February 2023

*in*Focus

## Rutherford (North) - Aberglasslyn

https://areasearch.com.au/nsw/rutherford_north_aberglasslyn

Metric	Value
Population Growth	91
Development Activity	92
Employment Drivers	40
Income	53
Age	21
Education	28
Transport & Amenity	34
Cultural Diversity	17
Health	20
Housing Cost	64
Rate Sensitivity	67
Infrastructure Drivers	34

Powered by Area**Search**
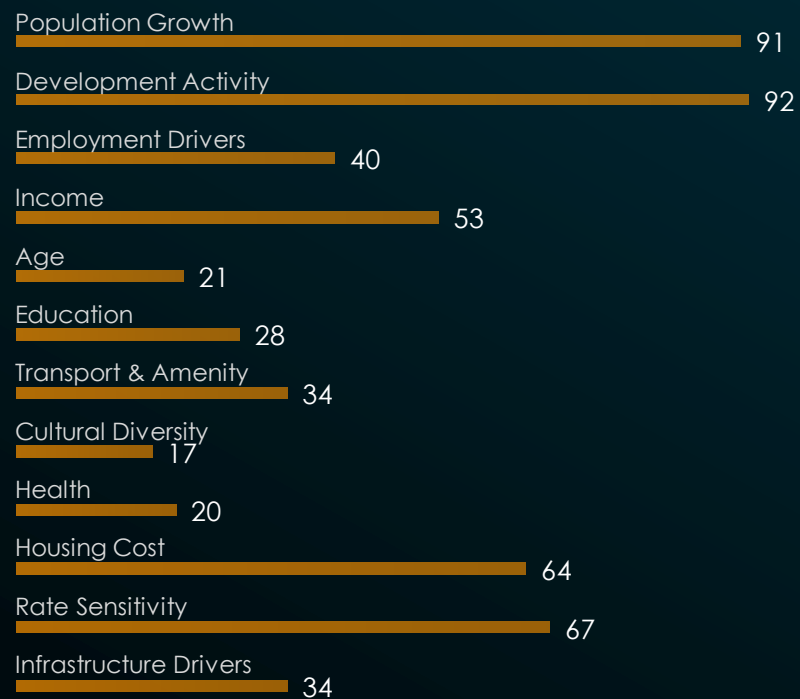
Location Summary

Rutherford (North) - Aberglasslyn is located 127 kilometers north of the Sydney CBD and is known for its farming and agricultural industry, wineries and vineyards, beautiful landscapes, outdoor activities, rural lifestyle, and quality acreage properties. It is also conveniently located close to the Hunter Valley and the Maitland area, offering picturesque views and easy access to the local wineries, restaurants, and shops.

Residents in the area feature a high proportion of children with standout statistical factors including one of the nation's highest rates of population growth since the 2016 census and top quartile expectations for future population growth. Development activity and population drivers are well above average for the region.
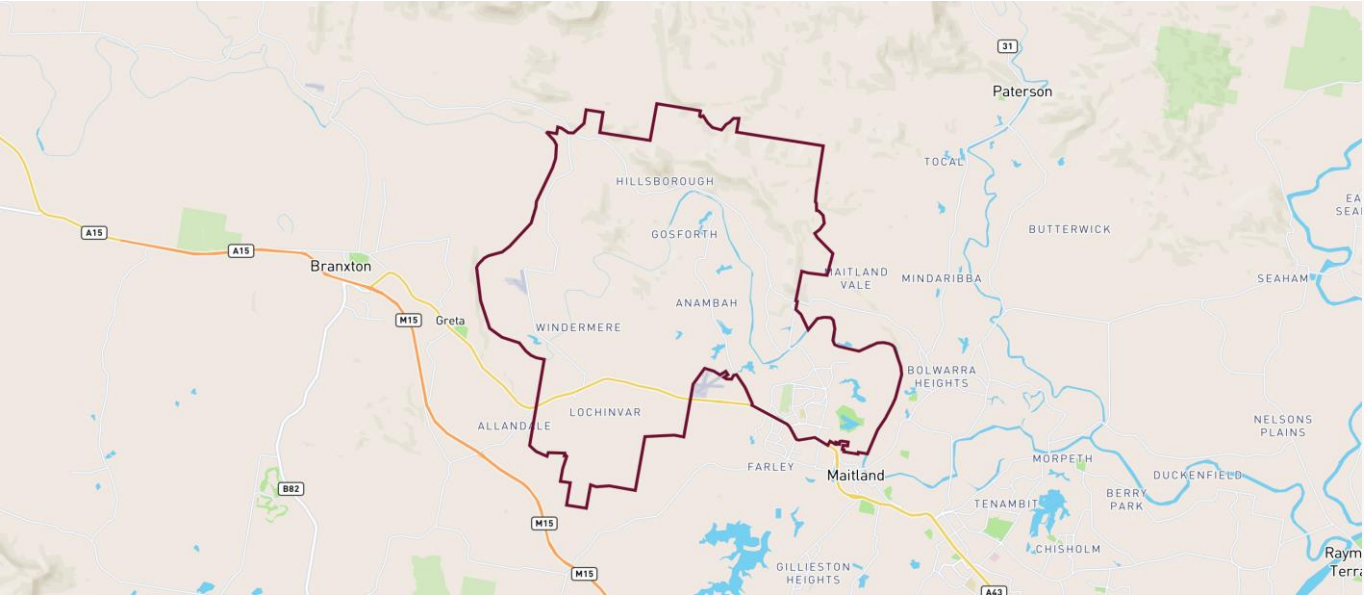
Development activity and population drivers well above average

Strong population growth over the past year

High population growth forecasts

Mining driven employment

Contents

Introduction

Property Trends

Land Composition & Local Amenity

Growth & Development ~ Past, Present & Future

Local Economy & Socioeconomic Performance

Data as at Feb-23:

Population:	Aug-21
Development:	FY-23
Employment:	Sep-22
Income:	Census 2021
Schools:	Jun-21

AreaSearch Summary Rankings ~ what do they mean?

The purpose of our summary metrics, as seen on the cover of this report, is to provide the reader with a quick snapshot into the make-up of an area and its comparative performance against national medians using the latest available data. In generating these rankings we look at the statistics we find most important for each category, which may include long, mid or short-term historic trends, projected figures released by relevant government or industry bodies, or our own formulations and relativities based on cross analyses of data from multiple categories.

We may make slight adjustments to our weightings from time to time, when new metrics are integrated for example, but the below should provide a good idea of how we approach each category.

Population Growth: Weighted most heavily to recent growth trends (local updates yearly) and small area mid-tier population forecasts.

Development Activity: Based on total residential dwelling approval numbers updated monthly, and more specifically in relation to population, which gives insight into the supply and demand trend over recent years.

Employment Drivers: Mainly focusing on the rate of unemployment, revised quarterly, and other factors such as job ads, forecasts and overall growth.

Income: Considerations include median incomes and estimated post-housing cost income which takes into account local homeownership rates.

Age: Median age and cohort weighted.

Education: Relating to the average level of education qualification attainment in an area and average local school performance.

Transport & Amenity: For this we assess total public transport routes and trips operating in the area each week and in relation to the local population and distance of residents to essential services such as supermarkets.

Cultural Diversity: This considers information disclosed by respondents during the latest Census surrounding country of origin, languages spoken and religions practised.

Health: Here we look at private health cover levels in the area and prevalence of common health ailments such as diabetes and heart disease.

Housing Cost: Median monthly mortgage repayment as a proportion of income.

Rate Sensitivity: This considers the estimated average cost of housing in the area looking at median mortgage and rental rates and the composition of outright owners vs mortgagees and renters and is highest in areas with higher average housing cost burden relative to income. The positive is that these areas are often growth corridors and young, up & coming locations, and are sensitive to downward rate movements too.

Infrastructure Drivers: Area**Search** scores are allocated to each project covered based on overall value and expected impact. This ranking takes the impact score in each location and assesses it relative to the population so metro and regional areas are compared fairly.

About Area**Search**

What We Do:

The aim of AreaSearch is to take the process of opportunity identification, assessment and reporting down from weeks to minutes, while making final results far more compelling. Our platform covers the major drivers of investment performance many overlook and allows near instant targeting and reporting to be undertaken. Be it for an investment recommendation, submission or acquisition, your process can be materially enhanced with AreaSearch.

Our Clients:

~ Some of Australia's largest property institutions
~ Savvy investors
~ Sector leaders: medical, child care, aged care, disability housing, retail, build-to-rent,

Our Platform:

~ Area profiles & rankings
~ Visualisation & targeting
~ Custom catchment research
~ Macro analysis
~ Sector specific supply and demand assessment

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Analysis can be the enemy of action, so do it right, do it quick, do deals..

MicroSearch *Draw your area, Get your report*

In minutes, not days ..

Key Metrics

The active Regional NSW area's community features high proportions of families and group households.

17,740 Total Residents

13.0% **7.0%** Population Growth Since Census

Projected Growth to 2032 **26.1%**

Rutherford (North) - Aberglasslyn

Regional NSW

206 Avg. Yearly Das (Residential)

🏠 **92.4%** Detached

🏢 **7.6%** Attached

Local Activity Ranking **70th**

3.7% **3.8%** ⛏ Unemployment Rate

1 Year Employment Growth **-1.1%** **2.0%**

Key Industries:
Mining
Retail Trade

Median Weekly Income **$1,835** **$1,434** (Households)

Instant Location Insights

AreaSearch collect and cross-examine the latest economic and industry-specific data from multiple trusted sources to provide accurate snapshots into local market dynamics and an ability to confidently assess and predict trends.

This involves analysis of data released across variying boundary types from mesh block (the smallest statistical areas covered by the ABS) to SA4 and Greater Capital regions. We then create unique formulations to gauge supply & demand, accessiblity and other metrics important to those making property or business decisions.

Note: Percentile rankings quoted in this report are based on comparison to non-metro SA2 areas nationally.

Area Composition

The below tables show the suburbs and local government areas that intersect the SA2.

Suburbs	2016 Census Pop.	2021 Census Pop.	% of Area
Rutherford	7,866	8,287	46.7
Aberglasslyn	5,410	6,554	36.9
Lochinvar	774	1,094	6.2
Windella	734	838	4.7
Luskintyre	183	216	1.2
Oakhampton Heights	129	137	0.8
Lambs Valley (Singleton - NSW)	136	117	0.7
Oakhampton	118	100	0.6
Gosforth	84	82	0.5
Rosebrook (NSW)	76	73	0.4

Statistical Area 2			
Rutherford (North) - Aberglasslyn	15,700	17,740	100.0

Local Government Area			
Maitland	15,700	17,730	99.9
Cessnock	0	10	0.1

Recent Transactions

The below map and adjacent table show the most recent property transactions to take place in the area in recent months in order of purchase price.

● Residential   ● Commercial   ● Vacant Land

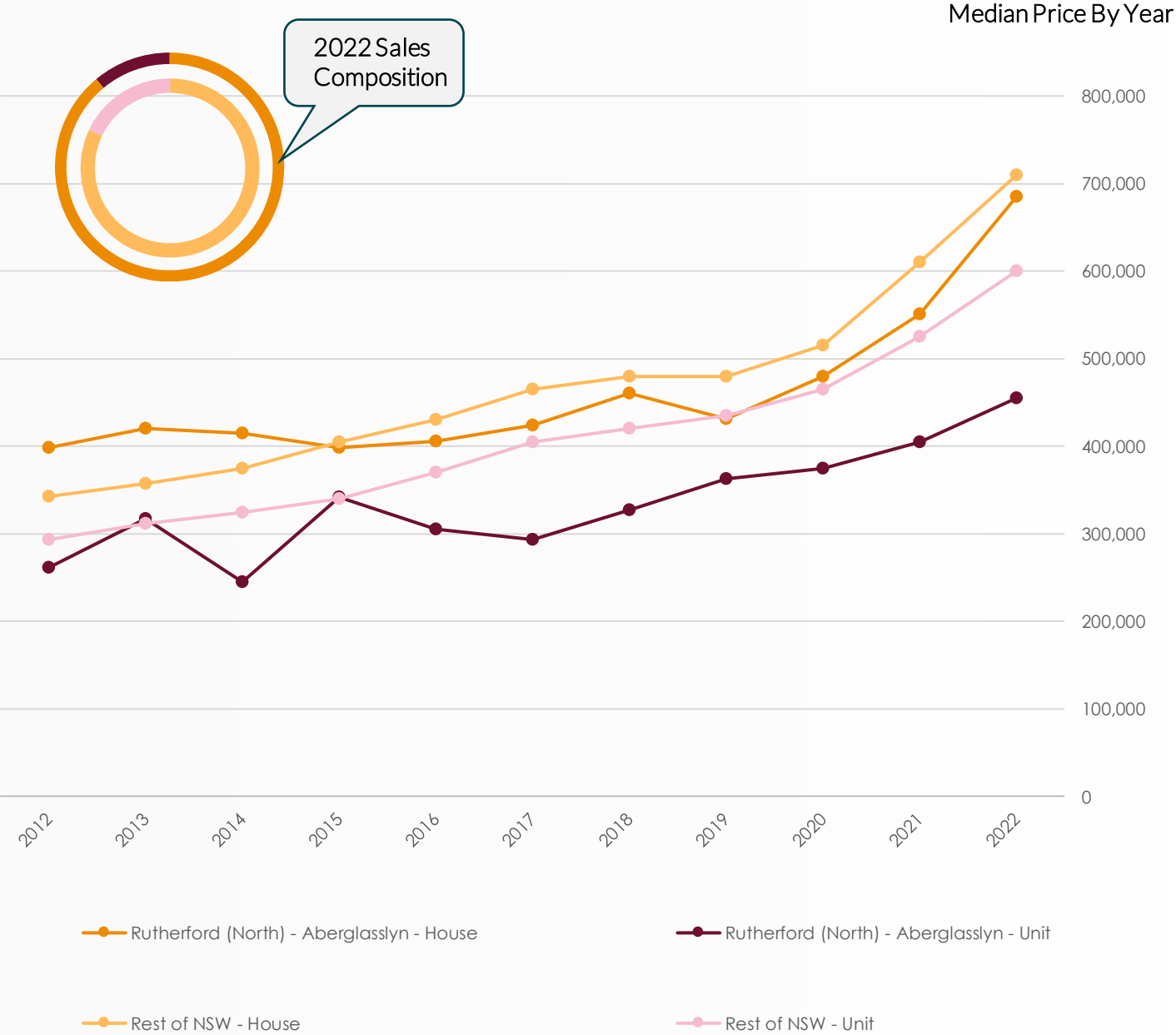| Map Ref.	Address	Price	Type	Settlement
1	45 Broughton Street Rutherford 2320	$785,000	Residential	Dec-22
2	16 Cagney Road Rutherford 2320	$713,000	Residential	Dec-22
3	23 Hawkins Street Rutherford 2320	$680,000	Residential	Dec-22
4	11 Hayworth Street Rutherford 2320	$645,000	Residential	Dec-22
5	85 Denton Park Drive Rutherford 2320	$625,000	Residential	Dec-22
6	11 Wagtail Street Aberglasslyn 2320	$606,000	Residential	Dec-22
7	27 Dunnart Street Aberglasslyn 2320	$600,000	Residential	Dec-22
8	200 Robert Road Lochinvar 2321	$600,000	Residential	Dec-22
9	43 Second Avenue Rutherford 2320	$522,000	Residential	Dec-22
10	13 Beryl Drive Rutherford 2320	$430,000	Vacant Land	Dec-22
11	1/22 Denton Park Drive Rutherford 2320	$430,000	Residential	Dec-22
12	178 Robert Road Lochinvar 2321	$399,000	Residential	Dec-22
13	7 Pasture Place Lochinvar 2321	$370,000	Vacant Land	Dec-22
14	188 Robert Road Lochinvar 2321	$355,000	Residential	Dec-22
15	13 Mahoney Street Lochinvar 2321	$349,990	Vacant Land	Dec-22
16	17 Bellamy Street Lochinvar 2321	$349,990	Residential	Dec-22
17	19 Rowcliff Circuit Lochinvar 2321	$349,990	Residential	Dec-22
18	7 Redgum Circuit Aberglasslyn 2320	$272,000	Residential	Dec-22
19	178 Robert Road Lochinvar 2321	$250,000	Vacant Land	Dec-22
20	42 Gregory Road Lochinvar 2321	$220,000	Residential	Dec-22
21	3 Caputar Way Lochinvar 2321	$200,000	Vacant Land	Dec-22
22	3 Caputar Way Lochinvar 2321	$200,000	Residential	Dec-22
23	9 Caputar Way Lochinvar 2321	$200,000	Vacant Land	Dec-22
24	11 Caputar Way Lochinvar 2321	$200,000	Residential	Dec-22
25	13 Caputar Way Lochinvar 2321	$200,000	Residential	Dec-22
26	4 Caputar Way Lochinvar 2321	$200,000	Residential	Dec-22
27	7 Caputar Way Lochinvar 2321	$200,000	Vacant Land	Dec-22
28	5 Caputar Way Lochinvar 2321	$200,000	Residential	Dec-22
29	180 Robert Road Lochinvar 2321	$195,000	Vacant Land	Dec-22
30	190 Robert Road Lochinvar 2321	$195,000	Vacant Land	Dec-22
31	188 Robert Road Lochinvar 2321	$195,000	Residential	Dec-22
32	176 Robert Road Lochinvar 2321	$195,000	Vacant Land	Dec-22
33	178 Robert Road Lochinvar 2321	$195,000	Vacant Land	Dec-22
34	184 Robert Road Lochinvar 2321	$195,000	Vacant Land	Dec-22
35	186 Robert Road Lochinvar 2321	$195,000	Vacant Land	Dec-22
36	36 Gregory Road Lochinvar 2321	$195,000	Residential	Dec-22
37	192 Robert Road Lochinvar 2321	$192,000	Residential	Dec-22
38	40 Gregory Road Lochinvar 2321	$192,000	Residential	Dec-22
39	25 Gregory Road Lochinvar 2321	$190,000	Vacant Land	Dec-22
40	27 Gregory Road Lochinvar 2321	$190,000	Vacant Land	Dec-22
41	2 Caputar Way Lochinvar 2321	$190,000	Vacant Land	Dec-22
42	174 Robert Road Lochinvar 2321	$187,000	Residential	Dec-22
43	32 Gregory Road Lochinvar 2321	$182,000	Residential	Dec-22
44	14 Caputar Way Lochinvar 2321	$180,000	Residential	Dec-22
45	10 Caputar Way Lochinvar 2321	$180,000	Vacant Land	Dec-22
46	8 Caputar Way Lochinvar 2321	$180,000	Residential	Dec-22
47	34 Gregory Road Lochinvar 2321	$180,000	Residential	Dec-22
48	36 Gregory Road Lochinvar 2321	$180,000	Residential	Dec-22
49	30 Gregory Road Lochinvar 2321	$175,000	Vacant Land	Dec-22
50	32 Gregory Road Lochinvar 2321	$175,000	Residential	Dec-22

Sources: NSW Valuer General, AreaSearch
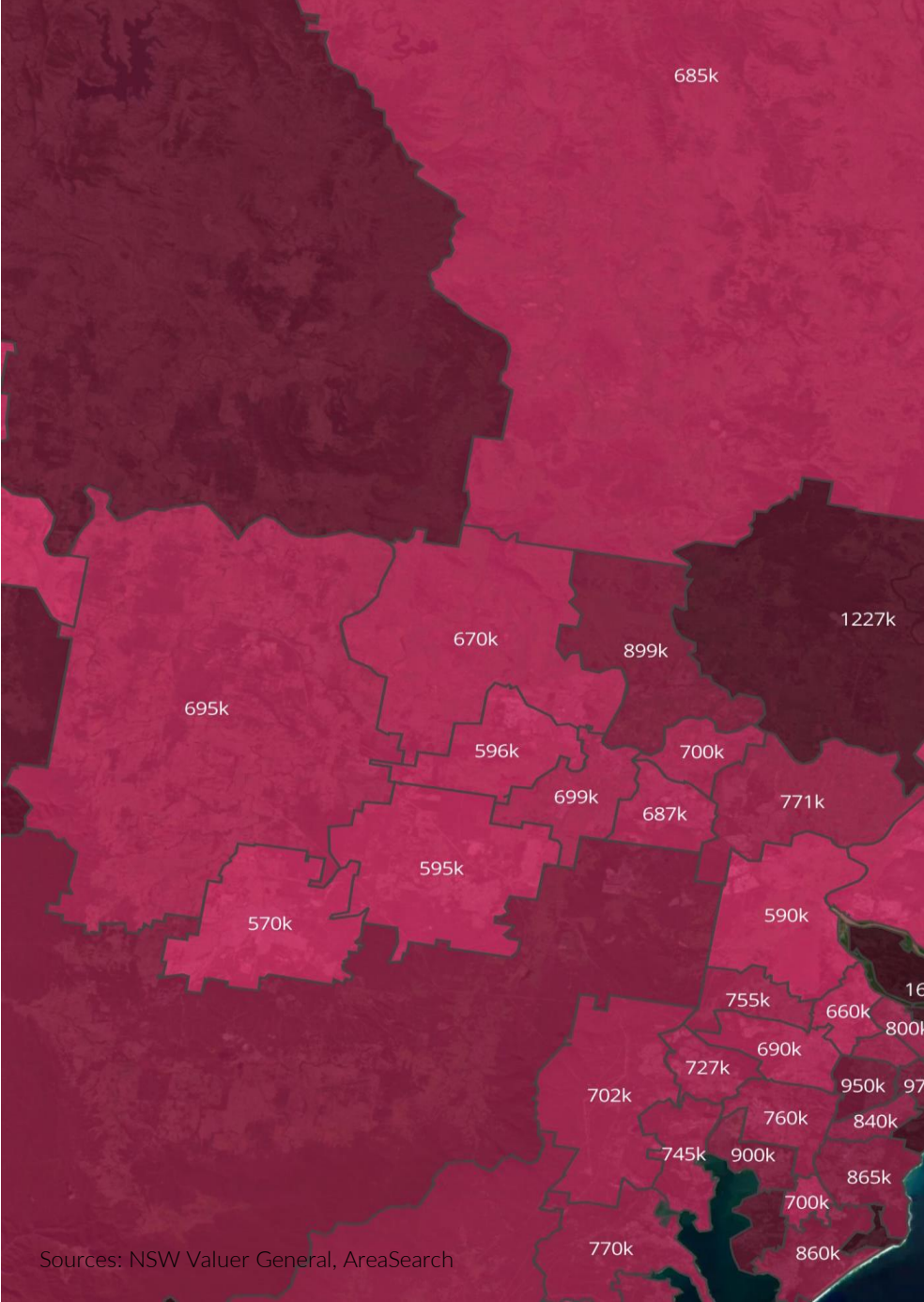
Residential Sales Trends

Over the past 10 years, the area has seen house prices changing at a rate lower thanRegional NSW , increasing 72.1% in total based on AreaSearch analysis of 3,372 transactions over the period. This brings the latest 2022 median house price to $685,000, which compares to $710,000 for the broader region.

Between units, houses and vacant land transactions there have been an average of 365 property sales per year in the area over the past decade, with activity relatively consistent over the period.

Area Name	Type	Last Qtr Price	Last Yr Price
Rutherford	Suburb	610,000	630,000
Aberglasslyn	Suburb	726,000	737,000
Lochinvar	Suburb	355,000	399,000
Windella	Suburb	1,440,000	1,372,500
Luskintyre	Suburb	3,500,000	3,500,000
Rutherford (North) - Aberglasslyn	SA2	600,000	670,000
Maitland	SA3	675,000	695,000
Hunter Valley exc Newcastle	SA4	650,000	650,000
Regional NSW	GCC	675,000	680,000

2022 Sales Composition

- Rutherford (North) - Aberglasslyn - House
- Rutherford (North) - Aberglasslyn - Unit
- Rest of NSW - House
- Rest of NSW - Unit

Median Property Price

Map labels: 685k, 1227k, 899k, 670k, 695k, 596k, 700k, 699k, 771k, 687k, 595k, 590k, 570k, 755k, 660k, 800k, 690k, 702k, 727k, 950k, 760k, 840k, 745k, 900k, 865k, 700k, 770k, 860k

Median Price By Quarter

Legend:
- Rutherford (North) - Aberglasslyn - House
- Rutherford (North) - Aberglasslyn - Unit
- Rest of NSW - House
- Rest of NSW - Unit

Y-axis: 800,000 / 700,000 / 600,000 / 500,000 / 400,000 / 300,000 / 200,000 / 100,000 / 0

X-axis: 2012-Q4, 2013-Q2, 2013-Q4, 2014-Q2, 2014-Q4, 2015-Q2, 2015-Q4, 2016-Q2, 2016-Q4, 2017-Q2, 2017-Q4, 2018-Q2, 2018-Q4, 2019-Q2, 2019-Q4, 2020-Q2, 2020-Q4, 2021-Q2, 2021-Q4, 2022-Q2, 2022-Q4

Volume

Legend: House, Unit

Y-axis: 160 / 140 / 120 / 100 / 80 / 60 / 40 / 20 / 0

X-axis: 2012-Q4, 2013-Q2, 2013-Q4, 2014-Q2, 2014-Q4, 2015-Q2, 2015-Q4, 2016-Q2, 2016-Q4, 2017-Q2, 2017-Q4, 2018-Q2, 2018-Q4, 2019-Q2, 2019-Q4, 2020-Q2, 2020-Q4, 2021-Q2, 2021-Q4, 2022-Q2, 2022-Q4

Sources: NSW Valuer General, AreaSearch

Land Composition & Local Amenity

Local Land Uses

There are a total of six different land-use categories across Rutherford (North) - Aberglasslyn's 136.1 Sqkm land-mass, the most prominent being primary production, residential and parkland, which make up approximately 120.5 (88.5%), 14 (10.3%) and 1.1 (0.8%), Sqkm of land, respectively.

Residential   Commercial   Parkland   Education
Industrial   Transport   Hospital   Primary Production

Public Transport Stops:	111
Schools:	5
Child Care Centres (LDC):	8
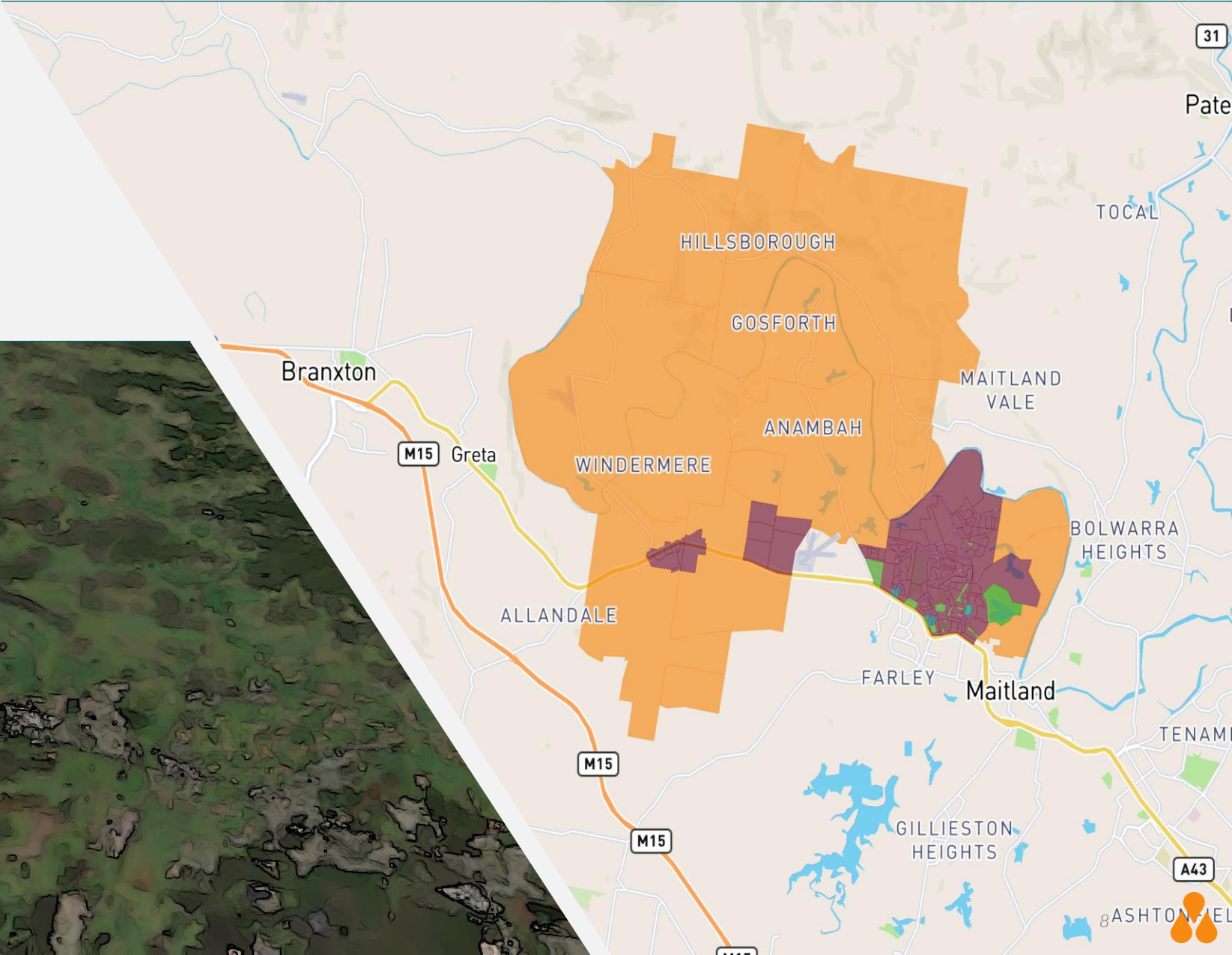
Transport

The catchment had a very high standard of public transport access and amenity according to AreaSearch's latest analysis with a total of 111 public transport stops comprised from a combination of buses, and trains. Each week there are a total of 1,711 trips in the area (average 245 per day) from 87 individual routes operating during the analysis period. This number of trips is above the national average when considered relative to the population base. The average distance between (non-neighbouring) stops in the catchment equated to 174 metres which provides close proximity for commuters, while the typical distance between stops and residential property in the areas was found to be 227 metres.

Please note: transport timetables and active routes can change frequently, AreaSearch analyses active stops for a specific period with data updated each month. Periods such as school holidays can change overall transport activity and as such our numbers will change from month to month.

BUS | TRAIN | LIGHT RAIL | FERRY
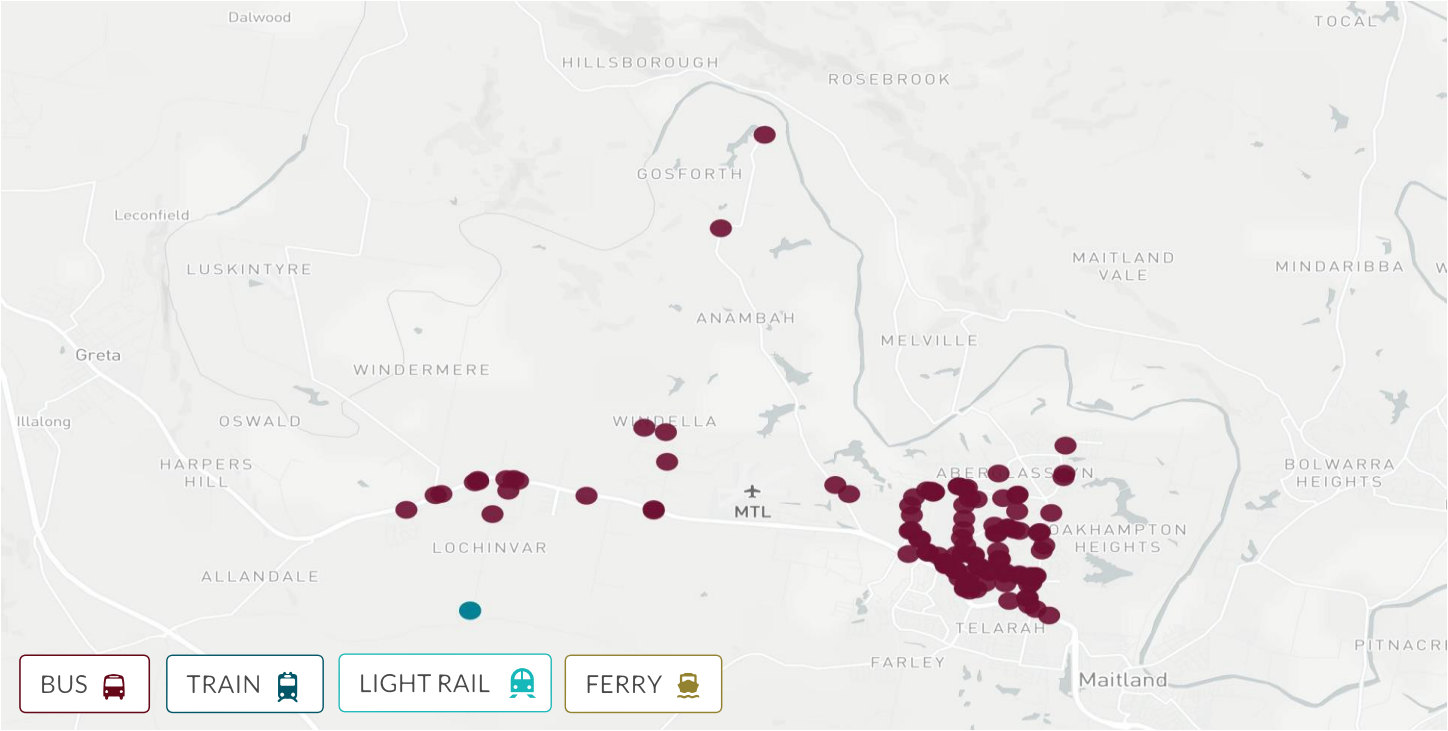
The level of public transport provision is above average in the catchment, placing it among the top 30% of areas compared nationally by AreaSearch.

Total Stops
111

Persons Per Stop
160   104

Weekly Trips
1,711

Persons Per Trip
10   107

Routes
87

Average Distance Between Stops
175m

Average Distance From Resident Pop.

Rutherford (North) - Aberglasslyn   227m   602m

Regional NSW
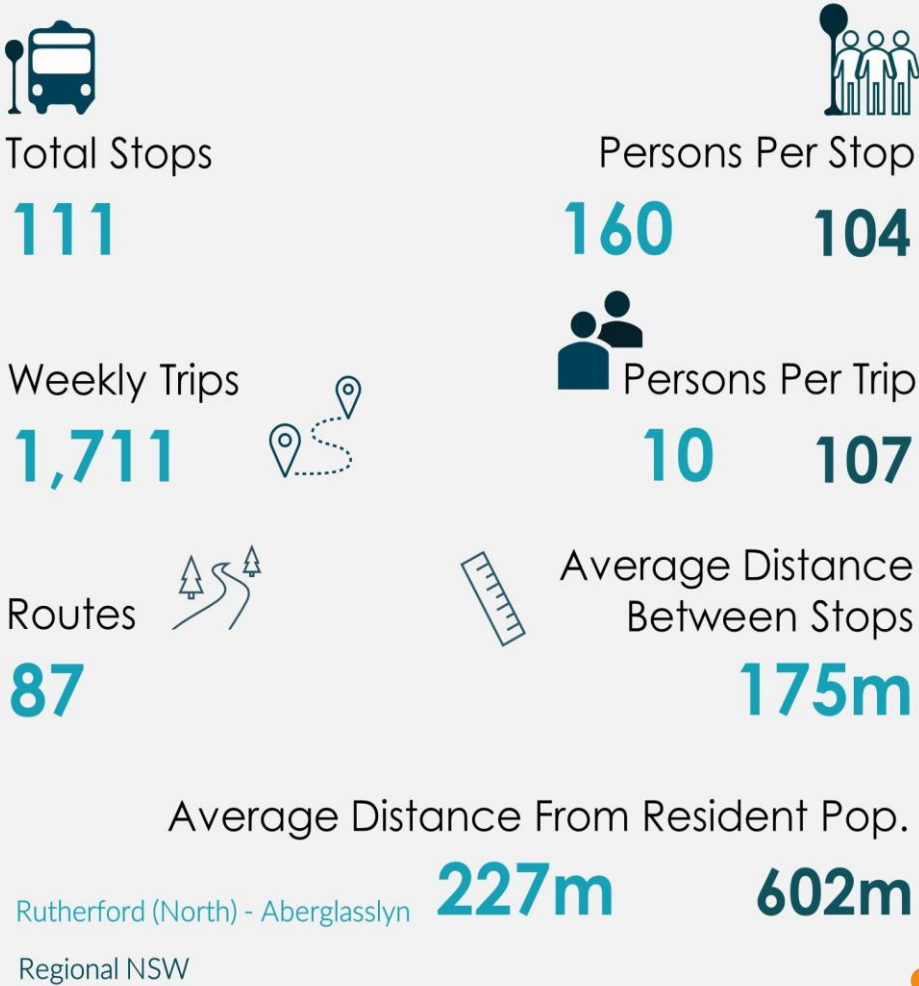
Local Schools

There were a total of 5 schools identified in Rutherford (North) - Aberglasslyn, with a total attendance of approximately 3,926 students. The average ICSEA score (which bases off a national average of 1000) equated to 963, which is marginally above the average seen across Regional NSW of 960.

Map Ref	Name	Places	ICSEA
1	St Joseph's College	931	995
2	St Patrick's Primary School	545	1018
3	Lochinvar Public School	164	956
4	Rutherford Public School	977	937
5	Rutherford Technology High School	1309	910

https://areasearch.com.au/nsw/rutherford_north_aberglasslyn
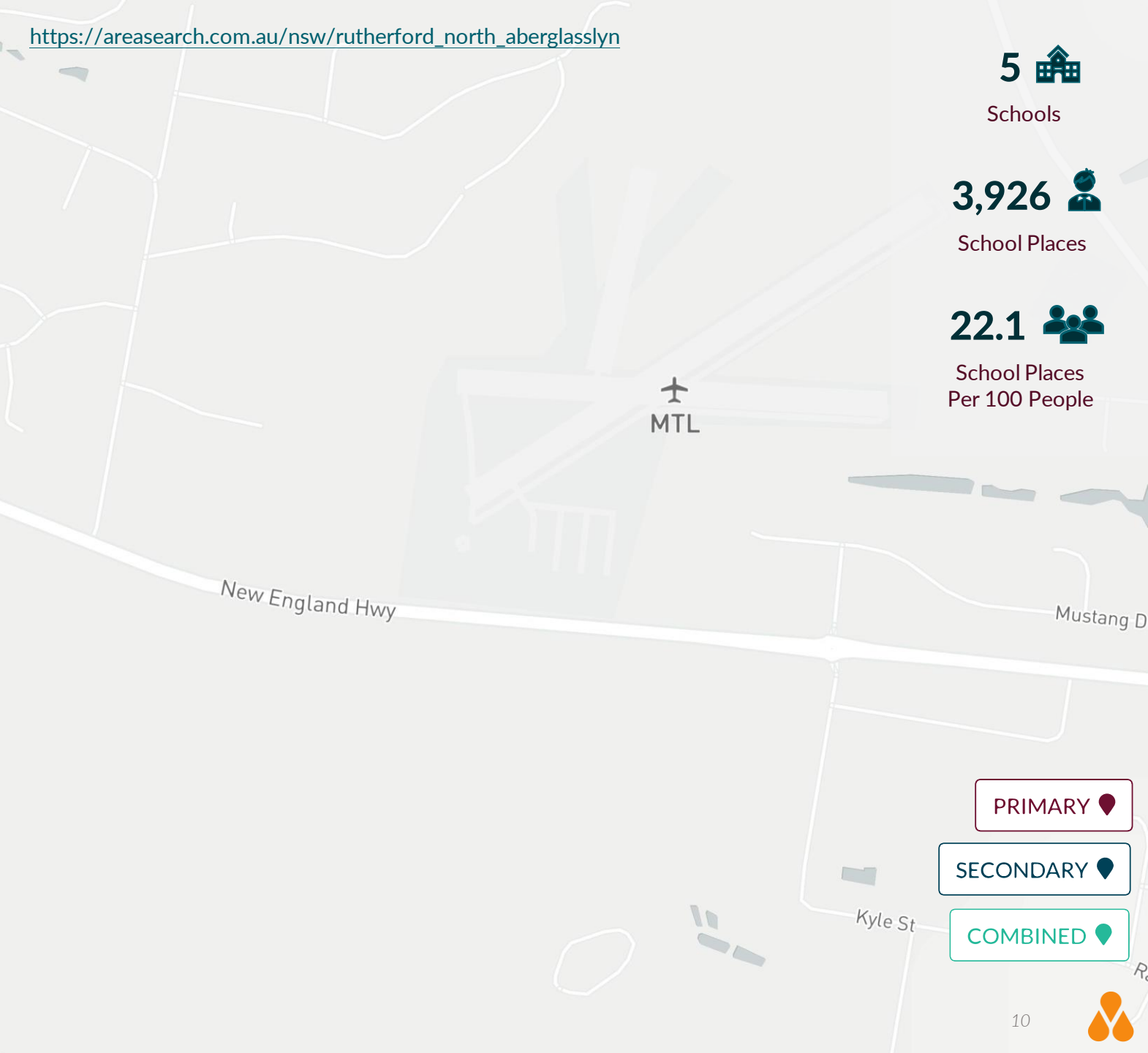
5
Schools

3,926
School Places

22.1
School Places Per 100 People

MTL

New England Hwy

Mustang D

Kyle St

PRIMARY

SECONDARY

COMBINED

Child Care Services

Access to long day care, kindergartens and other types of child care is an important consideration for families when making location-based decisions. Below is a list of the closest child care facilities to the area's centrepoint and their respective license approval dates.

Map Ref	Type	Name	Approval
1	OHSC	St Nicholas OOSH Lochinvar	2013-Q1
2	LDC	St Nicholas Early Education Lochinvar	2018-Q1
3	OHSC	Lochinvar OOSH & Vacation Care	2023-Q1
4	LDC	Kids Cave Early Education Rutherford	2022-Q2
5	OHSC	Rutherford Before and After School Care and V..	2013-Q2
6	LDC	The Hub Preschool & Early Education Academy P..	2007-Q3
7	LDC	Goodstart Early Learning Rutherford	2008-Q4
8	LDC	Story House Early Learning Aberglasslyn	2012-Q1
9	LDC	Kids Cave Early Education	2009-Q2
10	LDC	Kookaburra Korner Early Education Centre	2009-Q2
11	LDC	Little Miracles Rutherford	2017-Q4

MTL

New England Hwy

Anambah Rd

Mustang Dr

Kyle St

Racecourse Rd

Gardiner St

Shipley

LDC

FDC

OSHC

PSK

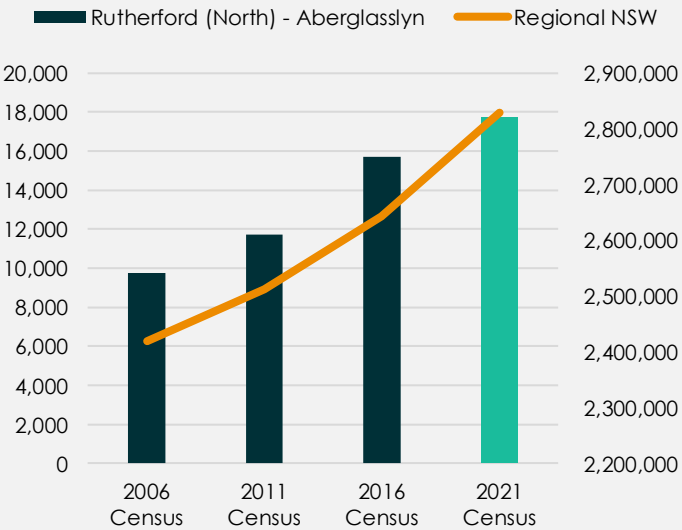https://areasearch.com.au/nsw/rutherford_north_aberglasslyn
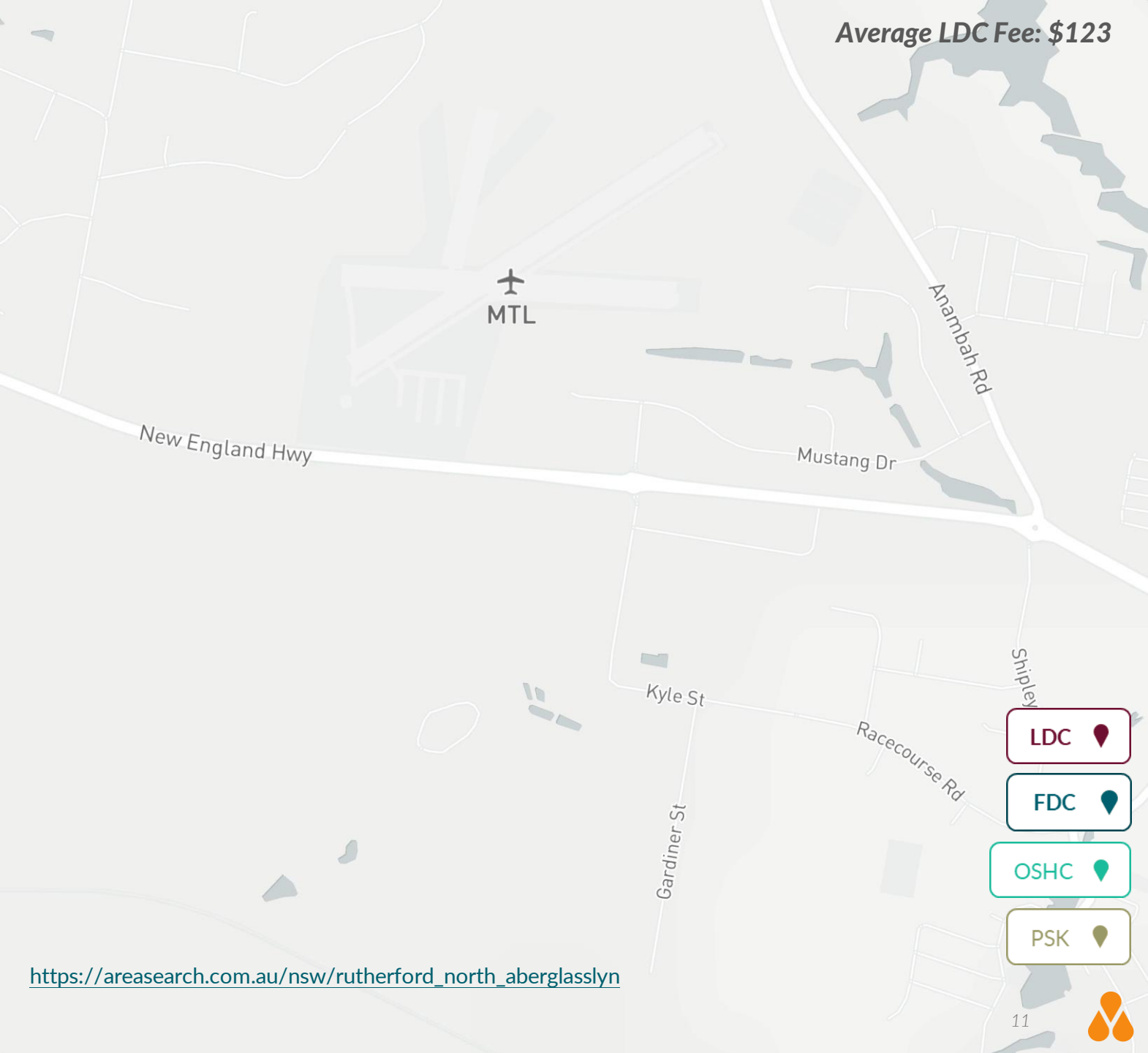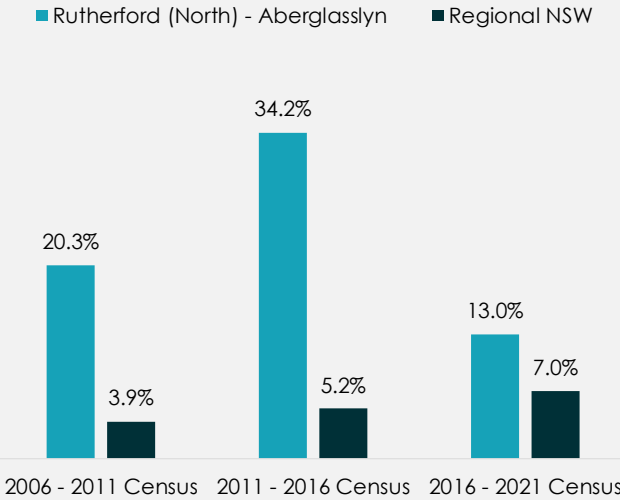
Population Growth

The Rutherford (North) - Aberglasslyn lies within the top 10% of areas nationally in terms of population growth performance according to AreaSearch analysis of short and medium-term trends. Total population for Rutherford (North) - Aberglasslyn as at the 2021 Census stood at 17,740 (48.6% male and 51.4% female) which represented a standout 13.0% increase from the 15,700 recorded as at the 2016 Census period and a standout 51.6% rise during the 10 years from 2011. This level of population equates to a density ratio of 130 persons per square kilometer, providing significant space per person and potential room for further development.

Population growth for the area was primarily driven by interstate migration that contributed approximately 60% of overall population gains during recent periods, although all drivers including natural growth and overseas migration were positive factors. Over the census periods assessed Rutherford (North) - Aberglasslyn outperformed Regional NSW across each timeframe in terms of growth with the location's growth profile showing moderate volatility between periods with an average growth level in each 5yr census period of 24.8%.

The catchment is comparable to the top 10% of areas nationally for population growth performance according to AreaSearch analysis of recent, and medium to long-term trends.

Total Population

Legend:
- Rutherford (North) - Aberglasslyn
- Regional NSW

Left axis	2006 Census	2011 Census	2016 Census	2021 Census
Rutherford (North) - Aberglasslyn	~9,700	~11,700	~15,700	~17,740

Right axis (Regional NSW): 2,200,000 – 2,900,000, rising from ~2,400,000 to ~2,800,000

Population Growth Rates

Legend:
- Rutherford (North) - Aberglasslyn
- Regional NSW

	2006 - 2011 Census	2011 - 2016 Census	2016 - 2021 Census
Rutherford (North) - Aberglasslyn	20.3%	34.2%	13.0%
Regional NSW	3.9%	5.2%	7.0%

Pop as at 2021 Census:
17,740

People From 2016c:
2040

26.1% To 2032
Forecast Population
22,355

2016c to 2021c
13.0%   7.0%

10yr % PA Average
4.2%   1.2%

Rutherford (North) - Aberglasslyn
Regional NSW

Growth Components

Natural Increase
33.0%

Interstate Migration
60.0%

Overseas Migration
7.0%

Population Growth

The NSW Department of Planning and Environment released updated population projections by SA2 level in 2022. AreaSearch has applied these growth rates (using the mid-tier growth estimate) to the latest resident population for Rutherford (North) - Aberglasslyn to give a current guide as to potential growth scenarios. Population growth is forecast to be in the top quartile of national areas over the period, with the area expected to grow by 4,625 persons to 2032 when based off the latest population numbers, recording a gain of 26.1% in total over the 11 years.

Population Growth Projections
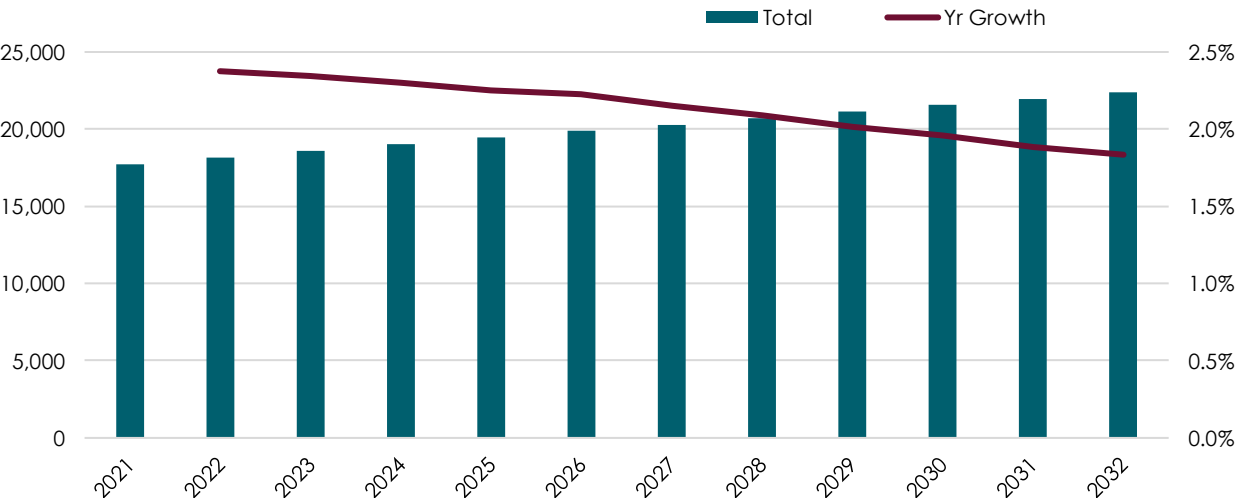
Population Composition by Age Cohort
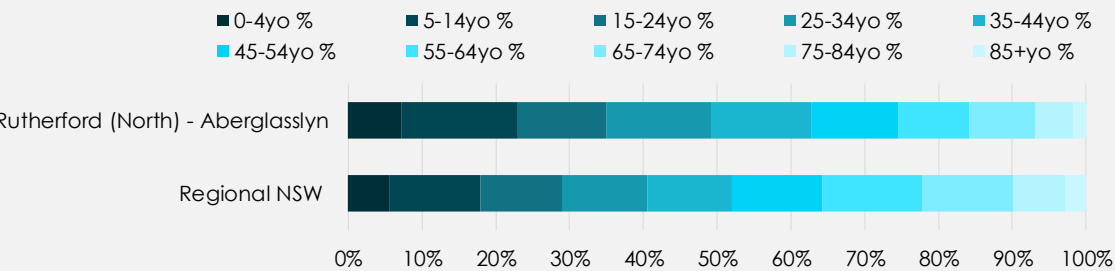
|	Rutherford (North) - Aberglasslyn	Regional NSW
Population 2021 Census	17,740	2,829,637
Growth From 2016 Census	13.0%	7.0%
Population 2016 Census	15,700	2,643,535
2011 - 2016 Census Growth	34.2%	5.2%
Population 2011 Census	11,703	2,512,950
2006 - 2011 Census Growth	20.3%	3.9%
Population 2006 Census	9,732	2,419,769
Natural Increase From Census	33.2%	-
Internal Migration From Census	59.9%	-
O/S Migration From Census	6.9%	-
Population Forecast Growth (2032)	26.1%	-
Persons per Square Kilometer	130	13

Development Activity

Dwelling approval data is released monthly by the ABS, there were 306 residential approvals registered in Rutherford (North) - Aberglasslyn over the past financial year. Looking at development activity over the previous five financial years, Rutherford (North) - Aberglasslyn's approval levels are currently running above the yearly average of 206.

Relative development approval figures provide indication into both housing supply and demand and population growth trends within areas, with high levels of existing population per development approval (60 within Rutherford (North) - Aberglasslyn in comparison to Regional NSW's 158) suggesting an area may be well established, possibly in need of further housing stock, and in some cases, restrictive in terms of development. Another similar metric covered by AreaSearch is development approvals per 100 people, which in Rutherford (North) - Aberglasslyn ran above the level recorded in Regional NSW (1.7 vs. 0.6) over the past two financial years, while population growth per development approval, a metric that can provide further insight into the demand environment, and point to possible growth in capital values, was found to be 2.0 in Rutherford (North) - Aberglasslyn, compared to Regional NSW's 2.2 over the 2021 Census period.

Another key capital value driver is densification within an area, that is, as measured by AreaSearch, the ratio of house to attached and 'other' dwelling approvals in recent applications compared to the housing stock's ratio as recorded in the latest Census. Under this analysis, it was found the proportion of Rutherford (North) - Aberglasslyn's recent approvals that constituted houses, at 92.4% (average calculated over the past two financial years), was 2.8% above that recorded at the Census.

Total Dev. Approvals

Legend: Rutherford (North) - Aberglasslyn, Regional NSW

Dev. Approvals Per 100 People

Legend: Rutherford (North) - Aberglasslyn, Regional NSW
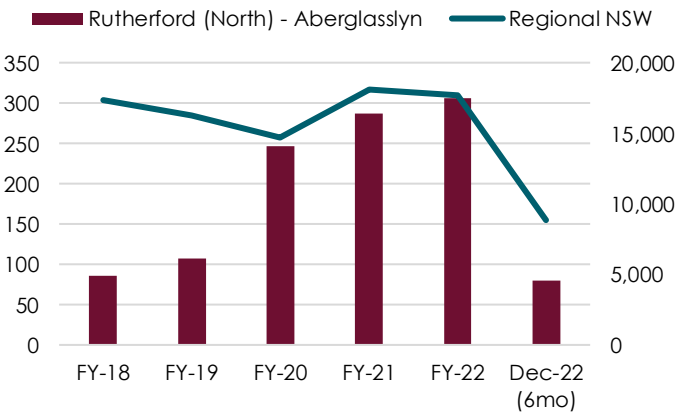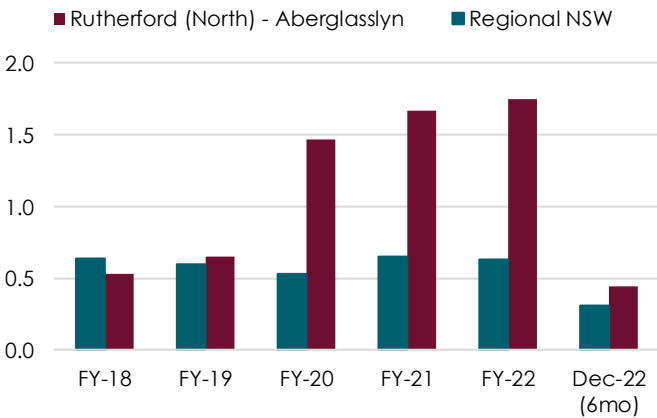
Sources: ABS, 2021 Census, AreaSearch

The level of residential development activity in the catchment was found to higher than 90% of real estate markets across the country.

Dec-22 (6mo):
79
Approvals in FY-22
306
5yr Average:
206

* Relative Approvals

Persons per Approval
60.0   158.0

Approvals per 100 Persons
1.7   0.6

Pop. Growth per Approval
2.0   2.2

Approval Composition
🏠 **92.4%**
🏢 **7.6%**

Rutherford (North) - Aberglasslyn

Regional NSW

Total Value of Commercial Approvals
$1m

- Approvals per 100 is calculated over the past 2 financial years while Population Growth per Approval is over the 2016-2021 Census period due to volatility in annual data caused by Covid impact.

Infrastructure

The list represents a summary of major planning, infrastructure and project announcements likely to impact upon the local and extended area. This data is compiled by AreaSearch from numerous sources for the benefit of our users, however, naturally, we can not guarantee to cover every project of interest.

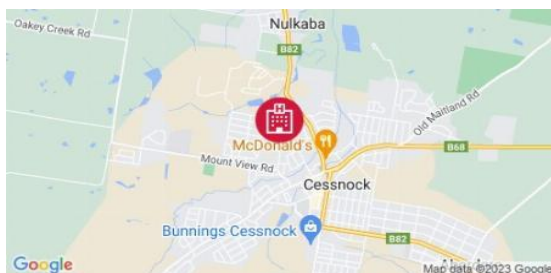If there is a specific project you believe we have missed that warrants inclusion, please feel free to Contact Us and we will endeavour to incorporate your suggestion.

Hunter Regional Plan

Category: Communities, Precincts & Urban Renewal
Est. Completion: 2036
Description: The Hunter Regional Plan is a 20-year strategic planning blueprint for the future of the Hunter region.

New Maitland Hospital Development

Category: Health
Est. Completion: n/a
Description: The new Maitland Hospital will provide a comprehensive healthcare facility to meet the growing health needs of the Maitland and Hunter communities now and into the future.

NSW Fast Rail: Northern Corridor

Category: Transport & Logistics
Est. Completion: n/a
Description: A new $500 million commitment in the 2022-23 NSW Budget will bring faster rail a step closer, along with quicker and more reliable connections between Sydney, the Central Coast and Newcastle.

Cessnock Hospital Redevelopment

Category: Health
Est. Completion: n/a
Description: Health Infrastructure is planning to deliver improved health infrastructure in Cessnock to meet the needs of the community now and into the future.

Newcastle Airport Vision 2036

Category: Transport & Logistics
Est. Completion: 2036
Description: Our vision is for Newcastle Airport to open up new regional and national direct routes and of great importance to residents and businesses alike become the states second international airport.

M1 Pacific Motorway Extension to Raymond Terrace

Category: Transport & Logistics
Est. Completion: 2028
Description: The project will deliver a 15km dual carriageway extension of the M1 Pacific Motorway from Black Hill to Raymond Terrace.
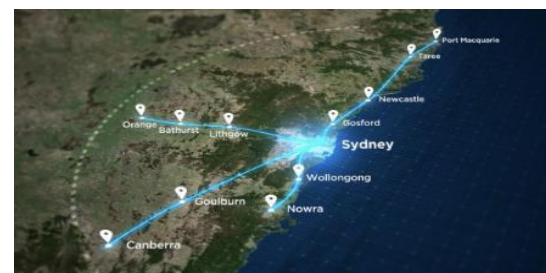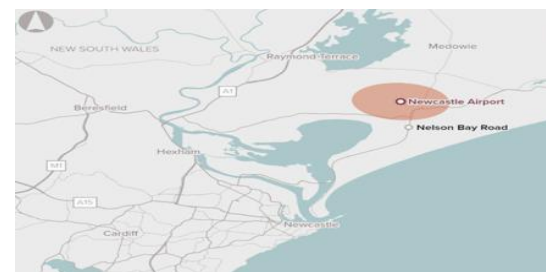

Newcastle airport capacity expansion

Category: Transport & Logistics
Est. Completion: 2036
Description: To replace demountables on the existing site and provide fit-for-purpose learning spaces. Further updates regarding the Gillieston Public School redevelopment will be released as the project progresses.
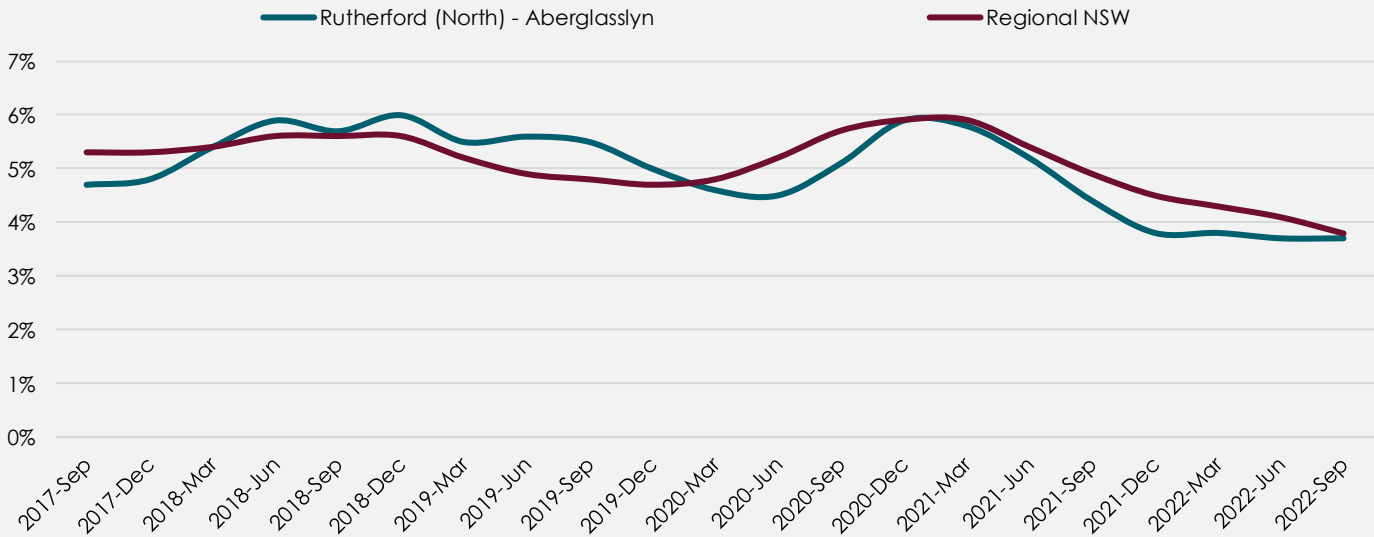
Employment

Over the past 12 months to Sep-2022, the level of job advertisements in the Newcastle & Hunter employment region, in which Rutherford (North) - Aberglasslyn sits, saw very strong growth of 35.1%, ranking 8th of the 37 regions assessed given a standout national increase in employer requirements.

Total employment within Rutherford (North) - Aberglasslyn equated to 8,193 as at Sep-2022 while the unemployment rate amounted to 3.7%, compared to 3.8% for Regional NSW (local unemployment rates calculated on a trend basis and thus lagging more up to date state figures released by the ABS).

Total employment decreased 1.1% over the year to Sep-2022 in Rutherford (North) - Aberglasslyn, while labour force decreased 1.8%, causing the unemployment rate to fall 0.7% over the same period. These figures can be put in perspective by comparing to Regional NSW's performance, where total employment increased 2.0%, the region's labour force increased 0.8% and its unemployment rate dropped 1.1%.

Also of note is Rutherford (North) - Aberglasslyn's participation rate, as measured at the latest Census which leads the Regional NSW average at 63.5%.

Unemployment Timeline

Annual Emp. Growth
-1.1%   2.0%

Employed as at 2022-Sep:
8,193

5yr Growth
5.3%   9.5%

Unemployment Rate:
3.7%   3.8%

1yr Growth
35.1%   28.6%

Region Job Ads
61,885 (2022-Sep)
Newcastle & Hunter

Emp. Industries
Mining
7.7% above average
Retail Trade
1.3% above average

Rutherford (North) - Aberglasslyn

Regional NSW

Sources: ABS, 2021 Census, DESE, AreaSearch

Employment

The main industries of employment within Rutherford (North) - Aberglasslyn area are health care & social assistance, retail trade and mining, which make up 16.0%, 11.1% and 10.2% of overall employment, respectively. The employment industry most clearly over-represented within Rutherford (North) - Aberglasslyn is mining, constituting 10.2% of overall employment compared to 2.5% across Regional NSW.
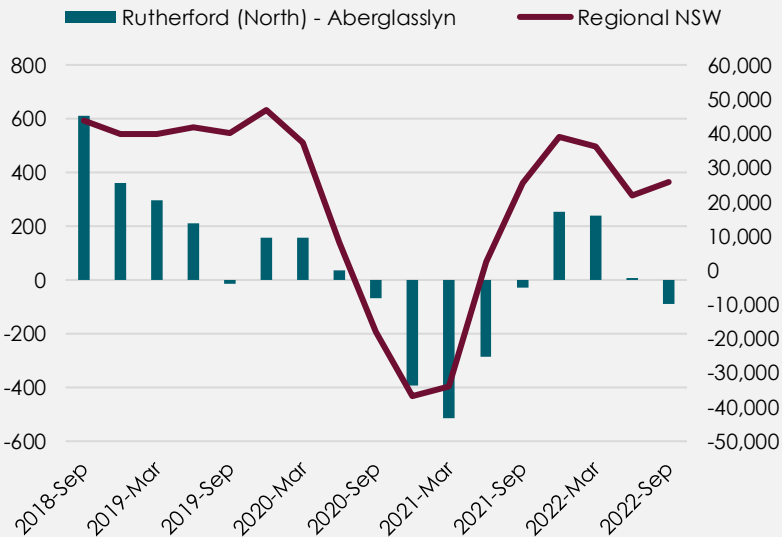
The Department of Education, Skills & Employment has also provided regional level projections of growth expected by industry over the five years to May 2025. Due to the impact of Covid-19, the smallest relevant level of these projections provided is for Regional NSW at present. AreaSearch has applied these industry-level expectations to the overall employment composition of Rutherford (North) - Aberglasslyn in order to provide an indicative guide at a more localised level.   Over this period, Regional NSW employment has been predicted to see employment increasing 5.9% in total. When industry expectations are applied to Rutherford (North) - Aberglasslyn as described above, the area should increase 5.3% over the five year period. Please note this is a weighting extrapolation only and does not take into account population projections.
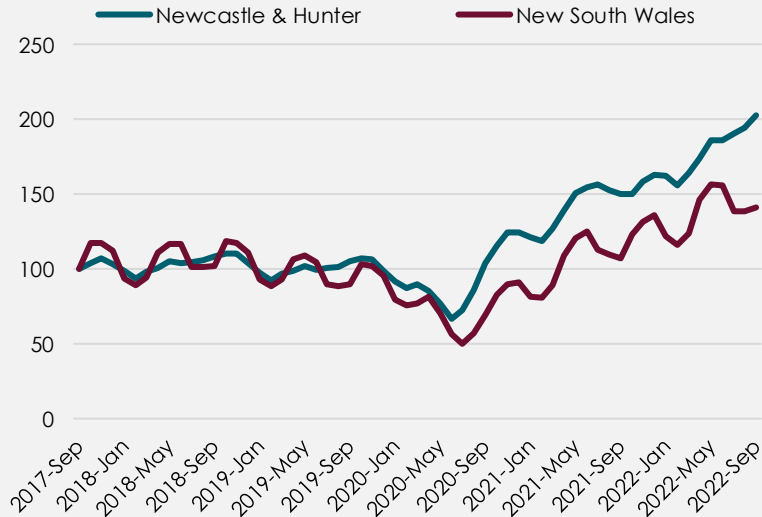
*5yr DESE Forecast ***

+ 5.3%

Regional NSW

+ 6.1%

Employment Change (Persons)

Job Advertisements 5yr Index

	Rutherford (North) - Aberglasslyn		Regional NSW	
	2022 est.	% of emp.	% of emp.	5yr reg. fcst. %
Agriculture Forestry & Fishing	123	1.5	5.3	4.8
Mining	834	10.2	2.5	-3.1
Manufacturing	531	6.5	5.8	0.3
Utilities & Waste Services	139	1.7	1.3	4.3
Construction	736	9.0	9.7	8.3
Wholesale Trade	237	2.9	2.0	1.1
Retail Trade	908	11.1	9.8	2.1
Accommodation & Food Services	572	7.0	7.8	6.3
Logistics	352	4.3	3.9	5.0
IT & Telecommunication	41	0.5	0.8	-6.6
Finance & Insurance	196	2.4	2.0	-2.0
Rental & Real Estate	82	1.0	1.3	-9.6
Professional & Technical Services	319	3.9	5.1	8.3
Admin and Support	327	4.0	3.3	16.6
Public Admin and Safety	425	5.2	7.5	5.0
Education & Training	589	7.2	9.6	9.1
Healthcare & Social Assistance	1,308	16.0	16.9	10.8
Arts & Recreation	65	0.8	1.3	8.8
Other Services	409	5.0	4.0	5.3

* Forecasts for area estimated based on industry weighted extrapolation of region figures and do not take into account population projections

Income

The median incomes within Rutherford (North) - Aberglasslyn stand at $1,835 for households, $2,079 for families and $788 for personal compared to Regional NSW's results of $1,434, $1,852 and $722 for the same metrics. The income bracket containing the largest proportion (~39.5% / 7,015 persons) of Rutherford (North) - Aberglasslyn's population is the $1,500 - 2,999 grouping, similarly to Regional NSW where 30.2% of the population fits into this bracket.

Compared nationally, income levels in the catchment are generally in line with the average area assessed by AreaSearch.

Median Household Income: 👤👤

$1,835	$1,434	p / wk
$7,952	$6,214	p / mo
$95,420	$74,568	p / yr

Est. Household Inc. Post-housing Cost (p/mo):

$6,627   83.3%

Income Cohorts

■ $0-399   ■ $400-799   ■ $800-1499
■ $1500-2999   ■ $3000-3999   ■ $4000+

Rutherford (North) - Aberglasslyn

Regional NSW

Over-represented:
1500 to 2999/wk

Under-represented:
400 to 799

Rutherford (North) - Aberglasslyn
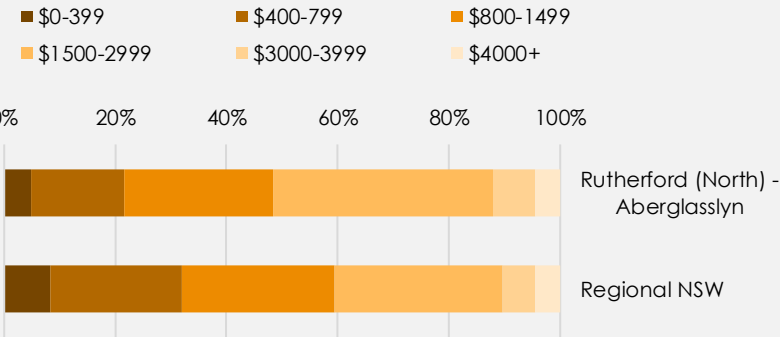
Regional NSW

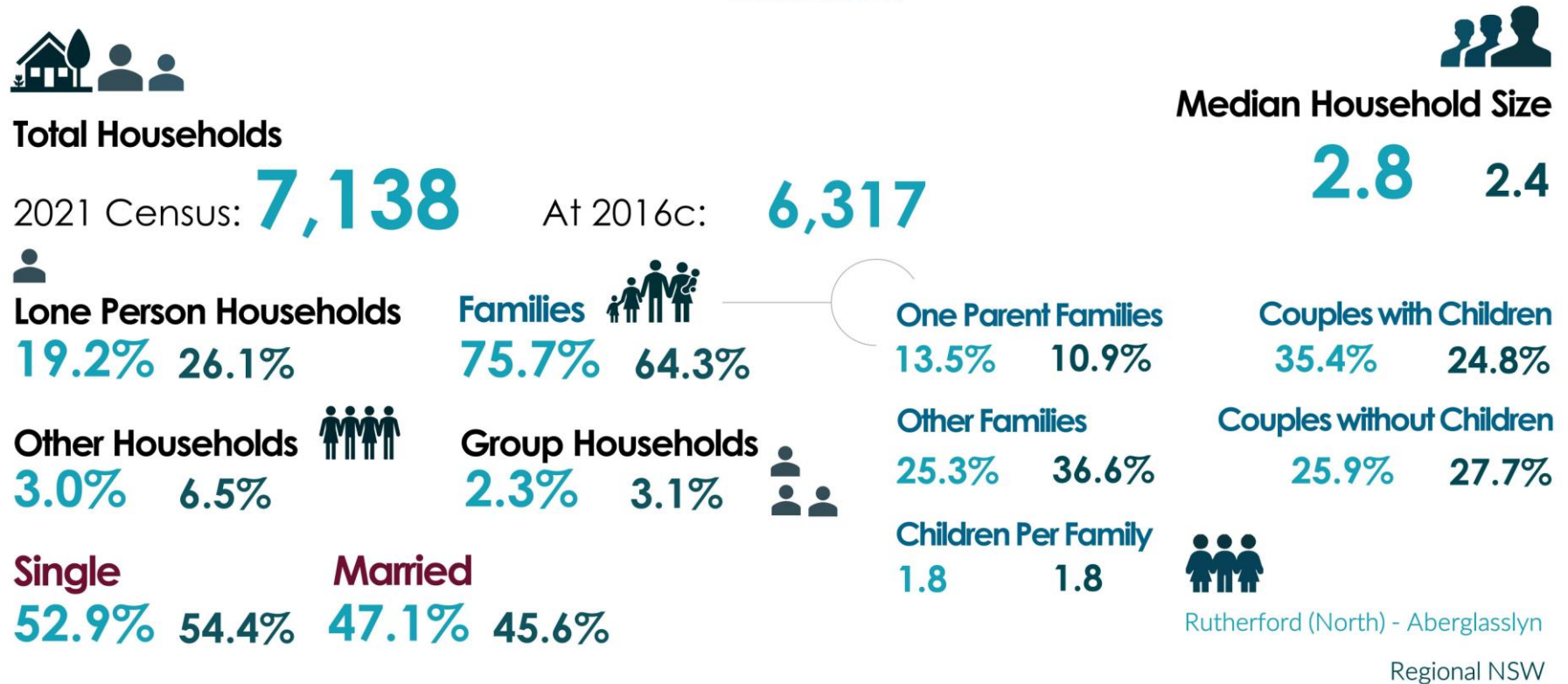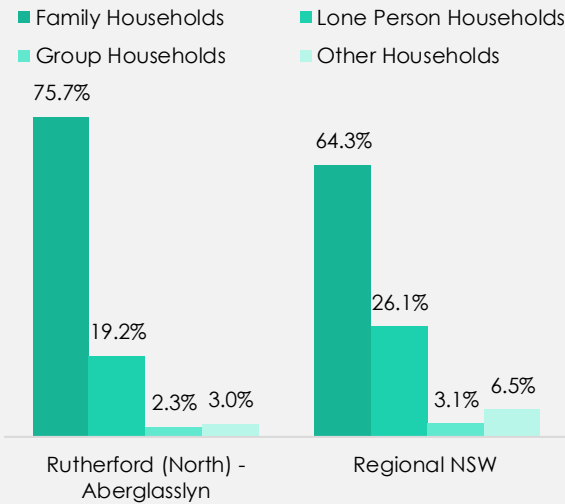|	Rutherford (North) - Aberglasslyn	Regional NSW
Median Incomes ($/wk)		
Personal Income	788	722
Family Income	2,079	1,852
Household Income	1,835	1,434
H/H Income by Broad Cohort		
$0-399	4.8%	8.4%
$400-799	16.9%	23.6%
$800-1499	26.7%	27.4%
$1500-2999	39.5%	30.2%
$3000-3999	7.7%	5.9%
$4000+	4.4%	4.5%

Households

There is an approximate total of 6,317 households within Rutherford (North) - Aberglasslyn while median household size stands at 2.8, a figure above the Regional NSW average of 2.4. Of these households, 75.7% are families, 19.2% are lone persons, 2.3% are group households, while 3% are 'other' households.

The household type standing out as most clearly over-represented is family households, with 75.7% of Rutherford (North) - Aberglasslyn's total households within this bracket compared to 64.3% across Regional NSW. Meanwhile, of Rutherford (North) - Aberglasslyn's families, 25.9% are couples with no children, 35.4% are couples with children and 13.5% are single parent families, compared to 27.7%, 24.8% and 10.9% for Regional NSW. Of Rutherford (North) - Aberglasslyn's population, 35.2% have never been married while 47.1% are currently married, in contrast to Regional NSW's results of 34.3% and 45.6% for the same metrics. Further, Rutherford (North) - Aberglasslyn is broadly in line with the Regional NSW average of 1.8 children per family.
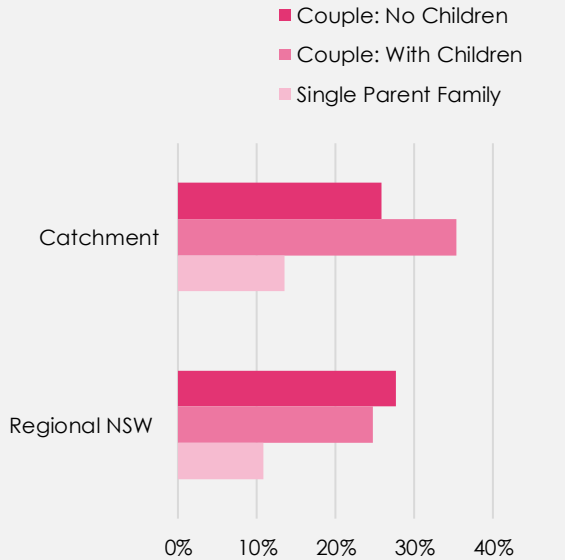
The area's community features high proportions of families and group households.

Household Types

- Family Households
- Lone Person Households
- Group Households
- Other Households

Rutherford (North) - Aberglasslyn: 75.7%, 19.2%, 2.3%, 3.0%
Regional NSW: 64.3%, 26.1%, 3.1%, 6.5%

Family Composition

- Couple: No Children
- Couple: With Children
- Single Parent Family

Catchment
Regional NSW

0% 10% 20% 30% 40%

Total Households

2021 Census: **7,138**   At 2016c: **6,317**

Lone Person Households
19.2%   26.1%

Families
75.7%   64.3%

Other Households
3.0%   6.5%

Group Households
2.3%   3.1%

Single
52.9%   54.4%

Married
47.1%   45.6%

Median Household Size
2.8   2.4

One Parent Families
13.5%   10.9%

Couples with Children
35.4%   24.8%

Other Families
25.3%   36.6%

Couples without Children
25.9%   27.7%

Children Per Family
1.8   1.8

Rutherford (North) - Aberglasslyn

Regional NSW

Housing

Dwelling structure within Rutherford (North) - Aberglasslyn, as evaluated at the latest Census, comprised 89.6% houses and 10.4% other dwellings (semi-detached, apartments, 'other' dwellings), in comparison to Regional NSW's 81.8% houses and 18.2% other dwellings. Meanwhile, the level of home ownership within Rutherford (North) - Aberglasslyn was lagging that of Regional NSW, at 26.9%, with the remainder of dwellings either mortgaged (42.0%) or rented (31.1%). The median monthly mortgage repayment in Rutherford (North) - Aberglasslyn was above the Regional NSW average at $1,869, while the median weekly rent figure was recorded at $400, compared to Regional NSW's $1,733 and $330.

Outright homeownership in the catchment is below the national average with a high proportion of dwellings found to be under mortgage.

Census Housing Metrics

Median Mortgage Repayment

$1,869 $1,733

Dwelling Ownership Rates

Renting
31.1%
28.1%

Mortgaged
42.0%
32.2%

Owned Outright
26.9%
39.7%

Median Monthly Housing Cost

$1,324 $959

90.0% 82.0%
Detached Houses

Dwelling Composition as at Census

11.0% 19.0%
Semi-Detached, Apartments & Other

Rutherford (North) - Aberglasslyn

Regional NSW

	Rutherford (North) - Aberglasslyn	Regional NSW
Housing Composition		
Total Dwelling Estimate	5,953	-
House %	89.6	81.8
Semi-Detatched %	9.2	10.1
Apartment %	1.2	6.6
Other %	0.0	1.6
Ownership Percentages		
Owns Home %	26.9	39.7
Has Mortgage %	42.1	32.2
Renting %	31.1	28.1
Housing Costs		
Median Mortgage Repayment	1,869	1,733
Median Rent	400	330
$0-149/wk %	2.5	8.1
$150-$349/wk %	24.7	44.5
$350-$649/wk %	71.9	43.5
$650-$949/wk %	0.4	3.2
>$950/wk %	0.5	0.8
Monthly Housing Cost Estimate	1,324	959
Mortgage Repayment to HH Income %	23.5	27.9
Rental Payments to HH Income %	21.8	23.0

Education

AreaSearch's educational assessment for Rutherford (North) - Aberglasslyn was below national averages considering a broad range of educational achievement and performance statistics. 13.5% of residents in Rutherford (North) - Aberglasslyn have completed bachelor or postgraduate qualifications which is materially below the 21.3% recorded for Regional NSW, while 26.5% of the resident population reported to be attending school between pre-school and secodnary level, while 4.0% were attending a technical college and 3.7% attending university.

The area posts below average performance when compared nationally across a broad range of educational qualification and performance metrics.

Educational Institution Attendance

Total population attending - 35.1%

** of which:
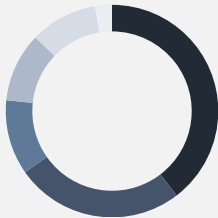
- Attending Primary School | 13.9%
- Attending Secondary School | 9.0%
- Attending Technical College | 4.0%
- Attending University | 3.7%
- Attending Preschool | 3.6%
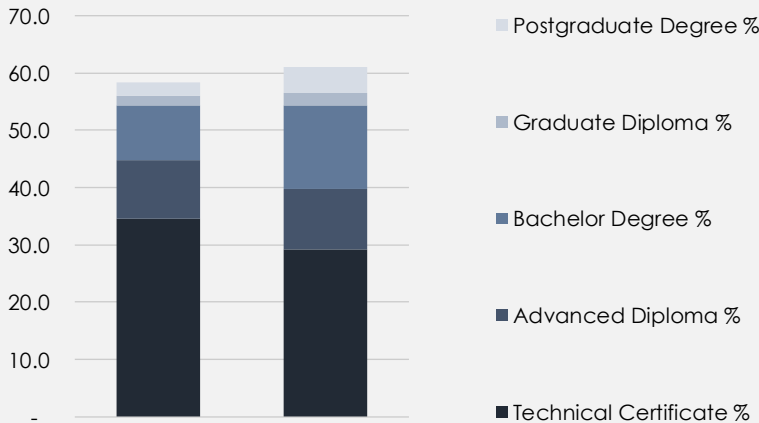- Attending Other School | 0.9%

** Chart excludes attendees where institution type undisclosed

University Qualification Attainment ***

Rutherford (North) - Aberglasslyn	13.5%
Regional NSW	21.3%

*** Of population aged above 15 years old

Post-High School Qualification Splits

- Postgraduate Degree %
- Graduate Diploma %
- Bachelor Degree %
- Advanced Diploma %
- Technical Certificate %

School Places
3,926

Est. Resident Student Pop*
6,227   **35.1%**   **30.9%**

University educated
13.5%
21.3%

Local School Performance
Average ICSEA Score
963   **960**

Qualifications Achieved

34.5% Technical Certificate
29.2% Holders

9.6% Bachelor's Degree
14.6% Holders

1.6% Graduate Diploma
2.3% Holders

2.3% Post Grad. Degree
4.4% Holders

* Includes tertiary institutions
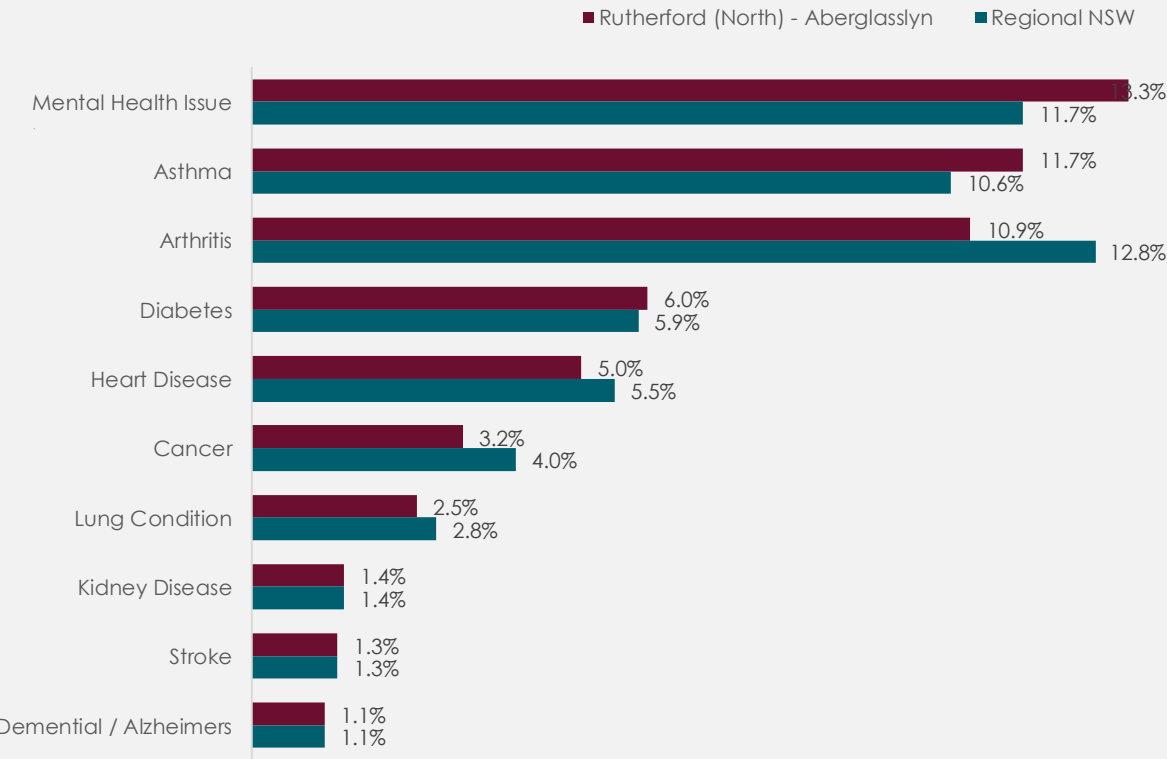
Rutherford (North) - Aberglasslyn

Regional NSW

Sources: ABS, 2021 Census, AreaSearch

Health

Health performance in Rutherford (North) - Aberglasslyn is well below average with considerably higher than average prevalence of common health conditions and to an even higher degree among older age cohorts and the rate of private health cover was slightly lagging that of the average SA2 area at approximately 30% of the total population (~5,252 people). The most common medical conditions in the area were found to be mental health issues and asthma, impacting 13.3 and 11.7% of residents, respectively, while 64.1% declared themselves as completely clear of medical ailments compared to 63.3% across Regional NSW. Overall 7.2% of the total population registered as requiring assistance with day to day activities, which is considerably higher than the national average .

Long-term conditions

Health performance in the catchment is well below average with considerably higher than average prevalence of common health conditions and to an even higher degree among older age cohorts

Long-term conditions chart

Legend: ■ Rutherford (North) - Aberglasslyn ■ Regional NSW

Condition	Rutherford (North) - Aberglasslyn	Regional NSW
Mental Health Issue	13.3%	11.7%
Asthma	11.7%	10.6%
Arthritis	10.9%	12.8%
Diabetes	6.0%	5.9%
Heart Disease	5.0%	5.5%
Cancer	3.2%	4.0%
Lung Condition	2.5%	2.8%
Kidney Disease	1.4%	1.4%
Stroke	1.3%	1.3%
Demential / Alzheimers	1.1%	1.1%

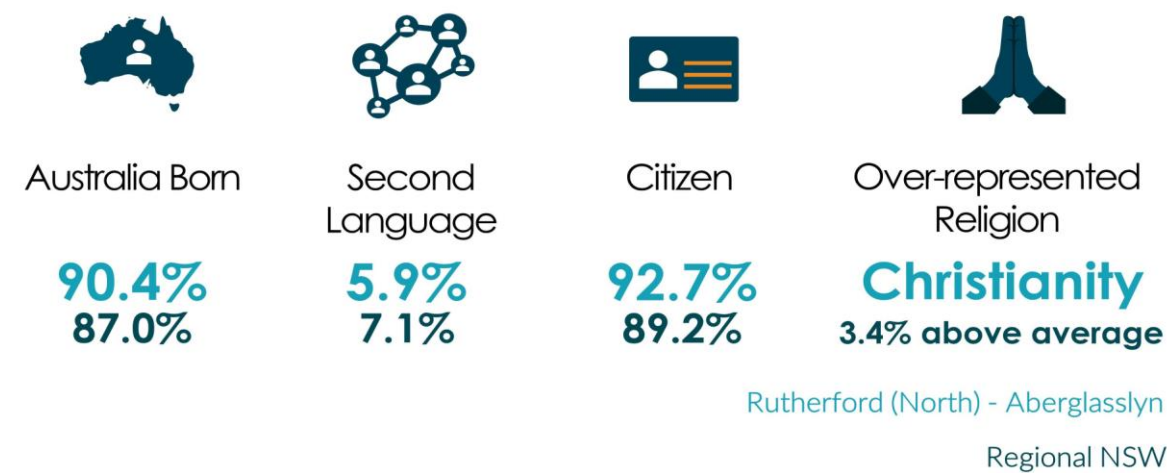|	Rutherford (North) - Aberglasslyn	Regional NSW
Need for Assistance %	7.2	6.8
Private Health Cover %	29.6	30.9
Zero health Conditions %	64.1	63.3
One Long Term Condition %	23.4	23.7
Two Long Term Conditions %	7.7	8.3
3+ Long Term Conditions %	4.8	4.7
Other Condition %	9.7	9.4
Mental Health Issue %	13.3	11.7
Asthma %	11.7	10.6
Arthritis %	10.9	12.8
Diabetes %	6	5.86
Heart Disease %	5	5.5
Cancer %	3.2	4
Lung Condition %	2.5	2.8
Kidney Disease %	1.4	1.4
Stroke %	1.3	1.3
Demential / Alzheimers %	1.1	1.1

Diversity

Cultural diversity ion the area was low based on a wide array of cultural metrics assessed.

The Rutherford (North) - Aberglasslyn stood out the most in terms of the proportion of the population who are Austrlaian citizens (92.7%) while, 90.4% were Australian born. Christianity was identified at the religion most over represented in Rutherford (North) - Aberglasslyn compared to Regional NSW which was 3.4% higher than average and represents 59.0% of the community.

The catchment is considerably less culturally diverse than average when assessed alongside AreaSearch's national rankings for language and cultural background related metrics.

Australia Born
90.4%
87.0%

Second Language
5.9%
7.1%

Citizen
92.7%
89.2%

Over-represented Religion
Christianity
3.4% above average

Rutherford (North) - Aberglasslyn

Regional NSW

	Rutherford (North) - Aberglasslyn	Regional NSW
Origins		
Australian Citizen %	92.7	89.2
Australian Born %	90.4	87.0
O/S Born %	9.6	13.0
English Spoken Only %	94.1	92.9
Other Language Spoken %	5.9	7.1
Religion		
Buddhism %	0.5	0.9
Christianity %	59.0	55.6
Hinduism %	0.9	0.8
Islam %	0.5	0.8
Judaism %	0.1	0.1
Other %	0.6	0.8

Notes: Percentile rankings based on national SA2 comparison • religion splits based on question respondents who disclosed their religion on night of Census.

Age

The median ages within Rutherford (North) - Aberglasslyn and the Regional NSW region sit at 35 and 43, respectively, with Rutherford (North) - Aberglasslyn's most over and under-represented age cohorts in comparison to the Regional NSW average being the 5 - 14 (15.7% of the total population) and 55 - 64 (9.7% of the total population) age groups.

Looking at population forecasts by age brackets, the bulk of the population increase is expected to be within the 75 to 84 age group, which is projected to expand by 886 people.

The catchment's population is younger than average based on AreaSearch's comparison of median ages countrywide.

Median Age **35yo** **43yo**

Over-represented
5 to 14 **3.3% above region**

Under-represented
55 to 64 **-3.8% below region**

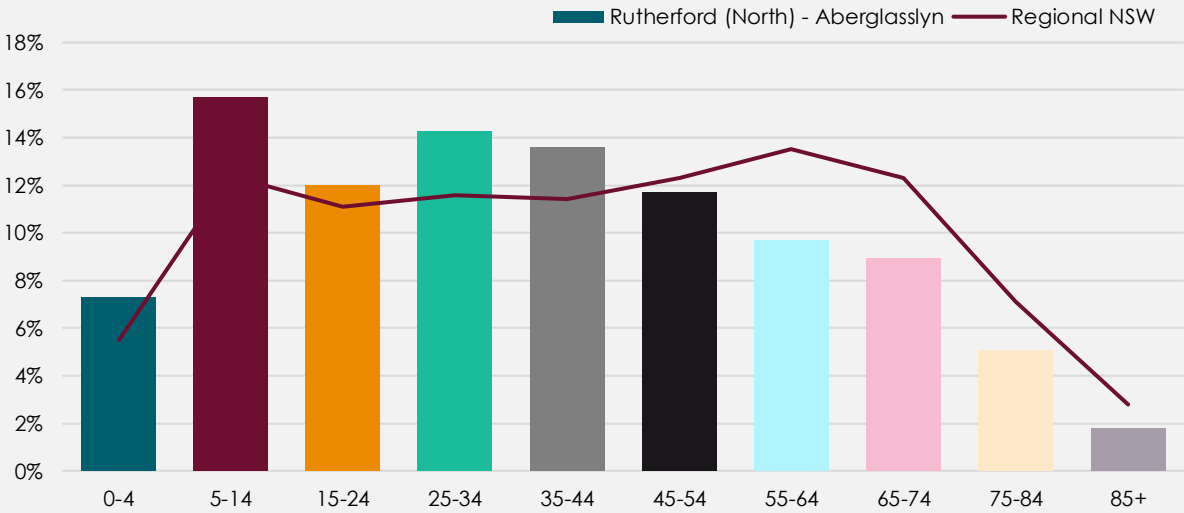**75 to 84** **85+** **65 to 74**
98.3% **69.9%** **36.5%**
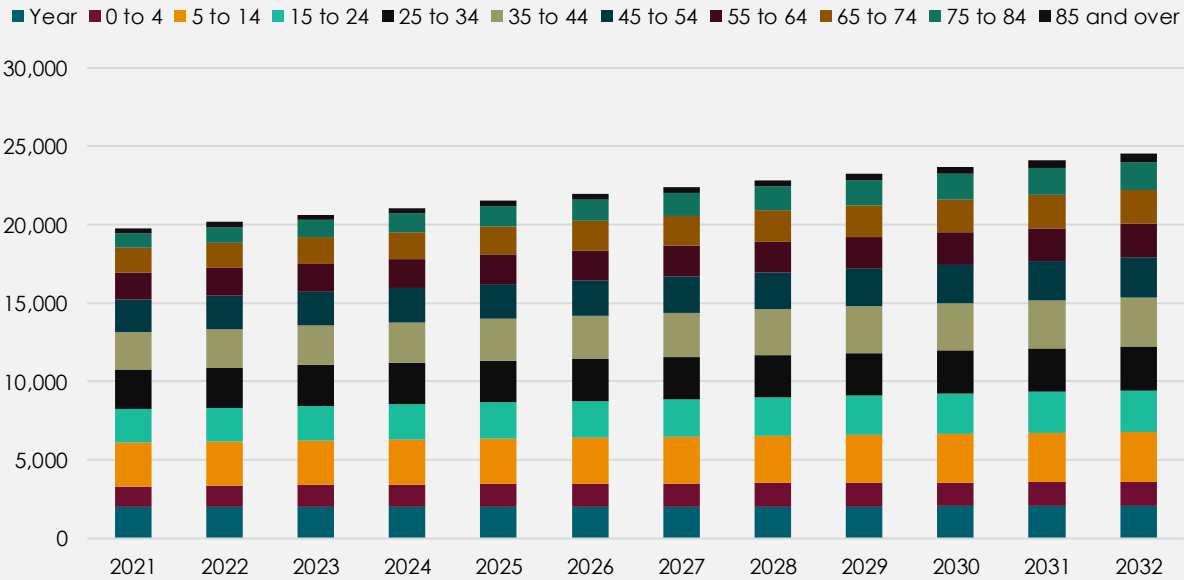Forecast Growth 2032 Key Cohorts

Rutherford (North) - Aberglasslyn

Regional NSW

Age Distribution

Population Projections by Age Cohort

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