**Socio-economic data**

Population Profile

The Central Coast Local Government Area (LGA) has a current estimated resident population of 343,968 (ABS June 2019) and is projected to grow to nearly 415,000 by 2036 (forecast.id).

The Central Coast is the third largest LGA in NSW and sixth largest LGA in Australian in terms of population.

Although the region’s population is increasing, the Central Coast is growing at a slower rate than the State average, 0.7% compared to1.4% per annum.

Central Coast LGA covers the largest geographical area of metropolitan fringe and neighbouring LGAs.

The current age profile of the Central Coast reflects the area’s popularity with families and older people. In 2016, Central Coast Council area had similar proportion of children (under 18) (22%) and a higher proportion of persons aged 60 or older 27% compared to 19% for Greater Sydney and 22% for NSW.

The median age is 42. This is similar to Lake Macquarie and Hornsby LGAs but represents an older population structure than other metropolitan fringe areas of Sydney.

*Table 1 Comparative population*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Council | ERP 20191 | Annual growth Rate1 | Projected Population 20362 | Area  Km22 | Median age2 |
| **Central Coast** | **343,968** | **0.7%** | **414,615** | **1681** | **42** |
| Lake Macquarie | 205,901 | 0.7% | 225,2003 | 648 | 42 |
| Hornsby | 152,059 | 0.9% | 179,582 | 455 | 40 |
| The Hills | 177,969 | 3.3% | 250,971 | 386 | 38 |
| Blacktown | 374,451 | 2.3% | 505,278 | 240 | 33 |
| Penrith | 212,977 | 1.9% | 350,9003 | 404 | 34 |
| Liverpool | 227,585 | 2.0% | 358,870 | 305 | 33 |
| Campbelltown | 170,943 | 1.8% | 275,778 | 311 | 34 |
| Camden | 101,437 | 7.9% | 233,299 | 201 | 33 |
| Wollongong | 218,114 | 1.0% | 254,805 | 684 | 39 |

Source:

1. ABS Catalogue 3218.0 Regional Population Growth. Estimated Resident Population, Local Government Areas NSW (March 2020)
2. Compiled and presented by .id – informed decisions. [www.id.com.au](http://www.id.com.au), community profile, population forecasts
3. 2019 Population projections for Lake Macquarie LGA and Penrith LGA, DPIE

This material is a derivative of ABS Data that can be accessed from the website of the Australian Bureau of Statistics at www.abs.gov.au

Income

The Central Coast Council area has a lower income profile than for NSW, Greater Sydney, neighbouring and metropolitan fringe areas.

In 2016 the median weekly household income was $1,256 per week (compared to $1,481 for NSW and $1,745 for Greater Sydney)

Median household incomes are around 70% of Greater Sydney.

20.6% of households were low income earning less than $650 per week (compared to 17.8% for NSW and 15.1% for Greater Sydney)

16.6% of households earned an income of $2500 or more per week (compared to 23.1% for NSW and 28.3% for Greater Sydney).

*Table 2: Comparative Median Weekly Household Income*

|  |  |
| --- | --- |
| Council | Medium weekly household income |
| **Central Coast** | **$1,256** |
| Lake Macquarie | $1,313 |
| Hornsby | $2,116 |
| The Hills | $2,358 |
| Blacktown | $1,709 |
| Penrith | $1,655 |
| Liverpool | $1,548 |
| Campbelltown | $1,457 |
| Camden | $2,042 |
| Wollongong | $1,335 |
| Greater Sydney | $1,745 |
| New South Wales | $1,481 |

Source:

Compiled and presented by .id – informed decisions. [www.id.com.au](http://www.id.com.au), community profile

This material is a derivative of 2016 ABS Data that can be accessed from the website of the Australian Bureau of Statistics at www.abs.gov.au

Education and Employment

The Central Coast Council area has a relatively low level of education attainment, with 14% of the population (aged 15+) having a Bachelor degree or higher, compared to 28% for Greater Sydney and 23% for NSW. 24% of the population (aged 15+) have vocational qualifications compared to 18% for NSW. This is comparable to Greater Sydney.

Since 2011 there have been slight improvements in educational participation and attainment. The share of University educated residents on the Central Coast has increased from 11.4% to 14% between 2011 and 2016. However, this is moderate in relation to the increase experienced in Greater Sydney and NSW during the same period.

The Central Coast education levels are similar to Penrith, Lake Macquarie, Campbelltown and Camden but below the other metropolitan fringe LGAs.

*Table 3 Comparative Education levels*

|  |  |  |
| --- | --- | --- |
| Council | University qualification1 | Trade qualification1 |
| **Central Coast** | **14%** | **24%** |
| Lake Macquarie | 16% | 22% |
| Hornsby | 38% | 14% |
| The Hills | 33% | 16% |
| Blacktown | 22% | 17% |
| Penrith | 13% | 23% |
| Liverpool | 16% | 17% |
| Campbelltown | 15% | 21% |
| Camden | 16% | 24% |
| Wollongong | 20% | 22% |
| Greater Sydney | 28% | 24% |
| New South Wales | 23% | 18% |

Source:

1. Compiled and presented by .id – informed decisions. [www.id.com.au](http://www.id.com.au), community profile

This material is a derivative of 2016 ABS Data that can be accessed from the website of the Australian Bureau of Statistics at www.abs.gov.au

Traditionally the Central Coast has had one of the lowest labour force participation rates (the proportion of the working age population aged over 15 who are either working or looking for work) of all regions in NSW. In December 2020 the region’s participation rate was 59% compared to the NSW rate of 65.5% (LMIP, January 2021). This is also lower than the rate for neighbouring and metropolitan fringe areas.

Main occupations are professionals (17.9%), technicians and trades (15.7%), clerical and administrative (14.6%) and community and personal services (11.5%) accounting for around 60% of the workforce.

Health care and social assistance (15.3%), retail trade (11%), construction (11%) and education and training sectors (7.7%) are the largest employers, accounting for 45% of the workforce.

The unemployment rate for the Central Coast for the June quarter 2020 was 4.7% compared to 5.0% for NSW and 5.6% for Australia. This rate is favourable in comparison to several other metropolitan fringe areas including Campbelltown, Blacktown, Wollongong, Liverpool, Penrith and neighbouring Lake Macquarie LGA.

*Table 4 Comparative Unemployment Rates*

|  |  |
| --- | --- |
| Council | Unemployment rate  June quarter 2020 |
| **Central Coast** | **4.7%** |
| Lake Macquarie | 5.7% |
| Hornsby | 4.8% |
| The Hills | 3.4% |
| Blacktown | 6.2% |
| Penrith | 5.8% |
| Liverpool | 5.9% |
| Campbelltown | 7.4% |
| Camden | 2.7% |
| Wollongong | 6.9% |
| Greater Sydney | 5.0% |
| New South Wales | 5.0% |
| Australia | 5.6% |

Source:

Department of Employment, Small Area Labour Markets June quarter 2020

The unemployment rate has been trending downwards since December 2017. There are some areas within the LGA that continue to have unemployment rates that are consistently 1-5% above the LGA rate. These include Wyong 9.4%, Blue Haven-San Remo 8.6%, The Entrance 7.9%, Woy Woy –Blackwall 7.0%, Toukley-Norah Head 6.7%, Budgewoi-Buff Point-Halekulani 5.9%, Umina-Booker Bay 5.9% and Wyoming 5.6%, The remaining SA2s have lower unemployment rates that the LGA average.

However, we will still be feeling the impact of COVID-19 restrictions for some time and there may be some delay in impacts being reflected in the data.

SEIFA

The most relevant measure for understanding the difference in the comparative levels of overall advantage or disadvantage is the ABS 2016 Socio-Economic Indexes for Areas (SEIFA) -Index for Relative Socio-economic disadvantage. A lower score on the index means a higher level of disadvantage. This index is derived from Census variables such as low income, low educational attainment, high unemployment and jobs in relatively unskilled occupations. A higher score on the index means a *lower* level of disadvantage. A lower score on the index means a *higher* level of disadvantage.

In 2016 the Central Coast Council area scored 989 on the SEIFA index of disadvantage. This was relatively average, and in the least disadvantaged 40% of areas for Australia. The rate is below that for Greater Sydney and NSW but similar to Lake Macquarie, Wollongong, Blacktown and Penrith LGAs.

*Table 5 Comparative SEIFA scores*

|  |  |
| --- | --- |
| Council | Index of Relative Socio- economic Disadvantage |
| **Central Coast** | **989** |
| Lake Macquarie | 996 |
| Hornsby | 1091 |
| The Hills | 1107 |
| Blacktown | 986 |
| Penrith | 999 |
| Liverpool | 952 |
| Campbelltown | 950 |
| Camden | 1056 |
| Wollongong | 989 |
| Greater Sydney | 1018 |
| New South Wales | 1001 |

Source:

Compiled and presented by .id – informed decisions. [www.id.com.au](http://www.id.com.au), community profile

This material is a derivative of 2016 ABS Data that can be accessed from the website of the Australian Bureau of Statistics at www.abs.gov.au

However, this masks considerable difference between the former Gosford and Wyong LGAs, with Gosford LGA in the *least* disadvantaged 30% of areas, and Wyong in the *most* disadvantaged 40% of areas.

The northern areas of the former Wyong LGA tend to be more disadvantaged than many areas of the former Gosford LGA and generally in the most disadvantaged 16% to 30% of areas in Australia. The main areas of disadvantage are: Wyong (859), Toukley-Canton Beach (881), The Entrance (888), Charmhaven-Lake Haven (893), San Remo-Doyalson (900), Gorokan (901), Watanobbi (911) and Woy Woy-Blackwall (931).

Housing and housing costs

Within the Central Coast Council area most dwellings are separate houses 78%, with 17% medium density dwellings and 3% high density dwellings

In 2016 33% of dwellings were fully owned and a further33% being purchased. 22% of households were rented privately and 3.6% were in social housing. Compared to NSW and Greater Sydney there was a larger proportion of households who owned their dwelling, a larger proportion purchasing their dwelling and a smaller proportion who were renters.

Home ownership levels are above Liverpool, Campbelltown, Wollongong, Blacktown and Penrith but lower than for Lake Macquarie, Hornsby, The Hills and Camden LGAs.

*Table 6 Comparative housing tenure*

|  |  |  |  |
| --- | --- | --- | --- |
| Council | Fully Owned | Households with a mortgage | Households renting |
| **Central Coast** | **33%** | **33%** | **26%** |
| Lake Macquarie | 38% | 36% | 23% |
| Hornsby | 35% | 39% | 21% |
| The Hills | 34% | 45% | 17% |
| Blacktown | 24% | 40% | 31% |
| Penrith | 25% | 39% | 29% |
| Liverpool | 23% | 37% | 30% |
| Campbelltown | 23% | 37% | 32% |
| Camden | 23% | 50% | 20% |
| Wollongong | 33% | 30% | 29% |
| Greater Sydney | 28% | 32% | 33% |
| New South Wales | 31% | 30% | 30% |

Source:

Compiled and presented by .id – informed decisions. [www.id.com.au](http://www.id.com.au), community profile

This material is a derivative of 2016 ABS Data that can be accessed from the website of the Australian Bureau of Statistics at www.abs.gov.au

In 2016 the median housing loan repayment on the Central Coast was $410 per week and the median rent was $352 per week.

Analysis of the monthly housing loan repayments of households in the Central Coast area compared to Greater Sydney and NSW shows that there was a smaller proportion of households paying high mortgage repayments ($2,600 per month or more), and a larger proportion of households with low mortgage repayments (less than $1,200 per month).

Overall, 18.9% of households were paying high mortgage repayments, and 21.9% were paying low repayments, compared with 36.5% and 17.3% respectively in Greater Sydney and 29% and 21.8% in NSW.

In 2016 the Central Coast had the third lowest median weekly rent (behind Lake Macquarie and Wollongong) and second lowest median weekly housing loan repayment (behind Lake Macquarie) in comparison to neighbouring and metropolitan fringe areas.

*Table 7 Comparative Median rent and housing loan repayments, 2016*

|  |  |  |
| --- | --- | --- |
| Council | Median Rent  ($ per week) | Median Housing Loan Repayment  ($/week) |
| **Central Coast** | **$352** | **$410** |
| Lake Macquarie | $320 | $399 |
| Hornsby | $502 | $550 |
| The Hills | $574 | $591 |
| Blacktown | $380 | $486 |
| Penrith | $374 | $466 |
| Liverpool | $377 | $484 |
| Campbelltown | $356 | $427 |
| Camden | $467 | $520 |
| Wollongong | $328 | $449 |
| Greater Sydney | $447 | $495 |
| New South Wales | $384 | $456 |

Source:

Compiled and presented by .id – informed decisions. [www.id.com.au](http://www.id.com.au), community profile

This material is a derivative of 2016 ABS Data that can be accessed from the website of the Australian Bureau of Statistics at www.abs.gov.au

In 2016, there were around 24,200 households in the Central Coast LGA in housing stress (paying more than 30% of their gross household income on housing costs) - 16,300 (67%) renters and 7,900 (33%) purchasers (JSA, 2018).

There has been a significant increase in median rents and purchase price for houses over the last five years.

At June 2018, the median weekly rental for houses in Central Coast Council area was $425 per week, $40 lower compared to New South Wales and similar to Penrith, Campbelltown and Camden.

*Table 8 Comparative Median Weekly rents, 2018*

|  |  |  |
| --- | --- | --- |
| Council | Houses | Units |
| **Central Coast** | **$425** | **$390** |
| Lake Macquarie | - | - |
| Hornsby | $620 | $500 |
| The Hills | $1280 | $1080 |
| Blacktown | $450 | $420 |
| Penrith | $430 | $380 |
| Liverpool | - | - |
| Campbelltown | $420 | $375 |
| Camden | $420 | $375 |
| Wollongong | $490 | $395 |
| Greater Sydney | $530 | $525 |
| New South Wales | $465 | $490 |

Source: Hometrack 2014-2018

Compiled and presented by .id – informed decisions. [www.id.com.au](http://www.id.com.au), economic profile

At June 2018, Central Coast Council area had a median house valuation of $690,084, $50,360 lower than the median house valuation for New South Wales.

Greater Sydney, including metropolitan fringe LGAs, remains more expensive than the local market.

*Table 9 Comparative Median Housing Value, 2018*

|  |  |  |
| --- | --- | --- |
| Council | Houses | Units |
| **Central Coast** | **$690,084** | **$491,484** |
| Lake Macquarie | - | - |
| Hornsby | $1,336,079 | $676,368 |
| The Hills | $2,658,396 | $1,542,936 |
| Blacktown | $752,569 | $543,747 |
| Penrith | $703,830 | $496,493 |
| Liverpool | - | - |
| Campbelltown | $647,194 | $494,172 |
| Camden | $758,628 | $534,287 |
| Wollongong | $770,848 | $577,224 |
| Greater Sydney | $1,053,944 | $752,913 |
| New South Wales | $740,444 | $676,368 |

Source: Hometrack 2014-2018

Compiled and presented by .id – informed decisions. [www.id.com.au](http://www.id.com.au), economic profile

Although housing in the Central Coast is still more affordable than Greater Sydney, this needs to be viewed in the context of lower median household income levels, older age profile and high levels of disadvantage in some parts of the Central Coast, particularly in the former Wyong LGA. The area is becoming less affordable to many groups within our community.