



# Housing Strategy

Demographic Profile  
April 2013

## Background

The City of Kogarah is located 15kms south of the Sydney CBD and forms the heart of the St George Region, bounded by the City of Rockdale, the City of Hurstville and the Georges River to the south.

The City comprises 17 suburbs: Allawah, Beverley Park, Blakehurst, Carlton, Carss Park, Connells Point, Hurstville, Hurstville Grove, Kogarah, Kogarah Bay, Kyle Bay, Mortdale, Penshurst, Oatley, Ramsgate, Sans Souci and South Hurstville.

Low density housing remains a key feature of Kogarah's urban landscape. In the last two decades however, the land use geography of the City has undergone change, with the growth of the Kogarah Town Centre and its identification as a Specialised/Major centre in the sub-region. Retail and commercial development in Kogarah are generally focused on the arterial road network and multi-dwelling housing is generally confined to those areas along the railway corridor or within existing commercial centres.

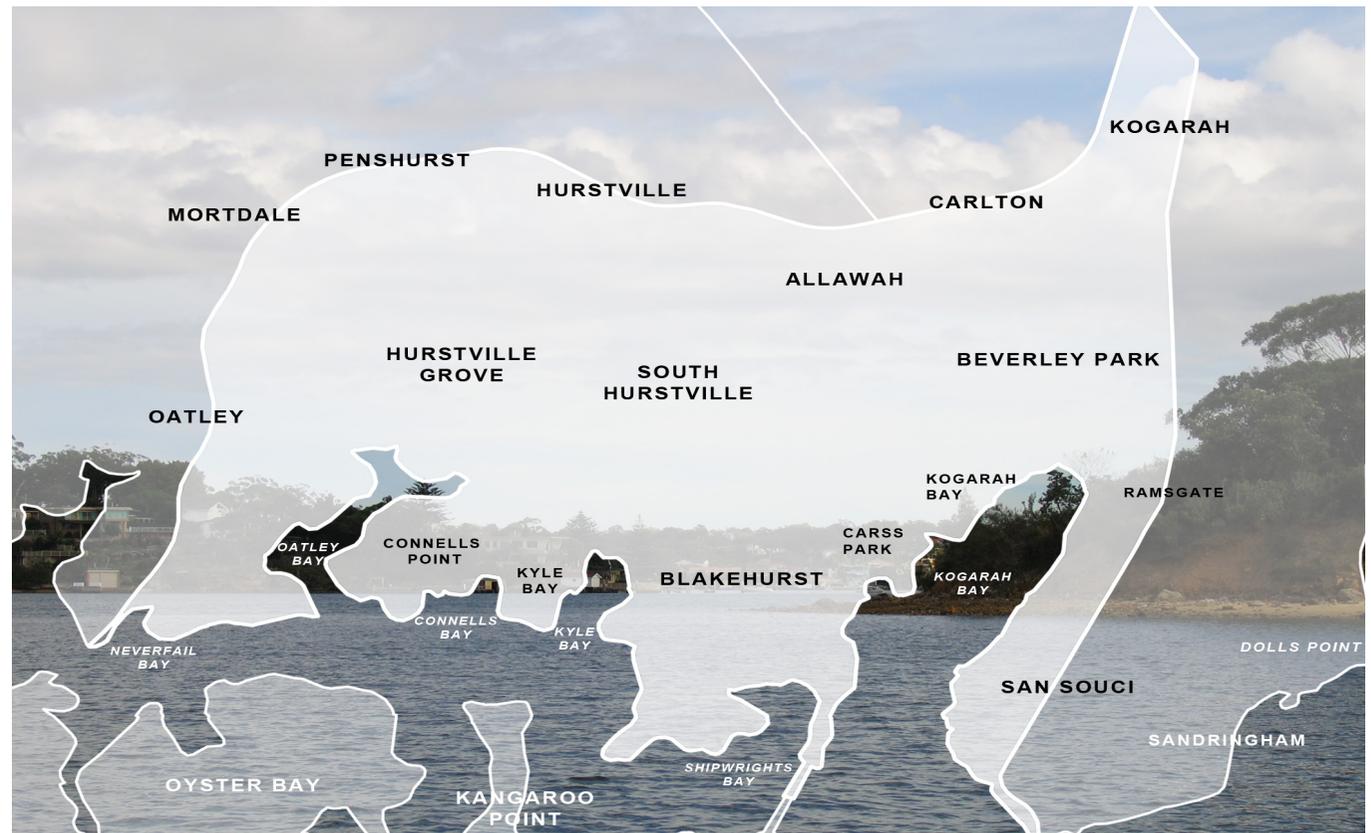
The following demographic profile has been undertaken on population and housing trends within Kogarah Local Government Area (LGA).

This analysis identifies the issues which will have an impact on the overall demand for housing in the City of Kogarah. The statistics used to collate the demographic profile have been based on information provided by profile id and atlas id and are based on 2011 Census data.

## Population size and future population projections

In 2011, the Census indicated that 58,938 people were residents of the City of Kogarah, with the suburbs of Allawah, Hurstville and Kogarah making up approximately 31.5% of the City's total population.

It is estimated that by 2036, Kogarah's population will grow to approximately 67,800 people.



## Age

Kogarah has a similar age structure to Greater Sydney with Parents and Home-builders aged 35 to 49 (22%) and the Young Workforce aged 25 to 34 (15%) being the two largest age groups in the Kogarah LGA.

Figure 1 shows the age structure of the City of Kogarah in 2011 based on service age groups.

In 2011, 14.5% of Kogarah City's population was aged 65 years or more compared to 12.8% in Greater Sydney. Kogarah City has a lower proportion of pre-schoolers and a higher proportion of people at post retirement age than Greater Sydney.

Figure 2 demonstrates that the City of Kogarah is consistent with national trend towards an ageing population. This is also reflected in the fact that the median age in Kogarah has been increasing in recent years, rising from 34 in 2006 to 37 in 2011.

It is also interesting to note that there was a small decline in the Seniors group aged 70 to 84 (-235 people) between 2001-2011. This may have been due to a number of contributing factors including migration, insufficient number of retirement villages, natural death rate, or a lack of suitable housing for this age group.

### Age structure, 2011



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Usual residence data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 1: Kogarah City's Age Structure by service age groups in 2011.

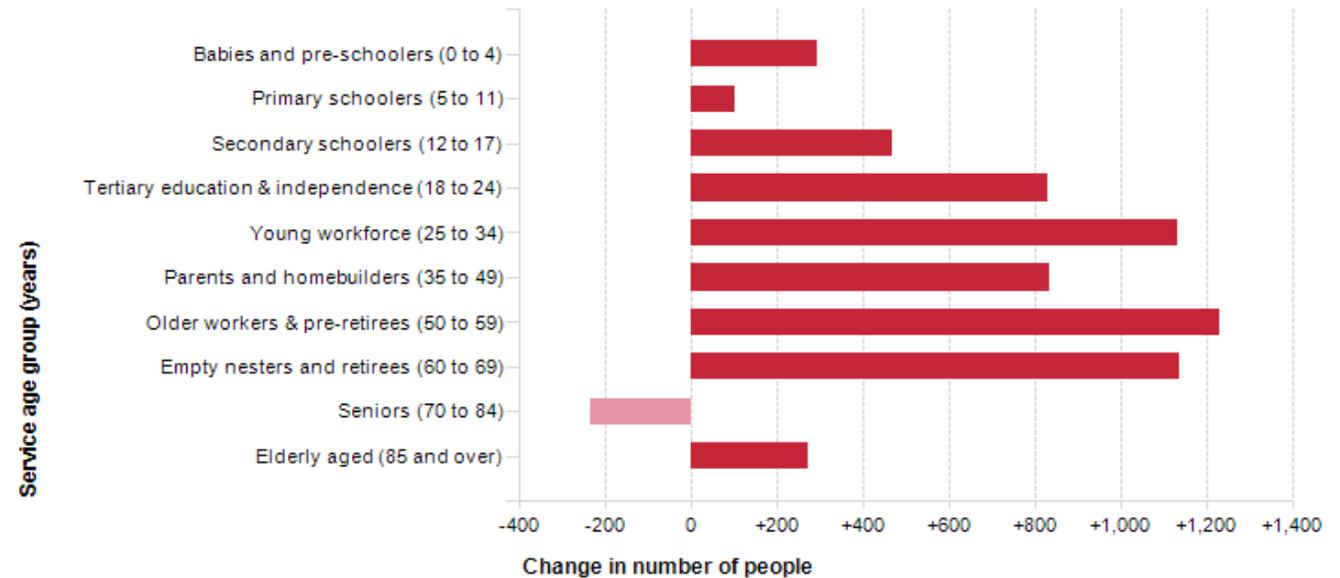
The age structure within the LGA is not evenly spread across the City:

- The largest proportions of young workforce aged 25 to 34 are concentrated in the suburbs of Hurstville, Kogarah and Allawah (67.9%),
- The largest proportions of people aged 65 years and over are concentrated in the suburbs of Beverley Park – Ramsgate, Sans Souci, Blakehurst, Kogarah Bay – Carss Park and Oatley – Mortdale [Figure 3]
- Beverley Park – Ramsgate, Sans Souci and Kogarah Bay – Carss Park are also the suburbs with the largest proportion of elderly aged 85 and over.

The differences in age structure across the suburbs within the City can be influenced by factors such as location and lifestyle, proximity to employment opportunities, availability of rental housing, cost of housing and the size/diversity of dwellings available.

## Change in age structure, 2001 to 2011

Kogarah City



Source: Australian Bureau of Statistics, Census of Population and Housing, 2001 and 2011 (Usual residence data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 2. Kogarah City's Change in Age Structure from 2001 to 2011

# Demographic Profile

Kogarah City Council, People aged 65 years and over, 2011, Enumerated, Persons

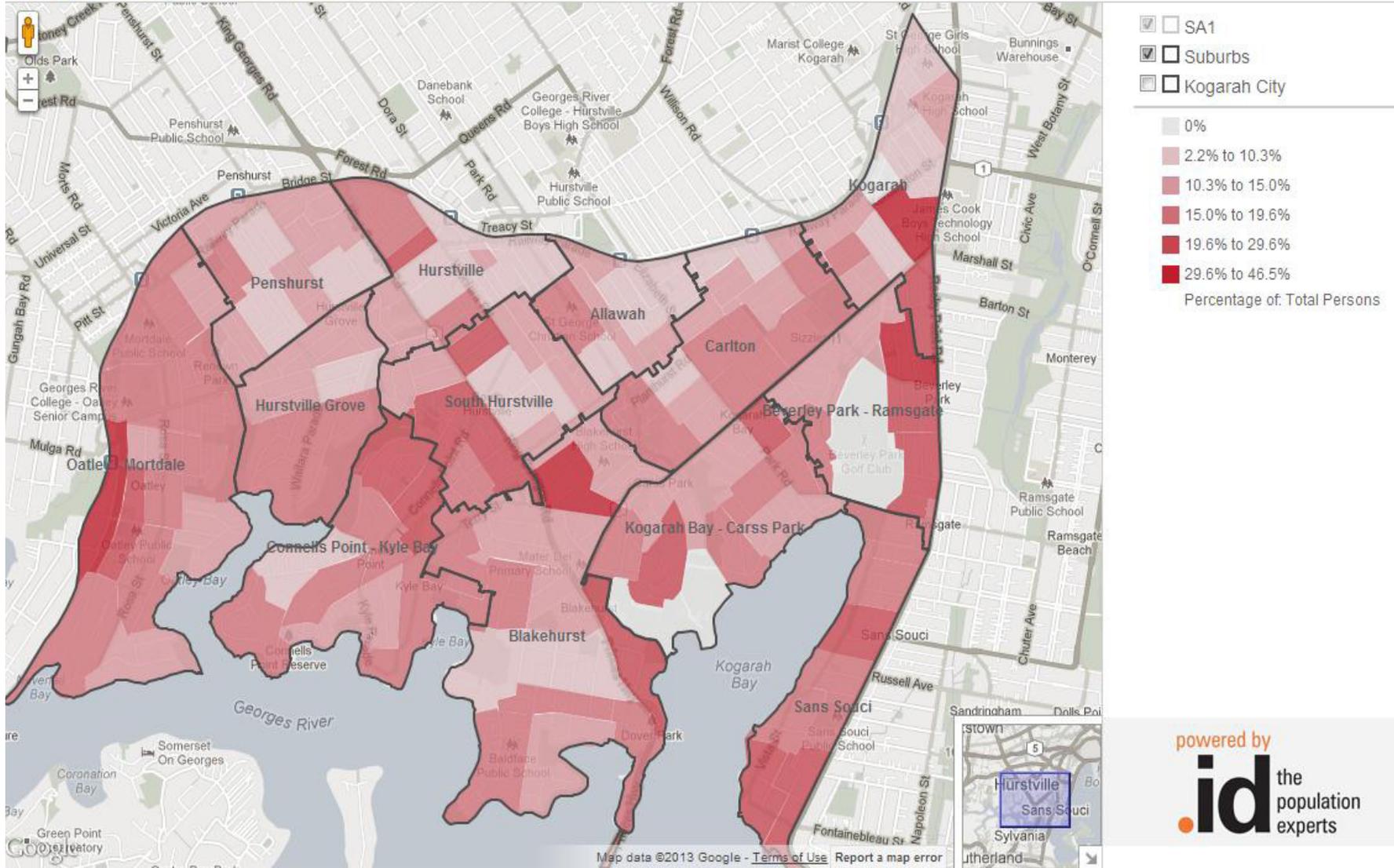


Figure 3. Location of People Aged 65 years or over in 2011

## Migration

Migration, or residential mobility, together with births and deaths are significant components of population change in Australia. The movement of people into, and out of an area directly influences the characteristics of the population and the demand for services and facilities.

Migration is the most volatile component of population change and can be affected by changing housing and economic opportunities such as housing affordability issues or the mining boom.

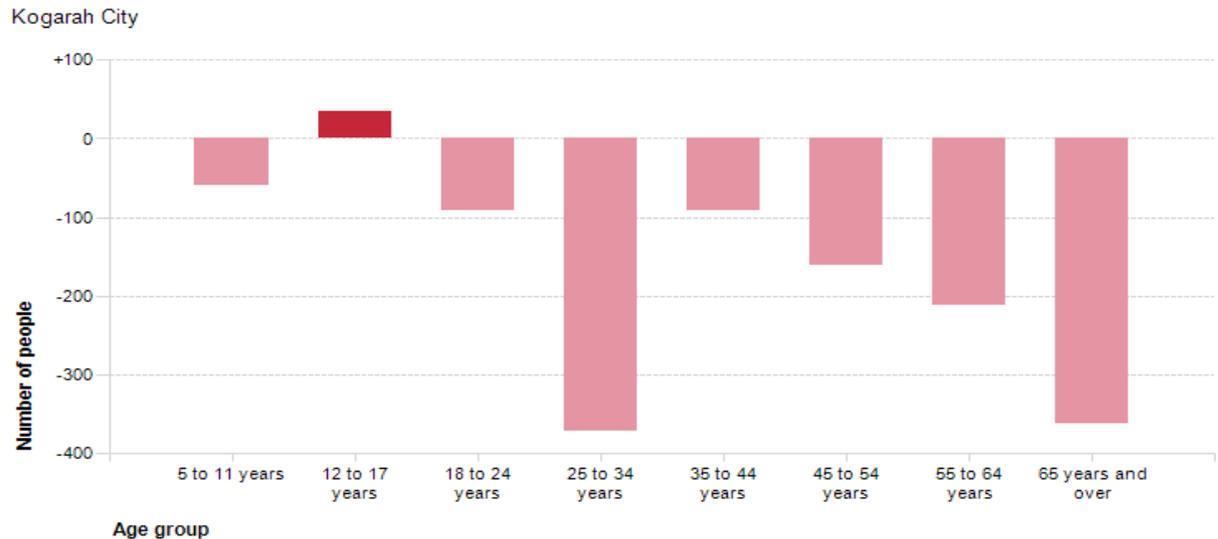
There are three main types of migration in Australia, overseas migration, between-state migration, and within-state migration. By far the most common form of migration is within-state, and Kogarah's migration largely involves moves between neighbouring LGAs where moves are often short.

Between 2006 to 2011, 808 people moved to other areas within NSW, while 4,619 people moved to Kogarah from overseas.

Figure 4 below indicates the net migration for Kogarah City in 2011. This is based on the top 3 local government areas ranked by net loss and net gain to the area. The overseas migration figure is total incoming and not net migration as there are is no figure for residents who moved overseas.

There is significant pressure for residential dwellings in Kogarah from both existing residents and migrants, most notably from overseas.

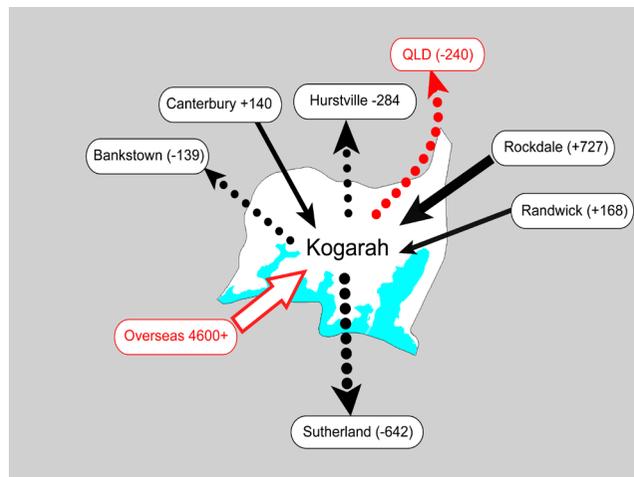
## Net migration by age group 2011



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Usual residents data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 4. Net Migration by age group for Kogarah City in 2011



The three suburbs with the highest proportion of migration in the City of Kogarah were Hurstville (49.4%), Kogarah (49.3%) and Allawah (43.9%) which is consistent with the predominantly young transient population and high proportion of newly arrived migrants.

Figure 5 above shows that the most mobile age group in terms of migration in the City of Kogarah are the 25 to 34 year old group (young workforce), and 65 years and over (empty nesters, retirees, seniors and elderly).

Figure 5. Top LGAs for net migration loss and gains to Kogarah City

# Demographic Profile

## Diversity and Emerging populations

Between 2006 and 2011, the number of people born overseas increased by 17.1%, and the number of people from a non-English speaking background increased by 20.2%.

The largest changes in birthplace countries of the population in the Kogarah LGA between 2006 and 2011 were for those born in:

- China (+1,959 persons)
- Nepal (+651 persons)
- India (+181 persons)
- Bangladesh (+151 persons)

## Education and employment

Kogarah City's residents are generally well educated, with over half (51.8%) of residents aged 15 years or over holding formal qualifications: the majority holding Bachelor degrees or higher (28.0%).

This high level of education is reflected in the overall high rate of labour force participation, with 94.5% of residents of working age population (i.e. 15+ years) indicating that they were part of the labour force in 2011.

Of those in the work force, 61.3% were working full time, 30.9% were working part time and 5.5% were unemployed. Similarly, the high level of education is also reflected in the primary occupations of the work force, with 26.4% in professional occupations, 17.4% employed as clerical and administrative workers and 13.0% employed as managers.

The suburbs with the highest percentages of people attending university living in the LGA were Hurstville (11.6%), Kogarah (7.5%) and Allawah (6.6%).

## Income

Households in Kogarah City have a median income of \$1,463, which is \$16 more than Greater Sydney. Across the City, median household incomes range from a low of \$1,181 in Hurstville to a high of \$2,011 in Connells Point - Kyle Bay.

Figure 6 indicates the weekly individual gross income for Kogarah City as compared to Greater Sydney. Overall, 14.9% of persons in the Kogarah LGA earned a high income, and 36.1% earned a low income, compared with 15.3% and 34.8% respectively for Greater Sydney.

Kogarah City has a larger percentage of persons who earned Negative Income/ Nil income (12.2% compared to 9.8% for Greater Sydney).

The amount of income an individual receives is linked to a number of factors including employment status, age (as for instance students and retirees often receive a lower income), qualifications and type of employment.

### Weekly individual gross income, 2011



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Usual residence data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 6. Weekly individual gross income of Kogarah City residents in 2011

## Household Types

Almost half of Kogarah's households are 1 or 2 person households (49.3%).

As a group, family households are the most common form of household (73.7%) in the City of Kogarah. Of these households, couples with children are dominant (38.7%).

There is some variation evident across suburbs, with:

- Connells Point – Kyle Bay and Hurstville Grove having the largest proportion of family households and those with 4+ persons than the rest of the City of Kogarah
- Group households are most common in Hurstville and Kogarah.
- Lone person households are most common in Oatley-Mortdale and Allawah.
- Older (65 years and over) lone person households are most common in Oatley - Mortdale (11.3%), Kogarah Bay - Carss Park (10.8%) and Beverley Park - Ramsgate (10.2%) [Figure 9]

Figure 7 indicates the changes in household size between 2001 and 2011.

The largest changes in family/household types in Kogarah City between 2001 and 2011 were:

- Couples with children (+857 households)
- Couples without children (+467 households)
- One parent families (+373 households)

Table 1. Household Type by Suburb

Suburb	Family	Lone Person	Group
Allawah	68.3%	23.9%	4.3%
Beverley Park-Ramsgate	78.2%	17.7%	1.6%
Blakehurst	80.5%	15.5%	1.9%
Carlton	70.3%	22.3%	3.2%
Connells Point-Kyle Bay	82.6%	14.3%	1.4%
Hurstville	69.4%	18.2%	8.7%
Hurstville Grove	81.3%	15.2%	1.7%
Kogarah	66.5%	20.7%	5.8%
Kogarah Bay – Carss Park	77.7%	18.4%	1.6%
Oatley – Mortdale	71.5%	24.0%	2.3%
Penshurst	79.0%	16.5%	3.7%
Sans Souci	79.4%	15.7%	2.0%
South Hurstville	72.5%	21.2%	3.6%

ABS Census 2011

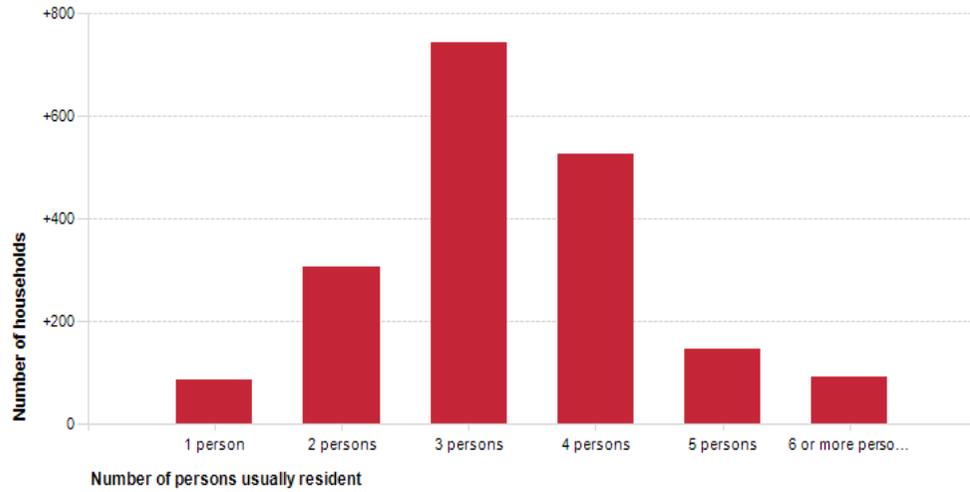
The largest changes in household size in Kogarah City between 2001 and 2011 were increases in 3 persons and 4 person households. When compared to Greater Sydney, Kogarah City has a larger percentage of households with 3 persons (19.9% compared to 17.2%) and a larger percentage of households with 4 persons (19.0% compared to 17.5%).

The increasing household size in an area may indicate a range of issues: lack of affordable housing opportunities for young people, an increase in the birth rate or an increase in family formation in the area.

# Demographic Profile

## Change in household size, 2001 to 2011

Kogarah City

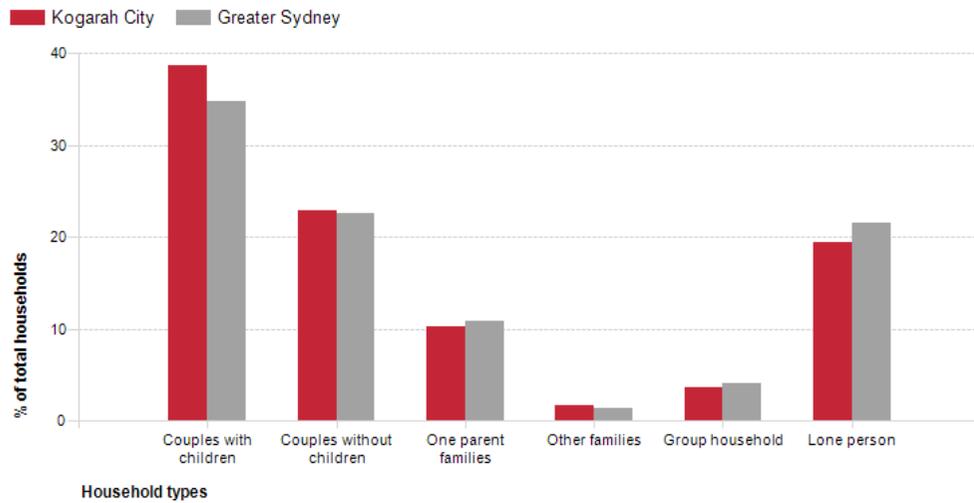


Source: Australian Bureau of Statistics, Census of Population and Housing, 2001 and 2011 (Enumerated data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 7. Changes in household size in Kogarah City between 2001 to 2011

## Household types, 2011



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Enumerated data)  
Compiled and presented in profile.id by .id, the population experts.

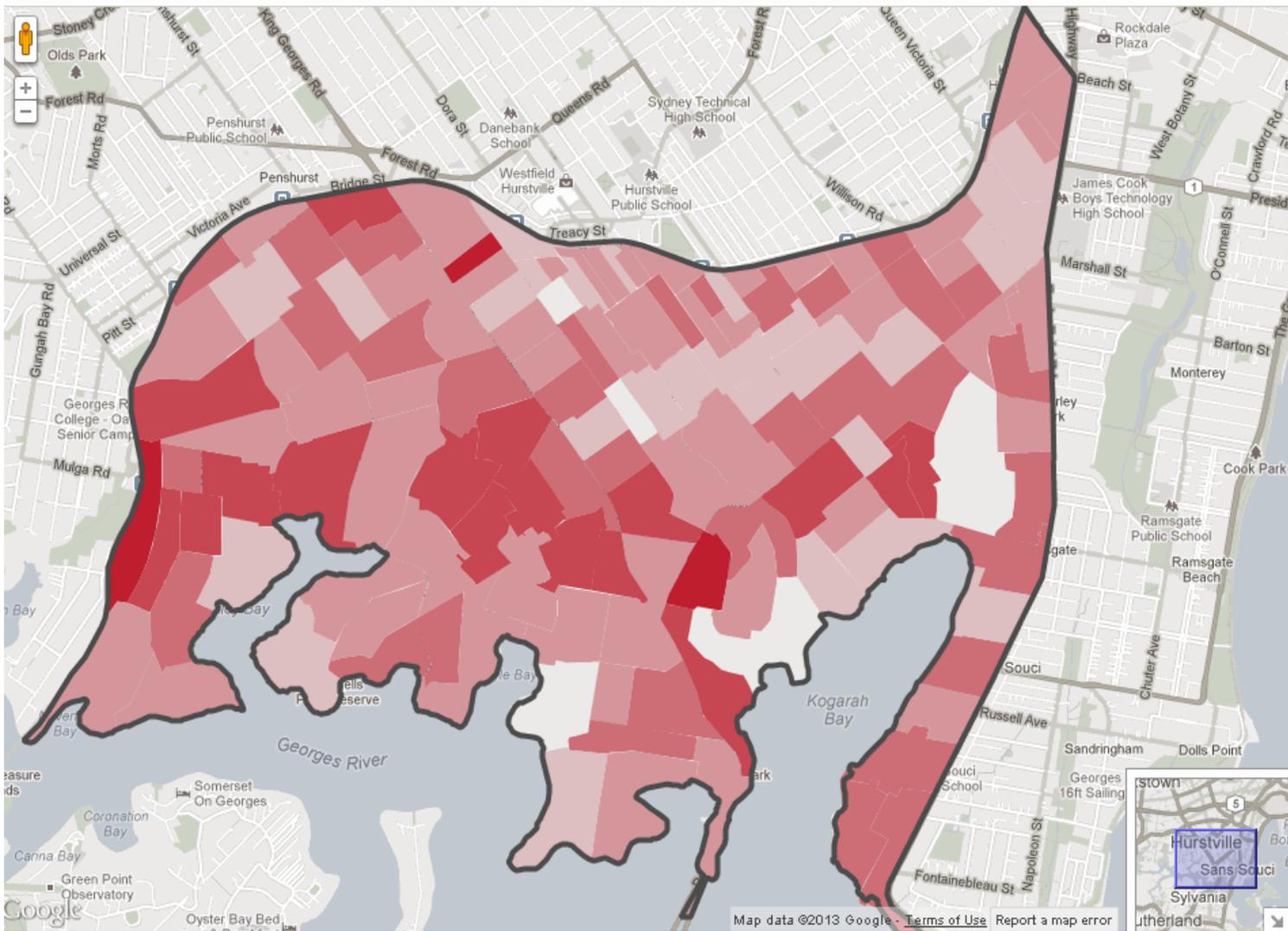


Figure 8. Household types in Kogarah City 2011

# Kogarah Housing Strategy

Kogarah City Council, Older (65 years and over) lone persons, 2011, Enumerated, Persons

Export Terrain Road Satellite Hybrid



Legend:

- SA1
- Suburbs
- Kogarah City

Percentage of Total households

- 0%
- 1.7% to 5.0%
- 5.0% to 8.5%
- 8.5% to 12.6%
- 12.6% to 18.6%
- 18.6% to 24.3%

Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Enumerated data). Compiled and presented in atlas.id by .id, the population experts.

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Figure 9. Location of lone person households - residents aged 65 and older in 2011

## Demographic Profile

### Existing Housing Stock

In 2011, Kogarah City's housing stock<sup>1</sup> consisted of:

- 55.8% separate houses
- 16.1% medium density
- 27.6% high density

Separate dwellings comprises the largest share of dwelling types in Kogarah City, however this is not evenly spread across the LGA, as indicated in Table 2.

<sup>1</sup> The ABS categorises dwelling type using the following definitions:

- 'Separate house' includes all free-standing dwellings separated from neighbouring dwellings by a gap of at least half a metre.
- 'Medium density' includes all semi-detached, row, terrace, townhouses and villa units, plus flats and apartments in blocks of 1 or 2 storeys, and flats attached to houses.
- 'High density' includes flats and apartments in 3 storey and larger blocks.

Suburb	Separate House	Medium Density	High Density
Allawah	17.0%	14.6%	68.2%
Beverley Park-Ramsgate	90.4%	8.9%	0.0%
Blakehurst	87.2%	9.4%	2.9%
Carlton	44.6%	16.5%	38.1%
Connells Point-Kyle Bay	83.6%	16.2%	0.0%
Hurstville	18.4%	17.9%	63.6%
Hurstville Grove	92.3%	7.7%	0.0%
Kogarah	24.1%	14.7%	59.8%
Kogarah Bay – Carss Park	89.5%	8.1%	1.4%
Oatley – Mortdale	59.2%	27.0%	13.2%
Penshurst	94.4%	5.3%	0.0%
Sans Souci	80.9%	18.0%	0.8%
South Hurstville	54.0%	28.1%	17.2%

ABS Census 2011

Table 2. Housing Stock by suburb in 2011

## Trends

The largest changes in the type of dwellings occupied by households in Kogarah City between 2001-2011 was an increase in high density dwellings, an increase in medium density and a decrease in separate houses [Figure 10].

The stock of high density dwellings increased significantly (+2,632 dwellings) between 1996 - 2011. This is due to the redevelopment along the Railway Line as well as the redevelopment of the Kogarah Town Centre and Kogarah's side of the Hurstville Centre.

There has also been an increasing trend towards larger dwellings with more bedrooms, which is evident in the data relating to the number of bedrooms per dwelling [Figure 11]

While Kogarah City had a lower proportion of dwellings with four bedrooms or more than Great Sydney, it is important to note that this varied across the City.

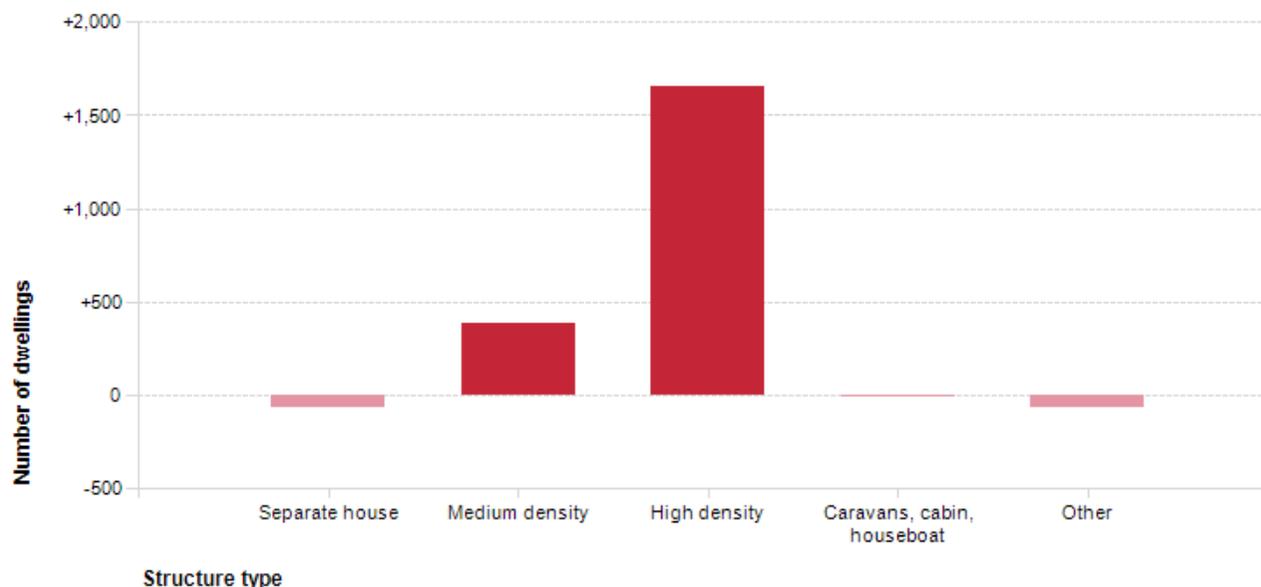
Those dwellings with a greater number of bedrooms (4+ more bedrooms) were situated in those more affluent waterfront areas:

- Connells Point - Kyle Bay (50.2%),
- Blakehurst (46.1%),
- Hurstville Grove (44.0%)
- Kogarah Bay - Carss Park (41.3%)
- Sans Souci (38.2%).

Figure 12 indicates that three bedroom dwellings are the most common across all dwelling structures in Kogarah City.

## Change in dwelling structure, 2001 to 2011

Kogarah City



Source: Australian Bureau of Statistics, Census of Population and Housing, 2001 and 2011 (Enumerated data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 10. Change in dwelling structure 2001-2011

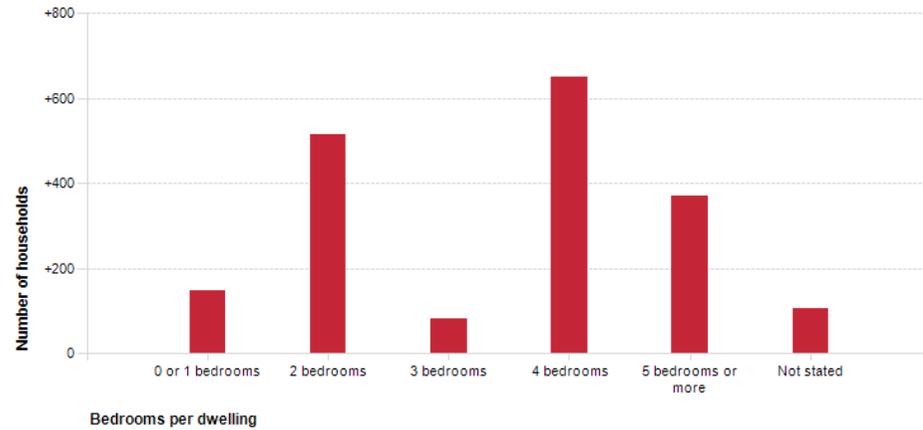
The major differences between the number of bedrooms per dwelling of Kogarah City and Greater Sydney were:

- A larger percentage of 2 bedroom dwellings (31.6% compared to 23.9%)
- A larger percentage of 5 or more bedroom dwellings (7.3% compared to 6.2%)
- A smaller percentage of dwellings with no or 1 bedrooms (includes bedsitters) (3.2% compared to 7.3%)

# Demographic Profile

## Change in number of bedrooms per dwelling, 2001 to 2011

Kogarah City



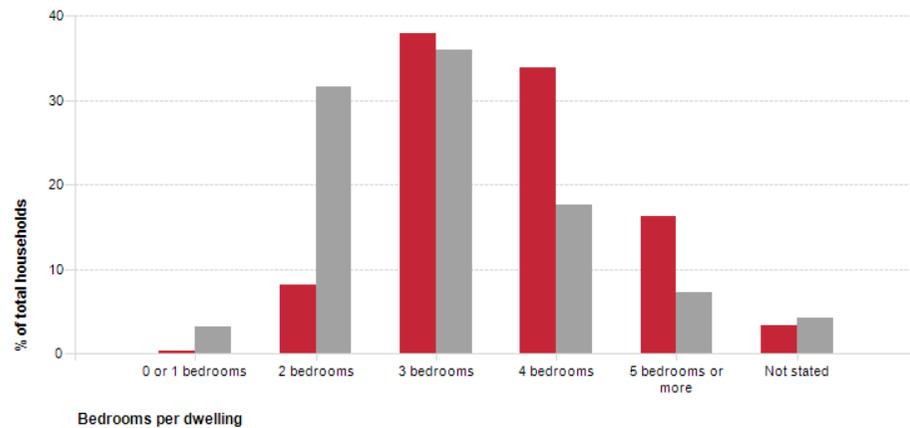
Source: Australian Bureau of Statistics, Census of Population and Housing, 2001 and 2011 (Enumerated data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 11. Change in number bedrooms per dwelling 2001-2011

## Number of bedrooms per dwelling, 2011

■ Connells Point - Kyle Bay ■ Kogarah City



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Enumerated data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 12. Number of bedrooms per dwelling in 2011

## Housing Tenure

Analysis of the housing tenure of the population of Kogarah City in 2011 compared to Greater Sydney indicates that there was:

- a larger proportion of households who owned their dwelling;
- a smaller proportion purchasing their dwelling;
- a smaller proportion who were renters.

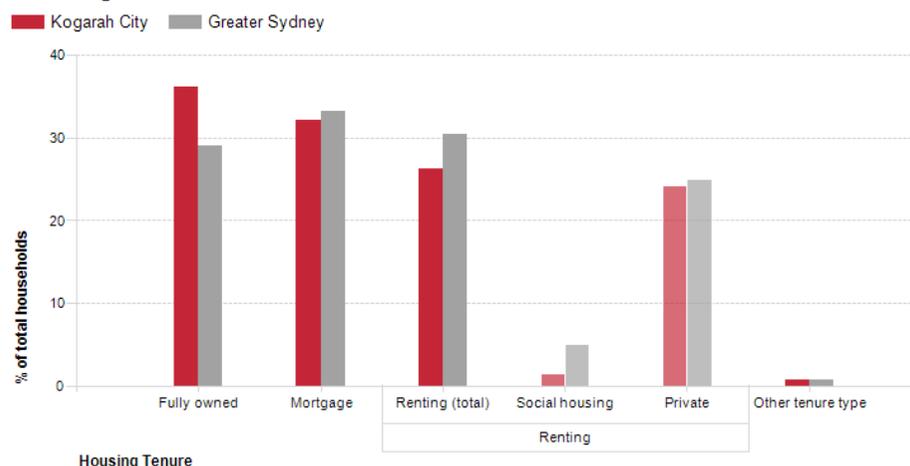
In Kogarah City 68% of households are purchasing or fully own their home. Overall, 36.1% of the population owned their dwelling; 32.1% were purchasing, and 26.2% were renting (compared with 29.1%, 33.2% and 30.4% respectively for Greater Sydney).

The suburbs of Hurstville, Kogarah, Allawah and Carlton, accounting for the largest proportion of rented dwellings (41.5%, 40.9%, 38.6% and 33.7%).

While Kogarah City has a similar amount of private rentals to Greater Sydney (24.3% and 25.0%), Kogarah City has a very small percentage of social housing 1.1% when compared with Greater Sydney (4.8%)<sup>2</sup>.

<sup>2</sup> Information on Kogarah Housing Market, Family and Community Services (Housing NSW) 2011

Housing tenure, 2011



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Enumerated data). Compiled and presented in profile.id by .id, the population experts.



Figure 13. Housing Tenure in Kogarah City 2011

Suburb	Owned	Mortgage	Total owned or mortgage	Renting total	Renting Social	Renting Private
Allawah	24.5%	31.5%	56.0%	38.6%	2.1%	35.8%
Beverley Park - Ramsgate	47.6%	31.8%	79.4%	17.2%	1.0%	15.9%
Blakehurst	45.4%	34.4%	79.8%	15.1%	1.0%	13.3%
Carlton	29.4%	29.8%	59.2%	33.7%	3.5%	29.9%
Connells Point-Kyle Bay	49.8%	36.3%	86.1%	9.4%	0.0%	8.6%
Hurstville	21.8%	29.7%	51.5%	41.5%	1.4%	39.7%
Hurstville Grove	49.1%	36.2%	85.3%	11.3%	0.5%	10.8%
Kogarah	22.4%	29.1%	51.5%	40.9%	1.4%	39.0%
Kogarah Bay - Carss Park	44.2%	34.4%	78.6%	15.7%	4.9%	10.5%
Oatley - Mortdale	41.6%	29.1%	70.7%	25.2%	0.4%	24.1%
Penshurst	48.1%	35.2%	83.3%	13.2%	0.5%	12.4%
Sans Souci	45.0%	35.4%	80.4%	13.7%	0.4%	13.0%
South Hurstville	35.2%	34.6%	69.8%	24.2%	2.2%	21.1%

Table 3. Housing Tenure by suburb 2011

## Cost of housing

### Mortgage repayments

38.2% of households within Kogarah City with a mortgage were making high loan repayments of \$2,600 or more per month.

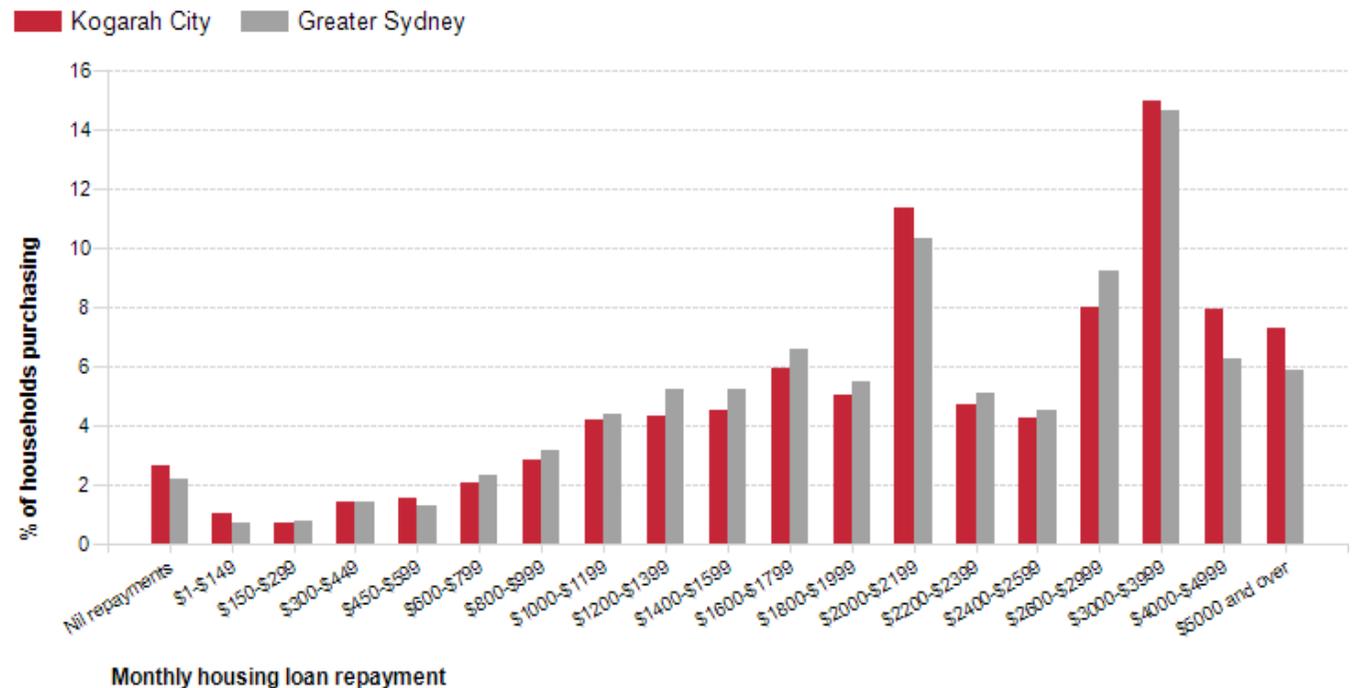
Analysis of the monthly housing loan repayments of households in Kogarah City compared to Greater Sydney shows that there was a larger proportion of households paying high mortgage repayments (\$2,600 per month or more), and a similar proportion of households with low mortgage repayments (less than \$1000 per month).

Overall, 38.2% of households were paying high mortgage repayments, and 12.1% were paying low repayments, compared with 36.0% and 11.9% respectively in Greater Sydney.

The major differences between the household loan repayments of Kogarah City and Greater Sydney were:

- A larger percentage of \$4000-\$4999 (7.9% compared to 6.2%)
- A larger percentage of \$5000 and over (7.3% compared to 5.9%)
- A smaller percentage of \$2600-\$2999 (8.0% compared to 9.3%)

### Monthly housing loan repayments, 2011



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Enumerated data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 14. Monthly housing loan repayments 2011

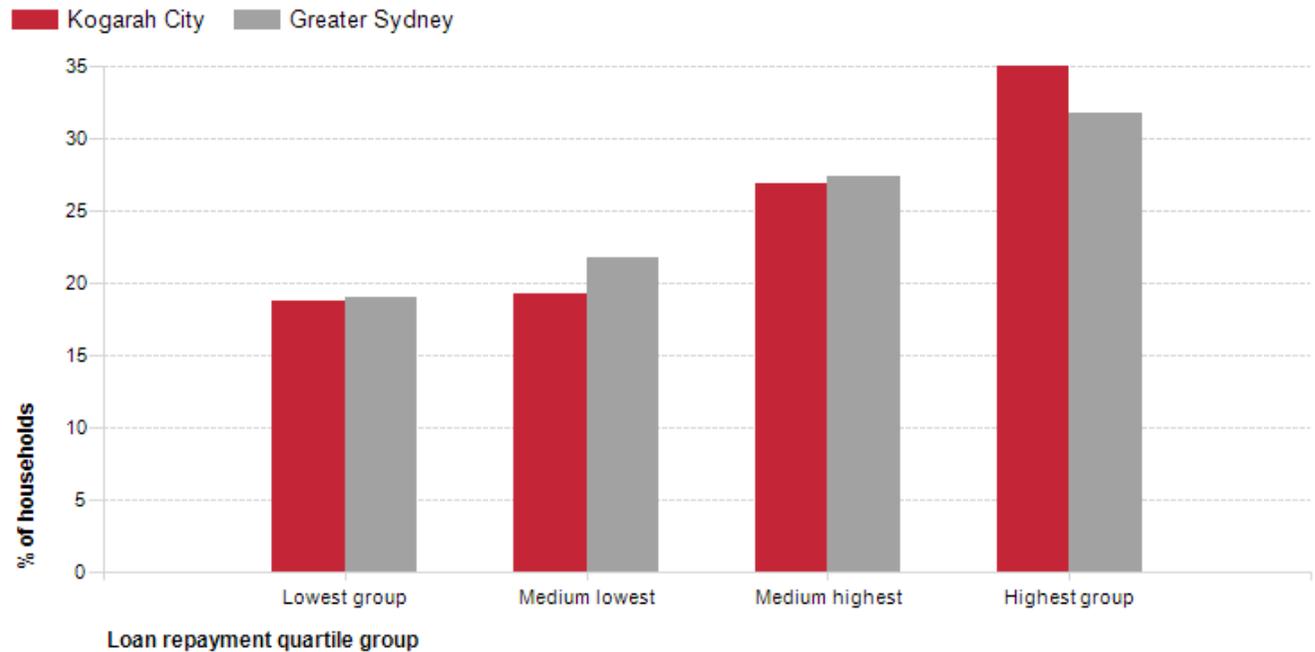
The quartile method is the most objective method of comparing change in the mortgage payment profile of a community over time.

In Kogarah City, the 'highest' quartile is the largest group, comprising of 35% of households with mortgages. Mortgage repayments in Kogarah City are directly related to house prices, length of occupancy and the level of equity of home owners. When viewed with Household Income data it may also indicate the level of housing stress in the community.

Housing loan repayment quartiles allow us to compare relative repayment liabilities across time. Analysis of the distribution of households by housing loan repayment quartiles in Kogarah City compared to Greater Sydney shows that there was a larger proportion of households in the highest repayment quartile, and a similar proportion in the lowest repayment quartile.

The total number of households with a mortgage in Kogarah City increased by 2,945 between 2001 and 2011. The most significant change in Kogarah City during this period was in the highest quartile which showed an increase of 823 households.

## Housing loan repayment quartiles, 2011



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Enumerated data)  
Compiled and presented in profile.id by .id, the population experts.



Figure 15. Housing Tenure 2011

### Weekly Rent

Analysis of the weekly housing rental payments of households in Kogarah City compared to Greater Sydney shows that there was a larger proportion of households paying high rental payments (\$400 per week or more), and a smaller proportion of households with low rental payments (less than \$150 per week).

Overall, 44.3% of households were paying high rental payments, and 7.7% were paying low payments, compared with 39.3% and 13.3% respectively in Greater Sydney.

The major differences between the housing rental payments of Kogarah City and Greater Sydney were:

- A larger percentage of \$450 - \$549 (18.7% compared to 13.2%)
- A larger percentage of \$400 - \$424 (11.1% compared to 6.9%)
- A larger percentage of \$350 - \$374 (12.0% compared to 7.8%)
- A larger percentage of \$375 - \$399 (7.7% compared to 4.6%)

### Housing Stress

Housing Stress is defined as per the NATSEM (National Centre for Social and Economic Modeling) model as households in the lowest 40% of incomes who are paying more than 30% of their usual gross weekly income on housing costs.

Housing affordability is a significant issue if mortgage and rent payments rapidly increase as a share of income. While stress can be highly dependent on individual circumstances, using Census data to analyse this provides a good overview of the problems, and highlights any areas in Kogarah City where households may be having problems meeting their commitments.

In 2011, 11.9% of Kogarah City's households were experiencing housing stress compared to 11.5% in Greater Sydney.

While Kogarah City had a higher proportion of households experiencing housing stress, it is important to note that this varied across the City. Proportions ranged from a low of 4.8% in Connells Point - Kyle Bay to a high of 22.8% in Hurstville. The five areas with the highest percentages of households experiencing housing stress were:

- Hurstville (22.8%)
- Allawah (19.1%)
- Carlton (14.0%)
- Kogarah (13.3%)
- South Hurstville (13.3%)

Figure 16 indicates the areas experiencing housing stress in Kogarah City, 2011.

Additional information on the Kogarah Housing Market is provided in the paper prepared by Family and Community Services: Housing NSW (2011). This paper examines the affordability, adequacy and appropriateness of housing to meet the needs of the local community, with a particular focus on low and moderate income earners who may be in housing need.

# Kogarah Housing Strategy

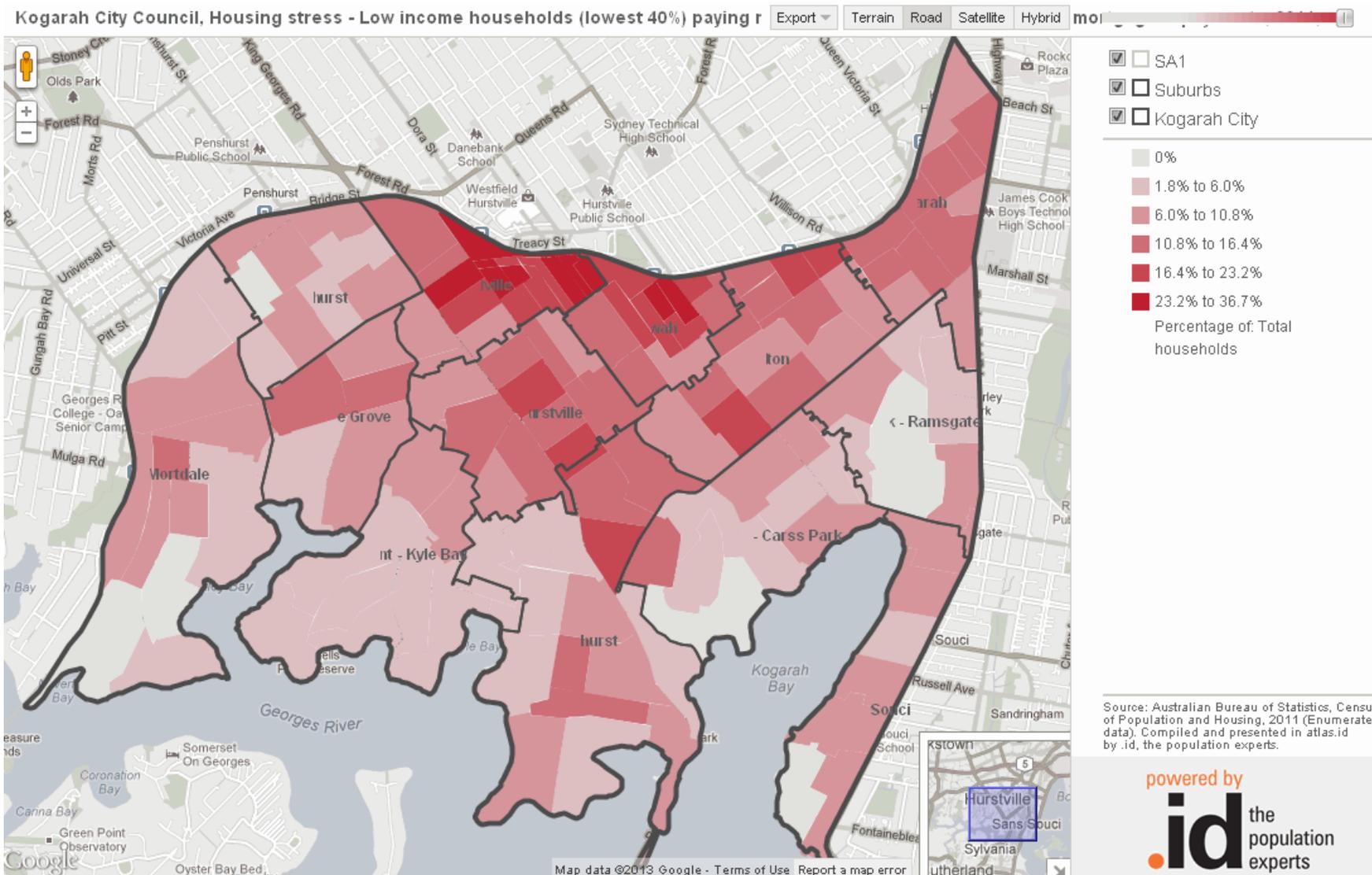


Figure 15. Housing Stress in 2011

## Journey to Work

In 2011, approximately 14.2% of Kogarah City's employed residents choose to work within the Kogarah City LGA, 14.9% work in Sydney CBD, while 16.4% work in the neighbouring Hurstville, Rockdale and Sutherland Shire LGAs.

Kogarah City	2011	
	Number	%
Live and work in the area	3,837	14.2
Live and work in the same SLA	3,837	14.2
Live in the area and work in different SLA	0	0.0
Live in the area, but work outside	19,948	73.7
Work location unknown	3,286	12.1
Total employed residents	27,071	100.0

Table 4. Employment location of residents in Kogarah City 2011

At the 2011 Census, 54.4% of Kogarah City's employed residents drove to work by car (a decrease of 1.7% from 2006) and 26.9% travelled to work via public transport. This percentage is higher than Greater Sydney where 20% use public transport to travel to work.

## Car Ownership

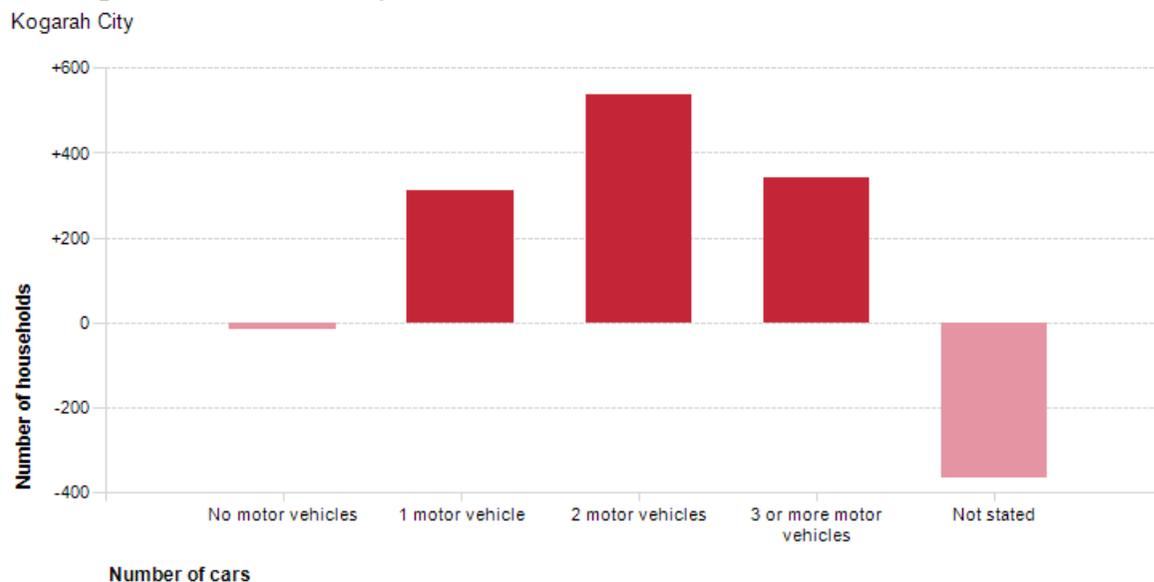
Analysis of the car ownership of the households in Kogarah City in 2011 compared to Greater Sydney shows that 83.3% of the households owned at least one car, while 11.5% did not, compared with 81.2% and 11.8% respectively in Greater Sydney.

Overall, 39.3% of the households owned one car; 31.4% owned two cars; and 12.6% owned three cars or more, compared with 36.8%; 31.4% and 13.0% respectively for Greater Sydney.

The largest changes in the household car ownership in Kogarah City between 2006 and 2011 were:

- an increase in the number of households with 2 motor vehicles (+538 households),
- an increase in the number of households with 3 or more motor vehicles (+341 households) and
- an increase in the number of households with 1 motor vehicle (+312 households).

### Change in car ownership, 2006 to 2011



Source: Australian Bureau of Statistics, Census of Population and Housing, 2006 and 2011 (Enumerated data)  
Compiled and presented in profile.id by .id, the population experts.

Figure 16. change in car ownership 2006-2011