

MAPPING ECONOMIC DISADVANTAGE IN FIRE AFFECTED COMMUNITIES

February 2020

INTRODUCTION

This report profiles five areas impacted by the 2019-20 bushfires and identified as having high levels of disadvantage. We present data from the Australian Bureau of Statistics (ABS) regarding each regionⁱ alongside findings from the NCOSS Mapping Economic Disadvantage in NSW resource.ⁱⁱ

This report describes the demographic features of communities before the fires. Each community has its own thriving industries and unique characteristics. Even so, they each face challenges of a similar theme; high levels of disadvantage among certain groups in their population.

We are unable to quantitatively know how the bushfires have affected the more disadvantaged in these communities, nor how the trauma experienced this summer will interact with existing disadvantages. The long-term consequences of the fires remain to be seen, however this data provides some insight into the current challenges and those that lie ahead. Moving forward with an understanding of the vulnerabilities of these regions can contribute to building community resilience in the future.ⁱⁱⁱ

Many more communities experiencing already high levels of disadvantage have been impacted by the bushfires than those profiled in this report. Detailed information, identifying poverty rates by location and for different demographic groups, for those bushfire impacted areas across the state can be accessed via updated NATSEM/NCOSS interactive maps at <https://canberra.maps.arcgis.com/apps/View/index.html?appid=c0c4a2bb05b24ac4905e4db4ff349507>

NEW ENGLAND IN NORTHERN NSW - TENTERFIELD SA2

THE DAMAGE

- Bangala Creek Fire, including Drake, impacted in September 2019.
- Severely injured one person, destroyed one home and badly damaged four homes.
- Bushfires have led to contamination of drinking water with ash and residents are now required to boil their water.

HEADLINE FACTS

1,100 people in Tenterfield are living with **significant economic disadvantage**
One fifth of **women** live in **poverty**
49% of those in public housing and **41%** of private renters **live below the poverty line**

THE REGION

On the border to Queensland in the north of the New England district, Tenterfield Shire Council is 7,333 square kilometres of mountains and rural landscape. The population was 6,628 in 2016, around 4,000 of whom lived in Tenterfield town. There are eight smaller villages around the town of Tenterfield. The median age in Tenterfield is 53.

The main industries are beef cattle breeding and wool production, along with wine and tourism. The main occupations are managers (17.5%), labourers (14.7%) and technicians/trades workers (13.6%). Community and personal service workers make up 11.8% of the workforce.

KEY POPULATION INFORMATION

Unemployment is slightly higher than average at 8.5% (the NSW average is 6.3%). Of those that do not work, 47% live in poverty, more than twice the Sydney average of 21%. Just over half of the workforce is full time (51.3%).

Around 1,100 people in Tenterfield are living with significant economic disadvantage. According to the NCOSS Mapping of Economic Disadvantage report this is 19.5% of the Tenterfield population. This rate is higher than the averages for both Sydney (12.6%) and NSW (13.3%). There are more women in poverty than men; 21% of women compared with 18% of men. These averages are much higher than the Sydney averages of 12% for women and 11% of men.

Last year 1,303 people received the aged pension, 472 the disability support pension and 424 were on Newstart Allowance.

Aboriginal and Torres Strait Islander people make up 5% of the Tenterfield community, higher than the 2.9% state average. Nearly half (49%) of Aboriginal and Torres Strait Islander people in Tenterfield are living in low-income households.

6.2% of the population has disability ('needs assistance with core activities', as defined by the ABS). Of those, the NCOSS Maps indicate that 31% live in a low-income household. 15% of the culturally and linguistically diverse population are experiencing poverty, similar to the Sydney and NSW averages (15% and 16%).

With regard to housing, most people in the Tenterfield area own their own home. 22.9% of

people have a mortgage and pay an average of \$1,184 per month. 4.4% of mortgage holders are living with housing stress. The ABS defines housing stress as housing payments that are greater than or equal to 30% of household income. In Tenterfield housing stress is lower than the state average among mortgage holders, which is 7.4%.

23.3% of the population rent their homes for an average cost of \$725 per month. 8.6% of the renting population experience housing stress. Economic disadvantage is highest of all housing tenures in Tenterfield for renters; 49% of those in public housing and 41% of private renters live below the poverty line.

Table 1: Household type in Tenterfield (NCOSS Maps)



MID-NORTH COAST - KEMPSEY SA2

THE DAMAGE

- November 2019, Carrai Creek fire, west of Kempsey, covered 145,000 hectares.
- These fires joined up with the Stockyard Creek fire and the Coombes Gap fire and travelled eastwards towards towns including Willawarrin, Temagog, Birdwood and Upper Rollands Plains, burning land around Nowendoc and Yarrowich.
- This fire burnt more than 40,000 hectares.
- The fires destroyed numerous homes, about 50 outbuildings and claimed the lives of three people.

HEADLINE FACTS

2,600 people in Kempsey are living with **significant economic disadvantage**

In Kempsey, the **average annual wage** is **\$10,000 below the national average**

In Kempsey, overall **poverty** is highest among **single parent households**

THE REGION

Kempsey, in the NSW Macleay Valley region, is 15 km west of the coastline. The Macleay Valley Coastline is a tourist destination for sports, fishing, adventure activities, beaches and bushwalking. The Macleay Valley is home to agricultural industry and a growing stake in the organic food production market. There are 14,754 people in Kempsey (SA2). Of these 49.5% are men and 50.5% are women. Their median age is 40.

Health care and social assistance is the largest employer, at 17.5% of the population. The second largest industry is retail trade (15.3%) followed by education and training (8.3%).

KEY POPULATION INFORMATION

There were 15,309 people in Kempsey in 2018. The average wage was \$38,346, which is \$10,000 below the national average. Half of the Kempsey working population works full time (49.5%). A higher than average proportion work part time (36.7% compared to 29.7% across NSW). The Kempsey SA2 region has a relatively low level of educational attainment, with 24.3% of the population completing year 12 or equivalent, compared with 51.9% across the nation.

Around 2,600 people in Kempsey are living with significant economic disadvantage. Overall poverty rates at 21.7% are higher than the averages for both Sydney (12.6%) and the whole of NSW (13%). There are more women in poverty than men; 20% of women compared with 18% of men. These averages are much higher than Sydney averages of 12% for women and 11% of men. Children are living in poverty at a rate nearly double the Sydney average (0-14). In Sydney the average is 17%, in Kempsey it is 32%.

22% of young people and 22% of adults of working age live with economic disadvantage in Kempsey. 9.7% of working age people were unemployed at the last Census. 46% of people who are unemployed live in poverty, compared to the Sydney average of 21%. People who

are not in the labour force because they are students, carers or volunteers have a 40% likelihood of living in poverty.

In 2018, 2,358 people received the aged pension, 1,463 the disability support pension and 888 were on Newstart Allowance.

In Kempsey 16.7% of the population are Aboriginal and Torres Strait Islander, much higher than the 2.9% state average. 39.8% of Aboriginal and Torres Strait Islander people in Kempsey are living in low-income households.

9.3% of the population has disability ('needs assistance with core activities', as defined by the ABS). A quarter of people with disability in Kempsey were living in a low-income household (24.4 %).

18.9% of the culturally and linguistically diverse population are living in low-income households, slightly higher than the Sydney and NSW averages (15% and 16%).

Most people lived in a household where the home was owned outright in 2016. Those with a mortgage pay an average of \$1,311 per month, which is below average in NSW (state average was \$2,146 in 2016). 6% of mortgage holders are living with housing stress. Renters pay an average monthly rent of \$1,004, below the state average by about \$700. Despite this, 14% of renters are living with housing stress, higher than the state average of 12.9%.

In Kempsey, overall poverty is highest among single parent households (42.1%), renters in public housing (54%) and private renters (47%).

Table 2: Household type in Kempsey (NCOSS Maps)



SOUTH COAST - EDEN SA2

THE DAMAGE

- The Border Fire impacted Eden at the end of December 2019.
- The fire destroyed much of the town along with the local timber mill, which is the town's biggest single employer.
- Local businesses are now threatened by a drop-off in the tourism industry that may follow the fires.

HEADLINE FACTS

600 people in Eden (SA2) are **living in economic disadvantage**

One third of children in Eden are **living below the poverty line** as do **45.8% of single parents**

77.4% of people who are **unemployed live in poverty**

THE REGION

Eden is a coastal village in Southern NSW. The region is a tourist destination, and its attractions are all about the natural world: whale watching and cruising, wildlife touring and national park hiking.

The population was 3,264 in 2018. The median age was 51.4 years. The main industries are accommodation and food services (12.3%) and retail trade (12.8%), reflecting the area's dependence on tourism. The health care and social assistance workforce is the next biggest employer, at 10.2%. Manufacturing is the next biggest, at 7.6% (ABS 2016).

KEY POPULATION INFORMATION

Eden residents earn an average of \$596 per week, lower than the \$877 average across Australia. 29.1% of residents have completed year 12 or equivalent, compared to 51.9% Australian average.

Around 600 people in Eden (SA2) are living in economic disadvantage. Overall poverty rates at 21.4% are higher than the averages for both Sydney (12.6%) and the whole of NSW (13.3%). Economic disadvantage is equal between men and women. There is nearly double the Sydney average of children (0-14) living in poverty. In Sydney, the average is 17%, in Eden it is 33.6%.

Unemployment in Eden is 6.9% (NSW 6.3%). 77.4% of people who are unemployed live in poverty in Eden, while the Sydney average for unemployment and poverty is much lower, at 21%. Unemployed people in Eden experience significant economic disadvantage at the highest proportion of all those in all regions profiled in this document. 144 people in Eden were on Newstart Allowance in 2018.

41% of those not in the labour force due to studying, volunteering or caring are living in poverty.

21% of young people and 19.8% of adults of working age live with economic disadvantage in Eden. Older people are doing better, at 14.5% living in economic disadvantage. Last year, 640 people received the aged pension.

10% of the culturally and linguistically diverse population are living in a low-income household, lower than the Sydney and NSW averages (15% and 16%), implying that diverse

groups are finding employment in this region.

Aboriginal and Torres Strait Islander people made up 7% of the community in 2016, higher than the 2.9% state average. 49.1% of Aboriginal people in Eden are living in low-income households.

7.3% of the population has disability ('needs assistance with core activities', as defined by the ABS), higher than the state average of

5.1%. 54 people received the disability support pension last year.

Most people own their own home. One fifth of the Eden population hold mortgages with an average cost of \$1,416 per month. 4.6% of mortgage holders live in housing stress. 33.8% of people rent at a rate of \$1,000 per month. A relatively high number of renters are in housing stress, 15.1% compared with a state average of 12.9%.

Table 3: Household type in Eden (NCOSS Maps)



SOUTH COAST - BEGA - EDEN HINTERLAND SA2

THE DAMAGE

- Across the Bega Valley well over 400 homes were lost this season. The region includes Cobargo, a town largely burnt through on New Years Eve. Three people died.
- On February 1 2020, strong winds and high temperatures pushed the 177,000-hectare Border fire north towards Bega Valley while three separate blazes burning south-west of the region merged into one.

HEADLINE FACTS

Around **1,200** in Bega-Eden Hinterland **live in economic disadvantage**

Women experience a **greater rate of poverty** than men; **16% of women** compared to 12% of men

Poverty is highest among **single parent** households and **private renters**

THE REGION

On the South Coast, the Bega Hinterland is 471,000 hectares of coast, mountains and rural landscape. Dairy farming and agriculture are the well-known industries in this region and the main employers, at 15.9% of the population of working residents. Health care and social assistance is the next biggest sector, at 13.9% of workers, or around 730 jobs (ABS 2017). Unemployment is 6% (NSW 6.3%).

The population was 8,922 in 2016. The median age is 51.

KEY POPULATION INFORMATION

In 2017 there were 4,130 people earning an income in this region. Their median equivalised total household income was \$630, which is \$253 below the national average weekly household income.

Around 1,200 people in Bega-Eden Hinterland (SA2) live in economic disadvantage, 15.2% of the population. Overall poverty rate is higher than the averages for both Sydney (12.6%) and the whole of NSW (13.3%). Economic disadvantage affects more women (16%) than men (12%). This is the most significant gender gap in disadvantage across the regions we have profiled.

The Sydney average for children (0-14) living in poverty is 17%. In the Bega Hinterland it is higher, at 20%. In contrast, only 8% of young people live with economic disadvantage in this area, 15% of adults of working age and the same proportion of older people. This indicates that most young people are either finding local work or moving elsewhere to find work.

In the Bega-Eden Hinterland, 30.1% of people who are unemployed live in poverty. The Sydney average is 21%. 17.8% of adults not in the labour force are living in poverty. This number is lower than in other fire-affected regions. Overall poverty is highest among single parent households (37.6%) and for private renters (41.1%). These numbers are lower than other regions we have profiled. There is no recorded public housing in this region. This may be an explanation for the lower averages

of disadvantage similar among groups in other regions.

Aboriginal and Torres Strait Islander people make up 2.5% of the community, lower than the 2.9% state average. 18.6% of Aboriginal and Torres Strait Islander people in the Bega-Eden Hinterland are living in low-income households.

24.5% of the culturally and linguistically diverse population are living in a low-income household; lower the Sydney and NSW averages (15% and 16%). This number is higher than in other fire-affected regions, indicating that there might not be as many opportunities for diverse groups in this region.

5% of the population has disability (as defined by the ABS). A quarter of people with disability

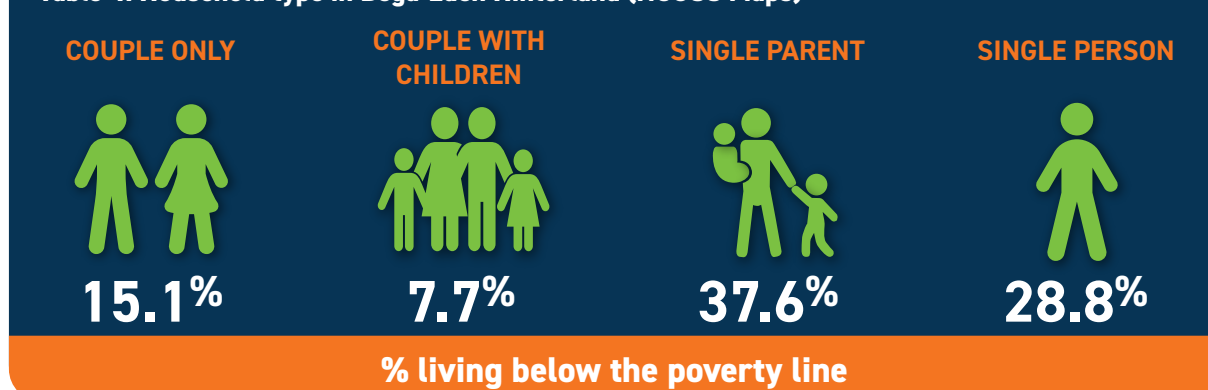
in the Bega-Eden Hinterland are living in a low-income household, 25.6 %.

Last year, 1,190 people received the aged pension, 129 the disability support pension and 518 were on Newstart Allowance.

Regarding housing, almost half the population have homes owned outright. The average monthly mortgage payment is \$1,395. The number of mortgagors living with housing stress is close to the state average, 7.6% compared with 7.4% across NSW.

The average monthly rental cost is \$797, and only 4.5% of this region's renters are living in housing stress. Across NSW the average is nearly three times higher, at 12.9%. Still, nearly half of private renters are living with economic disadvantage.

Table 4: Household type in Bega-Eden Hinterland (NCOSS Maps)



GREATER SYDNEY AND THE BLUE MOUNTAINS - LITHGOW REGION SA2

THE DAMAGE

- The Gospers Mountain fire swept through the Lithgow area on 24 December 2019.
- The blaze destroyed parts of the popular tourist attraction the Zig Zag Railway.
- Around 8 properties were lost or damaged.
- Communities around the Gospers Mountain fire waited for weeks for this blaze to advance on their homes. It was close to towns throughout the Blue Mountains and Lithgow Regions and these communities experienced many days of high alert, watch and act and emergency warnings.
- The 'mega-fire' that swept through has been described as a "fireball" in news reports.
- This fire season has burned the majority of the National Parks to the north of Lithgow.

HEADLINE FACTS

1,000 people in Lithgow Region are **living in economic disadvantage**

68% of people in **public housing** live in **poverty**

Of household types, **single parents** experience the most **economic disadvantage**, at **45%**

THE REGION

Lithgow City sits on the Central Tablelands just west of the Blue Mountains. Lithgow Region surrounds the city of Lithgow to the south, west and north. Lithgow is a mining town, and has a tourist industry with a focus on the surrounding national parks.

The health care and social assistance sector was the largest employer in 2016, at 10.6% of employed persons. Other key industries in the area were mining (8.6% – down from 11.8% in 2011) and retail trade (9%).

Unemployment is average for the state at 6.4% (the NSW average is 6.3%). The median age in the Lithgow region is 46.6 years old.

KEY POPULATION INFORMATION

As of 2016, the Lithgow Region was home to a population of 8,571 people. Their median weekly income is \$714, lower than the national median by \$163 dollars per week. Less than one third of the population have completed year 12 or equivalent.

Around 1,000 people in Lithgow Region are living with economic disadvantage. Overall poverty rates at 15.3% are higher than the averages for both Sydney (12.6%) and the whole of NSW (13.3%). More women live in poverty, at 15.9% compared with 13.3% of men. This is a large gender poverty gap, similar only to Tenterfield.

People who are not working have a high likelihood of living with significant economic disadvantage in the Lithgow Region. 36% of people who are unemployed live in poverty, much higher than the Sydney average of 21%. 40% of those not in the labour force are living in poverty.

Children (0-14) are living with significant economic disadvantage at a rate of 18%. In Sydney, the average is 17%. 15% of young people and 15% of adults of working age live with economic disadvantage in the Lithgow

Region. These numbers are lower than the other fire-affected regions profiled in this document. Older people are experiencing poverty at a rate above the NSW average; at 13% living in economic disadvantage compared with 11.2%.

Last year, 1,138 people received the aged pension, 395 the disability support pension and 300 were on Newstart Allowance.

5.1% of the population has disability (as defined by the ABS). Of those, a fifth (21.6%) are living in a low-income household. A quarter of the culturally and linguistically diverse population are living in a low-income household.

Aboriginal and Torres Strait Islander people made up 5.1% of the population in 2016, higher than the 2.9% state average. 30% of Aboriginal and Torres Strait Islander people in Lithgow

Region are living in low-income households.

Lithgow Region residents mostly own their housing outright, although more than a third of the population are paying a mortgage. The average monthly mortgage payment is \$1,654; substantially lower than the state average. 6.1% of the population of mortgagors live in housing stress, less than half the state average.

The average monthly rental cost is \$879, much lower than the state average of \$2,146. This may account for the lower than average housing stress among renters.

Overall poverty is highest among single parent households (45%), renters in public housing (68%), private renters (46.1%) and young people not in the labour force (40.1%).

Table 5: Household type in Lithgow Region (NCOSS Maps)



KEY COMPARATIVE STATISTICS ACROSS DEMOGRAPHICS

The below % are living in economic disadvantage:

Demographic	Tenterfield	Kempsey	Eden	Lithgow	Bega-Eden Hinterland	Sydney	NSW
Women	20.8	19.8	18.3	15.9	16.1	12	13
Men	17.7	18.3	18.2	13.3	12.2	11	12
Children (u15)	20.8	32	33.6	18.3	20.1	17	18
Youth (15-24)	16.1	21.9	21.1	15.1	7.7	13	13
Working Age (25-64)	21.8	21.8	19.8	15.1	15.1	11	12
Older (65+)	15.6	11.1	14.5	13.2	14.6	10	11
Unemployed	47.1	45.5	77.4	35.8	30.1	31	34
Employed FT	2.8	5.5	4.2	2.2	5.1	5	5
Employed PT	9.4	10.4	9.3	6.6	6.3	7	7
CALD	15	18.9	10	25.2	24.5	15	16
Aboriginal	49	39.8	49.1	30	18.6	21	27
Private renters	41.1	47	49.4	46.1	41.1	17.6	21.4
Public renters	49.5	50.4	52.3	68	-	52.6	53.4
Mortgage	11.8	7.9	6.7	4.7	11.8	10.1	8.5
Owners	15.2	14.9	9.9	14.9	10.9	5.4	7.4

< Sydney

> Sydney

> Sydney by +20%

Same

THEMES EMERGING FROM THE DATA

- The health and social assistance sector is a major employer in all profiled SA2 areas, demonstrating both the value of this industry in these regions as well as the value of support services to communities that are experiencing disadvantages. The presence of these organisations will be important as the communities begin their recovery from this disaster.
- Some of the highest employing industries in these regions, including tourist, retail trade and social assistance are some of the lowest paid.
- Renters are struggling in all the regions profiled. They also may have complex recovery trajectories if they have lost their homes and there are housing shortages in their regions because of the damage caused by the fires.
- Single parent families are consistently struggling and in high numbers.
- Very high numbers of children living with economic disadvantage – 20-33% across the sampled SA2s.

About NCOSS

The NSW Council of Social Service (NCOSS) works with and for people experiencing poverty and disadvantage to see positive change in our communities.

When rates of poverty and inequality are low, everyone in NSW benefits. With 80 years of knowledge and experience informing our vision, NCOSS is uniquely placed to bring together civil society to work with government and business to ensure communities in NSW are strong for everyone.

As the peak body for health and community services in NSW we support the sector to deliver innovative services that grow and develop as needs and circumstances evolve.

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Endnotes

i Available here: <https://itt.abs.gov.au/itt/r.jsp?databyregion>

ii Available here: <https://maps.ncoss.org.au/>

iii Australian Institute of Family Studies, 2012, Natural disasters and community resilience. A framework for support. CFCA Paper no. 3, Canberra