

Community report

Shellharbour (C)

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

AREA

Shellharbour (C)

COMPARISON

Regional NSW

POPULATION

Persons

GENERATED

30 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 loan quartiles

Shellharbour (C) | Regional NSW comparison | Persons

Community report section 1 of 1

Key takeaway

In 2021, the medium-high mortgage-repayment quartile held the largest share among households with a mortgage in Shellharbour (C), accounting for 31.5%.

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

Shellharbour (C) - Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional NSW %	Count	%	Regional NSW %	Count	pp
Lowest group	2,235	23.5%	35.9%	1,990	24.4%	34.4%	—	—
Medium lowest	2,835	29.8%	30.5%	2,498	30.6%	31.3%	—	—
Medium highest	2,996	31.5%	21.7%	2,485	30.4%	22.4%	—	—
Highest group	1,454	15.3%	11.9%	1,198	14.7%	12.0%	—	—
Total households with stated mortgage repayments	9,520	100.0%	100.0%	8,171	100.0%	100.0%	—	—

Data basis: enumerated.