

# Community report

## Cumberland (A)

Prepared from Community Explorer topic selections for briefing, planning and reporting use.

AREA

**Cumberland (A)**

COMPARISON

**Greater Sydney**

POPULATION

**Persons**

GENERATED

**1 April 2026**

### Included sections

1 selected topic will be included in this report.

**01** Housing tenure

### Sources and method

- Source: Australian Bureau of Statistics, Census of Population and Housing, 2021 and, where available, 2016 comparison data.
- Percentages are calculated from the denominator supplied for each topic. Change (pp) is the 2021 percentage minus the 2016 percentage when the topic is comparable across years.
- Enumerated topics describe where people or dwellings were counted on Census night.

# Housing tenure

Cumberland (A) | Greater Sydney comparison | Persons

Community report section 1 of 1

## Key takeaway

In 2021, 49.6% of households in Cumberland (A) were purchasing or had fully paid off their home, while 40.8% were renting. The mortgage share was lower than Greater Sydney (31.9%).

## About this topic

Housing tenure shows whether households own their dwelling outright, are purchasing it, rent privately, rent from a social landlord, or occupy it under another arrangement. It describes how households hold or access housing, not the type of dwelling itself.

This topic is useful for analysing housing markets, affordability, stability, and the mix of owners and renters. It works best alongside dwelling type, household composition, and housing cost topics such as mortgage repayments and rent.

## Interpretation notes

- Tenure type describes how the dwelling is occupied, including ownership, mortgage, rental, or other arrangements.

- It applies to occupied private dwellings and should not be confused with dwelling structure or housing cost measures.

## Housing tenure

Cumberland (A) – Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Greater Sydney %	Count	%	Greater Sydney %	Count	pp
Fully owned	16,828	22.0%	26.7%	16,587	24.5%	27.7%	+241	-2.5
Mortgage	21,159	27.6%	31.9%	19,337	28.5%	31.5%	+1,822	-0.9
Renting – Total	31,258	40.8%	34.7%	26,119	38.5%	32.6%	+5,139	+2.3
Renting – Social housing	5,115	6.7%	4.1%	4,801	7.1%	4.6%	+314	-0.4
Renting – Private	25,916	33.8%	30.4%	20,976	30.9%	27.6%	+4,940	+2.9
Renting – Not stated	235	0.3%	0.2%	341	0.5%	0.4%	-106	-0.2
Other tenure type	1,161	1.5%	1.7%	452	0.7%	0.8%	+709	+0.8
Not stated	6,217	8.1%	5.0%	5,320	7.8%	7.4%	+897	+0.3
<b>Total households</b>	<b>76,629</b>	<b>100.0%</b>	<b>100.0%</b>	<b>67,815</b>	<b>100.0%</b>	<b>100.0%</b>	<b>+8,814</b>	<b>0.0</b>

Data basis: enumerated.