City Compass
Community Explorer

COMMUNITY PROFILE REPORT

Community report

Forbes (A)

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

AREA	COMPARISON
Forbes (A)	Regional NSW
POPULATION	**GENERATED**
Persons	31 March 2026

Included sections

1 selected topic will be included in this report.

01 Housing loan quartiles

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

Housing loan quartiles

SECTION 01

Forbes (A) | Regional NSW comparison | Persons

Community report section 1 of 1

Key takeaway

In 2021, the lowest mortgage-repayment quartile held the largest share among households with a mortgage in Forbes (A), accounting for 57.9%.

About this topic

Housing loan quartiles group households with a mortgage into four evenly sized repayment bands so mortgage costs can be compared more objectively across areas and over time. They describe the relative repayment profile of mortgaged households rather than fixed dollar amounts.

This topic is useful because direct repayment values are affected by inflation, interest rates, and housing market cycles. The 2021 Census occurred during a period of unusually low interest rates, so quartile comparisons are more informative than raw repayment levels alone.

Interpretation notes

- This is a derived repayment distribution for households with a mortgage, so quartiles show relative repayment position rather than fixed dollar bands.

- Quartiles are more useful than raw repayment ranges for comparing areas or years affected by different interest-rate settings.

- The 2021 distribution reflects a low-interest-rate period before the rate rises that began in May 2022.

Housing loan quartiles

Forbes (A) - Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional NSW %	Count	%	Regional NSW %	Count	pp
Lowest group	585	57.9%	35.9%	554	56.5%	34.4%	–	–
Medium lowest	265	26.2%	30.5%	273	27.9%	31.3%	–	–
Medium highest	107	10.6%	21.7%	99	10.1%	22.4%	–	–
Highest group	54	5.3%	11.9%	54	5.5%	12.0%	–	–
Total households with stated mortgage repayments	**1,011**	**100.0%**	**100.0%**	**980**	**100.0%**	**100.0%**	**–**	**–**

Data basis: enumerated.