




BUSINESS DEMOGRPHICS

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To understand market shares and trends, population demographics must be looked at. Demographics include many variables such as size, age, origin, income, education and occupation (Tarsi and Tuff, 2022). These help us to identify market situations to make better decisions. Australia's population change has been mostly consistent. It is also seen throughout the years that an ageing group of population is mostly dominant in the country. Trends as such shaped consumer needs and behaviour. The purpose of this report is to analyse and understand the demographic profile of two local government locations, Parramatta and Willoughby. Both these areas are prominent in population growth. The census data is obtained from the Australian Bureau of Statistic and is used in this report. The report looked into common trends based on census data and implied demographic theories to understand the implications of changing population.

	A	B	C	D	E	F	G	H
 <div style="margin-left: 10px;"> <h1>Australian Bureau of Statistics</h1> </div>								
LGA (UR)		Parramatta (C)		Willoughby (C)		Total		
SEXP Sex		Male	Female	Male	Female	Male	Female	
	AGE5P - Age in Five Year Groups							
	0-4 years	7.3277424%	7.2745938%	7.0599776%	6.1411003%	7.2602915%	6.9867296%	
	5-9 years	6.3892399%	5.9418032%	7.6849776%	6.4517799%	6.7012907%	6.0765355%	
	10-14 years	5.1228802%	4.7373358%	6.0846413%	5.4420712%	5.3521638%	4.9190059%	
	15-19 years	5.3190643%	4.8585791%	5.6418161%	5.1132686%	5.3951638%	4.924942%	
	20-24 years	6.9512809%	6.1931396%	5.9837444%	6.0504854%	6.7207751%	6.1517254%	
	25-29 years	8.9360988%	9.4286523%	6.7825112%	6.9902913%	8.4186056%	8.8090967%	
	30-34 years	11.1701235%	10.9446352%	8.1670404%	8.5048544%	10.4517022%	10.3241083%	
	35-39 years	9.4318614%	8.2286099%	8.6715247%	8.4841424%	9.2456849%	8.2959582%	
	40-44 years	7.1032795%	6.9374137%	7.8951794%	8.2614887%	7.2918696%	7.2736387%	
	45-49 years	5.8978959%	6.1170307%	7.1524664%	7.2595469%	6.2020868%	6.4096138%	
	50-54 years	5.6159917%	5.9161386%	6.3088565%	6.3145631%	5.7828363%	6.0198132%	
	55-59 years	5.1237639%	5.4488654%	5.3110987%	5.4187702%	5.1687416%	5.4433569%	
	60-64 years	4.4167941%	4.792205%	4.5683857%	4.9216828%	4.4531938%	4.8253482%	
	65-69 years	3.6877314%	3.8868633%	4.2180493%	4.4893204%	3.818271%	4.0371729%	
	70-74 years	2.7059271%	3.0337357%	2.9288117%	2.9669903%	2.756707%	3.0155129%	
	75-79 years	2.0413754%	2.3337109%	2.0992152%	2.37411%	2.0566123%	2.3453989%	
	80-84 years	1.471381%	1.7513894%	1.6423767%	2.0064725%	1.5097052%	1.8184097%	
	85-89 years	0.8642706%	1.2646465%	1.2275785%	1.5326861%	0.9507045%	1.3303345%	
	90-94 years	0.3437641%	0.6973698%	0.4988789%	1.0174757%	0.3816255%	0.7815798%	
	95-99 years	0.0618599%	0.1955821%	0.0784753%	0.2097087%	0.070547%	0.1978683%	
	100 years and over	0.0026511%	0.0141598%	0.0140135%	0.020712%	0.0080625%	0.0178081%	
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Data Source:	Census of Population and Housing, 2016, TableBuilder							
INFO	Cells in this table have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells.							
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Age groups are key measures to identify working age population. It is also important when looking into needs and demands in the market. Dominance of an age group means certain commodities creates more demand. Age group is also an important feature of the demographic profile that helps to identify wage distribution (d'Albis and Collard, 2022). Moreover, the data shows the level of male and female involvement in the population. Market and planning agencies use this data to properly accommodate consumer needs. The above table indicates overall population distribution among age groups of Parramatta and Willoughby based on male and female sex. Comparing population size shows that Parramatta has a much larger population than Willoughby. The table shows that most dominant age group was 30-34 years for both locations. Having more population of this age group indicates that more mature population resides in these two LGAs. Another dominant group is the 25-29 years for both sex. This indicates that the presence of a working age population is mostly around these two groups.

Regions of Birth

 Australian Bureau of Statistics				
2016 Census - Counting Persons, Place of Usual Residence (MB) BPLP - 1 Digit Level by LGA (UR) Counting: Persons Place of Usual Residence				
Filters: Default Summation Persons Place of Usual Residence Percentage: Column				
LGA (UR)		Parramatta (C)	Willoughby (C)	Total
BPLP - 1 Digit Level				
Oceania and		46.9328287%	51.7933327%	48.1348475%
North-West		2.7755546%	5.8234526%	3.5296115%
Southern and		2.1348379%	2.5221054%	2.2312603%
North Africa and		3.87879%	2.0927823%	3.4404143%
South-East Asia		4.8723652%	5.4977592%	5.0243295%
North-East Asia		17.1423771%	20.2925858%	17.920974%
Southern and		14.2797133%	3.6176197%	11.6442232%
Americas		1.2473856%	1.9528148%	1.4228278%
Sub-Saharan		0.9604118%	1.2260609%	1.0270986%
Supplementary		0.0782656%	0.1103589%	0.0842048%
Not stated		5.6987968%	5.0711277%	5.5418727%
Total		100.0%	100.0%	100.0%
Data Source: Census of Population and Housing, 2016, TableBuilder				
INFO Cells in this table have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells.				
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Occupation

Australian Bureau of Statistics

Australian Bureau of Statistics

2016 Census - Counting Persons, Place of Usual Residence (MB)

OCCP - 1 Digit Level by LGA (UR)

Counting: Persons Place of Usual Residence

Filters:

Default Summation Persons Place of Usual Residence

Percentage: Column

LGA (UR)	Parramatta (C)	Willoughby (C)	Total
OCCP - 1 Digit Level			
Managers	5.98%	9.33%	6.81%
Professionals	14.93%	19.48%	16.06%
Technicians and Trades Workers	4.87%	3.08%	4.42%
Community and Personal Service	3.9%	3.58%	3.82%
Clerical and Administrative Workers	7.26%	6.03%	6.96%
Sales Workers	3.96%	3.95%	3.96%
Machinery Operators and Drivers	2.24%	0.7%	1.86%
Labourers	3.06%	1.79%	2.75%
Inadequately described	0.55%	0.64%	0.57%
Not stated	0.38%	0.3%	0.36%
Not applicable	52.87%	51.14%	52.44%
Total	100.0%	100.0%	100.0%


Data Source: Census of Population and Housing, 2016, TableBuilder

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Education

A	B	C	D	E	F	G
<div style="float: left; width: 10%;">  <p>Australian Bureau of Statistics</p> </div> <div style="clear: both;"></div> <h2 style="text-align: center;">Australian Bureau of Statistics</h2>						
2016 Census - Counting Persons, Place of Usual Residence (MB)						
QALLP - 1 Digit Level by LGA (UR)						
Counting: Persons Place of Usual Residence						
Filters:						
Default Summation Persons Place of Usual Residence						
Percentage: Column						
LGA (UR)		Parramatta (C)	Willoughby (C)	Total		
	QALLP - 1 Digit Level					
	Postgraduate Degree Level	16.97%	19.27%	17.56%		
	Graduate Diploma and	2.92%	3.89%	3.16%		
	Bachelor Degree Level	34.99%	42.97%	37.05%		
	Advanced Diploma and	13.66%	12.78%	13.44%		
	Certificate Level	16.92%	10.44%	15.25%		
	Level of education	1.91%	1.73%	1.87%		
	Level of education not stated	12.63%	8.91%	11.68%		
	Total	100.0%	100.0%	100.0%		
Data Source: Census of Population and Housing, 2016, TableBuilder						
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Education level for the LGAs is obtained from Table 4. Education defines the highest level of formal education an individual has taken part of. Education level can be of high importance when determining market distribution. It is a primary component based on which earning scale for an individual is defined. Since earning triggers market volume, share and availability of products in the market, education is deemed as a valuable asset for an individual and population as a whole (Education and Work, ABS, May 2021, 2022). The data collected during census in 2016 shows that, in both LGAs of Parramatta and Willoughby most people have completed their Bachelor's degree. In Willoughby, in particular, out of the total population 42.97% have completed their Bachelor's degree. As stated before, Parramatta has more workers than Willoughby and as Table 4 indicates, it has the highest number of Certificate Level attained individuals. Certificate level means technical qualifications required for an occupation from TAFE and universities as a form of Diploma. To conclude, both LGA's have population that have significantly high number of education attendees.

Persons in a family

 Australian Bureau of Statistics				
2016 Census - Counting Families, Place of Enumeration (MB) CPRF Count of Persons in Family by LGA Counting: Families Location on Census Night				
Filters: Default Summation Families Location on Census Night Percentage: Column				
LGA	Parramatta (C)	Willoughby (C)	Total	
CPRF Count of Persons in Family				
Two persons in family	40.32%	41.63%	40.65%	
Three persons in family	26.6%	24.07%	25.97%	
Four persons in family	23.26%	24.83%	23.66%	
Five persons in family	7.6%	8.04%	7.71%	
Six or more persons in family	2.21%	1.45%	2.02%	
Total	100.0%	100.0%	100.0%	
Data Source: Census of Population and Housing, 2016, TableBuilder				
INFO Cells in this table have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells.				
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In order to understand population influence and consumer behaviour in the market, it is important to understand the role of family members and incidents in the family that occurs (Household and Family Projections, ABS, 2016 - 2041, 2022). Incidents such as marriage and death in the family results in different consuming pattern in the market. As family functionality depends on family members, Table 5 was produced from the census data to show number of individuals living in a family. Most families living in the LGA of Parramatta and Willoughby consists of two people. The least majority of people have six or more family members. Among the two groups Willoughby shows slightly lower percentage of 1.45% in this category. It can be assumed that more members in the family will result in more income spending. Another interesting find from the table is that even the overall population of both the LGAs have shown similar pattern of having mostly two persons in their family.

Household Income



Australian
Bureau of
Statistics

Australian Bureau of Statistics

2016 Census - Counting Families, Place of Enumeration (MB)

HIND Total Household Income (weekly) by LGA

Counting: Families Location on Census Night

Filters:

Default Summation Families Location on Census Night

Percentage: Column

LGA	Parramatta (C)	Willoughby (C)	Total
HIND Total Household Income (weekly)			
Nil income	1.89%	2.85%	2.13%
\$1-\$149 (\$1-\$7,799)	0.76%	0.88%	0.79%
\$150-\$299 (\$7,800-\$15,599)	1.82%	1.49%	1.74%
\$300-\$399 (\$15,600-\$20,799)	2.25%	1.75%	2.13%
\$400-\$499 (\$20,800-\$25,999)	4.41%	3.4%	4.16%
\$500-\$649 (\$26,000-\$33,799)	3.4%	2.73%	3.23%
\$650-\$799 (\$33,800-\$41,599)	5.28%	3.6%	4.86%
\$800-\$999 (\$41,600-\$51,999)	5.64%	4.16%	5.27%
\$1,000-\$1,249 (\$52,000-\$64,999)	7.78%	5.8%	7.29%
\$1,250-\$1,499 (\$65,000-\$77,999)	7.76%	5.63%	7.23%
\$1,500-\$1,749 (\$78,000-\$90,999)	7.03%	5.2%	6.57%
\$1,750-\$1,999 (\$91,000-\$103,999)	6.94%	5.28%	6.53%
\$2,000-\$2,499 (\$104,000-\$129,999)	14.18%	11.89%	13.61%
\$2,500-\$2,999 (\$130,000-\$155,999)	9.06%	6.96%	8.53%
\$3,000-\$3,499 (\$156,000-\$181,999)	6.36%	5.64%	6.18%
\$3,500-\$3,999 (\$182,000-\$207,999)	5.51%	8.9%	6.36%
\$4,000-\$4,499 (\$208,000-\$233,999)	2.74%	4.51%	3.18%
\$4,500-\$4,999 (\$234,000-\$259,999)	2.58%	5.25%	3.24%
\$5,000-\$5,999 (\$260,000-\$311,999)	2.44%	5.85%	3.29%
\$6,000-\$7,999 (\$312,000-\$415,999)	1.85%	7.33%	3.21%
\$8,000 or more (\$416,000 or more)	0.32%	0.93%	0.47%
Total	100.0%	100.0%	100.0%

Data Source: Census of Population and Housing, 2016, TableBuilder

INFO


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Income is an important margin by which market descendants are relied on. Spending capacity is also relying on income. The ability to live and work also depends on income an individual earns (HOROWITZ, IGIELNIK and KOCHHAR, 2022). Table 6 shows total household income defined in several categories. The categories are different income levels ranging from \$1 to \$8000 or more in a week. The income levels are divided to properly identify actual income of families. From the table, it is identified that income level is very stable for both the LGAs with most household earning \$2000 to \$2500 each week. Radically low earners are very few and only results in about 3% of the total population of the LGA's. It is a common estimation that population is likely to grow. As a result, earning capability is also going to increase. As such, Willoughby will have similar income pattern as Parramatta although covering much lesser geographical location.

Mortgage Repayments for Families

 Australian Bureau of Statistics				
2016 Census - Counting Families, Place of Enumeration (MB)				
MRERD Mortgage Repayments (monthly) Ranges by LGA				
Counting: Families Location on Census Night				
Filters:				
Default Summation Families Location on Census Night				
Percentage: Column				
<input type="text"/>				
LGA		Parramatta (C)	Willoughby (C)	Total
MRERD Mortgage Repayments (monthly) Ranges				
\$1-\$149		1.1168597%	1.3132695%	1.1683719%
\$150-\$299		0.8663875%	0.8481532%	0.862069%
\$300-\$449		1.5397881%	1.5595075%	1.5630921%
\$450-\$599		1.4658783%	1.3406293%	1.4462549%
\$600-\$799		2.3199474%	1.7373461%	2.1725401%
\$800-\$999		3.0877885%	2.2982216%	2.9051408%
\$1,000-\$1,199		4.4510142%	3.7209302%	4.2692939%
\$1,200-\$1,399		5.5966166%	3.2421341%	5.0397878%
\$1,400-\$1,599		5.7197996%	3.5704514%	5.2166225%
\$1,600-\$1,799		6.664203%	3.119015%	5.8576481%
\$1,800-\$1,999		5.3379322%	2.2298222%	4.61349%
\$2,000-\$2,199		13.0738277%	9.001368%	12.1352785%
\$2,200-\$2,399		5.0135501%	2.6538988%	4.4650752%
\$2,400-\$2,599		5.5514495%	4.2818057%	5.2639889%
\$2,600-\$2,999		9.5877474%	5.8002736%	8.7122647%
\$3,000-\$3,999		17.0321097%	18.8919289%	17.4497916%
\$4,000-\$4,999		6.9269935%	13.0095759%	8.3333333%
\$5000 and over		4.6522132%	21.1764706%	8.4817481%
Total		100.0%	100.0%	100.0%
Data Source: Census of Population and Housing, 2016, TableBuilder				
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Many families living in the LGAs of this study repay mortgage payments. Repayment of this category show strong financial positions of families. It is also important for market segmentation to identify customers who have strong financial positions (Warren and Qu, 2022). Table 7 appropriately shows current mortgage amount payed by families living in the LGA. Higher mortgage payments is mostly significant among both LGAs. Mortgage repayments of \$3000 to \$3999 is the most common trend. Another trend from the table suggested that mortgage payment of lesser amount is not significant in Willoughby, suggesting higher property prices in that area.

Income Inequality

A	B	C	D	E	F	G	H	I	J	K	L	M
	Australian Bureau of Statistics											
2016 Census - Counting Families, Place of Enumeration (MB)												
HIND Total Household Income (weekly) by LGA												
Counting: Families Location on Census Night												
Filters:												
Default Summation Families Location on Census Night												
LGA	Parramatta (C)	Parramatta families % xi	Parramatta Cumulative %	Parramatta x i+1 - xi	Average income	Parramatta total weekly income by	% Parramatta total weekly income by	Parramatta Cumulative income	Parramatta y i+1 + yi	Parramatta		
				(a)					(b)	(a)*(b)		
HIND Total Household												
\$1-\$149 (\$1-	590	5.38	5.38	5.38	75	44250	0.18	0.18	0.18	0.96		
\$150-\$299	1410	12.85	18.22	12.85	224.5	316545	1.28	1.46	1.64	21.07		
\$300-\$399	1740	15.85	34.07	15.85	349.5	608130	2.46	3.92	5.39	85.38		
\$400-\$499	3413	31.10	65.17	31.10	449.5	1534144	6.21	10.14	14.06	437.26		
\$500-\$649	2632	23.98	89.15	23.98	574.5	1512084	6.12	16.26	26.40	633.05		
\$650-\$799	4087	37.24	126.38	37.24	724.5	2961032	11.99	28.25	44.52	1657.60		
\$800-\$999	4362	39.74	166.13	39.74	899.5	3923619	15.89	44.15	72.40	2877.28		
\$1,000-\$1,249	6021	54.86	220.98	54.86	1124.5	6770615	27.42	71.57	115.71	6347.58		
\$1,250-\$1,499	6006	54.72	275.70	54.72	1374.5	8255247	33.43	105.00	176.57	9661.81		
\$1,500-\$1,749	5441	49.57	325.27	49.57	1624.5	8838905	35.80	140.80	245.80	12184.94		
\$1,750-\$1,999	5375	48.97	374.24	48.97	1874.5	10075438	40.81	181.61	322.41	15788.55		
\$2,000-\$2,499	10976	100.00	474.24	100.00	2249.5	24690512	100.00	281.61	463.22	46321.65		
\$2,500-\$2,999	7011	63.88	538.12	63.88	2749.5	19276745	78.07	359.68	641.29	40962.87		
\$3,000-\$3,499	4925	44.87	582.99	44.87	3249.5	16003788	64.82	424.50	784.18	35186.69		
\$3,500-\$3,999	4268	38.88	621.88	38.88	3749.5	16002866	64.81	489.31	913.81	35533.45		
\$4,000-\$4,499	2121	19.32	641.20	19.32	4499.5	9543440	38.65	527.97	1017.28	19657.87		
\$4,500-\$4,999	1994	18.17	659.37	18.17	4749.5	9470503	38.36	566.32	1094.29	19879.82		
\$5,000-\$5,999	1890	17.22	676.59	17.22	5499.5	10394055	42.10	608.42	1174.74	20228.34		
\$6,000-\$7,999	1430	13.03	689.61	13.03	6999.5	10009285	40.54	648.96	1257.38	16381.66		
\$8,000 or more	248	2.26	691.87	2.26	9000	2232000	9.04	658.00	1306.96	2953.04		
Total	75937	691.85		624.44	41943	157728131	638.82			283303.16		
Data Source: Census of Population and Housing, 2016, TableBuilder												
Cells in this table have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells.												
Gini Coefficients = -2733.03												
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Income inequality is measured by gini coefficient. Income inequality is major factor of market interruption (Gini Coefficient by Country 2022, 2022). Market interpretation causes disturbance. Social cohesion can also be hampered.

Australian Bureau of Statistics

Australian Bureau of Statistics

2016 Census - Counting Families, Place of Enumeration (MB)

HIND Total Household Income (weekly) by LGA

Counting: Families Location on Census Night

Filters:

Default Summation Families Location on Census Night

LGA	Willoughby (C)	Willoughby families % xi	Willoughby Cumulative %	Willoughby x i+1 - xi	Average income	Willoughby total weekly income by	% Willoughby total weekly income by	Willoughby Cumulative income	Willoughby y i+1 + yi	Willoughby
HIND Total Household				(a)					(b)	(a)*(b)
\$1-\$149 (\$1-149)	226	7.39	7.39	7.39	75	16950	0.25	0.25	0.25	1.82
\$150-\$299	384	12.55	19.94	12.55	224.5	86208	1.25	1.50	1.75	21.91
\$300-\$399	451	14.74	34.68	14.74	349.5	157625	2.29	3.79	5.29	77.98
\$400-\$499	876	28.64	63.32	28.64	449.5	393762	5.72	9.51	13.30	380.92
\$500-\$649	702	22.95	86.27	22.95	574.5	403295	5.88	15.37	24.88	571.08
\$650-\$799	927	30.30	116.57	30.30	724.5	671612	9.76	25.13	40.51	1227.49
\$800-\$999	1069	34.95	151.52	34.95	899.5	961566	13.97	39.11	64.24	2244.92
\$1,000-\$1,249	1492	48.77	200.29	48.77	1124.5	1677754	24.38	63.49	102.60	5003.98
\$1,250-\$1,499	1449	47.37	247.66	47.37	1374.5	1991651	28.94	92.43	155.92	7385.68
\$1,500-\$1,749	1338	43.74	291.40	43.74	1624.5	2173581	31.59	124.02	216.45	9467.49
\$1,750-\$1,999	1358	44.39	335.80	44.39	1874.5	2545571	36.99	161.01	285.03	12553.53
\$2,000-\$2,499	3059	100.00	435.80	100.00	2249.5	6881221	100.00	261.01	422.02	42202.36
\$2,500-\$2,999	1790	58.52	494.31	58.52	2749.5	4921605	71.52	332.53	593.55	34731.84
\$3,000-\$3,499	1450	47.40	541.71	47.40	3249.5	4711775	68.47	401.01	733.54	34770.66
\$3,500-\$3,999	2290	74.86	616.57	74.86	3749.5	8586355	124.78	525.79	926.79	69380.76
\$4,000-\$4,499	1160	37.92	654.49	37.92	4499.5	5219420	75.85	601.64	1127.42	42752.89
\$4,500-\$4,999	1351	44.16	698.66	44.16	4749.5	6416575	93.25	694.88	1296.52	57260.55
\$5,000-\$5,999	1504	49.17	747.83	49.17	5499.5	8271248	120.20	815.08	1509.97	74239.74
\$6,000-\$7,999	1886	61.65	809.48	61.65	6999.5	13201057	191.84	1006.93	1822.01	112334.52
\$8,000 or more	238	7.78	817.26	7.78	9000	2142000	31.13	1038.05	2044.98	15910.61
Total	24996	817.13		746.16	41943	68634288	997.41			506227.51

Data Source: Census of Population and Housing, 2016, TableBuilder

INFO Cells in this table have been randomly adjusted to avoid the release of confidential data. No reliance should be placed on small cells.

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Gini Coefficients =

-4962.28

Both LGAs have shown significant abnormalities when finding Gini coefficient. It suggests that no income inequality actually exists in both these LGAs. It means

equal spread of wealth. This is a good remark considering market spending will see equal growth.

Conclusion

To conclude, population is a group of individuals who interact and lives together. Population as whole defines environment, health, education level and income. Stronger income means strong financial objective for each individual which in turns works as good market returns. Researching population demographic gives good knowledge and actual facts of diversity of actions among a group needed for the market determination. Most significant find in this essay is the mortgage repayment done in the LGAs and finding that Willoughby might have higher valued properties considering higher mortgage payments. On contrary, Parramatta have large amount of certified workers. This essay has looked into several demographic profile of Parramatta and Willoughby which also suggests that there is no income inequality in these two LGAs.

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