



Newcastle VOICE

Comparative Analysis

Newcastle vs neighbouring and equivalent LGAs

November 2014

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Executive summary

This report provides a comparative analysis of Newcastle and other local government areas within NSW by drawing on multiple data sets. It outlines where Newcastle's strengths and weaknesses are in terms of social health, socio-economic disadvantages, and the impact of rates on households yearly incomes.

In order to determine Newcastle's stance this report looks at two separate comparative local government area (LGA) sets. The first looked at neighbouring LGAs including Lake Macquarie, Maitland, Port Stephens, Cessnock and Wyong. The second looks at LGAs that are of an equivalent size and infrastructure disposition including Lake Macquarie, Maitland, Wollongong, Coffs Harbour, Shoalhaven and Tweed.

The average household income of Newcastle is higher than most of the equivalent LGAs excluding Maitland. Unemployment rates are consistent with the NSW averages and Newcastle's rates for unemployment are at the lower end when looked at against the comparative LGA study areas. Newcastle has the lowest amount of mortgage stress than any of the other LGAs and significantly lower than the NSW average. Newcastle portrays high scores for socio-economic advantage and disadvantage, education and occupation, which indicate a relative lack of disadvantage for these areas. Newcastle falls short when looked at against the comparative LGAs is in the economic resources category, which means Newcastle is not as privileged in terms of access to economic resources as the other areas.

The percentage of the median yearly household income that goes towards paying rates for Newcastle is 1.61% (based on 2011 ABS, see table 3). Newcastle is ranked second out of all areas looked at in this report. Maitland is ranked first with 1.40%.

Methodology

In order to determine Newcastle's stance this report looks at two separate comparative LGA sets.

The first LGA set aims at identifying links between neighbouring LGAs including; Lake Macquarie, Maitland, Port Stephens, Cessnock and Wyong. The second looks at LGAs that are of an equivalent size and infrastructure disposition including; Lake Macquarie, Maitland, Wollongong, Coffs Harbour, Shoalhaven and Tweed.

In order to identify Newcastle's strengths and weaknesses in terms of social health, socio-economic disadvantages, and the impact of rates on households yearly incomes, The Australian Bureau of Statistics (ABS), Social Health Atlas, Office of Local Government Comparative Reports and Social- Economic Indexes for Areas data has been utilised in this study.

Neighbouring LGA results

ABS Data

Household income

- The median household weekly income for Newcastle (\$1,165) is higher than most of the LGAs excluding Maitland (\$1,292), however less than NSW (\$1,237) by \$72.
- The personal median weekly income for Newcastle residents (\$563) is in line with the NSW average (\$561) and higher than other comparative areas.

Household makeup

- Newcastle has the lowest average of people per household than the other neighbouring LGAs and NSW (2.6) with 2.4 people.
- The average rate of children per family for Newcastle is 1.8, which is again lower than the average for NSW at 1.9.
- Newcastle has the lowest percentage of Aboriginal and Torres Strait Islander population out of all areas with 2.6%, however this is 1% higher than the NSW at 2.5%.

Employment

- Unemployment for Newcastle (5.7%) is slightly higher than Lake Macquarie (5.3%). Newcastle unemployment is lower than all other comparative areas including NSW (5.9%) with Wyong having the highest rate overall (7.8%).
- Newcastle has 88% of the population (people who reported being in the labour force, aged 15 years and over) which is fairly consistent across all data sets and in line with NSW (88%).
- Not in the labour force results for Newcastle (29%) is on par with NSW (28%) average. Maitland LGA is the lowest (26%).

Dwellings

- The median weekly rent for Newcastle (\$275) is lower than the NSW average (\$300).
- Newcastle's owned outright is consistent with Maitland (31%). Newcastle is 7% lower than neighbouring LGA Lake Macquarie (38%) and 2.5% lower than the NSW (33.5%) average
- Monthly mortgage repayments for Newcastle (\$1,777) are lower than NSW (\$1,993) average but are in line with the other LGAs.
- Owned with a mortgage rate for Newcastle is 32%, results are consistent with NSW (33%). Maitland (40%) is 8% higher than Newcastle.

Comparative information on NSW local government

Measuring local Government performance 2012 – 2013

Residential rates for 2012 – 2013 in Lake Macquarie are the highest (\$997) \$22 more than Newcastle (\$975).

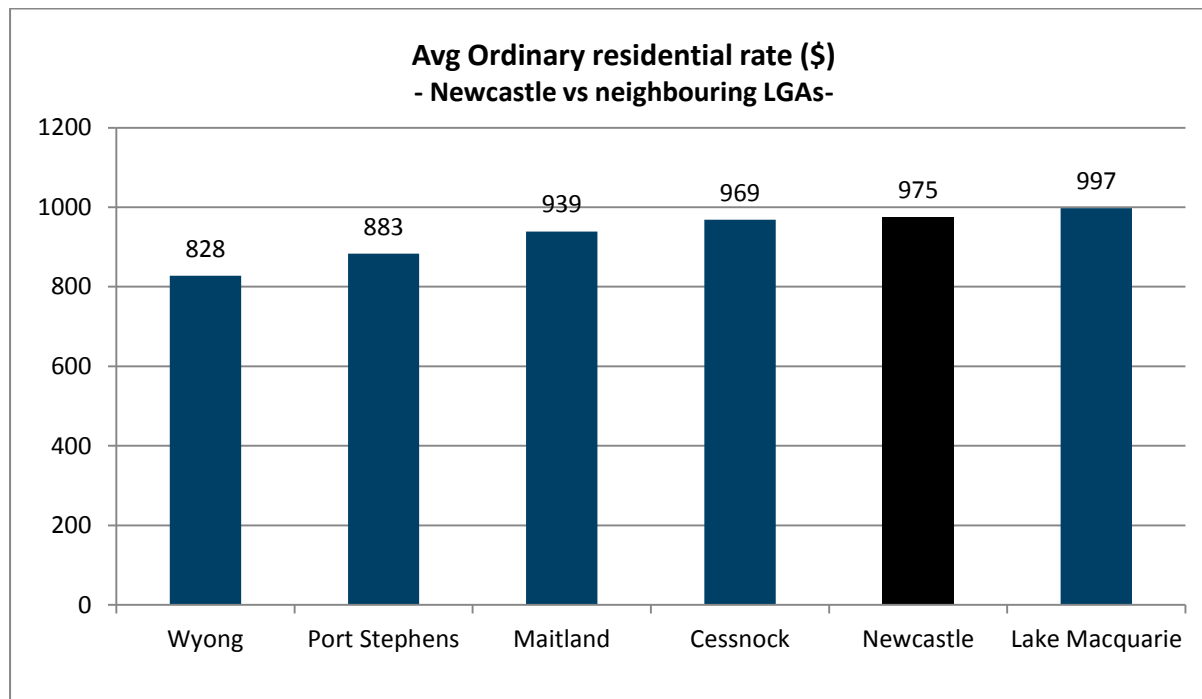


Figure 1 Average ordinary residential rate

Source: NSW Office of Local Government 2012 - 2013

Newcastle has the lowest average domestic waste charge (\$301), Cessnock has the waste charge (\$487) followed by Wyong (\$437).

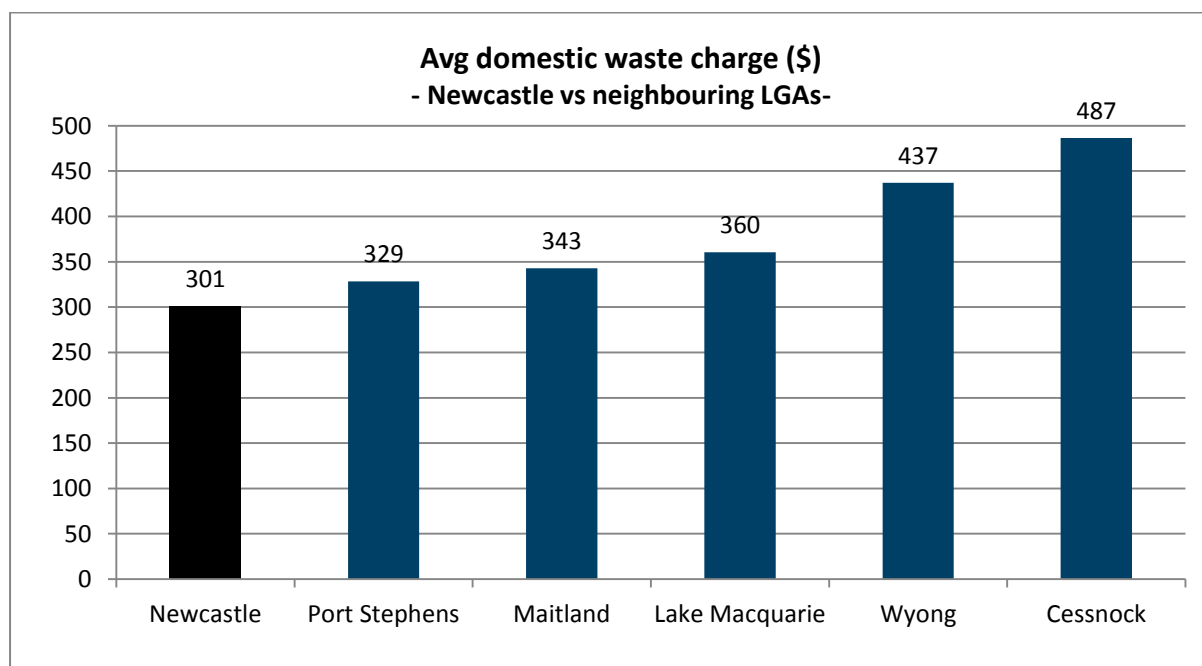


Figure 2 Average domestic waste charge

Source: NSW Office of Local Government 2012 - 2013

The outstanding rates and annual charges for Newcastle (5.1%) is the third highest. Cessnock (6.2%) and Wyong (6.1%) rate the highest of the neighbouring LGA areas. Maitland (2.7%) has the lowest outstanding rates and charges along with Lake Macquarie (3.4%) and Port Stephens (4.1%).

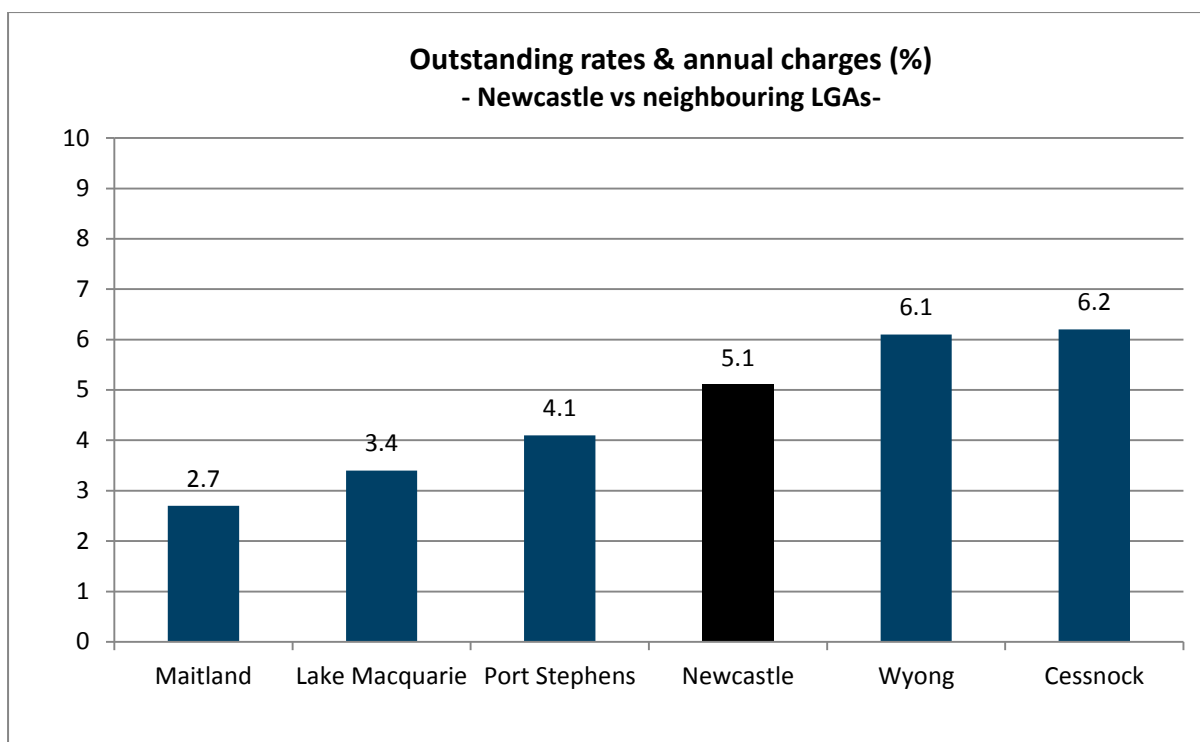


Figure 3 Outstanding rates and annual charges

Source: NSW Office of Local Government 2012 - 2013

Newcastle's infrastructure backlog ratio is the second highest at 11.3%, Cessnock is the highest (21%). Both ratio's are well above the group average (7.6%). Port Stephens is the lowest at 4.4%.

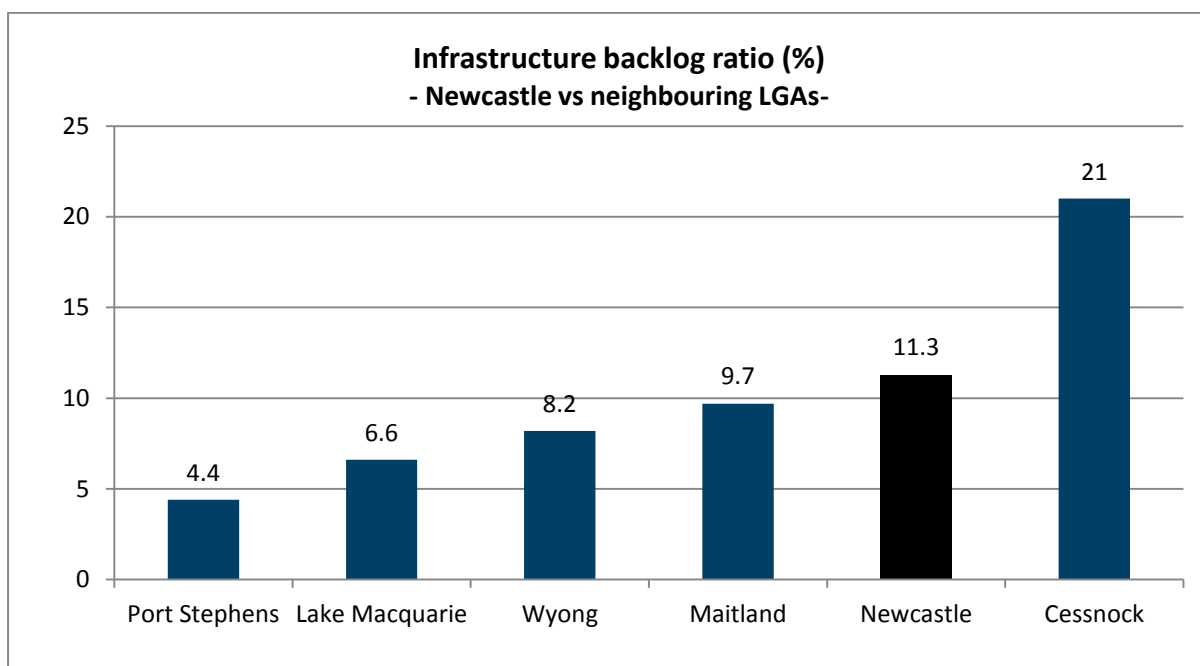


Figure 4 Infrastructure backlog

Source: NSW Office of Local Government 2012 - 2013

Newcastle has the highest average taxable income of neighbouring LGAs with \$47,269. Maitland follows with the second highest taxable income of \$47,158, with the third highest being Lake Macquarie with \$43,936.

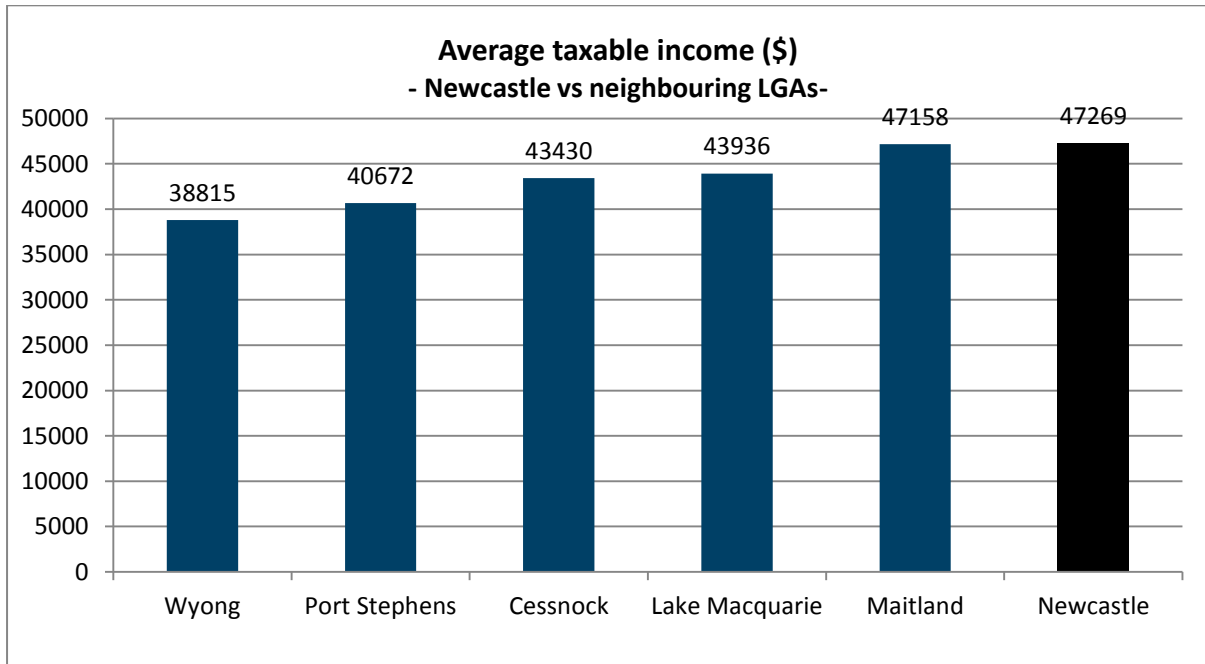


Figure 5 Average taxable income

Source: NSW Office of Local Government 2012 - 2013

Cessnock has the lowest total land value / total rate revenue at \$139.1, followed by Maitland (\$141.3) and Newcastle (\$172.77), with Port Stephens having the highest figure at \$205.07. The value denotes the capacity to pay rates.

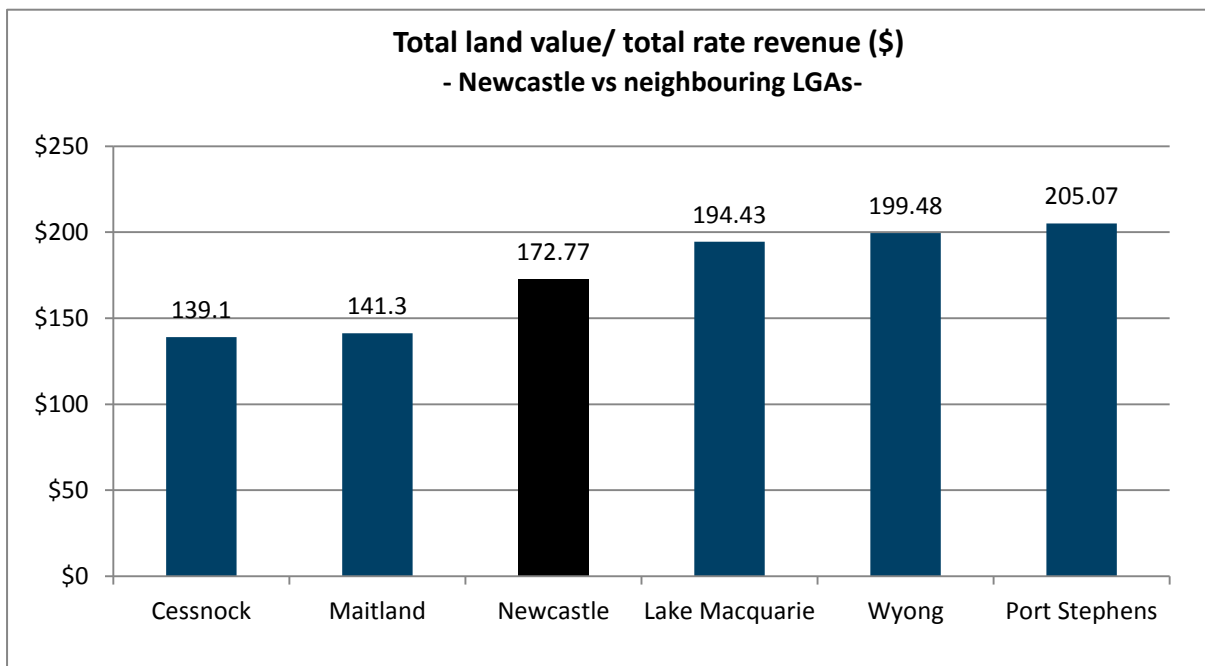


Figure 6 Total land value / total rate value

Source: NSW Office of Local Government 2012 - 2013

Equivalent LGAs

ABS Data

Household Income

- The median household weekly income for Newcastle (\$1,165) is higher than most of the equivalent LGAs excluding Maitland (\$1,292), however less than NSW (\$1,237) by \$72.
- The personal median weekly income for Newcastle residents (\$563) is in line with the NSW average (\$561) and higher than other comparative areas. Shoalhaven being the lowest amount \$426.

Household makeup

- Shoalhaven has the lowest average of people per household than any of the other areas with 2.3 people, Newcastle is slightly more at 2.4 and the NSW average is 2.6.
- The average rate of children per family for Newcastle is 1.8 which is slightly lower than the average for NSW at 1.9, however in line with most areas.
- ABTSI Newcastle has the lowest percentage out of all areas with 2.6% however this is 1% higher than the NSW at 2.5%. Shoalhaven (4.7%) and Coffs Harbour (4.1%) have higher populations of ABTSI.

Employment

- Unemployment for Newcastle (5.7%) is slightly higher than Lake Macquarie (5.3%). Newcastle unemployment is lower than all other areas including the NSW (5.9%) average, with Tweed and Coffs Harbour have the highest unemployment rate overall (8.3%).
- Newcastle has 88% of the population (people who reported being in the labour force, aged 15 years and over) which is fairly consistent equivalent areas and NSW (88%).
- Not in the labour force results for Newcastle (29%) is on par with NSW (28%) average. Maitland LGA is the lowest (26%).

Dwellings

- The average median weekly rent for Newcastle (\$275) is lower than the NSW average (\$300).
- Newcastle's owned outright is consistent with Maitland (31%). Newcastle is 7% lower than neighbouring LGA Lake Macquarie (38%) and 3.5% lower than the NSW (33.5%) average
- Monthly mortgage repayments for Newcastle (\$1,777) are lower than NSW (\$1,993) average but are in line with the other LGAs.
- Owned with a mortgage rate for Newcastle is 32%, Maitland (40%) is 8% higher than Newcastle. Results are consistent with NSW (33%).

Comparative information on NSW local government

Measuring local government performance

Residential rates for 2012 – 2013 in Lake Macquarie are the highest (\$997) \$22 more than Newcastle (\$975).

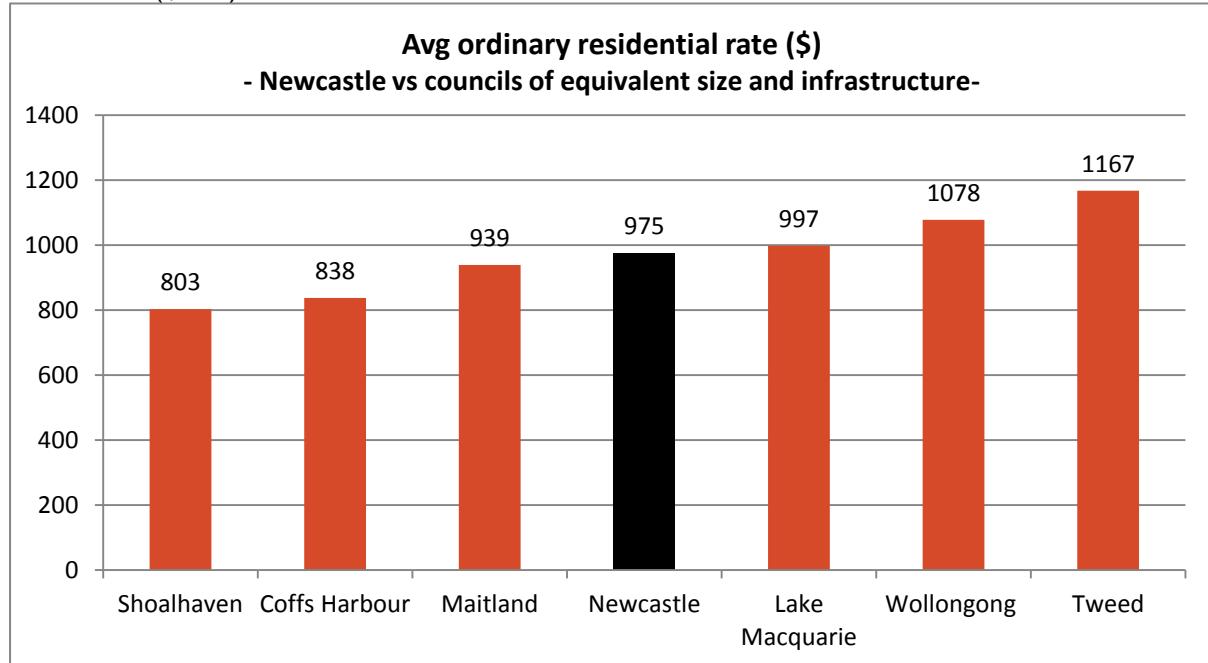


Figure 7 Average Ordinary Residential Rate

Source: NSW Office of Local Government 2012 - 2013

Newcastle has the lowest average domestic waste charge (\$301), Coffs Harbour has the highest waste charge (\$439) followed by Wollongong (\$371).

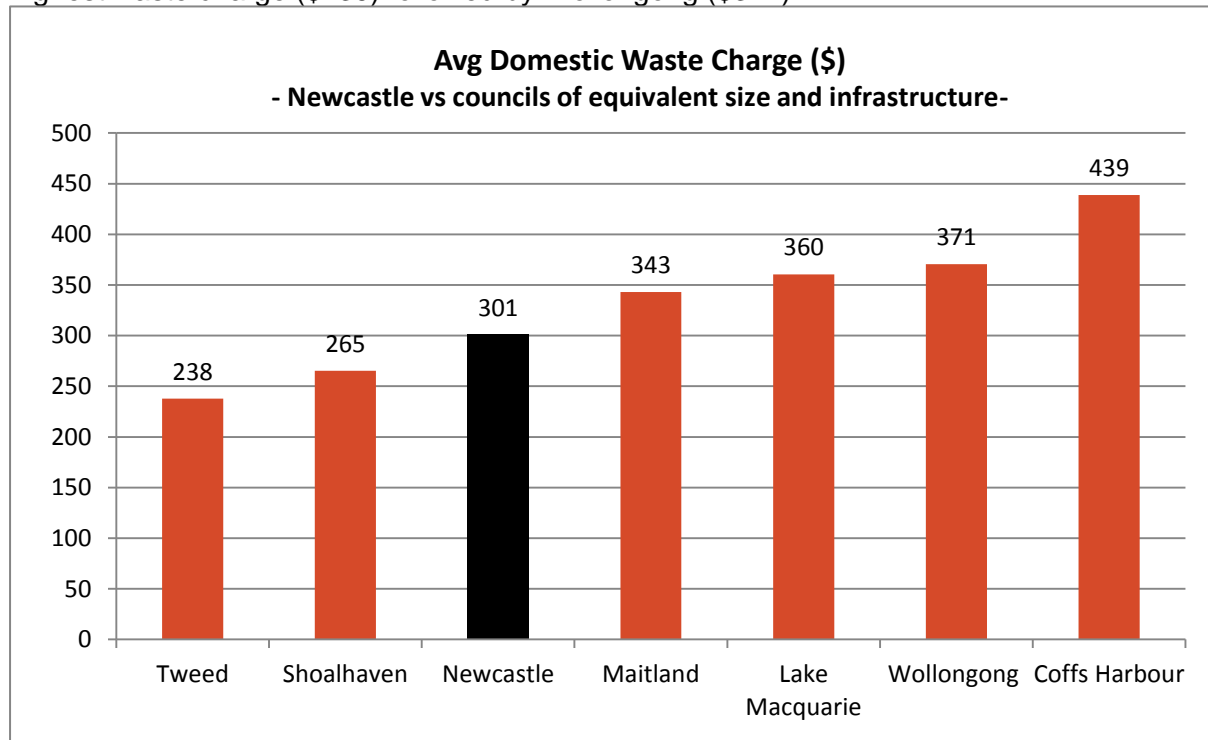


Figure 8 Average domestic waste charge

Source: NSW Office of Local Government 2012 - 2013

The outstanding rates and annual charges for Newcastle (5.1%) rate third after Maitland (2.7%) and Lake Macquarie (3.4%). Shoalhaven (7.8%) rates the highest out of the equivalent LGA target areas.

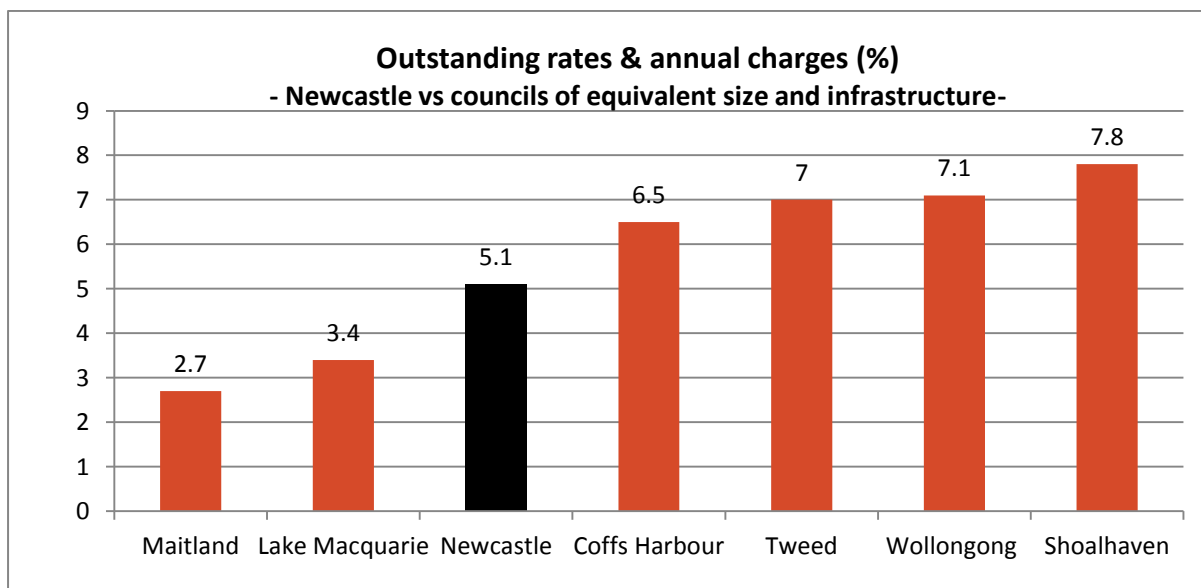


Figure 9 Outstanding rates & annual charges

Source: NSW Office of Local Government 2012 - 2013

Newcastle's infrastructure backlog ratio is 11.3%, along with Wollongong this is the highest percentage. Shoalhaven has the lowest result at 1.2%.

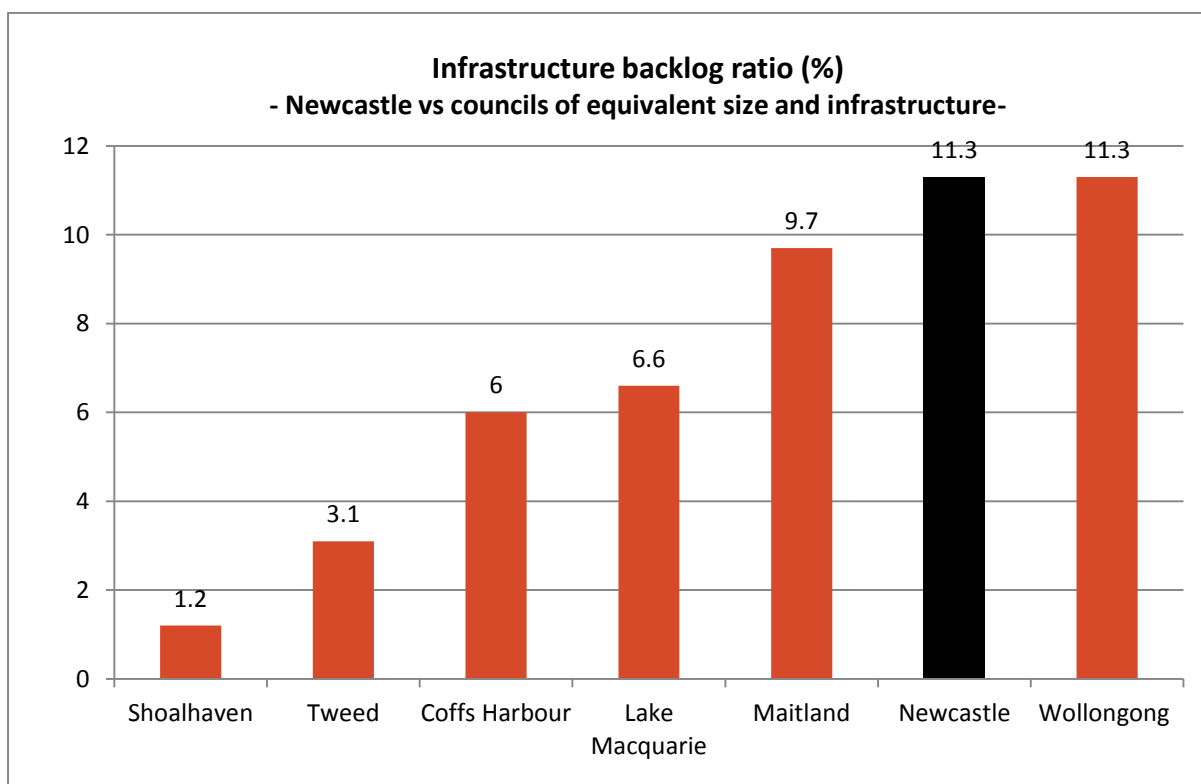


Figure 10 Infrastructure backlog ratio

Source: NSW Office of Local Government 2012 - 2013

Newcastle has the highest average taxable income of neighbouring LGAs with \$47,269. Maitland follows with the second highest taxable income of \$47,158, with the third highest being Wollongong with \$44,626.

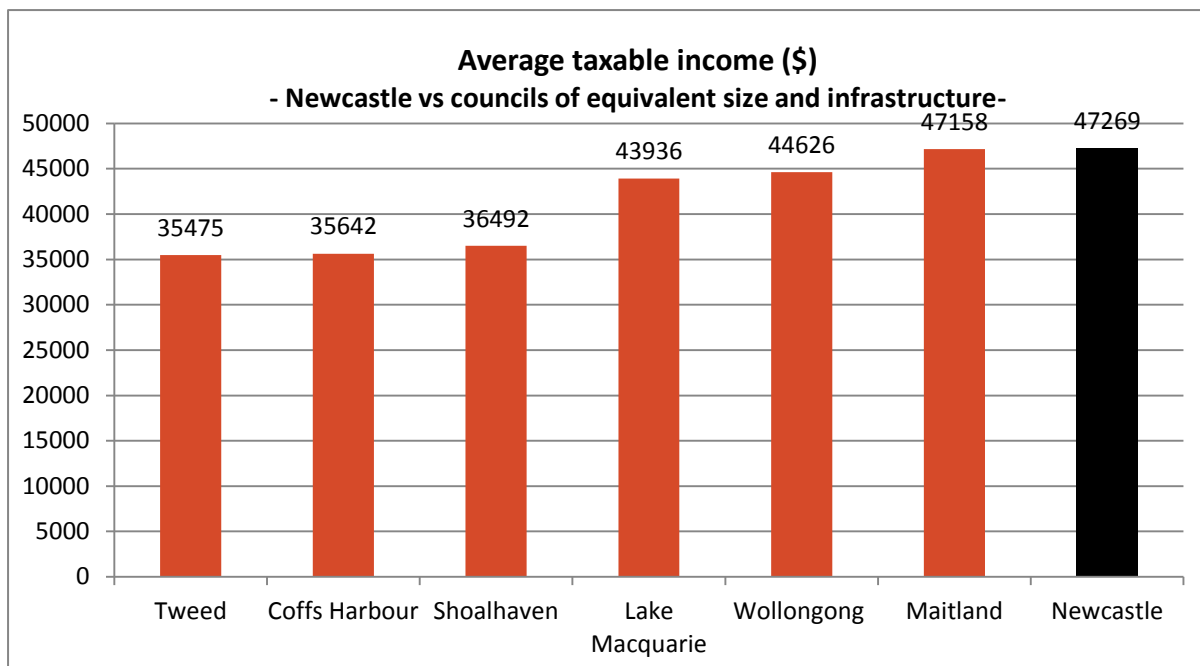


Figure 11 Average taxable income

Source: NSW Office of Local Government 2012 - 2013

Maitland has the lowest total land value / total rate revenue at \$141.3, followed by Wollongong (\$161.23) and Newcastle (\$172.77), with Shoalhaven being significantly higher at \$269.18.

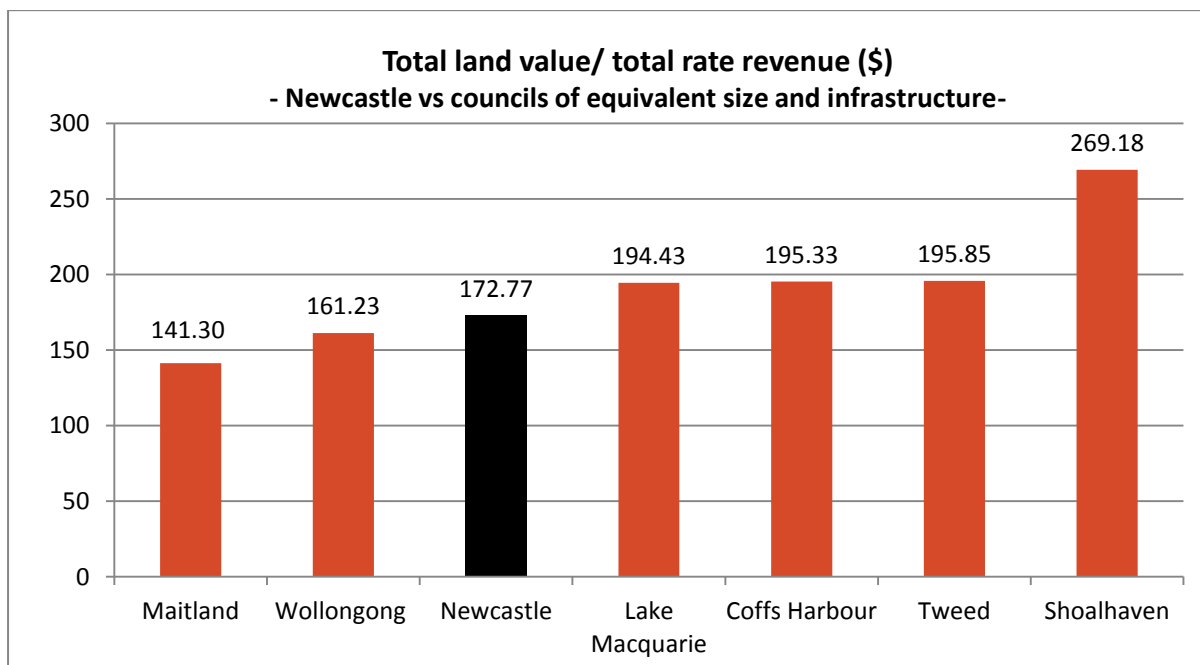


Figure 12 Total land value/ total rate revenue

Source: NSW Office of Local Government 2012 - 2013

Social economic indexes for areas (SEIFA) scores

Low scores in the socio-economic advantage and disadvantage mean the area has a relatively greater disadvantage and a lack of advantage in general. A **high** score indicates a relative lack of disadvantage and greater advantage in general.

Newcastle has the highest rank out of neighbouring LGAs (991), then Maitland (986) followed closely by Lake Macquarie (985). Cessnock (922) had the lowest score.

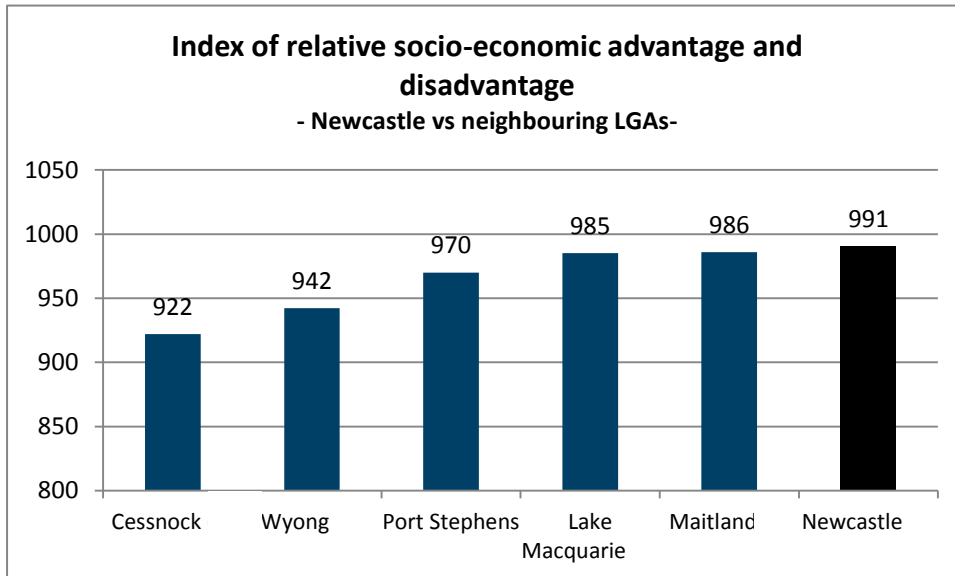


Figure 13 Index of relative socio-economic advantage and disadvantage – Newcastle vs neighbouring LGAs

Source: ABS - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2011

Newcastle has the highest score out of neighbouring LGAs (991), then Maitland (986) followed closely by Lake Macquarie (985). Shoalhaven has the lowest score (944).

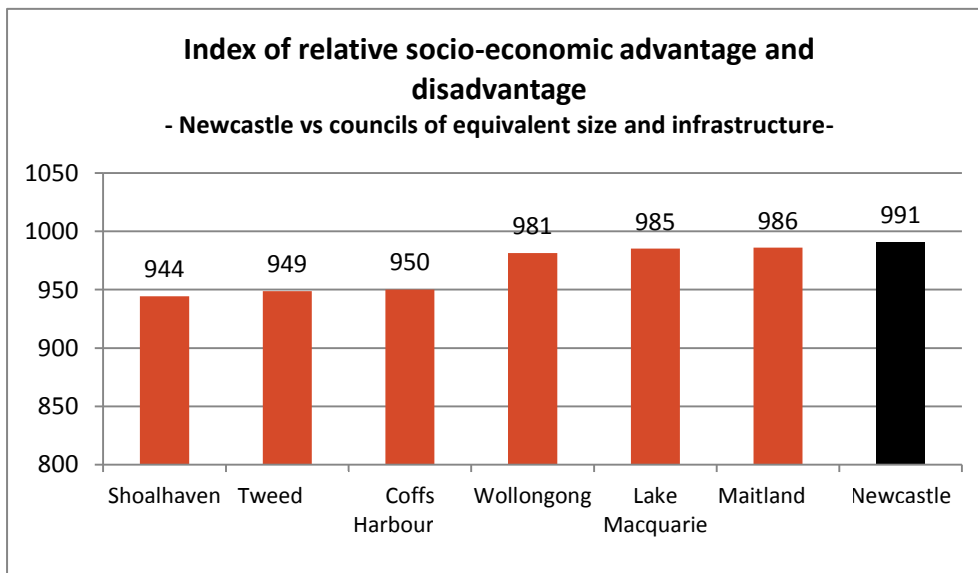


Figure 14 Index of relative socio-economic advantage and disadvantage – Newcastle vs Councils of equivalent size and infrastructure

Source: ABS - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2011

A **low** score indicates relatively greater disadvantage in general. A **high** score indicates a relative lack of disadvantage in general.

Newcastle (994) and Lake Macquarie both indicate relative lack of disadvantage (995).

With Cessnock (936) representing a greater disadvantage in general amongst neighbouring areas.

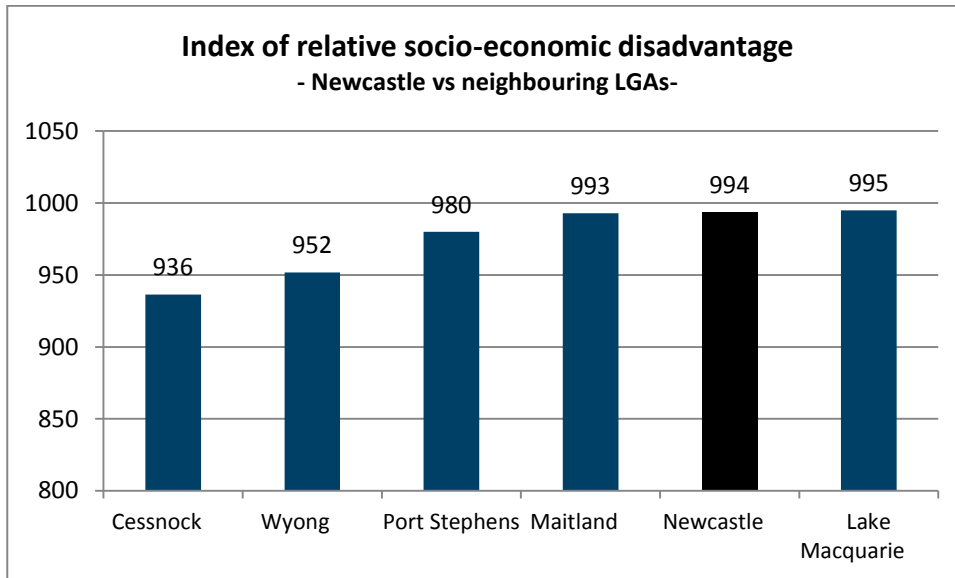


Figure 15 Index of relative socio-economic disadvantage - Newcastle vs neighbouring LGAs

Source: ABS - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2011

Newcastle (994) and Lake Macquarie both indicate relative lack of disadvantage (995).

With Shoalhaven (955) representing a greater disadvantage in general amongst equivalent areas.

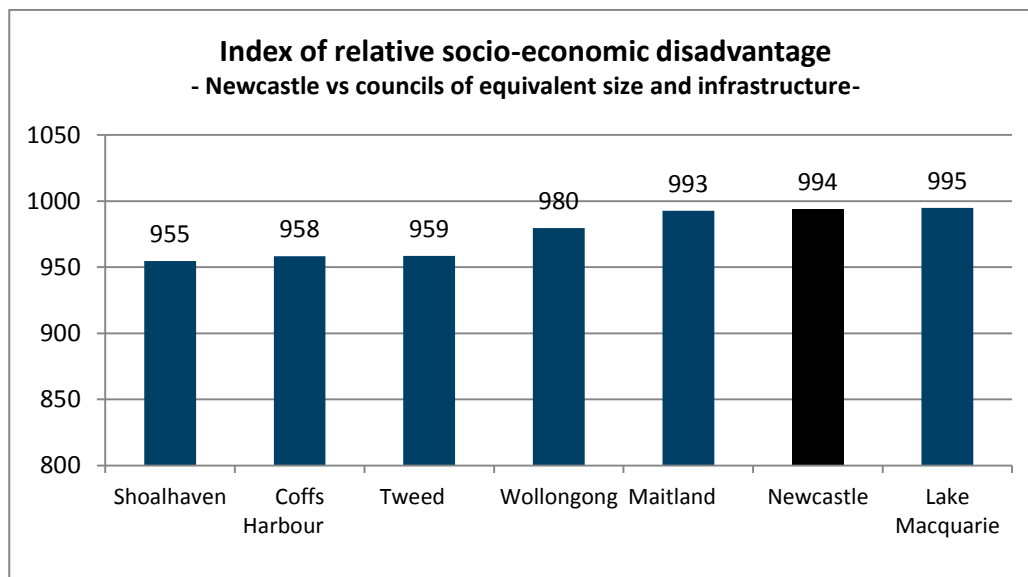


Figure 16 Index of relative socio-economic disadvantage - Newcastle vs Council's of equivalent size and infrastructure

Source: ABS - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2011

The index of economic resources focuses on the financial aspects of relative socio-economic advantage and disadvantage. A **low** score indicates a relative lack of access to economic resources in general. A **high** score indicates relatively greater access to economic resources in general.

Newcastle (965) received the lowest scores for economic resources compared to neighbouring LGAs. Maitland (1014) and Lake Macquarie (1003) had the highest scores. This means that Newcastle is not as privileged in terms of access to economic resources as the other areas.

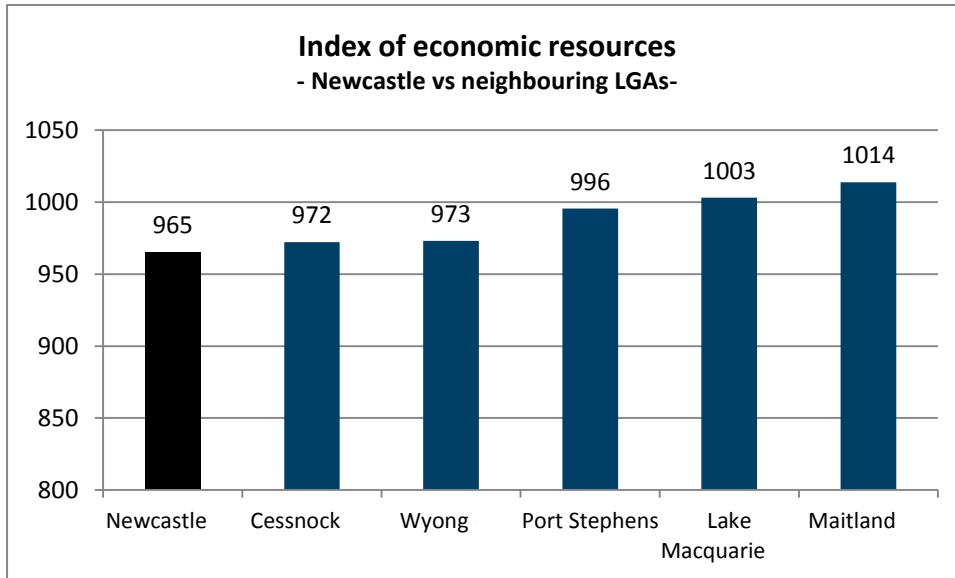


Figure 17 Index of economic resources - Newcastle vs neighbouring LGAs

Source: ABS - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2011

When comparing the scores with LGAs with an equivalent size and infrastructure as Newcastle, the scores are more relative than the comparison between neighbouring LGAs. The LGA with the lowest score was Coffs Harbour (960), with Newcastle (965) slightly better, followed by Tweed (968). Maitland (1014) had the highest index of economic resources.

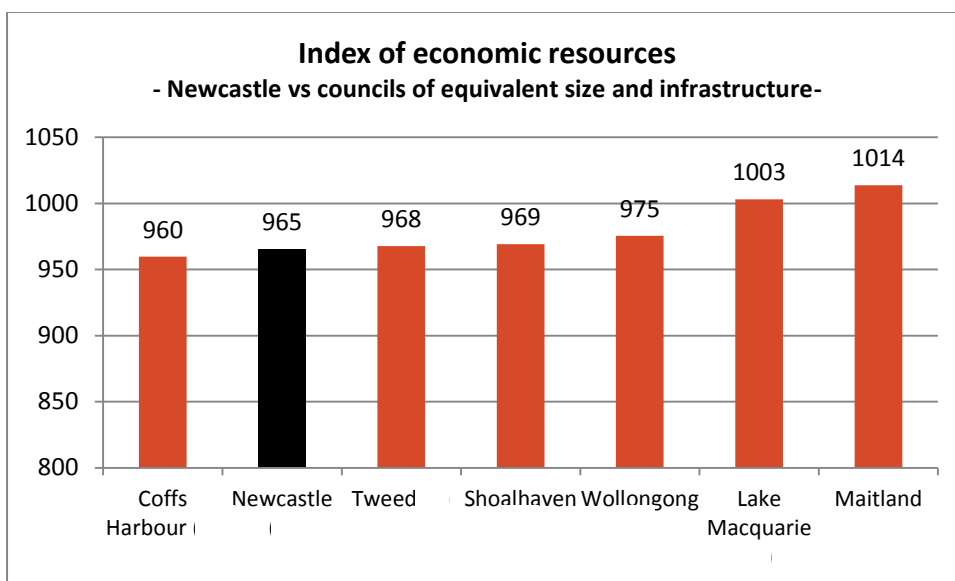


Figure 18 Index of economic resources - Newcastle vs councils of equivalent size and infrastructure

Source: ABS - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2011

A **low** score indicates relatively lower education and occupation status of people in the area in general. A **high** score indicates relatively higher education and occupation status of people in the area in general.

Newcastle has the highest score out of the neighbouring LGAs at 1011. The second highest is Lake Macquarie (960). Newcastle's score is significantly better than neighbouring LGA, Cessnock (878) with the lowest score.

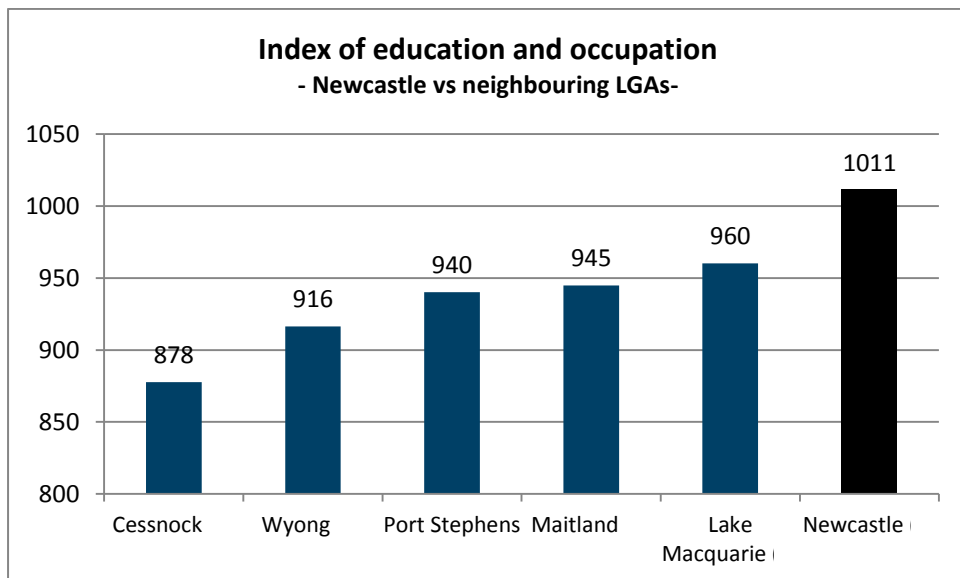


Figure 19 Index of education and occupation - Newcastle vs neighbouring LGAs

Source: ABS - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2011

Newcastle has the highest score out of the equivalent size and infrastructure LGAs at 1011. The second highest is Wollongong (989), the equivalent LGAs are more closely in line with Newcastle's score than the neighbouring LGAs.

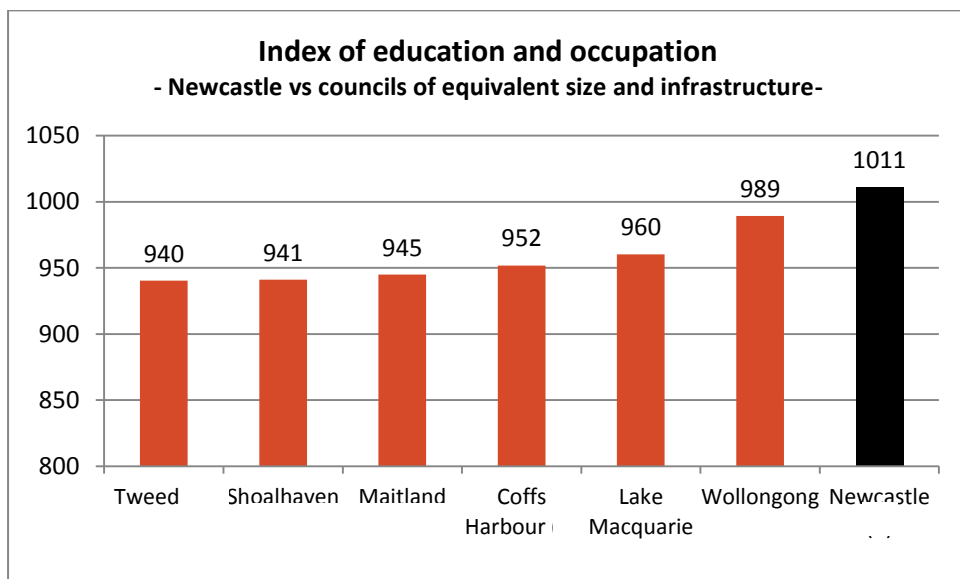


Figure 20 Index of education and occupation - Newcastle vs councils of equivalent size and infrastructure

Source: ABS - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2011

Public Health Information Development Unit (PHIDU)

PHIDU provides information on small area statistics for monitoring inequality in health, wellbeing, and for supporting opportunities for the prevention of, and early intervention in, the development of adverse population health outcomes.



Neighbouring LGAs:

- All areas have fairly high rates of aged pensioners when compared to NSW (69.4%). Newcastle (75%) has the second lowest after Port Stephens (73.2%), with Cessnock (81.2%) having the highest.
- Disability support results are higher than the NSW (5.6%) average for all areas. Maitland (7.1%) has the lowest results, with Cessnock (10.1%) having the highest. Newcastle (7.9%) results are 2.3% higher than NSW.
- Unemployment rates are below the NSW (5.2%) average for Lake Macquarie (4.7%). Newcastle has the second lowest results at 5.4%, 0.2% higher than the state average.
- All areas have higher than NSW (5%) average for the amount of people receiving unemployment benefits. Lake Macquarie and Maitland both have the lowest rates at 5.2%. Newcastle is fairly on par with NSW average with a difference of 0.6%.
- The amount of people receiving an unemployment benefit long-term is lowest in Maitland (3.9%) with Lake Macquarie (4%) closely behind but in line with the NSW (4%) average. Newcastle (4.4%) is third when compared to neighbouring LGAs; however this result is only 0.4% higher than NSW average.
- Newcastle has the lowest amount of low income, welfare-dependent families (with children) at 9%. NSW average is 10.1%.
- Newcastle has the lowest mortgage stress result at 7.1%, lower than the NSW (11.1%) average. All areas excluding Wyong (13%) are lower than NSW average.

Table 1: PHIDU Neighbouring LGAs

PHIDU Topic	Released	Newcastle	Lake Macquarie	Maitland	Port Stephens	Cessnock	Wyong	NSW
Age pensioners (persons aged 65 years and over)(%)	Jun-13	75	78.1	78.9	73.2	81.2	80.7	69.4
Disability support pensioners (%)	Jun-13	7.9	7.7	7.1	8	10.1	8.8	5.6
Unemployment (%)	Jun-13	5.4	4.7	5.2	5.8	7.5	7.6	5.2
People receiving an unemployment benefit (%)	Jun-13	5.6	5.2	5.2	6.3	7.5	7.9	5
People receiving an unemployment benefit long-term (%)	Jun-13	4.4	4	3.9	4.8	5.8	6.3	4
Low income, welfare-dependent families (with children) (%)	Jun-13	9	9.5	10.7	10.6	14.4	13.6	10.1
Mortgage stress (%)	2011	7.1	8.7	7.2	10.8	10.2	13	11.1

Source: PHIDU- Social Health Atlases of Australia Local Government Areas NSW

-  Represents high percentages in comparison to neighbouring areas
-  Represents low percentages in comparison to neighbouring areas



Equivalent LGAs:

- All areas have fairly high rates of aged pensioners when compared to NSW (69.4%). Newcastle (75%) has the second lowest, with Maitland and Wollongong (78.9%) having the highest.
- Disability support results are higher than the NSW (5.6%) average for all areas. Maitland (7.1%) has the lowest results, with Shoalhaven (10.3%) having the highest. Newcastle's (7.9%) results are 2.3% higher than NSW.
- Unemployment rates are below the NSW (5.2%) average for Lake Macquarie (4.7%). Maitland has the second lowest results at 5.2%, followed by Newcastle (5.4%).
- All areas have higher than NSW (5%) average for the amount of people receiving unemployment benefits. Lake Macquarie and Maitland both have the lowest rates at 5.2%. Newcastle is fairly on par with NSW average with a difference of 0.6%.
- The amount of people receiving an unemployment benefit long-term is lowest in Maitland (3.9%) with Lake Macquarie (4%) closely behind but in line with the NSW (4%) average. Newcastle (4.4%) is third when compared to neighbouring LGAs; however this result is only 0.4% higher than NSW average.
- Newcastle has the lowest amount of low income, welfare-dependent families (with children) at 9%. NSW average is 10.1%.
- Newcastle has the lowest amount of mortgage stress results at 7.1%, lower than the NSW (11.1%) average. Tweed (16%) had the highest results.

Table 2 PHIDU LGAs of equivalent size and infrastructure

PHIDU Topic	Released	Newcastle	Lake Macquarie	Maitland	Wollongong	Tweed	Coffs Harbour	Shoalhaven	NSW
Age pensioners (persons aged 65 years and over)(%)	Jun-13	75	78.1	78.9	78.9	76.2	77.6	77.6	69.4
Disability support pensioners (%)	Jun-13	7.9	7.7	7.1	7.2	10.2	9.3	10.3	5.6
Unemployment (%)	Jun-13	5.4	4.7	5.2	7.1	6.5	6.7	11.4	5.2
People receiving an unemployment benefit (%)	Jun-13	5.6	5.2	5.2	5.7	8.6	9	7.9	5
People receiving an unemployment benefit long-term (%)	Jun-13	4.4	4	3.9	4.6	6.8	7.3	6.3	4
Low income, welfare-dependent families (with children) (%)	Jun-13	9	9.5	10.7	9.7	12.7	14.5	12.8	10.1
Mortgage stress (%)	2011	7.1	8.7	7.2	9.3	16	14.1	14.4	11.1

Source: PHIDU- Social Health Atlases of Australia Local Government Areas NSW

-  Represents high percentages in comparison to neighbouring areas
-  Represents low percentages in comparison to neighbouring areas

Percentage of income paying rates

When looking at the percentage of the median yearly household income for paying rates Newcastle (1.61%) ranks second out of all areas studied. Maitland ranks first with 1.40% of yearly household income for rates. Tweed has the highest proportion of yearly household income paying rates with 2.66%.

Table 3 Percentage of income paying rates

Rank	LGAs	Median weekly household income	Median yearly household income	Avg Ordinary Residential Rate (\$)	% of income paying rates
1	Maitland	\$1,292	\$67,184	\$939	1.40%
2	Newcastle	\$1,165	\$60,580	\$975	1.61%
3	Port Stephens	\$999	\$51,948	\$883	1.70%
4	Wyong	\$934	\$48,568	\$828	1.70%
5	Lake Macquarie	\$1,117	\$58,084	\$997	1.72%
6	Coffs Harbour	\$902	\$46,904	\$838	1.79%
7	Cessnock	\$1,042	\$54,184	\$969	1.79%
8	Shoalhaven	\$822	\$42,744	\$803	1.88%
9	Wollongong	\$1,101	\$57,252	\$1,078	1.88%
10	Tweed	\$845	\$43,940	\$1,167	2.66%

Source: ABS -Cessnock LGA, Coffs Harbour LGA, Lake Macquarie LGA, Maitland LGA, Newcastle LGA, Port Stephens LGA, Shoalhaven LGA, Wollongong LGA, Wyong LGA, Tweed LGA Community Profiles, 2011. NSW Office of Local Government 2012 - 2013

Note: Calculations are based on 2011 census data household incomes and rates for each LGA as evident in the NSW Office of Local Government 2012 – 2013 reports. . Lake Macquarie, Maitland Cessnock, Wollongong have all had above the rate peg increases approved post data collection.



Represents high percentages in comparison to neighbouring areas

Represents low percentages in comparison to neighbouring areas

Conclusion

This study has identified a number of key areas of advantage for Newcastle including household incomes, unemployment rates and mortgage stress rates. Newcastle portrays high scores for socio-economic advantage and disadvantage, education and occupation, which indicate a relative lack of disadvantage. When looking at rates against yearly household incomes the impact of rates is reasonably low when compared to other LGAs.

Newcastle falls short when looked at against the comparative LGAs is in the economic resources category, which means Newcastle is not as privileged in terms of access to economic resources as the other areas.

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