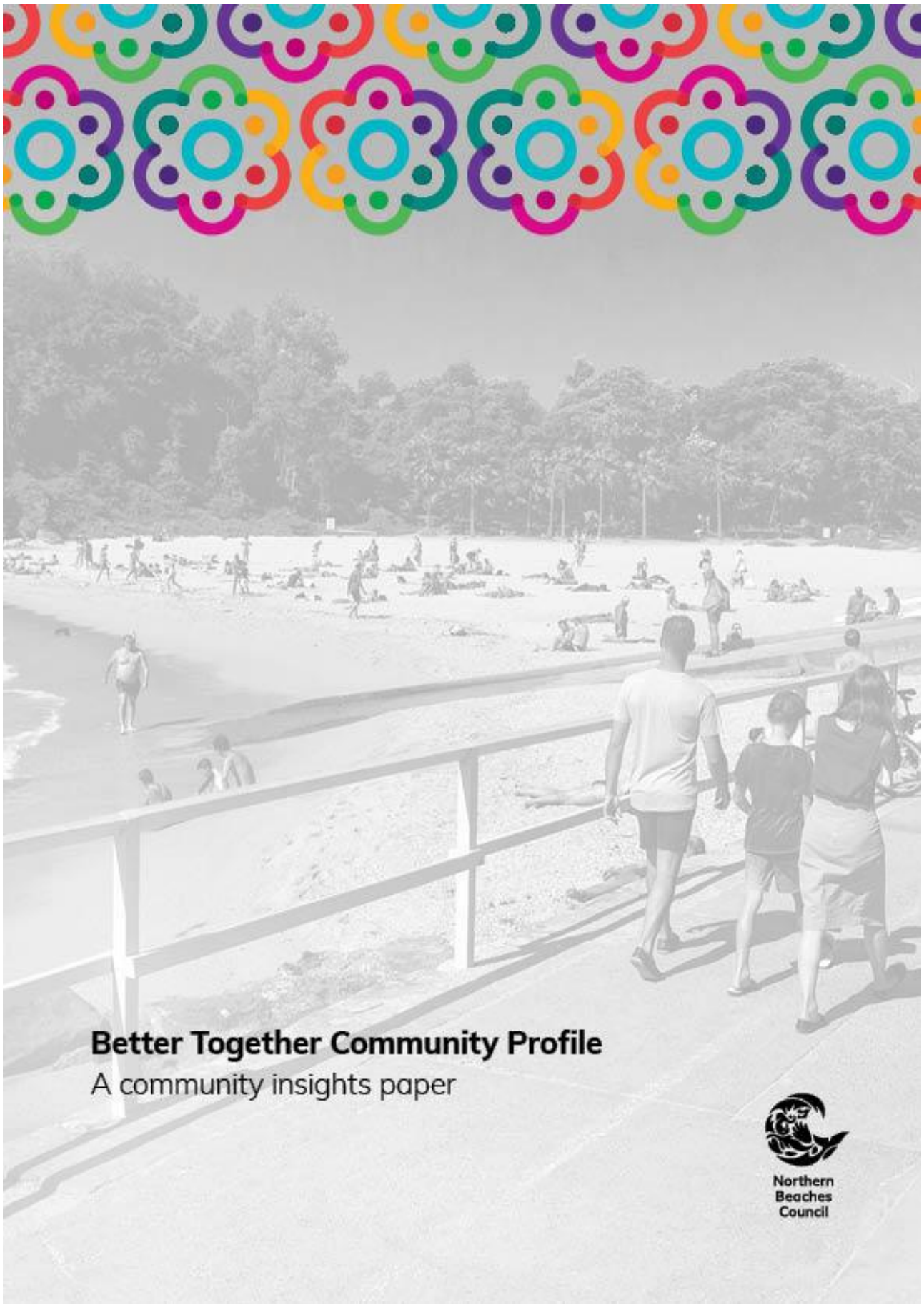

Better Together Community Profile
A community insights paper
Northern
Beaches
Council

Who we are: Northern Beaches community planning profile 2026

A community insights paper

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Who we are

Source: 2021 ABS Census, .id Community Profile unless otherwise noted

Our community at a glance

- Northern Beaches LGA covers 254.3km
- The population of the Northern Beaches is 264,567, 5 percent of Greater Sydney
- 1,708 people in Northern Beaches LGA identify as Aboriginal and/or Torres Strait Islander (0.6 percent of total population)
- 123 different ancestries
- 3.9 percent need help in their day-to-day lives due to disability (5.2 percent Greater Sydney).

The average person

- Is 41 years old
- Lives with 2 or more other people (2.7 average household size)
- Employed as a professional in scientific and technical services
- Has a $720.00 weekly mortgage repayment
- Earns $1,109 a week (median weekly individual income in NSW is $813)
- Owns their own home or has a mortgage.

Community wellbeing and liveability

Source: Community Views 2026

Measure	Northern Beaches	Greater Sydney
Liveability index	65.8	66.2
Wellbeing index	7.7	7.1
Financial wellbeing index	6.6	6.2

Community structure

Service age group	2021	Forecasted change 2021 to 2046
Babies and pre-schoolers (0 to 4)	5.4%	+ 2,513
Primary schoolers (5 to 11)	8.9%	- 784

Service age group	2021	Forecasted change 2021 to 2046
Secondary school (12 to 17)	8.1%	- 2,606
Tertiary education and independence (18 to 24)	7.5%	+ 3,431
Young workforce (25 to 34)	11%	+ 6,752
Parents and homebuilders (35 to 49)	21.3%	+ 3,740
Older workers and pre-retirees (50 to 59)	14%	- 1,264
Empty nesters and retirees (60 to 69)	10.4%	+ 5,389
Seniors (70 to 84)	10.7%	+ 12,627
Elderly (85 and over)	2.7%	+ 8,919

How we live

Households

Group	Northern Beaches	Greater Sydney
Families	46.1%	46.1%
Couples without children	26.2%	23.3%
Single person	21.6%	22.2%
Group household	3.1%	4.0%

Home ownership

Home ownership	Northern Beaches	Greater Sydney
Owned outright	34%	26.7%
Owned with mortgage	34%	31.9%
Social housing	1.6%	4.1%
Rented	24.5%	30.4%

Note: Excludes other types of dwelling and tenure or ownership. Percentages may not add to 100 percent.

Household income

Income	Northern Beaches	NSW
Average weekly household income	$2,592	$1,829

Dwellings

Dwelling type	Northern Beaches	Greater Sydney
Separate houses	55.4%	53.4%
Medium density (townhouses, duplexes or small apartment)	17.1%	18.8%
High density (multi-storey apartment building or high-rise towers)	26.8%	27.1%
Caravans, cabin or houseboat	0.1%	0.1%
Other	0.4%	0.4%

Understanding our community

The Northern Beaches is a place many people are proud to call home. It has a high level of education and employment, a strong sense of community and a well-established network of sporting, cultural and recreational opportunities.

While the area enjoys a high quality of life overall, there are pockets of relative disadvantage and a range of social challenges that require a sustained and coordinated response.

In 2020, as part of the development of the Better Together 2040 Social Sustainability Strategy, we identified 8 key social sustainability challenges facing the community. These were:

- Demographic change, including an ageing population and the outward migration of young adults priced out of the area.
- Housing affordability and suitability, where high purchase and rental costs limited housing options for low-income households, families and essential workers.
- Social services funding and availability, where rising costs and funding insecurity reduced the presence and continuity of local services.
- Access to services and support, where geographic spread and limited public transport make it difficult for many residents to reach the services they needed.
- Mental health and social isolation, where loneliness, suicide risk and youth mental health were identified as growing community concerns.
- Pockets of disadvantage, where hardship was concentrated in specific suburbs and obscured by the area's overall prosperity.
- Shortage of essential workers, where rising housing costs made it difficult for care sector workers to live locally.
- Access to information, where the rapid shift to digital communication excluded residents with limited internet access or digital literacy.

At the time, these challenges pointed to structural pressures that could not be resolved through individual programs alone. They required a longer term, place-based response.

We identified the following priority populations in 2020 that have guided the first 5 years of the Better Together 2040 implementation:

- young people
- older people
- people living with disability
- families
- culturally and linguistically diverse people
- essential workers.

What has changed since 2020

5 years on, many of those pressures have intensified.

Housing affordability has worsened significantly. Rental stress now affects a much broader cross-section of households, including families and essential workers who would not previously have been considered financially vulnerable. Hidden homelessness and housing instability are increasingly visible to local service providers, even in suburbs long associated with affluence.

The care and support workforce is under sustained pressure.

Demand for disability, aged care and mental health services has grown substantially, while workforce shortages and housing costs make it harder to attract and retain staff locally. Services that were already stretched in 2020 are now operating with less capacity and greater complexity of need.

Social isolation has not resolved in the way that might have been expected following the pandemic.

National data shows around 1 in 3 Australians reported feeling lonely in 2023. Locally, ageing trends, youth mental health pressures and growing cultural diversity mean that vulnerability to isolation is spreading across more life stages and communities. For some groups, including LGBTQ+ young people and newly arrived migrants, feelings of disconnection remain particularly acute.

Digital transformation has accelerated faster than many residents have been able to keep pace with.

Services, information and everyday transactions that were once available in person or by phone, are now primarily delivered online. For older residents, those with lower digital

literacy and households without reliable internet access, this shift is creating new barriers to participation that didn’t exist on the same scale in 2020.

Cost of living pressures have compounded everything.

Rising prices for housing, energy, food and essential services are affecting household budgets across the income spectrum. For low-income households, single parents, older people on fixed incomes and others with limited financial flexibility, the cumulative effect of these pressures is significant.

What has not changed

Some things have remained consistent despite targeted action.

Relative disadvantage continues to concentrate in specific suburbs, including Dee Why, Narraweena, Narrabeen and Brookvale, even as broader economic conditions have shifted. The gap between the area's overall prosperity and the lived experience of its most vulnerable residents has, if anything, widened. Pockets of genuine hardship remain hidden within a local government area that external measures often classify as advantaged.

The fundamental connection between housing, workforce, services and social connection has also remained constant.

Issues do not exist in isolation. A resident who can’t afford stable housing, is also less able to maintain employment, access services or stay connected to community life. A service system that cannot retain staff, cannot deliver the early intervention that prevents more serious and costly crises down the track.

Why these challenges matter now

The Northern Beaches is a community that has always responded to change. Understanding how to keep it a safe, inclusive, diverse and connected place means looking at the pressures shaping people's lives right now.

This community profile draws on local, state and national data to show what is shifting, what has stayed the same, and where action is needed most.

What this means for the priority populations

The analysis of the challenges we face as a community has helped refine within groups. It has also expanded to include more groups that are defined as priority populations for our community, not because they are defined by disadvantage, but because the pressures described in the next section can touch different parts of our community in different ways.

Priority population	Key stats
Aboriginal and Torres Strait Islander peoples: seeking culturally safe services, spaces and networks to meaningfully connect with country.	• 0.6% of the Northern Beaches population identify as Aboriginal and Torres Strait Islander people • 59.3% of the Aboriginal and Torres Strait Islander population are under 34 years old • the largest Aboriginal and Torres Strait Islander populations are between 15 to 19 years old • 33.9% of Aboriginal and Torres Strait Islander people have a tertiary qualification • 65.1% of Aboriginal and Torres Strait Islander households are made up of couples with and without children.
Young People (12 to 24): transitioning to independence, experiencing mental health challenges and experiencing housing insecurity or homelessness.	• 36,988 students living on the Northern Beaches • 59.3% of young people aged 15 to 24 are in the labour force • 11.7% speak a language other than English at home • 6,204 young people 15 to 24 years old were born overseas.
Older people (65+): digitally excluded, experiencing declining mobility and/or increasing care needs, living alone and experiencing social isolation and loneliness, living in private rentals on fixed income, particularly single women and those on the Age Pension.	• 23.8% of the Northern Beaches population is 65 years and over • 5,467 carers aged 65 and over providing unpaid care • 24.2% of older people live alone • those living with dementia on the Northern Beaches is projected to increase by 83% by 2054 • the largest growth in age structure between 2016 and 2021 was in the 70 to 84 years cohort, up 4,841 people.
People with disability: experiencing physical accessibility barriers to participate in community life, requiring NDIS supports, seeking to access stable, affordable and appropriate housing, facing compounding barriers where disability intersects with cultural background, age, gender identity or sexuality.	• 10,154 people in the Northern Beaches reported having a disability • 26.4% of people with disability are employed full time • 42.9% are employed part time • 2,203 people with disability had a tertiary qualification

Priority population	Key stats
	• 55.9% of people with disabilities were in couple households with or without children • 4,311 active NDIS participants in 2025.
Families who are: single parent families, low-income households, families with high caring responsibilities	• 23,792 unpaid carers provide assistance to a person with a disability, long term illness or of old age • Unpaid carers increased by 2,007 between 2016 and 2021 • Families make up 17.4% of low-income households in the Northern Beaches • One parent families make up 9.8% of low-income households • 844 young people aged 15 to 24 providing unpaid childcare
Multicultural communities: may be newly arrived migrants and refugees, have limited English proficiency, provide substantial unpaid care, may face intersecting pressures around identity, family expectations and community belonging, first generation migrants with limited understanding of tenancy rights, children and young people navigating between different cultural expectations at home and school	• 30.2% of people in the Northern Beaches were born overseas • 15.6% speak a language other than English at home • the overseas born population increased by 6,757 between 2016 and 2021 • top 3 countries of birth were United Kingdom 9.2%, New Zealand 2.2% and South Africa 1.5% • 27.6% of unpaid carers who provide assistance in 2021 were born overseas.
LGBTQ+ people: may be young people with limited family support facing mental health challenges, older adults experiencing social isolation or trauma, people from religiously diverse communities, Aboriginal and Torress Strait Islanders facing intersecting cultural pressures, people with disability facing	• An estimated 6 to 8% of Northern Beaches residents identify as LGBTQ+ • 0.9% of Australians aged 16 and over are trans and gender diverse

Priority population	Key stats
barriers to accessible services and community participation	• Northern Beaches specific data is not currently available. • Figures are indicative estimates based on national and state data

Where pressure is building

6 key social trends have emerged from the evidence as most significant for the Northern Beaches now:

- escalating housing insecurity and homelessness
- widening financial vulnerability and cost of living pressure
- impacts of domestic and family violence
- sustainability of care and support services
- pockets of digital exclusion
- the effects of social isolation and loneliness on mental health.

These are not isolated trends. They intersect and compound each other in ways that affect people's ability to participate fully in community life.

The following sections explore the evidence, impact and those most affected by each trend.

Escalating housing insecurity and homelessness

2026 trends

Rising housing costs and limited affordable housing supply are increasing housing insecurity across the Northern Beaches.

While the area is often perceived as affluent, rental affordability pressures across Greater Sydney have intensified, reflecting a widening gap between housing costs and household incomes.

These pressures are contributing to greater housing instability for low-income households, households employed in essential services and people with complex support needs.

Evidence and insights

While visible homelessness remains relatively low on the Northern Beaches, structural housing pressures including declining affordability, low rental vacancy and limited access to affordable housing continue to place vulnerable households at risk.

Indicator	Insight	Source
Rental affordability trends	Rental affordability across Greater Sydney is severely unaffordable for low-income households. Affordability has declined	SGS Economics and Planning

Indicator	Insight	Source
	since 2019 as rents have risen faster than incomes, widening the gap between housing costs and household incomes and increasing the risk of housing insecurity.	Rental Affordability Index 2025
Rental affordability for essential workers	Housing affordability pressures extend well beyond low-income households. Essential workers could afford only 1 to 3% of rental properties in NSW in 2025, reflecting the limited availability of affordable rental housing even for those in full-time essential roles.	Anglicare Sydney - Essential Workers Housing Report 2025
Rental vacancy rates	Low rental vacancy rates on the Northern Beaches reflect limited supply and strong demand. This increases competition for available housing and reduces options for households experiencing financial stress or displacement.	SQM Research - Rental Vacancy Rate Data, Northern Beaches
Social housing demand	Demand for social housing significantly exceeds supply across NSW. More than 60,000 households are on the waiting list, reflecting significant unmet demand for affordable housing among low-income households.	NSW Department of Communities and Justice - Social Housing Waiting List Data dashboard
Social housing waiting list (Northern Beaches allocation area)	Local demand for social housing is growing. In January 2026, 1,099 households were waiting for social housing in the Northern Beaches allocation area, up from 1,019 in January 2025, an increase of around 8%. Priority applicants increased from 302 to 343 over the same period.	NSW Department of Communities and Justice - Social Housing Waiting List Data dashboard
Demand for homelessness services	Demand for specialist homelessness services has increased across Australia in recent years. More households are seeking assistance with housing instability, financial stress and crisis accommodation.	Australian Institute of Health and Welfare - Specialist Homelessness Services Annual Report
People sleeping rough (Northern Beaches)	The number of people sleeping rough on the Northern Beaches fell from 88 in 2024 to 43 in 2025, based on the NSW Street Count. Street counts provide a snapshot of people sleeping rough on a single night and do not capture hidden homelessness	Homes NSW - NSW Statewide Street Count Technical Paper 2025

Indicator	Insight	Source
	such as couch surfing or temporary accommodation.	
People in marginal housing	In 2021, 322 people per 100,000 were estimated as living in marginal housing, including people staying temporarily with other households, living in boarding houses or temporary lodgings or living in severely crowded dwellings. Marginal housing data provides a broader view of housing insecurity beyond people sleeping rough. This highlights hidden forms of homelessness and housing instability that aren't captured through street counts.	SGS Economics and Planning - SGS Cities and Regions Wellbeing Index dashboard, using ABS Census of Population and Housing 2021, Homelessness Operational Groups

Implications for social sustainability

Housing instability intersects with mental health, safety, workforce sustainability and social isolation.

These interconnected pressures mean housing insecurity is a structural social sustainability issue, not a standalone service concern, and requires coordinated responses that address housing affordability, prevention and early intervention, access to support services and the broader community impacts of housing instability.

Impact of housing insecurity and homelessness on priority populations

Housing insecurity affects some groups more than others, particularly those experiencing financial stress, unstable employment or limited access to appropriate housing options.

Those most at risk on the Northern Beaches include:

- **People who are experiencing homelessness**, sleeping rough, couch surfing or unable to transition from temporary or transitional accommodation to permanent housing.
- **People experiencing domestic and family violence** including people exiting unsafe homes in need of crisis accommodation.
- **Older women,** particularly if single and renting privately, entering homelessness for the first time following relationship breakdown or loss of a partner, a growing and often hidden cohort whose housing vulnerability is frequently underestimated.
- **Older people on fixed incomes** and renting.

- **Single parent families** living in the private rental market and experiencing financial stress, where rising rents and limited affordable stock leave little room to absorb unexpected costs or disruption.
- **Low-income households** in the private rental market who face the sharpest exposure to rising housing costs and have the least financial flexibility to absorb them.
- **Young people transitioning to independence** with limited income and no family housing safety net, including those exiting out-of-home care, where limited crisis accommodation options and high rental costs make stable housing particularly hard to secure.
- **People with disability** or chronic health conditions reliant on support payments and living in the private rental market with limited accessible and affordable stock, where suitable housing options are scarce and financial flexibility is limited.
- **Newly arrived migrants** with limited local networks and restricted access to housing assistance, where visa status, language barriers and unfamiliarity with the system can compound vulnerability.
- **LGBTQ+ young people** experiencing negative responses from family and housing instability, for whom safe and affirming crisis accommodation options are particularly limited.

Widening financial vulnerability and cost of living pressures

2026 trends

Rising living costs are placing increasing pressure on household financial stability across the Northern Beaches, compounding existing housing affordability pressures.

While the area has relatively high household incomes, these are offset by high housing costs and rising prices for essential goods and services. As a result, a growing number of households are experiencing financial pressure despite relatively strong local income levels.

Evidence and insights

The evidence below adds context to changing financial conditions on the Northern Beaches by bringing together local measures of household pressure with broader data on income, housing costs and rising living expenses.

Indicator	Insight	Source
Ability to meet financial commitments	Financial stress is growing on the Northern Beaches. In 2026 34% of residents report being late meeting financial commitments at least sometimes, up from 27% in 2022.	Northern Beaches Council - Community Wellbeing Survey 2026 (baseline 2022)
Household income	Northern Beaches household incomes are comparatively high but occur alongside high living costs. Median weekly household income was $2,601 in 2021.	ABS Census 2021 - via .id, Household income
Housing costs	Housing costs are a major component of household expenditure. Median weekly mortgage repayments were $720 in 2021.	ABS Census 2021 - via .id, Housing loan repayments
National financial stress context	Financial stress affects a significant proportion of Australian households. Around 1 in 6 experienced at least one indicator of financial stress in 2022, including difficulty paying bills, seeking financial assistance or going without essential items.	Australian Institute of Health and Welfare - Australia's Welfare: Financial Stress (2022)
Cost of living pressures	Essential costs continue to rise across key categories. In the year to September 2025, electricity increased 33.9%, food and non-alcoholic beverages increased around 4.8%, and secondary education costs increased 6.3%.	Australian Bureau of Statistics - Consumer Price Index

Implications for social sustainability

Rising living costs are affecting a broader range of households and may reduce participation in community life, increase vulnerability to housing insecurity and place additional pressure on local support services.

Financial stress is not evenly distributed across the community. Evidence indicates that lone parent households, renters, younger people and lower-income households are more likely to experience financial strain.

Strengthening social sustainability will require responses that support financial resilience, maintain equitable access to services and enable people to continue participating in community and economic life despite rising costs.

Impact of financial vulnerability and cost of living on priority populations

Rising costs are not felt equally across the community. Those most at risk on the Northern Beaches include:

- **Young people transitioning to independence** in early career stages with lower or insecure incomes, where casual employment and high rental costs leave little financial buffer and limited ability to build savings or security.
- **Single parent families** carrying the full cost of housing, childcare and essential goods on one income, where rising prices across every essential category compound an already stretched budget.
- **Low-income households** often in the private rental market, who spend a disproportionate share of income on housing and have the least capacity to absorb further cost increases across other essential categories.
- **Older people on fixed incomes** such as the Age Pension, where increases in housing, energy and food costs cannot be offset by increased earnings and financial flexibility is severely limited.
- **Older women** particularly single older women and those who have experienced separation, illness, or a breakdown in caring arrangements, who are often long-term renters with low superannuation or savings.
- **People with disability** facing higher living costs associated with health care, transport and assistive needs, where barriers to full time employment can further reduce household income.
- **Newly arrived migrants** and refugees establishing themselves in the labour market, where overseas qualification recognition barriers and language gaps can limit access to stable and fairly-paid employment.
- **People experiencing or at risk of domestic and family violence**, where housing instability, financial dependence and safety concerns compound each other and affect the entire family unit.
- **Families with caring responsibilities**, often with grandparent carers, who take on primary caring roles for grandchildren and may face financial pressure, social isolation and limited access to appropriate support.
- **Young carers** who balance significant caring responsibilities alongside study or early employment, often without recognition or support, and at greater risk of falling behind educationally and socially.

Impacts of family and domestic violence

2026 trend

Family and domestic violence (FDV) remains a significant driver of homelessness and housing insecurity across NSW and continues to impact the Northern Beaches community.

It highlights the ongoing relationship between personal safety, housing stability and access to appropriate support services, with continued demand for responses that address both immediate crisis needs and longer-term housing and wellbeing outcomes.

Evidence and insights

The evidence below adds context to how family and domestic violence is experienced and responded to across the system. It brings together data on reported incidents, service demand and groups facing greater risk or barriers to support.

Indicator	Insight	Source
Annually reported statewide FDV incidence	New South Wales is observing a 2.9% increase of reported FDV incidents across a 10-year trend. Highlighting an increase in reported case through a non-linear 10-year period.	NSW Bureau of Crime Statistics and Research - Recorded Crime Statistics (LGA data)
Annually reported FDV incidence (Northern Beaches)	Between January and December 2025, the Northern Beaches recorded 165.3 domestic violence related assault offences per 100,000 population.	NSW Bureau of Crime Statistics and Research - Recorded Crime Statistics (LGA data)
Service system demand linked to FDV	Over the year to July 2025, demand for FDV services in New South Wales increased, with new referrals up 22% on the previous year. Self-referrals also rose strongly, increasing by 42%, which may reflect greater help-seeking and awareness of available services.	Domestic Violence NSW - The unmet demand crisis report (2026)
FDV among people with disability	Women with disability are around twice as likely to report violence from an intimate partner as women without disability. This reflects a broader pattern in which people with disability are more likely to experience FDV and less likely to receive appropriate support.	Centre of Research Excellence in Disability and Health - Intimate partner violence and people with disability

Indicator	Insight	Source
Specialist homelessness services and FDV	In 2024 to 2025, FDV remained a key driver of demand for specialist homelessness services, accounting for 40% of all clients assisted nationally. In the same period, New South Wales recorded 31.9 clients per 10,000 seeking assistance due to domestic violence, compared with the national average of 42.8 per 10,000.	AIHW Family, domestic and sexual violence: Housing.

Implications for social sustainability

Persistent FDV undermines safety, wellbeing and social cohesion across the Northern Beaches. It can contribute to isolation, housing insecurity and reduced access to the support and services people need to recover and remain connected to community life.

While FDV affects the wider community, its impacts are not evenly experienced. Women are disproportionately affected, along with people facing intersecting barriers, including disability, cultural and linguistic diversity and communication or access needs. Geographic access to services can further increase risk, particularly for people living in more isolated areas.

These impacts reduce equitable access to safety, support and participation.

Strengthening social sustainability will require coordinated responses that improve safety and accessibility, while supporting ongoing connection to housing, services and community.

Impact of family and domestic violence on priority populations

The effect and risk of experiencing FDV are not homogenous among the community. Those most at risk on the Northern Beaches include:

- **People from multiculturally diverse backgrounds** at risk of support isolation due to visa dependence or migration-related vulnerability, language barriers and limited awareness of support pathway.
- **People experiencing housing insecurity** forced to remain in unsafe situations, especially for those with dependents such as young children.
- **Older women who are financially vulnerable** and are at housing loss due to relationship breakdown.

- **Young women (15 to 24)** in early relationships, including those more exposed to coercive control and psychological or financial abuse and often lacking stable income or secure housing options outside family or partners.
- **Women with disability**, particularly psychosocial or intellectual disability, at higher risk of coercive control and barriers to leaving or reporting, requiring accessible supported housing options.
- **Aboriginal and Torres Strait Islander women and communities**, who experience disproportionate rates of FDV due to the ongoing impacts of intergenerational trauma, systemic disadvantage and barriers to culturally safe services,

Care and support services sustainability

Evidence and insights

Demand for health, disability and community support services is increasing locally and nationally.

Workforce shortages and housing affordability pressures are also affecting the ability of services to attract and retain staff.

Indicator	Insight	Source
Population ageing	The Northern Beaches population is ageing and this trend will accelerate. In 2021 13.4% of residents were over 70 years old and this group is projected to grow by around 59% by 2046, reaching approximately 18.6% of the population.	ABS Census 2021 and population projections via .id Community Profile
Health Care and Social Assistance employment	Care and support services are a major part of the local economy. The Health Care and Social Assistance sector is one of the largest employing industries on the Northern Beaches.	ABS Census 2021 via .id
Workforce shortages	Key care sector roles are in short supply nationally. Registered nurses, aged and disability carers and early childhood teachers are all listed as shortage occupations.	Jobs and Skills Australia - Skills Priority List
NDIS participation	Local demand for disability support is growing rapidly. Active NDIS participants on the Northern Beaches increased from 3,067 in 2021 to 4,311 in 2025, representing a growth of 40.6%.	NDIS Participants by LGA dataset

Indicator	Insight	Source
Home-based aged care demand	Demand for home-based aged care has increased sharply. The number of people receiving home care packages grew by 283% between 2017 and 2024, from 71,900 to 275,000.	GEN Aged Care Data
Residential aged care demand	More people are living in permanent residential aged care. The number increased by 6.3% between 2017 and 2024, from 179,000 to 190,000.	GEN Aged Care Data
Mental health service use	Mental health service use has grown significantly and consistently. Nationally, Medicare subsidised mental health services increased from around 10 to 11 million in 2018 to 2019, to more than 14 million in 2022 to 2023.	AIHW Mental Health Services in Australia
Housing affordability for care workers	Many care workers cannot afford to live close to where they work on the Northern Beaches. Using the standard benchmark of 30% of income spent on housing, a health and social assistance worker earning average weekly wages can afford around $599 per week in rent. Median rents on the Northern Beaches are around $825 per week for units and more than $1,450 per week for houses. This leaves a gap of more than $225 per week for workers renting a unit and over $850 per week for those renting a house.	ABS - Average Weekly Earnings, Australian Institute of Health and Welfare, NSW Department of Communities and Justice - Rent and Sales Dashboard

Implications for social sustainability

These pressures can influence service availability, waiting times and access to care, particularly for groups with higher reliance on health, disability and community support services.

Strengthening social sustainability will require planning responses that support workforce attraction and retention, maintain accessible services and recognise the connections between housing affordability, workforce availability and service capacity.

Impact of growing demand on care and support services on priority populations

Workforce pressures and service constraints are not felt equally.

Those most affected on the Northern Beaches include:

- **Older people with growing reliance on home care and aged care services**, where increasing demand and workforce shortages are affecting wait times and the consistency of support available.
- **Older people experiencing digital exclusion** and greater reliance on in-person and phone-based services that are increasingly harder to access.
- **Older people acquiring disability after the age of 65** who fall outside the NDIS and must navigate the aged care system instead, often without clear information or guidance.
- **People with disability reliant on NDIS** funded support workers, where rapid growth in local NDIS participation is outpacing workforce supply and affecting independence and daily living.
- **People with non-visible disabilities**, including psychosocial, cognitive and chronic health conditions, who may face stigma, misunderstanding and barriers to accessing support that is not always designed with their needs in mind.
- **Aboriginal and Torres Strait Islander people**, who face intersecting pressures across cultural identity, discrimination and access to culturally safe and affirming services, and whose wellbeing is strongly connected to community, culture and Country.
- **Single parent families and low-income households** may have limited access to affordable childcare and early learning services. High demand and workforce shortages can reduce availability, placing additional pressure on working parents and carers.
- **Unpaid carers of people with disability or older people requiring aged care services** stepping in to fill gaps left by stretched formal services, often without adequate recognition, training or respite support for their own health and wellbeing.
- **LGBTQ+ people** including those who are Aboriginal and/or Torres Strait Islander, live with disability or are from a multicultural community, and require affirming and specialised services where workforce instability and limited specialist providers reduce access to safe and appropriate care.
- **Trans and gender diverse people**, who face specific barriers to accessing appropriate health care, legal recognition and affirming community spaces, and who experience higher rates of discrimination and psychological distress.

- **Young people experiencing mental health challenges** or psychological distress, given that most mental health conditions emerge before the age of 25 and access to local youth mental health workers is increasingly constrained by workforce shortages.
- **Young people with disability** who can face compounding barriers to access, inclusion and social connection, and for whom mainstream services are not always designed with their needs in mind.
- **People from multicultural communities** including those with disability, needing culturally responsive and linguistically appropriate care, where a workforce that does not reflect community diversity can create significant barriers to accessing suitable support.
- **Older people from multicultural communities** who may have lower English proficiency and face significant barriers navigating aged care, health and government services that are not designed with their cultural background in mind.
- **Carers from multicultural communities**, who may face language barriers when navigating care systems and whose caring roles may not be recognised or supported within mainstream service frameworks.

Pockets of digital exclusion

Emerging trends
Digital participation is now essential to everyday life.

Access to services, information, employment, education, healthcare and civic engagement relies heavily on digital systems and online platforms. Reliable internet access, appropriate devices, digital literacy and confidence navigating online systems all shape how residents participate in community life.

The pace of digital transformation has accelerated significantly over the past 5 years.

The COVID-19 pandemic drove a rapid shift toward online services, remote work, digital transactions and automated systems across government, health, education and financial services. For many residents, digital participation is no longer optional.

However, the speed of this transition makes it difficult for some people to keep up with changing technologies and service delivery models. While most households have internet access, digital participation is not evenly distributed across the community.

Evidence and insights

Digital inclusion varies across the community, with some groups facing greater barriers to accessing digital technologies, services and information.

Indicator	Insight	Source
Digital exclusion in Australia	Around 20.6% experience digital exclusion or high digital exclusion, including 9.2% classified as highly excluded. Digital exclusion reflects barriers related to internet access, affordability and digital ability.	Australian Digital Inclusion Index 2023
Digital exclusion among older Australians	Digital exclusion is significantly higher among older Australians. Around 66.5% of Australians over 75 years old experience digital exclusion or high digital exclusion. Applying this rate to the Northern Beaches population suggests approximately 15,900 older residents may experience digital exclusion. This is an indicative estimate based on national data.	Australian Digital Inclusion Index 2023, ABS Census population data via .id
Digital exclusion and education	People with lower levels of educational attainment are more likely to experience digital exclusion. Around 54.5% of people who didn't complete secondary school experience digital exclusion or high digital exclusion.	Australian Digital Inclusion Index 2023
Digital exclusion in public housing	Digital exclusion is significantly higher among public housing residents. Around 45.2% experience digital exclusion or high digital exclusion, reflecting the relationship between socioeconomic disadvantage and digital access.	Australian Digital Inclusion Index 2023
Digital exclusion among First Nations peoples	First Nations Australians experience digital exclusion at significantly higher rates than the general population. Around 40.9% experience digital exclusion, reflecting structural barriers related to access, affordability and infrastructure.	Australian Digital Inclusion Index 2023
Digital inclusion gaps by income and age	Digital participation is closely linked to income and age. Digital inclusion scores are significantly lower for older Australians and lower-income households.	Australian Digital Inclusion Index 2023

Implications for social sustainability

Strengthening social sustainability requires keeping digital systems accessible while maintaining alternative pathways to services and information.

Supporting digital capability and reducing barriers to participation will be important for equitable access and inclusive community life.

Impact of digital exclusion on priority populations

Access to digital tools, skills and connectivity varies significantly across the community.

Those most at risk on the Northern Beaches include:

- **Older people who are digitally excluded**, around two-thirds of Australians over 75 years old experience digital exclusion, creating significant barriers to services, information and social connection that are increasingly delivered online.
- **People with disability** where digital platforms are not designed for accessibility, making navigation of online services difficult and reinforcing exclusion from systems that are increasingly the only access point.
- **Low-income households** with limited ability to afford reliable internet, appropriate devices or ongoing data costs, where digital access is inconsistent and shared devices within the household are common.
- **Newly arrived migrants** with limited familiarity with Australian digital service systems, where language barriers and lower confidence navigating government and health platforms affect access to entitlements and support.
- **Aboriginal and Torres Strait Islander peoples**, who experience digital exclusion at significantly higher rates than the general population, reflecting structural barriers related to access, affordability and infrastructure.

The effects of social isolation and loneliness on mental health

Emerging trends

Social isolation continues to affect Northern Beaches residents.

Social connection is not just shaped by individual circumstance, but reflects a combination of demographic, social and economic conditions.

More residents are living alone, the population is ageing and work patterns and community life are shifting.

Together these factors are reducing everyday opportunities for social interaction across different life stages.

Mental health pressures, changing social networks and evolving community dynamics can also affect how residents participate in education, employment and community activities.

Evidence and insights

Experiences of loneliness and social isolation vary across the community, with some groups facing greater barriers to maintaining social connection and participating in community.

Indicator	Insight	Source
Loneliness experience (Northern Beaches)	A significant proportion of Northern Beaches residents experience loneliness. 29% report feeling lonely often or some of the time, and 27% report feeling lonely occasionally.	Northern Beaches Council - Community Views Survey 2024
Lone person households	Many Northern Beaches residents live alone and may have fewer opportunities for daily social interaction. Around 21.6% of households are lone person households.	ABS Census 2021 via .id Community Profile
Population aged 60 and over	Almost one quarter of Northern Beaches residents are over 60 years old, a life stage where retirement, declining mobility and changing family structures can reduce regular social contact.	ABS Census 2021 via .id Community Profile
Youth mental health	Mental health challenges are common among young people and can affect social participation. Around 1 in 7 children and adolescents between 4 and 17 years old experience a mental health disorder each year.	Australian Institute of Health and Welfare - Australia's Children
Loneliness prevalence (national)	Loneliness is widespread across Australia, reflecting broader changes in social structures and community connection. Around 1 in 3 Australians reported experiencing loneliness in 2023.	Ending Loneliness Together - State of the Nation Report 2023

Implications for social sustainability

Social connection contributes to wellbeing, community participation and resilience. Supporting social sustainability means creating opportunities for connection across different life stages. This includes accessible community spaces, inclusive programs and

services that help residents maintain local social networks, participate in community life and build a sense of belonging.

Impact of social isolation and loneliness on priority populations

Those most at risk on the Northern Beaches include:

- **Older people living alone,** particularly following the loss of a partner or significant change in family structure, where daily opportunities for informal social contact and connection can narrow significantly.
- **Young people experiencing mental health challenges** where psychological distress can lead to withdrawal from education, social activities and community participation at a critical stage of identity and belonging.
- **Newly arrived migrants** with limited local social networks, where language barriers, cultural differences and unfamiliarity with local community life can make building connection slow and difficult.
- **People from multicultural communities** at risk of support isolation due to visa dependence or migration-related vulnerability, language barriers and limited awareness of support pathway.
- **Children and young people from multicultural backgrounds** who may navigate between different cultural expectations at home and at school, and who may need additional support to build connection and belonging in community life.
- **Single parent families** with limited time and financial capacity for social participation, where caring responsibilities and the demands of managing a household alone reduce opportunities for community involvement.
- **People with disability** where physical accessibility barriers and transport limitations restrict participation in community activities and public spaces, reducing everyday opportunities for connection.
- **LGBTQ+ people** in environments that are not safe or affirming, where experiences of discrimination or stigma can lead to withdrawal from community activities and a lack of visible spaces for belonging.
- **Religiously and culturally diverse LGBTQ+ people** who may face intersecting pressures around identity, family expectations and community belonging.

Key priority population planning resources

Topic or priority population	Resource	Type
Aboriginal and Torres Strait Islander peoples	NSW Government: Local Government closing the gap toolkit	NSW Government resource
Homelessness and housing insecurity	Northern Beaches Local Housing Strategy	Council Strategy
Homelessness and housing insecurity	AIHW: Specialist homelessness services (2024-2025)	Australian Government data
Homelessness and housing insecurity	Homelessness NSW: Rough Realities: A snapshot of homelessness in NSW (2025)	Peak body research
Homelessness and housing insecurity	Mobilise: Unhide Homelessness	Peak body research
People at risk of experiencing FDV	NSW Bureau of Crime Statistics By LGA	NSW Government database
People at risk of experiencing FDV	Centre of Research Excellence in Disability and Health: Intimate partner violence and people with disability	Peak body research
People at risk of experiencing FDV	NSW Strategy for the Prevention of Domestic, Family and Sexual Violence 2024-2028	NSW Government strategy
People at risk of experiencing FDV	National Plan to End Violence against Women and Children (2022-2032)	Australian Government plan
People at risk of experiencing FDV	Domestic Violence NSW: Good practice guidelines (2022)	Peak body research
Young people	Northern Beaches Youth Voice Action Plan	Council strategy
Young people	University of Melbourne Industry Report: Those Who Disappear (2019)	Academic research
Young people	AIHW: Australia's Children	Australian Government data
Young people	NSW Government: Youth initiatives in housing and homelessness	NSW Government report
Young people	Youth Action Youth Development in NSW: A review of evidence to support youth services (2018)	Peak body research

Topic or priority population	Resource	Type
Young people	Department of Community and Justice: Third Action Plan 2025-2026	NSW Government Carers action plan
Older people 65+	GEN Aged Care Data	Australian Government data
Older people 65+	SVA's At Risk: Understanding the population size and demographic of older women at risk of homelessness in Australia	Peak body research
Older people 65+	Department of Health: Actions to support older Culturally and Linguistically Diverse people	Australian Government research
Older people 65+	Department of Health: Actions to support Lesbian, Gay, Bisexual, Trans and Gender Diverse and Intersex elders	Australian Government research
Older people 65+	NSW Ageing Strategy	NSW Government strategy
Older people 65+	Australian Digital Inclusion Index 2023	Peak body research
People with a disability	AIHW: People with Disability in Australia	Australian Government data
People with a disability	NSW Department of Communities and Justice: NSW Disability Inclusion Plan 2026-2029	NSW Government strategy
People with a disability	Department of Health, Disability and Ageing (DHDA): Australia's Disability Strategy Survey (2024)	Australian Government data
Low-income families and carers	Carers NSW: Young Carers Policy Statement (2025)	Peak body research
Low-income families and carers	NSW Council for Social Services: Single parents living in low-income households fact sheet (2022)	Peak body research
Low-income families and carers	AIHW: Australia's Welfare: Financial Stress (2022)	Australian Government data
Low-income families and carers	Anglicare Sydney: Essential Workers Housing Report 2025	Peak body research
Multicultural communities	NAATI: Translating and Interpreting Service	NSW Government resource
Multicultural communities	NSW Premier Department: Anti-Racism Strategy for Local Government	NSW Government resource

Topic or priority population	Resource	Type
Multicultural communities	National Knowledge Base: Engaging Newly Arrived Migrants	Peak body resource
Multicultural communities	NSW Health: Sydney Local Health Districts Culturally and Linguistically Diverse Health Strategic Plan	NSW Government plan
Multicultural communities	Department of Health: Actions to support older Culturally and Linguistically Diverse people	Australian Government report
Multicultural communities	NSW Multicultural Department: Settlement Strategy	NSW Government plan
Multicultural communities	Northern Beaches: Multicultural Inclusion Plan	Council plan
LGBTQ+ and gender diverse people	Rainbow Tick Guide to LGBTI-Inclusive Practice, Rainbow Health Australia	Peak body research
LGBTQ+ and gender diverse people	AIHW: LGBTQIA+ people	Australian Government data
LGBTQ+ and gender diverse people	Twenty 10 Mental Health Resource for LGBTIQA+ People from Culturally, Religiously, and Linguistically Diverse Backgrounds	Peak body research
LGBTQ+ and gender diverse people	ACON: NSW LGBTQ+ Policy and Research	Peak body research
LGBTQ+ and gender diverse people	Minus18: OMG IM QTPIOC - A resource for people coming out as Queer, Trans and/or Intersex Person of Colour (QTIPOC)	Peak body research

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