



An Australian Government Initiative



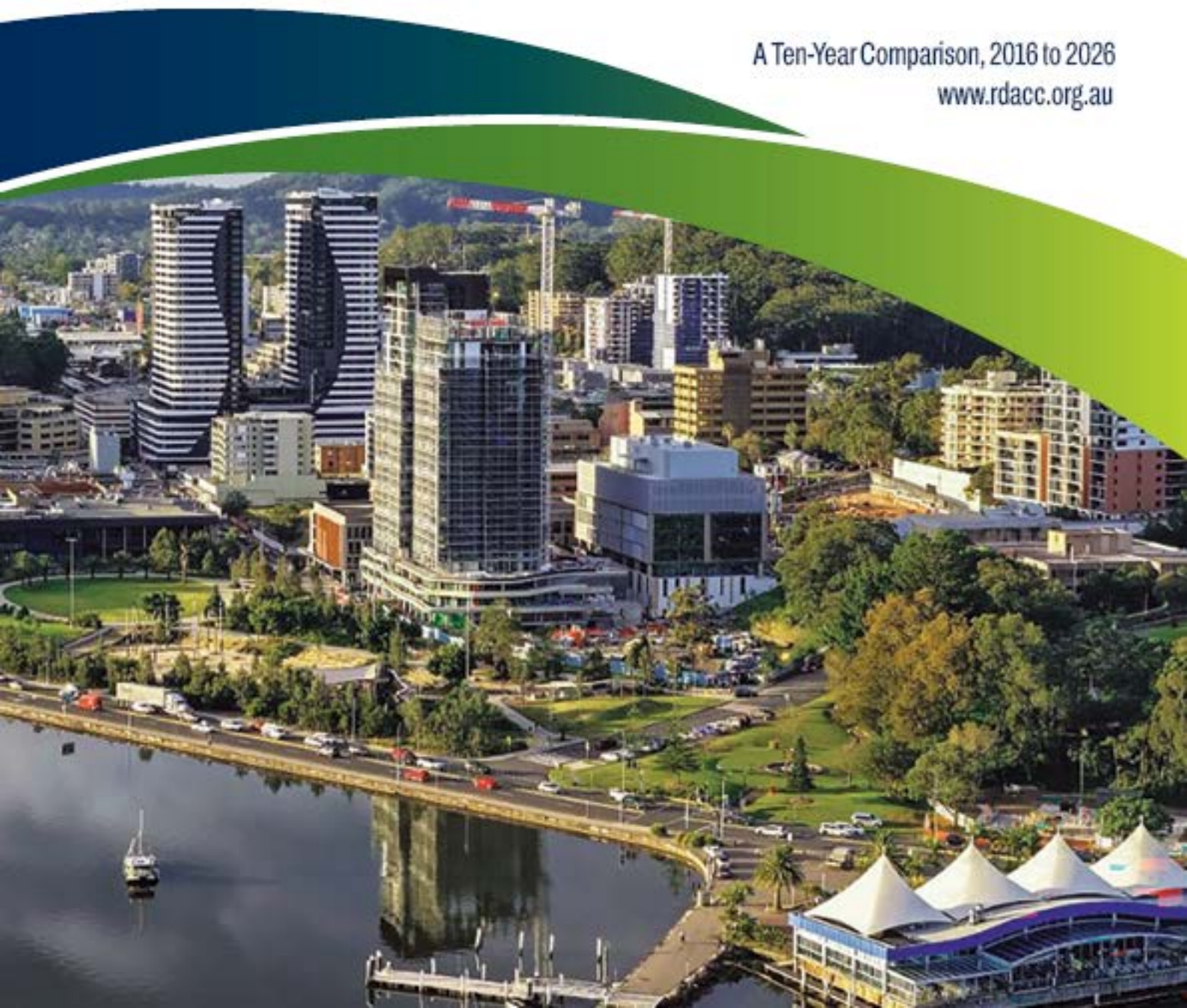
Regional
Development
Australia
CENTRAL COAST NSW

2026

CENTRAL COAST REGIONAL SNAPSHOT

REGIONAL ECONOMIC GROWTH ANALYSIS

A Ten-Year Comparison, 2016 to 2026
www.rdacc.org.au



INTRODUCTION

The vision of the Australian Government for regional Australia is one of strong connected regions that shape economic growth and wellbeing; are resilient and responsive to economic shocks; and are inclusive, vibrant and diverse. Regions that our First Nations people have every opportunity to engage in and shape, and where people, business and investments thrive (www.rda.gov.au).

Priority focus areas include investing in people, places, services and industries and local economies.

Regional Development Australia Central Coast operates under the Regional Investment Framework, the Australian Government's approach to supporting strong and sustainable regions, which has four priority focus areas:

- Putting people at the forefront of growth, with local voices influencing decision making
- Targeted and place-based investment that enables communities to thrive
- Investment in regional services with a focus on improving quality and accessibility
- Ensuring regional industries and economies are positioned for sustainable growth

Regional Development Australia Central Coast published in 2016 a Central Coast Regional Snapshot, covering economic indicators for the region. 10 years on, the Central Coast has grown, survived the COVID-19 pandemic, completed the Census survey in 2016 and 2021 and continues to attract more people to the region to live, work and play.

In the ten years since 2016 the Central Coast has seen some significant events. 2016 saw the amalgamation of Wyong Shire Council and Gosford City council into Central Coast Council. Also, in 2016 the Wyong Art House opened, 2017 saw stage 1 of the Tuggerah Regional Sport and Recreational Complex. 2020 was the opening of the NorthConnex tunnel, reducing car travel time to Sydney by 15 minutes. 2024 saw the election of Central Coast Council after 4 years of administration, and 2025 saw the Central Coast receive an Ecotourism Certification, and the opening of the new Regional Library in Gosford.

This updated snapshot will compare what has changed in the ten years since the last review and will provide brief commentary on the changes and what it means for the future of the region.

Caveat

While every attempt has been made to ensure that information within this document is accurate, Regional Development Australia Central Coast accepts no responsibility or liability for any use / actions undertaken as a result of information contained within.

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Regional Overview

The NSW Central Coast region incorporates the Local Government Area of Central Coast Council, having a total area of some 1,854 square kilometres. The geography of the region is characterised by extensive lakes and waterway systems, along with coastal beaches and mountain forest areas.

The Central Coast is located in a unique position midway between two major Australian cities of Melbourne and Brisbane. Just one hours drive north of Sydney, the region is a world of beautiful coastlines, golden beaches, alluring lakes and pristine National Parks with an increasingly sophisticated food and hospitality market.

Research and data analysis undertaken for this report highlights that while the region has enviable strengths such as lifestyle advantages; a relatively strong tourism base; growing health and education sectors and proximity to 5.5 million consumers in the Sydney and Newcastle markets, it also has its challenges. Infrastructure development is a pressing issue with the need to provide capacity for over 24,674 new jobs and 41,500 new dwellings over the next twenty years.

Other major challenges include high unemployment, slowing population growth, a shortage of housing supply and housing choice, high out-commuting levels and the need to greatly improve education levels.

This key NSW growth area offers business owners, investors and families great opportunities and a sought-after lifestyle. The NSW Central Coast is at the centre of the State's fastest growing corridor from the northern edge of Sydney to Newcastle. The projected population along this corridor is estimated to be 1.1 million by 2036.



Central Coast Key Statistics

2024

Estimated resident population

354,803

2024

Median price of established house transfers

\$949,500

2024

Total number of businesses

26,778

2022

Number of jobs

276,426

2021

Median weekly household rental payment

\$400

2021

Median monthly household mortgage payment

\$2,000

Regional Enabling Infrastructure Priorities List

2025 – 2026 Central Coast Regional Enabling Infrastructure Priorities List

The Central Coast region is expected to grow by more than 64,000 people by 2046, according to the Central Coast Council Economic Development Strategy 2026-2030.

This substantial growth will require significant enabling infrastructure investment and the creation of over 12,500 new local jobs.

To respond to this demand, RDACC coordinated the development of an agreed list of priority infrastructure projects needed to create local jobs, drive further investment and assist in unlocking the full economic potential of our region.

1. Gosford Waterfront Revitalisation (+activation)
2. Sparks Road Intersection Upgrade
3. Gosford Station Upgrade Masterplan
4. Etna Street Bridge Widening (Gosford)
5. Adcock Park Sporting & Recreation Complex – Stage 2
6. Central Coast Airport Master Plan Delivery
7. Central Coast Regional Sporting & Recreation Complex – Tuggerah
8. Gosford Pedestrian & Active Transport Railway Overpass
9. Motorway Interchange, Wallarah Link Road)
10. Rawson Road Level Crossing Replacement (Light Upgrade)
11. TODs (Wyang, Tuggerah, Gosford, Woy Woy)
12. Warnervale Business Precinct Masterplan
13. Bushells Ridge Intermodal Transport Hub
14. Gosford Education & Employment Precinct
15. Food Manufacturing Innovation Hub
16. Mountain Road Intersection Upgrade (Halloran)
17. High-Speed Rail (Newcastle – Sydney Link)
18. Central Coast Film Studios (Calga)
19. Wyong Road, Tuggerah – Pacific Highway to Ibis Road, inc. Bryant Drive
20. Warnervale to Wyong Link Road Delivery

P OPULATION



From 2019 to 2024 the population of the Central Coast has increased by 3% (9,108 persons)

Population



Resident Population 30 June 2024

Over the last 6 years, the population has been growing, but the % between males and females have stayed the same at 49% males and 51% females. The average age of all persons has risen from 41.7 to 42.8 years of age.

Resident Population 30 June	2019	2020	2021	2022	2023	2024
Estimate resident population	345695	347734	348493	349158	351900	354803
Resident population males	168864	169605	169773	169991	171310	172716
Males as % of total	49%	49%	49%	49%	49%	49%
Resident population females	176831	178129	178720	179167	180590	182087
Females as % of total	51%	51%	51%	51%	51%	51%
Median age - males	40	40.5	41	41.2	41.1	41.3
Median age - females	43.3	43.7	44.2	44.2	44.2	44.3
Median age - persons	41.7	42.1	42.7	42.7	42.7	42.8

'Source ABS 2025'

Births and Deaths

Births have been rising from 2019, with a slight decrease in 2022 and 2023. Total fertility rate has changed from 1.94 in 2019 to 1.96 in 2023. The standardised death rate has slightly changed from 5.9% in 2019 to 5.8% in 2023.

Births and Deaths - 31 December	2019	2020	2021	2022	2023
Births	3821	3756	4068	4030	3668
Total fertility rate	1.94	1.94	1.92	1.97	1.96
Deaths	3358	3079	3357	3635	3472
Standardised death rate	5.9	5.8	5.7	5.7	5.8

'Source ABS 2025'



Age Structure

Age Structure – Five Year age groups

Analysis of the five-year age groups of Central Coast Council area in 2021 compared to New South Wales shows that there was a similar proportion of people in the younger age groups (under 15) and a higher proportion of people in the older age groups (65+).

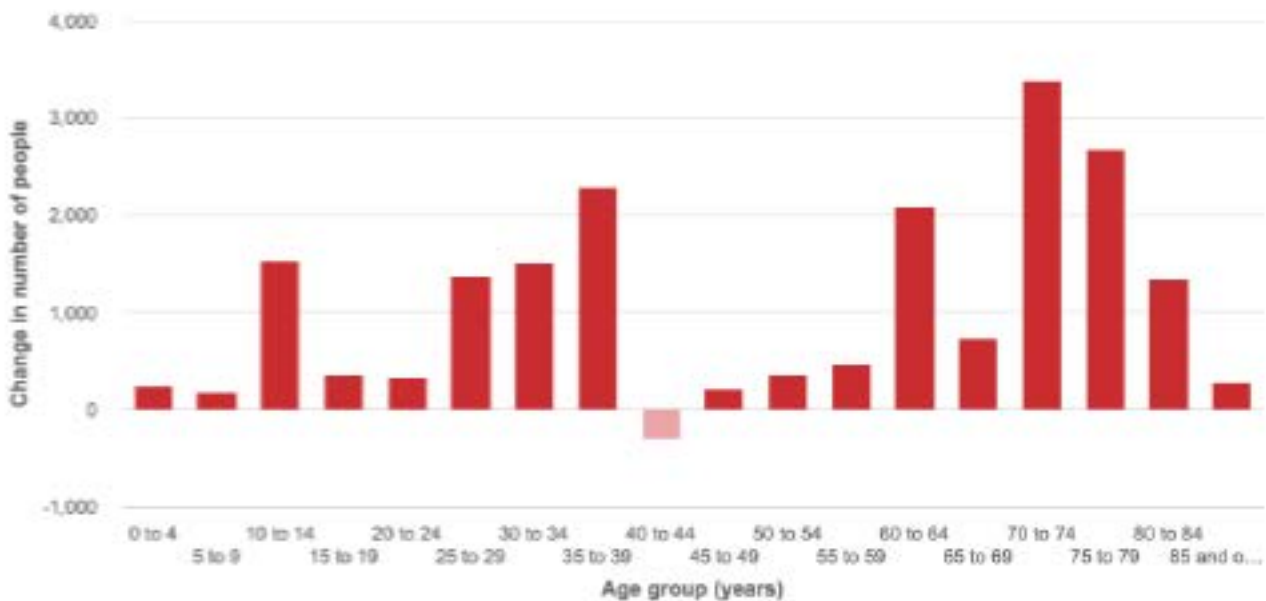
Overall, 18.0% of the population was aged between 0 and 15, and 22.2% were aged 65 years and over, compared with 18.2% and 17.6% respectively for New South Wales.

The largest changes in age structure in this area between 2016 and 2021 were in the age groups:

- 70 to 74 (+3,383 persons)
- 75 to 79 (+2,667 persons)
- 35 to 39 (+2,280 persons)
- 60 to 64 (+2,078 persons)

Change in age structure - five year age groups, 2016 to 2021

Central Coast Council area - Total persons



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 and 2021 (Usual residence data). Compiled and presented in profile [id by .id](#) (informed decisions).

[.id](#) informed decisions

Migration

Internal arrivals in 2024 are lower than in both 2021 and 2022. Internal departures are also lower in 2024 than the previous years from 2021. However, overseas arrivals have been increasing since 2021, with a slight decrease in 2024. Overseas departures have also been increasing since 2021.

Internal and overseas migration	2021	2022	2023	2024
Internal arrivals	17624	19627	15081	15276
Internal departures	17081	20966	15466	14998
Net internal migration	543	-1339	-385	278
Overseas arrivals	927	2384	3899	3486
Overseas departures	786	1116	871	956
Net overseas migration	141	1268	3028	2530

'Source ABS 2025'

Aboriginal and Torres Strait Islander Peoples



The Aboriginal and Torres Strait Islander population on the Central Coast has increased from 2.9% to 4.9% in the 10 years to 2021, indicating an increase of 89%. In Australia, as at 30 June 2021, there were 983,700 Aboriginal and Torres Strait Islander people, representing 3.8% of the total population, with 74.5% living in New South Wales.

Aboriginal and Torres Strait Islander Peoples	2011	2021	Variance
Aboriginal and Torres Strait Islander Peoples	9024	17047	8023
Aboriginal and Torres Strait Islander Peoples (%)	2.9	4.9	89%

'Source ABS 2022'

Overseas Born Population

There have been no significant changes from 2016 to 2021 in terms of overseas born population, but overall, the percentage of the population born overseas has increased from 14.6% to 16%.

Overseas born Population	2016	2021
Oceania & Antarctica (Excluding Aus.) %	2	2
North-West Europe %	6.8	6.7
Southern & Eastern Europe %	1.3	1.4
North Africa and Middle East %	0.3	0.4
South-East Asia %	1.2	1.5
North-East Asia %	0.8	1
Southern and Central Asia %	0.6	1
Americas %	0.9	1.1
Sub-Saharan Africa %	0.7	0.9
Total Born Overseas (#)	47951	55565
Total Born Overseas %	14.6	16

'Source ABS 2022'

Language Spoken at Home

Analysis of the language used at home by the population of Central Coast Council area in 2021 compared to New South Wales shows that there was a larger proportion of people who used English only, and a smaller proportion of those using a non-English language (either exclusively, or in addition to English).

Overall, 87.7% of the population used English only, and 7.1% used a non-English language, compared with 67.6% and 26.6% respectively for New South Wales.

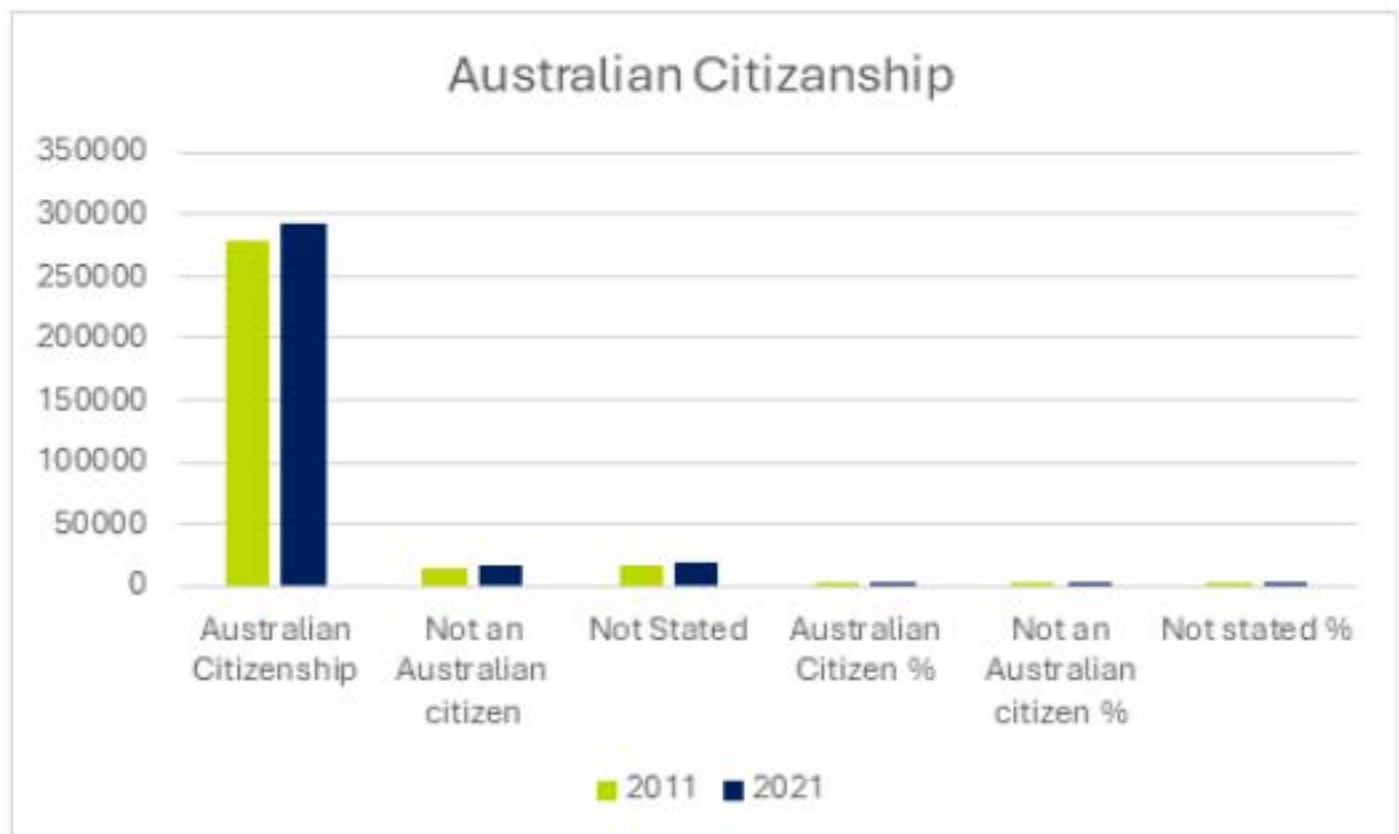
The dominant language used at home, other than English, in Central Coast Council area was Mandarin, with 0.6% of the population, or 1,953 people using this language at home.

Language used at home - Summary							
Central Coast Council area - Total persons (Usual residence)	2021			2016			Change
Language summary	Number	%	New South Wales %	Number	%	New South Wales %	2016 to 2021
Speaks English only	304,010	87.7	67.6	289,775	88.4	68.5	+14,235
Non-English total	24,647	7.1	26.6	19,039	5.8	25.1	+5,608
Not stated	17,939	5.2	5.8	18,924	5.8	6.3	-985
Total Population	346,596	100.0	100.0	327,738	100.0	100.0	+18,858

Source: Australian Bureau of Statistics, Census of Population and Housing 2016 and 2021.

Australian Citizenship

In terms of Australian Citizenship, the percentage of the Central Coast population has only slightly varied from 89.7% in 2011 to 89.9% in 2021. The percentage of residents that speaks a language other than English has increased from 4.7% in 2011 to 7.1% in 2021.



'Source ABS 2022'

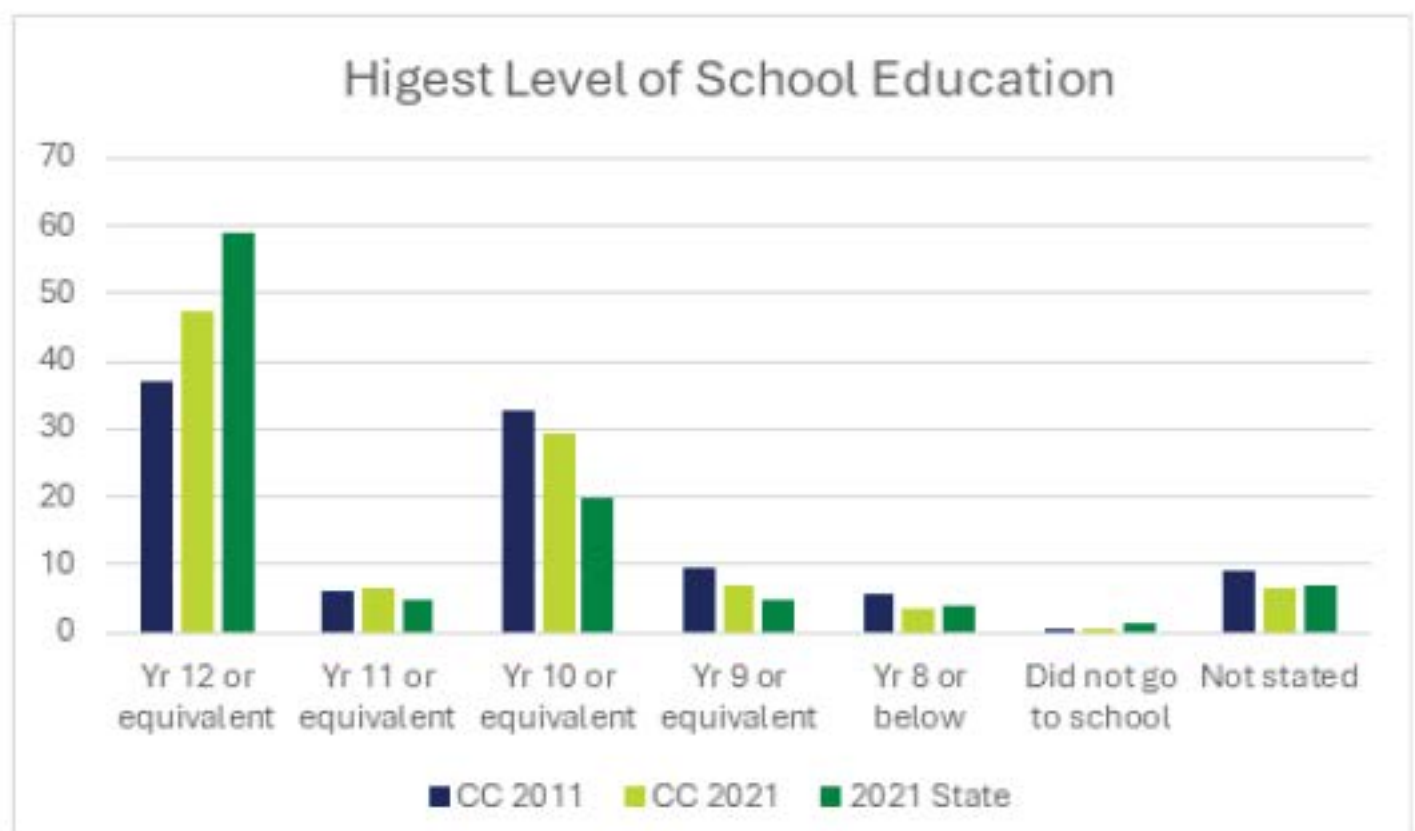
E L DUPLICATION

*More students are completing
Year 12 than 10 years ago*

School Education

Analysis of the highest level of schooling attained by the population of the Central Coast NSW in 2021, was compared to the 2021 NSW State figures as well as the Central Coast data from 2011. It shows that there was a higher portion of students who left school at an early level of year 10 or less, and a lower portion of people who completed year 12.

For the Central Coast region, more students are completing year 12 than 10 years ago, however the completions are less than the state average. Overall Central Coast student year 12 completions increased from 36.9% in 2011, to 47.2% in 2021, with the state average being 58.9% in 2021.

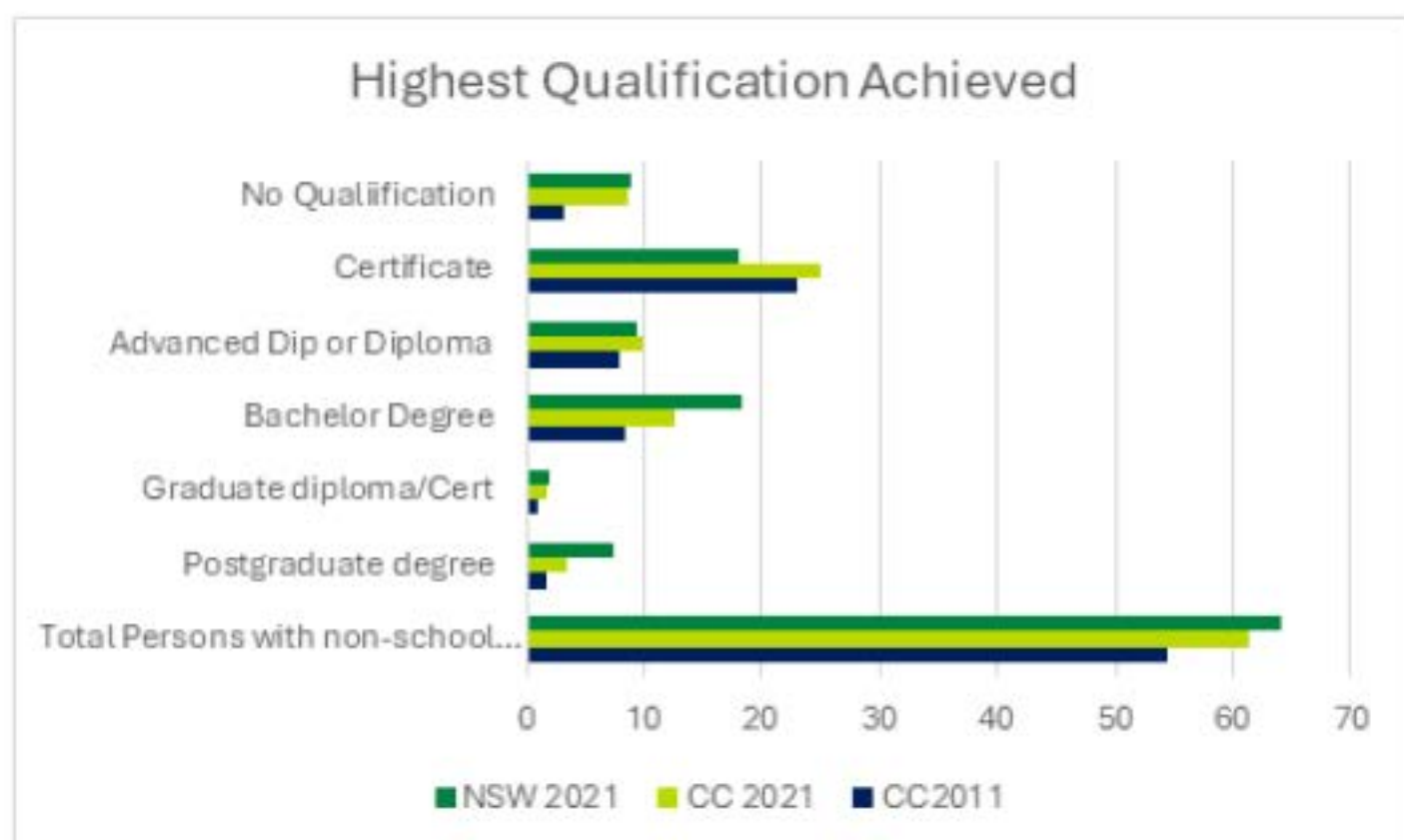


'Source ABS 2022'

Education Profile in the Workforce

Analysis of the qualifications of the population in Central Coast NSW in 2011 and 2021 shows a trend of an increasing number of people holding formal qualifications (Bachelor or higher degree; Advanced Diploma or Diploma; or Vocational Qualifications) over the 10-year period. When comparing Central Coast 2021 to NSW State however, there is a lower proportion of people holding formal qualifications, except for Diploma, Advanced Diploma and Certificate qualifications which are all higher than the state average.

Bachelor degrees are only held by 12.6% of the Central Coast population, which is lower than the state average of 18.4%.

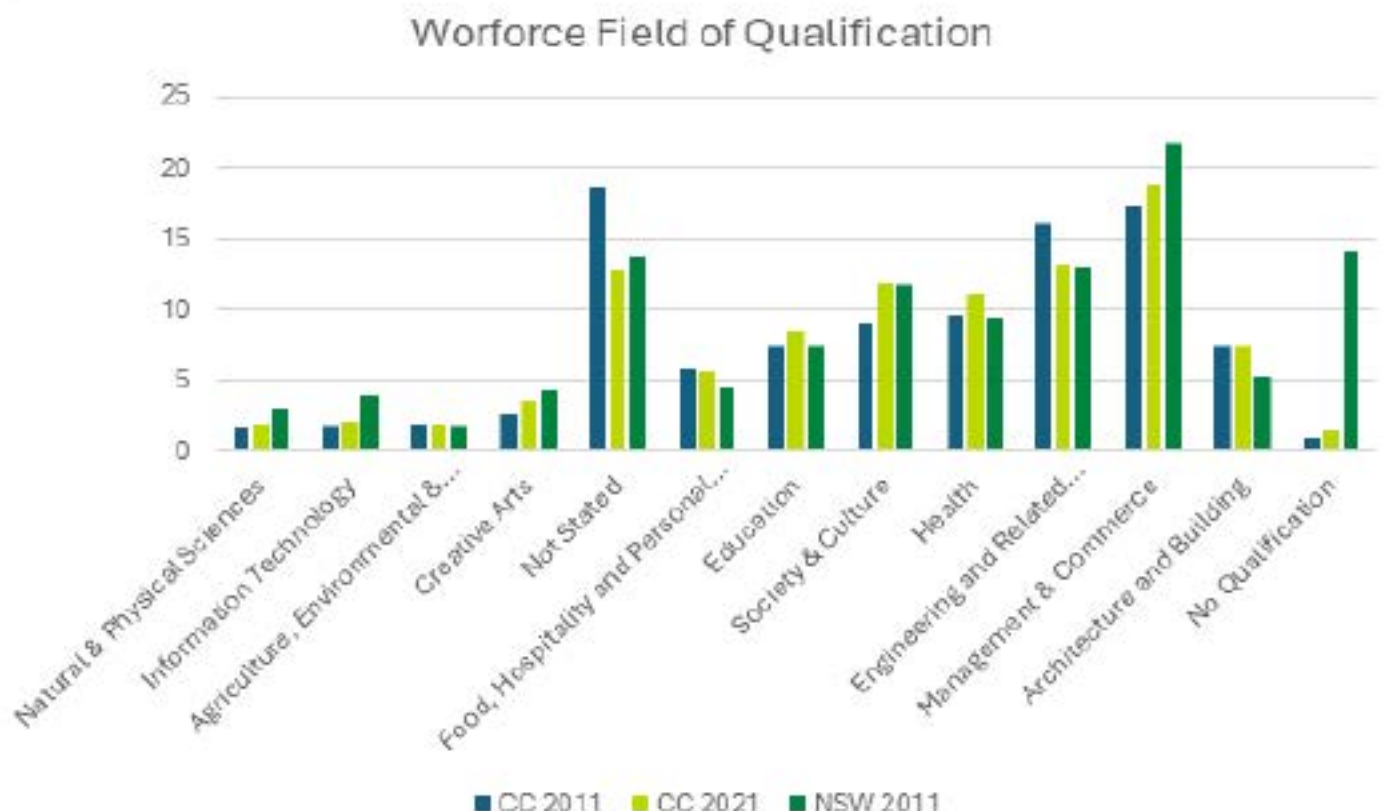


Source ABS 2022

Fields of Qualifications

The three largest fields of qualifications of the workforce in 2021 are:

- **Management and Commerce 18.7% (In 2011 this was 17.3%)**
- **Engineering and related Technologies 13.2% (In 2011 this was 16.1%)**
- **Society and Culture 11.9% (In 2011 this was Health 9.6%)**



'Source ABS 2022'

EMPLOYMENT



36,355 (24.1%) working residents of Central Coast NSW travelled outside the area to work.

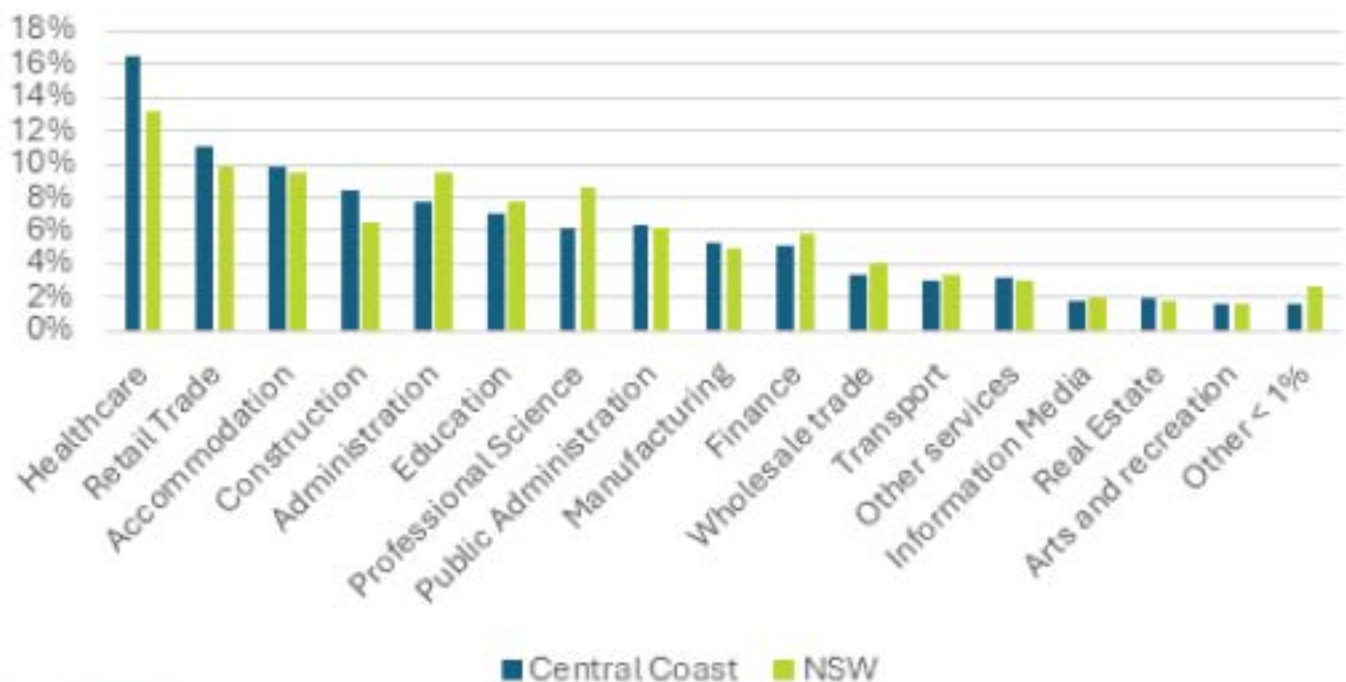
Jobs on the Central Coast

Analysis of sectors in which people over the age of 15 on the Central Coast work demonstrate 38% of workers are employed in healthcare, retail trade and accommodation in 2021. This is a change from 2011 where the top 3 areas of jobs were Health, Retail Trade and then Construction (totalling 39.8%). Accommodation ranked 6th in 2011, and Construction moved from third to fourth by 2021, showing a movement in employment on the Central Coast.

The three top sectors for jobs on the Central Coast are:

- **Healthcare 17%**
- **Retail Trade 11%**
- **Accommodation 10%**

Jobs on the Central Coast 2021



Source ABS 2022

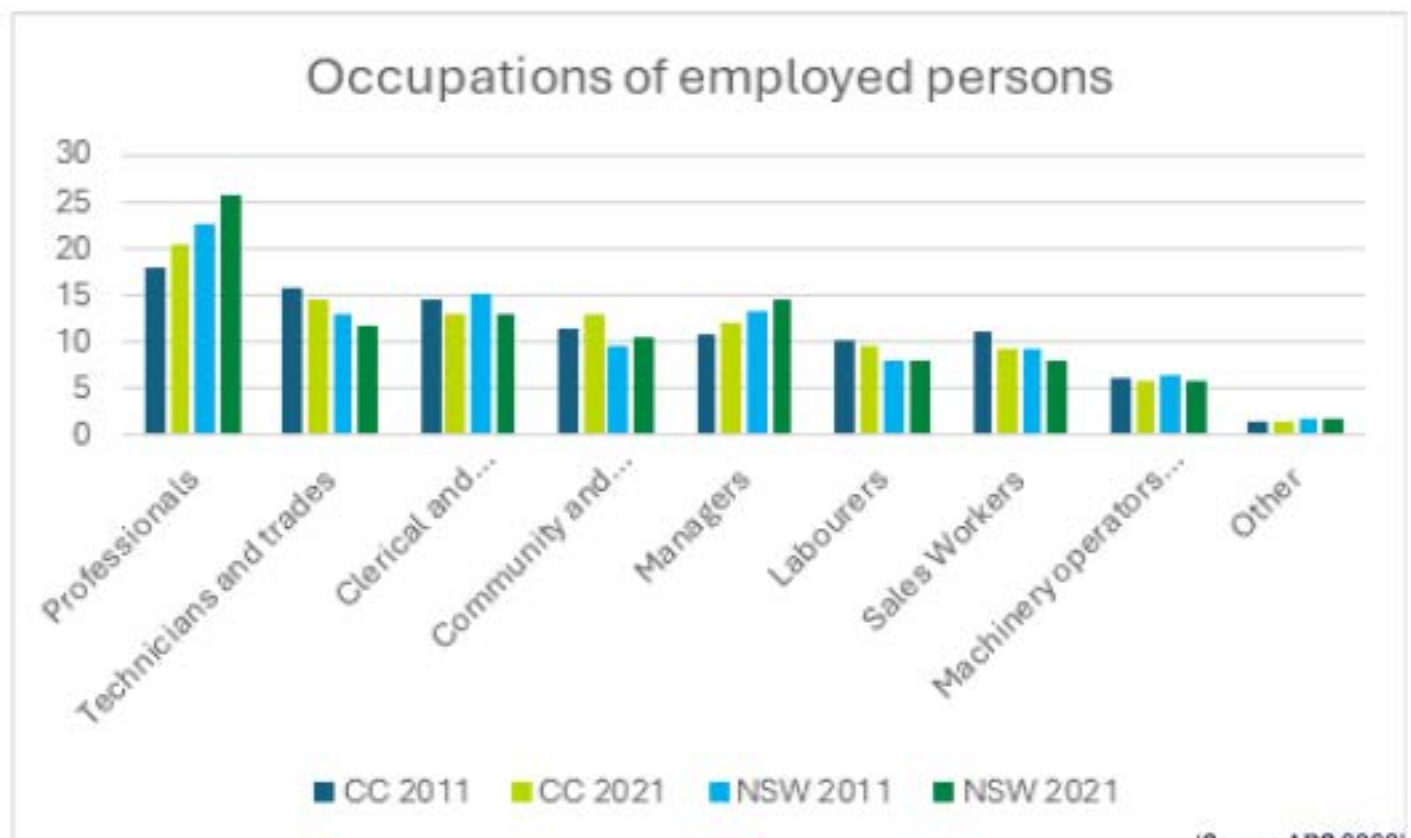
Occupations of Employed Persons

There has only been slight movement in occupations as a percentage of overall employment.

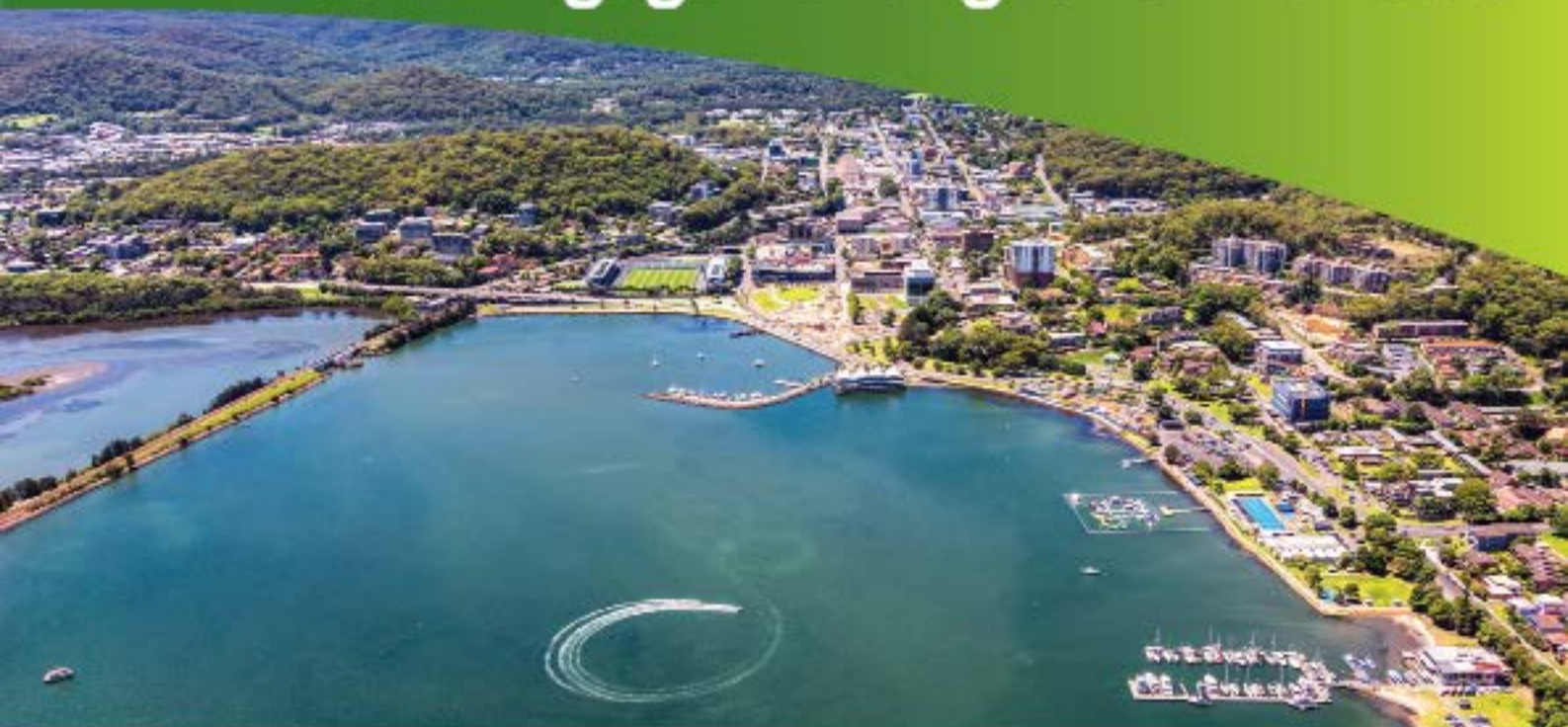
In 2021, the three top occupations accounted for 48.1% of the workforce (50.7% for New South Wales in 2021) as follows:

- **Professionals 20.4% (17.9% in 2011 - movement up)**
- **Technicians and Trades 14.6% (15.7% in 2011 - movement down)**
- **Clerical and Administration 13.1% (14.6% in 2011 - movement down).**

Other changes include an increase in Community and personal services occupations, and Managers, with decreases in Labourers, Sales workers and Machinery operators.

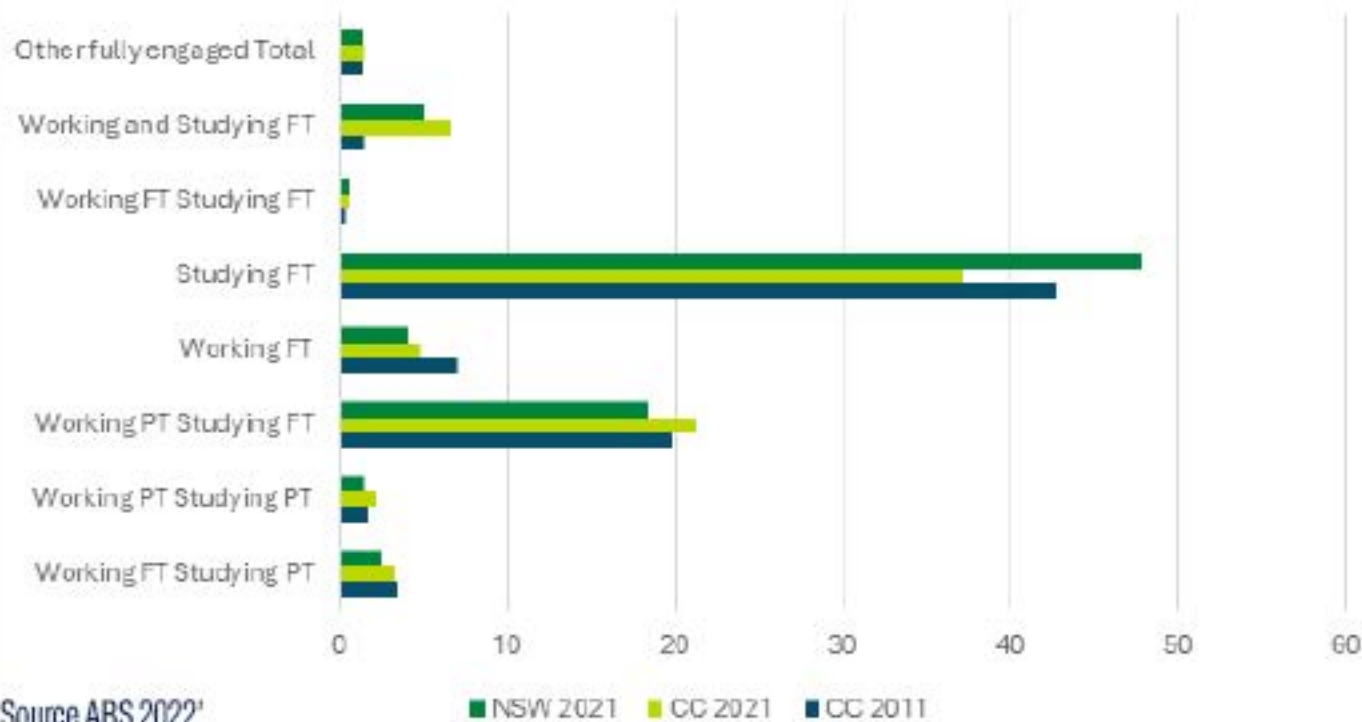


Youth Engagement Aged 15 – 19 Years



There has been an increase in youth working part-time and studying full-time (from 19.8% in 2011 to 21.3% in 2021) with a NSW state average in 2021 of 18.4%. There has been a decrease in youth studying full-time from 42.7% in 2011 to 37.2% in 2021, which is lower than the NSW state average of 47.9% in 2021.

Youth Engagement in work/study 15-19 years



Labour Force Status

There has been an increase in the number of persons employed on the Central Coast from 131,014 in 2011 to 150,834 in 2021. There has also been a decrease in the number of unemployed people on the Central Coast from 9,685 in 2011 to 7,463 in 2021. This is also demonstrated in the change in the unemployment rate in 2021 which was 4.7% as opposed to the 2011 rate of 6.9%. The 2021 unemployment rate for the Central Coast of 4.7% is also lower than the 2021 NSW state average of 4.9%.

Labour Force Status	Employed	Unemployed	In labour force	Unemployment rate %	Participation rate %	Not in labour force
CC 2011	131014	9685	140700	6.9	55.9	38.5
CC 2021	150834	7463	158296	4.7	55.7	38.6
NSW 2021	3684158	189852	3874012	4.9	58.7	35.5

'Source ABS 2022'

Further analysis on the unemployment rate specifically between Gosford and Wyong shows the following:

- **Gosford has an unemployment rate of 4.3% (ABS 2022)**
- **Wyong had an unemployment rate of 5.2% (ABS 2022)**
- **Overall Central Coast unemployment rate 4.7% (ABS 2022)**
- **New South Wales unemployment rate was 4.9% (ABS 2022)**

Journey to Work

In 2021, approximately 70.1% of Central Coast NSW resident workers were employed within the local government area, demonstrating a high level of self-containment. Roughly 24.1% (36,355 people) travelled outside the area for work, typically commuting to Sydney or Newcastle

Employment location of resident workers

Central Coast NSW	2021	
Location	Number	%
Live and work in the area	105,655	70.1
Live in the area, but work outside	36,355	24.1
No fixed place of work	8,757	5.8
Total	150,767	100.0

'Source: Australian Bureau of Statistics, Census of Population and Housing 2021.'

Equivalised total Household Income



Analysis of household income levels on the Central Coast in 2021 compared to the New South Wales shows that there was a smaller proportion of high income households (those earning \$3,000 or more per week) with 3.2% on the Central Coast and 6.3% NSW and a higher proportion of low income households (those earning less than \$1,000 per week) with 47.8% on the Central Coast and 40.6% NSW (this is adding both the % of equivalised Total Household income from the category <\$500 and the category \$500 - <\$999.)

Equivalised Total Household Income (Weekly)	Central Coast 2021 %	NSW 2021 %
< \$500	18.1	15.8
\$500 - \$999	29.7	24.8
\$1,000 - \$1,999	33.1	33.5
\$2,000 - \$2,999	7.7	11.3
\$3,000 Or more	3.2	6.3
Nil Income or not stated	9.1	8.2

'Source ABS 2022'

An aerial photograph of a coastal town. In the foreground, a wide river flows from the bottom left towards the right. A multi-lane bridge spans across the river, with a few vehicles visible on it. To the left of the bridge, there's a large, modern building complex, possibly a school or government building, with a parking lot. The rest of the town is densely packed with residential houses and smaller commercial buildings. The background shows a hazy landscape under a clear sky. A large, bright yellow vertical bar is on the left side of the image, partially overlapping the word 'INDUSTRY'.

INDUSTRY

There has been an increase in businesses employing 20 or more people, with an increase of 13.2% over the 5 years to 2024.

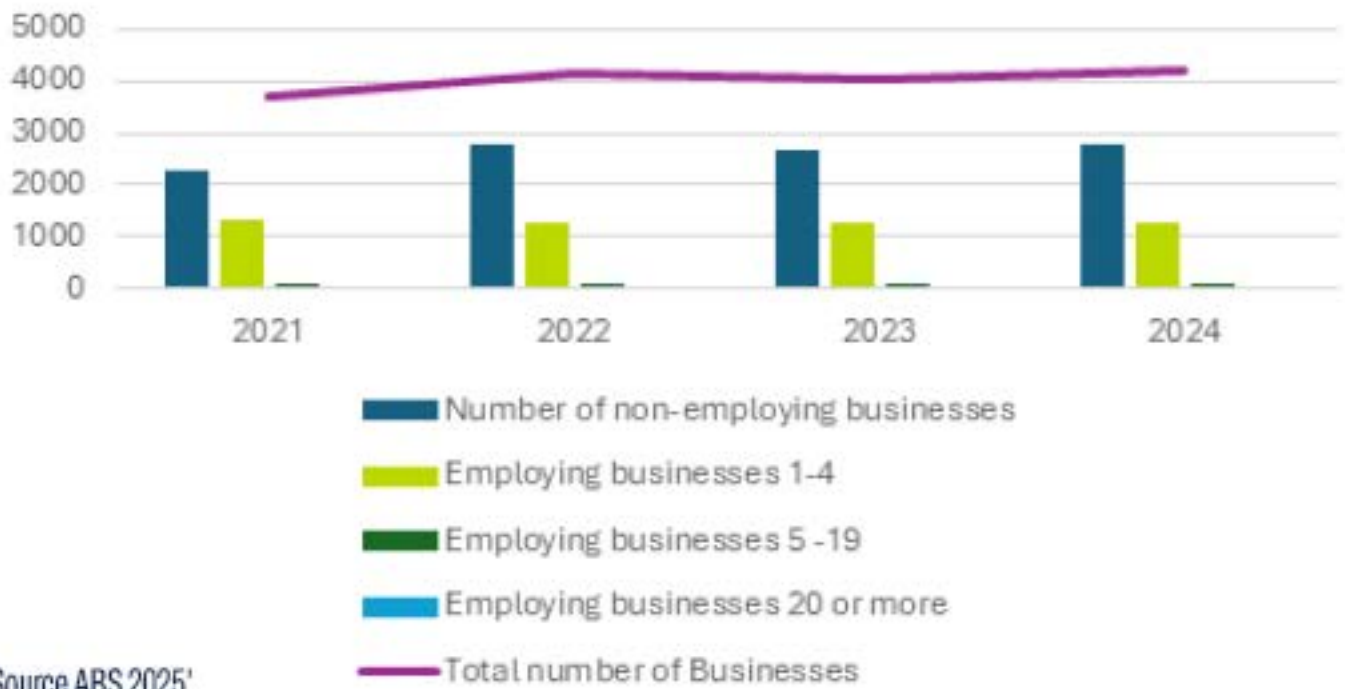
Number of Businesses – 30 June 2024

Analysis of household income levels on the Central Coast in 2021 compared to the New South Wales shows that there was a smaller proportion of high income households (those earning \$3,000 or more per week) with 3.2% on the Central Coast and 6.3% NSW and a higher proportion of low income households (those earning less than \$1,000 per week) with 47.8% on the Central Coast and 40.6% NSW (this is adding both the % of equivalised Total Household income from the category <\$500 and the category \$500 - <\$999.)



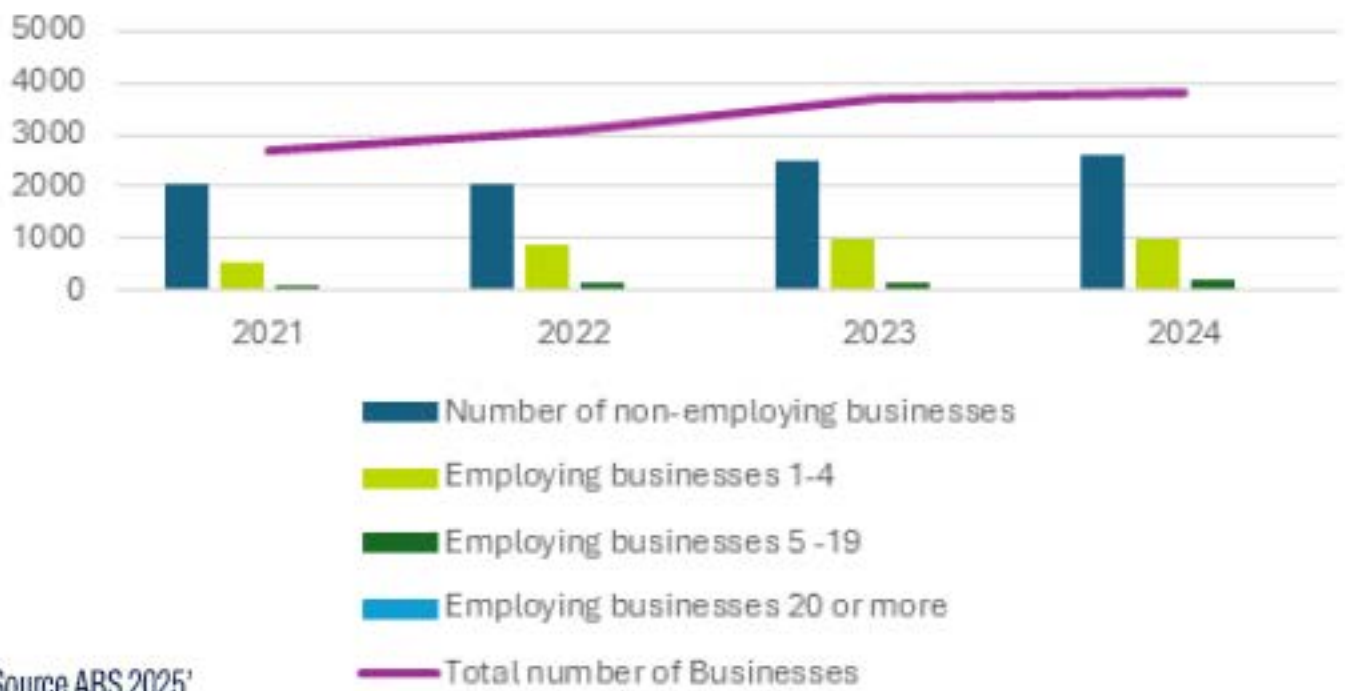
Source ABS 2025

Business Entries by Employee Size



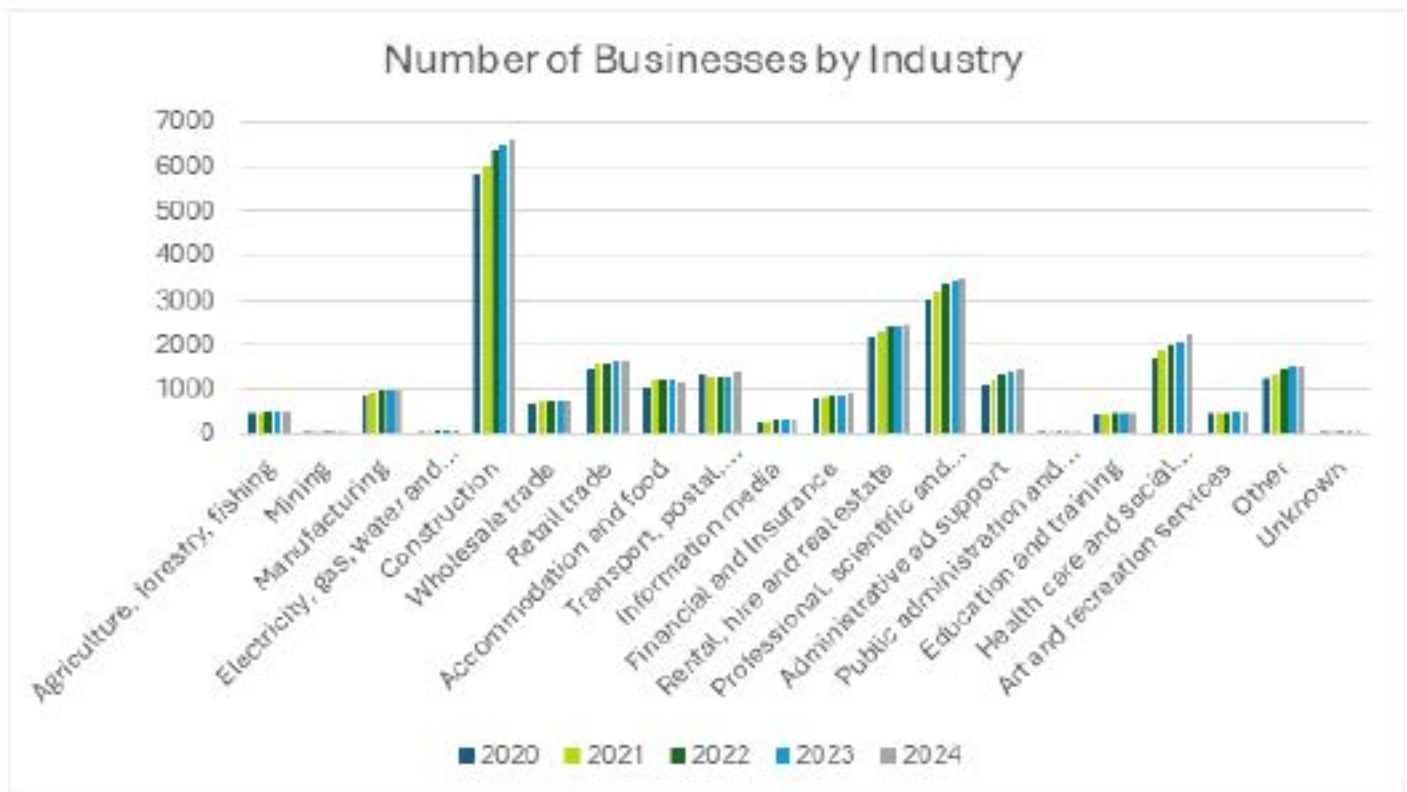
Although there are still business exits, the number of business exits are less than the number of business entries for those non-employing or employing between 1-4 people. Employing businesses of between 5-19 and 20 or more are existing higher than business entries. There may have also been issues in relation to COVID-19 shut-downs in 2020 to 2022 and the years following the recovery.

Business Exits by Employee Size



Number of Businesses by Industry

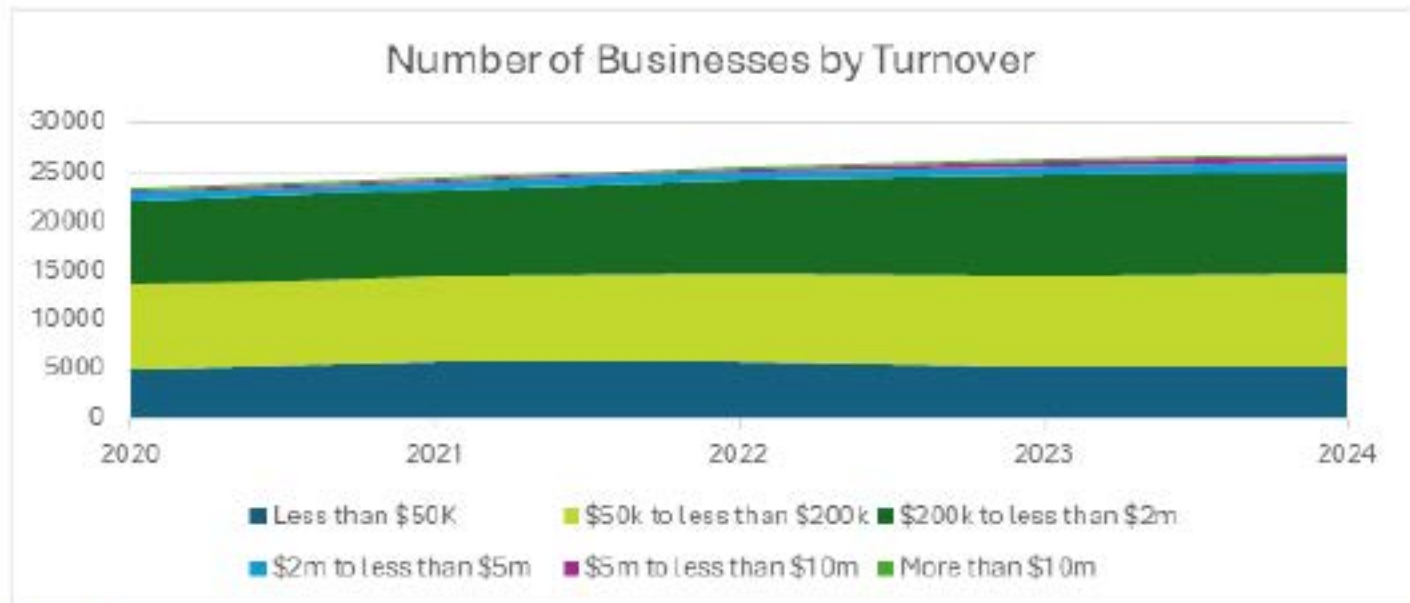
The top three businesses by number are still Construction (up from 5,827 in 2020 to 6,591 in 2024), Professional services (up from 3,040 in 2020 to 3,489 in 2024) and Rental, Hire and Real Estate (up from 2,206 in 2020 to 2,450 in 2024). These three businesses account for 47% of all Businesses on the Central Coast (2024).



'Source ABS 2025'

Number of Businesses by Turnover

In terms of turnover, the largest category of business was in the range of \$200,000 to less than \$2 million, with 10,373 business in the category, accounting for 39% of all businesses.



'Source ABS 2025'



A GRICULTURAL



There has been an increase in agricultural production from \$161.4 million in 2016 to \$177.9 million in 2021.

Agricultural Commodities

Over the 10-year period from 2011 to 2021, there has been an increase in the number of meat cattle, as well as sheep and lamb. However, there has been a decrease in the number of meat chickens. New agricultural businesses include vegetables and orchard fruits. There has been an increase in agricultural production from \$161.4 million in 2016 to \$177.9 million in 2021. Value of crops has also increased from \$52.5 million (2016) to \$68.8 million in 2021.

Agricultural Commodities - 30 June	2011	2021
Area of holding (ha)	9,456	12,162
Dairy Cattle	20	16
Meat Cattle	1,665	2,902
Sheep and lambs	1,204	3,695
Pigs	24	29
Meat Chickens	5,515,714	3,286,282
Vegetables (ha)	Nil	386
Orchard fruit trees (ha)	Nil	539

'Source ABS 2022'

HOUSING

A scenic view of a lake and mountains from a forested hillside. The foreground is filled with lush green trees and a large rock formation. In the middle ground, a large blue lake is visible, with many small boats and houses scattered along the shoreline. In the background, rolling mountains are visible under a clear blue sky.

From 2019 to 2024 the median price of a house has risen from \$635,000 to \$949,500 (50% increase)

Building Approvals

The number of private sector houses and private sector unit approvals in 2024, are now less than the pre-covid 2019 figures. However, the value of private sector houses has increased from \$341 million to \$477 million in the five-year period. Private sector units have also increased from \$589 million to \$677 million.

Building approvals	2019	2020	2021	2022	2023	2024
Private sector houses	824	686	1008	814	835	782
Private sector dwellings excluding houses	836	410	347	614	1064	432
Private sector Units	1660	1096	1355	1428	1919	1194
Total dwelling units	1666	1145	1358	1428	1919	1194
Value of private sector houses (\$m)	341	284	445	412	483	477
Value of private sector excluding houses (\$m)	248	121	101	202	489	189
Value of private sector units (\$m)	589	406	546	614	982	667
Value of residential building (\$m)	595	428	556	631	1019	697
Value of non-residential building (\$m)	225	369	266	302	341	330
Value of total building (\$m)	820	796	822	933	1359	1027

'Source ABS 2025'

Residential Property Transfers



From 2019 to 2024 (30th June), the median price of a house has risen from \$635,000 to \$949,500, an increase of 50% in five years.

Residential property transfers - 30 June	2019	2020	2021	2022	2023	2024
Number of est. house transfers	4408	5034	7258	6249	4800	5126
Median price of est. house transfers (\$)	635000	650000	767000	906000	900000	949500
Number of attached dwelling transfers	1301	1454	2183	1993	1409	1667
Median price of attached dwelling transfers (\$)	503000	495000	582750	650000	656500	680000

'Source ABS 2025'

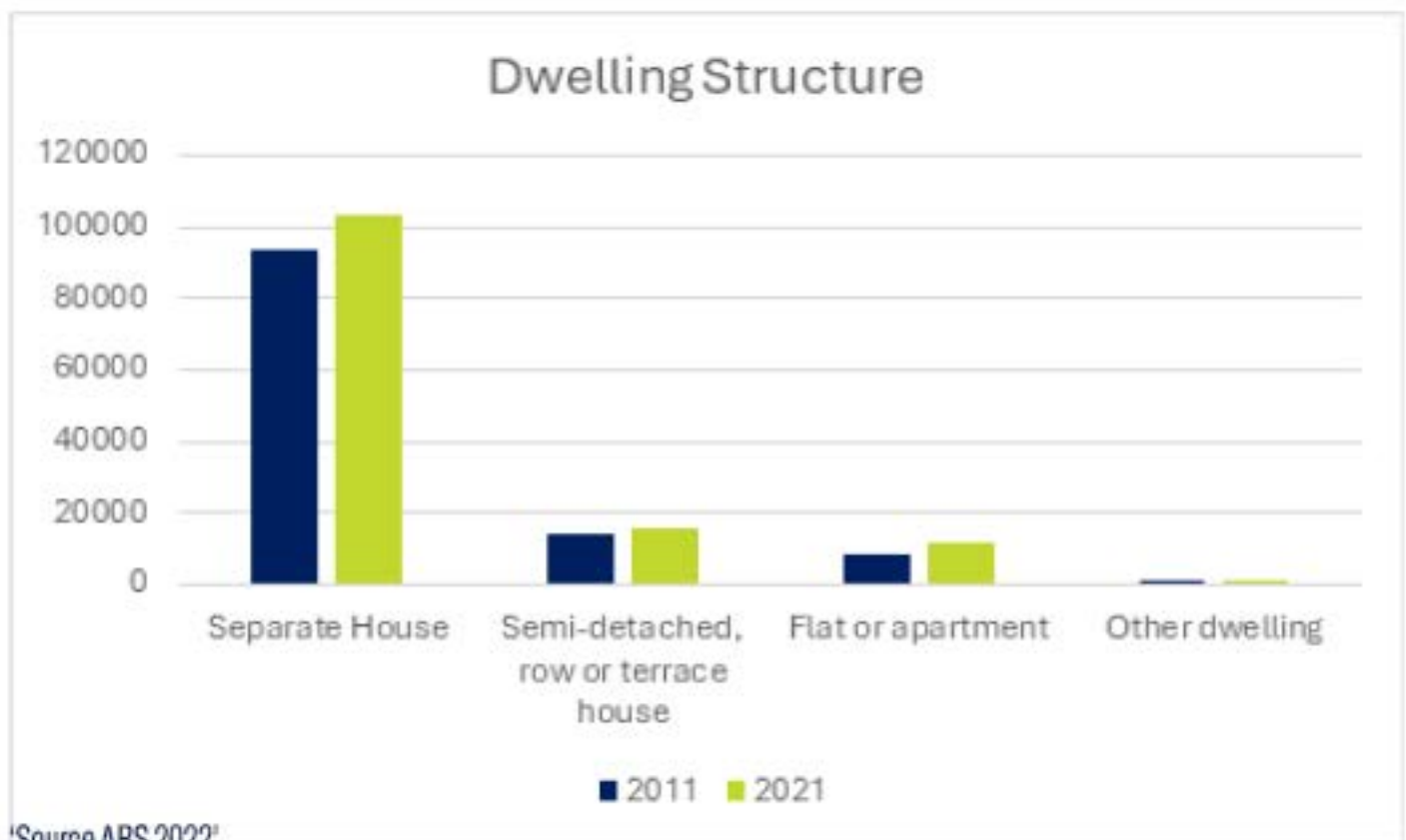
D WELLINGS



Flats/apartments have increased from 7% of housing in 2011 to 9% in 2021.

Dwelling Structure

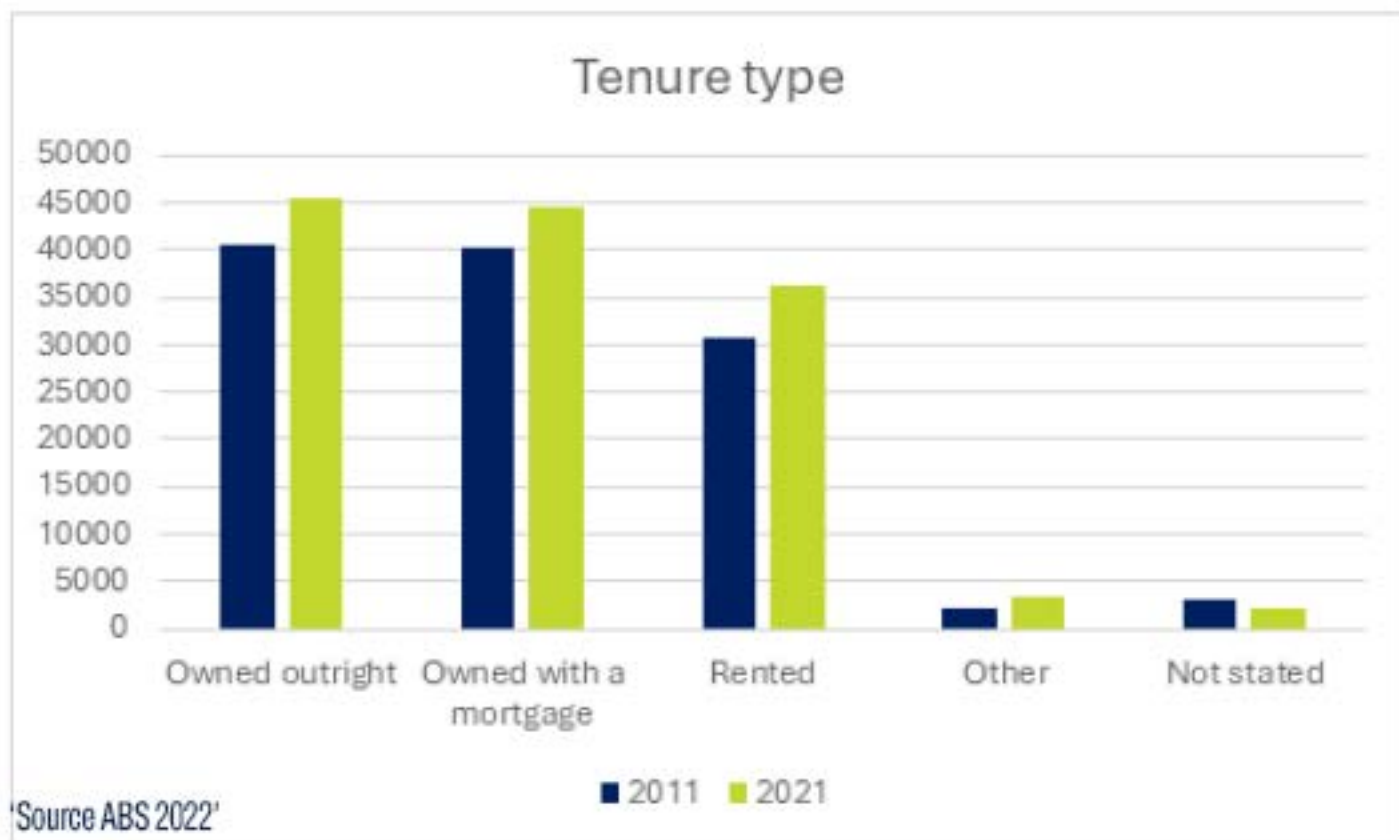
The majority of dwellings on the Central Coast are separate houses accounting for 78% of dwellings in 2021, down from the 2011 percentage of 80%. As expected, flat or apartments have increased from 7% of housing in 2011 to 9% in 2021.



Tenure Type



There has been no significant change in tenure type in the last 10 years, with houses owned outright increasing from 2011 to 2021. It is interesting to note that the percentage of houses rented has increased from 26.4% to 27.5% to 2021.



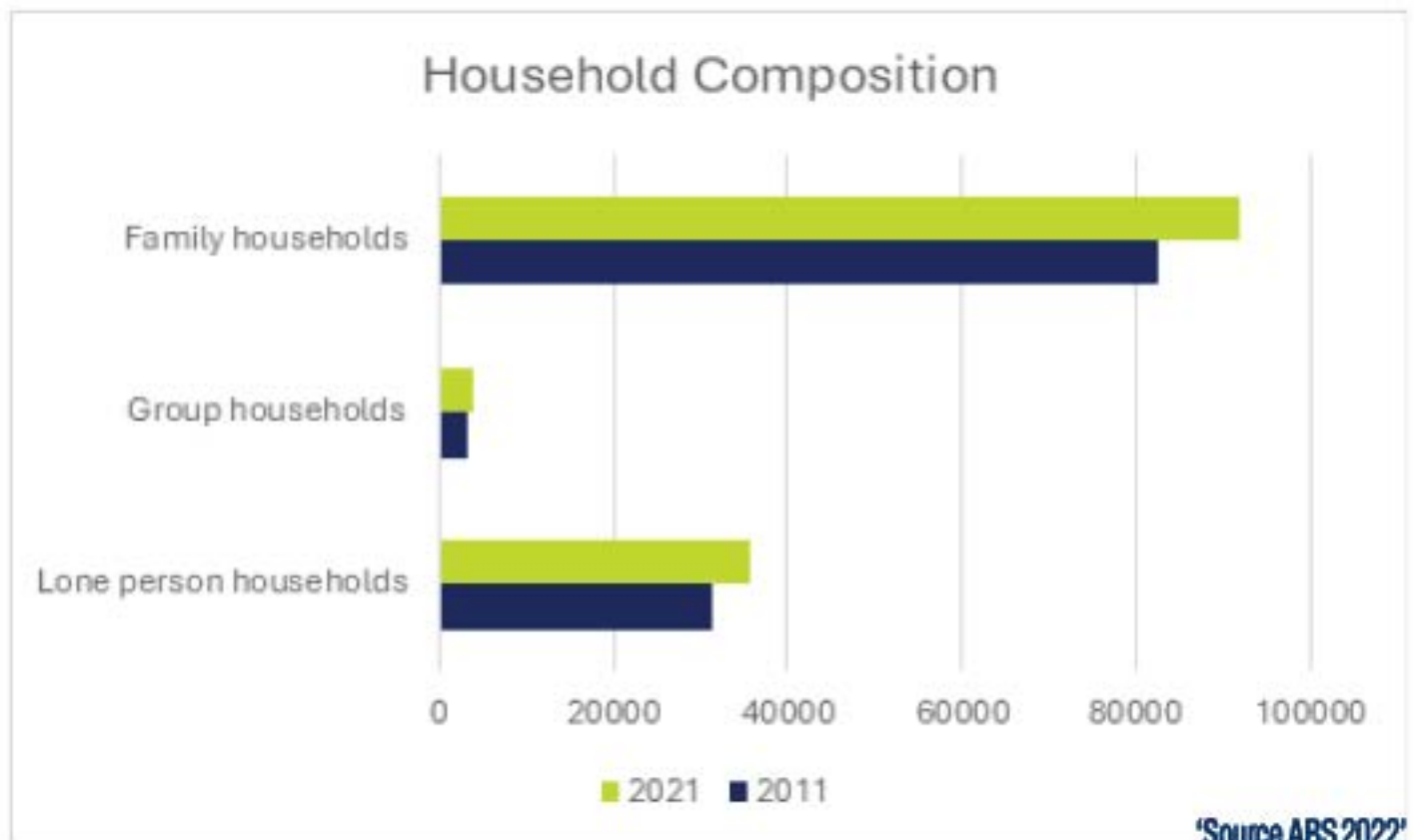
HOUSEHOLDS



*The number of households
has grown from 117,204 in
2011 to 131,713 in 2021*

Household Composition

In the ten years since 2011, the number of households has grown from 117,204 to 131,713 in 2021. The average household size has stayed the same at 2.5, however the average number of children per family has decreased from 1.9 to 1.8 in 2021.



Mortgage and Rent Affordability

From the Census data of 2021, of total people with a mortgage, 74.5% the mortgage is less than 30% of household income, however 14.7% of households are exhibiting mortgage stress, with the mortgage being more than 30% of income.

Mortgage Affordability



- Mortgage less than 30% Household income
- Mortgage more than 30% Household income

'Source ABS 2022'

From the Census data of 2021 of total people renting, 42% pay more than 30% of household income, demonstrating rental stress, with 49.7% of rental payments less than 30% of household income.

Rent Affordability



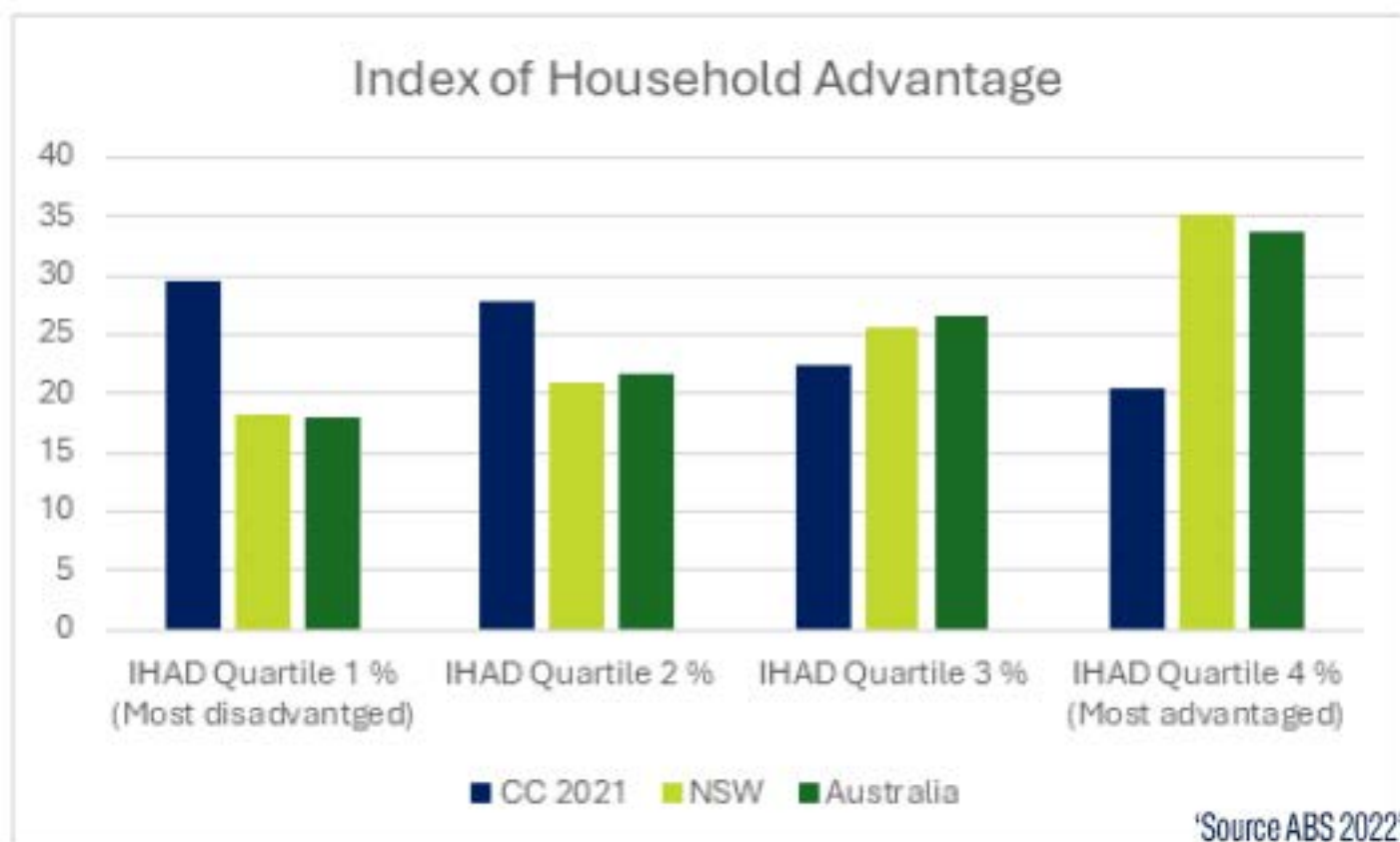
- Rent payments less than 30% household income
- Rent payments more than 30% household income

'Source ABS 2022'



Index of Household Advantage and Disadvantage (IHAD)

Using the Index of Household Advantage (IHAD), from the 2021 Census data, the Central Coast has a higher most disadvantaged households than both NSW and Australia, with 29.5%, as opposed to NSW of 18.1% and Australian average of 18%. Central Coast also has a lower most advantaged percentage of 20.5%, as opposed to NSW of 35.3% and Australian average of 33.8%.



Other Interesting Statistics

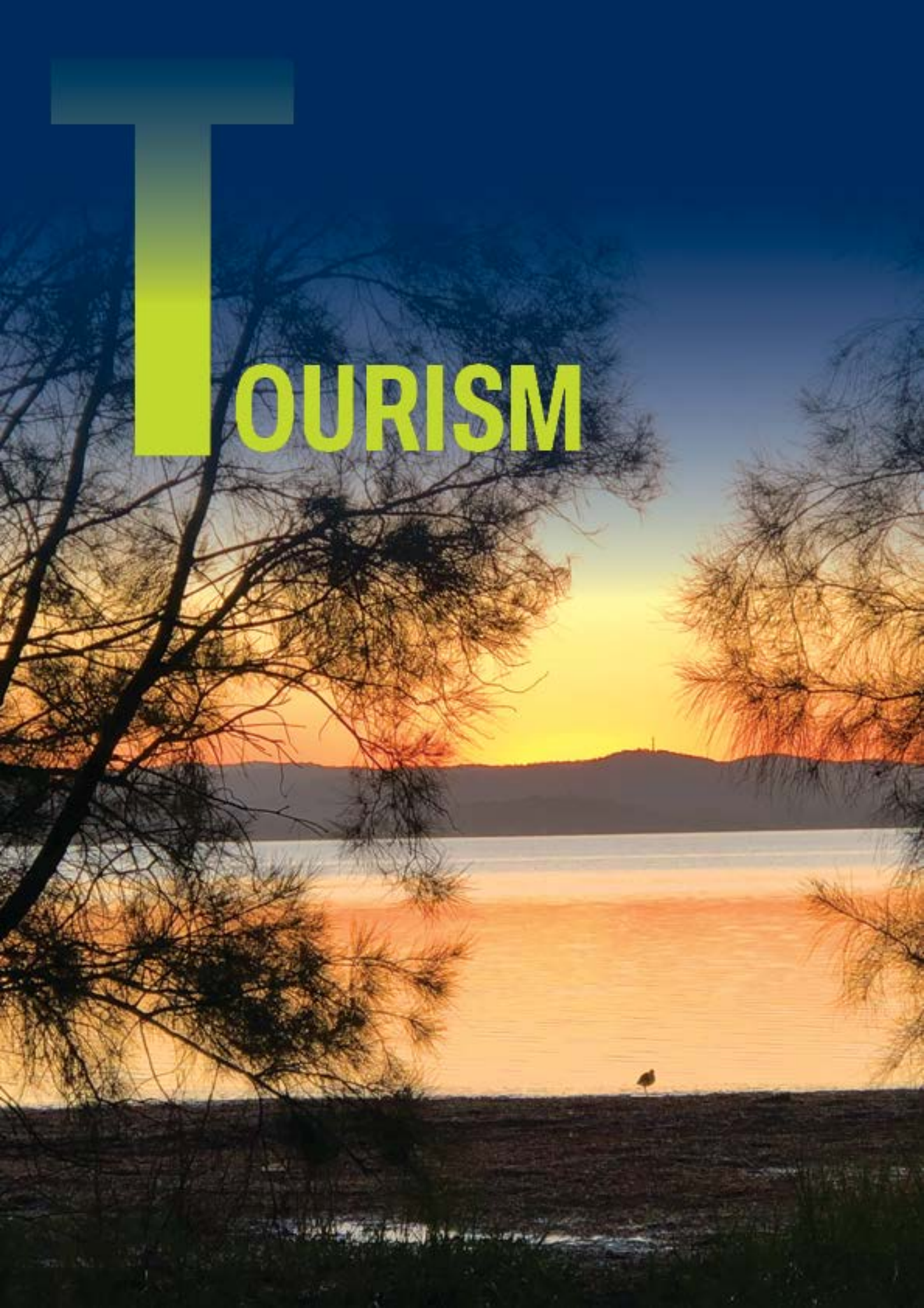
The number of residents earning employee income has increased from 165,984 in 2018 to 176,939 in 2022, with the average age decreasing from 41 to 40, and the average income increasing from \$57,072 to \$64,781.

The average age of business income earners has changed from 47 to 46, with investment income earners average age being without change at 48.

Personal income 30 June 2022	2018	2019	2020	2021	2022
Employee income earners #	165984	168296	169672	172916	176939
Employee median age (years)	41	41	41	40	40
Mean employee income (\$)	57072	59068	60898	63189	64781
Employee income as main source of income %	79.7	79.7	79.8	80.5	80.6
Mean own incorporated business income (\$)	26248	26360	26140	30124	27333
Own unincorporated business income earners median age	47	47	47	46	46
Investment income earners #	120476	123302	119647	119269	120448
Investment income earners median age	48	48	48	48	48
Total Investment income (\$m)	798.3	836.6	794.6	864.7	1112.1
Mean investment income (\$)	6626	6785	6641	7250	9233
Superannuation and Annuity income earners #	5379	5284	5040	4337	4226
Superannuation and Annuity income mean age	59	59	59	59	59
Total superannuation and annuity income (\$m)	145.3	149.2	146.8	142.3	137.1
Mean superannuation and annuity income (\$)	27004	28234	29125	32804	32435

'Source ABS 2025'

T OURISM

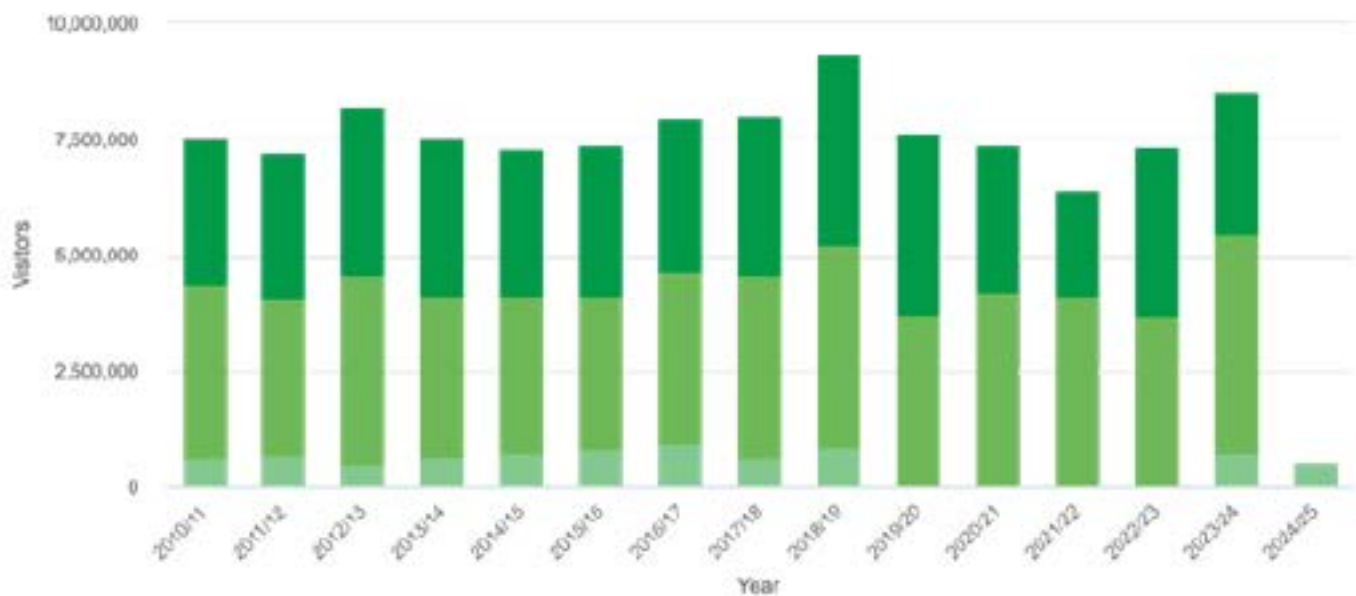


The Central Coast region visitors are mainly made up of domestic day trippers with international visitors making up a very small percentage.

Time series tourism night

Central Coast Council area

International Visitor Nights Domestic Visitor Nights Domestic Daytrips



Source: Tourism Research Australia, Unpublished data from the National Visitor Survey and International Visitor Survey

E NVIRONMENTAL



Most workers use a car to get to work, although this has decreased from 81,963 in 2011 to 74,408 in 2021.

Method of Travel to Work

It is not a surprise that the majority of workers on the Central Coast use a car to get to work, although the actual number of people driving to work has decreased from 81,963 in 2011 to 74,408 in 2021. This could be a reflection on the changes to work practices particularly since COVID 19 lockdowns, where workers were working from home, and this practice has continued. According to the Roy Morgan 12 August 2025 press release, 51% of Australian full-time workers, work at least some of the time from home. In 2011 only 5921 workers indicated they worked from home, in comparison to 2021 where 38,433 indicated some form of working from home, this indicates a real change in the way people work on the Central Coast.

Method of travel to work	2011	2021
Train	4908	1128
Tram/lightrail	15	9
Bus	1444	849
Ferry	33	24
Car (driver)	81963	74408
Car (passenger)	7009	4924
Taxi or ride sharing	112	75
Truck	1777	1192
Motor bike/scooter	580	451
Bicycle	373	273
Other	564	580
Walk	2466	1934
Total persons	101255	85838
Used more than one method	5983	1937
Used at least one form of public transport	11625	3382
Travelled to work by car (Driver/passenger)	93379	80700
Worked from home	5921	38433
Employed but did not go to work	15684	23942
Not Stated	2169	684
Total persons employed	131014	150834

'Source ABS 2022'

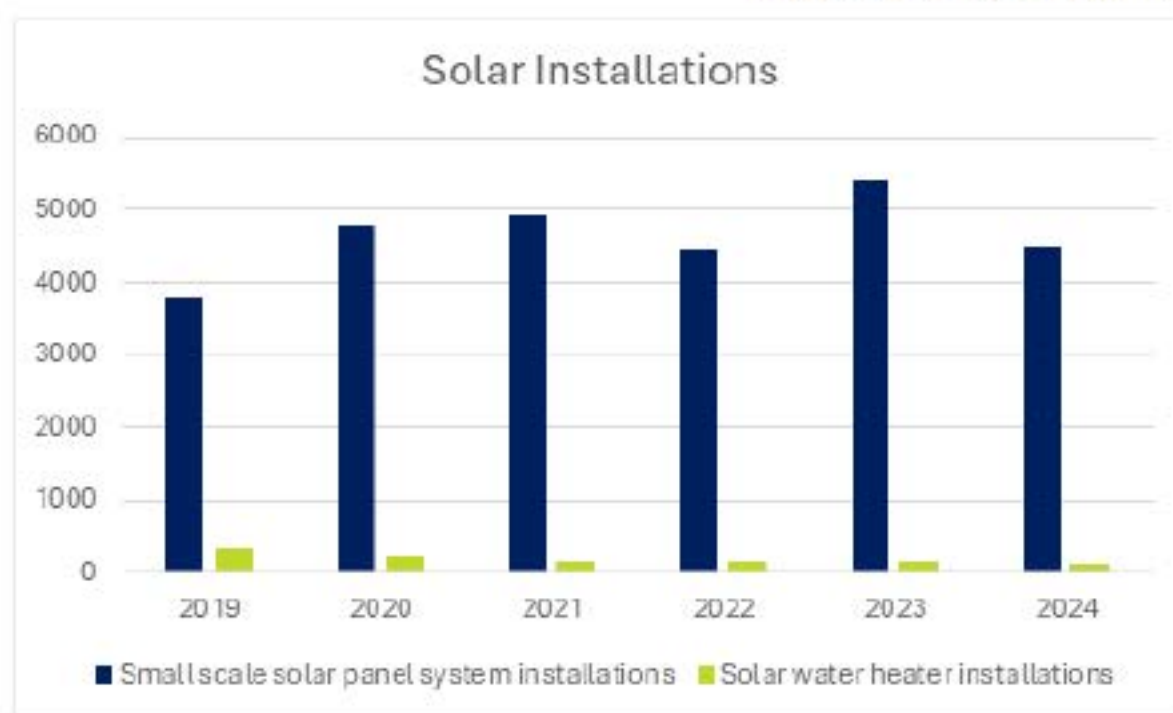
It is worth noting that households with no vehicles have decreased since 2011, but one, two, three and four or more motor vehicles per household, have all increased since 2011.

Motor Vehicles per household	2011	2021
No motor vehicles	10514	8428
One motor vehicle	46024	49354
Two motor vehicles	39983	47282
Three motor vehicles	11270	15539
Four or more motor vehicles	5172	9222

'Source ABS 2022'

Solar Installations

Small scale Solar panel system Installations have been steadily increasing from 2019, peaking in 2023, but still higher in 2024 than 2019. Solar water heater installations however have been decreasing since 2019, with a low in 2024.



Emissions Profile for the Central Coast

In 2023-24 industries with the largest total emissions are Agriculture (5.1%), Water Supply, Sewerage and Drainage Services (4.9%) and Road Transport (4.9%). From 2005 to 2024 total emissions have changed for the better for the region as shown in table 19 with the negative absolute change indicators.

Emissions	2005	2024	Absolute Change (%)
Total Emissions	3,852.1	3,236.9	-16.0
Total Emissions per Capita	13.5	9.5	-29.7
Economic Emissions Intensity	0.269	0.162	-39.7

'Source (Local Emissions Monitor, NIEIR 2025)'

There have been changes to the share of total emissions from 2005 to 2024, with decreases in purchased electricity and other fuel consumption. However, there have been increases in Transport and Agriculture emissions.

Emissions	2005 (%)	2024 (%)
Purchased Electricity	55.3	50.6
Natural Gas	2.5	2.1
Other Fuel Combustion	8.8	6.3
Transport	10.6	18.4
Fugitive Emissions	3.2	1.4
Industrial Process and Product Use	8.3	8.3
Agriculture	6.3	8
Waste	5	5
Total	100	100

'Source (Local Emissions Monitor, NIEIR 2025)'



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