment has significantly increased over the past 5 years (up 42%, to \$1800 across the city) and with increases in household income typically failing to match this rise in most parts of the city, the ratio of average incomes to home loan repayments – a fairly crude but nonetheless useful measure – indicates a significant deterioration in affordability since 2001 (from 29% in 2001 to 36% in 2006). While using average figures means that we're not reflecting the likelihood that there is different income profiles for those renting and purchasing, it does provide a useful indication of local affordability for those living there.

Simple comparisons between 2001 and 2006 are somewhat complicated where housing markets are concerned as there have been significant additions to the housing stock and changes in tenure profile in some areas which have shifted the nature of the market for housing. In particular, a major change in housing tenure seems to have taken place in Sydney since 2001, which presents a big challenge to interpreting current trends. The 2006 Census identifies a dramatic fall in the number of Sydney owner occupiers who own their properties outright (from 39% in 2001 down to 30%) and a significant rise in 'purchasers' – i.e. those with a mortgage to pay off (from 24% to 31%).

We can *speculate* on a number of reasons behind this: baby-boomers extracting some equity gained given the strong growth in house prices, or indeed more

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stretched homeowners needing to extract some equity in order to keep their heads above water with recent interest rate increases. Or it may reflect a demographic shift as the older generation of homeowners who bought their homes in the 1950s and 60s and long since paid them off have begun to die or move away from Sydney.

A further complication arises through the greater flexibility of mortgage products now enabling households to overpay on their home-loans to get them down faster – an option to use the home as a savings bank. This may make those stated monthly repayments greater than the minimum required.

Such provisos noted, a number of interesting trends in housing affordability can be seen. Most pronounced is that the deterioration in affordability has been significantly worse for homeowners than renters.

Home ownership: East versus West

But which homeowners? Areas with highest monthly home-loan repayments in 2001 – places like Hunters Hill and Woollahra – remain at the top of the list in 2006; likewise those at the bottom of the list – Wyong, Campbelltown, Fairfield, the cheaper parts of the city – remain broadly unchanged. However, look at the relative change in home-loan to income ratios and a different geography emerges.

A glance at the map (page 56) indicates where the pain of those house price increases have been most pronounced – in the middle and outer suburbs in general, and in parts of Fairfield, Blacktown and Liverpool in particular. Here income to repayment ratios which had hovered in the low-to-mid 30s in 2001 accelerated to the low 40s in 2006 (Table 1)

Table 1: Change in income to home-loan repayment ratios, 2001 and 2006: Selected LGAs

Local Government Area	Median home loan repayment 2001	Median home loan repayment 2006	As % of income 2001	As % income 2006	Percentage Point Change in ratio
Fairfield	\$1,000	\$1,500	30.4	39.7	9.3
Auburn	\$1,083	\$1,700	34.1	43.3	9.2

Wyong	\$953	\$1,452	35.5	43.6	8.0
Canterbury	\$1,127	\$1,600	36.1	44.1	8.0
Bankstown	\$1,192	\$1,690	34.3	42.1	7.9

By contrast, many of Sydney's wealthier suburbs have experienced relatively improved levels of affordability – at least for those already living there. Incomes here have risen so much more quickly that the increase in house prices has not impacted on general affordability levels.

Renters – The squeeze has yet to come?

While the experience of the rental market has been different, similar polarising trends can be observed in affordability. As might be expected, the distribution of higher income to rent ratios identifies two different types of market: those favoured by younger professionals and lifestyle renters – the inner city and eastern suburbs, the North Shore and northern beaches – as well as a lower income 'middle suburbs' market – Bankstown, Rockdale, Fairfield and Auburn, dominated by walk-up blocks and the fibro belt (see maps on pages 59-60).

Compared to the experience of buyers and owners, affordability pressures for renters, at least at the general level, have generally been modest. But let's look again at changes in the ratio between average incomes and average rents down to the suburb level.

Over large parts of the city – and certainly if we were also to factor in CPI increases – the ratio has actually come down. Look towards the city and with the exception of parts of City of Sydney, affordability levels for renters in the inner west, eastern suburbs and North Shore have improved – albeit marginally. For others, and in the lower value markets out to the west and southwest in particular, areas of worsening affordability can be seen, Fairfield, Penrith and Campbelltown – important providers of affordable housing for the city – stand out.

In these suburbs, often detached from the opportunities of 'Global Sydney', even relatively small changes have a big impact on what's left of the household budget once the rent has been paid. If rents do pick up – and the signs are that they have over the past 12 months, then one can speculate that the most pain will be felt by those whose housing options are shaped largely by constraints rather than choice.

Sydney: For Richer or For Poorer?

Modern global cities like Sydney show a puzzling paradox. On the up side, global growth generates high paid and intellectually rewarding jobs linked to international markets and incentives. These jobs drive the economy forward and the Sydney Metropolitan Strategy rightly identifies this kind of global employment as a key to the future success of the city. But the global razzmatazz hides a downside, experienced by many others in the city. Here, low paid, low skilled casual and temporary jobs are generated in the thousands to support the global city activities, or simply to service the growing suburban populations. Many would argue that's no bad thing – having a job, despite being low paid or devoid of career prospects, is much better than having none at all. Only a few years ago, ex-Premier Carr argued that wealth from the global top end of town would “trickle down” to the less fortunate, bringing everyone up in the process. And while Sydney is thought to have lagged behind other States' growth rates, it is nevertheless true that the city has hardly been in recession, and does not seem to have seen any substantial diminution of its attractiveness as Australia's premier location for global businesses.

The newly released 2006 Census allows us to make some assessment of just how well spread the new wealth of Sydney has been over the past five years of growth. Overall, there is no doubt that we have become better off as a city. Average household weekly incomes, a basic indicator of economic wellbeing, increased to \$60,008 per year in 2006 (\$1,154 per week), however this growth is particularly skewed.

- The median weekly household income in Sydney in 2006 was \$1,154, up from \$923 in 2001, an increase of around 20%, far outstripping the Consumer Price Index base increase of 14.7%. On the face of it this would suggest that on the whole the general financial position of many households has improved considerably during the period
- When the variance in trajectories for each income decile (where the first decile is the lowest 10% of earners and the ninth is the top 10% of earners) are considered it is evident that income increases were much greater for the higher end earners

Decile	% Change 2001-2006
First Decile	9%
Second Decile	17%
Third Decile	13%
Fourth Decile	20%
Fifth Decile-Median	20%
Sixth Decile	22%
Seventh Decile	30%
Eighth Decile	40%
Ninth Decile	70%

- This produces a situation wherein the lowest 30% of earners, on average gained an extra 13 cents per dollar earned, whilst the top 30% gained an extra 47 cents
- This polarisation is further expanded when the spatial location of the households is taken into account, as the table on page 10 illustrates. It should be noted that each decile refers to the specific location only. So the first decile in Inner Sydney is describing the lowest 10% of earners within that location, likewise the Ninth Decile in Gosford-Wyong is describing the top 10% of earners within that location. The data has been provided in this manner due to the already inherent east-west geographical skew of household incomes present in Sydney

Trends in LGAs and Suburbs

There is a wide variation in trends within the city set against that overall increase (see pages 54-56). While households in Ku-ring-gai made do with an average of \$2,139 a week in 2006, those in the poorest council area, Wyong, managed with just \$769.

The relative positions of these two council areas at the top and bottom of Sydney's income scale had not changed since 2001. But the income difference is stretching wider as the richest areas get richer quicker than the poorest areas. Weekly household incomes in Ku-ring-gai increased by \$510 per week between 2001 and 2006, almost five times the average increase for households in Fairfield (\$113). Put another way, the households in the richest council area had

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average incomes 2.8 times those in the poorest in 2006, compared to 2.6 times in 2001. Growing income polarisation is a fact of Sydney's global pre-eminence.

	First Decile	Second Decile	Third Decile	Fourth Decile	Fifth Decile-Median	Sixth Decile	Seventh Decile	Eighth Decile	Ninth Decile
Inner Sydney	11%	14%	30%	24%	28%	37%	41%	62%	95%
Eastern Suburbs	13%	14%	32%	25%	38%	39%	47%	71%	98%
St George-Sutherland	5%	12%	13%	17%	18%	21%	28%	41%	69%
Canterbury-Bankstown	6%	4%	10%	8%	10%	13%	14%	20%	41%
Fairfield-Liverpool	9%	8%	14%	10%	11%	14%	16%	20%	37%
Outer South Western Sydney	12%	18%	17%	18%	20%	21%	21%	26%	43%
Inner Western Sydney	3%	8%	14%	13%	16%	24%	36%	54%	90%
Central Western Sydney	9%	9%	12%	10%	16%	16%	19%	25%	46%
Outer Western Sydney	13%	20%	17%	20%	22%	22%	22%	27%	44%
Blacktown	14%	22%	19%	19%	21%	23%	23%	27%	42%
Lower Northern Sydney	12%	12%	22%	22%	38%	37%	49%	74%	97%
Central Northern Sydney	8%	11%	15%	19%	29%	33%	45%	64%	93%
Northern Beaches	13%	13%	23%	22%	30%	36%	42%	60%	91%
Gosford-Wyong	13%	17%	20%	17%	21%	21%	22%	25%	38%

Other winners in the global city race included Canada Bay, Hunter's Hill, Lane Cove, Manly, Mosman, and Woollahra. But the star performer in terms of moving up in the world was Leichhardt, where average household incomes rose by 26% in five years. Here, continued gentrification is rapidly displacing lower income households, adding to the rate of income growth. Auburn, too, has seen average household incomes rise substantially, reflecting the impact Sydney Olympic Park is having on the social make up of this otherwise relatively disadvantaged area.

And it's not all bad news for Wyong. Here, as in nearby Gosford, new development and general economic growth has led to an above average increase in income levels, showing these two councils are playing catch up with other parts of Sydney.

But the global largess has been rather more thinly spread in other parts of Sydney. Areas with less than average increases in household income were diverse. Joining Fairfield with increases of less than \$150 per week were Canterbury, Bankstown, Kogarah, Ryde and Strathfield. The former two share many of Fairfield's social characteristics, with large proportions of recent immigrants and traditionally low income and older households in Sydney's aging Fibro Belt. On the other hand, limited income growth in the latter three areas may reflect a combination of an aging population passing into retirement together with the effect of large numbers of low to moderate income households moving into the new higher density housing markets that have emerged in these areas. When allowance is made for inflation over this period, then these increases become very modest in real terms.

These broader trends make even starker reading when broken down by suburb. At this level, polarization becomes the defining characteristic of Sydney's evolving income map. The top tier of suburbs, those with the most rapid income growth, are concentrated on the upper north shore stretching into the Hills district, some of the beachside suburbs, anywhere around the harbour, the upper eastern suburbs, parts of the inner west and Sutherland, a few suburban outliers such as Macquarie Links in Campbelltown and the gentrifying Blue Mountains.

A second tier includes a broad swathe of suburbs with average income growth stretching from Botany Bay, Rockdale and Hurstville through to Auburn, Ryde, and Blacktown and out along the western railway to Penrith, as well as much of Campbelltown. The third tiers are the low growth suburbs in the middle and outer west from Lakemba, Bankstown, out to Green Valley and north into Fairfield west. Mount Druitt also fits into this group. These are by no means just public housing estates, but include substantial areas of private housing.

But the surprising feature of the map is the income growth 'hole' in Sydney's CBD. The return to the inner city has been characterized by lower household income growth – as the students, moderate income singles and young transients who make up much of the new high density market here have restrained overall incomes.

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Polarisation Continues....

So overall, Sydney got richer in the first five years of the new century, but that new wealth was very unevenly spread around. Does it matter that Sydney is becoming more socially imbalanced? Well, yes. Paying for local services and infrastructure in low income areas is always difficult, but will get more so as incomes fall further behind. And uniformly low incomes in an area means there is little incentive for urban renewal to take place, which won't help government meet the housing targets enshrined in the Metropolitan Strategy for these areas.

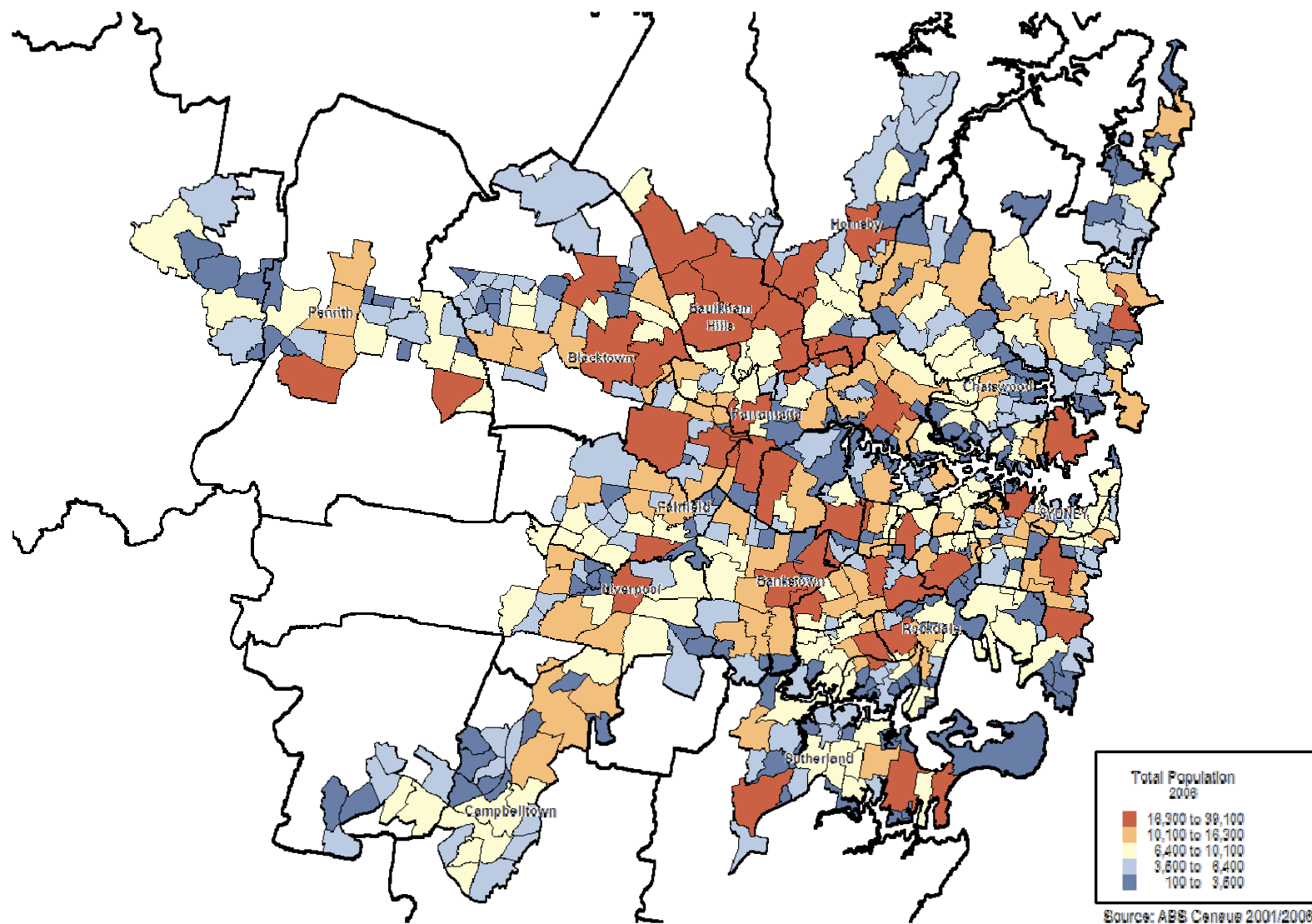
It would be much better to encourage a reversal of these trends to underpin renewal and sustainability in these declining areas. Providing incentives for upwardly mobile households to stay rather than move to the fringe might be one option. Unfortunately, the Metro Strategy does not directly acknowledge these issues, let alone propose strategies to counter them. Of course, with the Federal government conspicuous by its absence on urban policy, the State has one hand effectively tied behind its back. Other countries do this kind of thing so much better, with cooperation between all levels of government, together with the private and non-profit sectors, working together to address issue of social imbalance in comparable global cities. Sooner or later we will have to do the same thing. And by then the costs of intervention will be substantially more, and the loss of social cohesion significantly greater.

Overall population trends

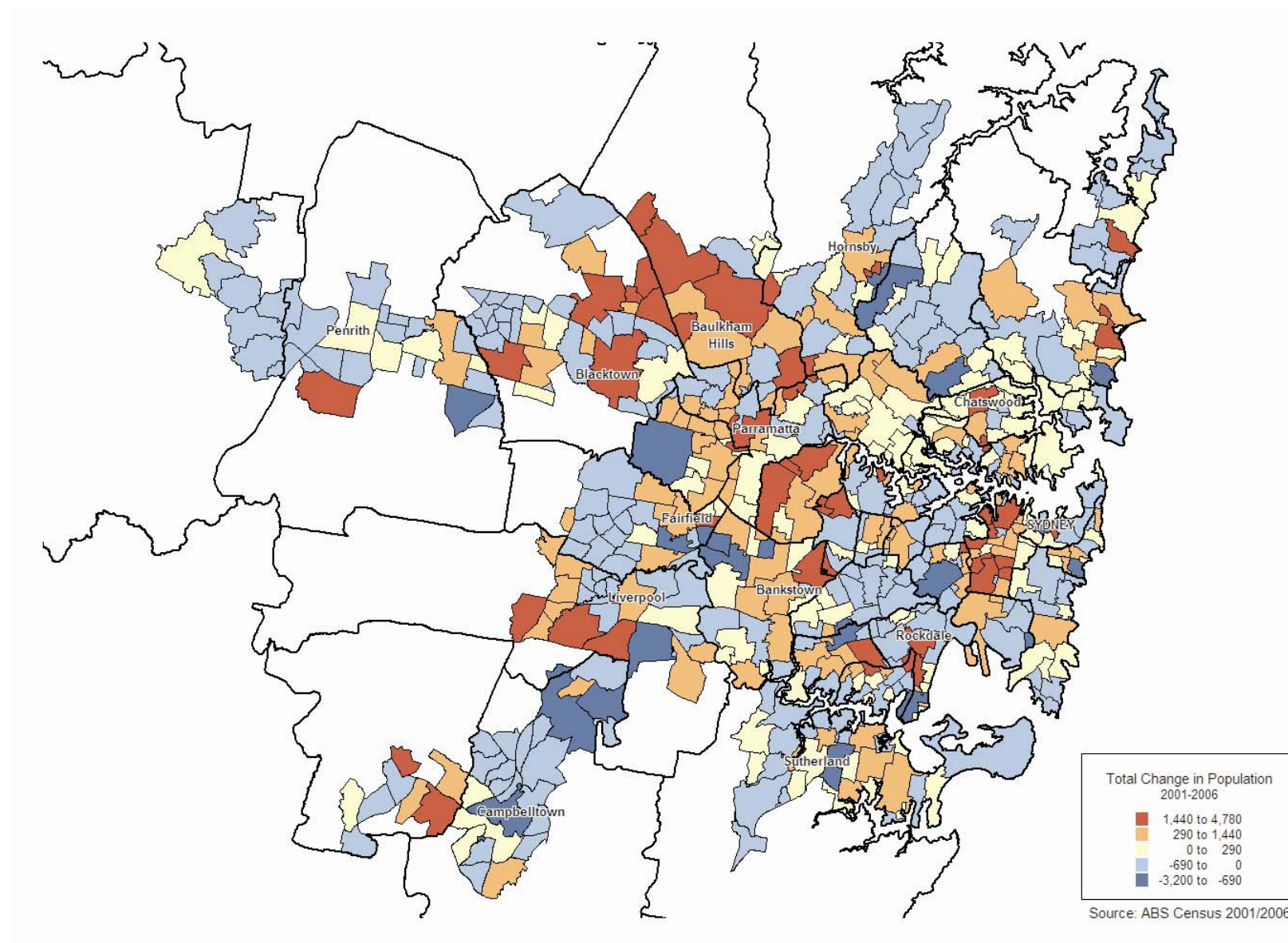
- Sydney's total population rose to 4,119,190 (up from 3,948,015 in 2001)
- Blacktown showed healthy increases in absolute terms to remain the most populous LGA by a large margin (+15,552)
- City of Sydney is the star performer in terms of absolute increases (29,364) and percentage increase (+21.3%).
- Baulkham Hills saw the second largest growth in absolute terms, reflecting Greenfield development in the NW corridor. Auburn was the second fastest growing in terms of rate of population increase
- Camden in the SW, although relatively small in terms of absolute numbers, also showed strong growth as would be expected given the strong activity around Narellan, Harrington Park and Mount Annan over the past 5 years
- This compares starkly with neighbour Campbelltown, where the population fell by 2910 – the worst performing LGA in terms of percentage change between 2001 and 2006.
- Other strong performers in terms of increases in total population are an interesting mix, but as would be expected, are largely focal points of key new build and urban consolidation activity over the past 5 years – Willoughby (essentially driven by Chatswood), Canada Bay (Cabarita and Breakfast Point), Strathfield and Auburn (Newington/Homebush Bay/Rhodes – but also consolidation around Auburn town centre itself)
- Other weak performers in terms of population growth are an interesting mix – established and wealthy LGAs (such as Woollahra, Lane Cove, Ku-ring-gai, Manly), but also middle ring and outer LGAs (Canterbury, Fairfield). Marrickville lost 1377 people (perhaps a surprise, given the gentrifying trends seen in parts of the LGA – conversion of flats?)
- Mid ranking LGAs hide some fairly strong growth in absolute numbers – e.g. Parramatta, Hurstville and Hornsby (we know from breaking this down further that Waitara in Hornsby Shire was one of the hottest suburbs between 2001 and 2006)

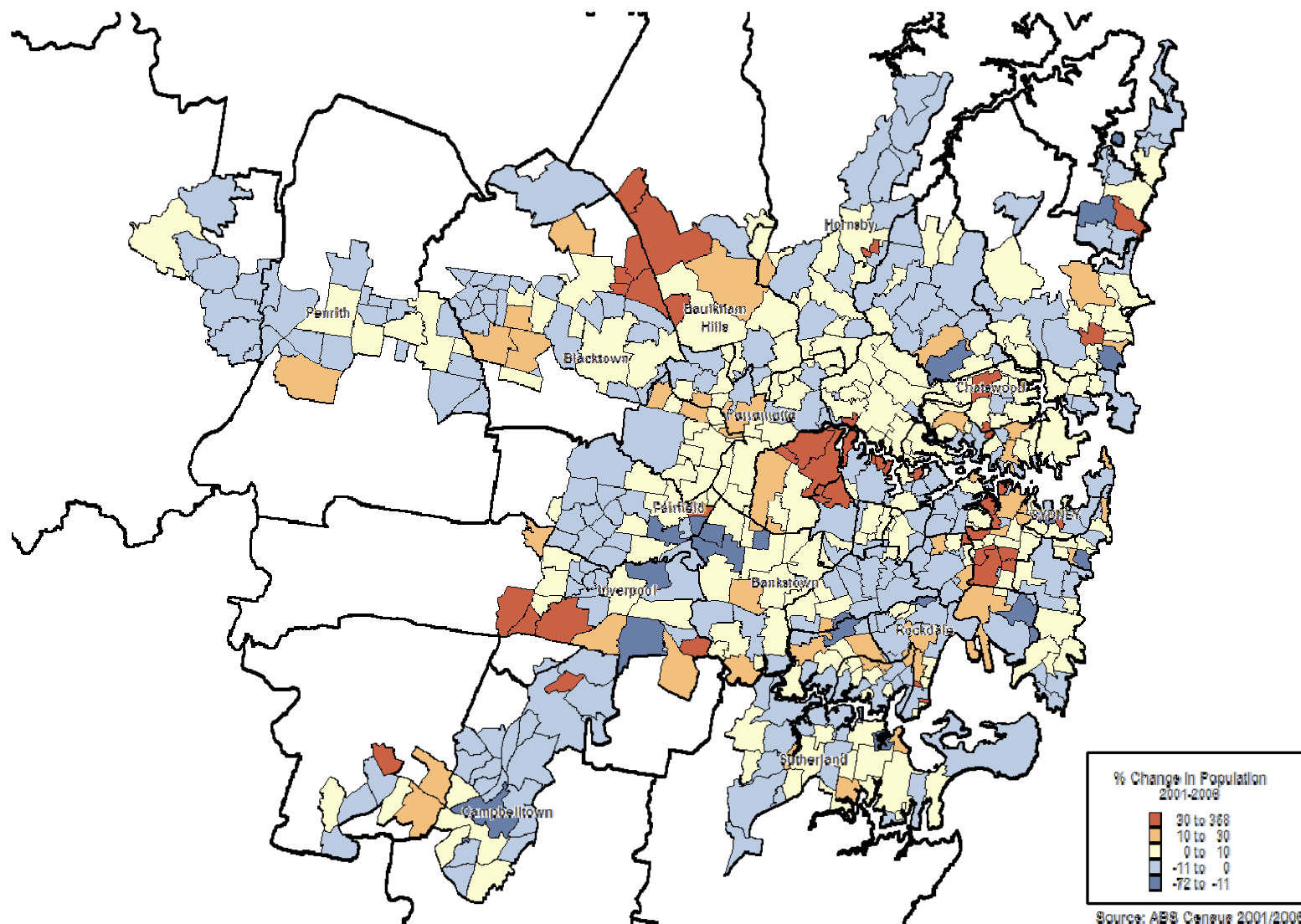
LGA	2001	2006	2001-2006	% Change
Ashfield	38981	39607	626	1.6
Auburn	55851	64951	9100	16.3
Bankstown	164841	169867	5026	3.0
Baulkham Hills	138420	157668	19248	13.9
Blacktown	255195	270747	15552	6.1
Blue Mountains	73675	73086	-589	-0.8
Botany Bay	35572	36115	543	1.5
Burwood	29381	30978	1597	5.4
Camden	43779	49208	5429	12.4
Campbelltown	145294	142384	-2910	-2.0
Canada Bay	59317	65370	6053	10.2
Canterbury	129935	129482	-453	-0.3
Fairfield	181300	179357	-1943	-1.1
Gosford	154045	155279	1234	0.8
Hawkesbury	60887	60720	-167	-0.3
Holroyd	85261	89292	4031	4.7
Hornsby	144692	149132	4440	3.1
Hunter's Hill	12571	13100	529	4.2
Hurstville	70009	73161	3152	4.5
Kogarah	49885	52745	2860	5.7
Ku-ring-gai	100152	99386	-766	-0.8
Lane Cove	30340	30092	-248	-0.8
Leichhardt	47972	48173	201	0.4
Liverpool	153633	164439	10806	7.0
Manly	36544	36455	-89	-0.2
Marrickville	72589	71212	-1377	-1.9
Mosman	25475	25758	283	1.1
North Sydney	54970	58370	3400	6.2
Parramatta	143143	149535	6392	4.5
Penrith	171870	171567	-303	-0.2
Pittwater	52376	52680	304	0.6
Randwick	118580	119686	1106	0.9
Rockdale	87657	91810	4153	4.7
Ryde	94244	96762	2518	2.7
Strathfield	27777	31888	4111	14.8
Sutherland Shire	202158	202295	137	0.1
Sydney	137641	167005	29364	21.3
Warringah	127613	132223	4610	3.6
Waverley	58769	59834	1065	1.8
Willoughby	58319	63724	5405	9.3
Wollondilly	36952	39889	2937	7.9
Woollahra	49814	49545	-269	-0.5
Wyong	130536	137475	6939	5.3

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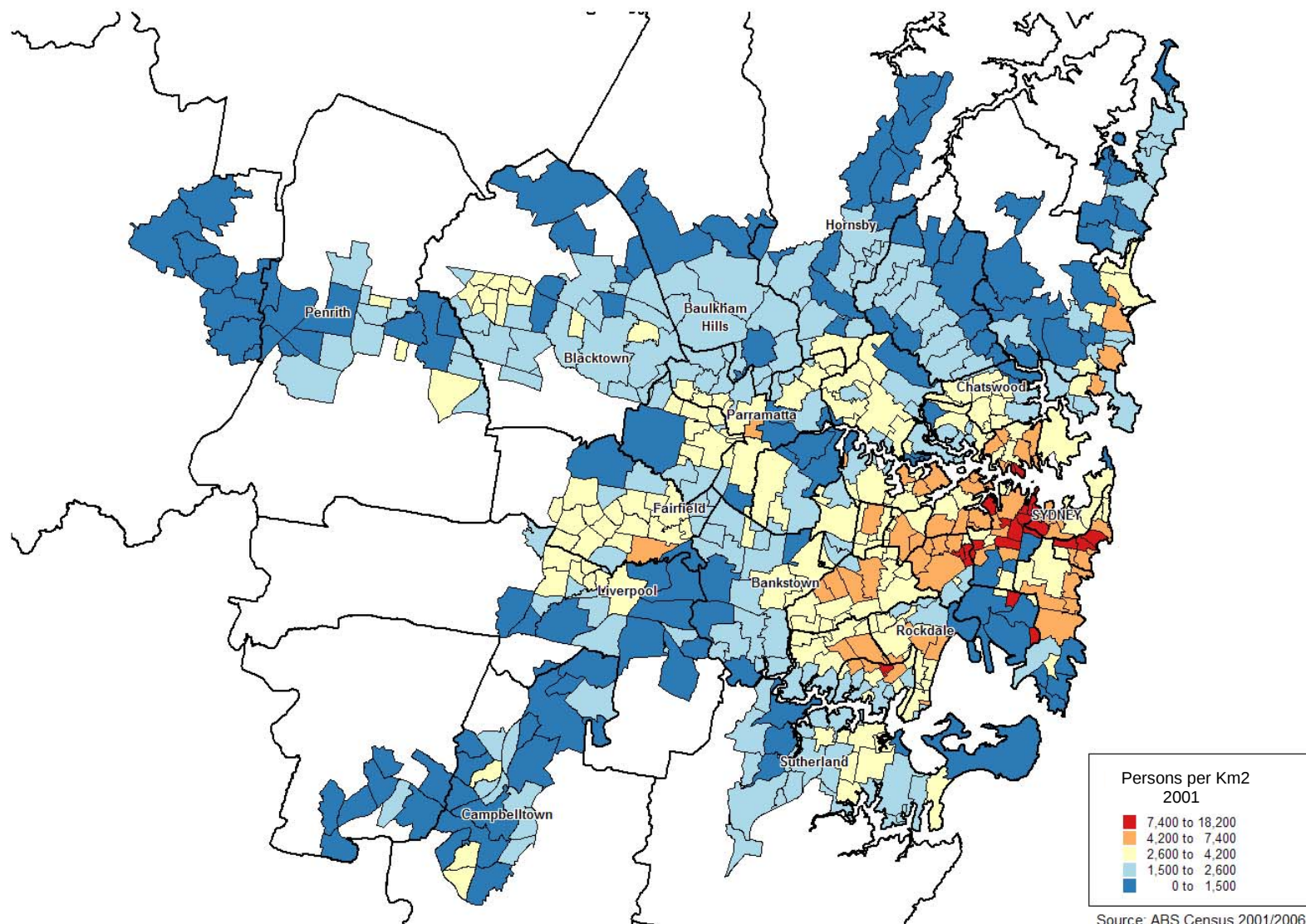


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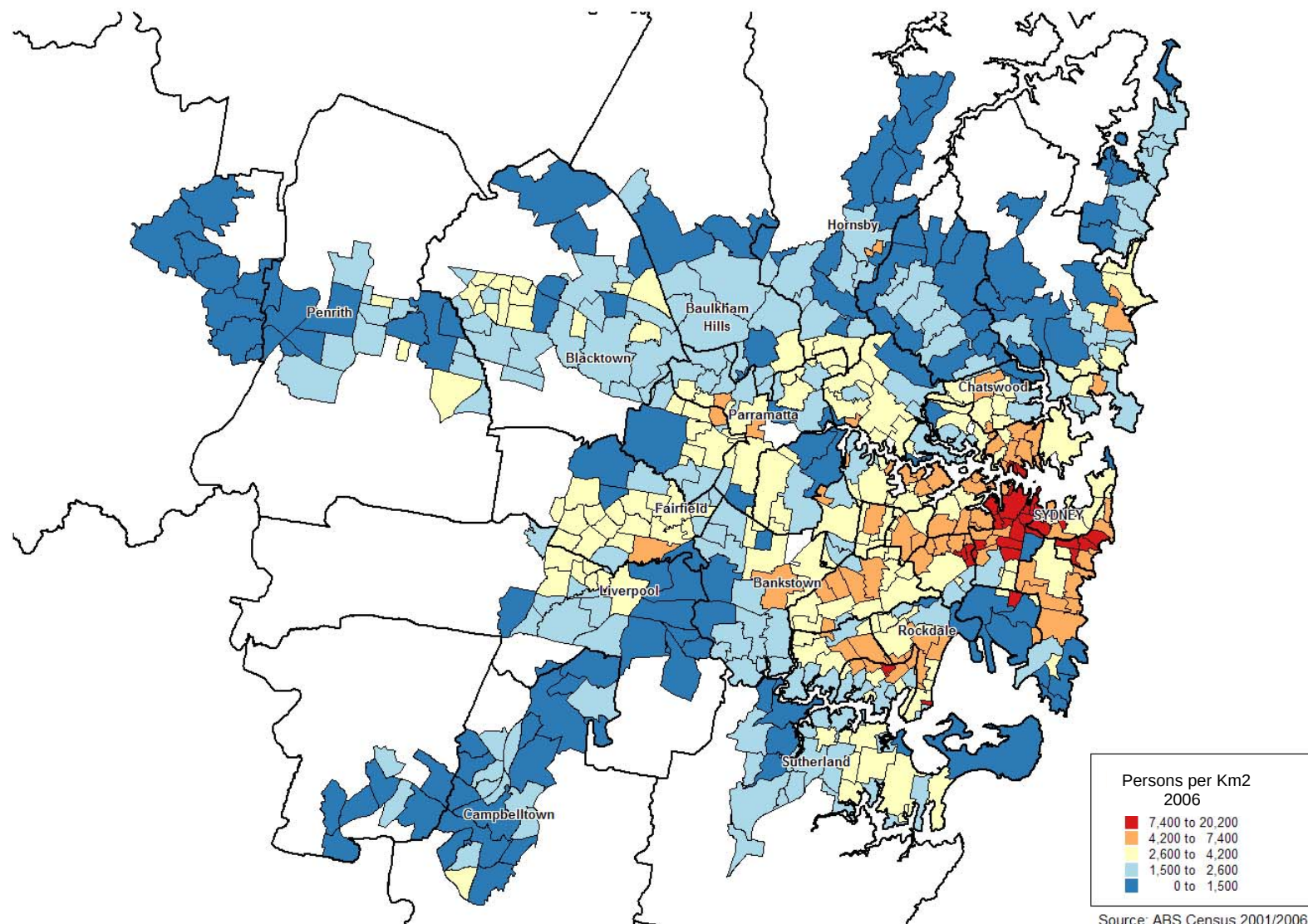




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Median Age Change

- Sydney Metro's average age is 35. Outer LGAs remain in general 'younger', i.e. the median age is less than 35, although they are ageing – Camden, Penrith and Campbelltown are all up from average ages of 30 to 32 between 2001 and 2006, Liverpool and Blacktown up 1 from 31 to 32
- At the LGA level, interesting trends in City of Sydney are a little hidden – while it remains generally 'young' at 33, some parts of the LGA (e.g. in the north of the LGA, down in Waterloo), average ages have fallen significantly (in Waterloo by 11)
- It is interesting to note that as the driver of absolute growth on the fringe, Baulkham Hills, it might be expected to have a younger median age – but at 36, this may reflect older families/step-up moves taking place in what is quite a different market to other parts of the fringe
- Auburn and Strathfield have seen their median ages fall – difficult to pull out at the LGA level how much this reflects existing neighbourhoods as opposed to composition of incomers in the new residential areas e.g. Homebush Bay
- The wealthier inner and north shore LGAs are ageing and generally have median ages higher than those of Sydney as a whole (e.g. Lane Cove, Mosman, Woollahra)
- The 'oldest' LGAs in terms of median age are some of the wealthiest – Hunters Hill, Ku-ring-gai and Pittwater

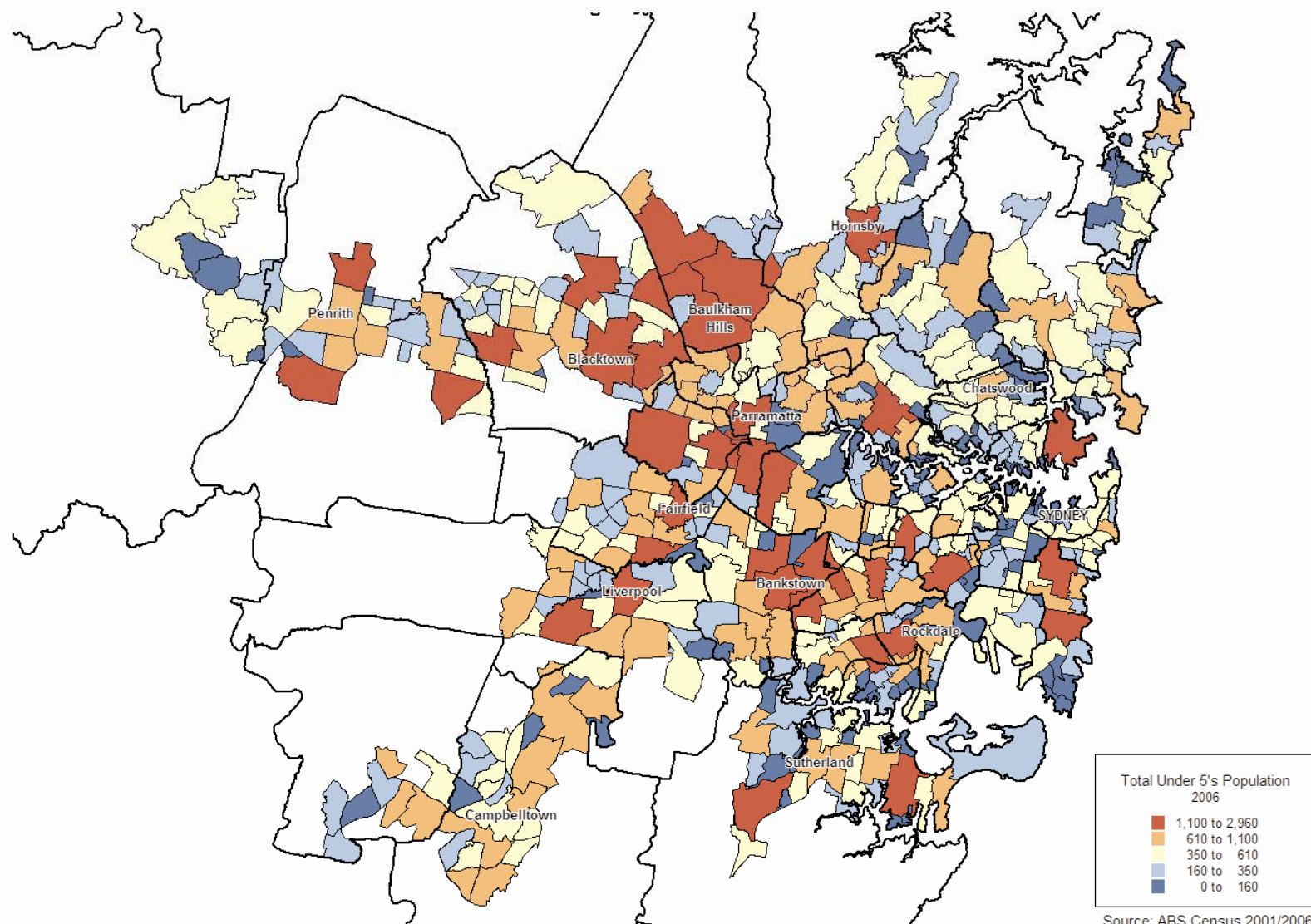
LGA	2001	2006
Ashfield	36	37
Auburn	32	31
Bankstown	35	35
Baulkham Hills	35	36
Blacktown	31	32
Blue Mountains	37	39
Botany Bay	36	37
Burwood	35	36
Camden	30	32
Campbelltown	30	32
Canada Bay	37	37
Canterbury	35	36
Fairfield	33	34
Gosford	38	40
Hawkesbury	32	34
Holroyd	34	34
Hornsby	36	38
Hunter's Hill	38	41
Hurstville	37	38
Kogarah	37	38
Ku-ring-gai	40	41
Lane Cove	36	37
Leichhardt	35	36
Liverpool	31	32
Manly	36	37
Marrickville	34	35
Mosman	38	39
North Sydney	34	35
Parramatta	34	34
Penrith	30	32
Pittwater	38	40
Randwick	34	35
Rockdale	37	37
Ryde	36	37
Strathfield	36	34
Sutherland Shire	35	37
Sydney	33	33
Warringah	37	37
Waverley	34	35
Willoughby	36	36
Wollondilly	33	34
Woollahra	37	38
Wyong	37	39

Population aged Under 5

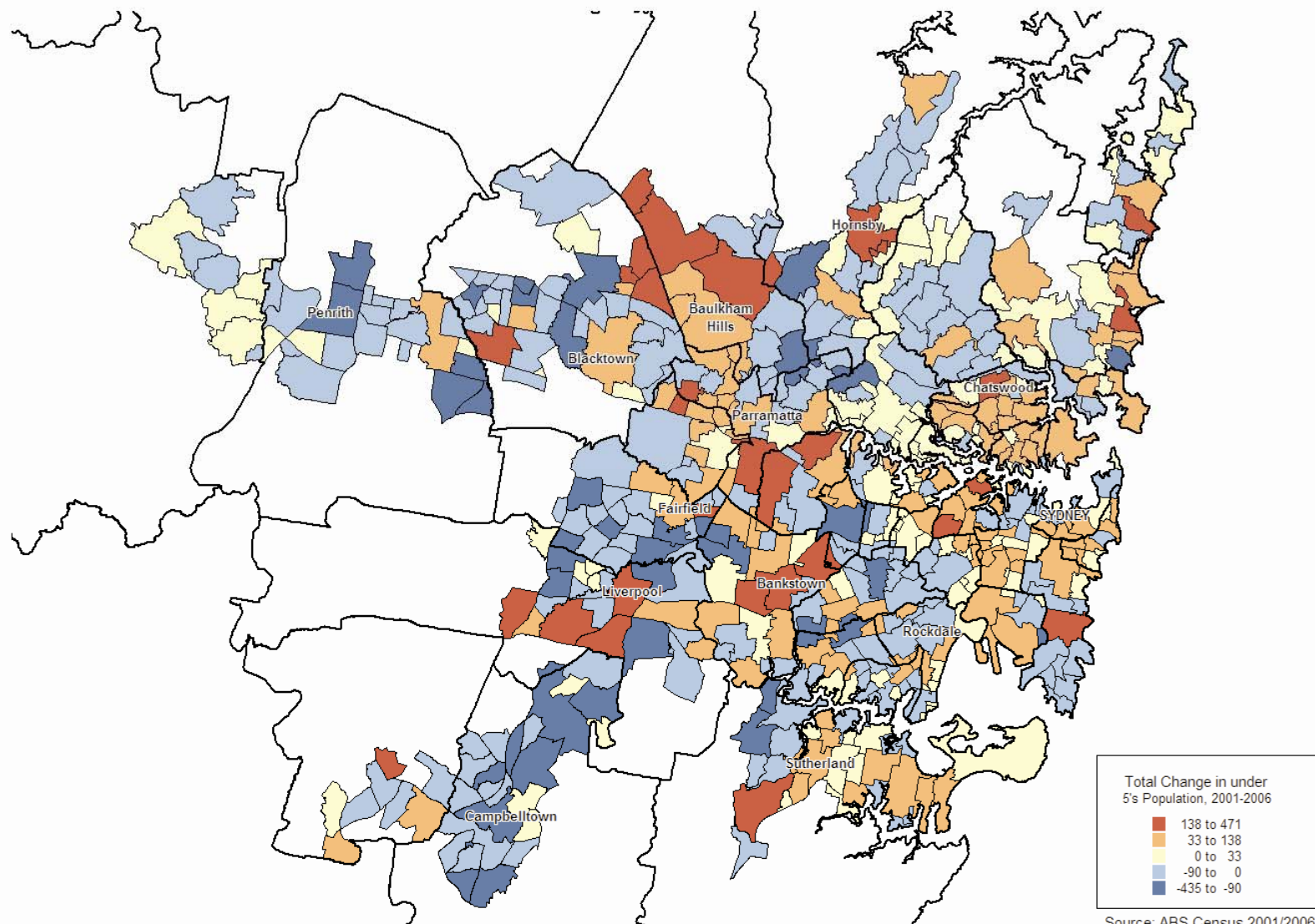
- In absolute numbers terms, the 'baby belt' is still associated with the outer suburbs – Liverpool, Camden, Blacktown, Penrith and Sutherland Shire
- Absolute increases are greatest in Baulkham Hills - following the new Greenfield developments
- But, many older suburban and outer suburban areas are losing children – with less 0-4 year olds recorded in 2006 compared to 2001. The most significant falls were Fairfield, Campbelltown and Penrith
- In percentage terms, the highest growth in kids has been Leichhardt, North Sydney, Canada bay, Auburn, Baulkham Hills, Waverly and Willoughby
- Inner city resurgence is underway - clear signs of gentrification and deferred child rearing in Leichhardt – deferred families and Balmain 'second timers'. This may reflect in part a (relative) shift from the eastern suburbs and north shore by young families who can't afford eastern suburbs prices now colonising this part of the inner west along the distributor and to the north of the Parramatta Road.
- Strong percentage point increases in Lane Cove, North Sydney, Waverly and Woollahra - although from low bases
- Babies are booming in three distinct markets - the outer new release fringe suburbs, the new immigrant areas of Auburn and Bankstown, but the big story is the growth in percentage terms in both traditionally wealthy but also gentrifying parts of the inner city

LGA	2001	2006	2001-2006	% Change
Ashfield	2118	2194	76	3.6
Auburn	4222	4900	678	16.1
Bankstown	11868	12729	861	7.3
Baulkham Hills	8902	10588	1686	18.9
Blacktown	22243	22405	162	0.7
Blue Mountains	4861	4678	-183	-3.8
Botany Bay	2282	2319	37	1.6
Burwood	1562	1471	-91	-5.8
Camden	4006	4211	205	5.1
Campbelltown	11622	10655	-967	-8.3
Canada Bay	3500	4149	649	18.5
Canterbury	9786	9480	-306	-3.1
Fairfield	13056	12043	-1013	-7.8
Gosford	10098	9350	-748	-7.4
Hawkesbury	4920	4294	-626	-12.7
Holroyd	6156	6611	455	7.4
Hornsby	9000	9054	54	0.6
Hunter's Hill	696	757	61	8.8
Hurstville	4387	4365	-22	-0.5
Kogarah	3113	3085	-28	-0.9
Ku-ring-gai	5421	5269	-152	-2.8
Lane Cove	1764	1913	149	8.4
Leichhardt	2604	3354	750	28.8
Liverpool	13538	13571	33	0.2
Manly	2344	2427	83	3.5
Marrickville	4061	4223	162	4.0
Mosman	1500	1598	98	6.5
North Sydney	2201	2680	479	21.8
Parramatta	10060	10396	336	3.3
Penrith	13931	12942	-989	-7.1
Pittwater	3357	3554	197	5.9
Randwick	6349	6572	223	3.5
Rockdale	5773	5850	77	1.3
Ryde	5637	5556	-81	-1.4
Strathfield	1473	1568	95	6.4
Sutherland Shire	13014	13109	95	0.7
Sydney	4963	5409	446	9.0
Warringah	8316	9067	751	9.0
Waverley	3064	3543	479	15.6
Willoughby	3839	4416	577	15.0
Wollondilly	2841	3009	168	5.9
Woollahra	2332	2585	253	10.8
Wyong	9432	9115	-317	-3.4

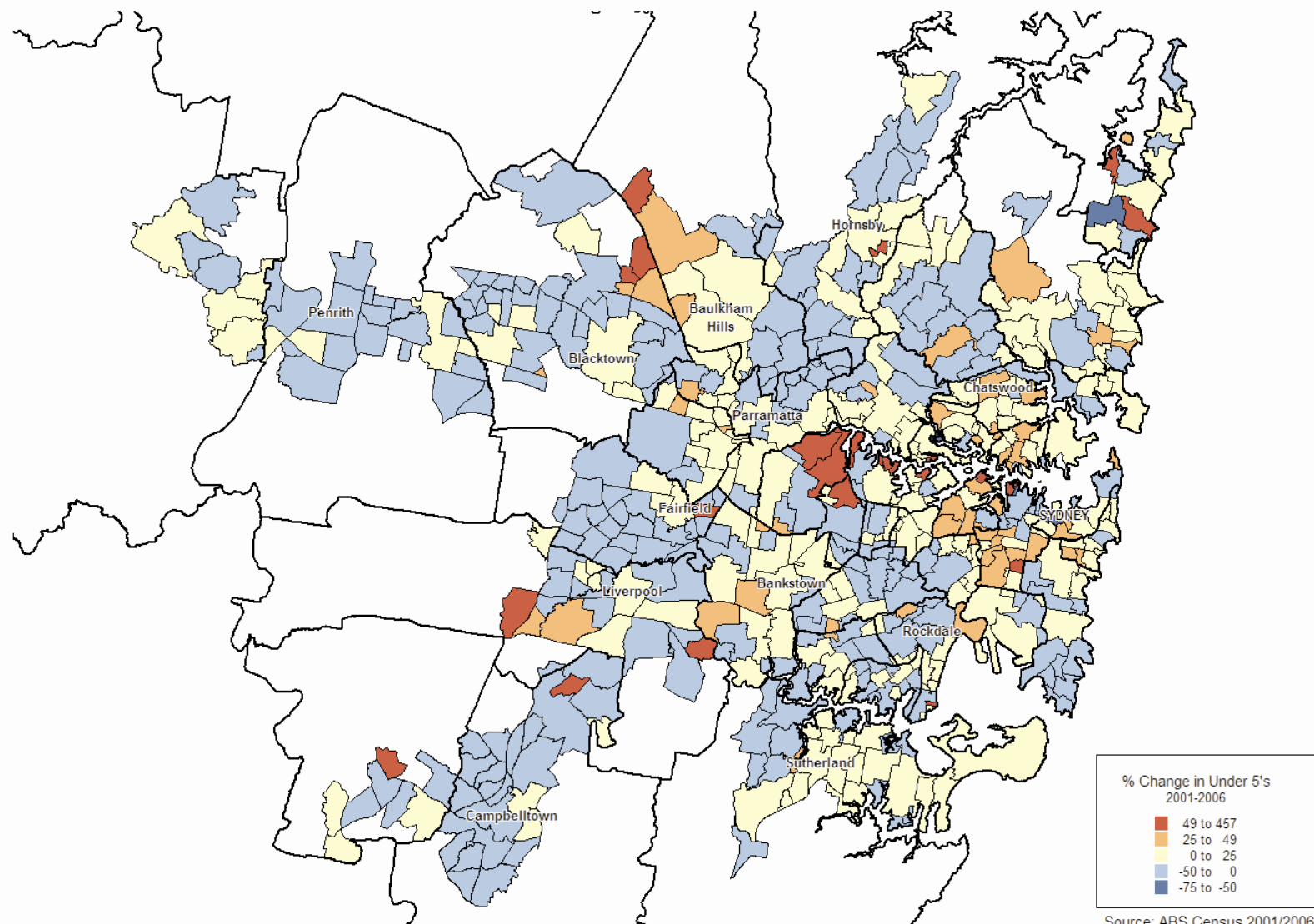
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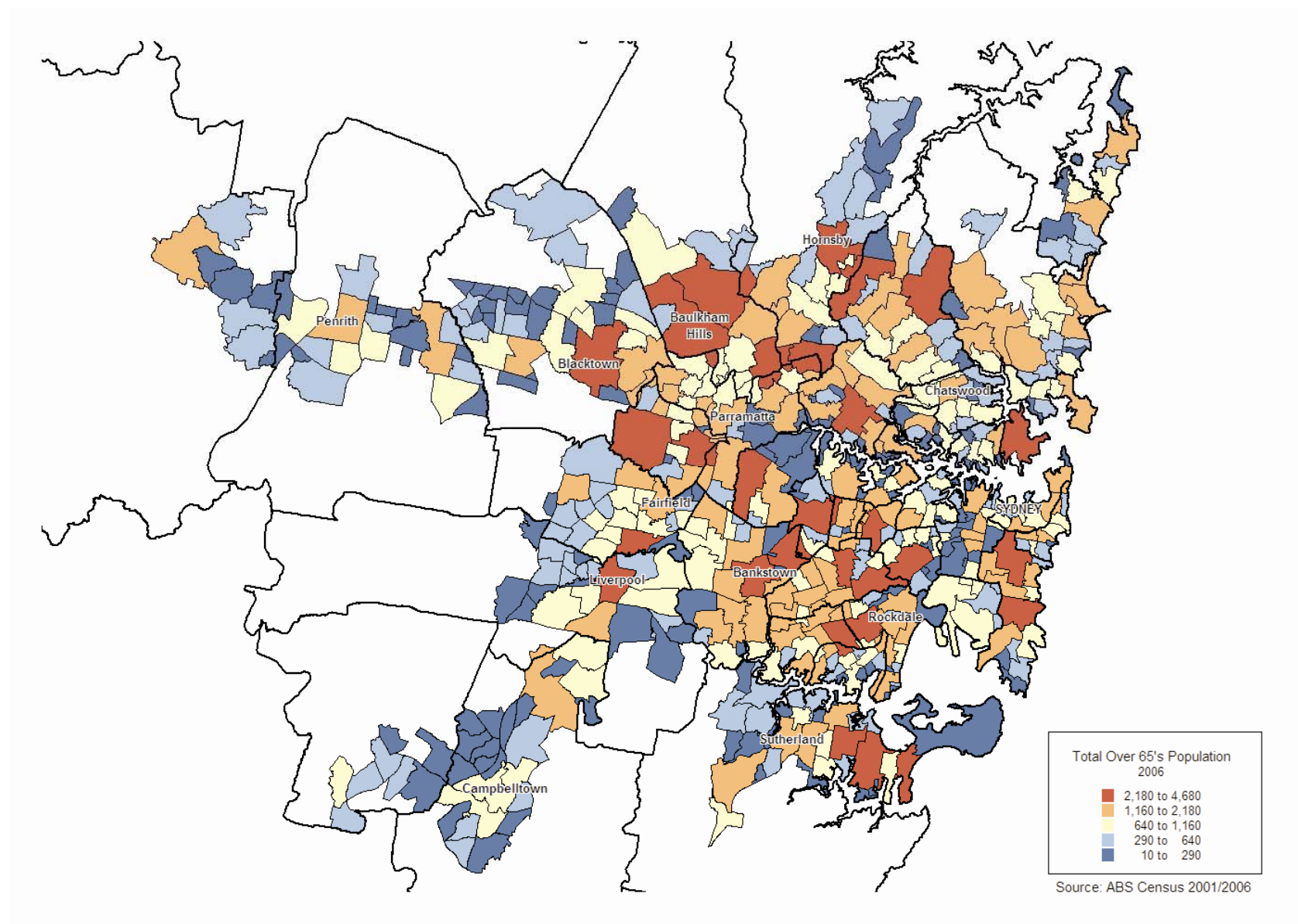


Population aged over 65

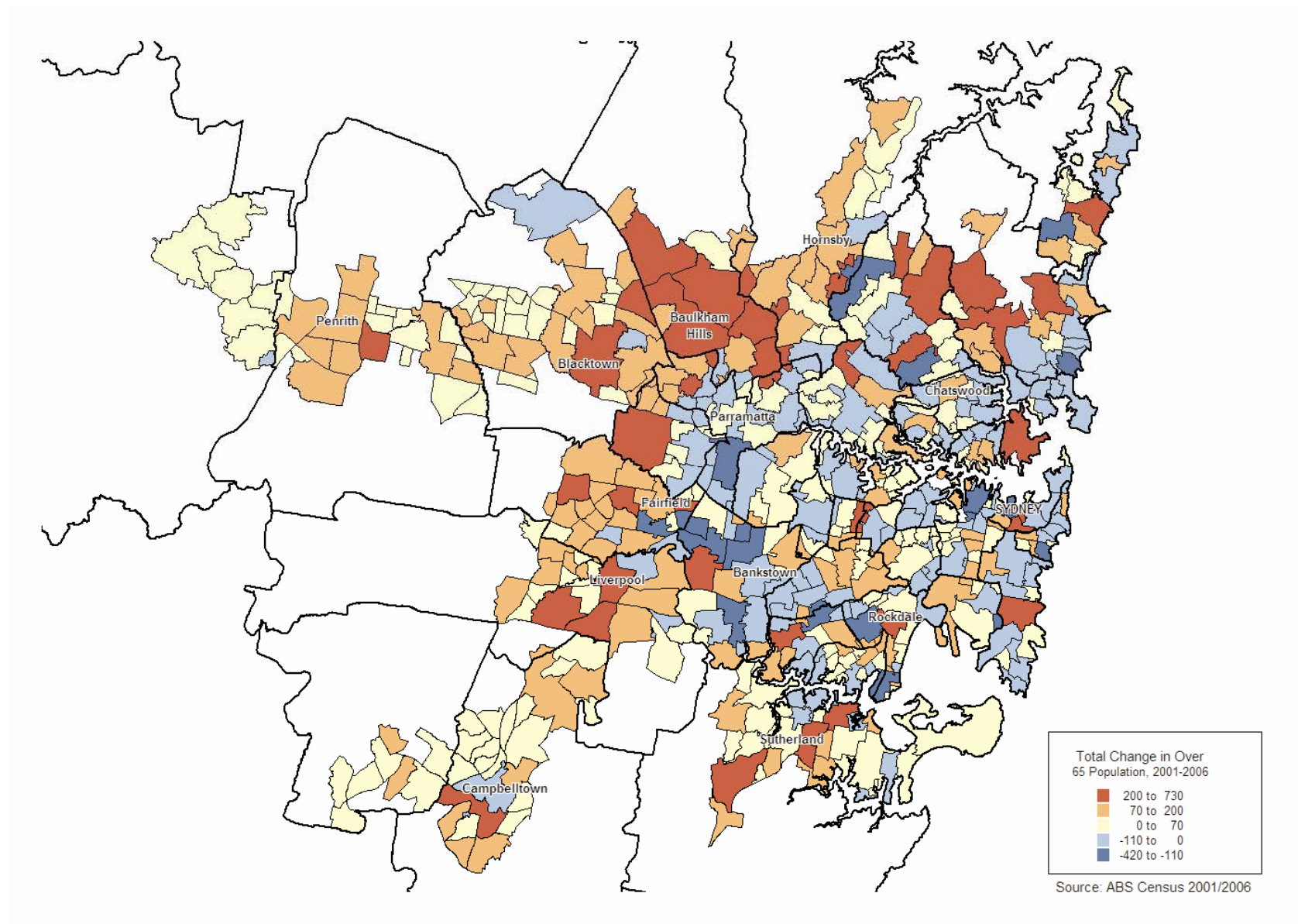
- The fastest growing areas are (interestingly) characterised by significant increases in the over 65s – Baulkham Hills in particular. Camden sees the second largest increase, albeit from a relatively small base
- This does not hold in the faster growing inner area markets – Manly, Lane Cove and Leichhardt are actually getting younger i.e. the proportion of over 65s as a % of total population is declining
- In light of the observed trajectory amongst the under 5 population it might be suggested that within these inner area markets the more elderly households are trading up and being replaced by the more affluent (all be it older) family groups
- Ageing is happening in the outer suburbs – Fairfield, Liverpool, Penrith, Campbelltown, and Blacktown. Nevertheless, they generally remain 'younger' (see above)

LGA	2001	2006	2001-2006	% Change
Ashfield	5593	5481	-112	-2.0
Auburn	5488	5520	32	0.6
Bankstown	22141	22485	344	1.6
Baulkham Hills	10420	13252	2832	27.2
Blacktown	18053	20772	2719	15.1
Blue Mountains	8568	9095	527	6.2
Botany Bay	4446	4799	353	7.9
Burwood	4086	4438	352	8.6
Camden	3161	3914	753	23.8
Campbelltown	8471	9805	1334	15.7
Canada Bay	8434	8961	527	6.2
Canterbury	15811	16435	624	3.9
Fairfield	16664	18633	1969	11.8
Gosford	25724	26655	931	3.6
Hawkesbury	4669	5433	764	16.4
Holroyd	9424	10204	780	8.3
Hornsby	17086	19017	1931	11.3
Hunter's Hill	2121	2370	249	11.7
Hurstville	10345	10766	421	4.1
Kogarah	7351	7604	253	3.4
Ku-ring-gai	15292	16104	812	5.3
Lane Cove	3922	3832	-90	-2.3
Leichhardt	4463	4430	-33	-0.7
Liverpool	10583	12828	2245	21.2
Manly	5213	4975	-238	-4.6
Marrickville	6959	7090	131	1.9
Mosman	3438	3684	246	7.2
North Sydney	6111	6547	436	7.1
Parramatta	16797	17477	680	4.0
Penrith	11256	13063	1807	16.1
Pittwater	6855	7356	501	7.3
Randwick	14906	15175	269	1.8
Rockdale	13127	13627	500	3.8
Ryde	12948	13378	430	3.3
Strathfield	3648	3732	84	2.3
Sutherland Shire	23252	25330	2078	8.9
Sydney	13254	13234	-20	-0.2
Warringah	17632	18824	1192	6.8
Waverley	7681	7558	-123	-1.6
Willoughby	7637	7640	3	0.0
Wollondilly	2742	3260	518	18.9
Woollahra	7270	7501	231	3.2
Wyong	21731	23594	1863	8.6

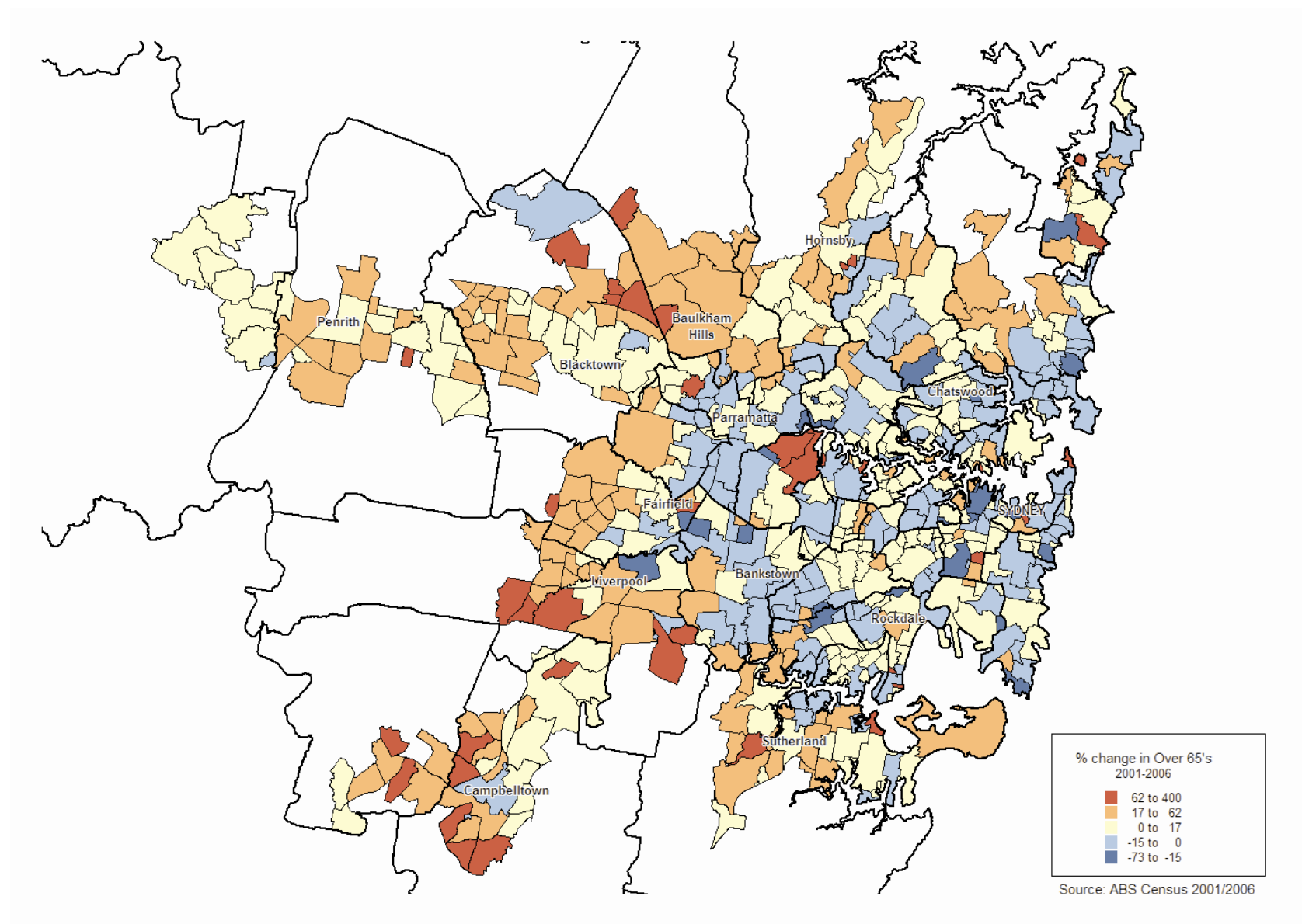
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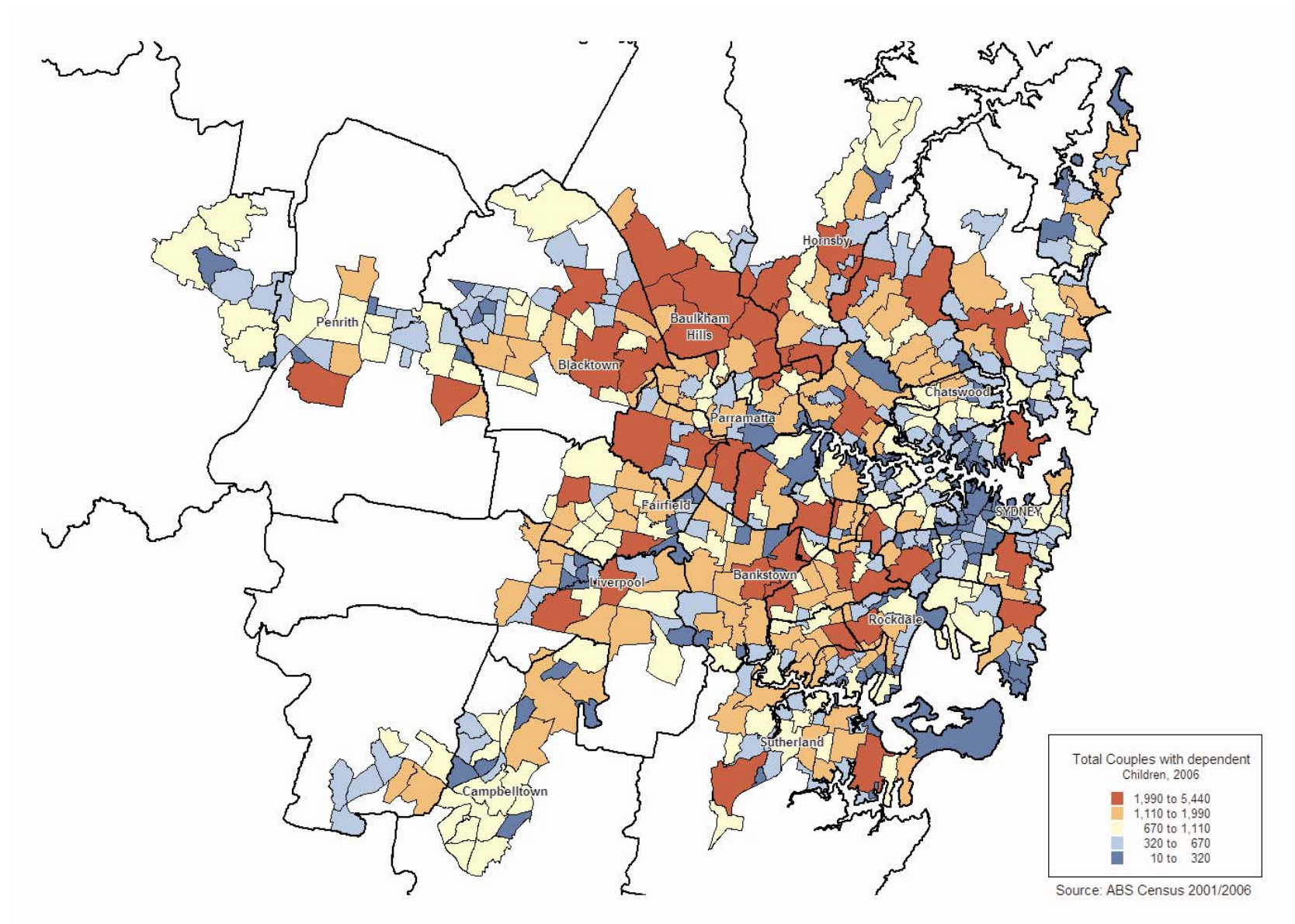


Families with dependent children

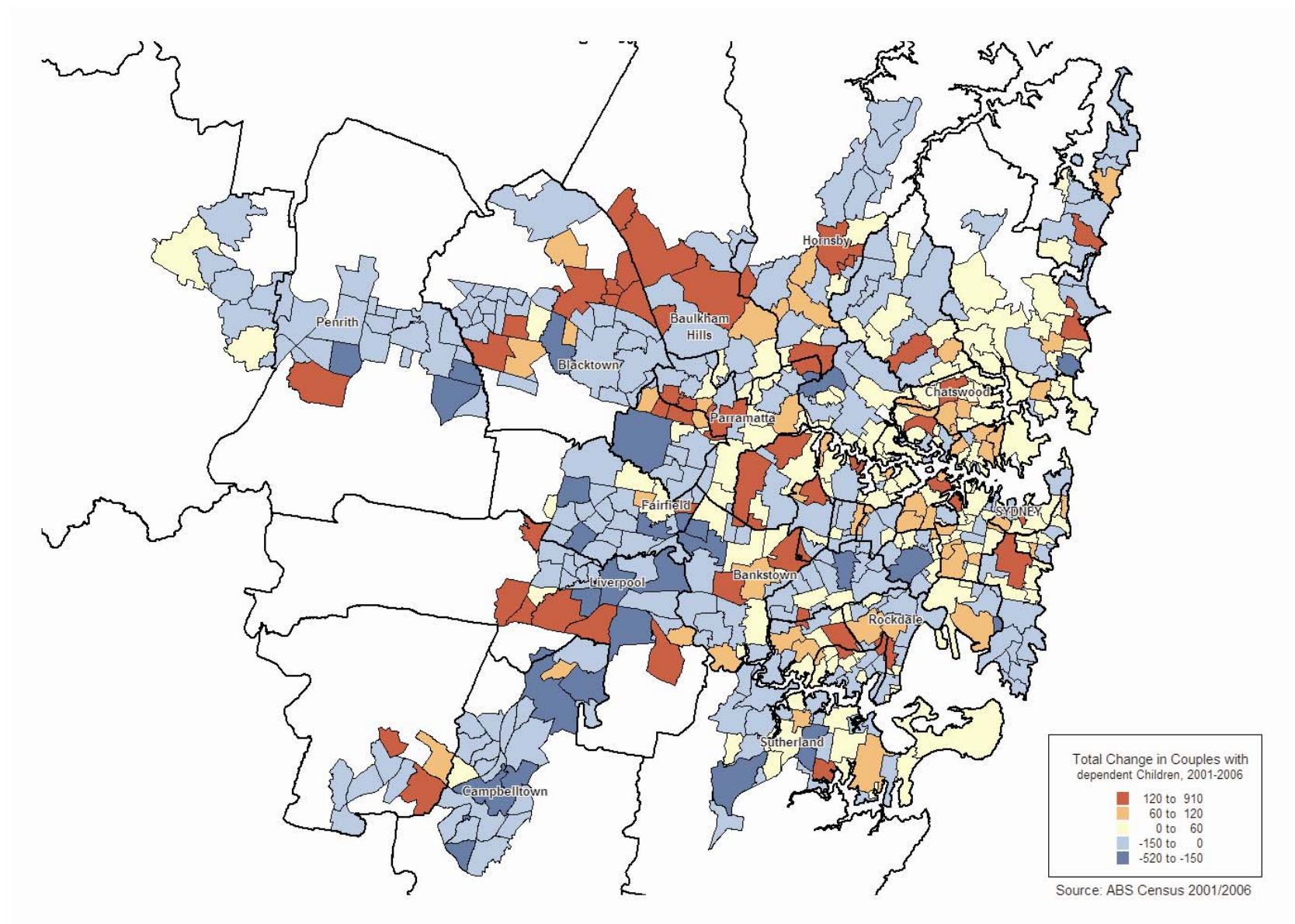
- With the exception of the sprawling Baulkham Hills and Camden, the most significant increases in couple households with dependent children have been seen in central city locations – City of Sydney, Willoughby, North Sydney and Leichhardt
- Strong growth in absolute numbers can also be seen in Auburn (likely to be tied to Newington/Rhodes/Homebush Bay) and Canada Bay (a popular area as families are pushed westward, but also reflect the influence of new development at Cabarita and Breakfast Point
- While a strong increase in numbers is seen in Auburn, couples with children made up a decreasing proportion of total households in the LGA – signifying growth, but growth skewed towards alternative household forms
- City of Sydney sees a 19.4% increase in this household type – inner city consolidation and gentrification is not simply a singles or DINK phenomenon. It should be stressed that this is from a relatively low base (making up just 6% of households), but the absolute numbers do raise interesting issues regarding the needs of services/infrastructure related to families in these inner areas: pressure on schools, doctors, etc.
- The geography of where this household type has fallen is equally instructive – the biggest falls being seen in Campbelltown (-12.5%), Fairfield (-9.8%) and Penrith (-8%). Inevitably, this captures the ageing cycle of these LGAs which experienced strong growth during the 1970s and 1980s, but it does point to the fast ageing – and ageing in place – of these areas. Couple families with children made up 34% of all households in Campbelltown in 2001; in 2006 this was just 29%

LGA	2001	2006	2001-2006	% Change
Ashfield	3352	3481	129	3.8
Auburn	5948	6460	512	8.6
Bankstown	17050	17190	140	0.8
Baulkham Hills	18135	20592	2457	13.5
Blacktown	29063	29600	537	1.8
Blue Mountains	8004	7613	-391	-4.9
Botany Bay	3332	3388	56	1.7
Burwood	2774	2722	-52	-1.9
Camden	5699	6282	583	10.2
Campbelltown	16425	14380	-2045	-12.5
Canada Bay	5512	6224	712	12.9
Canterbury	13320	12673	-647	-4.9
Fairfield	19540	17624	-1916	-9.8
Gosford	15092	14415	-677	-4.5
Hawkesbury	7072	6519	-553	-7.8
Holroyd	8428	8838	410	4.9
Hornsby	18031	18512	481	2.7
Hunter's Hill	1268	1304	36	2.8
Hurstville	7181	7471	290	4.0
Kogarah	5180	5454	274	5.3
Ku-ring-gai	13076	13092	16	0.1
Lane Cove	3027	3187	160	5.3
Leichhardt	3450	3962	512	14.8
Liverpool	18461	18605	144	0.8
Manly	3249	3545	296	9.1
Marrickville	5171	4963	-208	-4.0
Mosman	2552	2609	57	2.2
North Sydney	2947	3412	465	15.8
Parramatta	14170	14328	158	1.1
Penrith	19866	18276	-1590	-8.0
Pittwater	5708	5938	230	4.0
Randwick	9134	9355	221	2.4
Rockdale	7866	8021	155	2.0
Ryde	9459	9438	-21	-0.2
Strathfield	3093	3321	228	7.4
Sutherland Shire	22890	22519	-371	-1.6
Sydney	4129	4930	801	19.4
Warringah	13050	13948	898	6.9
Waverley	4233	4445	212	5.0
Willoughby	5980	6775	795	13.3
Wollondilly	4574	4746	172	3.8
Woollahra	3725	3900	175	4.7
Wyong	12238	12365	127	1.0

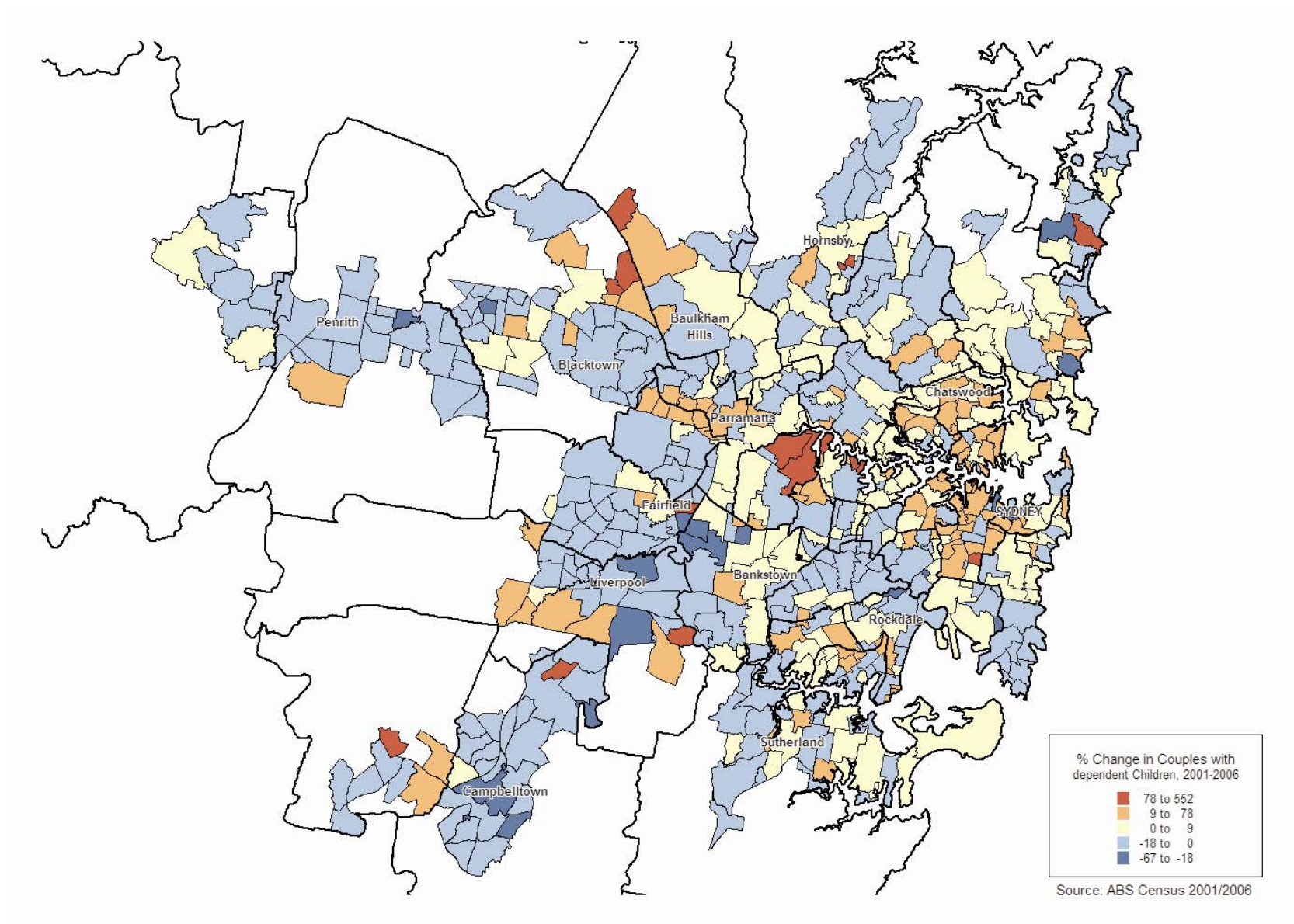
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Single parent households

(Analysis considers household type as a proportion of total households in 2006 (~1,521,000), not total family households (~1,063,000))

- There has been a rise, but not a dramatic increase, in the number of single parent families
- Blacktown and Fairfield continue to have the largest number of single parent households by virtue of the size of these LGAs. By proportion of total household type, Campbelltown, Fairfield and Blacktown have the highest proportion of single parent families
- The growth and decline in numbers of single parent families in part reflects the on-going social polarisation seen in Sydney – a fall in numbers in the wealthy inner LGAs and the strongest increases seen in the LGAs where there are already large numbers out to the west
- The growth in Baulkham Hills and Camden reflect the generally high growth in household numbers in these areas, however also point to important shifts in the profile of what have often been considered homogenous 'family' areas in the past – e.g. Camden
- Auburn and Strathfield both post significant gains and other increases are focused in the more disadvantaged LGAs – Fairfield, Liverpool and Bankstown
- Strongest declines have been seen in Waverley, City of Sydney, Leichhardt, Manly, Lane Cove

LGA	2001	2006	2001-2006	% Change
Ashfield	1321	1372	51	3.9
Auburn	1804	2202	398	22.1
Bankstown	6412	7111	699	10.9
Baulkham Hills	3262	4018	756	23.2
Blacktown	11766	12763	997	8.5
Blue Mountains	2855	2915	60	2.1
Botany Bay	1673	1591	-82	-4.9
Burwood	994	1052	58	5.8
Camden	1416	1681	265	18.7
Campbelltown	7729	7808	79	1.0
Canada Bay	1894	2010	116	6.1
Canterbury	5220	5498	278	5.3
Fairfield	7654	8599	945	12.3
Gosford	6529	6927	398	6.1
Hawkesbury	2318	2313	-5	-0.2
Holroyd	3545	3823	278	7.8
Hornsby	4260	4542	282	6.6
Hunter's Hill	345	348	3	0.9
Hurstville	2616	2803	187	7.1
Kogarah	1620	1806	186	11.5
Ku-ring-gai	2463	2505	42	1.7
Lane Cove	888	836	-52	-5.9
Leichhardt	1646	1549	-97	-5.9
Liverpool	5784	6491	707	12.2
Manly	1068	1003	-65	-6.1
Marrickville	2585	2617	32	1.2
Mosman	675	668	-7	-1.0
North Sydney	1386	1426	40	2.9
Parramatta	5475	5611	136	2.5
Penrith	7376	7721	345	4.7
Pittwater	1606	1644	38	2.4
Randwick	4288	4147	-141	-3.3
Rockdale	3231	3321	90	2.8
Ryde	3098	3202	104	3.4
Strathfield	941	1112	171	18.2
Sutherland Shire	6558	6802	244	3.7
Sydney	3522	3191	-331	-9.4
Warringah	4121	4203	82	2.0
Waverley	1898	1635	-263	-13.9
Willoughby	1898	1965	67	3.5
Wollondilly	1107	1197	90	8.1
Woollahra	1359	1294	-65	-4.8
Wyong	6269	6943	674	10.8

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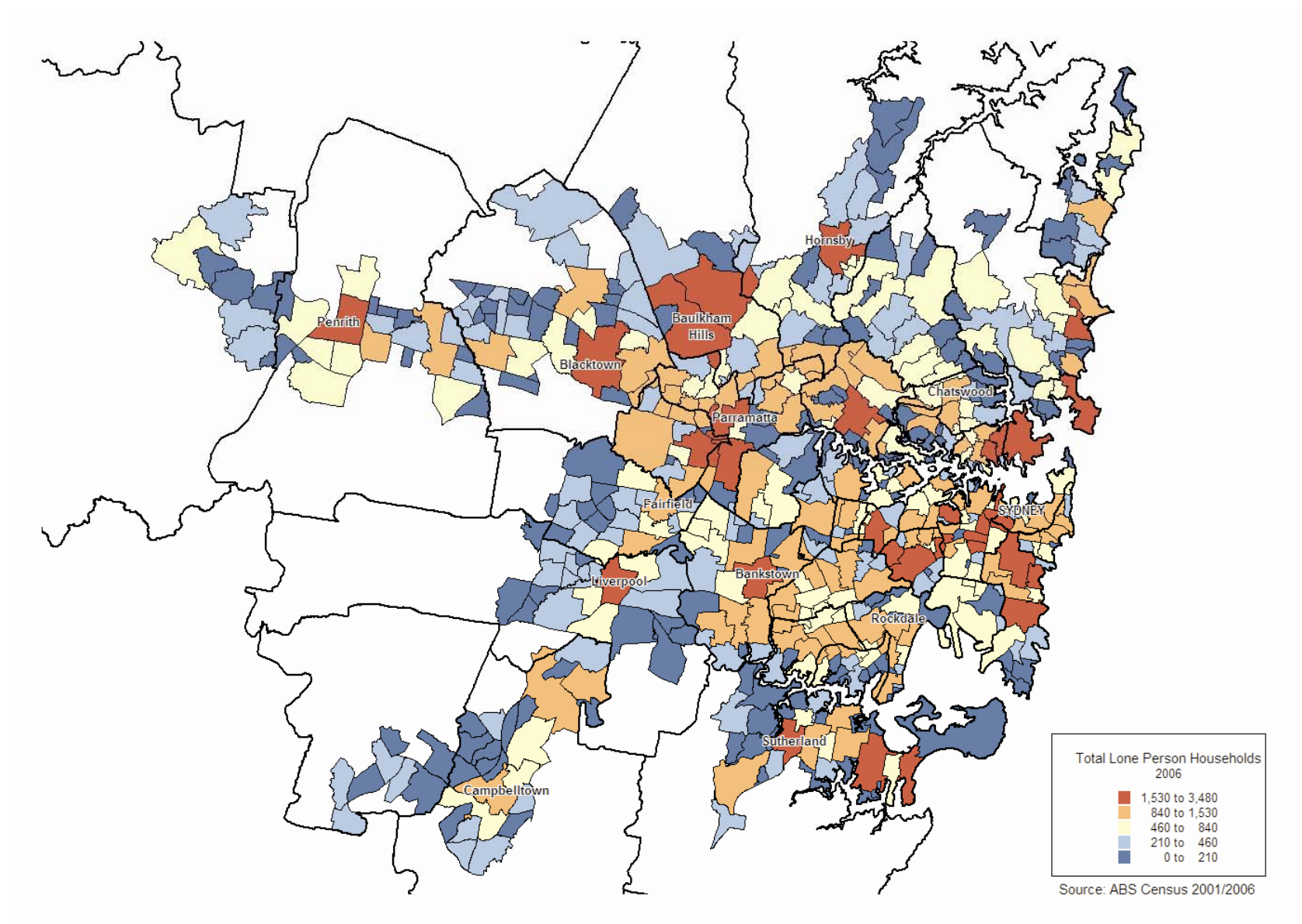
Lone person households

(Analysis considers household type as a proportion of total households in 2006 (~1,521,000), not total family households (~1,063,000))

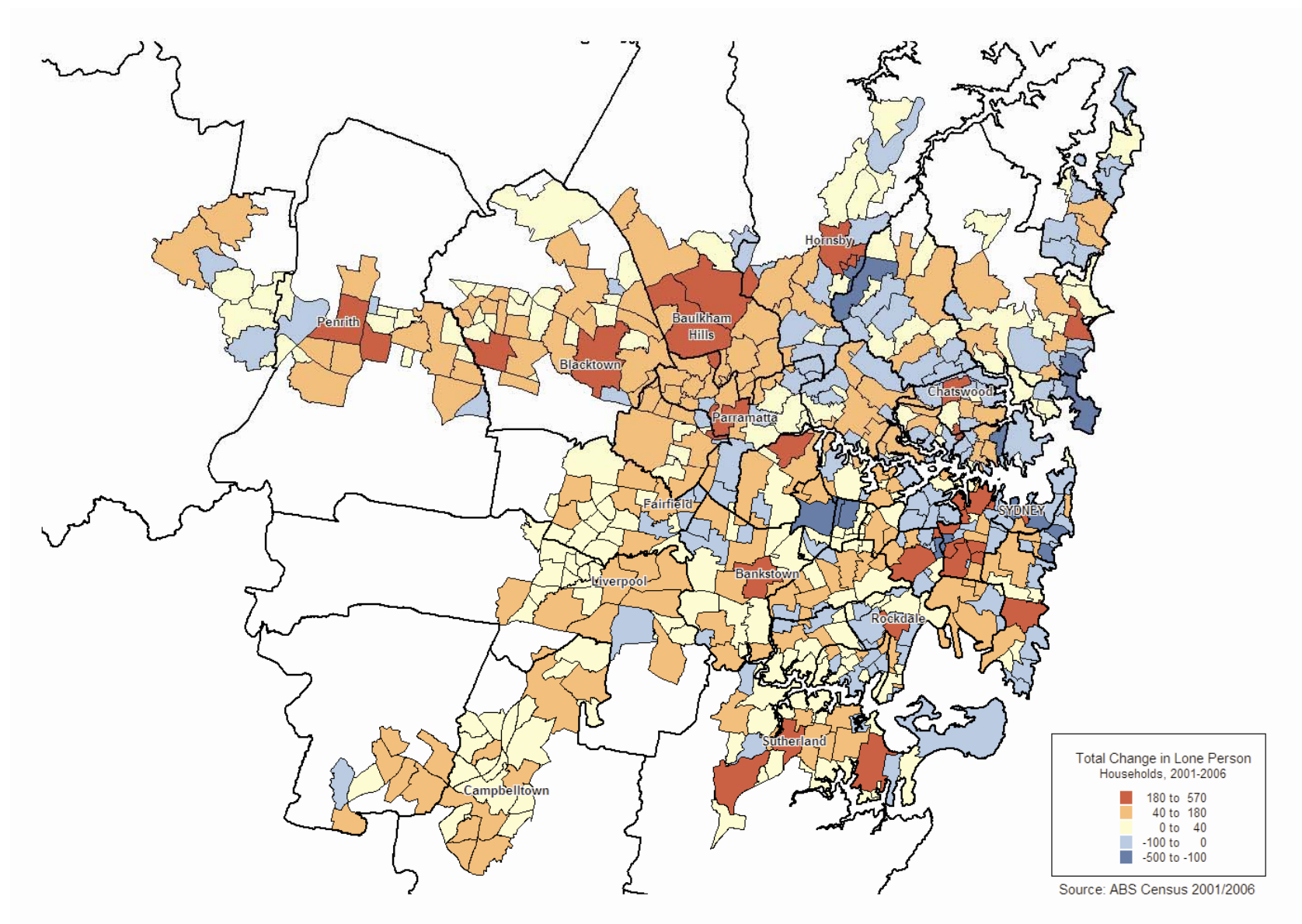
- Whilst lone person households can be seen as a product of the newer property provision (especially within locations experiencing urban consolidation) it should also be noted that such households can also be comprised of properties currently under-occupied; for example larger family homes where the children have moved out
- City of Sydney is home to the largest number of lone person households (24,570), an increase of 10.3%
- In relative terms numbers of this household type are increasing most significantly in the middle and outer ring LGAs – Auburn, Blacktown, Baulkham Hills and Penrith
- Numbers are actually falling in wealthier parts of the city: Waverley, Woollahra, Mosman, Manly

LGA	2001	2006	2001-2006	% Change
Ashfield	4163	4357	194	4.7
Auburn	2993	3497	504	16.8
Bankstown	10464	11305	841	8.0
Baulkham Hills	4525	5750	1225	27.1
Blacktown	12138	14188	2050	16.9
Blue Mountains	6509	6842	333	5.1
Botany Bay	2909	3352	443	15.2
Burwood	2346	2222	-124	-5.3
Camden	1886	2226	340	18.0
Campbelltown	6927	8048	1121	16.2
Canada Bay	5314	5901	587	11.0
Canterbury	9517	10246	729	7.7
Fairfield	7662	8339	677	8.8
Gosford	14748	15662	914	6.2
Hawkesbury	3492	3901	409	11.7
Holroyd	6376	6986	610	9.6
Hornsby	8264	9242	978	11.8
Hunter's Hill	994	1111	117	11.8
Hurstville	5770	6019	249	4.3
Kogarah	3798	3928	130	3.4
Ku-ring-gai	5280	5371	91	1.7
Lane Cove	3093	3222	129	4.2
Leichhardt	6329	6301	-28	-0.4
Liverpool	7003	7880	877	12.5
Manly	3960	3816	-144	-3.6
Marrickville	8387	8662	275	3.3
Mosman	3511	3479	-32	-0.9
North Sydney	10369	10516	147	1.4
Parramatta	11674	12631	957	8.2
Penrith	9169	10577	1408	15.4
Pittwater	3792	3771	-21	-0.6
Randwick	12177	12686	509	4.2
Rockdale	7944	8378	434	5.5
Ryde	9328	9509	181	1.9
Strathfield	1880	2047	167	8.9
Sutherland Shire	14081	15582	1501	10.7
Sydney	22285	24570	2285	10.3
Warringah	10629	11247	618	5.8
Waverley	7654	7418	-236	-3.1
Willoughby	5095	5638	543	10.7
Wollondilly	1744	2009	265	15.2
Woollahra	6918	6546	-372	-5.4
Wyong	12575	13536	961	7.6

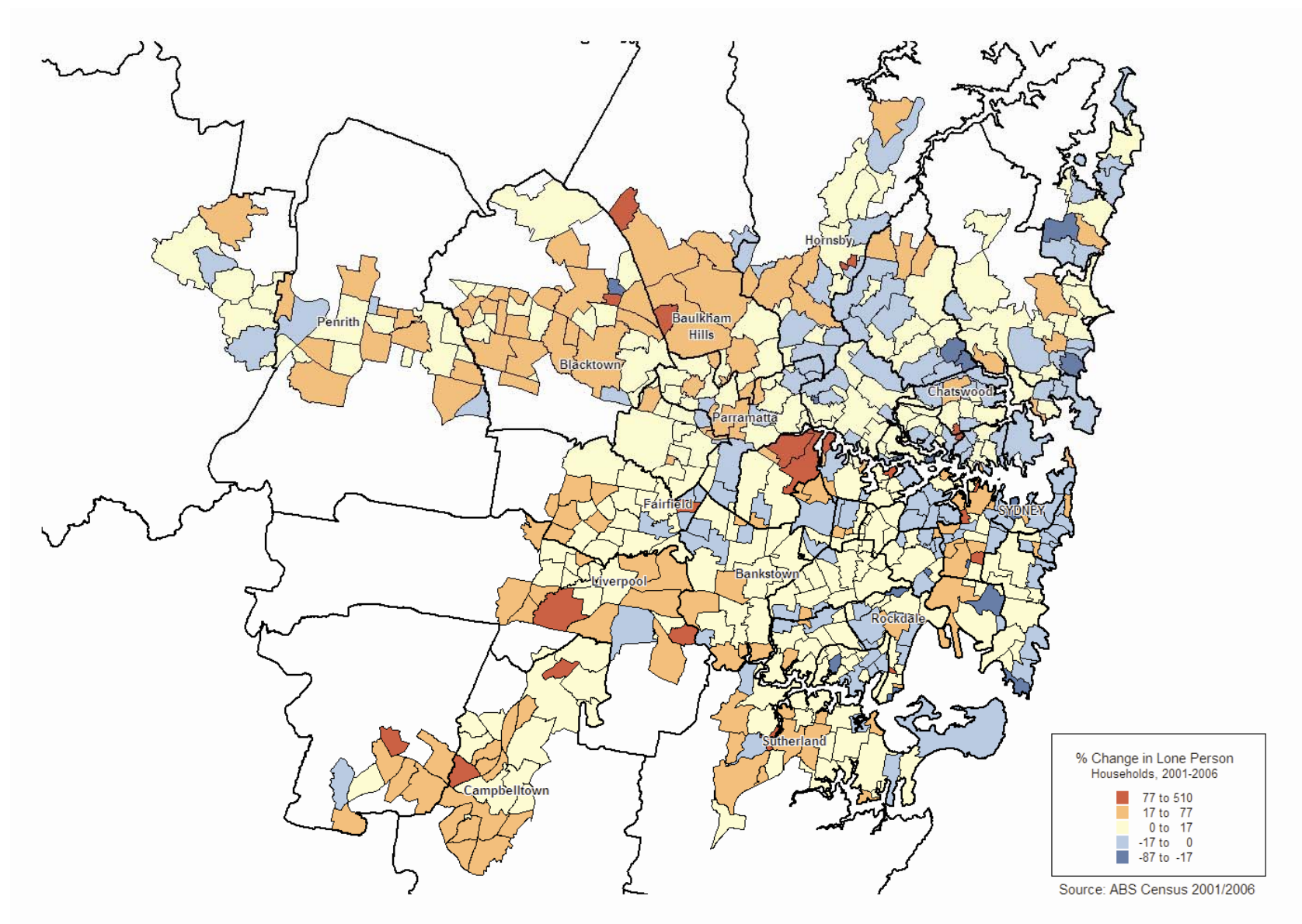
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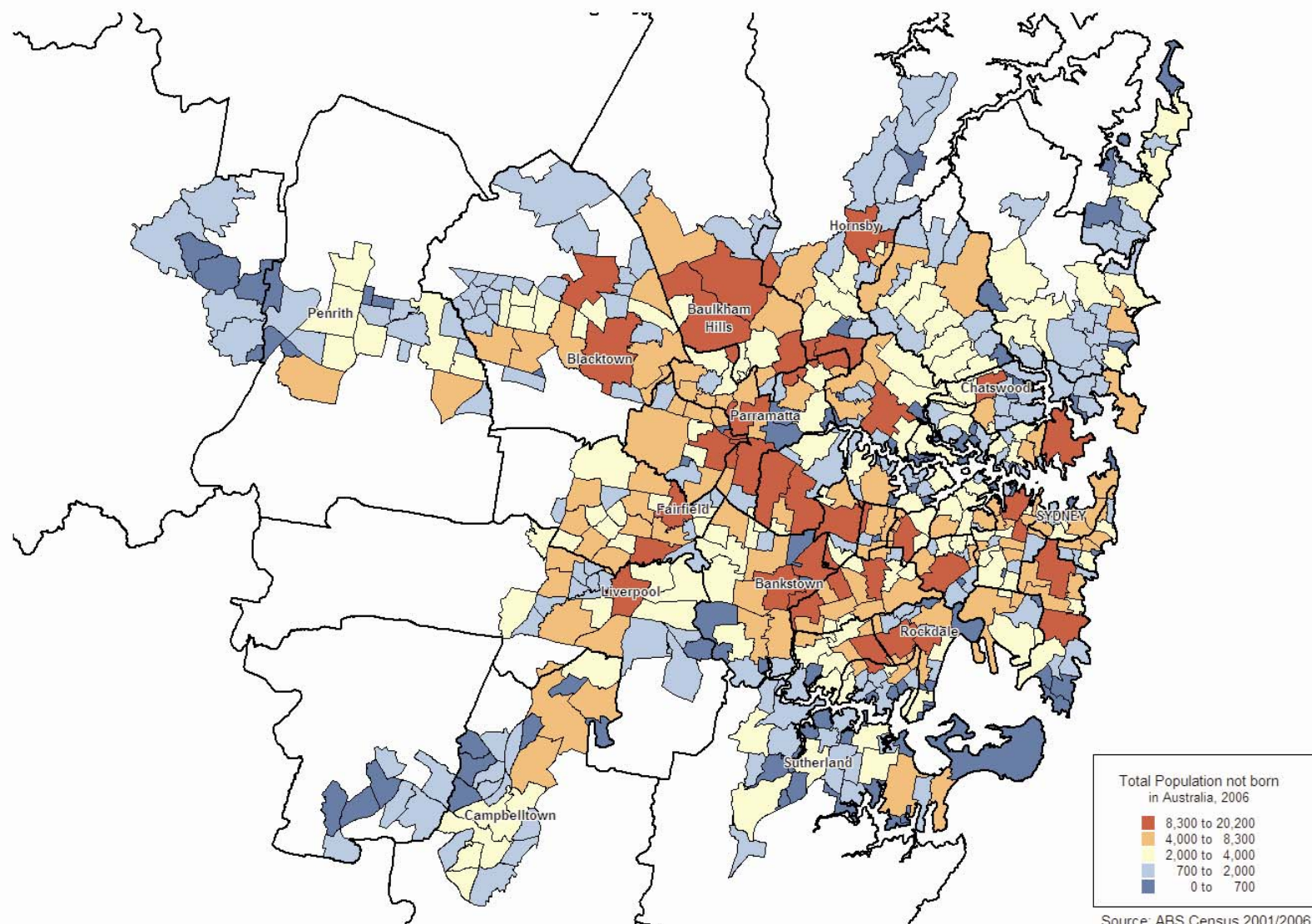


Non-Australian born Population

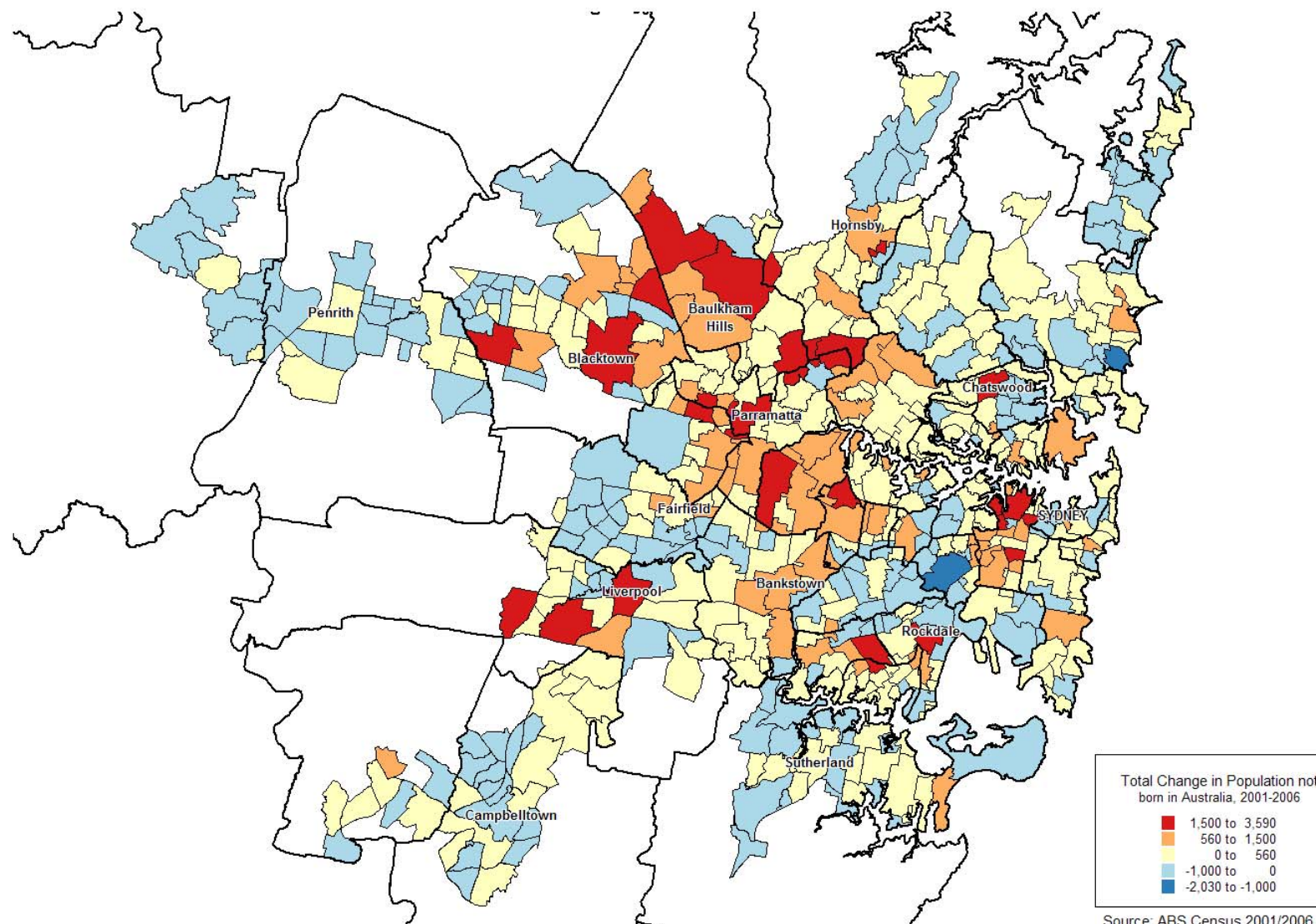
- Sydney is a diverse city (metropolitan area, 31.7% born overseas or ~1,626,700 people), with non-Australian born residents making up between 18% of all residents in Wollondilly to 63.4% in Auburn
- While most LGAs are becoming more diverse (i.e. the percentage of non-Australian born residents has increased between 2001 and 2006), a few have seen the proportion of Australian born residents increase – in the case of Marrickville and Botany Bay this is likely to reflect the ageing of these LGAs (with a high in-migrant intake in earlier generations) alongside gentrification pressures taking place
- Fairfield and Canterbury are interesting cases: traditionally areas of high immigrant concentrations and home to many new Australians: in absolute terms, this remains very much the case, although the proportion of non-Australian born population essentially stabilised between 2001 and 2006
- Strathfield, City of Sydney and Auburn saw the greatest increases in the proportion of non-Australian born populations – it is important to note that these LGAs experienced strong growth generally. City of Sydney increased from 54.3% to 58.9%; Auburn increased from 60% to 63.4%
- Drilling down below LGA level, there were significant increases in non-Australian born residents in most areas of strong growth generally: in areas of urban consolidation – Chatswood, Waitara, Kogarah, Rhodes and Newington – as well as the new Greenfield release areas of Baulkham Hills (although interestingly in the SW)

LGA	2001	2006	2001-2006	% Change
Ashfield	19854	20445	591	3.0
Auburn	33454	41156	7702	23.0
Bankstown	68155	73555	5400	7.9
Baulkham Hills	43919	53365	9446	21.5
Blacktown	98401	110768	12367	12.6
Blue Mountains	15869	15648	-221	-1.4
Botany Bay	18126	17813	-313	-1.7
Burwood	15864	17823	1959	12.3
Camden	8844	9904	1060	12.0
Campbelltown	45839	47229	1390	3.0
Canada Bay	21827	26032	4205	19.3
Canterbury	72823	71888	-935	-1.3
Fairfield	105963	104807	-1156	-1.1
Gosford	30439	34308	3869	12.7
Hawkesbury	11971	11513	-458	-3.8
Holroyd	36794	41897	5103	13.9
Hornsby	49268	54391	5123	10.4
Hunter's Hill	3662	4248	586	16.0
Hurstville	28251	32062	3811	13.5
Kogarah	20032	23265	3233	16.1
Ku-ring-gai	35056	36016	960	2.7
Lane Cove	10745	11010	265	2.5
Leichhardt	16682	17425	743	4.5
Liverpool	68149	75982	7833	11.5
Manly	13479	14014	535	4.0
Marrickville	34150	31780	-2370	-6.9
Mosman	8994	9703	709	7.9
North Sydney	22995	25978	2983	13.0
Parramatta	62838	72087	9249	14.7
Penrith	46863	44854	-2009	-4.3
Pittwater	14752	14767	15	0.1
Randwick	52215	54285	2070	4.0
Rockdale	41825	46143	4318	10.3
Ryde	38069	43270	5201	13.7
Strathfield	14946	18632	3686	24.7
Sutherland Shire	43192	44043	851	2.0
Sydney	74703	98350	23647	31.7
Warringah	39813	42063	2250	5.7
Waverley	28493	30994	2501	8.8
Willoughby	25012	29515	4503	18.0
Wollondilly	6996	7182	186	2.7
Woollahra	21266	21807	541	2.5
Wyong	23003	24942	1939	8.4

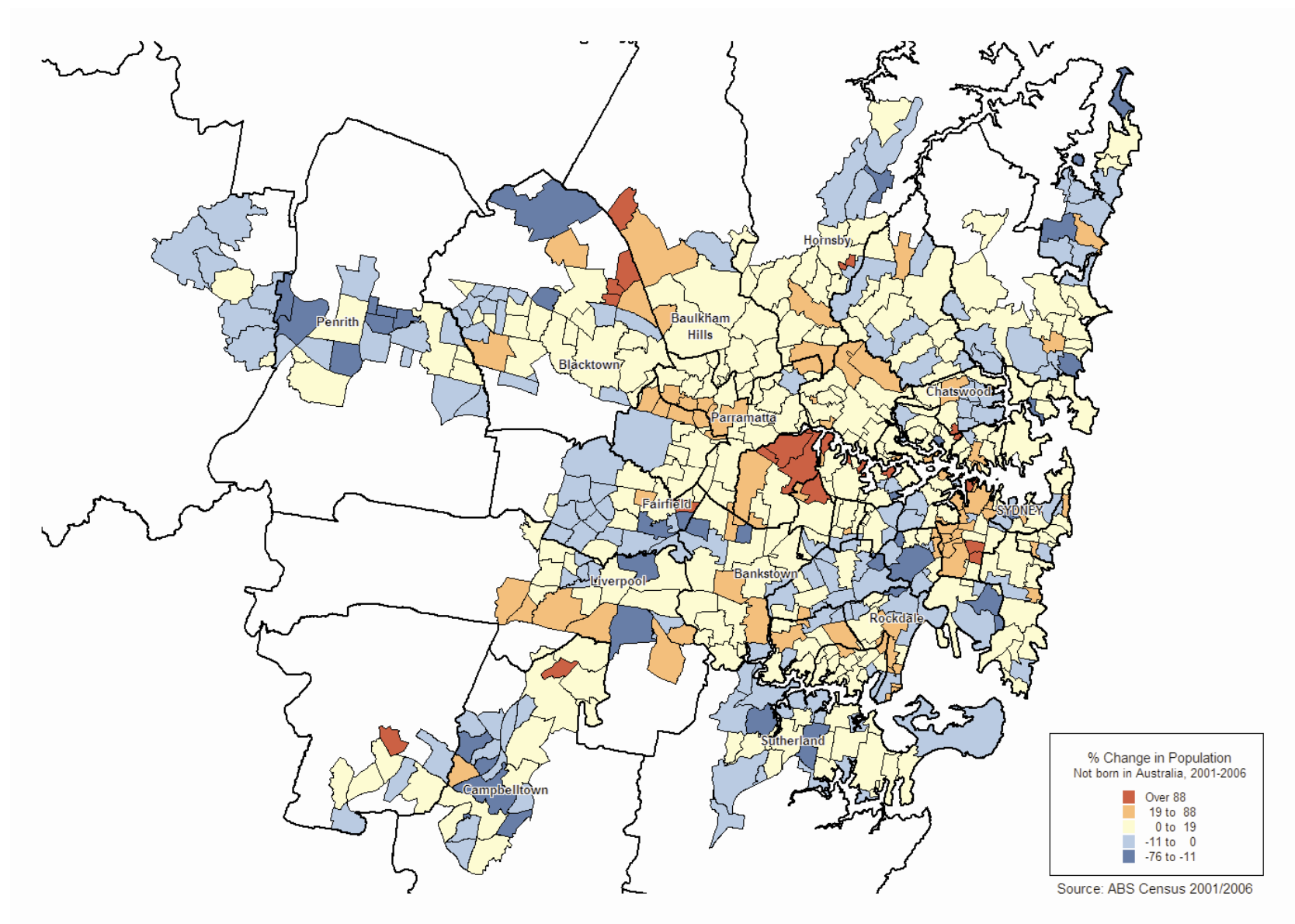
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Total residential properties

- City of Sydney saw the biggest growth in absolute numbers, and in terms of net gain to total stock
- Other strong performers are Baulkham Hills, Blacktown and Camden (new growth areas), Auburn and Strathfield (inner areas, in large part tied to Homebush Bay) and Willoughby (Chatswood)
- In outer areas where growth in properties would previously have been strong (Penrith, Campbelltown), increases were relatively modest. Fairfield's increases were very modest.
- Older, established, wealthier areas had least additions to total number of properties (Woollahra and Lane Cove), whilst Mosman registered an absolute loss.

LGA	2001	2006	2001-2006	% Change
Ashfield	16515	17074	559	3.4
Auburn	18661	22353	3692	19.8
Bankstown	58204	60608	2404	4.1
Baulkham Hills	46255	54371	8116	17.5
Blacktown	86009	93412	7403	8.6
Blue Mountains	31870	32732	862	2.7
Botany Bay	13762	14722	960	7.0
Burwood	11403	11613	210	1.8
Camden	14929	16969	2040	13.7
Campbelltown	48748	50217	1469	3.0
Canada Bay	25223	28268	3045	12.1
Canterbury	49163	50104	941	1.9
Fairfield	57717	58727	1010	1.7
Gosford	68535	71798	3263	4.8
Hawkesbury	22162	22903	741	3.3
Holroyd	32568	34309	1741	5.3
Hornsby	52252	55892	3640	7.0
Hunter's Hill	4681	4970	289	6.2
Hurstville	27849	28793	944	3.4
Kogarah	19480	20717	1237	6.4
Ku-ring-gai	35537	36177	640	1.8
Lane Cove	12865	13081	216	1.7
Leichhardt	23552	24061	509	2.2
Liverpool	50879	55069	4190	8.2
Manly	17307	17441	134	0.8
Marrickville	32104	33054	950	3.0
Mosman	12650	12611	-39	-0.3
North Sydney	32278	33873	1595	4.9
Parramatta	54714	58609	3895	7.1
Penrith	59948	62161	2213	3.7
Pittwater	21780	22605	825	3.8
Randwick	51413	53034	1621	3.2
Rockdale	35714	38009	2295	6.4
Ryde	38833	39996	1163	3.0
Strathfield	10100	11968	1868	18.5
Sutherland Shire	78454	80948	2494	3.2
Sydney	70735	86110	15375	21.7
Warringah	51218	54463	3245	6.3
Waverley	29527	30304	777	2.6
Willoughby	24593	27176	2583	10.5
Wollondilly	12948	14289	1341	10.4
Woollahra	25629	25646	17	0.1
Wyong	57916	62434	4518	7.8

Separate dwellings

This information is based upon dwellings occupied on census night

- 39,311 homes were added between 2001 and 2006, to provide a total of 1,000,308 in 2006, this includes unoccupied dwellings on census night; the number of occupied separate dwellings is recorded as 939,074
- As would be expected, most significant growth in new number of separate houses seen out on the periphery and in particular Baulkham Hills, Blacktown, Liverpool and Wyong
- There are some less clear trends in terms of data reporting for inner Sydney LGAs – for example significant increases in separate houses in City of Sydney, Waverley, North Sydney and Randwick: is this a definition issue (there has been a substantive drop in the 'other' categories) or does this relate to substantive rebuild (e.g. knock-down and rebuild?)
- Some middle suburb LGAs have lost separate dwellings as might be expected through urban consolidation activity (Bankstown, -839; Parramatta -623; Canterbury -459)

Changing homes:	% separate dwelling 2001	% separate dwelling 2006
Auburn	60	53
Kogarah	61	57
Parramatta	60	55
Willoughby	54	50
Fairfield	76	76
Liverpool	76	76

LGA	2001	2006	2001-2006	% Change
Ashfield	6104	6569	465	7.6
Auburn	11146	11866	720	6.5
Bankstown	44076	43237	-839	-1.9
Baulkham Hills	40684	46089	5405	13.3
Blacktown	74120	77966	3846	5.2
Blue Mountains	29347	30537	1190	4.1
Botany Bay	5811	5995	184	3.2
Burwood	5986	6301	315	5.3
Camden	13691	15880	2189	16.0
Campbelltown	38422	40117	1695	4.4
Canada Bay	13664	14173	509	3.7
Canterbury	26388	25929	-459	-1.7
Fairfield	43808	44659	851	1.9
Gosford	52287	54701	2414	4.6
Hawkesbury	18823	19555	732	3.9
Holroyd	21357	21784	427	2.0
Hornsby	40381	41447	1066	2.6
Hunter's Hill	3074	3054	-20	-0.7
Hurstville	17445	17608	163	0.9
Kogarah	11927	11911	-16	-0.1
Ku-ring-gai	30336	30488	152	0.5
Lane Cove	6229	6452	223	3.6
Leichhardt	8505	8232	-273	-3.2
Liverpool	38916	42072	3156	8.1
Manly	6356	6770	414	6.5
Marrickville	10616	11702	1086	10.2
Mosman	4502	4688	186	4.1
North Sydney	3883	4597	714	18.4
Parramatta	33051	32428	-623	-1.9
Penrith	50633	52203	1570	3.1
Pittwater	16767	17567	800	4.8
Randwick	15234	16769	1535	10.1
Rockdale	18516	18401	-115	-0.6
Ryde	21583	21592	9	0.0
Strathfield	6213	6041	-172	-2.8
Sutherland Shire	53127	53245	118	0.2
Sydney	2164	4145	1981	91.5
Warringah	32094	32607	513	1.6
Waverley	5173	6222	1049	20.3
Willoughby	13224	13612	388	2.9
Wollondilly	12207	13623	1416	11.6
Woollahra	5478	5984	506	9.2
Wyong	47649	51490	3841	8.1

SYDNEY'S HOMES



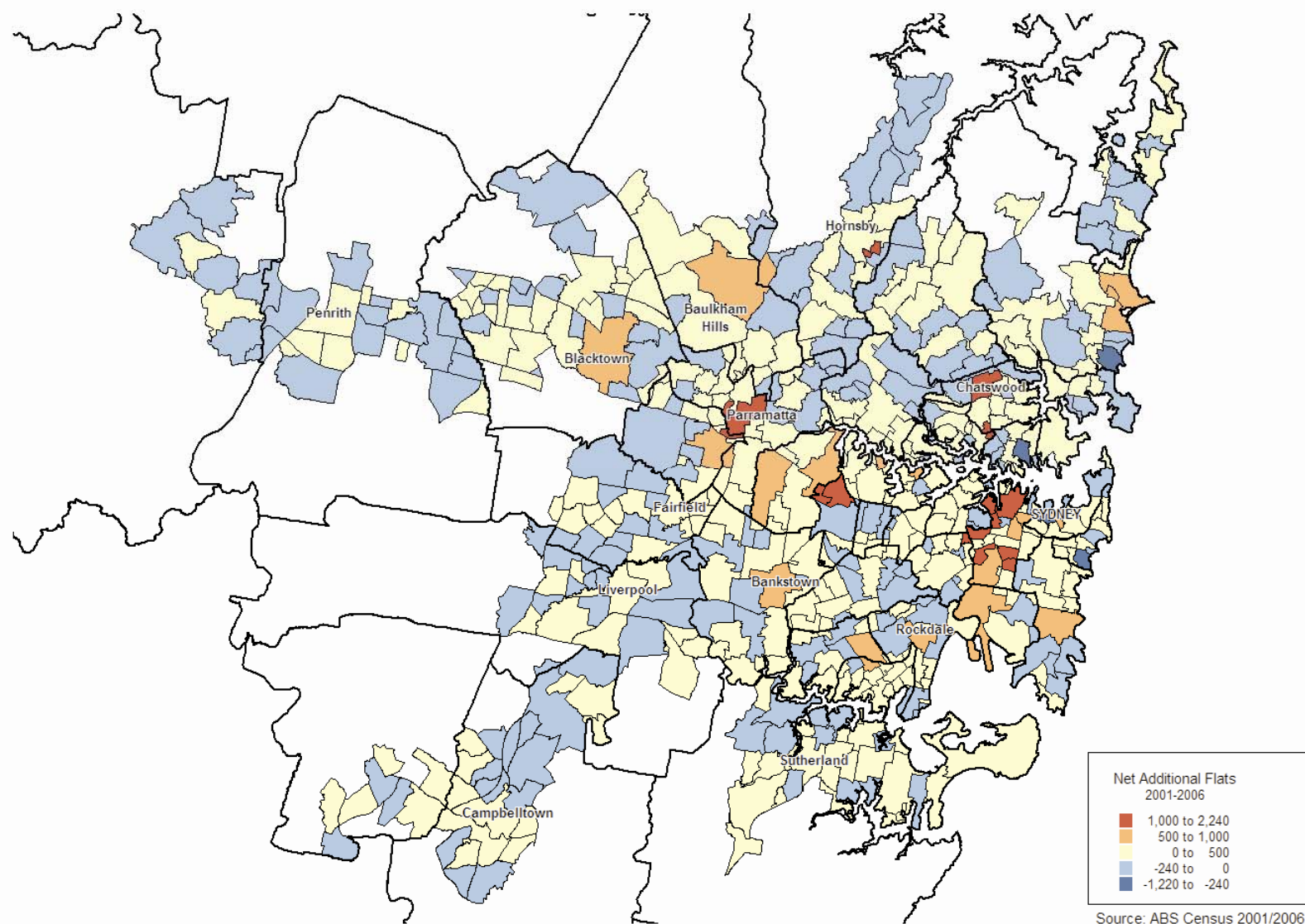
Flats/apartments

This information is based upon dwellings occupied on census night

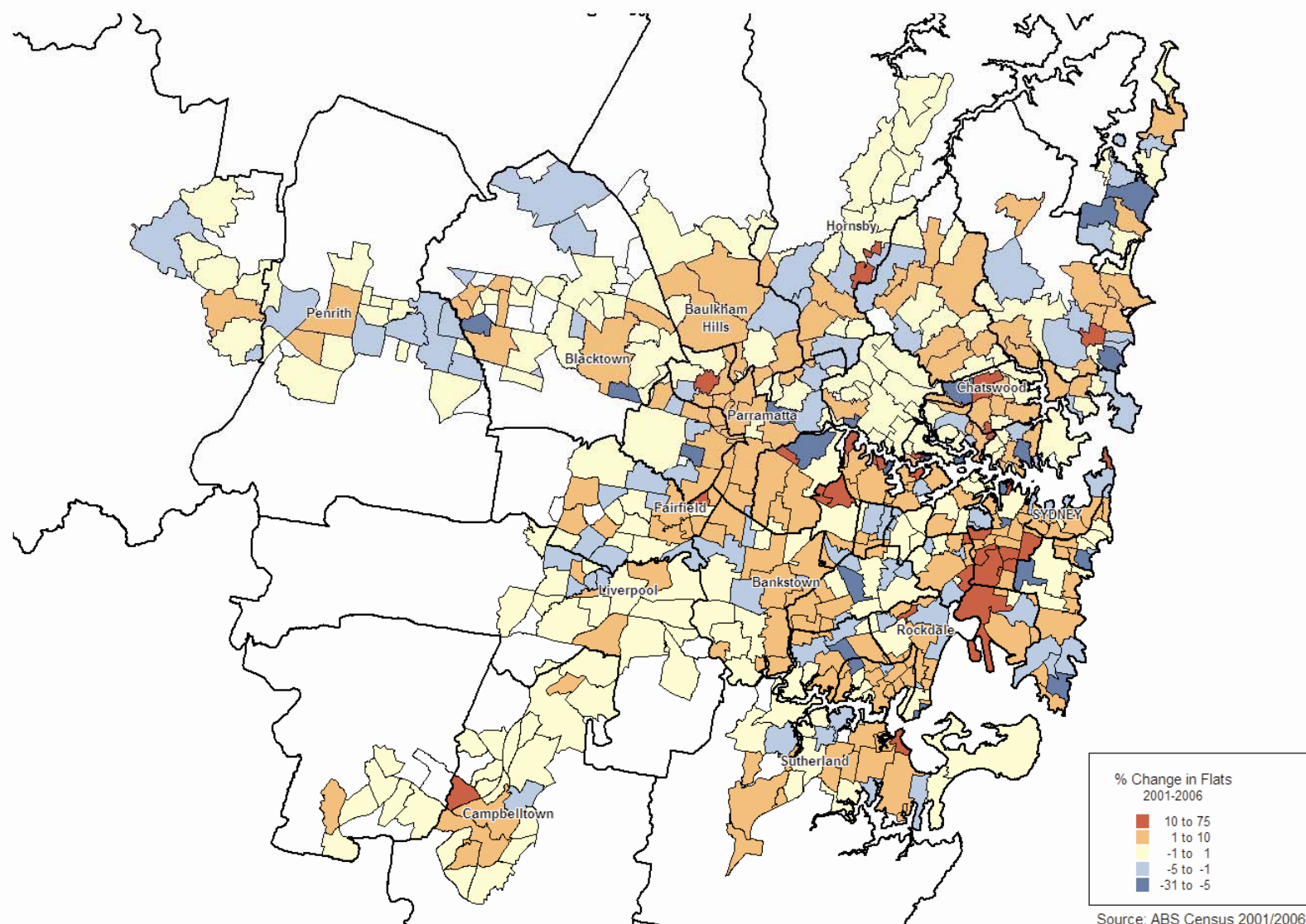
- More flats/apartments were built/occupied than separate dwellings in Sydney between 2001 and 2006. There were 53,361 more flats in 2006 than 2001; a total of 434,076
- All LGAs saw an increase in the number of flats with the exception of Blue Mountains, Pittwater and Wollondilly
- Significant increases were seen in City of Sydney (+14,658, an increase of 30%), Parramatta (+3510, +25.3%), Canada Bay (+2719, +33%) and Auburn (+2515, +46.5%)
- Bankstown, Blacktown, Rockdale, Kogarah and Hornsby also demonstrated significant increases, however outside these areas, increases were rather more modest
- In the west, consolidation pressures appear to have been limited, with the proportion of separate dwelling stock against total stock not declining in either Liverpool or Fairfield
- Baulkham Hills saw the largest increase in flats relative to existing stock profiles in the LGA, with an increase of 1341 to 2650

LGA	2001	2006	2001-2006	% Change
Ashfield	7804	8063	259	3.3
Auburn	5400	7915	2515	46.6
Bankstown	6978	8320	1342	19.2
Baulkham Hills	1309	2650	1341	102.4
Blacktown	3559	4598	1039	29.2
Blue Mountains	1192	962	-230	-19.3
Botany Bay	5588	6413	825	14.8
Burwood	4054	4114	60	1.5
Camden	211	301	90	42.7
Campbelltown	1302	1525	223	17.1
Canada Bay	8220	10939	2719	33.1
Canterbury	18363	18560	197	1.1
Fairfield	6982	7554	572	8.2
Gosford	5530	6655	1125	20.3
Hawkesbury	897	976	79	8.8
Holroyd	7801	8566	765	9.8
Hornsby	7517	9645	2128	28.3
Hunter's Hill	1106	1248	142	12.8
Hurstville	7272	7591	319	4.4
Kogarah	5763	7233	1470	25.5
Ku-ring-gai	3929	4544	615	15.7
Lane Cove	5674	5819	145	2.6
Leichhardt	6284	6674	390	6.2
Liverpool	6827	7142	315	4.6
Manly	8741	8785	44	0.5
Marrickville	11670	12356	686	5.9
Mosman	6348	6399	51	0.8
North Sydney	23029	23970	941	4.1
Parramatta	14923	18433	3510	23.5
Penrith	4048	4195	147	3.6
Pittwater	3041	2971	-70	-2.3
Randwick	26938	28091	1153	4.3
Rockdale	12158	14325	2167	17.8
Ryde	11627	12101	474	4.1
Strathfield	3096	5169	2073	67.0
Sutherland Shire	16469	18300	1831	11.1
Sydney	48959	63617	14658	29.9
Warringah	15752	18463	2711	17.2
Waverley	18315	18818	503	2.7
Willoughby	8747	11306	2559	29.3
Wollondilly	213	167	-46	-21.6
Woollahra	13832	14132	300	2.2
Wyong	3247	4471	1224	37.7

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Changing tenure patterns

This information is based upon dwellings occupied on census night

- In terms of absolute numbers, the big LGAs on the fringe remain the site of key increases in absolute numbers in owner occupier (both owned outright and purchaser). This is as would be expected, since this is where the houses are getting built
- The Census demonstrated an interesting shift (not isolated to Sydney, but seen nationally) of a sharp reduction in the level of households stating they owned their property outright, and those purchasing. This is against a backdrop of *relatively* stable owner occupation overall (although some commentators may seek to point to a significant fall in this, the considerable rise of 'not stated' against this category makes trend analysis all the more difficult)
- The shift from owned outright to being purchased is interesting: high levels of shift are seen across the board from wealthy to more disadvantaged LGAs, Some of the most significant falls in outright ownership were seen in Waverley and Randwick on the one hand, and Parramatta, Fairfield and Auburn on the other
- One may speculate that similar drivers are possibly at play – extracting built up equity to upgrade or renovate. Looking at the comparative increase in households stating that they are 'purchasing' is inevitably conflated by new entrants etc (and so Auburn's and Strathfield high figures need to take this into consideration). There are potential issues regarding household exposure depending on the levels of equity withdrawn
- There have been some distinct, geographically focused shifts between owner occupation (both outright and being purchased) and rental however. The most significant tenure shifts are seen in those LGAs a) where there has been significant new build activity and b) most of that new build activity has been flats/apartments (Auburn, Strathfield, Parramatta)
- In terms of the proportion of increases (owner occupied versus non State Housing rental) by LGA between 2001 and 2006, some interesting trends can be seen: in Auburn, 960 more owner occupier numbers, but 1598 rental numbers; Parramatta just 117 more owner occupiers but 1874 more private renters, Penrith 546 more owner occupiers, 1219 more private renters
- By contrast Liverpool has 2338 more owner occupiers, and just 139 more renters. Areas with most gains in non State rented stock (relative to the existing levels in the LGA): Baulkham Hills (+42.2%), Strathfield (+39.1%), Auburn (+31.8%), Canada Bay (+22.3%) and Blacktown (16.8%) – but important to remember that these areas saw large gains in stock generally as the increase for Sydney, as a whole was only 7.8%
- City of Sydney – once again – is a particularly interesting case: 3383 more owner occupiers, 3347 more non State renters. If this relates primarily to new build rather than tenure switch of existing stock, this means that a significant proportion of the higher density stock has been bought for owner occupation
- Gentrifying inner city areas actually lost private rented stock between 2001 and 2006 – Leichhardt, Woollahra, Manly, Lane Cove

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Owned Outright				
LGA	2001	2006	2001-2006	% Change
Ashfield	5425	4433	-992	-18.3
Auburn	6868	5276	-1592	-23.2
Bankstown	25695	20115	-5580	-21.7
Baulkham Hills	21026	18038	-2988	-14.2
Blacktown	25937	20945	-4992	-19.2
Blue Mountains	11883	10207	-1676	-14.1
Botany Bay	4938	4002	-936	-19.0
Burwood	4507	3702	-805	-17.9
Camden	4526	4042	-484	-10.7
Campbelltown	13309	10842	-2467	-18.5
Canada Bay	10582	8930	-1652	-15.6
Canterbury	18696	14601	-4095	-21.9
Fairfield	23406	18084	-5322	-22.7
Gosford	25610	21601	-4009	-15.7
Hawkesbury	7144	6107	-1037	-14.5
Holroyd	12246	9794	-2452	-20.0
Hornsby	23058	19201	-3857	-16.7
Hunter's Hill	2118	1799	-319	-15.1
Hurstville	12448	10104	-2344	-18.8
Kogarah	9157	7248	-1909	-20.8
Ku-ring-gai	20187	16471	-3716	-18.4
Lane Cove	5010	3976	-1034	-20.6
Leichhardt	6327	5000	-1327	-21.0
Liverpool	15069	11943	-3126	-20.7
Manly	6105	5030	-1075	-17.6
Marrickville	8689	7015	-1674	-19.3
Mosman	4781	3874	-907	-19.0
North Sydney	8191	6738	-1453	-17.7
Parramatta	18649	14369	-4280	-23.0
Penrith	18572	15624	-2948	-15.9
Pittwater	9322	7727	-1595	-17.1
Randwick	16552	13308	-3244	-19.6
Rockdale	15442	12312	-3130	-20.3
Ryde	15361	12446	-2915	-19.0
Strathfield	4297	3259	-1038	-24.2
Sutherland Shire	34094	28086	-6008	-17.6
Sydney	9843	8478	-1365	-13.9
Warringah	21454	17207	-4247	-19.8
Waverley	8801	6637	-2164	-24.6
Willoughby	9812	8177	-1635	-16.7
Wollondilly	4802	4116	-686	-14.3
Woollahra	9408	7390	-2018	-21.4
Wyong	21885	19244	-2641	-12.1

Being Purchased				
LGA	2001	2006	2001-2006	% Change
Ashfield	2543	3664	1121	44.1
Auburn	2890	5442	2552	88.3
Bankstown	10968	16647	5679	51.8
Baulkham Hills	15110	22945	7835	51.9
Blacktown	27307	35613	8306	30.4
Blue Mountains	9293	10938	1645	17.7
Botany Bay	2162	3452	1290	59.7
Burwood	1520	2426	906	59.6
Camden	6331	8132	1801	28.4
Campbelltown	16360	19191	2831	17.3
Canada Bay	4547	7112	2565	56.4
Canterbury	6966	11519	4553	65.4
Fairfield	11465	17207	5742	50.1
Gosford	16012	19678	3666	22.9
Hawkesbury	7183	8391	1208	16.8
Holroyd	5861	8909	3048	52.0
Hornsby	14119	19327	5208	36.9
Hunter's Hill	861	1277	416	48.3
Hurstville	4962	7781	2819	56.8
Kogarah	3315	5575	2260	68.2
Ku-ring-gai	7898	11622	3724	47.2
Lane Cove	2505	3650	1145	45.7
Leichhardt	4927	6454	1527	31.0
Liverpool	14956	20420	5464	36.5
Manly	2644	3658	1014	38.4
Marrickville	6127	7995	1868	30.5
Mosman	1770	2640	870	49.2
North Sydney	3744	5740	1996	53.3
Parramatta	10451	14848	4397	42.1
Penrith	21145	24639	3494	16.5
Pittwater	5053	6869	1816	35.9
Randwick	6914	9892	2978	43.1
Rockdale	5259	8774	3515	66.8
Ryde	7432	10401	2969	39.9
Strathfield	1446	2808	1362	94.2
Sutherland Shire	20371	27497	7126	35.0
Sydney	8238	12986	4748	57.6
Warringah	11408	16919	5511	48.3
Waverley	3500	5188	1688	48.2
Willoughby	4300	6708	2408	56.0
Wollondilly	4778	6444	1666	34.9
Woollahra	2592	4292	1700	65.6
Wyong	13305	17127	3822	28.7

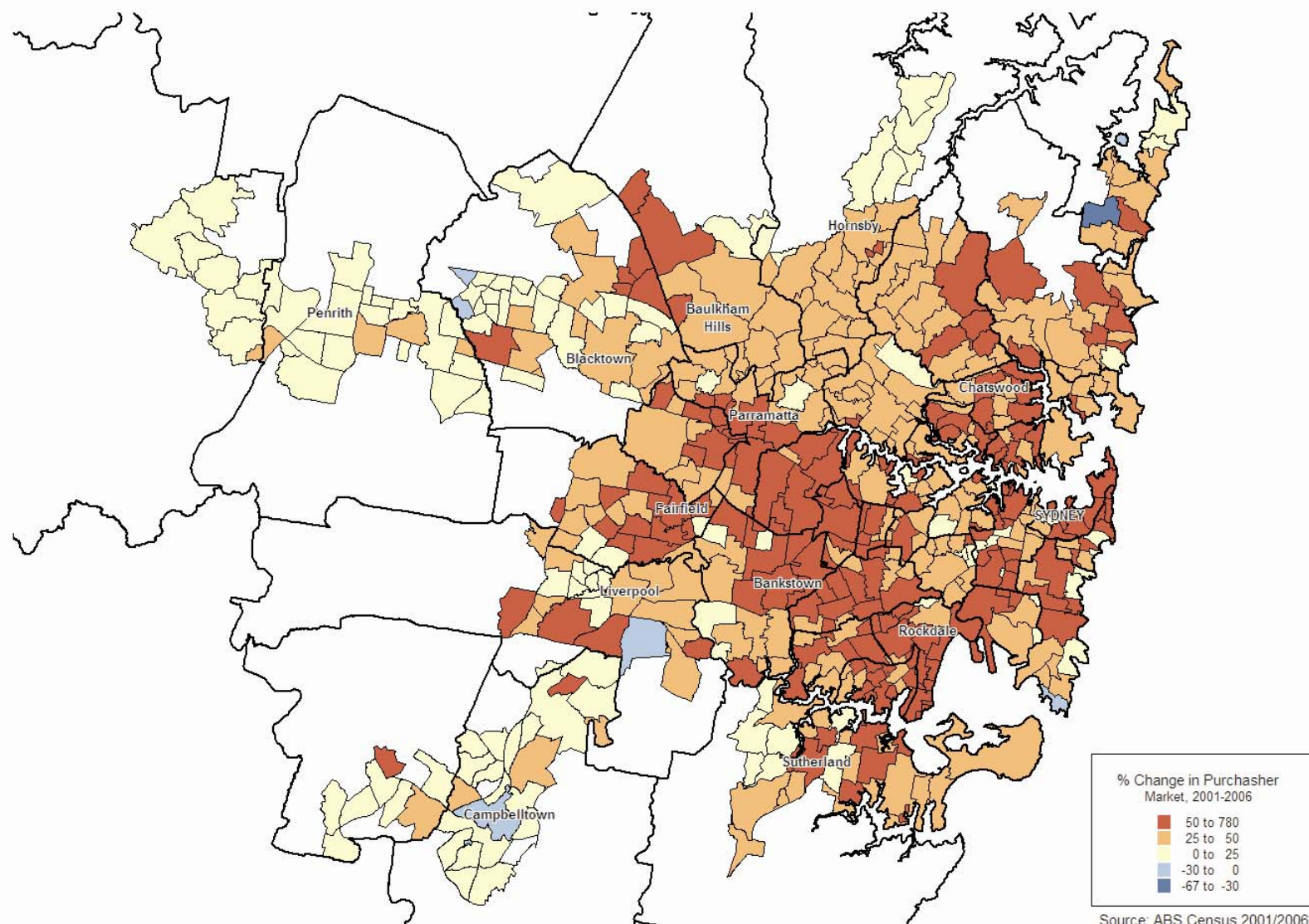
SYDNEY'S HOMES



Not Stated				
LGA	2001	2006	2001-2006	% Change
Ashfield	1256	1421	165	13.1
Auburn	1052	2311	1259	119.7
Bankstown	2567	4273	1706	66.5
Baulkham Hills	1386	1887	501	36.1
Blacktown	4128	5585	1457	35.3
Blue Mountains	1039	1446	407	39.2
Botany Bay	927	1085	158	17.0
Burwood	710	960	250	35.2
Camden	474	846	372	78.5
Campbelltown	2200	3073	873	39.7
Canada Bay	1438	2184	746	51.9
Canterbury	3400	4376	976	28.7
Fairfield	3053	4245	1192	39.0
Gosford	2604	4767	2163	83.1
Hawkesbury	1147	1484	337	29.4
Holroyd	1865	2457	592	31.7
Hornsby	1765	2342	577	32.7
Hunter's Hill	180	381	201	111.7
Hurstville	1338	1769	431	32.2
Kogarah	927	1307	380	41.0
Ku-ring-gai	986	1218	232	23.5
Lane Cove	684	865	181	26.5
Leichhardt	1353	2001	648	47.9
Liverpool	2611	4485	1874	71.8
Manly	1342	1505	163	12.1
Marrickville	2356	3281	925	39.3
Mosman	619	935	316	51.1
North Sydney	2277	3531	1254	55.1
Parramatta	3344	4736	1392	41.6
Penrith	2704	3122	418	15.5
Pittwater	1200	1389	189	15.8
Randwick	3430	4797	1367	39.9
Rockdale	2426	3383	957	39.4
Ryde	1652	2788	1136	68.8
Strathfield	501	1072	571	114.0
Sutherland Shire	2705	4133	1428	52.8
Sydney	10553	19508	8955	84.9
Warringah	2133	3066	933	43.7
Waverley	3065	4987	1922	62.7
Willoughby	1275	1987	712	55.8
Wollondilly	550	702	152	27.6
Woollahra	2650	3199	549	20.7
Wyong	2170	3122	952	43.9

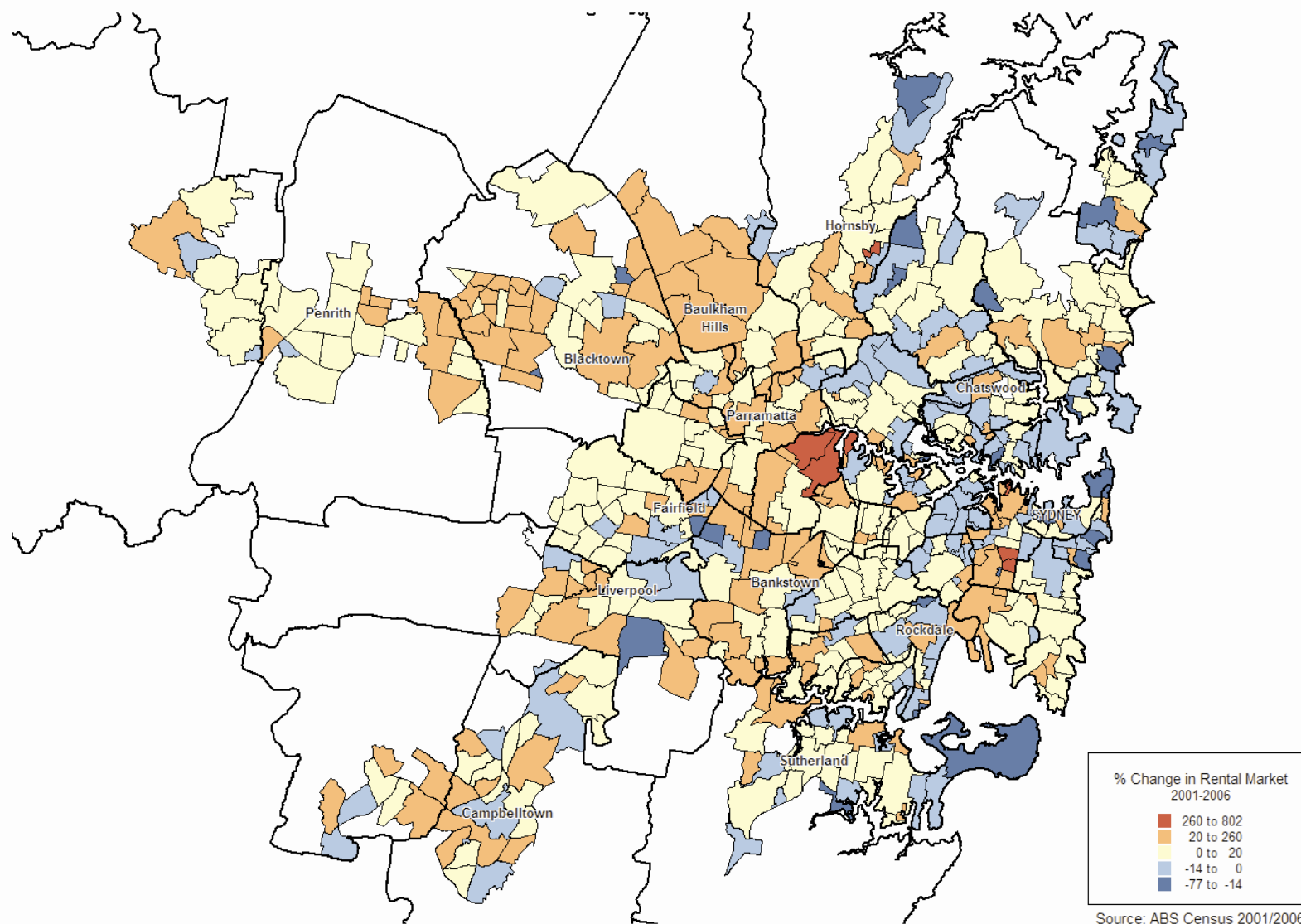
Private Rented				
LGA	2001	2006	2001-2006	% Change
Ashfield	5502	5783	281	5.1
Auburn	5024	6622	1598	31.8
Bankstown	8808	9829	1021	11.6
Baulkham Hills	5042	7174	2132	42.3
Blacktown	14810	17300	2490	16.8
Blue Mountains	4348	4736	388	8.9
Botany Bay	3363	3677	314	9.3
Burwood	3137	3255	118	3.8
Camden	2194	2607	413	18.8
Campbelltown	8137	8241	104	1.3
Canada Bay	5603	6855	1252	22.3
Canterbury	12867	13027	160	1.2
Fairfield	11378	11488	110	1.0
Gosford	11291	12064	773	6.8
Hawkesbury	3871	3978	107	2.8
Holroyd	7624	8505	881	11.6
Hornsby	8255	9434	1179	14.3
Hunter's Hill	692	740	48	6.9
Hurstville	5608	6023	415	7.4
Kogarah	4108	4541	433	10.5
Ku-ring-gai	3670	3746	76	2.1
Lane Cove	3353	3182	-171	-5.1
Leichhardt	7736	7305	-431	-5.6
Liverpool	10327	10466	139	1.3
Manly	4845	4673	-172	-3.6
Marrickville	10990	11039	49	0.4
Mosman	3739	3577	-162	-4.3
North Sydney	13196	13189	-7	-0.1
Parramatta	13036	14910	1874	14.4
Penrith	10976	12195	1219	11.1
Pittwater	3459	3301	-158	-4.6
Randwick	16635	16869	234	1.4
Rockdale	8299	9360	1061	12.8
Ryde	9763	9883	120	1.2
Strathfield	2407	3346	939	39.0
Sutherland Shire	12702	13026	324	2.6
Sydney	26604	29951	3347	12.6
Warringah	10725	11157	432	4.0
Waverley	10345	9656	-689	-6.7
Willoughby	6450	7445	995	15.4
Wollondilly	1481	1669	188	12.7
Woollahra	7307	6973	-334	-4.6
Wyong	10210	11712	1502	14.7

SYDNEY'S HOMES



Source: ABS Census 2001/2006

SYDNEY'S HOMES



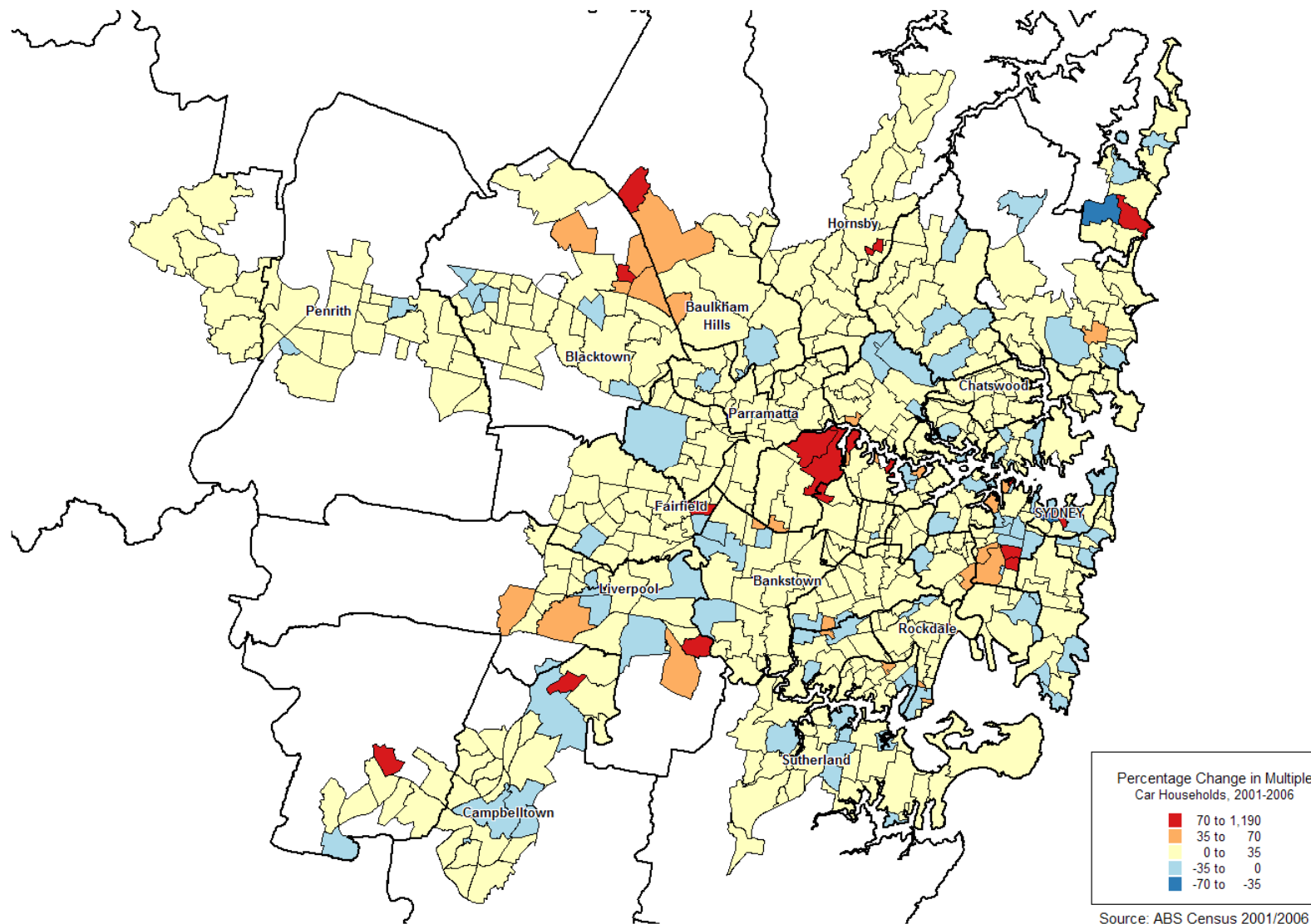
Car ownership

- In general, the trend is towards ever increasing car ownership and multiple car ownership in particular. More households have 2 or more cars. In Baulkham Hills, households are 3 times more likely to have two or more cars compared to one/none
- In the outer ring generally, 2 or more cars is the norm; even in the middle ring (Bankstown, Parramatta, Holroyd, Strathfield etc) 2 or more car households have become more common than, or are approaching, the numbers of 1 car households. In the inner ring, 1-car households remains the norm
- Fastest growth in ownership inevitably in areas of dwelling/population growth – Baulkham Hills, Camden, and very limited growth where modest population increases have been seen – Mosman, Manly, Woollahra and Waverley
- City of Sydney has seen significant population growth largely tied to high density developments such as Green Square. Despite inner city locations with good transport links, this growth has been accompanied by a large rise in car numbers. Although there were 2425 more households with no car, there were 4509 with one and 1704 with two or more – the latter an increase of 24.5% since 2001
- There is also an interesting story out on the older fringe – Fairfield, Gosford, Penrith, Campbelltown and Wyong. Areas of modest household/population increase, but the shift in numbers has been from 1-car households to 2 or more car households. Fairfield saw a drop in one car households by 1795, and an increase in 2 or more households by 1895. This may reflect the lifecycle of these areas (teenagers getting cars), but may also provide instructive markers regarding accessibility and public transport provision in these areas

Table identifies number of households with 2+ cars

LGA	2001	2006	2001-2006	% Change
Ashfield	3714	3973	259	7.0
Auburn	5040	6578	2515	30.5
Bankstown	22831	24786	1342	8.6
Baulkham Hills	30456	35642	1341	17.0
Blacktown	35814	41631	1039	16.2
Blue Mountains	11893	13259	-230	11.5
Botany Bay	3729	4335	825	16.3
Burwood	3192	3451	60	8.1
Camden	8926	10629	90	19.1
Campbelltown	19915	21497	223	7.9
Canada Bay	9667	11052	2719	14.3
Canterbury	14025	15221	197	8.5
Fairfield	22934	24829	572	8.3
Gosford	23600	26286	1125	11.4
Hawkesbury	11836	12408	79	4.8
Holroyd	11559	12337	765	6.7
Hornsby	25676	27579	2128	7.4
Hunter's Hill	2160	2285	142	5.8
Hurstville	9706	10572	319	8.9
Kogarah	7353	7935	1470	7.9
Ku-ring-gai	20163	20894	615	3.6
Lane Cove	4742	4740	145	0.0
Leichhardt	6243	6380	390	2.2
Liverpool	22672	25725	315	13.5
Manly	5357	5710	44	6.6
Marrickville	6514	7000	686	7.5
Mosman	4134	4220	51	2.1
North Sydney	6524	6818	941	4.5
Parramatta	18221	19793	3510	8.6
Penrith	28605	31327	147	9.5
Pittwater	11002	11470	-70	4.3
Randwick	13664	14411	1153	5.5
Rockdale	10570	11722	2167	10.9
Ryde	13940	14545	474	4.3
Strathfield	3616	4147	2073	14.7
Sutherland Shire	38942	41226	1831	5.9
Sydney	6950	8654	14658	24.5
Warringah	22789	24786	2711	8.8
Waverley	6523	6770	503	3.8
Willoughby	8337	9125	2559	9.5
Wollondilly	7707	8854	-46	14.9
Woollahra	7058	7292	300	3.3
Wyong	19679	23155	1224	17.7

SYDNEY'S HOMES



SYDNEY'S HOMES

Internet connection

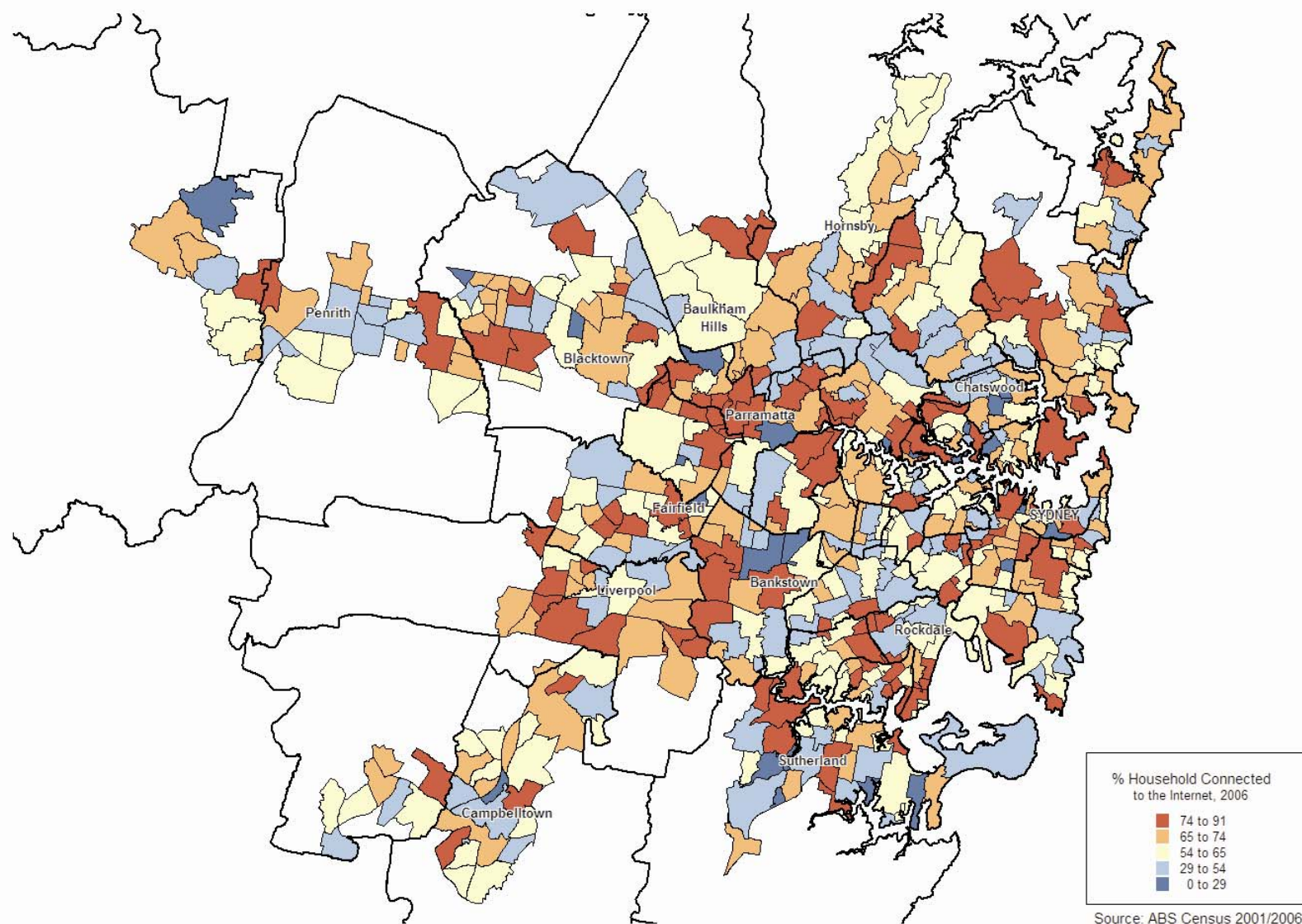
- Connection rates range from 45.5% in Wyong to 75.3% in Ku-ring-gai. Usage has greatly increased across all LGAs between 2001 and 2006, but the relative uptake between LGAs has not dramatically shifted i.e. Fairfield had a relatively low uptake in 2001 and continues to have, relatively, in 2006
- There are interesting exceptions however: there has been strong growth in Camden, Wollondilly and to a certain extent Auburn – although in part this will be driven by the strong growth in 'young' households generally in these LGAs
- There has also been relatively less robust growth in many inner city suburbs – with the relative rate of uptake weakest in City of Sydney and North Sydney; although this may relate to the presence of early adopting households in these locations



Table identifies % households connected to internet by any connection type

LGA	2001 (%)	2006 (%)	% Change
Ashfield	27.3	57.5	117.7
Auburn	17.6	50.7	244.3
Bankstown	18.3	50.1	185.6
Baulkham Hills	40.5	74.7	117.0
Blacktown	23.7	56.8	159.8
Blue Mountains	29.4	57.8	101.8
Botany Bay	19.4	51.1	181.9
Burwood	25.0	58.1	136.4
Camden	28.6	65.6	161.0
Campbelltown	23.9	55.4	138.7
Canada Bay	29.5	61.4	133.3
Canterbury	16.8	48.3	192.1
Fairfield	13.2	48.2	270.2
Gosford	23.5	49.3	119.8
Hawkesbury	25.4	56.8	131.3
Holroyd	20.8	52.2	164.9
Hornsby	40.4	70.9	87.7
Hunter's Hill	36.2	64.5	89.4
Hurstville	24.5	57.9	144.2
Kogarah	27.8	60.4	131.1
Ku-ring-gai	45.5	75.3	68.3
Lane Cove	39.9	67.7	72.4
Leichhardt	35.2	62.3	81.0
Liverpool	22.0	54.5	167.9
Manly	33.3	59.6	80.1
Marrickville	26.5	55.4	115.3
Mosman	38.0	64.1	68.3
North Sydney	35.6	60.8	79.2
Parramatta	25.5	55.4	132.9
Penrith	25.5	58.3	137.3
Pittwater	34.8	63.2	88.4
Randwick	29.1	57.6	104.4
Rockdale	21.2	52.2	162.6
Ryde	32.1	62.5	100.9
Strathfield	27.2	60.5	163.8
Sutherland Shire	31.5	63.2	107.3
Sydney	28.2	49.4	113.1
Warringah	33.2	63.9	104.3
Waverley	30.1	53.5	82.5
Willoughby	38.7	68.5	95.3
Wollondilly	23.6	61.0	185.2
Woollahra	32.6	58.0	78.0
Wyong	18.2	45.5	169.2

SYDNEY'S HOMES



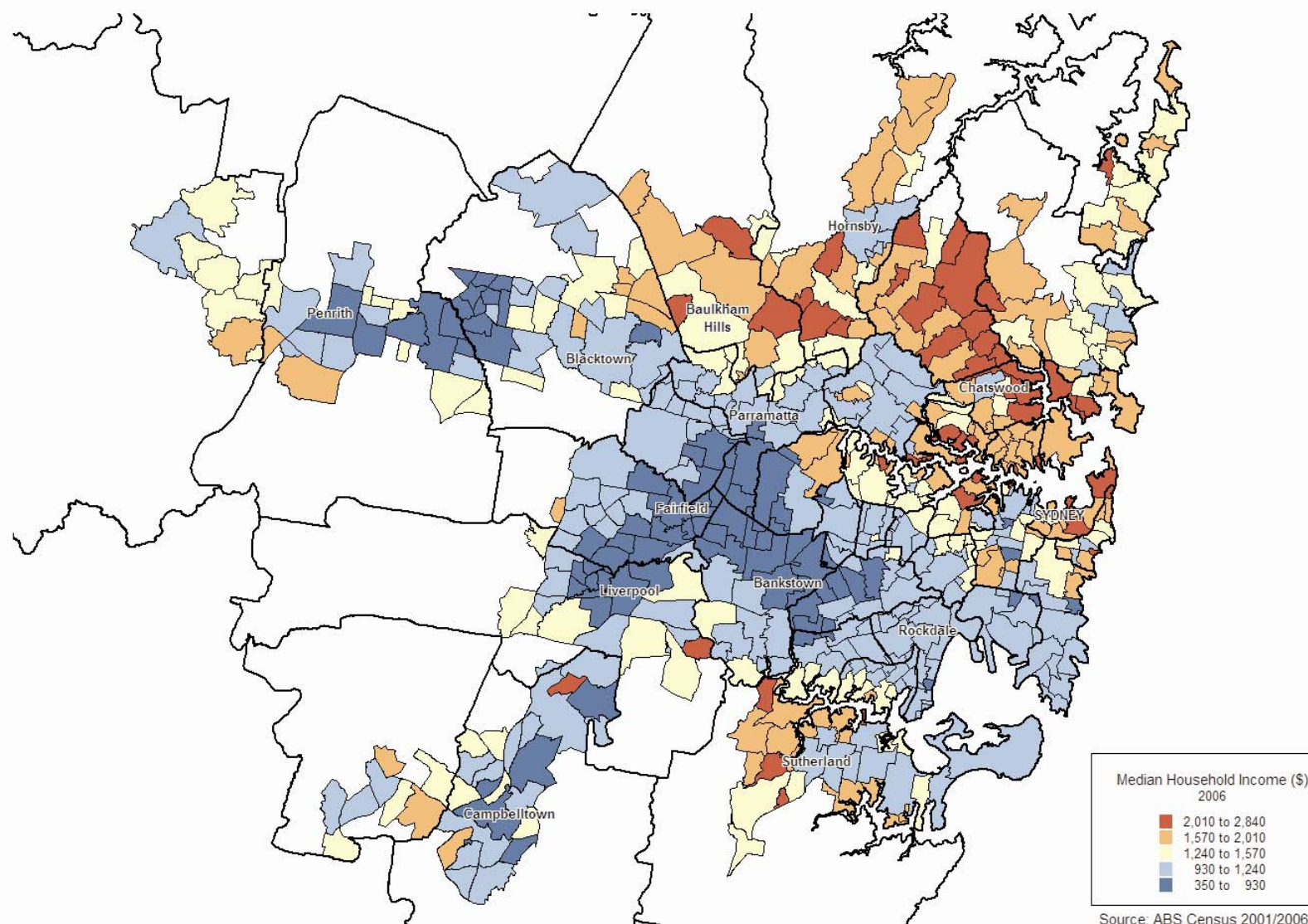
SYDNEY'S WEALTH AND HOUSING AFFORDABILITY

Household Income

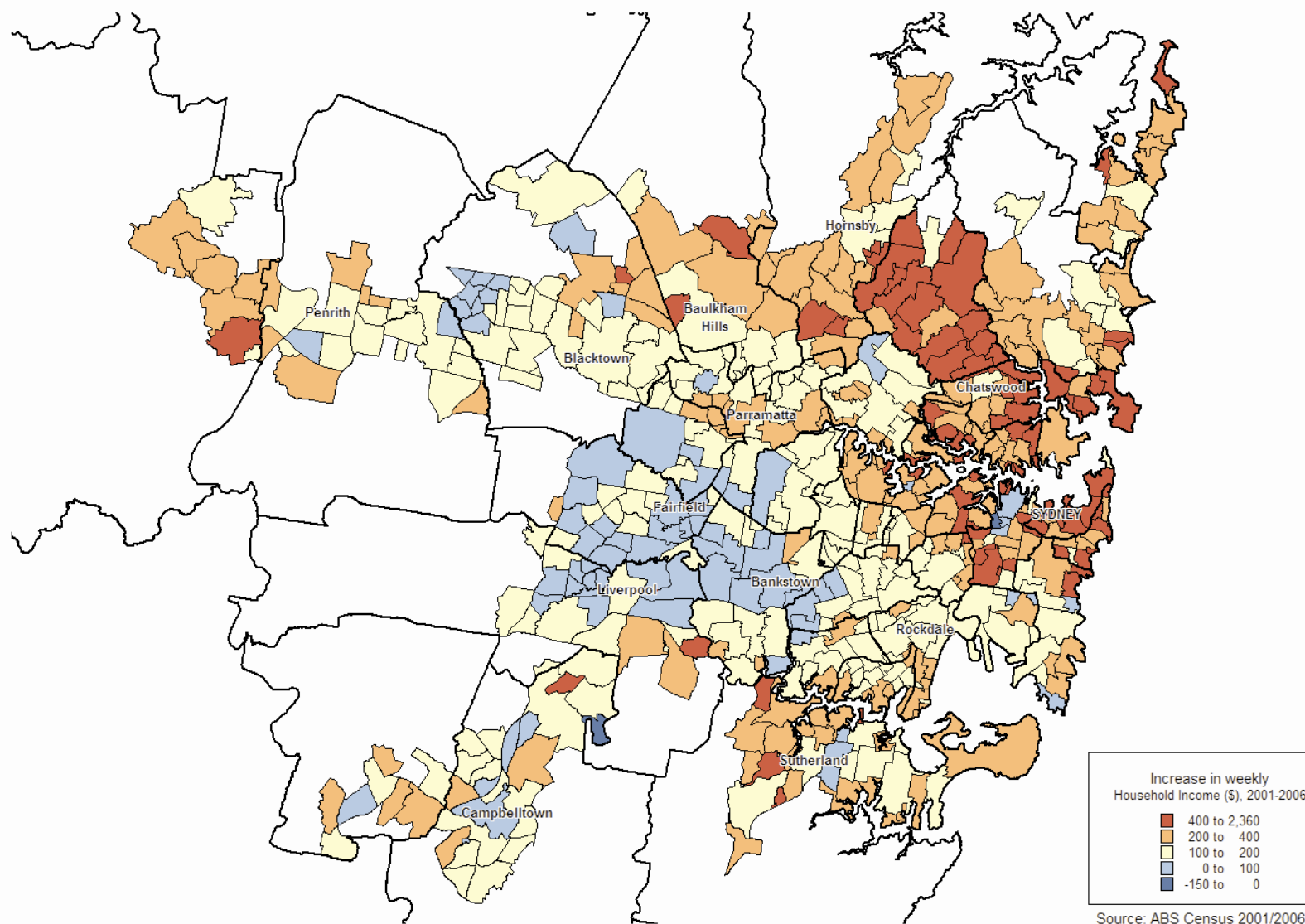
- Little change in overall rankings - top and bottom the same. Richest LGA is Ku-ring-gai at \$1,628 per week compared to the poorest, Wyong, at \$619 per week
- There have been good increases (from low bases) seen in both Wyong and Gosford helping to close the gap: a good news story perhaps reflecting an influx of better paid commuters into the area
- Leichhardt the winner in terms of percentage increases and the second highest absolute increase. Who else is moving up the rankings?: Marrickville, Sydney and Waverley as “gentrifiers” take hold, but also some closing of the gap for Burwood and Blacktown (the latter is likely to be the NW Growth area effect)
- But clear evidence of the increased polarisation of Sydney. The richest LGA had average household incomes 2.8 times those in the poorest in 2006 compared to 2.6 in 2001
- *Polarisation of prosperity* - Ku-ring-gai households increased average incomes by \$511 per week (24%), while Fairfield's households increased by just \$113 per week (13%)
- Other 'losers' include Kogarah, Ryde, Strathfield, Bankstown and Fairfield - a combination of lower paid and non-working households in the latter, and the big increase in moderate income households in flats for the former reducing average income levels. Here median incomes have gone up just 12-13% over the 5 years – barely keeping up with inflation
- Auburn has also seen robust gains – likely to reflect a different socio-economic profile moving into the LGA over the past 5 years in relation to the development of Sydney Olympic Park and, likewise, Canada Bay

LGA	2001	2006	2001-2006 (\$)	% Change
Ashfield	\$930	\$1,099	\$169	15.4
Auburn	\$733	\$907	\$174	19.2
Bankstown	\$803	\$926	\$123	13.3
Baulkham Hills	\$1,493	\$1,730	\$237	13.7
Blacktown	\$925	\$1,104	\$179	16.2
Blue Mountains	\$888	\$1,091	\$203	18.6
Botany Bay	\$815	\$993	\$178	17.9
Burwood	\$888	\$1,071	\$183	17.1
Camden	\$1,143	\$1,351	\$208	15.4
Campbelltown	\$904	\$1,066	\$162	15.2
Canada Bay	\$1,167	\$1,511	\$344	22.8
Canterbury	\$721	\$837	\$116	13.9
Fairfield	\$758	\$871	\$113	13.0
Gosford	\$747	\$943	\$196	20.8
Hawkesbury	\$964	\$1,143	\$179	15.7
Holroyd	\$854	\$997	\$143	14.3
Hornsby	\$1,266	\$1,511	\$245	16.2
Hunter's Hill	\$1,469	\$1,812	\$343	18.9
Hurstville	\$903	\$1,059	\$156	14.7
Kogarah	\$1,020	\$1,163	\$143	12.3
Ku-ring-gai	\$1,628	\$2,139	\$511	23.9
Lane Cove	\$1,389	\$1,725	\$336	19.5
Leichhardt	\$1,281	\$1,728	\$447	25.9
Liverpool	\$931	\$1,081	\$150	13.9
Manly	\$1,290	\$1,698	\$408	24.0
Marrickville	\$962	\$1,158	\$196	16.9
Mosman	\$1,551	\$1,911	\$360	18.8
North Sydney	\$1,473	\$1,770	\$297	16.8
Parramatta	\$881	\$1,042	\$161	15.5
Penrith	\$986	\$1,147	\$161	14.0
Pittwater	\$1,202	\$1,480	\$278	18.8
Randwick	\$1,021	\$1,184	\$163	13.8
Rockdale	\$849	\$1,034	\$185	17.9
Ryde	\$1,022	\$1,157	\$135	11.7
Strathfield	\$962	\$1,094	\$132	12.1
Sutherland Shire	\$1,151	\$1,373	\$222	16.2
Sydney	\$997	\$1,205	\$208	17.3
Warringah	\$1,131	\$1,386	\$255	18.4
Waverley	\$1,100	\$1,441	\$341	23.7
Willoughby	\$1,375	\$1,665	\$290	17.4
Wollondilly	\$983	\$1,184	\$201	17.0
Woollahra	\$1,513	\$1,912	\$399	20.9
Wyong	\$619	\$769	\$150	19.5

SYDNEY'S WEALTH AND HOUSING AFFORDABILITY



SYDNEY'S WEALTH AND HOUSING AFFORDABILITY



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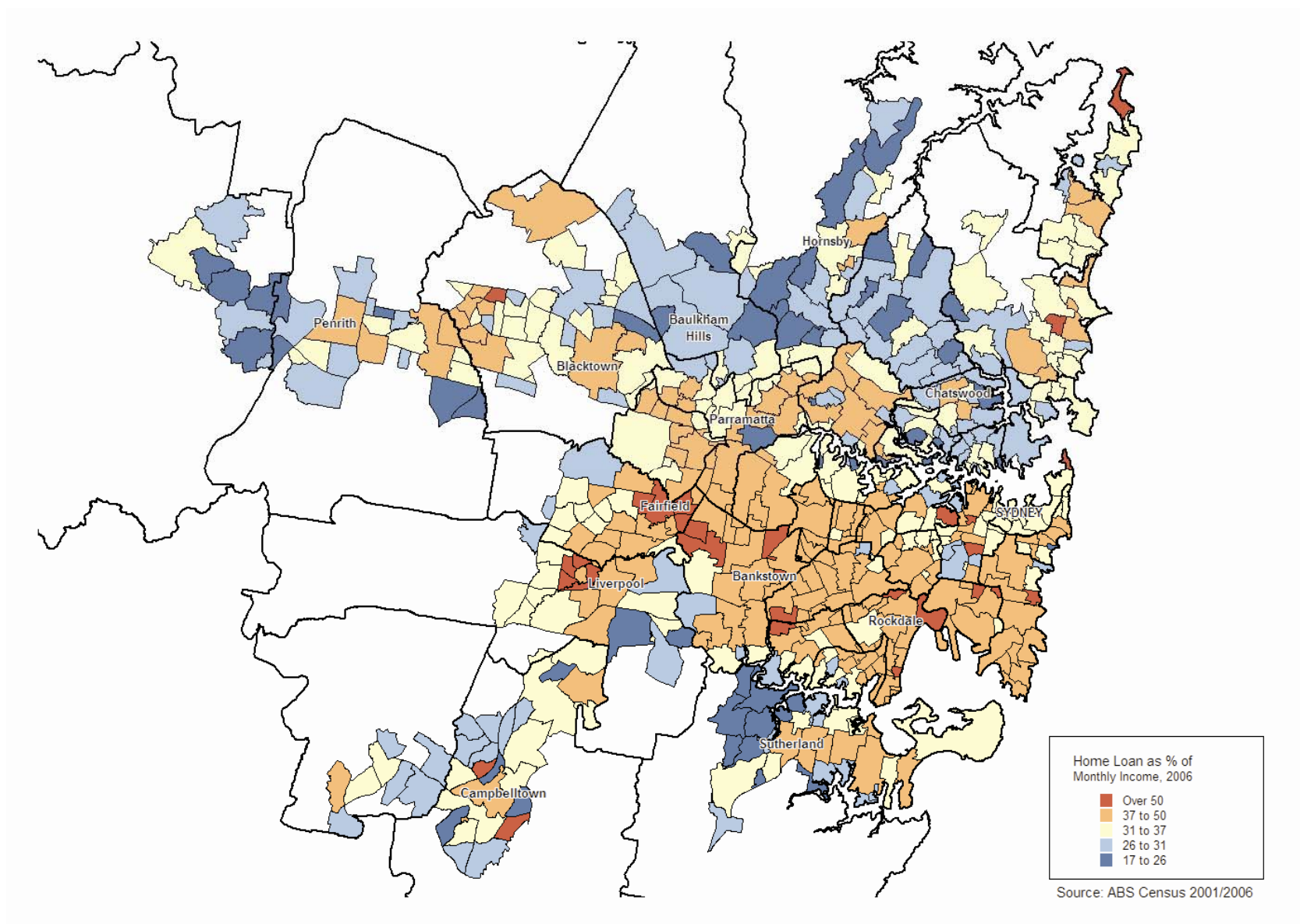


Buyer Affordability

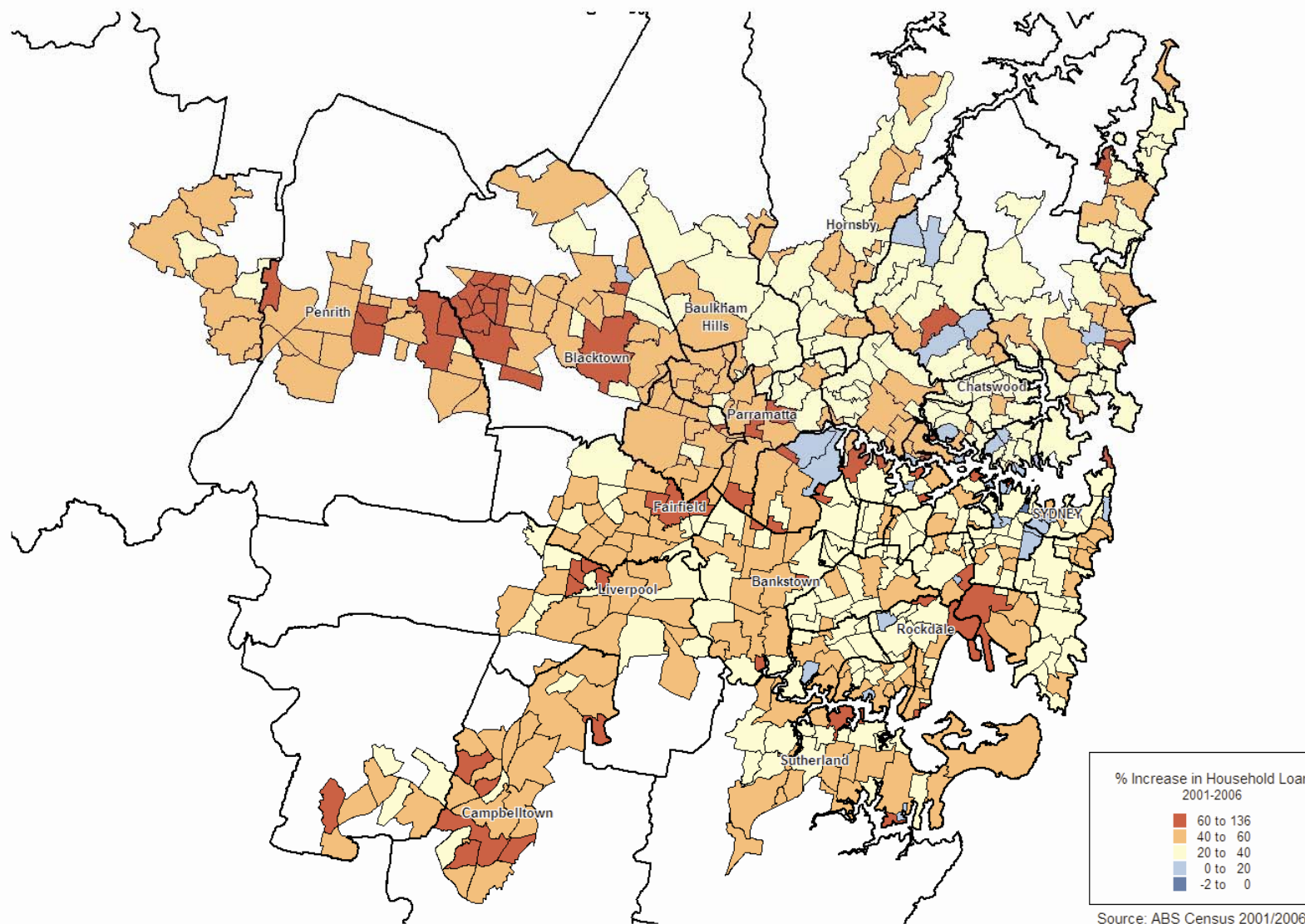
- This measure provides a simplistic snapshot of housing affordability, looking at the ratio between median household incomes and median mortgage repayments
- Median home loan repayment for Sydney is \$1800/month, ranging from \$1452 in Wyong to \$2800 in Woollahra
- There has been little change in rankings of LGAs in terms of amount of mortgage payments- bottom 4 has not moved. Campbelltown, Wyong and Fairfield remain with lowest mortgage repayments in 2006
- However, all LGAs have seen significant increases in the level of mortgage payments, and all have seen an increase in the median mortgage to income ratio except one – Ku-ring-gai was the only LGA to improve average affordability. These increases point to a significant worsening in affordability across the metropolitan area, but with more pronounced relative increases in the traditionally more affordable LGAs
- Mortgage payment to household incomes range from 45.3% in Botany Bay to 27% in Ku-ring-gai, however when you drill down below LGA level, suburbs with very high ratios emerge – both out in the periphery in parts of Fairfield, Liverpool, Campbelltown and Blacktown but also more central areas
- At the suburb level, differentiation between north and south of the harbour can be seen: the eastern suburbs and inner west demonstrate quite a different profile to the inner and upper north shore (older, established families), with those suburbs to the south typically paying a greater proportion of their incomes towards housing costs
- The LGAs with the greatest decline in affordability are Holroyd, Auburn, Fairfield and Blacktown, Canterbury, Bankstown, Wollondilly. Again, drilling down to the suburb level, areas where home loans as a percentage of income have increased most dramatically stand out starkly – parts of Fairfield and Bankstown. There are also pockets in a number of inner west markets and new developments along the Parramatta River
- Those LGAs where affordability has deteriorated least mirror (as would be expected) where incomes have risen most significantly

LGA	Median Repayment 2001	Median Repayment 2006	As % of 2001 Income	As % 2006 Income	% Point Change
Ashfield	\$1,300	\$1,798	32.3	37.8	5.5
Auburn	\$1,083	\$1,700	34.1	43.3	9.2
Bankstown	\$1,192	\$1,690	34.3	42.1	7.9
Baulkham Hills	\$1,508	\$2,071	23.3	27.6	4.3
Blacktown	\$1,083	\$1,710	27.0	35.7	8.7
Blue Mountains	\$1,000	\$1,500	26.0	31.7	5.7
Botany Bay	\$1,387	\$1,950	39.3	45.3	6.0
Burwood	\$1,495	\$1,896	38.9	40.9	2.0
Camden	\$1,300	\$1,820	26.2	31.1	4.8
Campbelltown	\$997	\$1,500	25.5	32.5	7.0
Canada Bay	\$1,625	\$2,167	32.1	33.1	1.0
Canterbury	\$1,127	\$1,600	36.1	44.1	8.0
Fairfield	\$1,000	\$1,500	30.4	39.7	9.3
Gosford	\$1,083	\$1,517	33.5	37.1	3.7
Hawkesbury	\$1,090	\$1,625	26.1	32.8	6.7
Holroyd	\$1,100	\$1,700	29.7	39.3	9.6
Hornsby	\$1,428	\$2,000	26.0	30.5	4.5
Hunter's Hill	\$2,000	\$2,700	31.4	34.4	3.0
Hurstville	\$1,300	\$1,756	33.2	38.3	5.0
Kogarah	\$1,365	\$1,900	30.9	37.7	6.8
Ku-ring-gai	\$1,968	\$2,500	27.9	27.0	-0.9
Lane Cove	\$1,733	\$2,180	28.8	29.2	0.4
Leichhardt	\$1,733	\$2,400	31.2	32.1	0.8
Liverpool	\$1,200	\$1,733	29.7	37.0	7.3
Manly	\$1,800	\$2,500	32.2	34.0	1.8
Marrickville	\$1,343	\$1,950	32.2	38.9	6.6
Mosman	\$2,000	\$2,500	29.8	30.2	0.4
North Sydney	\$1,928	\$2,383	30.2	31.1	0.9
Parramatta	\$1,191	\$1,727	31.2	38.2	7.1
Penrith	\$1,044	\$1,560	24.4	31.4	7.0
Pittwater	\$1,647	\$2,170	31.6	33.8	2.2
Randwick	\$1,517	\$2,135	34.3	41.6	7.3
Rockdale	\$1,300	\$1,819	35.3	40.6	5.3
Ryde	\$1,400	\$1,909	31.6	38.1	6.5
Strathfield	\$1,517	\$2,000	36.4	42.2	5.8
Sutherland Shire	\$1,335	\$1,950	26.8	32.8	6.0
Sydney	\$1,600	\$2,150	37.0	41.2	4.1
Warringah	\$1,517	\$2,144	31.0	35.7	4.7
Waverley	\$1,650	\$2,383	34.6	38.2	3.5
Willoughby	\$1,800	\$2,388	30.2	33.1	2.9
Wollondilly	\$1,083	\$1,733	25.4	33.8	8.4
Woollahra	\$2,080	\$2,800	31.7	33.8	2.1
Wyong	\$953	\$1,452	35.5	43.6	8.0

SYDNEY'S WEALTH AND HOUSING AFFORDABILITY



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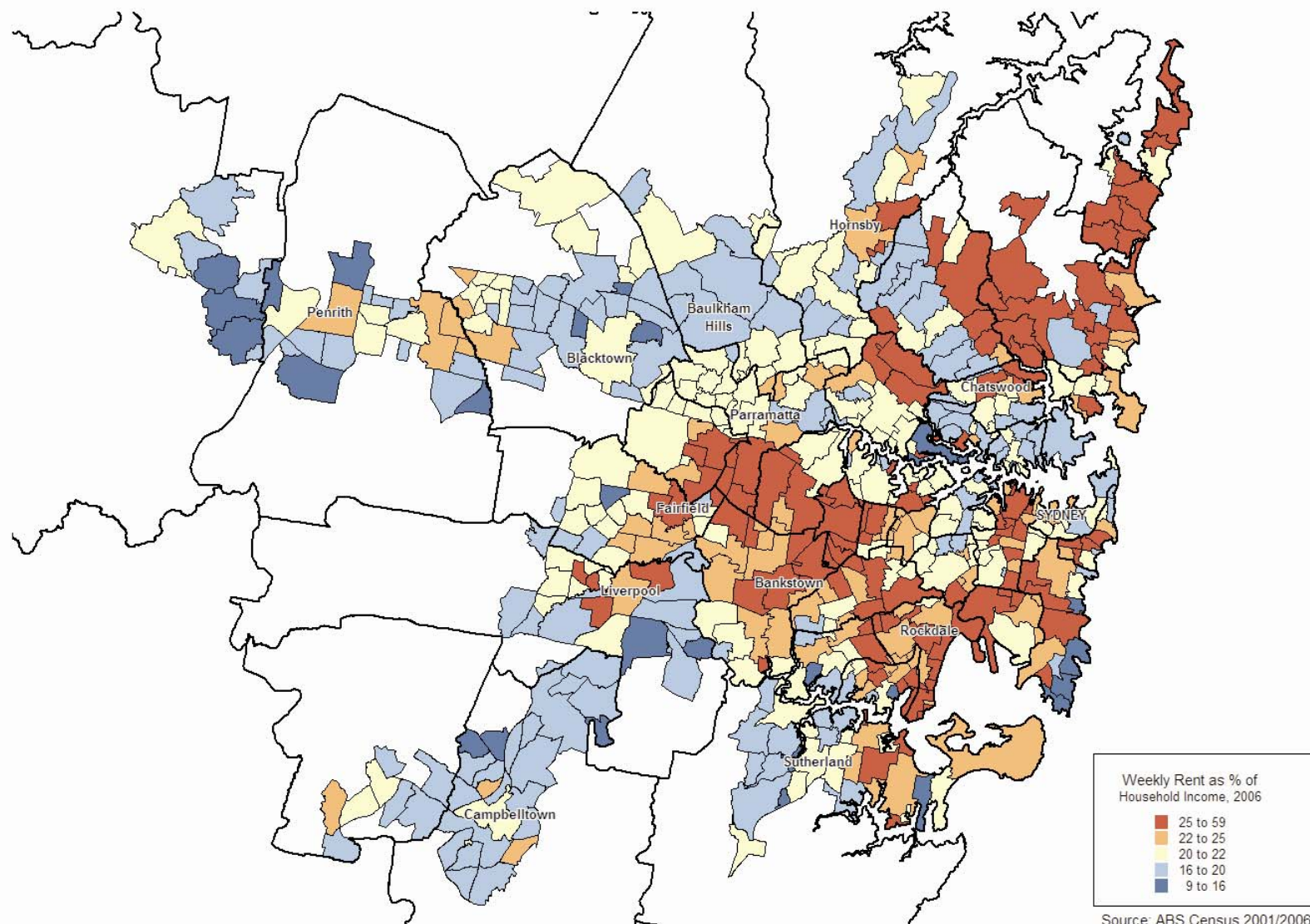
SYDNEY'S WEALTH AND HOUSING AFFORDABILITY

Renter affordability

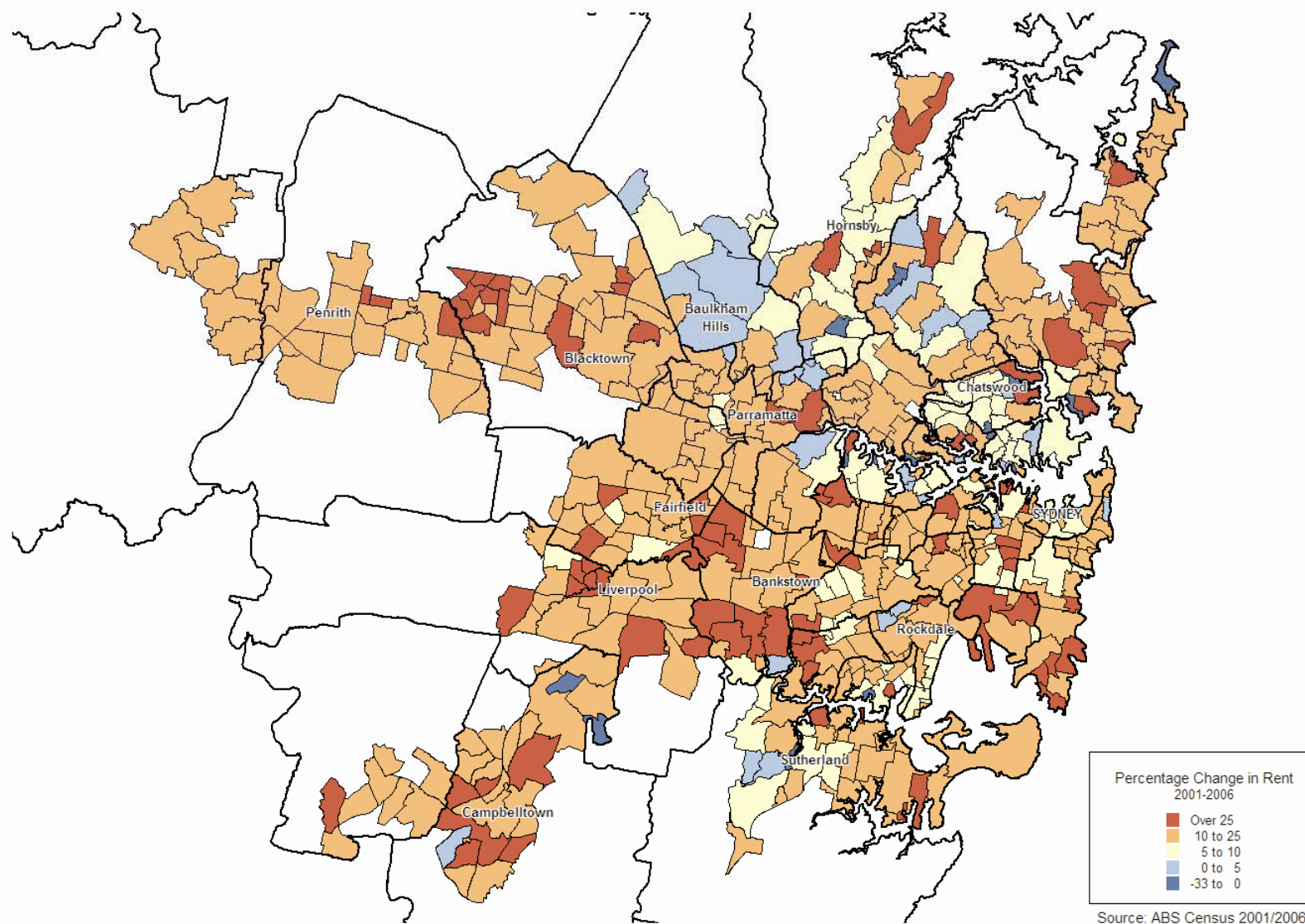
- Rents have increased but at a far lower rate than mortgage repayments – median for Metro Sydney \$250, ranging from \$180 in Fairfield to \$440 in Ku-ring-gai. Rent to household incomes range from 27.4% in City of Sydney to 16.6% in Hunters Hill
- Affordability levels have actually improved in many LGAs. Improvements have been most significant in the inner/north shore LGAs (mirroring where buyer affordability saw the lower increases : Lane Cove, Mosman, North Sydney
- Affordability levels for renters have improved least, or have worsened in the traditionally cheaper parts of the Metropolitan area: Fairfield, Liverpool
- Most significant decline in affordability is seen in Strathfield

LGA	Median Rent 2001	Median Rent 2006	As % of 2001 Income	As % 2006 Income	% Point Change
Ashfield	\$220	\$250	23.7	22.7	-0.9
Auburn	\$190	\$230	25.9	25.4	-0.6
Bankstown	\$190	\$220	23.7	23.8	0.1
Baulkham Hills	\$300	\$320	20.1	18.5	-1.6
Blacktown	\$170	\$200	18.4	18.1	-0.3
Blue Mountains	\$180	\$210	20.3	19.2	-1.0
Botany Bay	\$200	\$230	24.5	23.2	-1.4
Burwood	\$250	\$290	28.2	27.1	-1.1
Camden	\$210	\$250	18.4	18.5	0.1
Campbelltown	\$150	\$185	16.6	17.4	0.8
Canada Bay	\$300	\$340	25.7	22.5	-3.2
Canterbury	\$170	\$190	23.6	22.7	-0.9
Fairfield	\$155	\$180	20.4	20.7	0.2
Gosford	\$180	\$220	24.1	23.3	-0.8
Hawkesbury	\$175	\$210	18.2	18.4	0.2
Holroyd	\$200	\$225	23.4	22.6	-0.9
Hornsby	\$270	\$300	21.3	19.9	-1.5
Hunter's Hill	\$270	\$300	18.4	16.6	-1.8
Hurstville	\$210	\$250	23.3	23.6	0.4
Kogarah	\$240	\$270	23.5	23.2	-0.3
Ku-ring-gai	\$400	\$440	24.6	20.6	-4.0
Lane Cove	\$276	\$300	19.9	17.4	-2.5
Leichhardt	\$310	\$350	24.2	20.3	-3.9
Liverpool	\$160	\$200	17.2	18.5	1.3
Manly	\$320	\$380	24.8	22.4	-2.4
Marrickville	\$212	\$250	22.0	21.6	-0.4
Mosman	\$325	\$350	21.0	18.3	-2.6
North Sydney	\$330	\$350	22.4	19.8	-2.6
Parramatta	\$200	\$230	22.7	22.1	-0.6
Penrith	\$180	\$215	18.3	18.7	0.5
Pittwater	\$320	\$380	26.6	25.7	-0.9
Randwick	\$280	\$315	27.4	26.6	-0.8
Rockdale	\$225	\$260	26.5	25.1	-1.4
Ryde	\$220	\$260	21.5	22.5	0.9
Strathfield	\$230	\$285	23.9	26.1	2.1
Sutherland Shire	\$235	\$265	20.4	19.3	-1.1
Sydney	\$280	\$330	28.1	27.4	-0.7
Warringah	\$275	\$320	24.3	23.1	-1.2
Waverley	\$310	\$351	28.2	24.4	-3.8
Willoughby	\$340	\$360	24.7	21.6	-3.1
Wollondilly	\$170	\$205	17.3	17.3	0.0
Woollahra	\$355	\$400	23.5	20.9	-2.5
Wyong	\$165	\$200	26.7	26.0	-0.6

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